

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



**AGENDA**

Growth Management Community Development Department  
Conference Rooms 609/610  
2800 N. Horseshoe Dr., Naples, FL 34104

**March 19, 2024, 9:00 AM**

**AHAC MEMBERS**

Steve Hruby, Chair  
Jennifer Faron, Vice Chair  
Mary Waller, Member  
Gary Hains, Member  
Hannah Roberts, Member  
Andrew Terhune, Member

Commissioner Chris Hall, BCC Liaison  
Arol Buntzman, Member  
Todd Lyon, Member  
Paul Shea, Member  
Thomas Felke, Member

**COLLIER COUNTY STAFF**

Jamie French, Department Head, GMCD  
Michael Bosi, Director, Planning & Zoning  
Jaime Cook, Director, Development Review  
Cormac Giblin, Director, Housing Policy & Economic Development  
Sarah Harrington, Planning Manager, Housing Policy & Economic Development  
Derek D. Perry, Assistant County Attorney, County Attorney's Office  
Donna Guitard, Management Analyst I, GMCD

NOTE: 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 January 16, 2024, AHAC Meeting minutes.
  - c. Approval of February 20, 2024, AHAC Subcommittee Meeting minutes.
- 4. INFORMATIONAL ITEMS AND PRESENTATION**
  - a. Land Trust Presentation (M. Puchalla)
- 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. Subcommittee Recap
  - b. AHAC Policy Statement
- 7. STAFF AND COMMITTEE GENERAL COMMUNICATIONS**
  - a. Timeline for 2024 SHIP Incentives Report (C. Giblin)
  - b. DSAC Update (H. Roberts)
  - c. 2024 Apartment Survey (C. Giblin)
  - d. Collier County Developments Approved Since 2017 (C. Giblin)
  - e. Introduction DSAC member (C. Giblin)
  - f. Upcoming Public Meetings (C. Giblin & M. Bosi)
- 8. NEW BUSINESS**
- 9. ADJOURN**
- 10. NEXT AHAC MEETING DATE AND LOCATION: May 21<sup>st</sup>, 2024, at 9:00 AM  
Conference Room 609/610 - Growth Management Community Development  
Department**

MINUTES OF THE COLLIER COUNTY  
AFFORDABLE HOUSING ADVISORY COMMITTEE

Naples, Florida, January 16, 2024

LET IT BE REMEMBERED, the Collier County Affordable Housing Advisory Committee, in and for the County of Collier, having conducted business herein, met on this date at 9 a.m. in REGULAR SESSION at the Collier County Growth Management Community Development Department Building, Conference Room #609/610, 2800 Horseshoe Drive N., Naples, Florida, with the following members present:

Chairman: Steve Hruby  
Vice Chair: Jennifer Faron  
Arol Buntzman  
Thomas Felke (Absent)  
Gary Hains  
Commissioner Chris Hall  
Todd Lyon  
Hannah Roberts  
Paul Shea  
Andrew Terhune  
Mary Waller

**County Staff Members Present:**

James French, Department Head, GMCD  
Cormac Giblin, Dir., Housing Policy & Economic Development, GMCD  
Sarah Harrington, Planning Manager, Housing Policy & Economic Development, GMCD  
Derek Perry, Assistant County Attorney  
Jaime Cook, Director, Development Review, GMCD  
Julie Chardon, Ops Support Specialist II, GMCD  
Mike Bosi, Director, Zoning & Planning Department, GMCD  
Kristi Sonntag, Director, Community & Human Services Division, PSD  
Donald Luciano, Assistant Director, Community & Human Services Division, PSD  
Richard Long, Director, Building, GMCD  
Evelyn Trimino, Manager – Financial Operations, GMCD  
Kirsten Wilkie, Manager – Business Center, GMCD

***Any persons in need of a verbatim record of the meeting may request a copy of the audio recording from the Collier County Growth Management Department.***

**1. CALL TO ORDER & PLEDGE OF ALLEGIANCE**

**Chairman Hruby** called the meeting to order at 9 a.m. and the committee recited the Pledge of Allegiance.

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

**Mr. Giblin** called the roll call. A quorum of 10 was present in the boardroom; two other members arrived later. He noted that Ms. Waller was excused (she arrived later at 9:45 am).

**Vice Chair Faron** requested an addition to the agenda, establishing a 2024 workplan, noting that they have one for 2023.

**Chairman Hruby** said they can add that to New Business. He also asked to add a Live Local Act Forum Update about the workshop ULI is sponsoring in March.

**3. APPROVAL OF AGENDA AND MINUTES**

**a. Approval of today's agenda**

***Mr. Hains made a motion to accept the agenda. Second by Mr. Terhune. The motion passed unanimously, 10-0.***

**b. 2024 Chairman and Vice Chair nomination**

***Planning Commissioner Shea made a motion to nominate Steve Hruby as chair. Second by Ms. Roberts. The motion passed unanimously, 10-0.***

***Mr. Lyon made a motion to nominate Jennifer Faron as vice chair. Second by Planning Commissioner Shea. The motion passed unanimously, 10-0.***

**c. Approval of December 19, 2023, AHAC meeting minutes**

***Ms. Roberts made a motion to approve the December 19, 2023, meeting minutes. Second by Mr. Terhune. The motion passed unanimously, 10-0.***

**4. INFORMATIONAL ITEMS AND PRESENTATION**

**a. Habitat for Humanity Presentation (L. Lefkow)**

***Ms. Lefkow detailed basics and facts about Habitat they may not know:***

- Collier County is one of Habitat for Humanity's oldest affiliates in the U.S.
- In 1978, incorporated as Immokalee Habitat for Humanity and rebranded in 2000 as Habitat for Humanity of Collier County.
- Work in partnership with qualified buyers who generally make between 30% and 80% of the area median income (AMI).
- The partnership model includes an investment of sweat equity, meaning approved applicants invest time helping to build homes for themselves and neighbors.
- They must successfully complete a robust pre-purchase education program.
- The expectation is they'll be lifetime partners, advocates and ambassadors for Habitat for Humanity in the future.
- For the past two decades, we have been the largest producing Habitat affiliate in

the U.S.

- There are about 1,000 Habitat affiliates nationwide.
- There are only 45 affiliates producing more than a dozen homes yearly
- For the first 20 years, we primarily focused on infill housing: buy a lot, build a house, sell a house.
- One myth is that we give homes away. Our model calls for the sale of homes at 1% below appraised value, financed with an interest-free loan. We go from being the builder to the bank and finance loans without interest.
- Our Pathways to Affordability is how we finance homes and keep them affordable.

***Ms. Lefkow detailed a PowerPoint presentation, Pathways to Affordability:***

- Our first mortgage is based on 30% of a home buyer's monthly income and is made up of monthly payments of principal and no interest and an escrow/reserve account for property taxes, homeowners insurance, flood insurance and homeowners association dues.
- The monthly payment is capped. Habitat aims for 28% of monthly income and not over 30%.
- If the first mortgage doesn't bring us to 1% below appraised value, a second mortgage is deployed to hold equity between what's affordable and the sales price.
- If there's still a need for affordability assistance, Habitat will deploy a silent/third mortgage, which is forgiven over the term of the mortgage. The third mortgage is a forgiven mortgage and requires a restrictive covenant.
- The second mortgage is deferred, so payment isn't expected until 50 years or transfer of title, whichever comes first.
- Habitat for Humanity begins by working with colleagues in the county housing department to provide gap funding for affordability and look for assistance through the SHIP program.
- Most, if not all, our families annually qualify for an impact-fee deferral.
- Habitat for Humanity hopes we can help lobby for an increase in the number of developer-impact fee deferrals that can be deployed. Currently, there's a maximum of 50 developer impact fees that can be issued to developers during construction. They're transferred to a new buyer post-purchase, so we want to increase that. There have been times that it's stymied us because we pull all 50 developer agreements and then we have a bit of lag time.

**Planning Commissioner Shea** asked how long the deferrals last and what happens when that's no longer available to them?

**Ms. Lefkow** said the impact-fee deferral stays in place and is repaid at transfer of title. It collects some interest over time, but it gets returned to county coffers.

***Ms. Lefkow continued her "Pathways to Affordability" presentation:***

- The SHIP program cap is \$50,000 per approved applicant.
- Because of the huge affordability gap, particularly at the lowest end of the income spectrum, people making \$30,000-50,000, Habitat hopes there will be an opportunity to increase the amount of SHIP funds that can be deployed. She,

Kristi and Don have been discussing that for some time.

