

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



AGENDA

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

September 17, 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
Priscilla Doria, Ops Support Specialist II, Housing Policy & Economic Development

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 June 18, 2024, AHAC meeting minutes
- 4. INFORMATIONAL ITEMS AND PRESENTATIONS**
 - a. Update of IFHA (A. Buntzman)
- 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. Final SHIP Incentives Report and Executive Summary (S. Harrington)
 - b. AHAC Member Selection (3 Terms Expiring)
 - c. Tenant annual income increase (B. Mulhere)
- 7. STAFF AND COMMITTEE GENERAL COMMUNICATIONS**
 - a. CCPS Site / Essential Housing (C. Giblin)
 - b. July 2024 Rental Apartment Inventory Survey (C. Giblin)
 - c. Impact Fee Deferral FY 23 & FY 24 (YTD) data (C. Giblin)
 - d. 2024 Website Highlights (C. Giblin)
 - e. Update on Regional Housing Study Reports 1 & 2. & Regional Housing Study Reports 3 & 4 (S. Harrington)
- 8. NEW BUSINESS**
- 9. ADJOURN**
- 10. NEXT AHAC MEETING DATE AND LOCATION: November 19, 2024, at 9:00 AM
Conference Room 609/610 - Growth Management Community Development
Department**

MINUTES OF THE AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING

The Affordable Housing Advisory Committee met on June 18, 2024 at 9:00A.M. in REGULAR SESSION at the Career Source of SWFL at 3050 North Horseshoe Drive, Naples, FL 34104 with the following members present:

CHAIR: Steve Hruby (Excused)
VICE CHAIR: Jennifer Faron
Arol Buntzman (Excused)
Thomas Felke
Gary Hains (Excused)
Commissioner Chris Hall (Excused)
Todd Lyon
Hannah Roberts
Paul Shea
Andrew Terhune
Mary Waller
Bob Mulhere, DSAC liaison (nonvoting Member) (Absent)

ALSO PRESENT:

Cormac Giblin, Director, Housing Policy & Economic Development
Mike Bosi, Director, Zoning & Planning Department
Derek D. Perry, Assistant County Attorney, County Attorney's Office
Sarah Harrington, Manager-Planning, Housing Policy & Economic Development
Don Luciano, Assistant Director, Community & Human Services Division
Priscilla Doria, Ops Support Specialist II, Housing Policy & Economic Development

1. CALL TO ORDER & PLEDGE OF ALLEGIANCE

Vice Chair Faron called the meeting to order at 9:00am and the Pledge of Allegiance was recited.

2. ROLL CALL OF COMMITTEE MEMBERS AND STAFF

Roll call was taken and a quorum was established.

3. APPROVAL OF AGENDA AND MINUTES

a. Approval of Today's Agenda

Mr. Terhune moved to approve the Agenda. Second by Mr. Shea. Carried unanimously 7 – 0.

4. INFORMATIONAL ITEMS AND PRESENTATION

a. LGAO (Local Government Area of Opportunity) Applicant Presentations

Mr. Giblin *noted the following:*

- Two applications received before the deadline with McDowell Housing Partners informing him late yesterday that they wish to withdraw their application.
- The committee would only be reviewing one application from Rural Neighborhoods.
- The goal is to listen to the presentation from Rural Neighborhoods on their proposed use of funding and for the recommendation of this committee to be forwarded to the County Manager to approve or deny the request from Rural Neighborhoods.

Ms. Faron ... are we required to make a recommendation of the full amount or if there's an option to approve less?

Mr. Giblin... the amount required by the tax credit applications is a minimum of \$460,000.

Ms. Faron...do we know why McDowell withdrew?

Mr. Giblin...yes, the particular site that they had looked for was zoned a CPUD (Commercial PUD), Mr. Sheer from McDowell spoke at the Board of County Commissioners meeting on Tuesday at the last Board meeting and asked for them to reconsider their previous direction on the use of the Live Local Act. The Board recently issued guidance to staff to allow the use of the act only on properties that are straight zoning, commercial/industrial, or mixed-use. The property they have under contract is a commercial PUD, therefore it's not straight zoned commercial. Mr. Sheer spoke to the Board on Tuesday and asked them to consider expanding their guidance to include CPUD because in his words it mirrors commercial zoning. The Board then later took up that discussion at the end of the Board meeting and decided not to allow that request or to not give staff that guidance so it's going to take a little longer for him to receive his zoning approval if he wishes to continue with that property and therefore, he wouldn't be able to meet the deadline of the tax credit application on that site. That is why he chose to withdraw his application.

Mr. Steve Kirk, President Rural Neighborhoods presented the PowerPoint "*Renaissance Hall*" and provided an overview of the Renaissance Hall Senior Living project noting:

- Correct one item and make a notation on another:
 - Estimated completion date on Page 7 in proposal is July 2027 ...Anticipate completing this phase June 2027 which is comparable to the June 2027 date in McDowell application.
 - Environmental Considerations- soil concerns with partial contamination at the Golden Gate Golf course but have Florida DEP soil management plan approval for how the mitigation of that soil will be treated. Worked on this plan for year and has been adopted by the Florida DEP.
 - Build 100 Senior Apartments on outparcel of Golden Gate Golf Course. Midrise building occupying approx. 2 acres.
- Additional construction of 252 apartments adjacent to this project targeting essential services, first responders, health care personnel.
- This is Phase 2 of the Golden Gate Golf Course Project
- The Economic Impact

- We are in the lead with Golden Gate Golf Course redevelopment and have worked with County staff for over 18 months on how to deal with drainage in a swale.
- The golf course serves as a basin to drain that neighborhood to the southern canal.
- Economic impact on phase 1 of this project would expedite the future development of the other tracts
- You are voting today to give us a designation as a LGAO.
 - We are competing with many other counties in the State.
 - Your designation would give us a boost to be selected.
- You asked in the RFP how quickly we can get our money back as local government.
 - The RFP parameter is that it can be a loan or grant up to 30 years with 1% interest rate.
 - Our proposal is to use your money as late in our proposal as possible.
 - We are at 75% construction, which gives the County greater flexibility over 2 fiscal years.
- We pledge to pay you back the year after our 15-year tax credit instead of 30 years. Shortest possible cycle for you to get your money back.
- Experienced developer with 176M in 221G funding since 2020. 341 units completed in Collier County including Main Street Village in Immokalee.
 - Experience since 2004 in collier
 - Most recent 2023 24-unit project
 - Nonprofit developer built 2700 units
 - We believe we have met your goals.
- We have completed our MPUD which is a normal zoning process.
 - We rezoned the Golden Gate Golf Course.
 - Several public meetings with neighbors and we are considered to be vetted.
 - We meet the parking requirements for senior building.
 - We are listed as an AE/AH zone and have gone through the conditional letter of map amendment, LOMR process and submitted an MT-2 proposal.
 - FEMA to review the drainage system for the entire golf course.
 - We will be leveling off the golf course and adding soil and mitigating soil.
 - Our finished floor elevations will be in zone X and not required to have flood insurance.
- Strengths of our proposal
 - In terms of targeting special needs our project is 100% service special needs.
 - A percentage of this special needs is extremely low income for families at 30% of median.
 - Also serving those families at risk of homelessness and domestic abuse.
- Broad group of resident services exceeding the requirements.
 - Daily contact with residents is planned and arranged shopping.
- We are on 2 CAT lines and 1 to 1.25 miles to grocery shopping, pharmacies, etc. adjacent to schools south of the site.
 - Neighborhood lift and revitalization in our relationship to economic development.
- Tax incentives for cleaning contaminated soil used to leverage phase1 and 2.

- Soil mitigation and track record with Collier Co going back to 2006 with at least 17 contracts; Mainstreet Village, Eden Gardens 1 & 2 in Immokalee.
- Our tenants are in compliance with income and our properties are the meeting physical requirements of the County.
- 18 plus years working through County grants.
- Both properties will be green certified.
- The amenities package is more substantial due to the proximity of the other apartment complex.

Ms. Waller moved to recommend that the County Manager recommend the Rural Neighborhoods project a recipient of the \$460,000 as the selected LGAO.

Second by Mr. Shea. Motion carried unanimously 7-0.

5. PUBLIC COMMENT: *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.*

[Speaker called up to speak after item 7. discussion commenced]

6. DISCUSSION ITEMS

a. Remote participation during summer months

Mr. Giblin- moving into the summer months and in discussion with Chairman Hruby, he asked that we bring a discussion about the option of remote participation during the summer months. Remote participation would be available by phone and can be done at the will of the committee. At the beginning of each meeting there would need to be a vote by the committee that there is an extenuating circumstance to allow someone to participate remotely and a physical quorum must still be present, in the room, at every meeting in order to allow a meeting to occur and then allow remote by others. Remote participants would be able to vote on items.

Ms. Waller- does not agree with remote participation.

Mr. Terhune- has attended meeting remotely and thinks they are beneficial, effective, and easy to do.

Ms. Faron- does not think remote participation works well with the number of people involved despite the audio advances out there as you lose the ability to read the room and does not think its that hard to be at the meetings. July meeting is to review the SHIP Incentives Report which is a statutory requirement and believe people should be present for that. Would hesitate to make a policy but would consider as an exception if needed.

Mr. Terhune- agrees with in person participation is much better but is concerned with the alternative of no participation at all if remote participation is not available.

[Public Speaker called up to speak on this item]

Christie Betancourt, Program Manager, Community Redevelopment Agency: encouraged meetings to be provided virtually to allow the community the ability to view meetings and recommends remote participation of committee members.

Mr. Giblin-The County's resolution to allow hybrid in-person/remote participation (due to COVID) has expired. It's challenging to provide virtual access as it requires the IT team to set up room for that to occur and last year the AHAC board decided to discontinue hybrid Zoom meetings. Further suggestions were made to move the meetings to the Board chambers, but Mr. French expressed the challenges with moving staff from the current location to the Board chambers and indicated that more technology upgrades are coming to the GMD conference room 609/610 that would be more advantageous for meetings but right now we are not there.

Priscilla will continue to send out her attendance tracker two weeks before each scheduled meeting. Based on the responses, if someone responds with a special circumstance and would like to request for remote participation, it will be shared with the Chairman, and at the beginning of the meeting, the board will have to vote to allow that

Mr. Perry- there may be a standard procedure that is used by the Planning Commission that may be utilized for remote participation. Rules already written for this process.

Ms. Faron- suggest if there is a practice that the committee can model that process.

7. STAFF AND COMMITTEE GENERAL COMMUNICATIONS

[Steve Kirk brought up to speak on some additional discussion points related to his presentation]

To be sure to correct the record that on Page 39 of his proposal noted that Renaissance Senior Hall Living did not need to pay property taxes, however, to be clear, it is not tax exempt as charitable organization, it will be largely tax exempt based on the resident's age and income.

8. NEW BUSINESS

Mr. Shea asked if Mike Bosi could take a moment to explain the AHAC recent changes in BCC interpretation of the application of the Live Local Act in regards to PUD's.

Mr. Bosi:

- It was just clarified by the BCC that PUD zoning would not be eligible for Live Local.
- Prior to the April 9th decision the max available density was 91.77 units per acre as provided for within the Mini Triable PUD.
- They cited that PUD circumstances are unique.
- They fell back upon the 25 units per acre as highest density allowed by the LDC.
- Development standards would have to be satisfied in our LDC.

- RMF16 zoning district has a limitation that a building be set back half the height of the building.
- As it stands now in Collier. Live Local can only be used in straight zoning, capped at 25 units per acre, highest structure zoned or built within 1 mile.

Question on parking

Mr. Bosi-

- New Statute says if you are within a half mile of major transportation hub, automatic 20% reduction in parking.
- Only 3 in Collier transit hubs: Davis Blvd., Main campus and Immokkolee.

Comment – Please the difference regarding Old 41 which has a CPUD but is listed on website as commercial.

Mr. Bosi-

- If it were a straight zone and they wanted to convert that from commercial to residential they would be eligible for 16 units per acre without a commitment for Affordable Housing.
- A State statute cannot replace what was agreed upon by the County.
- Before the State adopted Live Local there was a House Bill 1339 allowing each County Commission to allow affordable residential development on commercial, mixed use or industrial property.
- The BCC reviews these on case by case basis and McDowell may likely request this.

9. ADJOURN

NEXT AHAC MEETING DATE AND LOCATION: July 16, 2024, at 9:00 AM Conference Room 609/610 - Growth Management Community Development Department

The meeting was adjourned by order of the Vice Chair at 10:20 AM.

Affordable Housing Advisory Committee

Jennifer Faron, Vice Chair

These minutes approved by the Committee on _____ as presented _____ or as amended _____.

