

**Collier County  
Affordable Housing Advisory Committee (AHAC)**



**AGENDA**

**June 6<sup>th</sup>, 2022, 8:30 A.M.**

**3303 Tamiami Trail East (Human Resources-Building B)  
Human Resources Training Room**

**AHAC COMMITTEE MEMBERS**

Joe Trachtenberg, Chair  
Steve Hruby, Vice Chair  
Mary Waller, Member  
Litha Berger, Member  
John Harney, Member  
Gary Hains, Member

Commissioner Rick LoCastro, Member  
Jennifer Mitchell, Member  
Jessica Brinkert, Member  
Janet Miller, Member  
Paul Shea, Member

**COLLIER COUNTY STAFF**

Kristi Sonntag, Director, Community and Human Services  
Jacob LaRow, Manager, Housing, Grant Development, & Operations, CHS  
Barbetta Hutchinson, Operations Coordinator, CHS  
Julie Chardon, Operations Coordinator, CHS

NOTICE: ALL PERSONS WISHING TO SPEAK ON ANY AGENDA ITEM MUST REGISTER PRIOR TO SPEAKING. ALL REGISTERED SPEAKERS WILL RECEIVE UP TO THREE (3) MINUTES UNLESS THE TIME IS ADJUSTED BY THE CHAIRMAN. DURING COMMITTEE DISCUSSION, COMMITTEE MEMBERS MAY ASK DIRECT QUESTIONS TO INDIVIDUALS. PLEASE WAIT TO BE RECOGNIZED BY THE CHAIRMAN AND STATE YOUR NAME AND AFFILIATION FOR THE RECORD BEFORE COMMENTING.

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS MEETING, YOU ARE ENTITLED, AT NO COST TO YOU, THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE COLLIER COUNTY FACILITIES MANAGEMENT DEPARTMENT. ASSISTED LISTENING DEVICES FOR THE HEARING IMPAIRED ARE AVAILABLE IN THE COUNTY COMMISSIONER'S OFFICE.

- 1. CALL TO ORDER & PLEDGE OF ALLEGIANCE**
- 2. ROLL CALL OF COMMITTEE MEMBERS AND STAFF**
- 3. APPROVAL OF AGENDA AND MINUTES**
  - a. Approval of today's agenda
  - b. Approval of May 4, 2022, AHAC meeting minutes
- 4. INFORMATIONAL ITEMS AND PRESENTATION**
  - a. Ashon Nesbit - Florida Housing Finance Corporation (presentation @ 8:30)
  - b. Conservation Collier
- 5. PUBLIC COMMENT**
  - a. Persons wishing to speak must register prior to speaking. All registered speakers will receive up to three (3) minutes unless the time is adjusted by the Chairman.
- 6. DISCUSSION ITEMS**
  - a. Mayor Demings Housing for All Action Plan
  - b. Collier Community Land Trust- Housing Trust Fund Award
- 7. STAFF AND COMMITTEE GENERAL COMMUNICATIONS**
  - a. Long Range Planning- Incentive Strategy
  - b. Rental Ordinance
  - c. Building Blocks Fund
  - d. Future Agenda Items/Topics
- 8. ADJOURN**
- 9. NEXT AHAC MEETING DATE: July 11<sup>th</sup>, 2022, 8:30 A.M.**

MINUTES OF  
THE COLLIER COUNTY  
AFFORDABLE HOUSING ADVISORY COMMITTEE

May 2, 2022  
8:30 A.M.  
Naples, Florida

**LET IT BE REMEMBERED** that the Collier County Affordable Housing Advisory Committee met on this date at 8:30 A.M. in a *WORKING SESSION* in the Human Resources Conference Room in Naples, Florida, with the following Members present:

Present: Mary Waller  
Steve Hruby – Vice Chair  
Joe Trachtenberg - Chair  
Litha Berger  
Jennifer Mitchell  
Rick LoCastro  
Gary Hains  
Janet Miller by ZOOM  
Jessica Brinkert  
Paul Shea

Excused: John Harney

Unexcused:

ALSO PRESENT: Kristi Sonntag, Director - CHS  
Jacob LaRow, Manger Housing & Grant Development - CHS  
Hilary Halford, Sr. Housing & Grants Coordinator – CHS  
Lisa Carr, Sr. Grants Coordinator - CHS  
Barbetta Hutchinson, Operations Coordinator - CHS  
Julie Chardon, Operations Coordinator, CHS

OTHERS PRESENT: Katerina Pelic, Clerk's Office; Michael Puchalla, HELP; Elizabeth Radi; Susan Golden; Ashley Jones, Salvation Army; Janet Huffman, LWVCC; Joe Hiles; Lisa Loren, Salvation Army; Adel Buntsman, IFLIA; Betty Schwartz, LWV; Jen Walker, GNC; Michele McLeod, Candidate for Commissioner; Janet Heffen, LWV; Johnmichael Fernandez, SWFL Apt. Assoc.; Dale Mullin, Wounded Warriors

**1. CALL TO ORDER**

Joe Trachtenberg called the meeting to order at 8:31 a.m. He read the procedures to be followed and Steve Hruby led in the pledge to the flag.

**2. ROLL CALL – COMMITTEE MEMBERS AND STAFF**

There were 10 active members present when the meeting started, therefore a quorum was established.

Ted Blankenship from the City of Naples will be attending AHAC meetings as a non-voting member. He will apply for a full-time seat in October when vacancies arise.

### **3. APPROVAL OF AGENDA AND MINUTES**

- a. Mary Waller made a motion to approve the agenda. The motion was seconded by Litha Berger. The motion passed by a vote of 10-0.
- b. A motion was made by Mary Waller to approve the minutes from the meeting of March 7, 2022, and was seconded by Litha Berger. The motion was passed with a vote of 10-0.

### **4. INFORMATIONAL ITEMS**

- a. Johnmichael Fernandez from the SWFL Apartment Association talked to the group about rising rental costs and how that regulatory costs, inflation and supply and demand and increasing operating costs are driving increases. He said that he represents 800,000 apartment homes in his group. He passed out a handout regarding a rent increase ordinance in Collier County. Janet Miller asked if he could provide the trend showing rising operating costs. Gary Hains told the group that the cost of building additional units in existing complexes such as Milano Lakes has gone up substantially since the first group was opened.
- b. Apartment Survey – We surveyed 64 properties which includes 3 new properties which increased the available apartments by over 600. Since there were so many new properties opened, there are currently 516 vacancies throughout the county. Once again, rent limits were increased in many of the apartments. Grants compliance recently went to Allura to do a monitoring to find out if the apartments that are held for essential workers is being maintained. The unit found no findings in their audit. They will be going to Milano Lakes in two weeks to monitor them as well
- c. 2022 Collier County Rent & Income Limits – Annually, usually in April, rent and income limits are updated for our programs (such as Section 8). This year area median income has gone from \$84,300 to \$98,600, which is up 17% over the previous year.

Kristi Sonntag gave the group a recap of our current programs and how we are doing in expending the federal and state dollars. In the ERA program we originally had \$11 million, have spent a total of \$5 million and currently have a monthly expenditure to pay landlords of \$500,000. We also have \$3 million in ESG-CV; \$7.5 million in rental & mortgage assistance; \$9 million is ERA & ARP that must be spent by 2025. 700 people started to apply, but never finished and we have sent hundreds of e-mails asking the applicants that did fill out the application for missing documentation. We are paying

rents or mortgages to 500 plus individuals every month. Greater Naples Leadership has volunteered to spread the word of our programs throughout the community.

## **5. PUBLIC COMMENT**

Elizabeth Radi, representing the Collier County Tenant Union, told the group that she sent out Facebook questionnaire. She said people said that they have been receiving eviction notices, homes are being sold and they are given 10-14 days to leave, landlords are tired of sending duplicate paperwork to the rental program. She feels that people need at least 60 days notice for the sale or eviction so they can better figure out what they are going to do.

Dale Mullin, representing Wounded Warriors of Collier County spoke to the group regarding homeless veterans. He said approximately 90 homeless persons living in Collier County are homeless. He told the group that his organization has built 3 homes in 3 years to assist veterans and housed 15 veterans. Community outreach programs are being held regularly. They will be applying for funding whenever they can.

## **6. DISCUSSION ITEMS**

- a. The Role of AHAC – Jake LaRow contacted Ashon Nesbitt from the Florida Housing Coalition in regard to doing a presentation to the group. He will be making a presentation at the meeting in June called, “What is AHAC?” Jake told the group that the AHAC was established to approve the LHAP that goes to the state. Our AHAC envisions playing a much more active role in advising the BCC regarding issues about affordable housing. It was suggested that group compile a list of duties that they think they should do to be presented to the BCC. Mary Waller said we should ask the BCC what they want us to do instead. The group asked Jake to send them copies of the ordinances and resolutions governing the AHAC and the land trust.
- b. The Role of Staff – Staff provides the publication of all meetings, provides published minutes from every meeting, puts the agenda and back-up material on the webpage and sends out information to all members before the meeting date.
- c. Steve Hruby said that this is the first time since the ULI he felt like there was political interest in affordable housing.

## **7. STAFF AND GENERAL COMMUNICATIONS**

- a. LHAP Update – The LHAP was approved by the AHAC on April 4<sup>th</sup>, approved by the City of Naples on April 13 and by the Board of County Commissioners on April 26, 2022. Jacob LaRow submitted the LHAP to the State of Florida on April 30, and approved May 1. There were some changes requested by the Florida Housing Finance Corporation made by staff after AHAC and

City of Naples had approved. That version approved by the Board of Collier Commissioners and Florida has been provided to the City of Naples for review and approval. Jacob LaRow indicated most of the changes were immaterial, but there was one change that reduced the Disaster relief award of \$25,000 to \$20,000 due the State viewing the award amount to be a loan, not a grant,

- b. On May 10<sup>th</sup> we will be asking for money to perform a Nexus study, evaluating the availability of county-owned land and talking about funding the trust fund.
- c. The vote to put through the rental ordinance was 3-2. It will be read for the first time on May 10<sup>th</sup>.

There is a possibility of a general forum for the second or third week in January. The management of NCH said they would be happy to host the meeting at Talford Auditorium. The Chamber, School District, League of Women Voters, City of Naples and County Staff would be invited to participate.

## **8. ADJOURN**

There being no further business for the good of the County, Steve Hruby motioned to adjourn the meeting. Jennifer Mitchell seconded the motion. The vote was 10-0 to adjourn at 11:08 a.m.

**NEXT MEETING: THE NEXT REGULARLY SCHEDULED MEETING WILL BE HELD ON THE FIRST MONDAY ON JUNE 6, 2022, AT 8:30 A.M.**

**Location: Training Room located in Building B, 3303 Tamiami Trail East, Naples, Florida**

**COLLIER COUNTY AFFORDABLE HOUSING ADVISORY  
COMMITTEE**

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**Joe Trachtenberg, Chairman**

The foregoing Minutes were approved by Committee Chair on \_\_\_\_\_, 2022, "as submitted" ☐ **OR** "as amended" ☐.

## **RLSA's Towns and Villages will worsen Collier County's Affordable Housing Crisis. Changes are needed now.**

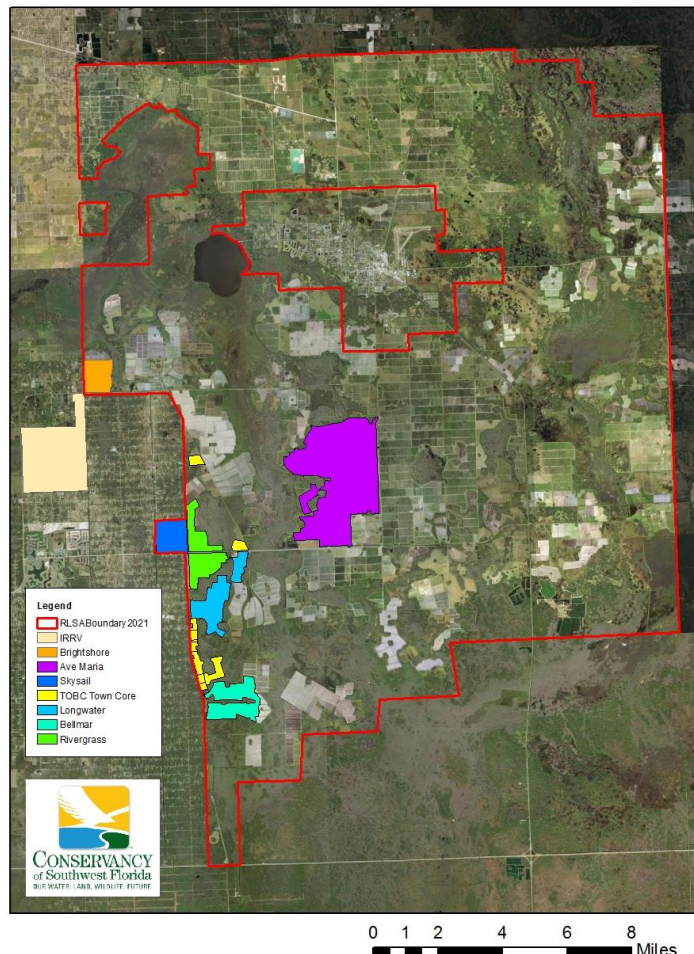
### **What is the RLSA?**

The Rural Lands Stewardship Area (RLSA) is a 300 square mile planning area within eastern Collier County. The RLSA is located north of I-75, east of Golden Gate Estates (excluding Immokalee) and extends several miles past State Road 29 to the Hendry County line.

The RLSA program prohibits typical suburban development plans found within the urban coastal areas. Instead, RLSA developments must be in the form of towns, villages, or compact rural developments (CRDs).

The Town of Ave Maria was the first approved development in the RLSA, but recently four villages were approved (Rivergrass, Longwater, Bellmar, and Skysail – f.k.a. Hyde Park). There are two more pending town and village applications within the RLSA: Brightshore Village and the Town of Big Cypress.

The RLSA allows up to 45,000 acres for town, village, and CRD development. Forty-five thousand acres is the approximate geographic size of Washington DC or two Fort Lauderales.



### **There are several reasons why it is important to ensure affordable housing units are provided within towns and villages:**

1. Towns and Villages are large-scale mixed-use developments.
  - Towns are between 1,500 to 5,000 acres and include a multitude of uses such as retail, office, civic (police, fire, EMS, library, etc.), light industrial, manufacturing, group housing, lodging, parks, schools, other goods and services.
  - Villages are between 300 to 1,500 acres and include a multitude of uses such as retail, office, civic (police, fire, EMS, library, etc.), group housing, lodging, parks, schools, and other goods and services.

2. Towns and Villages have requirements that differ from other planning areas, including the requirement of self-sufficiency.
  - According to Policy 4.2, “the Overlay requires SRAs [towns, villages, CRDs] to be compact, mixed-use and self-sufficient in the provision of services, facilities and infrastructure . . .”
3. Town and Village development is already at the County’s doorstep.
  - There are approved and pending applications for 5 Villages, 2 Towns. Also, Immokalee Road Rural Village (IRRV) is another pending application for a village just outside of the RLSA, in the Rural Fringe Mixed Use District (RFMUD) planning area.<sup>1</sup>
  - The population of the approved and pending towns and villages (including IRRV) will be approx. 75,845, which includes workers.<sup>2</sup> This is more than 3 times the population of the City of Naples.<sup>3</sup>
  - There will be **5,474 workers** for the approved and pending towns and villages (Including IRRV, but excluding Ave Maria as we do not have that data).
  - Build-out dates are around the corner for four approved villages: 10-12 years.<sup>4</sup>
4. Traffic impacts will be great. Without affordable housing, traffic congestion will worsen:
  - 145,000 daily vehicle trips just from villages.<sup>5</sup> (While these trips include both workers and residents not employed in the villages, a significant number of trips will be from workers).
  - If RLSA (and IRRV) workers cannot find affordable housing, they will have to commute from other areas, worsening the county’s traffic congestion issues.