- There also are funds available through the Federal Home Loan Affordable Housing Program, in terms of the competitive program, which provides funding for infrastructure when it's available and down-payment assistance for particular home buyer segments. The restrictive covenant is deployed with those who require a silent or third mortgage.
- The second thing we do is fill in funding for those at the lowest income bracket with SHIP down-payment assistance or new construction applications. We now can access some home funds and that will help bridge that gap at the low end.
- On a first mortgage, the maximum term is 38 years. Based on each family's income, we tailor the mortgage term to keep the monthly payment affordable.
- At the high end of our income bracket, those people are capable of carrying the entire first mortgage. For the lowest end, their first mortgage is small by comparison.
- Habitat for Humanity fill in the next block with deferred mortgages. For people who need that assistance, we defer part of their mortgage for the 50-year term or transfer of title, so it would get repaid when the property is sold.
- That funding never gets repaid if they remain in their home. For those buyers, we deploy the restrictive covenant, which says any future sale of the home must be to an income-qualified family making less than 120% of the area median income.
- A critical part of our mission is generation of wealth, the key to helping break the cycle of poverty. We want to ensure there's an opportunity to access the equity in a home, but we don't want it to be unbridled.
- When we've deployed this assistance in the term of a forgivable mortgage, we cap the equity or appraised value that can be pulled on second or future sales. This also protects our inventory in perpetuity.
- Habitat for Humanity also build our homeowners/property owners associations by embedding HOA fees within the mortgage, HOA governing documents and the deed. That includes requiring units to be owner-occupied. This is relatively new. She's sad they didn't do it from the beginning. We would have more inventory today. Today, all homes are required to be owner-occupied.
- Habitat for Humanity have unique items embedded in our mortgages that include the requirement that nobody moves into a Habitat house unless they were on the original application, adopted or born into the family, or have been approved through our vetting process.
- Habitat for Humanity have a unique clause that says any criminal activity or conviction of any household member would put that mortgage at risk of foreclosure. We have the capacity to foreclose on homes in those cases and we've only had to do that once.
- Habitat for Humanity is nearing completion of Whitaker Woods. For the first time in our 46-year history, we have three subdivisions under construction simultaneously. Whitaker Woods is south of Davis Boulevard between Santa Barbara Boulevard and County Barn Road. It's a multi-family development.
- All our neighborhoods are now multi-family. We haven't built single-family units for some time in our quest to bring more families into home ownership.
- 125 homeowners will be living in Whitaker Woods by mid-summer. It's a two-story townhome in a triplex/quadruplex configuration.

- Our second neighborhood is Songbird at Whippoorwill. We purchased the property and paid for some of the infrastructure with a SHIP and a CDBG Home Grant. It's off Pine Ridge Road on Whippoorwill Lane and features 52 units in a stacked condominium configuration.
- This is our first stacked condo, two stories, unit over a unit, a design that's been very well received. We're grateful for a partnership with (architect) Matt Kragh, who designed the building. They're eight and 12-plexes, five buildings totaling 52 units.
- Habitat for Humanity just celebrated the dedication of the first 15 houses in Kaicasa, our largest subdivision to date. It's on the south side of Immokalee, next to Farm Workers' Village, south of Immokalee, just east of Ave Maria.
- It's a beautiful location for Ave Maria and Arthrex employees and Immokalee employers and residents who work west of there in the county and city.
- Kaicasa features 281 homes with a two-story townhome design with garages that's different from Whitaker Woods. It's a very contemporary design. We've elected to use color in a unique way, so each building employs three colors, so it makes a beautiful neighborhood, and has turned out to be quite popular.
- The hardest thing we do is to name neighborhoods and streets. Kaicasa is two languages for home. In Creole, Kai is home and in Spanish, casa is home. Immokalee also means "my home."

**Vice Chair Faron** asked what the biggest misconception is about what Habitat for Humanity does, and how does the current interest rate market affect what you're doing relative to your cost of capital to be able to provide the first, second and third mortgages?

**Ms. Lefkow responded that:**

- There are so many myths about Habitat's work. The first is that Jimmy Carter started Habitat for Humanity. Millard Fuller is our founder.
- The second myth is that we give homes away. The third is that we work with only single parents, single moms, immigrants, name a population group, etc.
- Habitat for Humanity has a diverse population base. One of the beautiful things about Habitat neighborhoods is how remarkably diverse they are.
- Another myth is that Habitat neighborhoods are full of criminals.
- Habitat for Humanity invest in a long-term relationship, so we stay in touch with our families and we have homeowners associations. There are requirements and we're very active in the HOA to ensure Habitat neighborhoods remain quality neighborhoods into the future.

**Vice Chair Faron** asked if there are any supportive services or connections to support services providers. She comes from a low-income housing tax credit background, where it's hard to house people who come in with many social issues. The model works, but it's on shaky financial ground, so how does Habitat connect to its providers?

*[Commissioner Hall joined the meeting at 9:26 a.m.]*

**Ms. Lefkow responded:**

- Habitat for Humanity provide some limited services primarily focused on

education, pre-purchase and post-purchase.

- There's ongoing work through homeowners associations and connectivity to wraparound services, but we're primarily a referral agent. We're laser focused on home ownership and building successful homeowners.
- The interest rate market on our capital affects us. We don't charge interest and try not to pay interest. Our Collier County financing model is largely dependent on philanthropy, our largest income stream. (She provided the AHAC with annual reports).
- Our second largest revenue stream is residents' monthly mortgage payments. We service all our loans and have an active portfolio of just under 1,900 mortgages. About 600 are satisfied. The majority of original owners are still in their homes, so there's not a lot of transition in and out of homes. It becomes a generational homestead. The benefit is that they become property taxpayers.
- Interest doesn't affect us the way it would a business. That's really borrowing capital. We try not to borrow. We have a line of credit with our bank, but we try not to access it because we don't want to pay interest.
- One of our other initiatives for income is to leverage our roughly \$130 million mortgage portfolio. We leverage that by selling or assigning mortgages to local banking partners that need low-income loans to satisfy Community Reinvestment Act requirements. When the interest rate is low, they're better able to serve lower income populations. When the interest rate is high, it's very difficult, so it gives us an opportunity to improve the relationship with our banking partners.

**Chairman Hruby** asked what Habitat's foreclosure rate is and why did you move away from single-family homes on single lots into multi-family. Do you find it's beneficial?

***Ms. Lefkow responded:***

- Habitat for Humanity have a high rate of success and work hard to ensure homeowners are successful. One way is by asking homeowners to make mortgage payments in person, so we see families come to our office monthly and we know them. We hear their joys, celebrations and academic successes.
- Moving from single family to multi-family: We've invested greatly in the design and site planning to ensure the lessons learned are deployed and that we're building sustainable neighborhoods that work well and we have a product desirable to not only Habitat buyers, but the neighborhood and community.
- For 35 years, we built the same house over and over. Now we have a wider stable of different designs, which provides flexibility.
- The flip side is that higher HOA fees put a downward pressure on the first mortgage, so when you're talking about fee simple, none of that comes into play. Now we have a deeper budget and that puts a little downward pressure on our capacity to fill out a first mortgage.

**Chairman Hruby** commended Habitat for moving in that direction. This county has been single-family oriented county. At most multifamily forums, Habitat is held up as an example of multifamily home ownership, which is a best practice around the country. He's glad to see Habitat is successful with it.



***Ms. Lefkow responded:***

- The costs of building multifamily homes adds challenges. We can't use volunteers in the same way that we can when building a single-family stick home, but we know it's the right thing to do.
- The model of access to affordability is the only way we're able to cover increasing costs. Rising costs are our greatest challenge, the rising cost of land, competition for land, and the cost of infrastructure has exponentially gone beyond our strategic plan, even with inflators in place as we budget for the future.
- Habitat for Humanity is working on the neighborhood of Majestic Place. Two years ago, we did budgeting for Majestic. We talked to subcontractor partners and had an idea about infrastructure costs based on their early estimates, a roughly \$5 million dollar investment. Eleven months later, we went out to bid and bids came in at \$12 million, so we've never seen this kind of inflation and costs.

**Planning Commissioner Shea** asked what percentage of Habitat's labor is volunteer versus contract. Everybody sees pictures of volunteers putting a house up in a weekend but it's all volunteer labor. That's a different model for you here.

***Ms. Lefkow responded:***

- We have a huge volunteer corps of 2,000 people who will come day in, day out to volunteer and all our approved applicants are volunteers and put in their sweat equity.
- Our own labor, as we invest in the oversight of construction and helping volunteers to build and deploy our own labor force, costs us about \$18,000 a unit.
- Habitat estimate the savings of what we'd have to pay subcontractors, based on our volunteer corps, saves us about \$20,000 a unit.

**Mr. Lyon** said the AHAC is passionate about affordable housing. As individuals or a group, what would be our call to action from you? How can we help?

***Ms. Lefkow responded:***

- You're all essential as we continue to find ways to purchase land and go through zoning and permitting processes.
- Your support is critical as we go before the Board of County Commissioners so she's grateful for that.
- Understanding the model, history and legacy is important. Habitat for Humanity got a long track record of success that we need to build on and ensure we're continually aware of other opportunities or partnerships that can be forged, ways we can move forward and increase our ability to serve this community and ensure our workforce is safely and affordably housed here to create long-term stability.

**Commissioner Hall** asked how Habitat is handling the insurance challenge and how they handle insurance for multifamily homes and HOAs:

***Ms. Lefkow responded:***

- Every homeowner has insurance. Habitat for Humanity requires that as the lender.
- The insurance challenges today are huge, so we assist families through education. We continually offer education classes on insurance, encouraging them to bid out their insurance, get new quotes and to talk to other insurance companies.
- Habitat for Humanity make sure they're aware of what's causing insurance rates to rise, whether it's an aging roof, which used to be 20 years and now is 10 years, or making sure their credit rate credit rating is healthy, which insurance companies look at.
- Multifamily construction is new enough that we haven't seen large increases. Those homes have relatively new roofs, so we don't have aging homes, but it will come.
- In a condominium association, those items are managed by the HOA and the HOA budget must respond.