EXECUTIVE SUMMARY

Recommendation to approve and submit the 2024 State Housing Initiatives Partnership Incentive Strategies Report to Florida Housing Finance Corporation and Florida Housing Coalition as required by section 420.9076, Florida Statutes.

OBJECTIVE: To comply with section 420.9076, Florida Statutes, and provide an annual report that evaluates the implementation of affordable housing incentives in eleven (11) required areas.

CONSIDERATIONS: Collier County, as a State Housing Initiatives Partnership (SHIP) program recipient, must prepare an annual report that reviews established policies, procedures, ordinances, land development regulations, and the local Comprehensive Plan. At a minimum, the Affordable Housing Advisory Committee (AHAC) shall submit a report to the local governing body, the Board of County Commissioners (BCC), that evaluates the implementation of the eleven (11) required affordable housing incentives required by statute. This required incentives strategies report was due to the Florida Housing Finance Corporation (FHFC) every three (3) years until, in 2020 House Bill 1339 made this an annual requirement of the SHIP program.

The eleven (11) incentives required to be reviewed are:

1. Expedited Permitting (for housing that is affordable)
2. Modification of Impact Fees
3. Flexible Densities
4. Reservation of Infrastructure Capacity
5. Parking and Setback Requirements
6. Accessory Dwelling Units
7. Flexible Lot Configurations
8. Modification of Street Requirements
9. Process of Ongoing Review (provisions that could impact housing affordability)
10. Public Land Inventory and
11. Development Near Transportation.

In addition to the required incentives, AHAC has made recommendations on the following five (5) additional topics:

1. AHAC requests the completion of the implementation and adoption of four (4) regulatory relief initiatives previously approved through the Collier County Community Housing Plan.
2. AHAC recommends the creation of a transparent publicly accessible database with a corresponding GIS map to identify, locate, and provide data and long-term monitoring results for all housing that is affordable in Collier County.
3. AHAC desires to take a greater role in advocacy efforts to review, recommend, and promote affordable housing issues and developments.
4. AHAC requests that staff identify challenges and opportunities presented through the State's recent adoption of the Live Local Act (LLA).
5. AHAC recommends the continued use of Collier County Surtax funding for affordable housing land acquisition, including the development and use of evaluation criteria for reviewing parcels and proposed developments.

The AHAC may also explore and report on other incentives as directed by the Board.

The AHAC meets every other month and reviewed the above noted incentives. Some of these eleven (11) required areas of incentives were addressed through the 2017 Collier County Community Housing Plan (CHP). Based upon the recommendations in the 2017 CHP, some of the required incentives are either

recently completed or are in the process of being implemented or already reviewed and evaluated by County staff, the Development Services Advisory Committee (DSAC), and forwarded to the Planning Commission and the BCC for review and approval.

A draft SHIP Incentives Strategies Report was presented at a public hearing of AHAC on July 16 and September 19, 2024. An advertisement and summary of the SHIP Incentives Strategies Report, and notice of the AHAC meeting, was published in the Naples Daily News on _____, 2024. In addition, the SHIP Incentives Strategies Report was also made available on the Collier County website.

There were ____ public comments received at the September 19, 2024 public hearing or prior to the meeting. The SHIP Incentives Strategies Report was reviewed and discussed by AHAC with _____ to forward the report to the BCC for acceptance and submittal to FHFC.

The BCC has ninety (90) days from the submittal of the SHIP Incentives Report to act on the recommendations and amend the Local Housing Assistance Plan (LHAP) to include any new or amended incentives.

FISCAL IMPACT: Costs associated with the SHIP Incentives Strategies Report, including advertising fees in addition to staff time and resources for compiling the Report. Execution of this report will ensure that Collier County continues to participate in and receive future funding for the SHIP Program, which is budgeted in the SHIP Fund (1053). The SHIP Incentives Strategies Report outlined in the Report may assist in the development of future housing initiatives which may budgeted in the Affordable Workforce Housing Fund (1075).

LEGAL CONSIDERATIONS: This item is approved for form and legality and requires a majority vote for Board action. -

GROWTH MANAGEMENT IMPACT: The State Housing Initiatives Partnership (SHIP) program assists Collier County in addressing goals and objectives in the Housing Element of the Growth Management Plan.

RECOMMENDATION: To approve and submit the 2024 State Housing Initiatives Partnership Incentive Strategies Report to Florida Housing Finance Corporation and Florida Housing Coalition as required by section 420.9076, Florida Statutes.

Prepared by: Sarah Harrington, Planning Manager, Housing Policy and Economic Development Division

SHIP Affordable Housing Incentive Strategies Report

Affordable Housing Advisory Committee Report to Board of County Commissioners

SUBMITTED TO: ROB DEARDUFF, FLORIDA HOUSING FINANCE CORPORATION

THROUGH: COLLIER COUNTY BOARD OF COUNTY COMMISSIONERS

DATE SUBMITTED: 12/_/2024

PREPARED BY: HOUSING POLICY & ECONOMIC DEVELOPMENT DIVISION,
COMMUNITY & HUMAN SERVICES DIVISION, and AHAC

BACKGROUND

As a recipient of State Housing Initiatives Partnership funds, Collier County established an Affordable Housing Advisory Committee in 1993 (Ord 93-19) and repealed and replaced early versions with Ord.2013-27, further amended by Ord.2020-27 as required by the Florida Statutes, Sec. 420.9076.

The AHAC is responsible for reviewing and evaluating local plans, policies, procedures, land development regulations, the Comprehensive Plan, and other aspects of County housing activities that affect the production of affordable housing. Further, the AHAC is specifically directed by the SHIP Statute to consider and evaluate the implementation of the incentives set out at Florida Statutes, Sec. 420.9076 (4)(a)-(k).

Based on the AHAC evaluation, it may recommend to local government that it make modifications of, exceptions to, or creation of new plans, policies, procedures, and other governing vehicles which would encourage production of affordable housing.

As approved by the Collier County Board of County Commissioners, the recommendations are then used to amend the Local Housing Assistance Plan (LHAP) and the local Comprehensive Plan Housing Element.

COMMITTEE COMPOSITION

The Board of County Commission appointed or re-appointed members to the Committee via Ordinance 2020-27 recognizing the requirement to appoint an elected official and on January 09, 2024, appointed a new Board Elected Official. Florida Statutes, Sec. 420.9076 (2) lists the categories from which committee members must be selected. Each AHAC must have a locally elected official from the county or municipality participating in the SHIP program. The locally elected official must be from the County or municipality. The elected official will count as a member of the AHAC for purposes of meeting the number of members requirements.

There must be at least eight committee members but no more than eleven committee members with representation from at least six of the following categories:

- (a) A citizen who is actively engaged in the residential home-building industry in connection with affordable housing.
- (b) A citizen who is actively engaged in the banking or mortgage banking industry in connection with affordable housing.
- (c) A citizen who is a representative of those areas of labor actively engaged in homebuilding in connection with affordable housing.
- (d) A citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing.
- (e) A citizen who is actively engaged as a for-profit provider of affordable housing.
- (f) A citizen who is actively engaged as a not-for-profit provider of affordable housing.
- (g) A citizen who is actively engaged as a real estate professional in connection with affordable housing.
- (h) A citizen who actively serves on the local planning agency pursuant to s. 163.3174. If the local planning agency is comprised of the governing board of the county or municipality, the governing board may appoint a designee who is knowledgeable in the local planning process.
- (i) A citizen who resides within the jurisdiction of the local governing body making the appointments.
- (j) A citizen who represents employers within the jurisdiction.
- (k) A citizen who represents essential services personnel, as defined in the local housing assistance plan.

The currently appointed AHAC Committee members are included here, along with their category affiliation.

Category Represented	Name	Date Appointed	Term Expiration Date
Elected Official	Chris Hall	12/13/2022	01/1/2025
Residential Home Building Industry	Stephen J. Hruby	11/08/2022	10/1/2025
Non-Profit Provider	Arol I. Buntzman	11/08/2022	10/1/2024
Labor Engaged in Home Building	Gary Hains	12/14/2021	10/1/2024
Advocate for Low Income Persons	Thomas P. Felke	06/13/2023	10/1/2024
Employers within Jurisdiction	Andrew Terhune	06/13/2023	10/1/2026
Essential Services Personnel	Todd Lyon	11/08/2022	10/1/2025
Member of the Collier County Planning Commission	Paul Shea	03/08/2022	10/1/2026
Resident in Jurisdiction	Mary Waller	10/27/2020	10/1/2026
Employers within Jurisdiction	Hannah Roberts	06/13/2023	10/1/2026
Real Estate Professional	Jennifer L. Faron	11/08/2022	10/1/2025

AFFORDABLE HOUSING RECOMMENDATIONS

The AHAC has reviewed local government plans, policies, and procedures, ordinances, regulations, statutes, and the comprehensive plan, among other documents applicable to affordable housing, for evaluation of their impacts on affordable housing.

Further, the AHAC has specifically considered and evaluated the strategies set out in Florida Statutes, Sec. 420.9076 (4)(a)-(k).

Based on this review and evaluation, the AHAC has formulated recommendations to the County Commission that it incorporate into its housing strategy certain changes designed to encourage production of affordable housing.

The AHAC, from its review, consideration, evaluation, and recommendations, drafts and submits this report to the County Commission and to Florida Housing Finance Corporation, which details the scope of its work and the resulting following recommendations.

(Recommendations continue on next page, this space intentionally left blank)

RECOMMENDATION 1: Complete the Implementation and Adoption of four (4) Regulatory Relief Initiatives previously approved through the Collier County Community Housing Plan. These Initiatives include:

- (a) Permit housing that is affordable by right in Commercial Zoning Districts
- (b) Increase allowed density in Activity Centers from 16 units per acre (upa) to 25 upa
- (c) For any properties designated as Strategic Opportunity Sites (SOS) allow a maximum density of 25 upa
- (d) Establish a policy to encourage higher density along transit corridors.

Meeting Synopsis:

The County's Affordable Housing Advisory Committee (AHAC) has reviewed various staff and consultant (Johnson Engineering) recommendations to provide development standards and regulatory relief for housing that is affordable.

AHAC has reviewed and provided input on four (4) additional initiatives during 2024 and will continue to work to bring forward development standards providing regulatory relief for housing that is affordable. At their May 2024 AHAC meeting, the text for the implementing Land Development Code (LDC) amendments was presented to the committee and the committee voted to recommend that the Board of County Commissioners approve the LDC Amendments.

Existing Strategy:

Growth Management Plan amendments authorizing these four (4) initiatives were recommended for adoption by the Collier County Planning Commission on October 5, 2023, and the Board of County Commissioners (BCC) on November 14, 2023.

Schedule for Implementation:

The Zoning Division is finalizing the LDC amendments to implement the recommended changes in these four (4) initiatives and preparing for hearings before the CCPC and BCC scheduled for the Fall of 2024.

RECOMMENDATION 2: AHAC recommends the creation of a transparent publicly accessible database with a corresponding GIS map to identify, locate, and provide data and long-term monitoring results for all housing that is affordable in Collier County.

Meeting Synopsis:

The County's Affordable Housing Advisory Committee (AHAC) determined a need for citizens to locate information pertaining to affordable housing within Collier County.

Existing Strategy:

In 2023, staff compiled and verified a database of active affordable housing commitments in Collier County. The database's information was then presented in a visually concise map to the AHAC at their August meeting. Feedback from the AHAC meeting was incorporated and the final map brought back to AHAC. The map was then published on the county's website. The Community and Human Services Division has also created a website repository for all affordable housing compliance monitoring reports making them available for public viewing.



Figure 1: The traffic count from 01/01/2024 through 09/06/2024 for the Affordable Housing webpage map located on the Housing Policy and Economic Development webpage. This information was pulled from the County's traffic recording system Google Analytics.

Schedule for Implementation:

On-going annual review and update of the database's information with corresponding updates to the affordable housing map are completed by staff. Planned enhancements to the map include more descriptive status symbols and identification of renter or owner-occupied developments.

RECOMMENDATION 3: AHAC should take a greater role in advocacy efforts to review, recommend, and promote affordable housing issues and developments.

Meeting Synopsis:

The County's Affordable Housing Advisory Committee (AHAC) determined a need to identify areas of action to facilitate the production of more housing that is affordable.

Existing Strategy:

AHAC formed a sub-committee to create the work plan with assistance from staff. In 2023, the workplan was completed and brought to the AHAC for review and approval. That workplan has now been incorporated as a recommendation in the Housing Incentives Strategies Report

Schedule for Implementation:

The AHAC will continue to review, recommend, and promote the development of affordable housing. On-going discussion in 2024 to include reviewing the SHIP Incentives Report at AHAC's every other monthly meeting to assess progress and update associated timelines.