**Why will the recently approved and pending villages and towns worsen Collier County’s affordable housing crisis? Because of the following reasons:<sup>6</sup>**

1. No affordable housing units are required in any of the recently approved and pending town and village developer commitments.<sup>7</sup> (This excludes the Town of Ave Maria, which was approved in 2005, and did provide affordable housing).
  - Because the RLSA has no requirement to provide the units, RLSA’s workers will compete for affordable housing outside the RLSA and alongside other workers in Collier County.
2. The RLSA program was amended in 2021, after approvals of the four villages, but before Collier County’s affordable housing crisis reached the current level of severity. Ironically, the RLSA’s affordable housing policy (4.7.5) does not require affordable housing units for

<sup>1</sup> Approved: Skysail (fka Hyde Park), Rivergrass Village, Longwater Village, Bellmar Village and Town of Ave Maria. Pending: Brightshore Village, Town of Big Cypress (Add town core and combine Rivergrass, Longwater, Bellmar), and Immokalee Road Rural Village (in RFMUD planning area)

<sup>2</sup> Developer’s Economic Assessments provide seasonal and employment population estimates: Town of Big Cypress = 23,644 (4,316 employment); Hyde Park = 4,468 (107 employees); IRRV 9,840 (770 employees); Brightshore Village = 4,893 (281 employees); Town of Ave Maria’s population = 33,000 from Metro Forecasting.

<sup>3</sup> City of Naples population 2021 – 22,265 U.S. Census

<sup>4</sup> Hyde Park, Rivergrass, Longwater, and Bellmar SRA documents. (Build-out dates for IRRV and Town of Big Cypress 18-20 years)

<sup>5</sup> Approximately, 145,000 daily external vehicle trips from Rivergrass, Longwater, Bellmar, Skysail, IRRV, and Brightshore. Sources: Developers Traffic Impact Statements. Traffic totals are based on Net External Daily Two-way traffic); IRRV = 34,326; Longwater = 24,919; Bellmar = 26,232; Rivergrass = 23,929, Skysail = 16,701; Brightshore Village = 19,204

<sup>6</sup> We are excluding the Town of Ave Maria from this analysis, as the developer for Ave Maria has provided ample affordable housing.

<sup>7</sup> What affordable housing provision did the other developers commit to?: Rivergrass: \$500K down payment assistance fund. Developer recommended \$25K per purchaser, which would only help 20 people. Furthermore, housing staff stated that the fund was an “on-the-fly commitment” and Essential Services Personnel likely still **would not** be able to afford their prices. Town of Big Cypress: Developer “reserves” two parcels for either Collier County for Collier County (taxpayers) or another entity to purchase the sites from them at \$22,500/acre and Collier County or other entity to provide units. Longwater and Bellmar: Developer has choice to price 15% of units at 140% of AMI or “reserve” land for Collier County (taxpayers) or another entity to provide units. Skysail: No affordable housing provisions at all – starting prices over \$500K. IRRV: Although outside the RLSA, we included since IRRV is a large village. There are no affordable housing provisions provided within the pending developer commitments. Brightshore Village: Pending SRA document states that developer has choice to price 170 of 2400 units at 140% of AMI or “reserve” land for affordable housing. The document does not state who will provide the units, but it will be Collier County (taxpayer) or other entity to provide units. See Footnote 2 for number of workers in recently approved and pending developments.



any future RLSA development to be built by the landowner/developer. Rather, if affordable housing units are committed to in the development approval, the new RLSA language commits taxpayers (or a non-governmental entity) to subsidize some or all of the units. Below is that language:

**Policy 4.7.5**

To address the accommodation of Affordable Housing in a Town or Village, the SRA applicant shall utilize one of the following options:

- 1) Affordable Housing Land Reservation
  - a) Reservation of one or more site(s) within the SRA or within a proximal SRA in the RLSAO with densities and development standards that accommodate Affordable Housing residential uses at a minimum density of 10 units per acre, for acquisition by either Collier County, a Community Land Trust, a private developer or any other affordable housing provider.
  - b) The aggregate acreage of such site(s) shall be equal to or greater than 2.5% of the gross area of the SRA.
  - c) The acreage of land reserved for Affordable Housing will be considered as a Public Benefit Use and not require the consumption of Stewardship Credits but shall be included in the calculation of total SRA acreage.
  - d) The County shall verify the site(s) is/are appropriate and approve the site(s) at time of SRA approval, subject to standards to be established in the LDC.
  - e) Affordable Housing units shall be excluded from the Traffic Impact Statement or trip cap for the SRA in which they are located.
- 2) Alternatives proposed by the SRA Applicant
  - a) While compliance with the Land Reservation described above shall be deemed to satisfy affordable housing requirements, other options may be proposed by the SRA applicant and approved by the Board of County Commissioners to address housing affordability issues in the subject SRA.
- 3) The process and procedures to implement this policy, including a definition to be used to determine "proximal SRA" and specific guidelines and standards in those instances in which alternative options may be proposed, shall be set forth in the Rural Lands Stewardship Area Overlay Zoning District.

There are numerous issues with the adopted language, including:

- As previously mentioned, there is no requirement for anyone to provide any affordable housing units.
- There is no time line for providing any units.
- The language asserts that impacts from private development will be addressed through taxpayer subsidies if no non-governmental entity steps up to take on the responsibility of providing affordable housing, even though towns and villages are required to be "*self-sufficient in the provision of services, facilities, and infrastructure*"

**Although it is too late to change the affordable housing rules for the approved and pending towns and villages, why are we asking the rules to be changed now?**

1. In addition to pending and approved applications, there could be 36 or more villages, or 12 or more towns,<sup>8</sup> all of which will need affordable housing.
2. The approximate RLSA build-out population is 300,000 people. This means there will be a lot of workers in need of housing that they can afford.<sup>9</sup>

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<sup>8</sup> Approximately 9,000 acres of SRAs have been approved to date. The RLSA's rules cap SRA development at 45,000 acres, so 36,000 more acres could be developed as SRAs. This could be in the form of 36 more villages, at 1,000 acres each, or 12 more towns at 3,000 acres each, or even more if the towns and villages are smaller.

<sup>9</sup> Florida's Office of Economic and Demographic Research states that Collier County has 2.35 person's per household (<http://edr.state.fl.us/content/area-profiles/county/collier.pdf>) Estimate: 45,000 acres x 2.7 du x 2.35 person's per household =

## Why should RLSA landowner-developers be responsible for providing affordable housing, and not taxpayers?

1. We do not believe that impacts created by private development should be addressed through taxpayer subsidies, especially since towns and villages are required to be “*self-sufficient in the provision of services, facilities, and infrastructure*”
2. The RLSA provides great economic benefits for landowner-developers. Under the RLSA program, landowners are allowed **20 times greater density** than baseline zoning. This greater density, equates to more profits. Even before the recent drastic rise in real estate values, the economic assessments from 2019-2020, showed that **just the four approved villages** will account for over **\$2.9 billion** worth of real estate.<sup>10</sup>
3. The RLSA affords huge cost savings to landowner-developers. As example, far fewer roads are needed to connect town and village development than ranchette-style development (baseline zoning). The developer for Golden Gate Estates built 813 miles of roads, while EPCO’s road map shows they would need 200 miles of new and expanded roads to accommodate their 45,000-acre town and village development plan, with most of these road projects being a County obligation.<sup>11</sup>
4. Taxpayer subsidies would go to a small group of very wealthy powerful landowners (ECPO),<sup>12</sup> who have plans to develop all 45,000 acres.<sup>13</sup>
5. For those who support limited government – if this law is not overturned this will *increase* government involvement in private industry.

## What do we recommend? We have two solutions:

- **Solution #1:** Collier County Board of Commissioners could impose impact fees in RLSA for affordable housing, or:
- **Solution #2:** The Board of County Commissioners could adopt language, for all future towns and villages, as previously recommended by staff in their March 9, 2020 RLSA Amendments, which includes the following language:<sup>14</sup>

For towns:

A full range of housing shall include Affordable Housing, as defined in the LDC, needed to support the mix of uses and employee income levels based on the jobs created in the Town. A minimum of fifteen percent (15%) of the residential units included in a Town shall be Affordable Housing, with at least 50%

of the affordable units provided at less than 80% of Area Median Income. The provision of Affordable Housing shall be considered a Public Benefit use and therefore shall not require the consumption of Stewardship Credits for the acreage required to support the affordable housing neighborhood according to the following schedule: Very-low and Low Income units = 100% reduction, Moderate Income units = 50% reduction, Gap Income units = 25% reduction. A housing analysis shall be submitted at the time of application.

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285,525. There is another 40,000 acres that could be developed as one home per 5 acres = 40,000 x .2 du x 2.35 person’s per household = 18,800 additional people.

<sup>10</sup> Economic Assessments from all four villages (Rivergrass, Longwater, Bellmar, Hyde Park), estimated real property tax base of \$2.9 Billion (Figure is from tax base, sales prices will be higher).

<sup>11</sup> Golden Gate Area Master Plan Restudy White Paper states that the developer had to build 813 miles of roads to connect homes within Golden Gate Estates. WilsonMiller’s 2008 Conceptual Roadway map for Eastern Collier Property Owners shows proposed road projects equating to 200 miles of new and widened roads.

<sup>12</sup> ECPO is short for Eastern Collier Property Owners. Twelve RLSA landowners belong to ECPO. Naples Daily News stated that the Collier family’s net worth over \$2.3 billion. Two of ECPO’s members – Barron Collier Companies and Collier Enterprises, are from the Collier Family. <https://archive.naplesnews.com/news/local/two-florida-families-among-countrys-largest-landowners-according-to-forbes-ep-1180957541-337552181.html/>

<sup>13</sup> Stantec Consulting Services Inc. (2018) Eastern Collier Multiple Species Habitat Conservation Plan. Prepared for Eastern Collier Property Owners, LLC.

<sup>14</sup> Collier County Draft Rural Lands Stewardship Overlay Proposed Amendments, March 9, 2020, p 20

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Year	Very satisfied (%)
1993	75
1994	70
1995	65
1996	60
1997	55
1998	50
1999	45
2000	40
2001	35
2002	30
2003	25
2004	20
2005	15
2006	10
2007	15
2008	20
2009	25
2010	30
2011	35
2012	40
2013	45
2014	50
2015	55
2016	60
2017	25

Year	Very satisfied (%)
1993	75
1994	70
1995	65
1996	60
1997	55
1998	50
1999	45
2000	40
2001	35
2002	30
2003	25
2004	20
2005	15
2006	10
2007	5
2008	10
2009	15
2010	20
2011	25
2012	30
2013	35
2014	40
2015	45
2016	50
2017	25

1. Yes, the RLSA can be amended at the discretion of the Board of County Commissioners.
2. The County Attorney stated that the Board could require affordable housing units, under the RLSA policy which states towns and villages must “offer a range of housing types and price levels to accommodate diverse ages and incomes.”<sup>15</sup> Here is what was stated at the October 3, 2019 Planning Commission hearing for Rivergrass Village:
  - ATTORNEY FOR DEVELOPER: “But we don’t have an obligation to provide affordable housing, and the code is clear. The only time we have to do affordable housing is if we try to do a density bonus above four units per acre.”
  - COLLIER COUNTY ATTORNEY: “And just for the record, I’m not entirely sure that I agree with the issue being raised with affordable housing. It does require diversity. The Board of County Commissioners could very easily rule that diversity means different types of housing, **including affordable**, not just, well, single-family, multifamily type of housing. **So that -- ultimately, that will be an issue for the Board of County Commissioners whether or not it's required to put in affordable housing**”. (Emphasis added)

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  - ATTORNEY FOR DEVELOPER: “But we don't have an obligation to provide affordable housing, and the code is clear. The only time we have to do affordable housing is if we try to do a density bonus above four units per acre.”
  - COLLIER COUNTY ATTORNEY: “And just for the record, I'm not entirely sure that I agree with the issue being raised with affordable housing. It does require diversity. The Board of County Commissioners could very easily rule that diversity means different types of housing, **including affordable**, not just, well, single-family, multifamily type of housing. **So that -- ultimately, that will be an issue for the Board of County Commissioners whether or not it's required to put in affordable housing**”. (Emphasis added)

<sup>15</sup> Collier County Land Development Code 4.08.07.J.2.a.iii and 4.08.07.J.3.a.iv

the hope that you will pursue this policy change as a meaningful step in the right direction to address housing affordability in Collier County. Amending the RLSA policies will ensure affordable housing for the RLSA, at the expense of the developer not the taxpayer.



**Orange County**

**HOUSING FOR ALL**

**10-YEAR ACTION PLAN**

**NOVEMBER 2019**



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## Dear Housing for All Task Force Members:

I would like to thank you for your hard work and commitment to address the affordable housing crisis in Orange County. This initiative would not have been possible without the leadership of Co-Chairs Allan Keen, and Terry Prather as well as the expertise of our Subcommittee Chairs, Frankie Elliott, Paul Roldan, and Dan Kirby. Since convening the Task Force in April, you have demonstrated your passion for this community by participating in over fifty meetings and examining the issue from multiple perspectives in order to develop a housing roadmap for the County's implementation.

Across the nation, communities are struggling with affordable and accessible housing. With more than 110,000 households cost-burdened in Orange County and average housing prices at \$290,000, we know that we do not have a lack of housing; we have a lack of affordable housing. The Task Force was structured to strategically promote a system that encourages community engagement and provides practical and long-term solutions to the crisis. The Action Plan provides the county with recommendations that will create various housing types through regulatory and policy changes, incorporates financial mechanisms to increase the housing stock and develops an accessibility and opportunity model which places housing near transit, employment, and other centers of commerce.

Orange County cannot solve the problem alone. We will continue to pursue public-private partnerships, as well as federal and state funding to assist the county in addressing housing affordability. As Orange County and the region continues to grow by 1,500 people each week, now is the time for strategic implementation to support the growth and housing needs of our residents and workforce. I am proud of the work outlined in the Housing for All 10-Year Action Plan, and I firmly believe the strategies, tools, and recommendations will assist in creating and preserving approximately 30,300 housing units.

Thank you for your time and commitment as we work together to make Orange County an affordable place to live.

Sincerely,

  
Jerry L. Demings  
Orange County Mayor





# HOUSING FOR ALL TASK FORCE MEMBERS

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## Co-Chairs

- **Allan E. Keen**, Owner and Founder, The Keewin Real Property Company and Immediate Past Chairman, Board of Trustees, Rollins College
- **Terry Prather**, Chief Operating Officer, LIFT Orlando and Retired President of SeaWorld Orlando

## Subcommittee Chairs

- **Frankie Elliott**, Vice President of Government Affairs, Orlando Regional REALTOR Association
- **Dan Kirby**, FAIA, FAICP, Principal, Jacobs
- **Paul Roldan**, Principal and CEO, Allgen Financial Advisors, Inc.