**Ms. Lefkow** thanked the AHAC for their work, leadership and for being a partner.

**b. Casa San Juan Diego Update, National Development of America (J. Raymond)**

***Mr. Raymond told the AHAC:***

- National Development of America is a Fort Myers-based affordable housing developer and have six projects under construction in Southwest Florida.
- We have three others about to start in Louisiana and Texas, but our focus is the Southwest Florida market.
- San Juan Diego is in a similar situation with the diocese. It's adjacent to Our Lady of Guadalupe Church in Immokalee. They own 10 acres immediately to the west of the parish that we have now.
- We secured funding through Florida Housing, which the BCC approved in December. We have one year to return to the BCC for closing. Closing generally follows about 90 days later, so we have a Q1 2025 closing.
- John Raymond planned to bring in renderings, the site plan and other items, but we made some modifications, so he didn't want to present a plan that will change. He'd like to return to the AHAC in two months once it's formalized.
- National Development of America had more meetings with the county, so it's more of a tangible product.
- (He showed photos of St. Peter Claver Place Apartments, a 136-unit affordable-housing development in Fort Myers now under construction.
- National Development of America has approval now in Immokalee and we'll be building three-story construction. St. Peter is a two-story building but that's what we're basing it on.
- Everything is concrete-block construction, hollow-core plank, impact windows. We don't build stick here due to hurricanes and termites.
- Boston Avenue in Immokalee is a gravel road with significant potholes and is almost impassable. That road will be improved and there will be sidewalks heading out and connecting us to the main community.

**Chairman Hruby** asked him to explain the funding stack.

**Mr. Raymond responded:**

- National Development of America has 4% taxes and bonds, SAIL (State Apartment Incentive Loan program) funds from the state and received \$37,500 from Collier County.
- We'll also have a first mortgage. The sizing is dependent on that.
- At St. Peter, we funded that project in fall 2020 and through the closing process under a process for Florida Housing and then construction. With inflation, we originally underwrote \$800 per unit for insurance, but we'll be permitting in the next 90 days and it's now between \$2,000 and \$2,500 per unit.
- There's been a 30-35% increase yearly for the last four or five years, so it causes some instability on the funding side, but construction costs and rates have stabilized. As we work through meetings and get our site plan developed, we'll have a better idea of costs.
- • National Development of America also submitted their pre-application for the 2024 fire management grant cycle.

**Mr. Raymond** thanked the AHAC and said we'll be back as the materials get more tangible.

## 5. PUBLIC COMMENT

(No public speakers)

## 6. DISCUSSION ITEMS

(None)

*[Ms. Waller joined the meeting at 9:45 a.m.]*

## 7. STAFF AND COMMITTEE GENERAL COMMUNICATIONS

### a. DSAC Update (H. Roberts)

**Ms. Roberts** said there was no January DSAC meeting.

### b. Surtax Committee Results (C. Giblin)

**Mr. Giblin** reported that the Infrastructure Surtax Citizen Oversight Committee met last Thursday and approved McDowell's project, Ekos on Collier, to go to the Board of County Commissioners. The Habitat project, Town of Big Cypress, was continued.

### c. 2024 AHAC Meeting Schedule (C. Giblin)

**Mr. Giblin told the AHAC:**

- Meetings will be scheduled every other month in 2024 and if there is a packed agenda or something that can't wait, staff will schedule a special meeting during alternate months.
- The calendar in the agenda packet shows the meetings on the third Tuesday of the month
- Full committee participation is expected at these meetings.

**Chairman Hruby** asked if he'd still meet with him to have their brief discussions on the alternate dates.

**Mr. Giblin** said yes and if there's anything pressing, staff could have a follow-up meeting in the sunshine.

**Ms. Harrington** said AHAC also needs to consider the timing of the surtax committee meetings, which are able to coincide with the surtax committee, so if anything is brought to the AHAC, they'd see it before it goes to the surtax committee.

**Chairman Hruby** said that's good because we want to make recommendations.

**Vice Chair Faron** wanted to ensure they meet every other month, and as needed and requested to have a date pending for the incentive strategies report to ensure completion in June. Last year, this was approved in November to give to the BCC in December. Suggested this be reviewed and completed by the September meeting so as to have the draft distributed and ensure people had time to review it.

*A discussion ensued and the following points were made:*

- Staff brought the report to the AHAC three times last year during three consecutive meetings, once with a very rough draft, once after the AHAC's collaboration and again with a final report.
- Staff could bring the strategy report to the AHAC in September as a draft, so it could be finalized in November.
- There would be enough time for everyone to review it on their own after the meeting.

**Mr. Buntzman** said the Immokalee CRA asked when the next survey of apartment occupancies will come out.

**Mr. Giblin** said staff is working on it now and it should be done by the end of January.

**Commissioner Hall** suggested the AHAC eventually switch to quarterly meetings.

**Chairman Hruby** said they're working toward that but have too much activity going on now.

**d. CHS-Quest Contract Update (requested by M. Waller)**

**Ms. Sonntag reported that:**

- The agenda packet contains the most recent flyer completed by Quest. It's for the rehabilitation program, which is open to all county single-family homeowners, as well as those who rent or own a condominium or townhouse.
- If someone needs a roof and they fall below 120% AMI, we allocated \$1.2 million to our reroof project and have \$500,000 allocated to rehabilitation.
- If someone has flooring that's a trip-hazard, CHS will replace their damaged flooring. If cabinets are falling off a wall, CHS will replace cabinets. The program does nothing cosmetic.
- An independent contractor assesses the entire property, looks for issues and provides CHS with a report and then the work is bid out.
- Quest also does press releases, most recently for the grant application, and all the e-mail blasts to the non-profits and anybody on the list who's interested in

applying for grants.

- Quest always maintains our website, [www.colliercountyhousing.com](http://www.colliercountyhousing.com).

**Chairman Hruby** asked if those efforts resulted in a broader group of applicants applying for grants.

**Ms. Sonntag** said staff do get a broader group of applicants. Can the AHAC elect someone to sit on the (Community & Human Services Grants) Review & Ranking Committee for March? It would be helpful if you did that today.

**Ms. Roberts** asked her to explain what the Review & Ranking Committee does.

**Ms. Sonntag responded:**

- It reviews all grant applications that come in each year.
- The application cycle has now opened and is in the pre-application cycle.
- Anybody interested in applying for Community Development Block Grant, SHIP, Emergency Solutions (RUSH/Rapid Unsheltered Survivor Housing), or home funding through the county goes through that cycle.
- Everyone who sits on the committee has to read all the grant applications and score them.
- It's usually a full day of reviews and the Review & Ranking Committee completes its list of selected projects.
- It then goes to the county manager, who reviews it and sends it to the BCC for final approval.

**Ms. Roberts** nominated Mary Waller.

**Chairman Hruby** said he was on the committee and worked with staff, but there was no rigorous process back then. It's now a robust and fair process, a best practice. He asked if Mary was interested in sitting on it again.

**Ms. Waller** offered to do it again.

**Ms. Roberts** asked if she could provide Ms. Sonntag with a list of the HR contacts for the county's top employers or largest employers to add to Quest's email blast distribution list. It would be helpful, even for an applicant pool.

**Ms. Sonntag** said send her a list and she'll give it to Quest for an e-mail blast.

**Chairman Hruby** asked when Quest's contract ends.

**Ms. Sonntag** said she believes it will go out to bid in May. We're preparing the solicitation now. It's for a five-year cycle.

**Ms. Waller** asked if Quest did a press release for Ekos on Santa Barbara's ribbon-cutting ceremony last week.

**Ms. Sonntag** said Quest didn't. The county put it on its Facebook page.

**Ms. Waller** said it would have been nice if Quest sent one. The ribbon-cutting was the first thing that got everyone moving in the same direction. Cormac gave a great speech, Commissioner Hall gave a rip-roaring speech and it was nice to hear a tenant speak.

**e. Upcoming Public Meetings (C. Giblin)**

***Mr. Giblin provided a list of meetings:***

- There are no upcoming Neighborhood Information Meetings for affordable-housing projects currently scheduled.
- Going before the BCC next Tuesday, Jan. 23, is the Mattson (at Vanderbilt) PUD, a 150-unit apartment complex off Anderson Road, with 30% of the units as affordable rentals at 80% and 100% of the AMI. That was approved by the Planning Commission.
- JLM Living is a proposed development off Immokalee Road that was approved by the Planning Commission at its last meeting. It's not a Live Local Act project. It's 305 rental units, 92 of which will be affordable at 180% AMI. It goes to the BCC on Feb. 27. What's unique is it's a rental development, but it's all detached or attached single-family units, so it's horizontal.
- Fiddler's Creek Section 29 PUD and PUD Amendment. Fiddler's Creek wants to add 750 units, including 150 affordable rentals.
- The ribbon-cutting was held last week for the McDowell project on Santa Barbara.
- 

**Chairman Hruby** said many people asked him how they could rent there. It's a great testament to the fact that affordable housing does not have a stigma to it.