On at least an annual basis the AHAC will **Review**:

- The number of newly completed and ongoing projects to build affordable housing in order to incorporate those findings into its future work plans.
- Data containing the number of available and occupied rental units ("the Apartment Survey).
- The impact of affordable housing projects that have been completed and are open; and make recommendations on any changes to plans, programs, policies, and incentives that will improve outcomes in the future.
- Data containing the annual monitoring for developer compliance to commitments as completed by CHS and PUD Monitoring.

AHAC will **Recommend**:

- Approval of developments containing an affordable housing component in Collier County.
- The consideration of policies, plans, and programs by the BCC that will encourage the development and preservation of affordable housing. Such as:
 - The Housing Plan LDC amendments.
 - RFMUD Affordable Housing Density Bonus program.
 - Accessory Dwelling Units (ADUs) Pilot Program
- Proposed developer presentations to AHAC prior to CCPC and BCC.
- LGAO Applicants to present proposals to AHAC
- Consideration of impact fee policies to promote the construction of more affordable units.
- Consideration of changes to parking requirements for affordable housing developments as directed by State Statute.

AHAC will **Promote**:

- Substantive and impactful policies and programs through active participation and engagement in the community.
- Support by the community for projects under consideration at Neighborhood Information Meetings (NIMS). AHAC members will volunteer to participate in NIMS for developments related to affordable housing and report back to AHAC at the next meeting.
- The understanding of local employer needs and plans for workforce housing.
- The construction of workforce housing by positively engaging developers in official and unofficial communications.

RECOMMENDATION 4: AHAC recommends staff identify challenges and opportunities presented through the State's recent adoption of the Live Local Act (LLA), including:

- a) Identify parcels eligible for use with the Live Local Act.
- b) Identification of areas where the Live Local Act conflicts with existing local development regulations.
- c) Development of solutions to resolve these conflicts, while ensuring all life/safety regulations are appropriately adhered to and unintended detrimental impact is mitigated.
- d) Participate in a public forum with all stakeholders to brainstorm the issues developers are facing in relation to implementing the Live Local Act.

Meeting Synopsis:

The County's Affordable Housing Advisory Committee (AHAC) determined a need to evaluate the Live Local Act (LLA). LLA offers certain benefits regarding maximum densities and building height within a one-mile radius, to developers who agree to abide by the 30-year affordability restriction and other requirements. The AHAC generated the need and outsourced the coordinating and hosting of a meeting to discuss the impact and practicality of the LLA, as well as identify obstacles existing in the present codes that will hinder the use of LLA.

Existing Strategy:

Staff compiled and provided to AHAC during the summer of 2023 a map of all properties zoned commercial, industrial, and mixed-use eligible for LLA. The County and AHAC identified areas where the LLA benefits cannot be maximized due to conflicts with other existing regulations such as parking, setback, and street requirements.

Schedule for Implementation:

AHAC supported a forum with all stakeholders to brainstorm the issues developers are facing in relation to implementing the LLA; a follow-up discussion ensued to further discuss the problem areas. On-going discussion in 2024 to include reviewing and evaluating proposed regulations and developments on a rolling and as-requested basis.

On April 9, 2024, the BCC issued guidance to staff to interpret the Live Local Act to exclude PUDs from consideration. The result of this action is twofold, 1) Live Local may no longer be used within commercial areas of PUDs, and 2) the maximum density and height allowed through Live Local will be limited to only those allowed by straight zoning districts in the Land Development Code (i.e.: 25 units per acre maximum). The result of this guidance has made the Live Local Act less useful in Collier County.

RECOMMENDATION 5: Continued Use of Collier County Surtax Funding for Affordable Housing Land Acquisition, including the development and use of evaluation criteria for reviewing parcels and proposed developments.

Meeting Synopsis:

Ordinance 2018-21 imposed a countywide local government infrastructure surtax of one percent (1%) (commonly referred to as the Surtax funds) collected on all authorized taxable transactions occurring within Collier County as authorized by F.S. 212.055(2). The tax was authorized to begin on January 1, 2019, and continue for seven years or until the aggregate funds of \$490 million were collected, whichever was sooner. Of the aggregate \$490 million dollars, \$20 million dollars is allocated for land acquisition specifically for affordable housing. The Surtax Fund sunset on December 31, 2023.

In 2023 oversight of the Surtax Affordable Housing Land Acquisition program was transferred to the Growth Management and Community Development Department, and the Department engaged with AHAC to establish a process to expend the funding including creation of review criteria. These evaluation criteria were adopted by the Board of County Commissioners in March 2023 and the Infrastructure Surtax Citizen Oversight Committee in June 2023. An application for developers to request surtax funds was created and released in September 2023 by the Housing Policy and Economic Development Division.

Existing Strategy:

Evaluation criteria for acquiring lands using surtax funds was created in 2023 and is comprised of a multifaceted approach including reviews conducted by multiple divisions within the Growth Management and Community Development Department. On an as-needed basis, proposed acquisitions are brought to the AHAC and the Surtax Oversight Committee for recommendations, and ultimately to the Board of County Commissioners for approval.

Schedule for Implementation:

At this point in time, land acquisition for two developments have been approved to use surtax funds: Renaissance Hall located on the Golden Gate Golf Course (\$4,605,900), and Ekos on Collier (\$3,750,000). The BCC has also directed that an additional \$5,950,000 in surtax funding be used in the Williams property Acquisition. Approximately \$5,700,000 remains available for allocation in the land acquisition fund.

Statute Required Incentives

The AHAC has reviewed, considered, and evaluated the following required strategies provided in the SHIP Statute at Florida Statutes, Sec. 420.9076(4):

- (a) The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects, as provided in s. 163.3177(6)(f)3.
- (b) All allowable fee waivers provided for the development or construction of affordable housing.
- (c) The allowance of flexibility in densities for affordable housing.
- (d) The reservation of infrastructure capacity for housing for very low-income persons, low-income persons, and moderate-income persons.
- (e) Affordable accessory residential units.
- (f) The reduction of parking and setback requirements for affordable housing.
- (g) The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
- (h) The modification of street requirements for affordable housing.
- (i) The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- (j) The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- (k) The support of development near transportation hubs and major employment centers and mixed-use developments.

420.9076(4)(a)

EXPEDITED PERMITTING

Meeting Synopsis:

No meetings.

Existing Strategy:

Collier County has had an Expedited/Fast Track permitting process in place for housing that is affordable since 2007. Based upon AHAC and community stakeholders' input during the development of the 2017 Community Housing Plan (CHP), the Expedited Permitting process was reviewed and updated with the adoption of Resolution 2018-40 on February 27, 2018.

Schedule for Implementation:

Resolution 2018-40 has been implemented and affordable housing developers have successfully utilized the improved process.

AHAC Recommendation:

Existing programs and policies working as intended, no changes are recommended at the present time. AHAC encourages State and Federal Government partners to implement

expedited review permitting processes. AHAC encourages the BCC to make expedited review permitting processes a legislative priority.

420.9076(4)(b) ALLOWABLE FEE WAIVERS

Meeting Synopsis:

Impact Fees have been discussed during various meetings since 2023. Some members were aware of communities that base impact fees on the square footage of each home, thereby having a lower impact fee for housing that is affordable. Other members indicated that discounting impact fees would be helpful for a reduction of the total cost of homes that are affordable. However, eliminating impact fees can lead to a structure that does not provide enough revenue to provide the basic infrastructure necessary to cover the cost of streets, water, sewer, etc. Some believe that homes that are affordable should contribute to the infrastructure of the community. Other members have noted that the current Impact Fee Deferral system does not work well for affordable rental housing development and should be modified to better match the financing timeframes of Low-Income Housing Tax Credit (LIHTC) properties and other affordable rental developments.

Existing Strategy:

Collier County has had an Impact Fee Deferral program in place for housing that is affordable since the late 1980s. Based upon recommendations from the 2017 Community Housing Plan, the Impact Fees Deferral program was modified and improved via Ordinance #2018-28 on February 27, 2018. The Impact Fee Deferral program granted 24 deferrals in Fiscal Year (FY) 2024 year to date and 0 deferrals in FY 2023. Deferrals are available on a first-come, first-served basis. The aggregate amount of impact fee rental deferrals granted shall be limited, in total, to 225 units per fiscal year with no rollover of units. For FY 2023, Collier County issued Impact Fee Deferrals for 86 units totaling \$1,071,536.97. For FY 2024, Collier County issued Impact Fee Deferrals for 88 units totaling \$1,123,104.33.

Schedule for Implementation:

Collier County Board of Commissioners approved the use of grant funds as an alternative funding source to support developments principally financed with Low-Income Housing Tax Credit Projects, Tax Exempt Bond Financing, or other qualifying affordable housing developments. In 2024, AHAC will consider rental housing developer needs related to the existing Impact Fee Deferral program.

AHAC Recommendation:

In 2025, explore an Impact Fee Deferral Pilot Program utilizing alternative funding sources to support long-term affordable rental housing.

Further, it is recommended that the County should review opportunities to increase the length of deferral period available for rental housing to align with various financing sources.

420.9076(4)(c)

FLEXIBLE DENSITIES

Meeting Synopsis:

Densities have been discussed by AHAC since 2023. Many in Collier County have come to the realization that increased density is needed to produce more housing that is affordable. The Collier County Land Development Code has recently been amended to allow for greater density bonuses for affordable developments. Continued implementation of the Housing Plan recommendations will explore additional density opportunities.

Existing Strategy:

Throughout most of Collier County, residential zoning has a base density of 4 units per acre. Collier County has had an affordable housing density bonus program since 1990 Ord.#90-89. As a result of the 2017 Community Housing Plan and AHAC, Collier County amended its Land Development Code to increase density for units that are affordable through Ordinance #2019-02 adopted on February 12, 2019. The Affordable Housing Density Bonus (AHDB) program now provides up to 16 units per acre.

Applicants that have requested additional density above base residential zoning and which require a Growth Management Plan Amendment have been recommended by the Collier County Planning Commission and required by the Board of County Commissioners to set aside a minimum number of units in proposed developments to made affordable for a minimum of 30 years to households earning at or below 120% of the Area Median Income. This process has allowed for the approval of several hundred new affordable units this year alone.

Schedule for Implementation:

The proposed increases in density were heard by the Planning Commission and the BCC in the fourth quarter of 2023 and throughout 2024 on a requested basis.

AHAC Recommendation:

Recommend approval of the proposed regulatory relief initiatives to increase density in Collier County for Housing that is Affordable.

AHAC further supports CPCC and Board policy that negotiates a public good for those applicants requesting density with a minimum of 30% of units developed to be provided to households at or below 100% of the Area Median Income (with emphasis on rental units at the 50% and 80%AMI levels) and encourages the development of a written policy formalizing this policy.

420.9076(4)(d)

RESERVATION OF INFRASTRUCTURE CAPACITY

Meeting Synopsis:

Collier County does not reserve infrastructure capacity. Collier County is not experiencing any capacity limitations.

Existing Strategy:

Collier County does not need to reserve infrastructure capacity at this time.

Implementation:

None needed.

AHAC Recommendation:

No changes are recommended at the present time.

420.9076(4)(e)

PARKING AND SETBACK REQUIREMENTS

Meeting Synopsis:

These topics have been regularly discussed by AHAC since the development of the Community Housing Plan (CHP) in 2017.

Existing Strategy:

The County currently has two processes where developers can request a reduction of parking and setback requirements. Deviations from existing requirements can be requested through the Site Development Plan (SDP) process or the rezoning to Planned Unit Development (PUD) process. Recommendations to modify some setback requirements for housing that is affordable were included in Ordinance 2021-05 amending the Land Development Code, adopted February 9, 2021.

Schedule for Implementation:

On-going discussion in 2024. Reduction of parking and setback requirements are on an as-requested basis.

AHAC Recommendation:

In 2025, the AHAC will recommend practical application of The Live Local Act (LLA) for parcels not meeting parking and setback requirements. LLA may require additional parking and setback relief for developments in compliance with State Statute.

420.9076(4)(f)

AFFORDABLE ACCESSORY DWELLING UNITS

Meeting Synopsis:

Accessory Dwelling Units (ADUs) have been discussed at multiple meetings since 2023 by AHAC members. In 2023 County staff was directed by the Board of County Commissioners to determine the feasibility of ADUs in the Urban Golden Gate Estates area. County staff are evaluating this option, developing a program to seek input from area residents to see if residents are interested in building ADUs on their property, and determining how the ADUs would be incorporated into the LDC and monitored for affordability. AHAC and County staff discussed whether having income restrictions on the ADUs would be a benefit or hindrance to the program. County staff conducted a pilot study of residents seeking feedback about ADUs and the collected information will be used to develop a recommendation for ADUs. The County's Land Development Code (LDC) Amendment staff has drafted amendments to the allow for the renting of guest houses for properties that are zoned Estates and are located west of Collier Boulevard. This modification will allow for properties that are homesteaded to participate within the Pilot program, which is proposed to run for 5-years from the date the LDC amendments are approved by the Board. Additionally, Staff will bring to the Board annually a report on the participation of the program to inform of its utilization and determination as to the possibility of transitioning the Pilot program to a permanent program. Currently there 3,558, parcels zoned Estates within the Urban Area, of which 400 have guest houses.