## Members

- **Lelia W. Allen**, President, Community-Ideas, LLC
- **Oscar Anderson**, Partner, Southern Strategy Group
- **Mark Brewer**, President and CEO, Central Florida Foundation
- **Sam Choi**, Emerging Technologies and Renewables Manager, Orlando Utilities Commission
- **Frankie Elliott**, Vice President of Government Affairs, Orlando Regional REALTOR Association
- **Ignacio Esteban**, CEO, Florida Community Loan Fund
- **Lynette Fields**, Orange County Representative, District 1
- **Jacqueline Gomez-Tejeda**, Orange County Representative District 4
- **Kathy Hattaway**, AICP, Planning Group Leader, Poulos & Bennett
- **Coy Jones**, Director of Programs SEIU – Florida Public Service Union
- **Rachael Kobb**, MPA, Government Relations Manager, Orlando Health
- **Rena Langley**, Senior Vice President of Public Affairs, Walt Disney World Resort
- **Tina Lee**, Land Entitlement Manager, Starlight Homes
- **Amaris Leon**, Orange County Representative District 5
- **Adela Marie Lopez**, Orange County Representative District 3
- **Catherine McManus**, President and CEO, Habitat for Humanity Greater Orlando & Osceola County
- **Jill A. McReynolds**, Executive Director, HANDS of Central Florida
- **Kelly Miller Levine**, Real Estate Professional and Residential Contractor, LemonTree Realty; Owner, Mikel Construction, LLC
- **Lyndell Mims**, Orange County Representative District 6
- **Gerard Moss**, Orange County Representative District 2
- **Brock Nicholas**, Division President for Orlando, Lennar Homes
- **Lydia Pisano**, Real Estate Agent, Coldwell Banker
- **Ann Reinert**, Vice President, Market Leadership Team Program, JPMorgan Chase & Co.
- **Camille Reynolds**, Executive Director, Hannibal Square Community Land Trust
- **Rhonda Rhodes**, Vice President of Human Resources, Universal Orlando
- **Kran Riley, Manager**, Wayne Densch Charities; 4th Vice President for the Florida State Conference of the NAACP
- **Hernan Rivera**, AIA, NCARB, Associate Principal, Design Architect, HuntonBrady Architects
- **Candice Simmons**, Vice President and Community Relations Senior Consultant, Wells Fargo
- **Lee Steinhauer**, Esq., Director of Government and Legal Affairs, Greater Orlando Builders Association
- **Chip Tatum**, CEO, Apartment Association of Greater Orlando
- **Beth Thibodaux**, Regional Director of Government Relations, AdventHealth Central Florida Division
- **Rebecca “Becky” Wilson**, District Council Chair, Urban Land Institute Central Florida
- **Chia-Yuan Yu**, Ph.D., Assistant Professor at the Urban & Regional Planning Program, School of Public Administration, University of Central Florida
- **Scott Zimmerman**, President, AGPM, LLC



# Housing for All 10-Year Action Plan

## Executive Summary

Mayor Jerry L. Demings’ vision for the Housing for All Task Force was to develop solutions for the growing housing crisis, with the mission of expanding housing options for Orange County residents. To accomplish this, the Housing for All Action Plan outlines high-priority tools and strategies that address: 1) where in Orange County Housing for All solutions should be incentivized; 2) what code barriers should be eliminated to allow for new development of diverse housing product types; and 3) how to establish incentive criteria and develop partnerships to provide more affordable and attainable housing units.

As a result of implementing the Plan’s recommendations, it is projected that **30,300 new housing units** will be produced in Orange County over the next ten years. These additional units make up more than one-third of the 86,100 total units expected to be developed in the County by 2030.

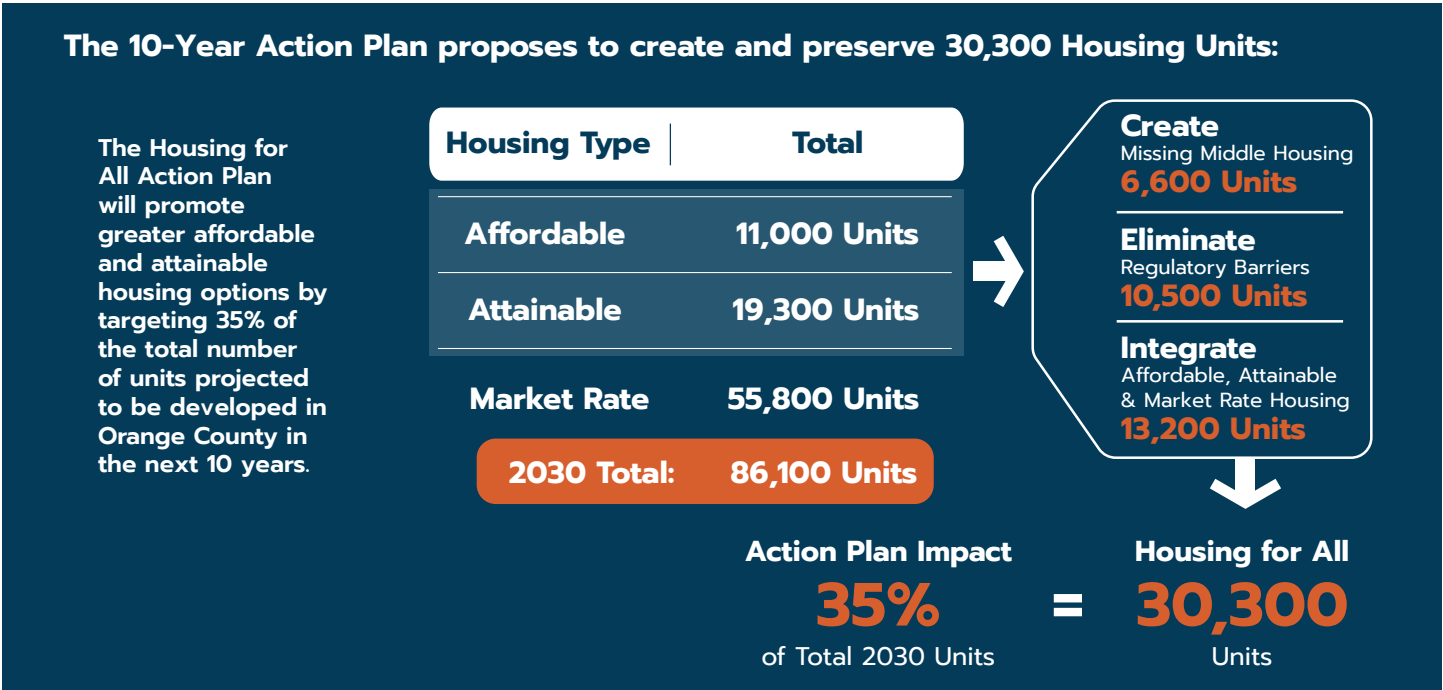
The recommended tools and strategies will create a variety of housing types, as well as preserve existing units, to provide more Orange County residents with options they can reasonably afford. The Action Plan primarily focuses on housing that is either affordable or attainable. Orange County defines **affordable housing** units as those that serve households with incomes between \$26,000 and \$83,000 (based on 2019 Area Median Income of 30-120% AMI). **Attainable housing**, commonly known as “workforce housing,”

serves households with incomes between \$83,000 and \$97,000 (120-140% AMI). By implementing the tools and strategies of the Action Plan, **11,000 affordable units** are projected to be created or preserved, and an additional **19,300 attainable units** are projected to be created.

This Action Plan is a roadmap for Orange County to address the housing crisis and provide alternatives to the growing number of households that are cost burdened. Upon approval by the Board of County Commissioners, the following tools and associated strategies will be implemented by 2021:

- Remove Regulatory Barriers and Introduce New Policies
- Create New Financial Resources
- Target Areas of Access and Opportunity
- Engage the Community and Industry

The **Housing for All** Task Force was a collective effort consisting of representatives from non-profit organizations, major employers, local homebuilders, real estate developer associations, community partners and financial institutions. This ongoing collaboration between the public and private sectors culminated in the most comprehensive housing plan developed by the County to date. Continued involvement from these industries and groups, among others, is crucial to fully realizing the mission and goals of the Action Plan.



# INTRODUCTION

In April 2019, Mayor Jerry L. Demings launched the **Housing for All Task Force** to prioritize short and long-term solutions to address the housing crisis in Orange County. His appointment of LIFT Orlando Chief Operating Officer, Terry Prather, and The Keewin Real Property Company founder and owner, Allan E. Keen, to serve as co-chairs reinforced the public-private partnerships and collaborative spirit embodied in the **Housing for All** Task Force. The 38-member Task Force reflected Orange County's tremendous diversity and talent, and included representatives from all six Orange County Commission Districts, leaders from non-profit organizations and major regional employers, local homebuilders, industry associations, community partners, and financial institutions.

The Task Force was appropriately named **Housing for All** because housing is an integral part of a community. It was charged with dissecting the current state of housing availability, with specific attention paid to the needs of Orange County residents to help sustain and accommodate the County's growing population.

In 2018, Central Florida's inter-jurisdictional Regional Affordable Housing Initiative (RAHI) explained that the rising cost and lack of available affordable housing was at a crisis in our community and outlined some potential solutions to the housing challenges facing the region. The Task Force studied the initial work and strategies offered by the 2018 RAHI Report, as well as explored new solutions offered by Task Force members and the public. It focused on solutions that had goals to 1) **Create** new housing units, 2) **Diversify** the County's housing stock, 3) **Preserve** existing affordable units, 4) **Integrate** social capital and economic development, and 5) **Educate** potential homeowners and renters. Based on the framework of the regional initiative, the **Housing for All** Task Force concentrated on specific and actionable solutions that fit Orange County and support the County's vision of a community that works for everyone.

The **Housing for All** Task Force focused on prioritizing the tools that could have the greatest impact for Orange County residents and, ultimately, increase the area's affordable housing stock. The Task Force formed three subcommittees — Design & Infrastructure, Accessibility & Opportunity, and Innovation & Sustainability — to address the questions of what housing products are needed, where they should be located, and how financial and regulatory incentives

could support a broad range of housing construction and preservation efforts throughout the County.

After nine months of meetings, discussion, and analysis, the Task Force subcommittees shared the tools and strategies they prioritized as having the greatest impact. This resulted in a 10-year Action Plan that presents those key recommendations under four principal focus areas: Remove Regulatory Barriers and Introduce New Policies; Create New Financial Resources; Target Areas of Access and Opportunity; and Engage the Community and Industry.

The **Housing for All** Action Plan offers a tailored framework to provide Orange County and its potential partners with the foundation and collective resources to take significant steps in addressing the housing crisis.



The **Housing For All** 10-year Action Plan presents high priority tools and strategies grouped under four primary focus areas:

- Remove Regulatory Barriers and Introduce New Policies
- Create New Financial Resources
- Target Areas of Access and Opportunity
- Engage the Community and Industry

# ACTION PLAN

Housing Type	AMI* Range	Household Income	Total Additional Housing Units projected by 2030
Affordable	30-50%	\$26k-35k	11,000 Affordable units
	50-80%	\$35k-56k	
	80-120%	\$56k-83k	
Attainable	120-140%	\$83k-97k	19,300 Attainable units
Market-Rate	>140%	\$97k+	55,800 Market-Rate units

**30,300**

**total units**  
projected as a result of  
**Housing for All** Action  
Plan recommendations

**86,100**  
**total units**

\*The Area Median Income (AMI) for a household of four in Orange County is \$65,100 (Year 2019).

## REMOVE REGULATORY BARRIERS AND INTRODUCE NEW POLICIES

### - Code changes and development incentives to support a greater diversity of housing products

As the population of Central Florida grows, it is critical to create a large and diverse housing stock to maintain affordability. Establishing new financial resources to incentivize affordable and attainable housing and partnering with the community and development industry are crucial to diversifying the region's housing supply. However, the reduction of regulatory barriers in Orange County's Land Development Code and Comprehensive Plan remains one of the most strategic and pivotal paths moving forward.

The tools and strategies prescribed by the **Housing for All** Task Force include modifying a number of regulatory tools, such as **removing barriers to accessory dwelling units (ADUs), reducing minimum living area requirements, reducing parking requirements, and allowing flexible lot configurations**. A strategy for implementing these tools is to encourage housing for the "Missing Middle," or those diverse housing types that are predominantly absent in Central Florida. Orange County needs a diverse housing stock that includes a range of housing options and price points. Traditionally, Orange County neighborhoods contain primarily single-family housing or multi-family apartments. The "Missing Middle"

housing strategy sets up incentives for property owners and developers to fill this gap by changing the zoning code to allow property owners in targeted areas of the County to build or renovate duplexes, triplexes, townhomes, and garden-style apartments, among other building types. By expanding options for building multi-unit structures in designated neighborhoods, this strategy provides tools to help improve affordability by increasing the overall supply of housing, and it makes less expensive housing options available within resource-rich neighborhoods.

Regulatory changes have the ability to "move the needle" in the production of a large and diverse housing stock, including Missing Middle housing types, but they should be considered in conjunction with the other tools and strategies being presented by the **Housing for All** Task Force. The identification of areas, which provide the greatest accessibility to employment centers, transit, and community services, is essential to create areas for high-density development, as well as areas where smaller units can be part of mixed-use housing solutions. The goal of adding diverse housing types in these targeted areas is to encourage more vibrant, sustainable, and affordable urban communities.



# ACTION PLAN

## CREATE NEW FINANCIAL RESOURCES

### - Dedicated local funding source(s) for affordable housing, preservation of existing housing stock

**Funding and financing mechanisms are essential to create and preserve affordable rental and ownership housing needed by our low- to moderate-income families in Orange County.** Funding for this category of affordable housing typically comes from federal and state sources. Federal sources include the Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME). State funding is allocated from a dedicated revenue source for affordable housing, which is designed to flow through the State Housing Initiatives Partnership program (SHIP). The Florida State Legislature is responsible for budgeting funds to SHIP annually. While federal funding is typically predictable, state funding fluctuates greatly year to year based on changing legislative priorities. To ensure a reliable source of funds for the creation and preservation of affordable units, there is a need for dedicated and locally-controlled affordable housing funding in Orange County.

The **Housing for All** Task Force was charged to think innovatively about new financial resources that could jumpstart an increase in the supply of affordable and attainable housing, as well as support the preservation of existing affordable units. A powerful strategy recommended by the Task Force to achieve this aim is the establishment of a **local Housing Trust Fund**. It would enhance existing affordable housing resources and expand housing opportunities with a reliable annual budget and robust leverage for public-private partnerships. General revenue from Orange County's budget and other sources, such as private contributions from financial institutions, large employers, and industry sectors, could comprise this Housing Trust Fund. The Task Force also

recommends pursuing a **Nexus Study** related to the introduction of a **Linkage Fee** in the region. A Linkage Fee on new non-residential development would produce a constant, dedicated revenue stream for affordable housing. In an effort to maintain regional economic competitiveness, the implementation of a Linkage Fee should be pursued in collaboration with regional partners. Furthermore, in addition to these proposed funding strategies, the Task Force recommends establishing a **Revolving Loan Fund** as a low-interest financing mechanism for non-profit developers to scale up the production of for-sale, affordable units. In addition to creating and incentivizing new affordable housing that is vital to the County's rapidly increasing population, there is a crucial need to preserve existing affordable units. A comprehensive **Preservation Strategy**, supported by dedicated resources such as the local Housing Trust Fund, is necessary to address the risk of losing a substantial stock of existing affordable, rent-restricted units within the next 10 years. These units, which have expiring affordability contracts, house some of the most vulnerable individuals and families in Orange County. Finally, the newly introduced financial resources for incentivizing housing development in targeted areas may also contribute to producing diverse, affordable and attainable housing units.



**Linkage Fee:** a fee on new non-residential construction that is charged to developers and then used to support housing needs. This fee "links" new development and jobs it will create to the future need for housing, and it could serve as a constant, dedicated revenue stream to construct or preserve affordable units.



**Revolving Loan Fund:** a replenishing low-interest funding source for nonprofit developers. All repaid funds go back into the loan pool.