***A discussion ensued and the following points were made:***

- The location is on Santa Barbara Boulevard between Radio Road and Davis Boulevard.
- It was surplus county-owned land. A few years ago, the county decided to help solve the affordable-housing issue and put it out for bid so developers could build something affordable.
- The entire process took seven years

***Mr. Bosi provided information on the Mattson project:***

- When it goes to the BCC on Jan. 23, it will be a summary item that will be approved unless someone pulls it from the consent agenda.
- JLM East, an affordable housing project that was just heard by the Planning Commission, had some opposition, so it's not going to be a summary item. That will be on the BCC's Feb. 27 agenda.
- If anyone wants to go speak and advocate for the affordable-housing program, it would be appreciated.

**8. NEW BUSINESS**

**a. Live Local Act Forum Update (S. Hruby)**

***Chairman Hruby told the AHAC:***

- Last summer, after the Live Local Act was signed, the AHAC directed staff to create a forum to bring together stakeholders in the public and private sector to tell the AHAC about the act's opportunities and obstacles.
- The county was understaffed and creating the forum would be difficult, so as the

Housing Alliance chair, Chairman Hruby offered the alliance as a sponsor and to provide the review.

- The program is outlined and put together. Michael Puchalla was executive director and I worked with him and others to put guidelines together.
- It's the third week of March

**Ms. Waller** asked about the bill to amend the Live Local Act and whether that will be incorporated into the presentation.

**Chairman Hruby** said confirmed the bill would be.

***Chairman Hruby told the AHAC:***

- There's a lot of interest and attention on that. He was interviewed by Fox 4 last week on the changes. Fox 4 wanted to know the local implication, if they were serious and if it would hold up the program.
- There's attention on those changes due to zoning issues.
- They're reeling in the 1-mile radius to three-quarters of a mile around the project.
- There's a height restriction now. If you were between a 3-story building on either side of your property, even though you could build to seven or eight stories, you can only build 125% of the height of the building next to you.
- They've taken industrial property out of the mix, so it's now only commercial and mixed-use.
- They're providing guidance on how property appraisers will implement the real-estate tax rate.

**Commissioner Hall** said they're common-sense changes.

**Chairman Hruby** agreed they're common-sense changes. Most of them, from an urban design standpoint, are positive.

**Ms. Waller** said it's a compilation of what everyone complained about. They're fixing the flaws that were there, those that were overlooked or didn't come out like they wanted. It's a big overhaul.

**Chairman Hruby** said the one that's still vague is that the original legislation said "the maximum density within your jurisdiction." Now they're saying that excludes any variances or special purposes. It does not define if something changed, if a PUD is incorporated, or if you have PUDs or zones. If you change zoning in an area, you have a much larger zoning there that exceeds your normal high densities. There's still clarification needed. He and Michael have discussed how we can get a clarification before March to see if we can get that in the discussion.

**Commissioner Hall** asked Mr. Bosi how many Live Local Applications there were.

***Mr. Bosi responded:***

- Received a number of inquiries.
- The most limiting factor is the language that says "the most similar zoning district within the jurisdiction."
- The most similar zoning district from a multi-family standpoint is our Residential Multi-Family 16 Zoning District. The problem is that it has a development

standard that says that your front-yard setback is half the height of your building. A lot of these parcels they've inquired about are shallower parcels, meaning the height they can attain, half the height of the building development standard, is pretty limiting.

- Several projects sought Zoning Verification Letters, but only one project indicated continuing to a Site-Development Plan.
- It sounds like the changes they're making are even more limiting, so unsure how the potential changes will have a positive effect in terms of more utilization in Collier County.
- Because of the way the statutes are structured, we're applying a development standard that's somewhat limiting for these projects to move forward.
- It's created an environment in which not as many projects as anticipated will be associated with the Live Local Act opportunity.

**Chairman Hruby** said that's part of getting together to identify where those are to see if there's any way to make it more flexible. That's the intention and what we're looking for. **Mr. Bosi** said request would have to go to the Board of County Commissioners, to ask them to modify development standards to make it easier for a project to go forward so you can skip the public-hearing process. He's not sure how the Board of County Commissioners will feel about that prospect.

**Chairman Hruby** said we could at least identify problems.

***Mr. Giblin told the AHAC:***

- He and Mike Puchalla have had informal fact-finding meetings with about a half-dozen proposed developments. Of those, about a handful have submitted a site plan application, maybe two or three.
- They've had their pre-application meeting and gotten all the requirements regurgitated to them, and none have submitted their first applications.
- It's like trying to put a square house in a round commercial box.
- They come in and say we need relief on the parking requirement, a setback or a preserve. You can get that relief, but you have to open up a public land-use action and you negate the impact of the Live Local Act.

**b. 2024 Workplan (J. Faron)**

***Vice Chair Faron reported that:***

- It's the beginning of the year and everybody's getting geared up, so it's important to discuss what we plan to do this year, particularly because we're meeting every other month.
- We put something together nearly a year ago and talked about the AHAC's purpose. Is it exclusively to prove the extent of the strategy report or are there other things we can do?
- The outcome was a work plan the subcommittee put together to define what we do at every meeting and in between meetings.
- She comes from a background of "you plan the work, and you work the plan," so she wanted to discuss how we think the year will look. She doesn't want to create a burden, but it's important to direct what we do.
- At the end of the year, particularly with the Board of County Commissioners, we



can say here's what the AHAC is doing, here's what we've done and here's what we're going to come to you for.

- We haven't talked about this plan since August.

**Ms. Waller** asked how that differs from the incentive program we already have, what we plan on doing.

**Vice Chair Faron responded:**

- We categorized our work into "review" and "recommend" and had a couple of categories, including what we'd support.
- We had a defined plan where we'd divvy up which Neighborhood Information Meetings we'd attend to support affordable housing.
- We'd review projects that were approved, open projects, and those that are operating to see how well they worked.
- We had to incorporate some incentive strategies. That's one of the defined items in the workplan because it's an AHAC requirement.
- The workplan further develops the work we do on the incentive strategies.

**Mr. Terhune** asked if there was an example of last year's workplan.

**Vice Chair Faron** said it was in the August agenda packet. Sarah handled it.

**Chairman Hruby** noted that Vice Chair Faron championed that initiative and a number of things got done. He's always in favor of reviewing things. He asked if she'd like to reconstitute the subcommittee and create a work-plan to bring back to the AHAC.

**Vice Chair Faron** said she'd be happy to do that if the committee wants it. She doesn't want to create work, but with her background working with companies, it holds them accountable.

**Planning Commissioner Shea** agreed it was very helpful and offered to be on the subcommittee.

**Vice Chair Faron** noted that John Harney (who moved) was the chairman. AHAC can meet in February.

**Ms. Waller** volunteered to be on the subcommittee.

**Chairman Hruby** said be anxious to see a workplan and asked if it would be simplified and if she could remove anything they've already addressed. He asked if they could do that in February and bring it back to the full AHAC in March.

## 9. ADJOURN

*Ms. Waller made a motion to adjourn the meeting. Second by Mr. Terhune. The motion passed unanimously, 11-0.*

## 10. NEXT MEETING DATE

**9 a.m. March 19, 2024**

**Conference Room 609/610**

**Growth Management Community Development Department**

**There being no further business for the good of the county, the meeting was adjourned by the order of the chair at 10:19 a.m.**

**COLLIER COUNTY  
AFFORDABLE HOUSING ADVISORY COMMITTEE**

\_\_\_\_\_  
**Stephen Hruby, Chairman**

*These minutes were approved by the committee on \_\_\_\_\_,  
(check one) as presented \_\_\_\_\_, or as amended \_\_\_\_\_.*

MINUTES OF THE COLLIER COUNTY  
AFFORDABLE HOUSING ADVISORY SUBCOMMITTEE

Naples, Florida, February 20, 2024

LET IT BE REMEMBERED, the Collier County Affordable Housing Advisory Committee, in and for the County of Collier, having conducted business herein, met on this date at 9 a.m. in REGULAR SESSION at the Collier County Growth Management Community Development Department Building, Conference Room #609/610, 2800 Horseshoe Drive N., Naples, Florida, with the following members present:

Chair: Jennifer Faron (excused)  
Acting Chair: Mary Waller  
Hannah Roberts  
Planning Commissioner Paul Shea

**County Staff Members Present:**

Cormac Giblin, Dir., Housing Policy & Economic Development, GMCD  
Sarah Harrington, Planning Manager, Housing Policy & Economic Development, GMCD  
Derek Perry, Assistant County Attorney  
Julie Chardon, Ops Support Specialist II, GMCD  
Mike Bosi, Director, Zoning & Planning Department, GMCD  
David Merino, Management Analyst I, GMCD

*Any persons in need of a verbatim record of the meeting may request a copy of the audio recording from the Collier County Growth Management Department.*

**1. CALL TO ORDER & PLEDGE OF ALLEGIANCE**

**Mr. Giblin** called the meeting to order at 9 a.m. and the committee recited the Pledge of Allegiance.

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

**Mr. Giblin** called the roll call. A quorum of three was present. The agenda is to discuss the AHAC's workplan and incentive strategies and how they relate to the Incentive Strategies Report. The subcommittee determined a temporary chair to run this meeting because the subcommittee's standing chair, Jennifer Faron, is unable to attend. (The committee skipped to 3.b.)