Existing Strategy:

Collier County does not allow for the rental of Accessory Dwelling Units (ADUs) LDC Section 5.03.03. The County only allows construction of "Guesthouses" on large single-family lots of with a minimum lot size of one acre or more. Furthermore, the LDC prohibits the rental of any guesthouse as they are to be used for personal reasons only.

Schedule for Implementation:

On-going discussion in 2024.

AHAC Recommendation:

AHAC supports the efforts of County Staff and the Board of County Commissions (BCC) to determine whether ADUs would be accepted by residents and a meaningful source of additional attainable housing or a source that frees up other attainable housing units. AHAC encourages the BCC to fully explore this option and recognizes that feedback from residents is an important part of this issue. AHAC recommends allowing ADUs to be built on Urban Golden Gate Estates properties and recommends the use of ADUs as affordable housing to increase the affordable housing rental inventory on a trial period to determine and assess feasibility.

420.9076(4)(g)

FLEXIBLE LOT CONFIGURATIONS

Meeting Synopsis:

This strategy was discussed extensively with the adoption of the 2017 Community Housing Plan. At that time, it was recommended that the County consider adopting some elements of "smart code". Through this process, amendments were made to the Land Development Code in February 2021 with the adoption of Ord. 2021-05.

Existing Strategy:

Zero lot line development is allowed in Planned Unit Development (PUDs) and as a Conditional Use under Cluster Housing. Recently Ordinance 2021-05 clarified that Cluster Development of affordable housing is allowed by right in the RMF-6 Zoning District.

Schedule for Implementation:

None

AHAC Recommendation:

No changes are recommended at the present time.

420.9076(4)(h)

MODIFICATION OF STREET REQUIREMENTS

Meeting Synopsis:

As part of the regulatory relief proposed in the 2017 Community Housing Plan, modifications to street requirements have been discussed in 2019-2021.

Existing Strategy:

Historically, street requirements for affordable housing developments are considered, on a case-by-case basis, as deviations in the PUD approval process or variances in the conventional zoning process. In February 2021, Ordinance 2021-05 added a new section to the LDC to allow design deviations for housing that is affordable, including modifications to internal, privately maintained roadways and sidewalks.

Schedule for Implementation:

On-going discussion in 2024. Modification of street requirements are approved on an as-needed basis.

AHAC Recommendation:

In 2025, AHAC recommends an evaluation of the effectiveness of Ordinance 2021-05.

420.9076(4)(i)

PROCESS OF ONGOING REVIEW

Meeting Synopsis:

Previous AHAC discussions on this topic included the following comments: Ongoing implementation and enforcement for new processes and Land Development Code (LDC) regulation require permanent, dedicated County staff. Any changes made will require monitoring

to ensure the rules continue to be followed. Monitoring uses resources both from the County and the developers. In addition, educating and promoting a favorable environment for developers and builders will draw more partners into working in the County. Closer coordination between growth management planning, zoning, development review, housing policy and economic development, and the Community & Human Services (CHS) is critical for the success of process changes and approval for developments. New coordination created will reduce or eliminate many of the repeated review cycles.

Existing Strategy:

Housing Policy responsibilities previously located within the Community & Human Services (CHS) Division under the Public Services Department were transitioned and elevated as its own division under the Growth Management Community Development Department (GMCDD) as the Housing Policy and Economic Development Division. This move enables closer collaboration and communication between housing policy staff and planners within areas such as zoning, comprehensive planning, and coastal resiliency. Long-term monitoring will remain with CHS and CHS will remain included in and privy to affordable housing commitments drafted by the Housing Policy and Economic Development Division.

Schedule for Implementation:

Ongoing

AHAC Recommendation:

No changes are recommended at the present time.

420.9076(4)(j)

PUBLIC LAND INVENTORY

Meeting Synopsis:

Public lands discussion has occurred regularly at AHAC meetings since 2018. In 2023, AHAC members reviewed the list of County Owned lands.

Existing Strategy:

The County's Real Property office maintains a list of county-owned properties as required by F.S. 125.379. This inventory is circulated to County Departments for review and determination if properties are needed to implement Department operations or program mandates. Available properties are presented to the Board of County Commissioners (BCC) and advertised for sale in the local newspaper.

The BCC adopted Resolution 2018-39 to encourage the co-location of public facilities and housing that is affordable. In 2018, two County-owned parcels known as Bembridge, and Manatee were part of a Request for Information (RFI) process with multiple developers submitting proposals for the development of the 5-acre Bembridge site. In 2019, through an Invitation to Negotiate (ITN) process, the County selected McDowell Housing Partners to construct 82 units of affordable rental housing. This project called Ekos on Santa Barbara, opened in 2024 and is governed by a

Developer Agreement with a 99-year ground lease ensuring long term affordability. During 2018-2019, the BCC decided not to move forward with proposals for the Manatee site.

In 2019, the County acquired the defunct Golden Gate Golf Course. In 2020 through an ITN process, the County selected Rural Neighborhoods, Inc. to develop a portion (25+/- acres) of this publicly owned property for affordable rental housing for seniors, veterans, and Essential Service Personnel (ESP). A long-term land lease and developer agreement have been executed and construction on 252 apartments and 120 senior housing units is expected to commence in the summer of 2024.

Schedule for Implementation:

An annual review of county-owned lands list has been implemented. Promotion and advertisement of the county-owned lands eligible for construction of affordable housing to developers is ongoing. Use of surtax funding to purchase new properties will assist in adding to the inventory.

AHAC Recommendation:

While an annual review of and frequent discussion about the county-owned lands list occurred in 2023 and 2024, AHAC recommends formalizing a process, to include an evaluation of the properties by the County's Real Property Division, for the annual review of the county-owned surplus lands eligible for constructing affordable housing. AHAC recommends promotion and advertisement of the surplus public inventory lands eligible for constructing affordable housing.

420.9076(4)(k)

SUPPORT OF DEVELOPMENT NEAR TRANSPORTATION HUBS

Meeting Synopsis:

Discussed during the spring and summer of 2021 as part of the Community Housing Plan, regulatory relief, and development standards modifications to the Land Development Code (LDC).

Existing Strategy:

This issue was reviewed during the development of the 2017 Community Housing Plan (CHP) with recommendations for the County to consider integration of bus routes (Collier Area Transit, CAT) with affordable housing locations, development of Strategic Opportunity Sites, and higher housing densities in existing Activity Centers.

Schedule for Implementation:

This recommendation was heard and recommended for adoption by the Planning Commission on October 5, 2023, and scheduled for presentation to the Board of County Commissioners during the fourth quarter of 2023. Implementing LDC amendments are scheduled for CCPC and BCC public hearings in the Fall of 2024.

AHAC Recommendation:

Approve the recommended LDC Amendments to prioritize higher density along transit corridors ranging from 13 units per acre (upa) to 25 upa.

Advisory Board Application Form

Collier County Government
3299 Tamiami Trail East, Suite 800
Naples, FL 34112
(239) 252-8400

Application was received on: 7/26/2024 10:45:41 AM.

Name: Arol I. Buntzman, MBA, ED.D. **Home Phone:** 9174841895

Home Address: 5273 Messina street , Ave Maria FL 34142

City: Ave Maria **Zip Code:** 34142

Phone Numbers

Business:

E-Mail Address: arol1112@yahoo.com

Board or Committee: Affordable Housing Advisory Committee

Category: Non-profit affordable housing developer

Place of Employment: Retired .

How long have you lived in Collier County: 4-5

How many months out of the year do you reside in Collier County: I am a year-round resident

Have you been convicted or found guilty of a criminal offense (any level felony or first degree misdemeanor only)? No

Not Indicated

Do you or your employer do business with the County? No

Not Indicated

NOTE: All advisory board members must update their profile and notify the Board of County Commissioners in the event that their relationship changes relating to memberships of organizations that may benefit them in the outcome of advisory board recommendations or they enter into contracts with the County.

Would you and/or any organizations with which you are affiliated benefit from decisions or recommendations made by this advisory board? Yes

I am Chairman / CEO, Immokalee Fair Housing Alliance, Inc. developing affordable housing in Immokalee, FL

Are you a registered voter in Collier County? Yes

Do you currently hold an elected office? No

Do you now serve, or have you ever served on a Collier County board or committee? Yes

Affordable Housing Advisory Committee

Please list your community activities and positions held:

Attend Unmet Needs Housing Committee, ICRA, Immokalee Chamber of Commerce, Board President, Quality Life Center of SWFL.

Education:

AAS: Accounting - Westchester Community College BS: Real Estate & Finance - Arizona State University
MBA: Finance & Management -m Arizona State University PD: Ed Administration- Fordham University
Ed.D.: Executive Leadership - Fordham University

Experience / Background

Real Estate Development - 20 years Entrepreneur - started 8 companies, 6 successfully including taking a company public on the NASDAQ. Smithsonian Laureate - for advancing human communications - development of the first multipoint educational video conferencing system. Currently serve on Affordable Housing Advisory Committee

**ADVISORY COMMITTEE APPLICANT
ROUTING MEMORANDUM**

FROM: Madison Bird, Office of the County Attorney

DATE: July 26, 2024

APPLICANT:

Arol I. Buntzman
5273 Messina Street
Ave Maria, FL 34142

APPLYING FOR: Affordable Housing Advisory Committee

We have three upcoming vacancies on the above referenced advisory committee. The vacancies were advertised and persons interested in serving on this committee were asked to submit an application for consideration.

TO ELECTIONS OFFICE: Attn: Melanie Wain

cc: Glenda Thomas

Please confirm if the above applicant is a registered voter in Collier County, and in what commissioner district the applicant resides.

Registered Voter: Yes

Commission District: 5

TO STAFF LIAISON: Attn: Sarah Harrington

cc: Priscilla Doria

An application is attached for your review. Please let me know, in writing, the recommendation for appointment to the advisory committee. In accordance with Resolution No. 2006-83, **your recommendation must be provided within 41 days of the above date.** Your recommendation memo should include:

- _____ The names of all applicants considered for the vacancy or vacancies.
- _____ The committee's recommendation for appointment or non-appointment.
- _____ The category or area of qualification the applicant is to be appointed in.
- _____ If the applicant is a reappointment, please include attendance records for the past two years.

TO ADVISORY BOARD COORDINATOR: Attn: Madison Bird

- _____ This applicant is **not** recommended for appointment. –OR–
- _____ This applicant **is** recommended for appointment. A recommendation memo is attached, please prepare an agenda item for the next available BCC agenda.

If you have any questions, please call me at 252-2939. Thank you for your attention to this matter.

Advisory Board Application Form

Collier County Government
3299 Tamiami Trail East, Suite 800
Naples, FL 34112
(239) 252-8400

Application was received on: 7/31/2024 4:01:30 PM.

Name: Catherine Mospens Myers **Home Phone:** 513-309-7615

Home Address: 7697 Mulberry Lane

City: Naples **Zip Code:** 34114

Phone Numbers

Business:

E-Mail Address: cmmyerssouth@gmail.com

Board or Committee: Affordable Housing Advisory Committee

Category:

Place of Employment: Cathy Myers Consulting

How long have you lived in Collier County: 5-10

How many months out of the year do you reside in Collier County: I am a year-round resident

Have you been convicted or found guilty of a criminal offense (any level felony or first degree misdemeanor only)? No

Not Indicated

Do you or your employer do business with the County? No

Not Indicated

NOTE: All advisory board members must update their profile and notify the Board of County Commissioners in the event that their relationship changes relating to memberships of organizations that may benefit them in the outcome of advisory board recommendations or they enter into contracts with the County.

Would you and/or any organizations with which you are affiliated benefit from decisions or

recommendations made by this advisory board?

Are you a registered voter in Collier County?

Do you currently hold an elected office?

Do you now serve, or have you ever served on a Collier County board or committee?

