



State and Local Government Affairs Department
Building Homes, Enriching Communities

April 3, 2025

Honorable Alan Reisman
501 West Meadow Street
Leesburg, FL 34748

Dear Mayor Alan Reisman:

The National Association of Home Builders (NAHB) is a national trade association representing more than 700 state and local associations and over 140,000 small to large-scale home builders across the country, dedicated to building homes and enriching communities. Our association members build approximately 80% of the single-family and multi-family housing units produced every year. NAHB works to advance pro-housing policies to help individuals achieve the American Dream of homeownership.

NAHB respectfully requests that you oppose a resolution that will place a city moratorium on housing construction.

The University of Florida Shemberg Center's most recent housing study found that central Florida currently lacks more than 100,000 housing units and Lake County had an increase of a 19,000-housing unit shortage.¹ If a housing construction moratorium is implemented, it would set the City of Leesburg decades behind to catch up on the housing inventory. Further, less housing supply and more housing demand will ultimately result in higher housing prices in the city.

Enacting a housing construction moratorium will further burden small businesses that rely on construction projects. For example, a small to medium housing development employs over 100 individuals and more than 20 different trades, from engineers, architects, carpenters, steelman, electricians, plumbers, roofers, concrete workers, drywall installers, painters, floor installers, etc., to make any housing project possible. A housing developer always hires local tradespeople to support the housing project and a construction moratorium will affect their livelihoods.

Further, a residential construction project supports the economy by purchasing local goods and services. For example, a builder will buy housing materials from local retailers and support local restaurants. These transactions fuel the local economy through sales taxes and supporting local businesses.

¹ <https://www.wftv.com/news/local/central-florida-housing-shortage-surpasses-100000-units/AEES7HFMK5ANVA6QOHMPQOJPLA/>

Allowing construction in your city will help generate local revenue through property taxes that can help fund parks, schools, law enforcement, hospitals, and fire stations that will ultimately continue to improve the community. An ample amount of housing stock helps create a healthy ecosystem that allows people to work and live in their community.

A construction moratorium will decrease housing affordability. The median home price in the county is \$300,000.² The price will increase with a construction moratorium, making homeownership unattainable for residents. The average salary in the City of Leesburg is \$41,541. If a buyer purchased a home priced at \$300,000 with no down payment and a 6.4% interest rate, their estimated monthly mortgage payment would be \$2,273, putting homeownership out of reach for a constituent earning an average annual income.³

Housing construction helps young families achieve the American Dream of homeownership, provides local jobs, and invests dollars in local infrastructure. In addition, residential construction helps local businesses to stay competitive in the labor market. For example, suppose an employer is looking to hire and retain employees. In that case, they may have difficulty enticing potential employees with a job offer or stay in the long term due to an unstable housing market and higher housing costs. A stable housing market helps businesses with recruitment and retention, ultimately increasing productivity.

For these reasons, NAHB asks that you and the members of the commission oppose and reconsider the housing construction moratorium. People in the City of Leesburg deserve to live close to their families, friends, and community.

Thank you,



Lily Weatherby

Director, State and Local Government Affairs
National Association of Home Builders (NAHB)

² <https://www.bankrate.com/real-estate/housing-market/fl/leesburg/>

³ <https://www.zillow.com/mortgage-calculator/>