**3. APPROVAL OF AGENDA**

**a. Approval of today's agenda**

*Ms. Roberts made a motion to accept the agenda. Second by Planning Commissioner Shea. The motion passed unanimously, 3-0.*

**b. Selection of a Temporary Chair**

*Planning Commissioner Shea made a motion to nominate Mary Waller as the temporary chair. Second by Ms. Roberts. The motion passed unanimously, 3-0.*

**4. INFORMATIONAL ITEMS AND PRESENTATION**

(None)

**5. PUBLIC COMMENT**

(No public speakers)

**6. DISCUSSION ITEMS**

(None)

**7. STAFF AND COMMITTEE GENERAL COMMUNICATIONS**

**a. AHAC Workplan Draft (S. Harrington)**

**b. 2023 State Housing Initiatives Partnership (SHIP) Incentive Strategies Report (C. Giblin)**

*Mr. Giblin explained the Workplan and Incentives Strategies Report:*

- Some new AHAC members were looking for the purpose of the AHAC and a greater understanding of what it works on a yearly basis to include documentation and measurable objectives.
- The Incentives Report was brought back to the AHAC a few times last year with updates.
- The Incentive Strategies Report is the only statutorily required function of the AHAC, to prepare this report, get it approved by the Board of County Commissioners and sent to Tallahassee to ensure completion.

- There are sections in the report for local AHACs to come up with other ideas they'd like to pursue and provide updates to their boards and the state.
- The Incentive Strategies Report takes time to complete to ensure the required template is followed and provided to the Board of County Commissioners
- As AHAC started working on the report, AHAC found a tremendous amount of overlap between the Incentive Strategies Report and the AHAC workplan
- It's staff's recommendation that the subcommittee review both documents and see if there are items in the workplan that the AHAC wants to add into the Incentives Strategies Report.

**Acting Chair Waller** agreed there were duplicates and it doesn't eliminate things that we have already done and taken care of. Having two separate documents for the same thing is redundant.

***Mr. Giblin reported that:***

- The Incentive Strategies Report is due to the state by December 31<sup>st</sup> each year. To make that deadline, the AHAC starts working on the plan fairly early so it can work on it throughout the year to get it ready for the Board of County Commissioners and then the state.
- At the May AHAC meeting, staff will present the Incentive Strategies Report and discuss what items the AHAC would like added, deleted, amended or updated.
- At the July meeting, staff will present a first draft of the Incentive Strategies Report.
- In September, staff will bring a final draft.
- The load date to get it to the Board of County Commissioners' November 12<sup>th</sup> meeting is October 8, so at the AHAC's September 17<sup>th</sup> meeting, AHAC will review a final draft and possibly add final thoughts that could be incorporated by October 8<sup>th</sup> for staff to load into the county's agenda system so the item can be heard by the BCC on November 12<sup>th</sup>.
- There's only one BCC meeting in November and December, so staff will shoot for the November 12<sup>th</sup> board meeting in case something happened and it's pushed to the December meeting.
- The December 31<sup>st</sup> deadline is a hard-and-fast date, so staff envisions this report will be reviewed by the AHAC at every meeting as we continue to format it and get it ready to go to the state by the end of the year.

***A discussion ensued about the difference between the workplan and Incentive Strategies Report and the subcommittee decided to go over the differences and determine what should be added to the Incentive Strategies Report.***

***Ms. Harrington told the subcommittee:***

- The Incentives Strategies Report is a template provided by the state, so the formatting is different from the workplan.
- Items in the Incentives Strategies Report are required by the state.
- If AHAC wants to add items from the workplan to the report, it could make the report more robust.

***A discussion ensued over what's an important AHAC function and which items to add to the Incentive Strategies Report:***

- Going to Neighborhood Information Meetings does not need to be added because AHAC can't speak at a developer's NIM, but can attend them.
- It's more important to go to Planning Commission hearings.
- You're attending as yourself, not representing the AHAC's position, unless there's been a vote.
- If the AHAC supported it, you could state that. AHAC members can say these are your personal opinions.
- Mr. Bosi noted it's best when there's a formal vote and you can say it received support.
- Mr. Giblin noted that items 1-4 are under "promote," meaning the AHAC will seek to promote substantive and impactful policies and programs through active participation and engagement in the community.
- Ms. Harrington suggested incorporating that into the Incentives Strategies Report under Recommendation No. 3, where it says, "The AHAC established the development of a work plan matrix to identify actions, time frames and outcome goals for its ongoing efforts." You could have a section saying "promote" and list items, such as publicly speaking and attending hearings.

***A discussion ensued over incorporating items into the Incentives Strategies Report.***

***Michael Puchalla, head of the newly formed Housing Alliance Inc., told the AHAC:***

- There may be some overlap with the alliance and the AHAC, especially promotion of affordable housing within the community.
- THA already is having major conversations with employers, including Collier County Public Schools, the Greater Naples Chamber of Commerce and NCH.
- THA started doing workforce housing surveys to identify their groups' needs and how employees can qualify for a more sustainable rental or home-ownership opportunities.
- THA can help the AHAC fill in some of those gaps and could provide a report to the AHAC.
- Through the Land Trust, THA is also working with developers to try to move forward with whatever incentives the community has available at the local, state and federal level.
- THA can help the community understand where units are, who can provide units, where incentives are and how to acquire them.
- This will be done under the Housing Navigator program, which will help solve some housing-affordability challenges.
- Michael doesn't want the AHAC to duplicate what the alliance is doing if we're already working on a similar path and there's alignment.

**Planning Commissioner Shea** said it would be nice if Mr. Puchalla could provide a status report at AHAC meetings and tell us where we can help.

**Mr. Puchalla** said that's what he was thinking and the AHAC may be able to provide assistance or support.

***Further discussion ensued over what to use from the workplan in the Incentive Strategies Report and Ms. Harrington incorporated those ideas into the report.***

***After a discussion, the following were added to the Incentive Strategies Report:***

- County staff will update the AHAC about current legislation. The AHAC will review projects at its meetings.
- Impact fees will fall under state-required incentives

***Mr. Giblin told the AHAC:***

- The Quarterly Apartment Survey was completed in late January.
- The January 2024 apartment survey on CHS's website replaces the old version.
- Moving forward, staff hopes to complete the apartment survey at least twice a year. This is on the agenda for the next AHAC meeting.
- That survey will fall under education and outreach in the report. It's a snapshot in time of all rental developments in the county, how many units are available and what current rents are.

***Acting Chair Waller told the AHAC and staff:***

- Is there any way we can get a regular list of approved projects so we can gauge how many more available rentals there will be?
- These are the rental units in process, which would show how many more units there will be at the end of the year or when the project will be complete.
- 

***Mr. Giblin showed the AHAC a spreadsheet dating to 2017:***

- This shows every development that's been approved that contains an affordability commitment of some type.
- Some are 30% affordable, 100% affordable, 10% affordable.
- It shows which were approved, which are active, and open and active.
- Bembridge is active and open, while some are active and under development.
- Staff can provide that to the AHAC at the next meeting.
- Since 2017, there have been over 4,500 affordable units committed in Collier County, about 23.7% of all developments.
- Some won't be built for 10 years or more.

***Acting Chair Waller*** said that's good information.

***Mr. Giblin*** said staff can provide this as a regular update. Some developers may not move forward, but the restriction still remains on the property, unless the board removes it. CHS recently started publishing its monitoring reports and letters on its website to be transparent.

***Ms. Roberts*** asked if everything from the workplan will be put into the Incentives Strategies Report.

***Mr. Giblin*** said everything will be moved. Most of it was already in there, except we

need to add an education and outreach piece in the incentive plan.

**Action Item: Mr. Giblin will provide the 2017 spreadsheet showing all affordable-housing projects to the AHAC at its March meeting. The report will be presented as an update at all full AHAC meetings.**

***A discussion ensued and the following points were made:***

- It's everyone's job, including AHAC members, to do education and outreach about affordable housing.
- Too many people and groups were speaking about affordable housing in the community and the facts didn't always match so staff created the fact sheet, compiled from the 2017 spreadsheet and other information, to provide consistency and credibility. Members found the housing facts helpful. AHAC needs an elevator pitch, something to say to people.
- Staff looked at every development, regardless of affordability, that was approved in calendar year 2023.
- Staff can provide the AHAC with an official policy statement so AHAC members can speak as the AHAC.
- AHAC should show some success stories.

**Ms. Harrington** said for the March AHAC meeting, staff will incorporate feedback received from today's meeting about items to keep and incorporate from the work plan into the incentives report, then bring the Incentives Strategies Report to the full AHAC in May.

**Action Item: Staff will incorporate items from the workplan into the Incentives Strategies Report and bring it back to the full AHAC for review and discussion.**

**Action Item: Staff will create policy statement cheat sheet for AHAC members.**

**Planning Commissioner Shea** asked if staff would be reporting the results of the subcommittee meeting.

**Mr. Giblin** said staff will give a subcommittee update on migrating items from the workplan that were not in the Incentive Strategies Report.