Please list your community activities and positions held:

Our Daily Bread Food Pantry on Marco Island, Finance Committee Golf Club at Marriott Marco Island,
Charity Committee International Women's Forum (IWF) Suncoast Chapter - Women on Boards Initiative
Member National Association of Corporate Directors - Florida Chapter Member

Education:

BS in Business Administration - West Virginia University - Finance Major, Honors Graduate MBA in
Marketing - Xavier University Cincinnati OH

Experience / Background

Banking Executive - 40 years including focus on community investment efforts that drive affordable
housing, financial education and local partnerships. I can offer experience from Cincinnati OH, St. Louis
MO, Louisville, KY specifically, where we leveraged Community Development Partnerships with tax
credits and participation loans to drive low and affordable housing. During my roles at US Bank and First
Financial Bank, I led mortgage efforts and understand the personal aspect of making homeownership a
reality. Currently, I am consulting in the banking industry but have the desire and capacity to leverage
my experience within Collier County to make a difference. I would be a collaborative member of the
committee. I have attended three of the committee meetings to get my bearings on format, goals,
approach etc. I have also explored how the larger banks which do business in Collier County are
performing on their CRA goals and specifically what investments funnel to Collier County. I can expand
on this train of thought if desired.

**ADVISORY COMMITTEE APPLICANT
ROUTING MEMORANDUM**

FROM: Madison Bird, Office of the County Attorney

DATE: August 1, 2024

APPLICANT:

Catherine M. Myers
7697 Mulberry Lane
Naples, FL 34114

APPLYING FOR: Affordable Housing Advisory Committee

We have three upcoming vacancies on the above referenced advisory committee. The vacancies were advertised and persons interested in serving on this committee were asked to submit an application for consideration.

TO ELECTIONS OFFICE: Attn: Melanie Wain

cc: Glenda Thomas

Please confirm if the above applicant is a registered voter in Collier County, and in what commissioner district the applicant resides.

Registered Voter: Yes

Commission District: 1

TO STAFF LIAISON: Attn: Sarah Harrington

cc: Priscilla Doria

An application is attached for your review. Please let me know, in writing, the recommendation for appointment to the advisory committee. In accordance with Resolution No. 2006-83, **your recommendation must be provided within 41 days of the above date.** Your recommendation memo should include:

- _____ The names of all applicants considered for the vacancy or vacancies.
- _____ The committee's recommendation for appointment or non-appointment.
- _____ The category or area of qualification the applicant is to be appointed in.
- _____ If the applicant is a reappointment, please include attendance records for the past two years.

TO ADVISORY BOARD COORDINATOR: Attn: Madison Bird

- _____ This applicant is **not** recommended for appointment. –OR–
- _____ This applicant **is** recommended for appointment. A recommendation memo is attached, please prepare an agenda item for the next available BCC agenda.

If you have any questions, please call me at 252-2939. Thank you for your attention to this matter.

Issue:

If a tenant qualifies for and has a lease on an income restricted unit at the income threshold of 80% or below of Collier County median income, and the tenant's income increases during the term of that lease to an amount that exceeds the 80% threshold, it would be advantages to the tenant to allow for a reasonable extension of the lease on the income restricted unit and allow the tenant to have a reasonable period to find alternative housing and for the owner to find a qualified replacement tenant.

For example, a single tenant (let's say a teacher) has an income cap of \$58,450 (see tables below) and has qualified under the 80% or below income restrictions. During the lease term, the teacher receives a 3% raise which results in an increase in income of \$1,754 a year, and that increase bumps the tenant above the \$58,450 threshold. Forcing the teacher out of the unit creates additional hardship. The teacher is actually worse off, as he or she will then need to pay the market rate for a unit.

Staying with our example, the estimated financial impact to the teacher is provided below:

	80% AMI	Market Rate		\$ Change	% Change
Resident Income	\$ 58,450	\$ 60,204		\$ 1,754	3.00%
Rent (\$/mo.)	\$ 1,566	\$ 2,250		\$ 684	43.68%
% of Annual Income	32%	45%			
				\$ 1,754	Annual Increase in Income
				\$ (8,208)	Annual Increase in Rent
				\$ (6,455)	Net Impact to Resident

2024 Collier County Income, Rent, and Purchase Price Limits for Affordable Housing:

2024			Income Limit by Number of People in Unit				Rent Limit by Number of Bedrooms in Unit			
	Percentage Area Median Income	Category Name	1	2	3	4	Eff	1	2	3
Collier County Median	30%	Extremely Low	\$ 21,930	\$ 25,050	\$ 28,170	\$ 31,290	\$ 548	\$ 587	\$ 704	\$ 813
	50%	Very Low	\$ 36,550	\$ 41,750	\$ 46,950	\$ 52,150	\$ 913	\$ 978	\$ 1,173	\$ 1,356
	60%	n/a	\$ 43,860	\$ 50,100	\$ 56,340	\$ 62,580	\$ 1,096	\$ 1,174	\$ 1,408	\$ 1,627
Household Income \$104,300	80%	Low	\$ 58,480	\$ 66,800	\$ 75,120	\$ 83,440	\$ 1,462	\$ 1,566	\$ 1,878	\$ 2,170
	100%	Median	\$ 73,100	\$ 83,500	\$ 93,900	\$ 104,300	\$ 1,828	\$ 1,958	\$ 2,348	\$ 2,713
	120%	Moderate	\$ 87,720	\$ 100,200	\$ 112,680	\$ 125,160	\$ 2,193	\$ 2,349	\$ 2,817	\$ 3,255
	140%	Gap	\$ 102,340	\$ 116,900	\$ 131,460	\$ 146,020	\$ 2,558	\$ 2,740	\$ 3,286	\$ 3,797

Source: HUD 2024 Median Income; Florida Housing Finance Corp. Income and Rent Limits

Perhaps the following policy would work:

In the event that a tenant, who qualified to lease a unit at the Low (80% or below) income threshold or the Median (100% or below) income threshold, experiences an increase in income during a lease term, such that the tenant no longer qualifies to lease the unit under the applicable income restriction, said tenant may remain in the unit until such time as the tenant's income exceeds the next level of income threshold (100% or below and 120% or below, as applicable). This Policy does not apply in the event that the tenant's change in income is the result of: (1) a change in employment; (2) a change in marital status; or (3) additional income from sources other than the tenant's current employer.

Collier County Community and Human Services Division Quarterly Rental Apartment Inventory Survey July, 2024									Very Low-Income (VLI): Means a household earning between 30% and 50% of the Area Median Income				
Information deemed reliable but should be independently verified									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 #	1/1 Rental Rate	2/2 Rental Rate	3/2 Rental Rate	Total # of Units in Development	Occupancy Rate	Total Available Units as of July 1st, 2024	July 2024	January 2024	January 2023	October 2022	July 2022
Goodlette Arms	950 Goodlette Rd N Naples, FL - 34102	(239) 262-3229	\$ 1,996	N/A	N/A	242	99.6%	1	Very-Low Income \$1,173	Very-Low Income \$1,123	Very-Low Income		
Wolfe Apartments	4620 16th Pl SW #303, Naples, FL 34116	(239)-353-8746	\$700	\$ 900		46	100.0%	0	1	2	0	12	0
Bembridge- The Harmony on Santa Barbara (Ekos)	4640 Santa Barbara Blvd	(239) 686-0050	\$1,008	\$1,212	\$1,398	82	TBA	0	Low Income \$1,878/2	Low Income \$1,797/2	Low Income \$1698/2	Low Income \$1698/2	Low Income \$1698/2
Saddlebrook Village	8685 Saddlebrook Cir, Naples, FL 34104	(239) 354-1122	N/A	\$ 1,230	\$ 1,407	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					
Bear Creek	2367 Bear Creek Dr, Naples, FL 34109	(239) 514-0600	N/A	\$ 1,282	\$ 1,477	108	100.0%	0					
Brittany Bay	14815 Triangle Bay Dr, Naples, FL 34119	(239) 354-2002	\$ 1,078	\$ 1,291	\$ 1,491	392	100.0%	0					
Brittany Bay II	14925 Lighthouse Rd, Naples FL 34119	(239) 354-2002	\$ 1,078	\$ 1,291	\$ 1,491	392	100.0%	0					
Brittany Bay III- Vanderbilt Place	14915 Lighthouse Rd, Naples FL 34119	(239) 354-2002	\$ 1,078	\$ 1,291	\$ 1,491	392	100.0%	0					
Osprey's Landing	100 Ospreys Landing, Naples, FL 34104	(239) 261-5454	\$ 1,110	\$ 1,329	\$ 1,538	176	100.0%	0					
Jasmine Cay	100 Jasmine Circle Naples, FL - 34102	(239) 963-9920	N/A	\$ 1,330	\$ 1,558	73	98.6%	1					
Noah's Landing- Golden Gate Commerce Park PUD	10555 Noah's Cir, Naples, FL 34116	(239) 775-7115	\$ 1,110	\$ 1,332	\$ 1,540	264	100.0%	0					
Tuscan Isle - Saddlebrook Village	8650 Weir Dr, Naples, FL 34104	(239) 304-3668	\$ 1,112	\$ 1,332	\$ 1,542	298	100.0%	0	2	0	0	1	2
Whistler's Cove	11400 Whistlers Cove Blvd, Naples, FL 34113	(239) 417-3333	\$ 1,111	\$ 1,333	\$ 1,551	240	100.0%	0					
Villas of Capri	7725 Tara Cir, Naples, FL 34104	(239) 455-4600	\$ 1,109	\$ 1,335	\$ 1,544	235	100.0%	0					
College Park	6420 College Park Cir, Naples, FL 34113	(833) 219-9964	N/A	\$ 1,340	\$ 1,556	210	100.0%	0					
Summer Lakes I - Donovan Center PUD	5600 Jonquil Ln, Naples, FL 34109	(833) 290-3367	\$ 1,121	\$ 1,347	\$ 1,561	140	100.0%	0					
Summer Lakes II - Bosley PUD	5520 Jonquil Ln, Naples, FL 34109	(833) 290-3367	\$ 1,121	\$ 1,347	\$ 1,561	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	\$ 1,750	\$ 1,950	96	99.0%	1					
Naples Place I-III	4544-4626 Sunset Rd, Naples, FL 34116	(239) 450-9126	\$ 1,200	\$ 1,900	\$ 2,350	170	1660.0%	0					
Atrium Gulfshore	5301 Summerwind Dr, Naples, FL 34109	(239) 597-6605	\$ 1,658	\$ 1,992	N/A	368	98.4%	6					
10x Living (Alvista at Laguna Bay)	2602 Fountainview Cir, Naples, FL 34109	(239) 254-7889	\$ 1,769	\$ 1,997	N/A	456	89.0%	50					
Jade at Olde Naples	402 11th St N, Naples, Fl 34102	(239)213-5888	\$ 1,800	\$ 2,000	N/A	104	97.1%	3					
River Reach	1970 River Reach Dr #179, Naples, FL 34104	(239) 643-2992	\$ 1,799	\$ 2,002	N/A	556	93.7%	35					
Milano Lakes*	3713 Milano Lakes Circle, Naples, FL 34114	(239) 558-1534	\$ 2,148	\$ 2,013	\$ 2,861	296	95.9%	12					
Malibu Lakes*	2115 Malibu Lakes Circle, Naples, FL 34119	(239) 596-0035	\$ 1,866	\$ 2,109	\$ 2,494	356	96.1%	14					
Sierra Grande at Naples*	6975 Sierra Club Cir, Naples, FL 34113	(239) 529-5631	\$ 2,056	\$ 2,138	\$ 2,490	300	96.3%	11					
Briar Landings	1385 Wildwood Lakes Blvd, Naples, FL 34104	(239) 455-2400	\$ 1,750	\$ 2,150	N/A	240	96.7%	8	796	346			