# ACTION PLAN

## TARGET AREAS OF ACCESS AND OPPORTUNITY

### - Focus on proximity to jobs, transit and services, adaptive reuse, and land banking

**Recognizing that location and transportation costs directly impact the true cost of housing, the Housing for All Task Force focused on where to construct housing units.** The concept of location efficiency takes

into account the savings households can have by living in neighborhoods where they can reduce driving and/or rely less on cars. In 2016, the annual transportation cost for households in Orange County was \$12,360, or 25 percent of average household incomes. By reducing driving and reliance on cars, less of total household incomes may be spent on transportation, leaving households with more discretionary income. Orange County can create more

location-efficient communities by directing housing development to areas of high access and opportunity.

To assist in this effort, an **Access and Opportunity Model** was developed to evaluate and highlight areas



most suitable for affordable and attainable housing because of their proximity to transit, employment centers, and other centers of commerce offering essential goods and services. Within areas of high accessibility, there are underutilized residential and non-residential properties, and publicly owned land that can be developed or redeveloped to increase the housing

stock. Additionally, the model gives Orange County an area to focus **incentives for housing development.**

## ENGAGE THE COMMUNITY AND INDUSTRY

### - Public-private partnerships, pilot projects, and housing advocacy spotlight the innovation and collaboration needed to increase Orange County's housing supply

The Task Force understands that providing housing for all is only possible through partnerships with community stakeholders — developers, homebuilders, non-profit organizations,

financial institutions, municipalities, and the community itself. Orange County is committed to building a community that works for everyone, but it cannot do it alone. Therefore, the **Housing for All** Task Force

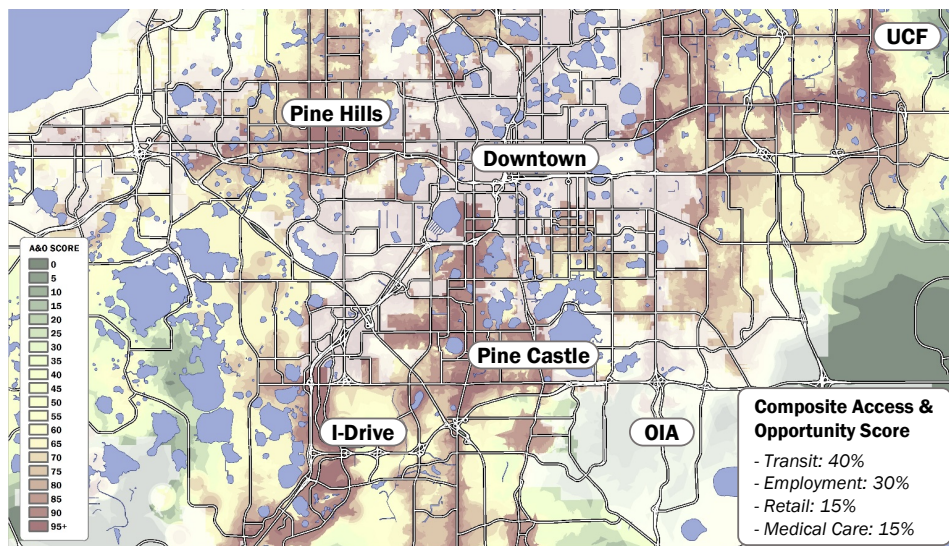
set out to make strategic policy recommendations and endorse critical new resources that fuel **public-private partnerships.**

The Task Force's recommendations promote an especially promising framework that incentivizes development of

new and diverse housing options in the areas identified by the Access and Opportunity Model. The County aims to initiate **pilot projects** to demonstrate these innovative

new standards and best practices for housing development.

To highlight housing affordability as a top priority and create County-wide understanding of its importance to a thriving community, the Task Force also recommends a comprehensive



and collaborative **communications and advocacy plan** to address perceptions regarding "affordable housing." Successfully changing the perceptions about housing will depend on a broad base of partnerships and collaboration to support and promote housing for all.

# IMPLEMENTATION STEPS

The following section outlines implementation steps that need to be taken over the next 10 years in order to bring the **Housing for All** Action Plan to fruition. Each implementation step includes specific item descriptions, anticipated measures and outcomes, timelines, and responsible entities.

## CREATE MISSING MIDDLE AND DIVERSIFIED HOUSING STOCK

**Missing Middle housing aims to create diverse housing types that are compatible with existing neighborhoods.** Missing Middle housing types include duplexes/triplexes/fourplexes, bungalow courts, small homes/lots, townhouses, live-work units and accessory dwelling units. When taking into consideration the required development standards to make these housing types possible, the current Orange County Land Development Code poses numerous barriers to creating Missing Middle housing, including, but not limited to, minimum living area, lot sizes, setback and height requirements, stormwater and parking requirements, and household occupancy limits.

### Measures and Outcomes:



**6,600**

**affordable or attainable units will be produced by 2030**

### Next Steps and Timeline:

- Orange County will identify regulatory barriers to the development of Missing Middle housing types and will modify the existing Land Development Code and Comprehensive Plan as needed (projected 18-30 months implementation time).

### Implementing Agencies:

Orange County Planning Division and  
Orange County Zoning Division

## ELIMINATE REGULATORY BARRIERS TO DEVELOPMENT OF HOUSING

**Orange County's Land Development Code is a regulatory document used to implement the goals, objectives, and policies of the County's Comprehensive Plan.** The Land Development Code contains requirements for development such as zoning, land use, building and site design, transportation, landscaping, parking, and signage. Many of the existing land development standards are seen as barriers to expanding local housing opportunities, and it is essential to continue to review regulations and processes, modifying them as necessary to promote housing affordability, diversity, and supply. More specifically, the following barriers and opportunities have been identified:

- Accessory dwelling units (ADUs) are subordinate structures to a primary dwelling unit and can be used to add density to established neighborhoods without changing the neighborhood's character.
- The reduction/removal of minimum living area requirements allows for smaller units, which are typically more affordable, and meet diverse needs and family sizes. It would be expected that smaller unit sizes, particularly single-family, would also create the need for smaller lot sizes.
- Adaptive reuse and retrofitting of existing residential and non-residential buildings creates redevelopment opportunities for underutilized structures.
- Increasing or eliminating household occupancy limits allows for the creation of co-housing opportunities, where individuals are able to rent individual rooms, but share common spaces with other tenants. By reducing the size of individual units and providing common amenities, co-housing opportunities provide additional housing choices.
- Parking requirement reductions could provide developable area and reallocate financial resources to either increase the number of units produced and/or decrease the cost of a dwelling unit.
- Flexible lot configurations promote infill development where lot and block sizes are often irregular and/or small. Missing Middle housing types often require flexible lot configurations with variable setbacks and building placement requirements. The County would accommodate Missing Middle housing types more easily by allowing more flexible lot configurations.



# IMPLEMENTATION STEPS

## Measures and Outcomes:



**10,500**

affordable or attainable housing units will be produced by 2030

## Next Steps and Timeline:

- In October of 2019, Orange County processed changes to accessory dwelling units (ADU) requirements in the Land Development Code and associated Comprehensive Plan policies to remove identified barriers to development of ADUs in the County.
- Modify the existing Orange County Land Development Code for the reduction/removal of minimum living area requirements (projected nine months implementation time).
- Modify the existing Orange County Land

Development Code to allow for flexibility for adaptive reuse and retrofitting of existing residential and non-residential buildings (projected nine months implementation time).

- Modify the existing Orange County Land Development Code to increase or eliminate household occupancy limits (projected nine months implementation time).
- Modify the existing Orange County Land Development Code to reduce parking requirements (projected 12 months implementation time).
- Modify the existing Orange County Land Development Code to allow flexible lot configurations to support Missing Middle housing types (projected 18 months implementation time).

**Implementing Agencies:** Orange County Planning Division and Orange County Zoning Division

## INTEGRATE AFFORDABLE, ATTAINABLE, AND MARKET-RATE HOUSING UNITS

Development of “zoning incentive areas” and policies will provide incentives such as expedited project review, parking reductions, and density/intensity bonuses in targeted areas in exchange for attainable units. Additionally, the Targeted Sector with access to transit, employment centers, and community services will continue to identify the focus areas for higher-density growth. To achieve sustainable higher-density growth, mixed-use and mixed-income districts in these areas should be encouraged. In order to maximize efficiency of land in close proximity to employment centers and transit, density and intensity bonuses can be utilized as incentives for development of mixed-income units. Therefore, to integrate affordable and attainable housing units, the Task Force recommends:

- Further research on development of zoning incentive areas and policies
- Identification of the Targeted Sector for expansion of mixed-use/mixed-income districts
- Provision of density and intensity bonuses for affordable and attainable housing

## Measures and Outcomes:



**13,200**

affordable or attainable housing units will be produced by 2030

## Next Steps and Timeline:

- By December 31, 2020, Orange County will complete a study of density and intensity bonuses and other incentives as part of Orange Code and the Comprehensive Plan update.
- In the long-term, Orange County will promote current and proposed regulatory structures to guide mixed-use/mixed-income development programs in areas within the Targeted Sector and new and emerging transit-oriented areas.

## Implementing Agencies:

Orange County Planning Division and Orange County Zoning Division

# IMPLEMENTATION STEPS

## ESTABLISH HOUSING TRUST FUND

The Housing for All Task Force recommends creating a local Housing Trust Fund that would provide financial resources and the leverage necessary to jumpstart the creation and preservation of affordable housing units in Orange County. Based on existing affordable housing funding and the County's budget, Task Force members recommend setting aside \$10 million in general revenue funds annually for the next 10 years, with a 10 percent incremental increase per year. In addition to Orange County's investment, private contributions into the Fund from financial institutions, large employers, and industry and community partners will also be accepted. The Housing Trust Fund represents a significant opportunity for private-public partnerships. This locally controlled funding would be used to provide:

- Gap financing for multi-family projects
- Leveraging and incentives for preservation
- Land banking for affordable housing
- Implementation of Missing Middle housing types
- Impact fee subsidies
- Pilot projects in targeted areas of Access & Opportunity

### Measures and Outcomes:



**6,500**

**certified affordable units will be produced by 2030**

- \$10 million will be obtained in initial funding, with a 10 percent incremental increase per year for a total of \$160 million over a period of 10 years.
- Up to 6,500 certified affordable units will be produced by 2030 as a result of this committed local funding.

### Next Steps and Timeline:

- Present the final recommendation for establishment of a local Housing Trust Fund to the Board of County Commissioners by December 31, 2019.
- Include the amount of annual contribution as part of an annual budgeting process.
- Formalize the local Housing Trust Fund framework and administrative guidelines.

### Implementing Agency:

Orange County Housing and Community Development Division

## PURSUE LINKAGE FEE NEXUS STUDY

The Task Force recommends initiating a Nexus Study with one or more regional partners to evaluate the feasibility of a Linkage Fee for the region. The Linkage Fee would be assessed on new non-residential developments and will serve as a local, dedicated funding source for affordable housing. Prospective partners include the City of Orlando, Seminole County, and Osceola County. The Nexus Study would provide the Board of County Commissioners and the partner jurisdictions with a comprehensive perspective of a Linkage Fee's potential impact. Due to the extensive nature of the study, as well as the approval process, it would be at least one to two years following this recommendation before revenue could be generated from this tool.



### Measures and Outcomes:

- A Nexus Study, which examines the linkage, determines the feasibility, and establishes the fee range, will be completed by June 2021 and presented to the Board of County Commissioners for evaluation and direction on further steps.

### Next Steps and Timeline:

- By March 31, 2020, begin meetings with the City of Orlando, Osceola County, and Seminole County to discuss the potential of a Linkage Fee at the regional level.
- By July 2020, present the final recommendation and budget to initiate the Nexus Study to the Board of County Commissioners.
- By October 2020, establish a scope of services and issue a request for proposal to perform a Nexus Study in collaboration with one or more regional partners.

### Implementing Agency:

Orange County Housing and Community Development Division



# IMPLEMENTATION STEPS



## INTRODUCE REVOLVING LOAN FUND

The Task Force recommends establishing a **Revolving Loan Fund to provide access to capital for non-profit developers to build affordable housing units.** This low-interest financing mechanism would increase the capacity of non-profits to scale up the production of certified affordable homeownership units. Funds from the Revolving Loan Fund can be used for land acquisition, development costs, professional services, construction, and consulting costs. Existing funds from the State Housing Initiatives Partnership (SHIP) program would be used to start the Revolving Loan Fund.

### Measures and Outcomes:



**1,000**

**certified affordable units will be produced by 2030**

- Initial \$2 million available in the Revolving Loan Fund by July 31, 2020, with an additional \$1.5 million in contributions added by July 31, 2021.
- Up to 1,000 certified affordable units will be produced by 2030 as a result.

### Next Steps and Timeline:

- Present the final recommendation for establishment of a Revolving Loan Fund to the Board of County Commissioners by December 31, 2019.
- Partner with private sector organizations for matching contributions, totaling at least \$1.5 million.
- Establish a scope of services and issue a request for proposal to select a Community Development Financial Institution (CDFI) to administer the Revolving Loan Fund.

### Implementing Agency:

Orange County Housing and Community Development Division

## DEVELOP PRESERVATION STRATEGY

The Task Force recommends developing a **long-term preservation strategy to address the substantial stock of affordable housing at risk of being lost due to expiring affordability contracts.** In total, 2,066 affordable multi-family units are at risk of being lost by 2025, with additional units at risk annually after that date. The units most at risk are those initially subsidized by Florida Housing Finance Corporation, HUD/ Rural Development, and Local Housing Finance Authority.

### Measures and Outcomes:



**3,000**

**affordable units will be preserved by 2030**

- Preserve up to 2,000 affordable multi-family units by 2030 through leveraging and incentives.
- Preserve 1,000 single-family units by 2030 through the County's Homeowner Rehabilitation Program.
- Develop a long-term preservation strategy for Orange County.

### Next Steps and Timeline:

- Review suggested preservation strategies/ tools from the University of Florida Shimberg Center for Housing Studies for alignment with Access & Opportunity model.
- Evaluate partnerships and resources needed for preservation of rent-restricted projects.
- Continue expanding the County's Homeowner Rehabilitation Program.
- Survey property owners of units at risk of subsidy loss to determine potential next steps and options.

**Implementing Agency:** Orange County Housing and Community Development Division

# IMPLEMENTATION STEPS

## DEVELOP COMMUNICATIONS AND ADVOCACY PLAN

The Housing for All Task Force recommends allocating funds to engage a communications firm to develop and implement a research and solution-driven, comprehensive and collaborative communications and advocacy plan. The communications and advocacy plan will reflect the priorities and efforts of the **Housing for All** Task Force.

- Establish a multi-sector public/private advisory committee to provide guidance and support for the development and execution of the communications and advocacy plan.
- The plan shall include a specific partnership strategy that identifies and engages the appropriate community organizations, higher education institutions, health care providers, private sector businesses, etc. in the implementation of the communications and advocacy plan.

### Measures and Outcomes:



## Public Awareness

- Public awareness of housing challenges and solutions will increase.
- Funding will be in cooperation with the private sector.

### Next Steps and Timeline:

- Secure funding and advisory partnership commitments.
- Create **Housing for All** Communications and Advocacy advisory committee.
- Advisory committee meets to develop scope of services.
- Advisory committee/County creates and issues Request for Proposal.
- The selected firm develops the communications and advocacy plan.
- County and community partners implement communications and advocacy plan.