**8. NEW BUSINESS**  
(None)

**9. ADJOURN**

***Ms. Roberts made a motion to adjourn the meeting. Second by Planning Commissioner Shea. The motion passed unanimously, 3-0.***

**10. NEXT MEETING DATE**

**9 a.m. March 19, 2024**

**Conference Room 609/610**

**Growth Management Community Development Department**



**There being no further business for the good of the county, the meeting was adjourned by the order of the chair at 10:19 a.m.**

**COLLIER COUNTY  
AFFORDABLE HOUSING  
ADVISORY SUBCOMMITTEE**

\_\_\_\_\_  
**Mary Waller, Acting Chair**

*These minutes were approved by the committee on \_\_\_\_\_,  
(check one) as presented \_\_\_\_\_, or as amended \_\_\_\_\_.*

## SHIP Incentive Strategies Report 2024 Timeline

**February 20** – AHAC Subcommittee Meeting: Layout Incentive Strategies Report schedule

**March 19** – AHAC Meeting: Layout Incentive Strategies Report schedule to AHAC

**May 21** – AHAC Meeting: Bring 2023 Incentive Strategies Report to AHAC

**July 16** – AHAC Meeting: Bring 2024 *First Draft* Incentive Strategies Report to AHAC

**September 7** – AHAC Meeting: *Review/Approval* of Incentive Strategies Report

**October 8** – Staff Deadline to Upload Incentive Strategies Report into County’s Agenda system for Nov.

12 BCC Meeting

**November 12** – BCC Meeting Approval of Incentive Strategies Report

**December 31** – Incentive Strategies Report Due to State

**Collier County Community and Human Services Division**  
**Quarterly Rental Apartment Inventory Survey January, 2024**  
**\*\*\*Information deemed reliable at time but should be independently verified\*\*\***

Very Low-Income (VLI): Means a household earning between 30% and 50% of the Area Median Income

Low-Income (LI): Means a household earning between 50% and 80% of the Area Median Income

Moderate Income (MI): Means a household earning between 80 and 120% of the Area Median Income

Property Name	Property Address	Phone #	1 Bedrooms Rental Rate	2 Bedrooms Rental Rate	3 Bedrooms Rental Rate	Total # of Units in Development	Occupancy Rate	Total Available Units as of Jan 1st, 2024	January 2024	January 2023
Goodlette Arms	950 Goodlette Rd N Naples, FL - 34102	(239) 262-3229	\$ 1,947	N/A	N/A	242	100.0%	0	Very-Low Income \$1,123	Very-Low Income
Wolfe Apartments	4620 16th Pl SW #303, Naples, FL 34116	(239)-353-8646	\$ 700	\$ 900	N/A	46	100.0%	0		
Bear Creek	2367 Bear Creek Dr, Naples, FL 34109	(239) 514-0600	N/A	\$ 990	\$ 1,430	108	98.1%	2	<b>2</b>	<b>0</b>
Bembridge- The Harmony on Santa Barbara (Ekos)	4640 Santa Barbara Blvd	(239) 686-0050	\$ 929	\$ 1,117	\$ 1,289	82	100.0%	0		
Brittany Bay	14815 Triangle Bay Dr, Naples, FL 34119	(239) 354-2002	\$ 1,027	\$ 1,231	\$ 1,421	392	100.0%	0		
Brittany Bay II	14925 Lighthouse Rd, Naples FL 34119	(239) 354-2002	\$ 1,027	\$ 1,231	\$ 1,421	392	100.0%	0		
Brittany Bay III- Vanderbilt Place	14915 Lighthouse Rd, Naples FL 34119	(239) 354-2002	\$ 1,027	\$ 1,231	\$ 1,421	392	100.0%	0		
Saddlebrook Village	8685 Saddlebrook Cir, Naples, FL 34104	(239) 354-1122	N/A	\$ 1,246	\$ 1,427	140	100.0%	0		
Whistler's Green	4700 Whistlers Green Cir, Naples, FL 34116	(239) 352-2999	\$ 1,059	\$ 1,264	\$ 1,454	168	100.0%	0		
Windsong Club	11086 Windsong Cir, Naples, FL 34109	(239) 566-8801	\$ 1,068	\$ 1,280	\$ 1,484	120	100.0%	0		
Noah's Landing- Golden Gate Commerce Park PUD	10555 Noah's Cir, Naples, FL 34116	(239) 775-7115	\$ 1,069	\$ 1,284	\$ 1,484	264	100.0%	0		
Tuscan Isle - Saddlebrook Village	8650 Weir Dr, Naples, FL 34104	(239) 304-3668	\$ 1,071	\$ 1,284	\$ 1,486	298	100.0%	0	\$1,797/2	\$1698/2
Osprey's Landing	100 Ospreys Landing, Naples, FL 34104	(239) 261-5454	\$ 1,073	\$ 1,286	\$ 1,489	176	100.0%	0	<b>0</b>	<b>0</b>
Villas of Capri	7725 Tara Cir, Naples, FL 34104	(239) 455-4600	\$ 1,068	\$ 1,287	\$ 1,488	235	100.0%	0	Low Income	Low Income
Jasmine Cay	100 Jasmine Circle Naples, FL - 34102	(239) 963-9920	N/A	\$ 1,289	\$ 1,482	73	100.0%	0		
Whistler's Cove	11400 Whistlers Cove Blvd, Naples, FL 34113	(239) 417-3333	\$ 1,074	\$ 1,290	\$ 1,500	240	100.0%	0		
College Park	6420 College Park Cir, Naples, FL 34113	(833) 219-9964	N/A	\$ 1,300	\$ 1,509	210	100.0%	0		
Summer Lakes I - Donovan Center PUD	5600 Jonquil Ln, Naples, FL 34109	(833) 290-3367	\$ 1,087	\$ 1,307	\$ 1,514	140	100.0%	0		
Summer Lakes II - Bosley PUD	5520 Jonquil Ln, Naples, FL 34109	(833) 290-3367	\$ 1,087	\$ 1,307	\$ 1,514	276	100.0%	0		
George Washington Carver Apt	350 10th St N Naples, FL - 34102	(239) 261-4595	\$ 1,272	\$ 1,506	\$ 1,814	70	100.0%	0		
Gordon River Apartments - (Still Water)	1400 5th Ave N, Naples, FL 34102	(239)263-7700	N/A	\$ 1,850	\$ 1,950	96	97.9%	2		
Naples Place I-III	4544-4626 Sunset Rd, Naples, FL 34116	(239) 450-9126	\$ 1,200	\$ 1,900	\$ 2,350	170	100.0%	0		
Somerset Palms	15985 Arbor View Blvd, Naples, FL 34110	(888) 479-3911	N/A	\$ 1,922	\$ 2,721	169	97.6%	4		
Atlis - Santa Barbara	4710 Atlis Drive, Naples FL 34104	(239)-372-9850	\$ 1,546	\$ 1,991	\$ 2,246	242	100%	0		
Laurel Ridge	5460 Laurel Ridge Ln, Naples, FL 34116	(239) 353-7766	N/A	N/A	\$ 1,471	78	100.0%	0		
Wild Pines Of Naples	2580 Wild Pines Ln, Naples, FL 34112	(239) 793-6419	\$ 1,637	N/A	N/A	200	96.0%	8		
Naples 701	3531 Plantation Way, Naples, FL 34112	(239) 775-8000	\$ 1,500	N/A	N/A	188	97.9%	4		
Jade at Olde Naples	402 11th St N, Naples, FL 34102	(239)213-5888	\$ 1,750	\$ 2,150	N/A	104	98.1%	2		
Meadow Brook Preserve	1130 Turtle Creek Blvd, Naples, FL 34110	(239) 514-4449	\$ 1,875	\$ 2,175	\$ 2,850	268	84.3%	42		
Saxon Manor Isles- (Meadow Lakes)	105 Manor Blvd, Naples, FL 34104	(239) 403-4130	\$ 1,938	\$ 2,237	\$ 2,454	252	93.3%	17		
Briar Landings	1385 Wildwood Lakes Blvd, Naples, FL 34104	(239) 455-2400	\$ 1,750	\$ 2,250	N/A	240	97.5%	6		
I-75/Alligator Alley - (Edge 75)	120 Bedzel Cir, Naples, FL 34104	(239) 276-7770	\$ 2,075	\$ 2,275	\$ 3,450	320	92.5%	24		
Mer Soleil	4250 Jefferson Ln, Naples, FL 34116	(239) 354-1155	\$ 1,660	\$ 2,290	N/A	320	99.1%	3		
Bellavista at Vanderbilt Way	7255 Vanderbilt Way, Naples, FL 34119	(727) 732-3866	N/A	\$ 2,300	\$ 2,750	48	27.1%	35		
Oasis Naples	2277 Arbor Walk Cir, Naples, FL 34109	(239) 598-9944	\$ 1,850	\$ 2,300	N/A	216	100.0%	0		
The Coast Residences	1600 Wellesley Cir, Naples, FL 34116	(239) 353-1211	\$ 1,910	\$ 2,300	N/A	200	94.5%	11		
Belvedere Apartments (Belvedere At Quail Run)	260 Quail Forest Blvd, Naples, FL 34105	(239) 434-0033	\$ 2,221	\$ 2,312	N/A	162	97.5%	4		
River Reach	1970 River Reach Dr #179, Naples, FL 34104	(239) 643-2992	\$ 2,001	\$ 2,316	N/A	556	95.9%	23		
The Coast (Berkshire Lakes)	3536 Winifred Row Ln, Naples, FL 34116	(239) 455-8174	N/A	N/A	\$ 2,925	146	97.3%	4		
10x Living (Alvista at Laguna Bay)	2602 Fountainview Cir, Naples, FL 34109	(239) 254-7889	\$ 2,066	\$ 2,353	N/A	456	98.2%	8		
Atrium Gulfshore	5301 Summerwind Dr, Naples, FL 34109	(239) 597-6605	\$ 1,727	\$ 2,366	N/A	368	94.6%	20		
Advenir Aventine	9300 Marino Cir, Naples, FL 34114	(239) 793-4603	\$ 1,898	\$ 2,370	\$ 2,660	350	98.0%	7	Moderate Income/ \$2697 2/2	Moderate Income/
Aster at Lely Resort	8120 Acacia St, Naples, FL 34113	(239) 919-8375	\$ 1,906	\$ 2,390	\$ 3,167	308	95.5%	14		
The Point	2155 Great Blue Dr, Naples, FL 34112	(239) 417-5500	\$ 1,990	\$ 2,400	\$ 2,850	248	98.0%	5	<b>385</b>	<b>100</b>
The Springs at Hammock Cove	4360 Petal Dr, Naples, FL 34112	(239) 203-3972	\$ 2,096	\$ 2,428	\$ 2,888	340	95.3%	16		
Waverly Place	5300 Hemingway Ln, Naples, FL 34116	(239) 353-4300	\$ 1,890	\$ 2,478	\$ 2,700	300	99%	2		
Milano Lakes	3713 Milano Lakes Circle, Naples, FL 34114	(239) 558-1534	\$ 2,009	\$ 2,493	\$ 2,710	296	97.6%	7		
Bermuda Island	3320 Bermuda isle Cir, Naples, FL 34109	(888) 415-1140	\$ 2,290	\$ 2,515	\$ 3,315	360	96.9%	11		
Tree Farm - (Addison Place)	8677 Addison Place Circle, 34119	(239) 232-6109	\$ 2,253	\$ 2,534	\$ 2,735	294	97.6%	7		
Inspira Apartments	7425 Inspira Circle, Naples, FL 34113	(239) 298-5680	\$ 2,331	\$ 2,577	\$ 2,992	304	92.8%	22		
Malibu Lakes	2115 Malibu Lakes Circle, Naples, FL 34119	(239) 596-0035	\$ 1,866	\$ 2,595	\$ 2,649	356	92.4%	27		
Legacy Naples Apartments	7557 Campania Way, Naples, FL 34104	(239) 354-7417	\$ 2,353	\$ 2,599	\$ 3,173	304	92.8%	22		
Aqua Bay	4300 Atoll Ct, Naples, FL 34116	(239) 307-0482	\$ 2,105	\$ 2,560	N/A	120	96.7%	4		
Crest Apartments - Vincintian PUD (The Crest)	11496 Sumter Grove Cir Naples, FL 34113	(239)963-1209	\$ 2,025	\$ 2,685	\$ 3,430	200	88.0%	24		
Orchid Run	10991 Lost Lake Drive, Naples, FL 34105	(833) 676-4450	\$ 2,035	\$ 2,700	\$ 3,115	282	95.0%	14		

