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Florida's flagship housing programs are delivering results according to a new report from the Legislature's Office of Program Policy Analysis and Government Accountability.

According to [the OPPAGA report](#), Florida remains short of affordable rental units and homes, with roughly 34% of households — about 3 million — considered cost-burdened in 2023.



State report shows Florida's SHIP and SAIL programs producing affordable housing while shortages persist statewide.

Even so, OPPAGA found that the state's housing system continues to produce thousands of affordable rental units and homeownership opportunities through public-private partnerships, particularly through the State Housing Initiatives Partnership (SHIP) and State Apartment Incentive Loan (SAIL) programs.

The **SHIP** program, which provides funding to local governments for housing initiatives, helped facilitate the development or direct rental of 5,970 multifamily units and provided direct assistance to 13,523 homeowners and homebuyers between the 2017-18 and 2021-22 fiscal years.

SAIL, administered by the Florida Housing Finance Corporation, provides gap financing to developers building rental housing with long-term affordability requirements. In 2024 alone, it helped complete 14,401 affordable housing units statewide, according to the OPPAGA report.

Since 2021, the state has fully funded SHIP and SAIL through the Sadowski Housing Trust Fund.

“Florida is the leader in the nation having successful housing programs, like SHIP and SAIL, that are efficient and effective at providing needed housing for Floridians, which is what the 2025 OPPAGA Report shows,” said **Mark Hendrickson**, facilitator of the **Sadowski Coalition** and executive director of the Florida Association of Local Housing Finance Authorities.

“Our state’s leadership has also fully invested in these programs for the past five years, ensuring that these programs can operate as designed, providing measurable results and improving affordability for hardworking Floridians and families.”