Collier County Community and Human Services Division Quarterly Rental Apartment Inventory Survey July, 2024									Very Low-Income (VLI): Means a household earning between 30% and 50% of the Area Median Income				
Information deemed reliable but should be independently verified									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 #	1/1 Rental Rate	2/2 Rental Rate	3/2 Rental Rate	Total # of Units in Development	Occupancy Rate	Total Available Units as of July 1st, 2024	July 2024	January 2024	January 2023	October 2022	July 2022
Oasis Naples	2277 Arbor Walk Cir, Naples, FL 34109	(239) 598-9944	\$ 1,850	\$ 2,150	N/A	216	100.0%	0	Moderate Income/	Moderate Income/ \$2697 2/2	Moderate Income/ \$2547	Moderate Income/	Moderate Income/
Somerset Palms	15985 Arbor View Blvd, Naples, FL 34110	(888) 479-3911	N/A	\$ 2,150	\$ 2,200	169	88.2%	20					
Bermuda Island*	3320 Bermuda isle Cir., Naples, FL 34109	(888) 415-1140	\$ 1,609	\$ 2,199	\$ 2,809	360	94.4%	20					
The Point	2155 Great Blue Dr, Naples, FL 34112	(239) 417-5500	\$ 1,769	\$ 2,214	\$ 2,859	248	91.5%	21					
Advenir Aventine*	9300 Marino Cir, Naples, FL 34114	(239) 793-4603	\$ 1,824	\$ 2,230	\$ 2,795	350	97.7%	8					
Aster at Lely Resort	8120 Acacia St, Naples, FL 34113	(239) 919-8375	\$ 1,736	\$ 2,239	\$ 2,633	308	93.2%	21					
Meadow Brook Preserve	1130 Turtle Creek Blvd, Naples, fl 34110	(239) 579-9420	\$ 1,975	\$ 2,250	\$ 2,750	268	93.3%	18					
Crest Apartments - Vincentian PUD (The Crest)	11496 Sumter Grove Cir Naples, FL 34113	(239)963-1209	\$ 1,911	\$ 2,271	\$ 3,298	200	80.0%	40					
Inspira Apartments	7425 Inspira Circle, Naples, FL 34113	(239) 298-5680	\$ 2,000	\$ 2,275	\$ 2,800	304	91.8%	25					
Mer Soleil	4250 Jefferson Ln, Naples, FL 34116	(239) 354-1155	\$ 1,660	\$ 2,290	N/A	320	94.4%	18					
I-75/Alligator Alley - (Edge 75)	120 Bedzel Cir, Naples, FL 34104	(239) 276-7770	\$ 1,900	\$ 2,300	\$ 2,900	320	87.8%	39					
The Coast Residences	1600 Wellesley Cir, Naples, FL 34116	(239) 353-1211	\$ 1,990	\$ 2,300	N/A	200	99.0%	2					
Orchid Run	10991 Lost Lake Drive, Naples, FL 34105	(833) 676-4450	\$ 2,069	\$ 2,341	\$ 2,787	282	92.6%	21					
Tree Farm - (Addison Place)	8677 Addison Place Circle, 34119	(239) 232-6109	\$ 1,887	\$ 2,342	\$ 2,959	294	95.9%	12					
Belvedere Apartments (Belvedere At Quail Run)	260 Quail Forest Blvd, Naples, FL 34105	(239) 434-0033	\$ 1,829	\$ 2,405	N/A	162	85.8%	23					
Legacy Naples Apartments*	7557 Campania Way, Naples, Fl 34104	(239) 354-7417	\$ 2,046	\$ 2,405	\$ 2,848	304	94.4%	17					
The Springs at Hammock Cove*	4360 Petal Dr, Naples, FL 34112	(239) 203-3972	\$ 2,080	\$ 2,416	\$ 2,672	340	95.6%	15					
Waverley Place	5300 Hemingway Ln, Naples, FL 34116	(239) 353-4300	\$ 1,890	\$ 2,478	\$ 2,700	300	91%	28					
Saxon Manor Isles- (Meadow Lakes)	105 Manor Blvd, Naples, FL 34104	(239) 403-4130	\$ 1,843	\$ 2,485	\$ 2,561	252	94.4%	14					
Briarwood- Lago Apartments (Lago Apartments)	10200 Sweetgrass Circle. Naples, Fl 34104	(239)384-6881	\$ 2,129	\$ 2,583	\$ 3,338	320	88.1%	38					
Atlis - Santa Barbara	4710 Atlis Drive, Naples Fl 34104	(239)-372-9850	\$ 2,205	\$ 2,718	\$ 3,189	242	60%	145					
Amberlin	8630 Amberlin Way Naples, Fl 34114	(239) 350-1566	\$ 1,799	\$ 2,763		188	TBA	Under Development					
Marea	3550 Putney Court, Naples FL 34112	(239) 944-7080	\$ 2,212	\$ 2,809	\$ 3,867	300	89%	33					
Mark Lane Apartments	15500 Mark Lane, Naples FL 34119	(239) 631-9325	\$ 2,250	\$ 2,815	\$ 3,500	286	88.1%	34					
Laurel Ridge	5460 Laurel Ridge Ln, Naples, FL 34116	(239) 353-7766	N/A	N/A	\$ 1,557	78	100.0%	0					
Naples 701	3531 Plantation Way, Naples, FL 34112	(239) 775-8000	\$ 1,495	N/A	N/A	188	90.4%	18					
The Coast (Berkshire Lakes)	3536 Winifred Row Ln, Naples, FL 34116	(239) 455-8174	N/A	N/A	\$ 2,425	146	82.2%	26					
Wild Pines Of Naples	2580 Wild Pines Ln, Naples, FL 34112	(239) 793-6419	\$ 1,558	N/A	N/A	200	99.5%	1					
Allura	16210 Allura Circle, Naples FL 34110	(239) 788-2641	\$ 2,479	\$3,048	\$3,479	320	95.0%	16					
The Pearl (Founders Square)	8820 Walter Way Naples, FL 34120	(239)-294-8985	\$ 2,219	\$ 3,133	\$ 3,595	400	96.5%	14					

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Property Name	Property Address	Phone #	1/1 Rental Rate	2/2 Rental Rate	3/2 Rental Rate	Total # of Units in Development	Occupancy Rate	Total Available Units as of July 1st, 2024	July 2024	January 2024	January 2023	October 2022	July 2022	
Magnolia Square	5934 Premier Way Suite 2100, Naples FL 34109	(239) 932-6899	\$ 2,449	\$ 3,357	\$ 4,695	290	95.5%	13	43	250				
Cadenza at Hacienda Lakes	8471 Rattlesnake Hammock Rd	TBA	N/A	N/A	N/A	160	TBA	Under Development	Market Rate	Market Rate	Market Rate	Market Rate	Market Rate	
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						
Amerisite- Latigo Apartments (FIORI)	8710 Collier Blvd	TBA	N/A	N/A	N/A	303	TBA	Under Development						
Sub-Total Naples		Median	\$ 1,800	\$ 2,150	\$ 2,492	16,138	94.8%	842	842	598	439	641	1,128	
Farm Worker Village	2225 Chadwick Cir, Immokalee, FL 34142	(239) 842-0327	\$ 595	\$ 645	\$ 700	276	100%	0	Very-Low Income \$1,173	Very-Low Income \$1,123	Very-Low Income	Very-Low Income	Very-Low Income	
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	\$ 734	\$ 817	N/A	41	95.1%	2						
Esperanza Place	2357 Esperanza Way, Immokalee, FL 34142	(239) 657-2009	\$ 755	\$ 845	\$ 905	47	95.7%	2						
Main Street Village	104 Anhinga 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	98.5%	1						
Heritage Villas	1810 Lake Trafford Rd, Immokalee, FL 34142	(239) 657-3204	\$ 830	\$ 937	N/A	41	97.6%	1	12	6	5	14	9	
Summer Glenn	1012 Summer Glen Blvd, Immokalee, FL 34142	(239) 657-3204	\$ 824	\$ 970	N/A	45	95.6%	2						
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	(239) 657-3649	\$ 978	\$ 1,137	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	Low Income	Low Income	Low Income	Low Income	Low Income	
Oak Haven	580 Oakhaven Cir, Immokalee, FL 34142	(239) 658-5920	N/A	\$ 1,288	\$ 1,479	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	94.9%	2						
Timber Ridge	2711 Wilton Ct, Immokalee, FL 34142	(239) 657-8333	N/A	N/A	\$ 792	35	100.0%	0						
Immokalee Fair Housing Alliance	2032 Corazon De La Comunidad CIR	TBA	N/A	N/A	N/A	128	TBA	Under Development	\$1,878/2	\$1,797/2	\$1698/2	\$1698/2	\$1698/2	
Sub-Total Immokalee		Median	\$ 768	\$ 1,003	\$ 1,100	1,582	99.1%	14						
Grand Total		Median	\$ 1,760	\$ 1,946	\$ 1,882	17,720	95.2%	856	856	604	544	655	1137	

Please note we anticipate an additional 160 multi-family rental units in FY2024 if approved by the BCC in September.

	# of Unit Deferred
FY23	0
FY24 (YTD)	24

	Budgetary Authority (3% of Previous Year's collections)	Impact Fee Deferred	Number of Units
FY23	\$2,470,000	\$1,071,536.97	86
FY24(YTD)	\$2,160,000	\$1,123,104.33	88

Feel free to contact me if you have any questions.
Thank you.

Lisa Carr
Supervisor - Grants
Community & Human Services

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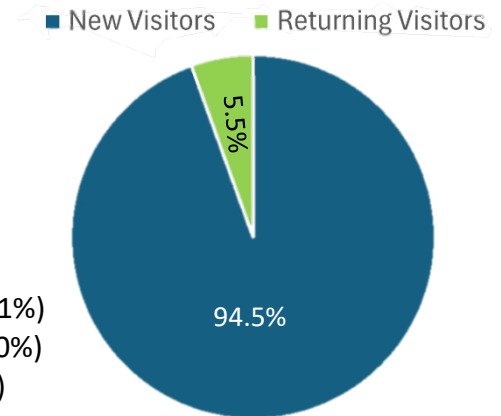




2024 Website Highlights CollierCountyHousing.com

January 2024 Highlights

- 1,621 Total Visitors
 - 1,532 (94.5%) New Visitors
 - 89 (5.5%) Returning Visitors
- 2,191 Sessions
- 4,274 Pageviews
- Top Three Pages
 - Collier Community Assistance Programs: 915 (21%)
 - Homepage (CollierCountyHousing.com): 890 (20%)
 - Individual Assistance and Availability: 544 (12%)
- Top Three Referrers
 - Google/Organic: 986 (60%)
 - Direct: 379 (23%)
 - CollierCountyFL.gov: 78 (5%)



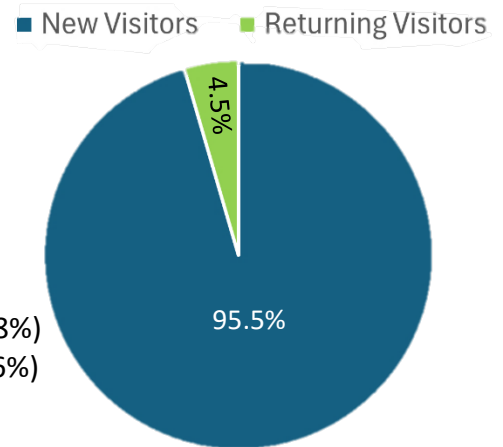
February 2024 Highlights

- 2,027 Total Visitors
 - 1,940 (95.7%) New Visitors
 - 87 (4.3%) Returning Visitors
- 2,486 Sessions
- 4,334 Pageviews
- Top Three Pages
 - Homepage (CollierCountyHousing.com): 1,447 (33%)
 - Collier Community Assistance Programs: 747 (17%)
 - Individual Assistance and Availability: 458 (10%)
- Top Three Referrers
 - Google/Organic: 896 (44%)
 - Direct: 359 (17%)
 - News Grets Store: 224 (11%)



March 2024 Highlights

- 2,313 Total Visitors
 - 2,210 (95.5%) New Visitors
 - 103 (4.5%) Returning Visitors
- 3,373 Sessions
- 6,549 Pageviews
- Top Three Pages
 - American Rescue Plan Application: 1,655 (25%)
 - Collier Community Assistance Programs: 1,193 (18%)
 - Homepage (CollierCountyHousing.com): 1,090 (16%)
- Top Three Referrers
 - Google/Organic: 1,035 (44%)
 - Direct: 947 (40%)
 - Bing/Organic: 79 (3%)



April 2024 Highlights

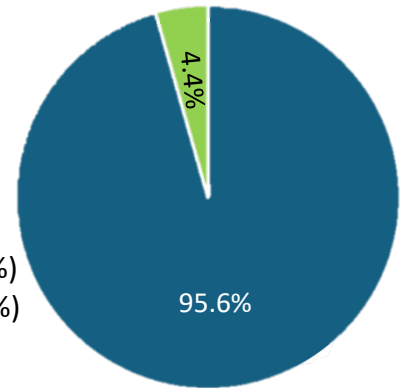
- 1,499 Total Visitors
 - 1,426 (95.1%) New Visitors
 - 73 (4.9%) Returning Visitors
- 2,056 Sessions
- 3,968 Pageviews
- Top Three Pages
 - Homepage (CollierCountyHousing.com): 872 (21%)
 - Collier Community Assistance Programs: 790 (19%)
 - Individual Assistance and Availability: 485 (12%)
- Top Three Referrers
 - Google/Organic: 929 (61%)
 - Direct: 348 (23%)
 - Bing/Organic: 80 (5%)



May 2024 Highlights

- 1,704 Total Visitors
 - 1,629 (95.6%) New Visitors
 - 75 (4.4%) Returning Visitors
- 2,385 Sessions
- 4,575 Pageviews
- Top Three Pages
 - Homepage (CollierCountyHousing.com): 915 (20%)
 - Collier Community Assistance Programs: 895 (19%)
 - Individual Assistance and Availability: 555 (12%)
- Top Three Referrers
 - Google/Organic: 973 (57%)
 - Direct: 485 (28%)
 - Bing/Organic: 77 (4%)