**Collier County Community and Human Services Division**  
**Quarterly Rental Apartment Inventory Survey January, 2024**  
**\*\*\*Information deemed reliable at time but should be independently verified\*\*\***

Very Low-Income (VLI): Means a household earning between 30% and 50% of the Area Median Income

Low-Income (LI): Means a household earning between 50% and 80% of the Area Median Income

Moderate Income (MI): Means a household earning between 80 and 120% of the Area Median Income

Property Name	Property Address	Phone #	1 Bedrooms Rental Rate	2 Bedrooms Rental Rate	3 Bedrooms Rental Rate	Total # of Units in Development	Occupancy Rate	Total Available Units as of Jan 1st, 2024	January 2024	January 2023
Everly	3250 Magnolia Pond Cir, Naples, FL 34116	(239) 429-0346	\$ 2,494	\$ 2,750	\$ 3,500	324	TBA	Under Development	314	439
Sierra Grande at Naples	6975 Sierra Club Cir, Naples, FL 34113	(239) 529-5631	\$ 2,363	\$ 2,892	\$ 4,243	300	96.3%	11		
Briarwood- Lago Apartments (Lago)	10200 Sweetgrass Circle, Naples, FL 34104	(239)384-6881	\$ 2,479	\$ 3,048	\$ 3,479	320	95.0%	16		
Allura	16210 Allura Circle, Naples FL 34110	(239) 788-2641	\$ 2,595	\$ 3,100	\$ 3,900	304	97.7%	7		
The Pearl (Founders Square)	8820 Walter Way Naples, FL 34120	(239)-294-8985	\$ 2,219	\$ 3,133	\$ 3,595	400	96.5%	14		
Amberlin	8630 Amberlin Way Naples, FL 34114	(239) 350-1566	\$ 2,380	\$ 3,158	N/A	188	TBA	Under Development		
Mark Lane Apartments	15500 Mark Lane, Naples FL 34119	(239) 631-9325	\$ 2,500	\$ 3,200	\$ 3,500	286	71.0%	83		
Marea	3550 Putney Court, Naples FL 34112	(239) 944-7080	\$ 2,463	\$ 3,200	\$ 4,000	300	69.0%	93		
Magnolia Square	5934 Premier Way Suite 2100, Naples FL 34109	(239) 932-6899	\$ 2,700	\$ 3,600	\$ 4,999	290	95.9%	12		
Soluna Townhomes	3697 Soluna Loop, Naples, FL 34120	(239) 880-3365	N/A	N/A	\$3,400	108	40.7%	64		
Allegro at Hacienda Lakes	8480 Rattlesnake Hammock Rd, Naples, FL 34114	TBA	N/A	N/A	N/A	160	TBA	Under Development	6	5
Cadenza at Hacienda Lakes	8471 Rattlesnake Hammock Rd	TBA	N/A	N/A	N/A	160	TBA	Under Development		
Blue Coral Apartments	5035 Aspire Way	TBA	N/A	N/A	N/A	234	TBA	Under Development		
Golden Gate Golf Course	4100 Golden Gate Pkwy	TBA	N/A	N/A	N/A	400	TBA	Under Development		
Immokalee Fair Housing Alliance	2032 Corazon De La Comunidad CIR	TBA	N/A	N/A	N/A	128	TBA	Under Development		
Amerisite- Latigo Apartments (FIORI)	8710 Collier Blvd	TBA	N/A	N/A	N/A	303	TBA	Under Development		
<b>Sub-Total Naples</b>		<b>Median</b>	<b>\$ 1,898</b>	<b>\$ 2,300</b>	<b>\$ 2,680</b>	<b>17,130</b>	<b>97.9%</b>	<b>701</b>		
Farm Worker Village	2225 Chadwick Cir, Immokalee, FL 34142	(239) 842-0327	\$ 595	\$ 645	\$ 700	276	100%	0		
Sanders Pines	2449 Sanders Pine Cir, Immokalee, FL 34142	(239) 657-8333	N/A	\$ 742	\$ 792	41	100.0%	0		
Willowbrook Place	1836 Ash Ln, Immokalee, FL 34142	(239) 657-3204	\$ 732	\$ 817	N/A	41	100.0%	0		
Esperanza Place	2357 Esperanza Way, Immokalee, FL 34142	(239) 657-2009	\$ 755	\$ 845	\$ 905	47	95.7%	2		
Main Street Village	104 Anhing Cir, Immokalee, FL 34142	(239) 657-6576	N/A	\$ 845	\$ 915	79	94.9%	4		
Garden Lake Apartments	1050 Garden Lake Cir, Immokalee, FL 34142	(239) 657-3204	\$ 764	\$ 892	N/A	65	100.0%	0		
Heritage Villas	1810 Lake Trafford Rd, Immokalee, FL 34142	(239) 657-3204	\$ 830	\$ 937	N/A	41	100.0%	0		
Summer Glenn	1012 Summer Glen Blvd, Immokalee, FL 34142	(239) 657-3204	\$ 824	\$ 970	N/A	45	100.0%	0		
Eden Gardens 1&2	1375 Boxwood Drive, Immokalee, FL 34142	(239) 657-7900	N/A	\$ 1,035	\$ 1,100	92	100.0%	0		
Southern Villas	1802 Custer Ave., Immokalee, FL 34142	(239) 657-3204	\$ 917	\$ 1,078	\$ 1,273	35	100.0%	0		
Casa Amigos	2683 Amigo Way	239-657-2009	N/A	\$ 1,123	N/A	24	100.0%	0		
Immokalee Senior Housing (Bromelia Place)	612 N 11th St Immokalee, FL - 34142	(844) 796-3474	\$ 936	\$ 1,123	N/A	30	100.0%	0		
Immokalee Apartments	601 W Delaware Ave, Immokalee, FL 34142	(239) 657-6185	N/A	\$ 1,233	\$ 1,410	100	100.0%	0		
Oak Haven	580 Oakhaven Cir, Immokalee, FL 34142	(239) 658-5920	N/A	\$ 1,240	\$ 1,423	160	100.0%	0		
Crestview Park (First Phase)(The Ashley Apartments)	715 Crestview Dr, Immokalee, FL 34142	(877) 475-1665	N/A	\$ 1,262	\$ 1,446	208	100.0%	0		
Crestview Park II (Second Phase)(The Ashley Apartments)	722 Crestview Dr, Immokalee, FL 34142	(877) 475-1665	N/A	\$ 1,262	\$ 1,446	96	100.0%	0		
Cypress Run	550 Hope Circle, Imokalee, FL 34142	(239) 657-9032	\$ 768	N/A	N/A	39	100.0%	0		
Timber Ridge	2711 Wilton Ct, Immokalee, FL 34142	(239) 657-8333	N/A	N/A	\$ 792	35	100.0%	0		
<b>Sub-Total Immokalee</b>		<b>Median</b>	<b>\$ 768</b>	<b>\$ 1,003</b>	<b>\$ 1,100</b>	<b>1,454</b>	<b>99.6%</b>	<b>6</b>		
<b>Grand Total</b>		<b>Median</b>	<b>\$ 1,871</b>	<b>\$ 2,206</b>	<b>\$ 2,552</b>	<b>18,584</b>	<b>99.6%</b>	<b>707</b>		