### Implementing Agency:

Neighborhood Services Division

## IMPLEMENT THE ACCESS AND OPPORTUNITY MODEL

The Housing for All Task Force recommends utilizing the Access and Opportunity Model to identify optimal locations for housing development within Orange County. The model ranks a location based on how close it is to transit, employment centers, and other centers of commerce offering essential services using Access Indicators. Opportunity Indicators are area-wide indicators, and they are combined with the weighted Access Indicators to highlight optimal locations for housing. The County will use the model to create a boundary and use it to target incentives to encourage future housing development. The recommended Access Indicators and weights are as follows:

- Transit (40 percent), Employment (30 percent), Grocery (15 percent), and Medical Care (15 percent)

The recommended Opportunity Indicators are as follows:

- The Targeted Sector as defined in the Orange County Comprehensive Plan and areas designated Low-Medium Density Residential and Medium Density Residential in the Orange County Comprehensive Plan

### Measures and Outcomes:



## Pilot Projects

- Identify and provide incentives for pilot projects within the areas identified by the Access and Opportunity

Model – to include Holden Heights, Pine Castle and Taft communities.

- Identify and provide incentives for the adaptive reuse of residential and non-residential properties within the areas identified by the Access and Opportunity Model.
- Encourage/incentivize construction of Missing Middle housing types within the areas identified by the Access and Opportunity Model.

### Next Steps and Timeline:

- Staff to finalize the map to establish the areas identified by the Access and Opportunity Model, in alignment with a Targeted Sector of the Comprehensive Plan, by August 31, 2020.

# IMPLEMENTATION STEPS

- Process the Comprehensive Plan Amendment to add associated policy(ies) and map(s) by December 31, 2020.
- As part of the Comprehensive Plan and Orange Code updates, ensure necessary changes to Orange Code are processed to reflect the Targeted Sector representing the Access and Opportunity areas.
- Once the Comprehensive Plan and Orange Code updates are approved, add areas identified by the Access and Opportunity Model/Target Sector as a GIS layer to the County's InfoMap.
- Establish the incentives available to properties located within the areas identified by the Access and Opportunity Model/Targeted Sector.

**Implementing Agency:** Orange County Planning Division

## PRIORITIZE INCENTIVES FOR HOUSING CONSTRUCTION

**The Housing for All Task Force recognizes that priority should go to development incentives intended to increase the housing stock within the areas identified by the Access and Opportunity Model.** However, additional housing will be constructed throughout Orange County and not just within targeted areas. Therefore, the **Housing for All** Task Force recommends the County prioritize the implementation of development incentives to encourage the construction of affordable and attainable housing throughout Orange County.

### Measures and Outcomes:



- Orange County will identify and make available housing construction incentives that apply throughout the County.
- Missing Middle housing types will be encouraged and constructed throughout Orange County.

### Next Steps and Timeline:

- Establish incentives available to properties located throughout Orange County.

**Implementing Agency:** Orange County Planning Division

## ACTIVELY LAND BANK

**The Housing for All Task Force recommends the County reviews land it owns for potential housing sites, with a goal of exploring land banking opportunities, as well as any other strategies that ensure long-term affordability.**

The County will also look for land banking opportunities with non-profit agencies, to include existing and/or new Community Land Trusts.

### Measures and Outcomes:



**500**

**certified affordable units will be produced by 2030**

- Orange County will maintain an inventory of County-owned sites suitable for housing.
- All lots assessed as being appropriate for affordable housing development will be made available to non-profits to allow for construction of new affordable units.
- Larger lots will be made available to private and non-profit developers to implement pilot projects (through the Request for Proposals process).
- Up to 500 units will be produced by 2030 as a result.

### Next Steps and Timeline:

- Continue, through 2020, discussions with the Real Estate Management Division regarding the potential for land acquisition for affordable housing.
- Begin notifying non-profit developers of the vacant County-owned lots as they become available.
- Partner with non-profits on acquisition of property(ies) for affordable housing.
- Annually inventory all County-owned sites for their suitability for future housing development.

**Implementing Agency:** Orange County Housing and Community Development Division



## CONCLUSION

**At its core, the 10-year Housing for All Action Plan is about more than affordable and attainable housing. The Plan delivers a roadmap to expand the County's housing supply with a continuum of housing options, to create and preserve affordable and attainable housing stock, and to highlight the importance of transit as it relates to housing location and affordability. It is a guide to sustaining Orange County's growth and supporting the needs of its residents by providing a variety of housing options at different price points in easily accessible and convenient locations.**

The **Housing for All** Action Plan represents goals that are unprecedented in Orange County, but it is grounded in the reality that government alone cannot fully address all of Orange County's housing needs over the next 10 years. Public-private partnerships, collaboration, and engagement are instrumental to this framework. There is also a demand for urgency in this Plan. The Implementation Steps lay out the immediate next steps for Orange County and its partners to take. While the tools and strategies put forth here have significant roles to play in tackling the housing crisis, the Task Force calls for priority attention to actions that reduce regulatory barriers, establish the Housing Trust Fund, and create a comprehensive and collaborative communications and advocacy plan for housing. Once approved by the Board of County Commissioners, it is imperative Orange County works with regional partners, businesses, non-profits, and the community to enact this plan.

Furthermore, to ensure transparency and accountability, there should be a mechanism put in place to monitor and periodically report on the progress of the Action Plan implementation. This includes progress on measures and outcomes listed under each of the action items of the Plan. Finally, the **Housing for All** Task Force members recommended that the County allocate additional staff support to properly execute the tools and strategies outlined in the Plan.

Recommendation	Measures and Outcomes	Affordable or Attainable Units Projected Over 10 Years	2020	21	22	23	24	25	26	27	28	29	30
<b>REMOVE REGULATORY BARRIERS AND INTRODUCE NEW POLICIES</b>													
Create Missing Middle and Diversified Housing Stock	6,600 affordable or attainable units will be produced by 2030	6,600											
Eliminate Regulatory Barriers to Development of Housing	10,500 affordable or attainable units will be produced by 2030	10,500											
Integrate Affordable, Attainable, Market-Rate Housing Units	13,200 affordable or attainable units will be produced by 2030	13,200											
<b>CREATE NEW FINANCIAL RESOURCES</b>													
Establish Housing Trust Fund	At least \$10 million will be committed for affordable housing strategies annually. Up to 6,500 certified affordable units will be created or preserved by 2030.	6,500*											
Pursue Linkage Fee Nexus Study	A Nexus Study to examine the impact of a linkage fee, which could serve as locally-controlled dedicated funding source for affordable housing, will be completed by June 2021.												
Introduce Revolving Loan Fund	A total of \$3.5 million in low-interest loans will be accessible by non-profit developers to increase their production of affordable housing. 1,000 certified affordable units will be created by 2030.	1,000*											
Develop Preservation Strategy	A total of 3,000 units will be preserved by leveraging incentives to extend affordability contracts as well as by expanding Orange County's Homeowner Rehabilitation Program.	3,000*											
<b>TARGET AREAS OF ACCESS AND OPPORTUNITY</b>													
Implement the Access and Opportunity Model	Construction and preservation of affordable and attainable housing will be incentivized in areas identified by the Access and Opportunity Model.												
Actively Land Bank	Orange County will maintain an inventory of County-owned sites suitable for housing. Up to 500 units will be created as a result of partnerships with non-profit and private developers.	500*											
<b>ENGAGE THE COMMUNITY AND INDUSTRY</b>													
Develop Communications and Advocacy Plan	Public awareness of housing challenges and solutions will increase.												
Prioritize Incentives for Housing Construction	Orange County will identify and make available housing construction incentives that apply throughout the County.												

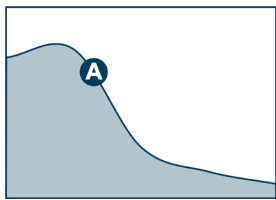
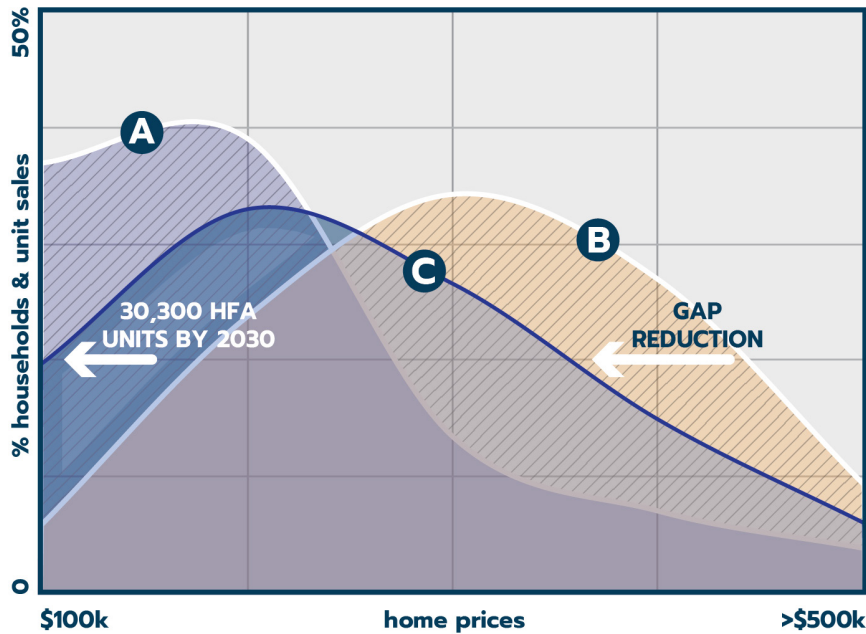
\* These units will be certified affordable housing. A total of 11,000 units, out of 30,300 units created or preserved by the **Housing for All** Action Plan, will be certified affordable housing.

#### TIME-FRAME LEGEND

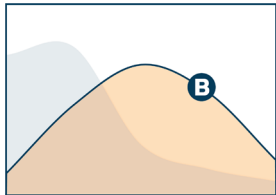
●—● Starts and ends      ●— Planning and research time      —> Ongoing implementation



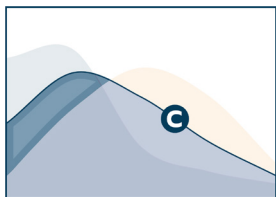
# 'MOVING THE NEEDLE'



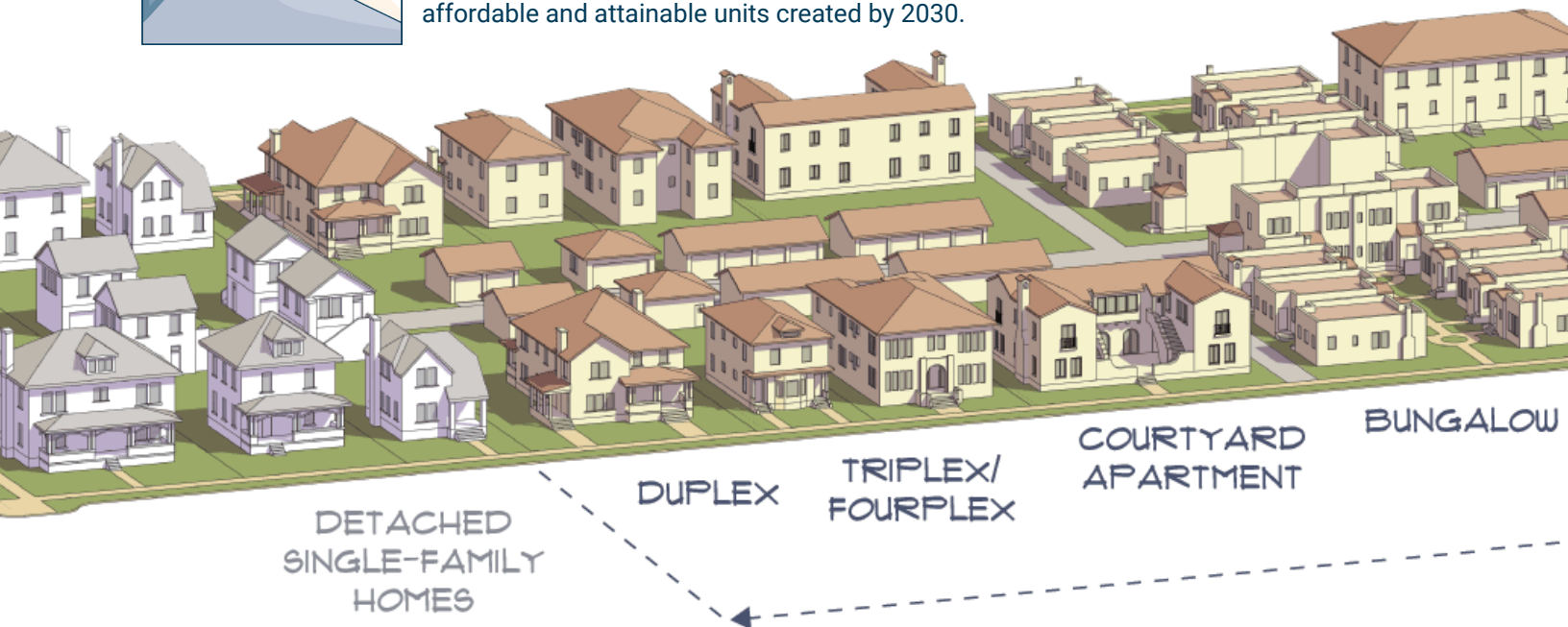
In the diagram above, **Curve A** represents Orange County's distribution of household incomes (U.S. Census, 2018) and home prices they can comfortably afford. Under a no-cost-burden hypothetical scenario, the income curve would closely match the distribution of home sales for a given year, with no large gaps between incomes and home prices.



**Curve B**, meanwhile, illustrates recent home sales in Orange County (2018-2019). The mismatch between these two curves has increased since the end of the 2008 economic recession due to rising prices of new and existing homes, and no comparable increase in local income levels.



The diagram also includes the estimated impact of the **Housing for All 10-Year Action Plan (Curve C)** in creating and preserving a diverse housing stock to reduce the gap between incomes and home prices. The highlighted area of the curve represents the 30,300 affordable and attainable units created by 2030.



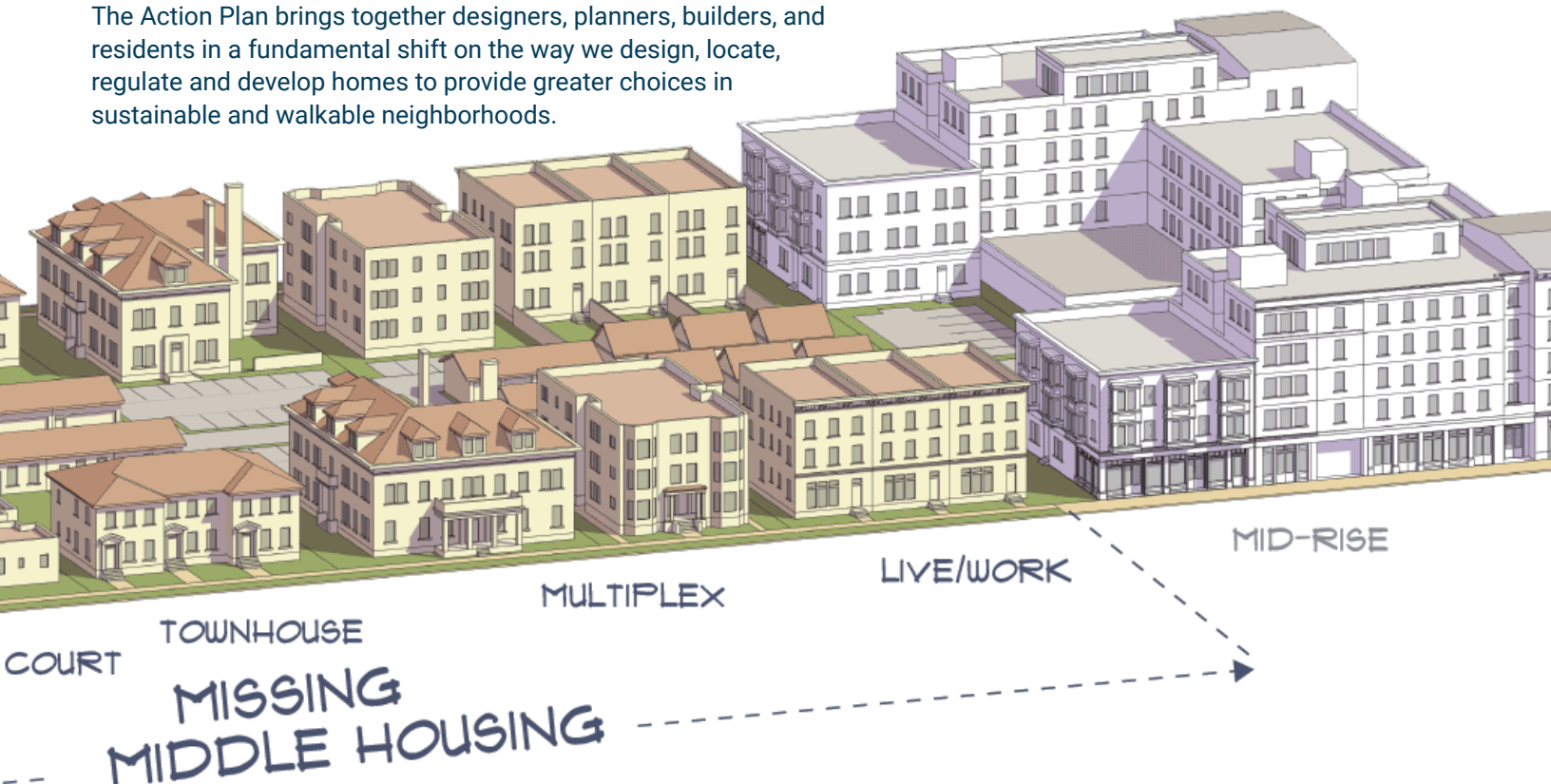
# WHAT IS THE MISSING MIDDLE?