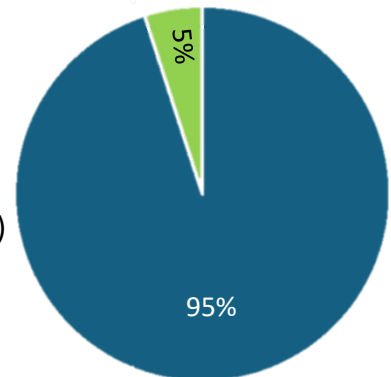
■ New Visitors ■ Returning Visitors



June 2024 Highlights

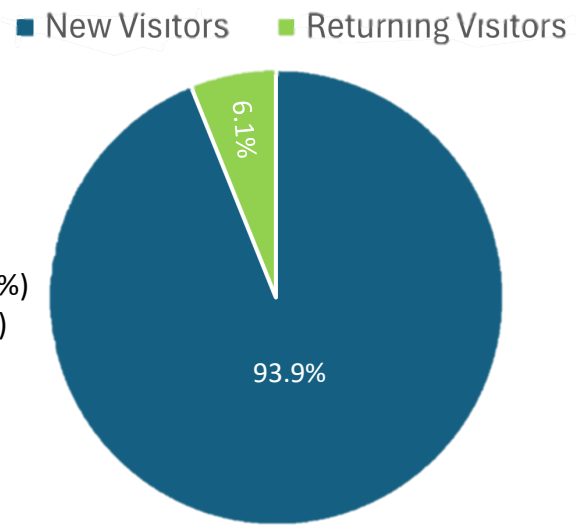
- 1,746 Total Visitors
 - 1,659 (95%) New Visitors
 - 87 (5%) Returning Visitors
- 2,410 Sessions
- 4,571 Pageviews
- Top Three Pages:
 - Homepage (CollierCountyHousing.com): 1,040 (22%)
 - Collier Community Assistance Programs: 933 (20%)
 - Individual Assistance and Availability: 556 (12%)
- Top Three Referrers
 - Google/Organic: 957 (54%)
 - Direct: 462 (26%)
 - Bing/Organic: 88 (5%)

■ New Visitors ■ Returning Visitors



July 2024 Highlights

- 1,711 Total Visitors
 - 1,606 (93.9%) New Visitors
 - 105 (6.1%) Returning Visitors
- 2,444 Sessions
- 4,656 Pageviews
- Top Three Pages:
 - Homepage (CollierCountyHousing.com): 1,050 (22%)
 - Collier Community Assistance Programs: 908 (19%)
 - Individual Assistance and Availability: 487 (10%)
- Top Three Referrers
 - Google/Organic: 973 (56%)
 - Direct: 467 (27%)
 - Bing/Organic: 85 (5%)



Southwest Florida Regional Housing Action Plan

Partnership between the Southwest Florida Home Coalition and the

Florida Housing Coalition

Report 3: Barrier Analysis

Introduction

The Florida Housing Coalition (FHC) was contracted by the Southwest Florida Home Coalition to create a Regional Housing Action Plan for a 5-county area consisting of Charlotte, Collier, Glades, Hendry, and Lee counties. Building upon regional housing and needs data, key issues, and strategies outlined in our statewide 2023 Home Matters Report, FHC is crafting a series of locally sensitive reports, which when combined will form a complete Regional Housing Action Plan containing the following:

1. Trends and Needs Analysis
2. Housing Market and Gap Analysis
- 3. Barrier Analysis**
4. Document Review
5. Stakeholder Engagement
6. Final Plan

This document is the third Report as part of this effort. Reports 1 and 2 provide analysis on 1) regional demographic and economic trends to project future housing needs based on observed patterns in population, household composition, and job growth; and 2) the absolute and relative changes in housing stock that is affordable to area income for regional markets. Report 3 seeks to identify predominant barriers to housing development and affordability for the 5-county area that may not be readily apparent when conducting analyses on demographic or market trends but can be observed firsthand by key stakeholders who work within the region's housing ecosystem. To help inform future efforts to address these observed barriers at the local level through policy reforms, Report 3 also features solicited feedback on possible solutions from the stakeholder groups.

To accomplish this stated goal for Report 3, FHC staff conducted a set of surveys for the stakeholder groups of 1) local government staff; 2) nonprofit and for-profit developers who have experience creating affordable housing within the 5-county area; and 3) continuum of care (CoC) member organizations and local service providers. The sections to follow in this Report will describe the methodology for the surveys before providing the results and offering key takeaways from the surveys that may be considered when forming priorities for responsive local policies.

FHC team dedicated to the Southwest Florida Regional Housing Action Plan:

- Kody Glazer, Chief Legal and Policy Officer
- Wis Benoit, Research Analyst
- Ali Ankudowich, Technical Advisor
- Ryan McKinless, Policy Analyst

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Surveys on Local Housing Barriers & Opportunities

Survey Methodology

This section details the methodology and thought processes behind how the surveys were conducted for the three identified key stakeholder groups in the Southwest Florida region. The goal of this third Report is to identify currently observed barriers to housing development and affordability throughout the 5-county area of Charlotte, Collier, Glades, Hendry, and Lee Counties, in addition to soliciting ideas for possible solutions. FHC staff viewed a survey approach as being the most viable and efficient method to capture this desired feedback.

The surveys for each stakeholder group were created, distributed, and analyzed using SurveyMonkey, an online tool that provides these services.

Organizing the Regional Housing Ecosystem into Three Key Stakeholder Groups

Rather than using a single, one-size-fits-all survey, FHC staff distributed three separate surveys that were tailored for certain local and regional stakeholder groups who are essential to the development of affordable housing and provision of housing-related resources throughout the region. These three stakeholder groups, identified through FHC staff expertise and agreed upon by the Southwest Florida Home Coalition, consisted of the following key players in the region's housing ecosystem:

1. **Affordable Housing Developers.** Affordable housing developers are critical to the creation of below market rate housing opportunities in a community. While all forms of housing development contribute to the overall housing supply and built environment, affordable housing development is distinct from traditional market rate or luxury housing development in that it typically requires a minimum level of experience and expertise that is specific to affordable housing finance programs. For affordable housing to be financially viable, it is sometimes necessary to participate in these affordable housing finance programs to unlock publicly subsidized affordable housing funding resources. These affordable housing finance programs, administered at the federal, state, and local levels, feature programmatic requirements that must be navigated and are affected by geographic location. For this reason, FHC staff specifically sought to survey developers who not only have experience in affordable housing development, but also have experience in developing, or attempting to develop, affordable housing within the specified 5-county area. Feedback from this specific stakeholder group speaks directly to recently observed barriers encountered when seeking to develop affordable housing in the communities that are within the 5-county area of focus.

To create a list of survey recipients for this stakeholder group, FHC staff referenced past annual cycles of Requests for Applications (RFAs) administered by the Florida Housing Finance Corporation (FHFC), the state Housing Finance Authority that is responsible for administering federal and state affordable housing funding resources throughout Florida. Past applications for affordable housing funding awards through the RFA process are publicly available on FHFC's website. These applications include contact information for the developers who applied and the geographic areas of their proposed developments. FHC staff pulled contact information for developers who had applied for funding to build affordable housing within the 5-county area since 2018, in addition to using contacts provided by the Southwest Florida Home Coalition.

2. **Continuums of Care (CoC) Member Organizations and Local Service Providers.** CoC member organizations and local service providers were designated as a key stakeholder group to gather insights on what barriers are being observed on the ground level by professionals who work directly with the local populations being most impacted by housing and resource scarcity. This stakeholder group can speak directly to what barriers or inefficiencies are being observed in the provision of housing services and resources throughout the 5-county area. This stakeholder group was also viewed as an integral resource for ideas to remedy observed barriers through programmatic adjustments, to the extent that it is possible on a local or regional level.

An aspect of this stakeholder group worth noting is the breadth of the services they provide. CoC members and service providers may specialize in homelessness services, victim services, or social services provision. The structures of these organizations also vary, consisting of mission-based non-profits, faith-based organizations, governmental entities, businesses, school districts, and public housing agencies.

To develop a list of survey recipient contacts for this stakeholder group, FHC staff utilized internally sourced contacts from past organizational work in the 5-county area, in addition to CoC member contacts provided by the Southwest Florida Home Coalition.

3. **Local Government Staff.** Local government staff provide an essential perspective on what barriers may exist in the administration of housing programs and resources throughout the 5-county area. Public sector staff, particularly at the local level, can be uniquely aware of unseen disruptions and inefficiencies that may exist within local frameworks that dictate how housing is built, where housing is built, how much housing is built, and how housing resources are being administered. This can include, for example, insights on perceived misconceptions from residents and locally elected officials that may hinder staff efforts to make informed improvements to observed programmatic shortcomings.

In developing the survey contact list for this key stakeholder group, FHC staff referred to internal contacts from past organizational work and engagement with local government staff throughout the 5-county area, contacts provided by the Southwest Florida Home Coalition, and contacts that were publicly available on local government websites.

FHC staff sought to specifically target local government staff members from the 5-county area who work in departments that relate to affordable housing development or program administration. This included professional backgrounds such as planning and zoning, housing policy, community development, community and human services, economic development, environmental services, SHIP administration, transportation services, and Community Redevelopment Agencies (CRAs).

Survey Questions

FHC staff intentionally designed each of the three surveys according to a common structure and approach, with the content of certain questions being tailored to fit the specific stakeholder group. All surveys began by obtaining identifying information regarding the respondents' professional organization. This served as an initial filter for the surveys. For example, the Affordable Housing Developers and CoC Members and Service Providers stakeholder groups were asked whether their organization is for-profit or non-profit, the counties in which they operate, and the populations they serve.

The Local Government Staff stakeholder group was asked to confirm that they are employees of local governments within the 5-county area and to identify their public organization and department.

Following the initial identification questions, all surveys transitioned to stakeholder-specific questions posed to gather information on common professional practices seen as relevant to affordable housing development. Specifically, FHC sought feedback on barriers perceived when performing these practices, in addition to suggested solutions. These stakeholder-specific questions begin with closed-ended questions.

This question for the Local Government Staff stakeholder group provides an example:

“In your experience, how much are land use policies and zoning regulations a barrier to housing development in your region? 1 indicates not at all a barrier, 5 indicates an extreme barrier.”

The latter questions for each survey were open-ended and designed to encourage unique perspectives on observed barriers to affordable housing development, as well as experience-based proposals to address these observed barriers.

This question for the Affordable Housing Developer Stakeholder Group provides an example:

“Please describe what sort of practices related to publicly owned land, regulations, funding, partnerships, and/or other strategies you would like to see expanded or newly implemented in the southwest Florida region to help address housing affordability.”

In addition to identifying barriers and solutions, the feedback received from these open-ended questions may also be useful in efforts to articulate how these stakeholder groups in the local housing ecosystem view problems and ultimately inform well-rounded policy approaches that are considerate of these essential perspectives.

Although the three surveys varied somewhat in length, each followed this same general approach and structure. The surveys for Local Government Staff and Affordable Housing Developer stakeholder groups consisted of twenty-one and twenty-two questions, respectively. The survey for the COC member organizations and service provider stakeholder group was the longest and consisted of twenty-nine questions, primarily due to the high level of nuance required to evaluate service provision factors that relate to housing. **The section to follow will disclose the results of each survey while also providing takeaways for consideration from each stakeholder group surveyed.**

Survey Quick Hits

Here are the key takeaways from the survey results by survey group:

Affordable Housing Developers

1. When asked which housing types they develop or are interested in developing, the highest response rate was received in favor of building Missing Middle housing types such as duplexes, triplexes, and quadraplexes (80%). Local policies to promote the expanded allowability of these housing types may be met with the highest level of developer interest.
2. A majority of affordable housing developers who participated in the survey perceived land use and zoning regulations to be a moderate to significant barrier to housing development in the southwest Florida region.
3. Density limits and parking requirements received the highest response rates as being the most significant barriers to housing development in the southwest Florida region, with each receiving votes from 80 percent of the affordable housing developers who were surveyed.