# Jan 2024 Apartment Survey Fact Sheet

## Not including Immokalee

- The Median Rent for 1 bedroom decreased by 2.8% (\$1,953 to \$1,898)
- The Median Rent for 2 bedrooms decreased by 3.4% (\$2,380 to \$2,300)
- The Median Rent for 3 bedrooms decreased by 6.3% (\$2,855 to \$2,680)
- Occupancy rate dropped to 97.9% from 98.3%. This is the first drop since July 2022.
- In the VLI section (Very Low-Income) There are two units available. This section grew from two applicable apartment complexes offering rent within the HUD rent limits to four.
- In the LI section (Low-Income) There are no units available. This section stayed the same, from 2023, at 16 apartment complexes offering rent within the HUD rent limits.
- In the MI section (Moderate Income) There are 385 units available. This section increased, from 2023, from 19 apartment complexes offering rent within the HUD rent limits to 34 apartment complexes.
- Market rate apartments decreased in units available from 439 to 314.
- Apartments underway are labeled as 'under development.' A total of 8 will be online in the future.

## Immokalee

- The Median Rent for 1 bedroom increased 17.6% (\$644 to \$768)
- The Median Rent for 2 bedrooms increased 24.9% (\$781 to \$1,003)
- The Median Rent for 3 bedrooms increased 23.6% (\$870 to \$1,100)
- Inventory of apartments rose from 916 to 1,454. A difference of 538 units.
- Occupancy rate stayed relatively the same, 99.6% from 99.5% in 2023.
- In the VLI section (Very Low-Income) There are 6 units available. This section decreased from 16 applicable apartment complexes offering rent within the HUD rent limits to 12.
- In the LI section (Low-Income) There are no units available. This is the first time since October 2021 that apartment complexes moved into this section. 6 apartment complexes are offering rent within the HUD rent limits.

**Collier County Developments Approved With Affordable Units Since 2017**

Project Name	Address	2/2 Rates	Year Approved	Total Units	Affordable Units	% Affordable	Status
Briarwood- Lago Apartments	10200 Sweetgrass CIR	\$3,048	2017	320	ESP Preference	0%	Active-Open
Esperanza Place	2357 Esperanza Way	\$845	2018	159	48	30%	Active-Open
Regal Acres	10325 Majestic Cir	N/A	2018	300	300	100%	Active-Open
Allura	16210 Allura Cir	\$3,100	2019	304	31	10%	Active-Open
Casa Amigos	2683 Amigo Way	\$1,123	2019	24	24	100%	Active-Open
Courthouse Shadows (Marea)	3368 Torrente Ave	\$3,200	2019	300	ESP Preference	0%	Active-Open
Hammock Park	8260 Rattlesnake Hammock Rd	TBA	2020	265	27	10%	Active-Under Development
Rivergrass Village SRA	TBA	TBA	2020	2500	\$400,000 contribution	0	Active-Under Development
Immokalee Fair Housing Alliance	2032 Corazon De La Comunidad CIR	TBA	2020	128	90	70%	Active-Under Development
Allegro at Hacienda Lakes	8465 Rattlesnake Hammock Rd	TBA	2020	160	160	100%	Active-Under Development
Bembridge- The Harmony on Santa Barbara(Ekos)	4640 Santa Barbara Blvd	\$1,117	2021	82	82	100%	Active-Open
Bellmar Village SRA	TBA	TBA	2021	2750	413	15%	Active-Under Development
Blue Coral Apartments	5035 Aspire Way	TBA	2021	234	70	30%	Active-Under Development
NC Square	TBA	TBA	2021	129	129	100%	Active-Under Development
Randall Curve	13669 Immokalee RD	TBA	2021	400	40	10%	Active-Under Development
Cadenza at Hacienda Lakes	8471Rattlesnake Hammock Rd	TBA	2021	160	160	100%	Active-Under Development
Collier Blvd Lord's Way- Milano Lakes Apartments	3809 Azalea Park St	\$2,493	2022	690	283	41%	Active-Open
Santa Barbara - Whitaker	6020 Whitaker Rd	TBA	2022	216	43	20%	Active-Under Development
Brightshore Village SRA	TBA	TBA	2022	2000	170	8.5%	Active-Under Development
Carman Dr. 15	TBA	TBA	2022	212	48	23%	Active-Under Development
Golden Gate Golf Course	4100 Golden Gate Pkwy	TBA	2022	400	400	100%	Active-Under Development
Amerisite- Latigo Apartments (Fiori)	8710 Collier Blvd	TBA	2022	303	68	22%	Active-Under Development
Tree Farm (Addison Place)	8677 Addison Place CIR	\$2,534	2023	580	58	10%	Active- Open
Isles of Capri MPUD	TBD	N/A	2023	80	\$400,000 Contribution	0%	Active-Under Development
Justin's Village PUD	TBD	TBA	2023	28	4	14.3%	Active-Under Development
PFCF/NSV Immokalee PUD	TBD	TBA	2023	250	170	68%	Active-Under Development
Ascend Naples PUD	TBD	TBA	2023	208	71	34.1%	Active-Under Development
Golden Gate Golf Course PUD-Parcel 2- Fmr Golden Gate Inn	4100 Golden Gate Pkwy	TBA	2023	215	215	100%	Active-Under Development
Orange Blossom Ranch	1938 Hawthorn Rd	TBA	2023	400	40	10%	Active-Under Development
Haven PUD	TBA	TBA	2023	336	76	23%	Active-Under Development
Kaicasa	2362 Kaicasa Ln	TBA	2023	400	400	100%	Active-Under Development
Town of Big Cypress	TBA	TBA	2023	4432	882	20%	Active-Under Development

	Total Units	Affordable Units	% Affordable
<b>Totals</b>	<b>18,965</b>	<b>4,502</b>	<b>23.7%</b>

Updated 02/14/2024

# ***Free 2024 Housing Expo offered by...***



HOUSING. EDUCATION. LENDING PROGRAMS

**Date:** Saturday, April 6, 2024  
**Time:** 8:30 a.m. – 11:45 a.m.



**Where:** Naples Area Board of Realtors (NABOR)  
1455 Pine Ridge Rd, Naples, FL 34109

Join us for refreshments, networking and conversation regarding Pre-Purchase Education, Housing Opportunities, & Down Payment assistance. Come see what local lenders have to offer you.

**Realtors** interested in learning more about housing affordability programs and options are welcome.

To register, contact:  
[mgonzalez@collierhousing.com](mailto:mgonzalez@collierhousing.com)  
239-434-2397 x. 200  
[www.floridahelp.org](http://www.floridahelp.org)



## Presentation Schedule:

8:30am – 9:00am: Registration & Networking

9:00am - 9:45am: Pre-Purchase Education &  
Housing Opportunities

10:00am – 10:45am State & Local Downpayment  
assistance programs including SHIP, HOME,  
Florida Bond, & Hometown Heroes

11:00am- 11:45am: **Realtors** What you need to know regarding  
access to housing affordability programs and options .

*We will provide a Community Update on The Housing Alliance  
initiative starting at 12:00 pm.*

*Thank you to our event host, Naples Area Board of Realtors!*

### **HELP**

3200 Bailey Ln, Ste 109  
Naples, FL 34105  
Phone: 239-434-2397  
Fax: 888-900-8063  
[www.floridahelp.org](http://www.floridahelp.org)

*HELP exists to promote  
home ownership opportunities  
and financial strength through  
education and counseling.*