The term “missing middle” illustrates a wide variety of housing options that have disappeared from our cities in recent decades.

The **Housing for All 10-Year Action Plan** embraces missing middle as a critical strategy to create and preserve affordable and attainable housing options in both established and newer communities.

The Action Plan brings together designers, planners, builders, and residents in a fundamental shift on the way we design, locate, regulate and develop homes to provide greater choices in sustainable and walkable neighborhoods.







## Grant Overview

Completed by michael@collierhousing.com on 1/6/2022 11:17 AM

**Case Id:** 27581

**Name:** HELP - CCCLT Operating Grant - 2022

**Address:** \*No Address Assigned

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### Grant Overview

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**COLLIER COUNTY**  
**CDBG, HOME, ESG & SHIP GRANTS**  
**PY 2022**

#### OVERVIEW OF COMMUNITY AND HUMAN SERVICES PRIORITIES

Collier County Community and Human Services. Our Grant Application Guide can be found [HERE](#).

Collier County is an entitlement grantee and receives funds from the U.S. Department of Urban and Housing Development (HUD) through three (3) federal programs: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and Emergency Solutions Grants (ESG). HUD requires the County complete a Five-Year Consolidated Plan that includes a housing assessment, market analysis and assessment of community development needs. The Consolidated Plan is meant to address the needs of low and moderate-income persons and families, including homeless individuals. It establishes the County's program priorities, goals and objectives for community development programs and sets the framework for subsequent one year action plans that describe specific activities that will be funded through the County's grant program.

Collier County receives funds from the Florida Housing Finance Corporation (FHFC), to administer the SHIP program. The SHIP program is governed by Chapter 420, Part VII, Florida Statutes and Rule Chapter 67-37 of the Florida Administrative Code. FHFC requires the County to complete a Three-Year Local Housing Plan (LHAP). The LHAP is meant to address the needs of extremely low, very low, low and moderate-income persons and families, including those with Special needs (420.9075(5), F.S.).

#### Funding Availability

The funding application anticipates the availability of CDBG, HOME and ESG funds from the U.S. Department of Housing and Urban Development and SHIP funds from the Florida Housing Finance Corporation. Exact funding amounts are still pending from HUD and FHFC.

CHS will allocate planning and administration and CHS Project Delivery for the allocations prior to funding the remaining balances to projects for all funding sources, as applicable.

## Considerations Prior to Applying

CHS wishes to provide as much information to prospective applicants as possible so informed decisions can be made about applying for grant funds. **Beginning this year there will be a Pre-Application step along with the traditional 1:1 Technical Assistance meeting that is required before a full application can be submitted.** The pre-application is just the beginning. Below is a snapshot of some of the items to consider during the thought process. Additional specific regulations or requirements will apply based on the particular project. This is not intended as a complete listing.

- No project can begin without an approved environmental review, which can take from 30 days to 6 months or more depending on level required.
- A number of policies and procedures will be required to be written and followed.
- Monthly pay requests are required with auditable detailed backup appropriate for the type of project
- If awarded funding for salaries, the organization will be required to submit substantial payroll and banking information as backup for each pay request
- Documentation for all expenditures is required
- Attendance at quarterly Partnership Meetings is mandatory
- Adherence to project schedule and spending of grant funds timely is critical – appropriate thought must go into planning the timeline for your project
- Monitoring will occur during and at closeout of your project, and possibly annually thereafter depending on the nature of the project or program and whether beneficiaries have been achieved
- Quarterly reports are required on the progress of project
- Segregation of grant funds or demonstrated segregation in operation of funds is required
- Adhere to federal, state and or local procurement regulations
- All advertisements or publications associated with grant funded projects must contain the County logo and acknowledgement of HUD funds in the project, if applicable
- If a construction project, specific additional regulations might apply such as Davis Bacon for wage determination
- Retainage from each payment request may be taken until all terms of the contract are met; and only released upon a final clean monitoring report
- Records and staff must be available for internal audit, HUD or State audits as needed
- Annual reports will be required during the affordability and project use periods.
- Funded entities will be required to retain all records and documents for 3 years after the grant closeout, unless otherwise specified.
- If the project generates program income, a program income reuse plan will be required for the life of the grant and the compliance monitoring period.
- If awarded under HOME, affordability periods will be required depending on the type of construction, new or rehabilitation, single family or rental.
- Annual monitoring will be conducted by CHS to ensure affordability, client targets of specific income limits depending of housing use, and other requirements have been and continue to be met.
- If awarded under ESG, can fund only homeless services within specific income limits (30% of AMI)

## Considerations Prior to Applying

CHS wishes to provide as much information to prospective applicants as possible so informed decisions can be made about applying for grant funds. The application is just the beginning. Below is a snapshot of some of the items to consider during that thought process. Additional specific regulations or requirements will apply based on the

particular project. Your grant coordinator will guide you through the process; this is not intended as a complete listing.

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- If awarded under ESG, can fund only homeless services within specific income limits (30% of AMI)

Preparation Resources:

[2021-2025 Consolidated Plan](#)

[Matrix Code Definitions](#)

[IDIS Matrix CDBG Eligibility Activity Codes and National Objectives](#)

[Matrix Code National Objective Accomplishment Types](#)

If you have any questions regarding Pre-application, application funding and award process please contact Community and Human services at 239-252-4228 for more information.

# Pre-Application

Completed by michael@collierhousing.com on 1/6/2022 11:31 AM

Case Id: 27581

Name: HELP - CCCLT Operating Grant - 2022

Address: \*No Address Assigned

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## Pre-Application

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Please provide the following information.

**COLLIER COUNTY'S COMMUNITY & HUMAN SERVICES PRE-APPLICATION GUIDE CAN BE VIEWED [HERE](#)**

**1. Are you an individual seeking assistance?**

No

**2. Is this activity to prevent, prepare for, and respond to coronavirus?**

No

**3. Activity Type:**

Capital Project

**4. Activity Description (Examples of information to provide: Who is your target population; what are you proposing to do/provide; where will activity occur; why is the activity needed)**

We are seeking funding through the Local Housing Trust Fund to continue operations of the Collier County Community Land Trust, Inc (CCCLT). We previously received funding in the amount of \$100,000 to cover a 2-year period (2020-2021). During the initial 2-years, the CCCLT was officially incorporated, a dedicated 7-person Board of Directors has been established, by-laws are written, tax-exempt status has been received, and certification through the Florida Community Land Trust Institute has been achieved. CCCLT is engaged as the General Partner in a 2-phase development which will bring a total of 320 units of affordable senior rental housing to Collier County. Phase 1 of this development is scheduled to close in January 2022, and construction should begin in February. The main objective of the CCCLT is to acquire land for future affordable housing development utilizing the community land trust home ownership model. We have started conversations with many community partners who are interested in collaborating with CCCLT on this initiative. Funding from this request will allow the organization to build capacity in 2022.

**5. Activity Aligns with which County Priority:**

Housing Affordability

**Housing Affordability Type:**

Homeownership

**6. Funding Source: (\*\*Please note under funding sources if your project falls under any category other than LMA ALL clients must be income qualified, therefore you will be required to describe, in detail, how your organization will verify income eligibility for ALL recipients of applicable services)**

To Be Determined

**7. Amount of Request:**

\$50,000.00

**8. Total Project Cost:**

\$127,500.00

**9. If awarded less than requested could/would your agency accept funding?**

No

**10. If you are seeking funding for a construction project will you be able to provide an Independent Cost Estimate at the time of application?**

This is to show you have a firm grasp of the true cost of the project for which you are seeking funding.

Yes

**Please be advised that by completing and submitting this pre-application no grant award has been offered or implied.**

## A. Applicant Information

Completed by michael@collierhousing.com on 1/26/2022 3:27 PM

Case Id: 27581

Name: HELP - CCCLT Operating Grant - 2022

Address: \*No Address Assigned

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### A. Applicant Information

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#### 'APPLICANT INFORMATION

##### A.1. Agency Name

Housing Development Corporation of SW Florida, Inc.,  
d/b/a HELP

##### A.2. Mailing Address

3200 BAILEY LN STE 109 NAPLES, FL 34105

##### A.3. Physical Address

3200 BAILEY LN STE 109 NAPLES, FL 34105

##### A.4. Project Contact

Michael J Puchalla

##### A.5. Title

Executive Director

##### A.6. Telephone

(239) 434-2397

##### A.7. Phone Ext.

205

##### A.8. Email

michael@collierhousing.com

##### A.9. Fax #

(888) 900-8063

#### AGENCY INFORMATION

##### A.10. Is your organization a non-profit with 501(c)(3) status?

Yes

##### A.11. How many years have you been in operation?

17

##### A.12. Is your organization or agency faith based? *If yes, all faith-based organizations must complete and attach Acknowledgement of Religious Organization Requirements Form (in the Documents tab).*

No

##### A.13. Does your agency have written personnel, fiscal/procurement & implemented policy?

Yes

##### A.14. Does your agency have a written operating procedures manual?

Yes

##### A.15. Is your organization applying as a Community Development Housing Organization (CHDO)? *If yes, you must have certification with application to qualify.*

No

## B. Project Type

Completed by michael@collierhousing.com on 1/31/2022 3:59 PM

Case Id: 27581

Name: HELP - CCCLT Operating Grant - 2022

Address: \*No Address Assigned

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### B. Project Type

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#### NATIONAL OBJECTIVE

**B.1. (a) Which one of the three National Objectives will this project target?**

**Answer in the drop down.**

Benefits low and moderate income persons (24 CFR 570.208(a))

**(b) SHIP is governed by Chapter 420, Part VII, Florida Statutes and Rules Chapter 6737 of the Florida Administrative Code. The primary objective for the SHIP program is to assist low-moderate income persons by providing housing assistance through various strategies including purchase assistance, rehabilitation, new construction and rental assistance.**

**B.2. Provide justification for how your project targets the National Objective/County Goals selected above**

HELP is a HUD-approved local housing counseling agency dedicated to providing education and counseling to promote home ownership opportunities and financial strength within our community. The majority of clients served are considered low-to-moderate income, defined as households earning 80% or less of the Area Median Income (AMI) adjusted for household size. In 2021, 78% of clients served fell into this category. In early 2020, HELP incorporated the Collier County Community Land Trust, Inc. (CCCLT). The mission of CCCLT is to provide housing opportunities within Collier County that are permanently affordable. The Bylaws stipulate that the primary purpose of the Corporation is to provide decent and affordable housing opportunities for low and moderate income families and individuals that are controlled by the residents on a long term basis.

#### HUD ACTIVITY CODE (CDBG, HOME, ESG)

**B.3. Which HUD Activity Code best reflects this proposed project? *If your project reflects more than 1 matrix code, you must submit multiple applications.***

19C - Nonprofit Capacity Building

#### B.4. Accomplishment Type

Households

#### B.5. Service Area

County wide

**B.6. Please select the SHIP Strategy that best reflects the proposed project (if applicable).**

## C. Project Summary

Completed by michael@collierhousing.com on 2/2/2022 3:15 PM

Case Id: 27581

Name: HELP - CCCLT Operating Grant - 2022

Address: \*No Address Assigned

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### C. Project Summary

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Please provide the following information.

#### C.1. Project Title

Collier County Community Land Trust Capacity Building

#### C.2. Amount of Funds Requested

\$50,000.00

#### C.3. Provide a concise project description and goals narrative.

The category will be evaluated in terms of the goals, objectives and activities (GOA) planned to complete the project, the numbers served versus the cost and the sustainability of the activity.

- Project GOA respond to identified problems, needs, and community demand as determined by the applicant
- Project GOA should be concise, achievable, measurable, time-limited, and clearly stated
- Project GOA evidence the project's value and facilitate the applicant's organizational goals and objectives

Our agency executed a fixed fee professional service agreement (#19-7577) on October 22, 2019 for the Establishment of a Non-Profit Community Land Trust. The agreement was for a 1-year period, with the option for Collier County to renew the agreement for 2 additional 1-year periods. The agreement was renewed through September 30, 2021. The total compensation available under the existing agreement was \$100,000 split over a 2-year period. The primary objectives of the agreement were to handle all operating and administrative activities including: filing initial articles of incorporation, adopting by-laws, recruitment of initial Board, establishing financial accounts, researching grant and funding opportunities for land acquisition and development, recruiting building partners to assist with development, and overseeing preliminary Board meetings designed for the program creation. The final deliverable was for the established land trust to manage 1 parcel.

The Collier County Community Land Trust, Inc. (CCCLT) was officially incorporated on January 2, 2020. An initial Board of 6 directors was seated in March, 2020, and by-laws were approved. A 7th member was added to the Board of Directors in June of 2021. Monthly Board meetings have been conducted since January, 2020. A business banking relationship was established with First Florida Integrity Bank in 2021. CCCLT created a relationship with an affordable housing developer by the name of McDowell Housing Partners, and agreed to serve as a non-profit general partner in a collaboration to develop 2 phases of affordable senior rental housing in Naples. The official partnership is MHP Collier, Ltd. The first phase of the development, Allegro at Hacienda Lakes, officially closed on January 27, 2022. Construction of the initial 160 units is set to commence in March of 2022. The units are all income-restricted for households earning no more than 60% of the Area Median Income (AMI) adjusted for household size. The age restriction for the community is 62+. A second phase known as Cadenza at Hacienda Lakes is scheduled to close by early 2023. This phase will be a carbon-copy of Phase 1, adding an additional 160 income-restricted rental units for seniors. CCCLT will continue an active role in the development and leasing of these important communities.

The CCCLT website was officially launched in April of 2021. The site is located at [www.collierclt.org](http://www.collierclt.org). CCCLT was recognized as one of 6 certified community land trusts in April of 2021 by the Florida Community Land Trust Institute.

Printed By: Hilary Halford on 2/9/2022

8 of 30



The certification program is a national pilot created by the Florida Housing Coalition in partnership with Freddie Mac. This certification will create unique opportunities to secure funding for applicants seeking home ownership opportunities through the land trust. The certification process required adherence to best practices in organizational structure, and creation of land trust policies including a resale formula and model ground lease.

All deliverables and reporting requirements for the initial agreement with Collier County have been met. Through this application, we are requesting an extension of the agreement with an additional year of funding at \$50,000 through the Local Housing Trust Fund. The funds will be used for operating support and capacity building for the CCCLT. There will be extensive professional fees in 2022 for the corporation including legal and accounting work necessary for the completion of the 2 phases of affordable senior rental housing. The need and community demand for additional housing options that are affordable is ever-increasing. The primary goals and objectives of the Collier County Community Land Trust for 2022 are as follows:

- Work with building partner to complete Allegro at Hacienda Lakes and begin lease-up: 160 units
- Work with building partner to complete financial closing on Cadenza at Hacienda Lakes: 160 units to commence construction in early 2023
- Recruit additional building partners to seek opportunities to add affordable and workforce rental inventory
- Acquire 2 parcels to be utilized for community land trust homeownership
- Add a minimum of 20 general members, and seat active Finance, Marketing, and Steering committees

## D. Priority Needs

Completed by michael@collierhousing.com on 2/2/2022 3:17 PM

Case Id: 27581

Name: HELP - CCCLT Operating Grant - 2022

Address: \*No Address Assigned

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### D. Priority Needs

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Please provide the following information.

#### D.1. Describe the impact on Collier County's Priority needs.

The category will be evaluated in terms of the documentation and justification of the need for the activity.

- Has articulated a rationale for the project related to the project's purpose(s). The applicant should explain how the project will address the stated national objectives.
- Has determined the demand for the project. This may include a market analysis of the target population and/or community(ies)

I am not sure we could identify a more pressing priority need in Collier County than lack of affordably priced housing units, for both rental and ownership. The most recent Local Outcome Report for Collier County published in September 2021 by Prosperity Now provides the following data: 56% of renters and 34.6% of homeowners in the County are cost-burdened. The definition of cost-burden for this study is any household spending more than 30% of their available gross household income on total housing costs. Further analysis would indicate these numbers have only grown worse since the publishing of the Prosperity Now report. A story published by WINK News on December 9, 2021 cited the following data from analysts at Quote Wizard: Collier County has experienced a 49% overall increase in rent since January of 2021, with average monthly rent for a 1-bedroom unit increasing from \$1,169 in January to \$1,744 in December. A household would need to have nearly \$70,000 in annual gross income in order to not be cost-burdened at the December average 1 bedroom rent. Average rents for 2 and 3 bedroom units are significantly higher and continuing to increase. Collier County Community and Human Services provides a quarterly rental apartment inventory survey to our local Affordable Housing Advisory Committee. The January 2022 report provided the following information: there were no rental units available for the very-low income category (2 bedroom/2 bathroom unit at \$948 per month or less), 1 unit for the low-income category (2/2 up to \$1,518 per month), and 20 units in the moderate income category (2/2 up to \$2,277 per month). As a point of reference, there were 313 available low-income units and 498 available moderate-income units as of October 2020.

We are seeing similar pressure on the home ownership market. According to information on realtor.com, the median listing home price in Collier County in December 2021 was \$625,000, trending up 33.3% year-over-year. The median home sold price was \$575,000. Homes priced at this level are simply not attainable for households earning at or below 80% of the Area Median Income (AMI), which was \$67,450 for a family of 4 in Collier County in 2021. Our work through the Collier County Community Land Trust in 2022 and beyond will continue to create more sustainable opportunities in both the rental and home ownership segments of the market for our low-to-moderate income workforce.

## E. Implementation

Completed by michael@collierhousing.com on 2/2/2022 3:45 PM

Case Id: 27581

Name: HELP - CCCLT Operating Grant - 2022

Address: \*No Address Assigned

### E. Implementation

Please provide the following information.

#### E.1. Project Implementation Plan and Readiness to Implement.

The category will be evaluated on the basis of the applicant's ability to commence the project and expend funds within the program year.

- Has listed tasks in a logical order that demonstrates a feasible work plan
- Has identified staff, board members, partners responsible for implementation
- Has available resources needed to implement proposed activity
- Has demonstrated ability to complete projects or tasks in a timely manner
- Work Plan clearly constructed and complete to provide a clear understanding as to how the project will be implemented
- Has demonstrated an understanding of the obstacles that may be encountered in developing and implementing the project, and describes, in detail, the approaches that will be employed to overcome such obstacles

The initial fixed-payment agreement between Collier County and our agency initiated in October 2019. All milestones were achieved in a timely fashion. The agreement allowed for an additional 1-year extension after the expiration date of 09/30/2021. The work plan for 2022 is as follows:

- January - March: Close on financing of Allegro at Hacienda Lakes and hold ground-breaking ceremony; continue submission of required paperwork for processing of financing for Cadenza at Hacienda Lakes; conduct monthly Board meetings and finalize membership application; seat finance and steering committees.

- April - June: Obtain 1 parcel for homeownership development and work on securing construction financing; provide support and stewardship services for Allegro at Hacienda Lakes; conduct monthly Board meetings including bi-annual general membership meeting in June; seat marketing/fundraising committee

July - September: Obtain a 2nd parcel for homeownership development and work on securing construction financing; provide support and stewardship for Allegro at Hacienda Lakes including creation of a rental prospect list; conduct monthly Board meetings

October - December: Commence development of homeownership unit(s) on 1st parcel; finalize paperwork for closing on Cadenza at Hacienda Lakes; begin lease-up of Allegro at Hacienda Lakes for low-income seniors; conduct monthly Board meetings including annual meeting for all members in November.

#### E.2. Please complete the project timeline table. Timelines must be well thought out, complete and achievable. Failure to provide adequate timelines may result in disqualification.

Tasks	No. Days to Complete	Date Completed / Anticipated Date	Responsible Party
Environmental review		M/d/yyyy	
Acquisition		M/d/yyyy	
Loan application		M/d/yyyy	
Enforceable commitment		M/d/yyyy	
Other Grants/Sources		M/d/yyyy	

Printed By: Hilary Halford on 2/9/2022

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Design Conceptual Drawings		M/d/yyyy	
Architectural Plans		M/d/yyyy	
Zoning Approvals		M/d/yyyy	
Construction Plans		M/d/yyyy	
Permits		M/d/yyyy	
Anticipated start date for construction		M/d/yyyy	
Construction milestones		M/d/yyyy	
Certificate of Occupancy		M/d/yyyy	
Equipment purchases for operating facility		M/d/yyyy	
Facility opening		M/d/yyyy	

## F. Experience/Capacity

Completed by michael@collierhousing.com on 2/2/2022 3:59 PM

Case Id: 27581

Name: HELP - CCCLT Operating Grant - 2022

Address: \*No Address Assigned

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### F. Experience/Capacity

---

Please provide the following information.

#### F.1. Experience and organizational capacity narrative.

The category will be evaluated on the basis on the experience of the applicant, and experience in undertaking projects of similar complexity as the one for which funds are being requested.

- Demonstrates capability, experience, and knowledge (i.e. managerial and technical) to implement the project
- Roles and responsibilities are clearly defined and there is documentation that each member understands and accepts its role
- Identifies and describes contributions of key project personnel, including the specific respective roles, time commitment., contributions, services provided and memorandums of agreement may be provided
- Demonstrates success from past performance with grant funding
- Commitment to the project by participating institutions, professional staff or other key institutions or individuals

Our agency has demonstrated the necessary experience and capacity to achieve all stated objectives and deliverables for the fixed fee agreement to establish a community land trust. Staff has adapted well to the added responsibility of managing the Collier County Community Land Trust, as evidenced by our recognition by the Florida Land Trust Institute as a certified community land trust. The current Board of Directors has a diverse background and work history, and provides significant support and oversight for the corporation. The first annual meeting conducted in November of 2021 was attended virtually by more than 50 community members, several of whom have followed up and expressed an interest in becoming actively involved as committee members. Greater Naples Leadership posted a request for volunteers in January which has generated additional interest from community members with varying professional backgrounds and experiences. We look forward to fostering this community interest into well-organized committees to help provide oversight and support for the day-to-day operations of the corporation.

#### F.2. Have you received funding in the past?

Yes

If yes, please complete the Prior Awards table below.

Fiscal Year	Award Amount	Clients Served	Project Location
2019-2020	\$100,000.00	N/A	3200 Bailey Lane Ste 109, Naples, FL 34105
	\$100,000.00		



## G. Environmental Issues

Completed by michael@collierhousing.com on 1/27/2022 4:23 PM

Case Id: 27581

Name: HELP - CCCLT Operating Grant - 2022

Address: \*No Address Assigned

---

### G. Environmental Issues

---

Please provide the following information.

G.1. Put a check in any box that pertains to the proposed activity. *If you check any of the boxes below (except 'None of the above'), you must provide an explanation in the next question. If you check the 'None of the above' box, you may enter 'N/A' in the next question.*

- ☐ Project/property is located on an historical or archeological site
- ☐ Project/property is in the 100-year flood plain
- ☐ Project/property is in a wetlands area
- ☐ Project/property is in a coastal barrier area
- ☐ Project/property is within a half-mile of an airfield
- ☐ Project/property is near storage or manufacturing facility of industrial products
- ☐ Project/property is on or near soil contaminated by diesel/fuel or gasoline
- ☐ Project/property is expected to impact the environment in any negative manner or pose a hazard or nuisance
- ☐ Endangered or threatened or listed species are located on the proposed project site
- ☐ There are environmental concerns or impediments associated with the proposed activity (if yes, please provide detail)
- ☐ Project/property is expected to adversely affect the environment
- ☐ Project/property is NOT on a properly zoned site (if not zoned properly, please explain)
- ☒ None of the Above

E.2. If you checked any box (except 'None of the above') in the previous question, provide an explanation in the box below.

## H. Financial Management

Completed by michael@collierhousing.com on 2/2/2022 4:25 PM

Case Id: 27581

Name: HELP - CCCLT Operating Grant - 2022

Address: \*No Address Assigned

---

### H. Financial Management

---

Please provide the following information.

#### H.1. Financial Management.

The category will be evaluated by the applicant's ability to demonstrate their plans to sustain the project; utilize funds and manage them appropriately and leverage sources of funds.

- Outlines a realistic plan for sustainability after government support ends
- Funding sources are documented, indicating exact level of commitment, conditions and time frame for expending funds. All proposed partnerships are complete and documented.
- Demonstrates an established accounting system
- Demonstrates the financial ability to fund the project until reimbursement
- Anticipated cost participation including direct funding, in-kind and staffing support after federal funding ends
- Evidence of long-term commitment/project "buy in" at high levels and community support
- Costs of implementing the work plan are congruent with the proposed budget
- Budget reflects an understanding of the required costs to implement and maintain the project
- Need for equipment, supplies, contractual services, and other budget items are well justified in terms of the project goal(s), objectives, and proposed activities
- For HOME projects ONLY: Demonstrates the extent to which the applicant(s) has assessed the project's financially viable and meets the County's subsidy layering/underwriting guidelines.
  - Pro-forma or financial schedules are consistent with industry standards, including but not limited to: fees, cost per unit, month rents, expenses, projected revenue, operation costs and depreciation allowances. 15
  - Rental project must submit a market study demonstrating need for the proposed project. Market studies must follow the County's guidelines

We contracted with EK Consulting Services to provide accounting support for the Collier County Community Land Trust commencing in November of 2021. We utilize QuickBooks Online for accounting and reporting for the corporation. The existing bank account with First Florida Integrity Bank is linked and reconciled monthly. Funding for the corporation will come from several sources: development, consulting, and ground lease fees associated with construction projects; local philanthropic and community support; foundation support (including bank foundations); local, state, and federal grants. The total co-developer/consulting fee due to CCCLT for Allegro at Hacienda Lakes is \$250,000, to be paid out in 1/3 increments over the course of the next 2 years. An additional co-developer/consulting fee of \$400,000 has been agreed upon for the Cadenza at Hacienda Lakes phase. This will also be paid out to CCCLT in 1/3 installments starting during construction in 2023 through project completion. We will seek additional contract work to serve as a non-profit partner and local housing navigator for housing developers seeking to create income-restricted units in Collier County.

#### H.2. Agency maintains the following records:

☐ Cash Receipts Journal

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- ☐ Cash Disbursements Journal
- ☒ General Ledger
- ☒ Chart of Accounts
- ☒ Payroll Journal and Individual Payroll Records Individual
- ☒ Personnel Files
- ☒ Written Procurement Procedures
- ☐ Capital Inventory
- ☒ Written Travel Policy
- ☐ Property Control Policy and Records
- ☐ None of the Above

H.3. Agency agrees to: *Check all that apply*

- ☒ Submit complete audits for every year during contract
- ☒ Retaining all project records for the applicable time period as outlined in applicable regulations

# I. Outcomes & Performance Measures

Case Id: 27581

Name: HELP - CCCLT Operating Grant - 2022

Address: \*No Address Assigned

Completed by michael@collierhousing.com on 2/9/2022 1:57 PM

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## I. Outcomes & Performance Measures

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Please provide the following information.

**Outcomes and Performance Measures: The category will be evaluated on the applicant's ability to collect data to measure the outcomes of the activities and the project as a whole**

- Provides a clear evaluation plan with performance measurements
- Demonstrates long term support of project
- Demonstrates how outcome measures will meet national or program objectives
- Evaluation plan demonstrates "value-added" or "community value" to Collier County

The following outcomes and performance measures are projected over the next 12 months:

- Completion and lease-up of 160 rental units for low-income seniors at Allegro at Hacienda Lakes
- Close on financing for an additional 160 rental units for low-income seniors (Cadenza at Hacienda Lakes)
- Acquire 2 parcels for development of home ownership units: projected 6 - 20 units depending on parcel size
- Establish finance, steering, and marketing/fundraising committees

We have acquired a subscription and completed training on the HomeKeeper asset management system administered by Grounded Solutions. This online portal will allow us to track rental and homeownership units and report on income and demographic information for the occupants.

## J. Budget

Completed by michael@collierhousing.com on 2/2/2022 3:31 PM

Case Id: 27581

Name: HELP - CCCLT Operating Grant - 2022

Address: \*No Address Assigned

---

### J. Budget

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#### J.1. Budget Summary and Itemization Table

Budget Itemization	CDBG Funds	Other Funds	Leverage/ Match	Total Budget (\$)	Narrative	Deliverable
Management Contract	\$0.00	\$50,000.00	\$0.00	\$50,000.00		
Legal Fees	\$0.00	\$10,000.00	\$0.00	\$10,000.00		
Accounting/Bookkeeping	\$0.00	\$14,500.00	\$0.00	\$14,500.00		
Technology/Software	\$0.00	\$15,000.00	\$0.00	\$15,000.00		
Marketing & PR	\$0.00	\$25,000.00	\$0.00	\$25,000.00		
Networking/Events	\$0.00	\$5,000.00	\$0.00	\$5,000.00		
Insurance Fees	\$0.00	\$5,000.00	\$0.00	\$5,000.00		
Organizational Membership Fees	\$0.00	\$1,500.00	\$0.00	\$1,500.00		
Supplies & Equipment	\$0.00	\$1,500.00	\$0.00	\$1,500.00		
	\$0.00	\$127,500.00	\$0.00	\$127,500.00		



## K. Program Income

Completed by michael@collierhousing.com on 1/28/2022 1:23 PM

Case Id: 27581

Name: HELP - CCCLT Operating Grant - 2022

Address: \*No Address Assigned

---

### K. Program Income

---

Please provide the following information.

**K.1. Will program income be generated as a result of the service or product provided?**

No

**K.2. If Yes, please indicate the SOURCE of the income generated (rent, proceeds, revenue, program fees, etc.) and the TOTAL DOLLAR AMOUNT that will be generated.**

Source of Program Income	Total Amount (\$)
	\$0.00

**K.3. If program income is anticipated, indicate how the funds will be utilized.**

## L. Leverage / Match

Completed by michael@collierhousing.com on 1/31/2022 4:02 PM

**Case Id:** 27581

**Name:** HELP - CCCLT Operating Grant - 2022

**Address:** \*No Address Assigned

---

### L. Leverage / Match

---

Please provide the following information.

**L.1. Will the project require matching funds?**

No

**L.2. If yes, please complete the Leveraged or Match Funds table below.**

Source of Match/Leveraged Funds	Conditions/Limitations of Match/Leverage Funds	Amount
		\$0.00

## M. Required Documents

Completed by michael@collierhousing.com on 2/9/2022 1:55 PM

Case Id: 27581

Name: HELP - CCCLT Operating Grant - 2022

Address: \*No Address Assigned

---

### M. Required Documents

---

Please provide the following information.

**Please read, understand and sign the following documents. Executed (signed) forms must be uploaded below.**

[Acknowledgement Letter](#)

[Attestations and Certifications for all Applications](#)

[CHDO Certification](#)

[Certification Regarding Debarment, Suspension, Ineligibility Voluntary Exclusion](#)

[Financial Review Template](#)

[Religious Organization Requirements Form](#)

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### Documentation

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**Application Document - 501 (c) (3) IRS Tax Exemption Letter \*Required**

IRS Determination Letter - HELP.pdf

IRS Tax Exemption Letter - CCCLT.pdf



**Application Document - Acknowledgement Letter \*Required**

Acknowledgment Letter.pdf



**Application Document - Acknowledgement of Religious Organization Requirements**

*\*\*No files uploaded*



**Application Document - Affidavit of Compliance with Federal, State, Local Regulations \*Required**

Attestations and Certs.pdf



**Application Document - Articles of Incorporation \*Required**

Articles of Inc - HDC.pdf

Official Articles of Incorporation - CCCLT.pdf

☒ **Application Document - Board Resolution authorizing submittal of grant application \*Required**

Signed Corporate Resolution.pdf

☒ **Application Document - By-Laws \*Required**

BYLAWS 2 HDC of SW FL.pdf

Executed CCCLT Bylaws.pdf

☐ **Application Document - Certification of CDBG/HOME/ESG Funded Construction/Rehabilitation Projects**

*\*\*No files uploaded*

☒ **Application Doc - Certification Regarding Debarment, Suspension, Ineligibility Voluntary Exclusion \*Required**

COI - Michael.pdf

COI - Maria Collier 01282022.pdf

COI - Dan.pdf

COI - Marie.pdf

COI - Frances.pdf

COI - Jury.pdf

COI - Tara.pdf

COI - Aileen.pdf

COI - Tracy.pdf

COI - David T.pdf

Certification - Debarment.pdf

☒ **Application Document - Internal Revenue Service Form 990 – first 12 pages of the last 2 years \*Required**

2019 990.pdf

2020 990.pdf

☒ **Application Document - List of Board of Directors \*Required**

HELP Board Of Directors.pdf

☐ **Match documentation**

*\*\*No files uploaded*

☒ **Application Document - Organizational Chart \*Required**

Organizational Chart - HELP.pdf

☒ **Application Document - Preceding 2-year audits including management letter and findings \*Required**

2020 HDC Final 10.29.2021.pdf

☒ **Application Document - Procurement Policy \*Required**

Procurement Policy.pdf

☒ **Application Document - Resumes, Pay Scales with Job Descriptions \*Required**

Job description - ED.pdf

Job description - HC.pdf

Project Developer Job description.pdf

Resume - MP.pdf

Dan-Paul-Resume\_.pdf

Maria Resume.pdf

Marie Gonzper\_resume.pdf

☒ **Application Document - State of Florida Certificate of Good Standing \*Required**

COGS CCCLT, Inc.pdf

COGS - HDCSWFL.pdf

☐ **Application Document - Verification of site plan/plat approval**

*\*\*No files uploaded*

☐ **Application Document - Verification of zoning**

*\*\*No files uploaded*

☐ **Application Document - Location map/photo of site**

*\*\*No files uploaded*

☐ **Application Document - Floor plans**

*\*\*No files uploaded*

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☐ **Relocation plan**

*\*\*No files uploaded*

☐ **Deliverable - Market Study**

*\*\*No files uploaded*

☐ **Deliverable - Project Pro-forma**

*\*\*No files uploaded*

☒ **Financial Review Template**

Financial Analysis Template.xlsx

☐ **Deliverable - CHDO Certification**

*\*\*No files uploaded*

☐ **Religious Organization Requirements Form**

*\*\*No files uploaded*

## Submit

Completed by michael@collierhousing.com on 2/9/2022 1:57 PM

**Case Id:** 27581

**Name:** HELP - CCCLT Operating Grant - 2022

**Address:** \*No Address Assigned

---

## Submit

---

I certify that I have been authorized by the applicant's governing body to submit this application and that the information contained herein is true and correct to the best of my knowledge.

**Authorized Name and Title**

Michael Puchalla, Executive Director

**Telephone**

(239) 434-2397

**Authorized Signature**

*Michael J Puchalla*

*Electronically signed by michael@collierhousing.com on 2/9/2022 1:55 PM*

# Administration Documents

No data saved

Case Id: 27581

Name: HELP - CCCLT Operating Grant - 2022

Address: \*No Address Assigned

---

## Administration Documents

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Please provide the following information.

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### Documentation

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☐ Mortgage

*\*\*No files uploaded*

☐ Promissory Note

*\*\*No files uploaded*

☐ Agreement

*\*\*No files uploaded*

☐ Amendment(s)

*\*\*No files uploaded*

☐ Rental Lease

*\*\*No files uploaded*

☐ Deliverable - Affirmative Action/ Equal Opportunity Policy-

*\*\*No files uploaded*

☐ Deliverable - Affirmative Fair Housing Policy

*\*\*No files uploaded*

☐ Annual audit monitoring report – Exhibit E

*\*\*No files uploaded*

☐ Attestations Debarment/COI

*\*\*No files uploaded*

☐ Annual Audit

*\*\*No files uploaded*

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☐ **Davis Bacon - Authorization to make deductions**

*\*\*No files uploaded*

☐ **Deliverable - Capital Needs Assessment Plan**

*\*\*No files uploaded*

☐ **Davis Bacon - Certified payroll**

*\*\*No files uploaded*

☐ **Conditional Approval Letter**

*\*\*No files uploaded*

☐ **Deliverable - Conflict of Interest Policy**

*\*\*No files uploaded*

☐ **Construction design contract**

*\*\*No files uploaded*

☐ **Deliverable - Continued Use Certification - Annually after close out**

*\*\*No files uploaded*

☐ **Davis Bacon - Contractor appointing officer**

*\*\*No files uploaded*

☐ **Project Schedule / Project Timeline**

*\*\*No files uploaded*

☐ **Deliverable - Fraud Policy**

*\*\*No files uploaded*

☐ **HOME Program Rents**

*\*\*No files uploaded*

☐ **Insurance**

*\*\*No files uploaded*

☐ **Deliverable - LGBTQ Policy**

*\*\*No files uploaded*

☐ **Deliverable - Marketing Plan**

*\*\*No files uploaded*

☐ **MBE/WBE-Minority and Women owned Business Enterprise report**

*\*\*No files uploaded*

☐ **Deliverable - Procedure for meeting the requirements set forth in Section 3**

*\*\*No files uploaded*

☐ **Deliverable - Procedures for meeting the requirements set forth in Sec. 504, Rehabilitation Act 1973**

*\*\*No files uploaded*

☐ **Procurement**

*\*\*No files uploaded*

☐ **Deliverable - Program Income**

*\*\*No files uploaded*

☐ **Deliverable - Program Income Reuse Plan**

*\*\*No files uploaded*

☐ **Program Specific AMI Limits**

*\*\*No files uploaded*

☐ **Construction Project Plans and Specifications**

*\*\*No files uploaded*

☐ **Property Maintenance**

*\*\*No files uploaded*

☐ **Residential Anti-displacement and relocation Policy**

*\*\*No files uploaded*

☐ **Deliverable - Revenue Plan for Maintenance and Capital Reserve**

*\*\*No files uploaded*



☐ **Section 3 Opportunities Plan**

*\*\*No files uploaded*

☐ **Section 3 Report-Quarterly report**

*\*\*No files uploaded*

☐ **Section 3 vacant positions**

*\*\*No files uploaded*

☐ **Deliverable - Sexual Harassment Policy**

*\*\*No files uploaded*

☐ **Deliverable - Signature Authorization Form**

*\*\*No files uploaded*

☐ **Davis Bacon - Statement of pay record**

*\*\*No files uploaded*

☐ **System of Award Management (SAMS)**

*\*\*No files uploaded*

☐ **TBRA Rental Lease Agreement**

*\*\*No files uploaded*

☐ **Tenant Grievance**

*\*\*No files uploaded*

☐ **Tenant Guidelines (Income)**

*\*\*No files uploaded*

☐ **Tenant Policy Manual**

*\*\*No files uploaded*

☐ **Uniform relocation Act Policy (URA)**

*\*\*No files uploaded*

☐ **Violence Against Women Act**

*\*\*No files uploaded*

☐ **Lien Agreements**

*\*\*No files uploaded*



OFFICE OF THE MAYOR  
DANIELLA LEVINE CAVA

# THE BUILDING BLOCKS FUND

A local impact pool to finance new housing

The Building Blocks Fund (BBF) brings together private and nonprofit funders to finance the development of affordable and workforce housing, for the first time in County history. In May 2022, Miami-Dade secured \$55 million in external commitments to build and preserve affordable housing through Dec. 31, 2025.

## An Overview

- Each fund will maintain its own integrity and due diligence progress
- Funds are linked to the impact pool through facilitation and letters of commitment
- No BBF funds will be deposited into County accounts
- There are no costs or fees associated with the BBF
- Commitment ends on December 31, 2025

## Benefits of an Impact Pool



### Accelerated and Additional Units

- This consortium will help Miami-Dade County complete 9,000 to 16,000 new affordably priced homes and apartments before 2025
- New BBF dollars catalyze competition in the housing financing sector, potentially leading to overall project cost savings



### Affordable Rental and Homeownership

- The BBF will finance both affordable rental and homeownership projects



### No Financial Risk of Liability

- This structure eliminates financial risk and liability for Miami-Dade



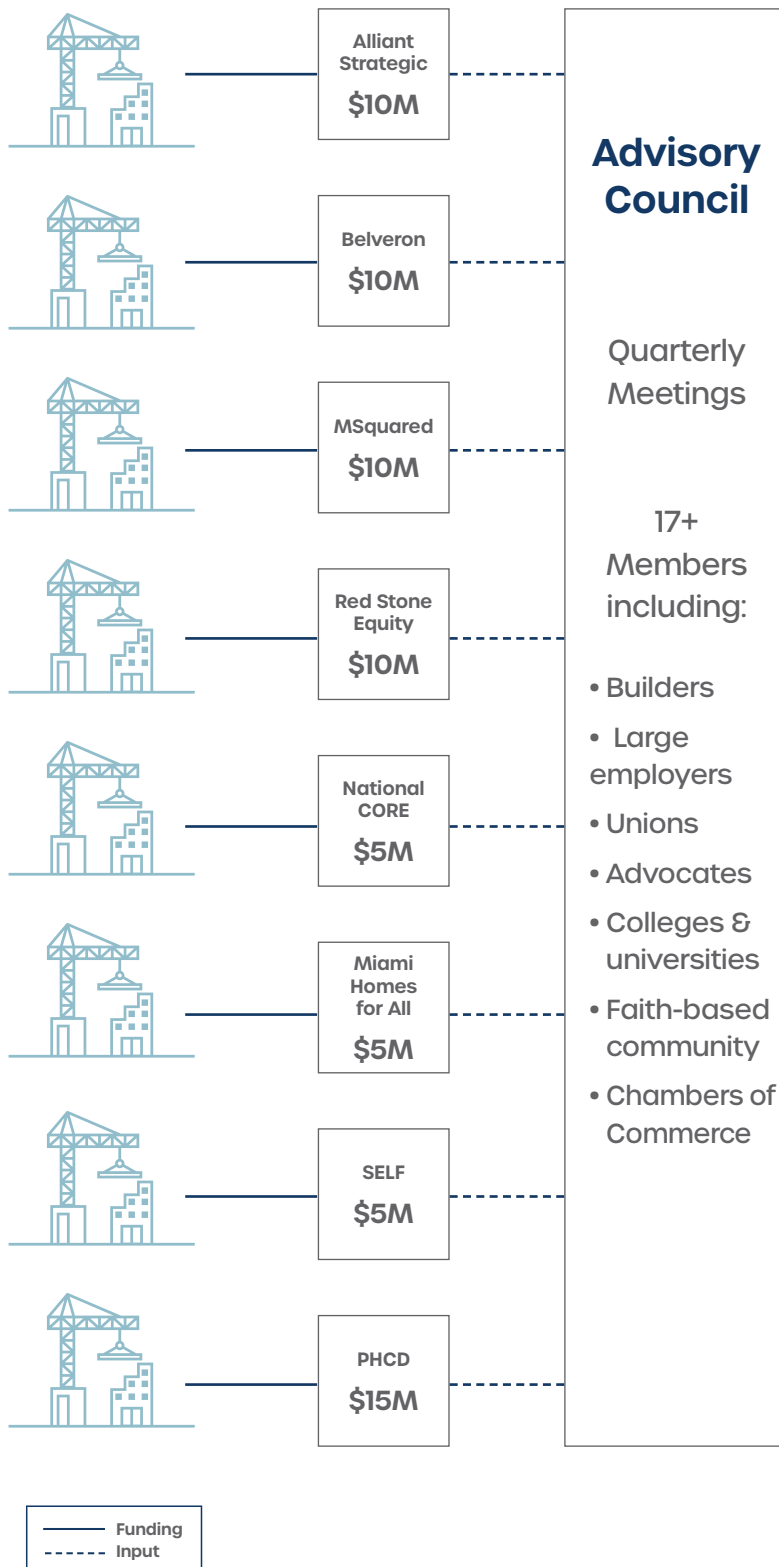
### Cross-sector Planning

- The BBF enables participants to quickly understand hyper-local housing needs and land availability from unique owners such as faith-based organizations and the Miami-Dade County Public Schools system



# THE BUILDING BLOCKS FUND

## How this Works to Increase Supply



### The Process

Eligible housing developers will apply to BBF funders directly, meeting the necessary requirements of the individual funder. The cross-sector Advisory Council will work to identify current local housing needs and priorities to participating funders.

The Building Blocks Fund will include both equity and debt financing, building and preserving affordable and workforce housing.

### The Advisory Council

To maximize impact, BBF will form a new Advisory Council to provide recommendations on how resources should be deployed, serve as leads to projects, sites, and developers after BBF funding is secured, and produce an annual report that monitors the progress of BBF activities.

Miami-Dade County's Public Housing and Community Development with assistance from the Departments of Regulatory and Economic Resources, Transportation and Public Works, and Water and Sewer will serve as staff and facilitate the Advisory Council.

The Building Blocks Fund is a part of Miami-Dade County Mayor Daniella Levine Cava's Building Blocks program, announced April 8, which aims to increase the supply of housing units and strengthen a comprehensive suite of renter protections.