4. The responses indicate that land availability is an observed barrier to housing development. 40 percent of developers surveyed reported that acquiring suitable land is an “extreme barrier” to developing housing in the southwest Florida region.
5. 44% of respondents indicated that funding and financing availability is an extreme barrier to affordable housing development – indicating interest in advocacy for more local affordable housing funding.
6. The open-ended responses from affordable housing developers are informative to specific situations where land use regulations have impacted development and solutions to allow more building of affordable homes including:
 - a. “I would like to see more private/public partnerships to address the lack of affordable housing. If all of the larger employers participated in helping the non-profits develop affordable housing for their employees there might not be such an issue.”
 - b. “We would like to see the continuation of discussions with the philanthropic and financial services communities to create a competitive funding source for land acquisition to be placed in a community land trust for future affordable development.”
 - c. “More locally funded programs using sales tax, ad valorem rebates or exemptions, and impact fee waivers.”
 - d. “Need for a well-funded housing trust fund at the county level of subsidy. Reduction or waivers of impact fees.”
 - e. “Require mixed levels of AMI in housing projects to obtain funding and then incentivize more for providing housing at the lower levels if the community that is developing has more residents in that AMI range. Developers will stay in the 120% range of AMI if they do not have to build to meet any lower income level and still receive all the incentives.”

Continuums of Care (CoC) Member Organizations and Local Service Providers.

1. Most respondents reported that providing housing for people experiencing homelessness is perceived as being “Not very important” (52.17%), or “Not important at all” (17.39%), for local elected officials in the southwest Florida region. This indicates a need for regional advocacy to generate a sense of urgency towards addressing homelessness.
2. Most respondents for the CoC Members and Service Providers stakeholder group (80%) indicated that lack of available funding/overly competitive application process (“there are not enough resources to go around”) as being a barrier according to experience. The responses received indicated that the CoC Members and Service Providers stakeholder group perceives availability of funding and financing to be a significant barrier to homeless housing development and/or provision in the southwest Florida region.
3. A majority of surveyed CoC members and housing service providers (91.30%) are not landowning organizations who are developing housing. This could indicate a greater need for CoC organizations and housing service providers to partner with affordable housing developers to ensure that new housing is designed most effectively to serve persons with the lowest incomes.

4. 65.22% of the CoC members and housing service providers surveyed indicated that engaging with local landowners, including religious organizations, to explore partnerships would ease barriers related to land availability as it relates to developing housing for homeless populations.
5. Housing type allowances were seen as the most significant barrier to housing development in the southwest Florida region, according to the perspectives of participating CoC Members and Service Providers.
6. The open-ended responses provide great insight into specific barriers and solutions to addressing homelessness in the region.

Local Government Staff.

1. The most widely cited reason for why public land is deemed inappropriate for affordable housing, from the perspectives of the Local Government Staff stakeholder group, was that the land is needed for other governmental purposes (35.71%).
2. These survey responses for the Local Government Staff stakeholder group showed mixed responses on the degree to which land use policies and zoning regulations are a barrier to housing development in the region. However, most Local Government Staff surveyed reported land use policies and zoning regulations to be at least 3 out of 5 in terms of significance as a barrier to housing development (64.29%).
3. The Local Government Staff stakeholder group most widely selected housing type allowances (41.18%) and density limits (41.18%) as being the most significant regulatory barriers to housing development in the region.
4. The responses received indicated that 40% of the Local Government Staff stakeholder group perceives availability of funding and financing to be a significant barrier to housing development in the southwest Florida region. 46.67% of those surveyed for the Local Government Staff stakeholder group reported the lack of necessary resources to properly staff housing programs as being an extreme barrier.
5. Most respondents for the Local Government stakeholder group indicated that increased interlocal government collaboration would not help with implementing new or improved housing programs and policies at the local level or were not sure.
6. A notable majority of local government staff who participated in the survey (56.25%) indicated the highest level of openness to exploring opportunities to collaborate with other local governments in the region on housing-related issues.
7. Most local government staff surveyed (73.33%) indicated that affordable housing is a priority for local elected officials, but not the most important.
8. The open-ended responses provide great insight into specific barriers and solutions. Most open-ended responses covered some aspect of needing more funding for affordable housing, regulatory barriers to building affordable homes, and staff capacity.

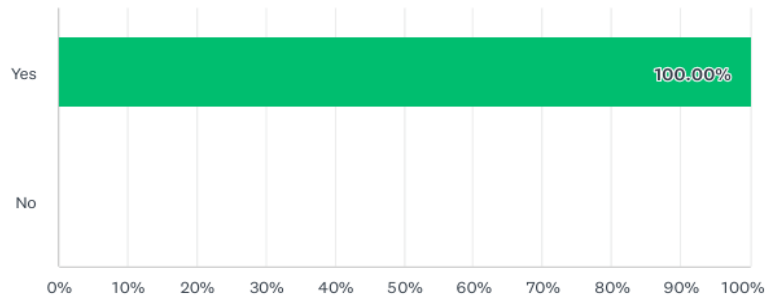
Full Survey Results

To fully document the survey findings for this report, the results of the surveys from each stakeholder group are provided within this section. The aggregate results for closed-ended questions will be provided

before highlighting individual written responses received in response to open-ended questions. Suggestions and key takeaways that may be used to guide policy priorities will be bolded throughout.

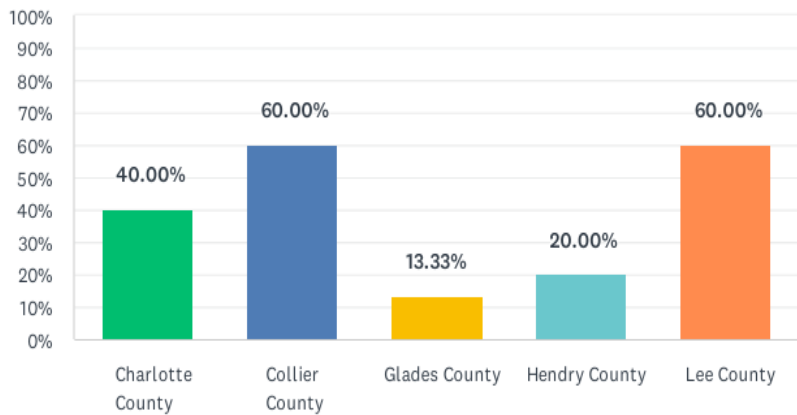
By the Numbers: Affordable Housing Developer Survey Results

1. This survey is designed to capture information from developers of market-rate and/or affordable housing in the Florida counties of Charlotte, Collier, Glades, Hendry, and Lee. Does this describe you?



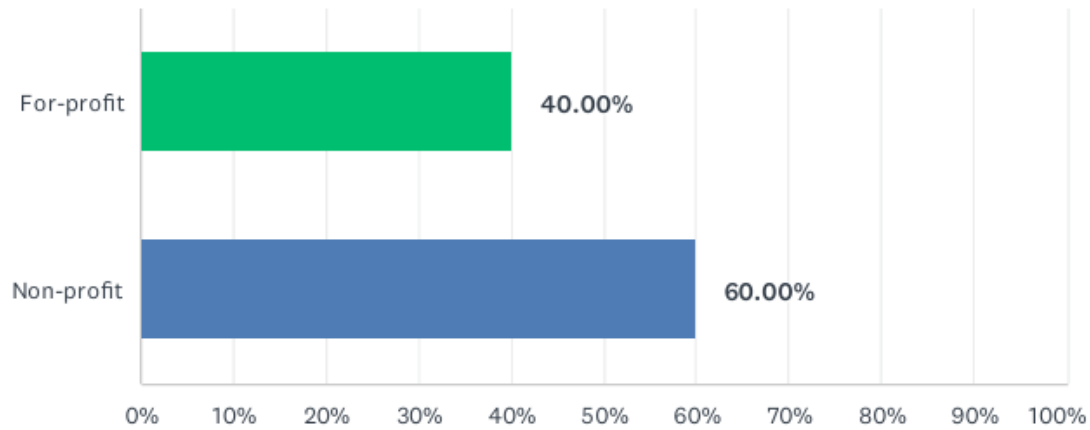
The results from Question 1 confirmed that all survey participants fit the targeted stakeholder group for Affordable Housing Developers.

2. In what county or counties does your organization operate? Select all that apply.



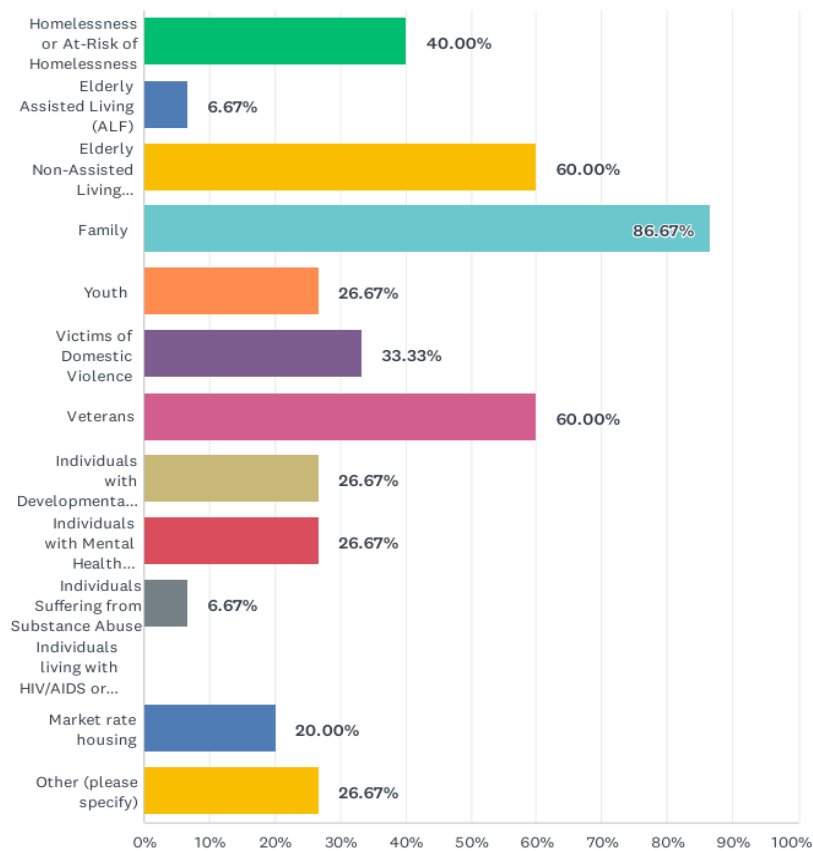
The responses to Question 2 indicate that the survey participants most regularly build affordable housing in Collier and Lee Counties. Hendry and Glades County received the lowest response rates.

3. Is your organization for-profit or non-profit?



Question 3 showed that 60 percent of affordable housing developers surveyed represent a non-profit organization.

5. What demographics do your housing developments serve? Select all that apply.

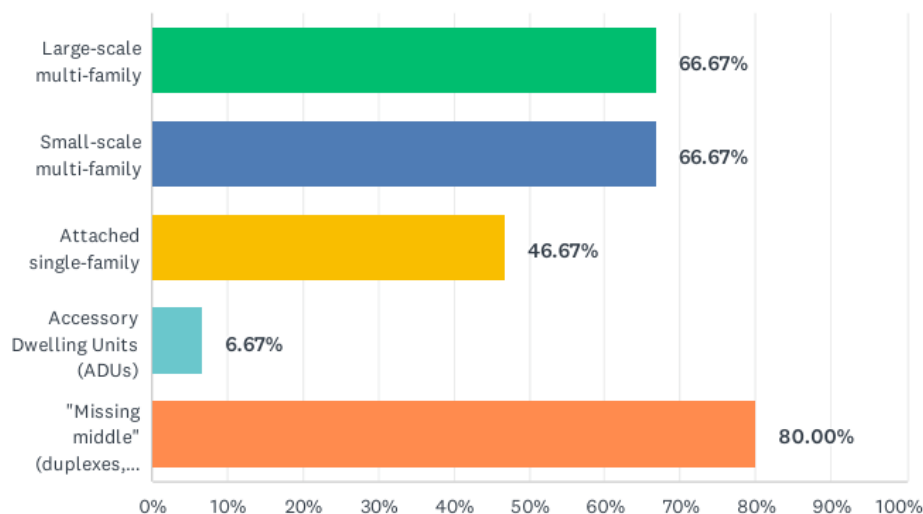


The responses to Question 5 reflect what demographic populations are being served by the region's affordable housing developers who participated in the survey. **Of the participants surveyed for the Affordable Housing Developer stakeholder group, Family is the most frequently served demographic (86.67%), with Elderly Non-Assisted Living and Veterans being other more widely served groups.**

Other responses received included:

- Homelessness or At-Risk of Homelessness (40%)
- Victims of Domestic Violence (33.33%)
- Youth (26.67%)
- Individuals with Developmental Disabilities (26.67%)
- Individuals with Mental Health Disorder (26.67%)
- Market Rate Housing (20%)
- Elderly Assisted Living (6.67%)
- Individuals Suffering from Substance Abuse (6.67%)

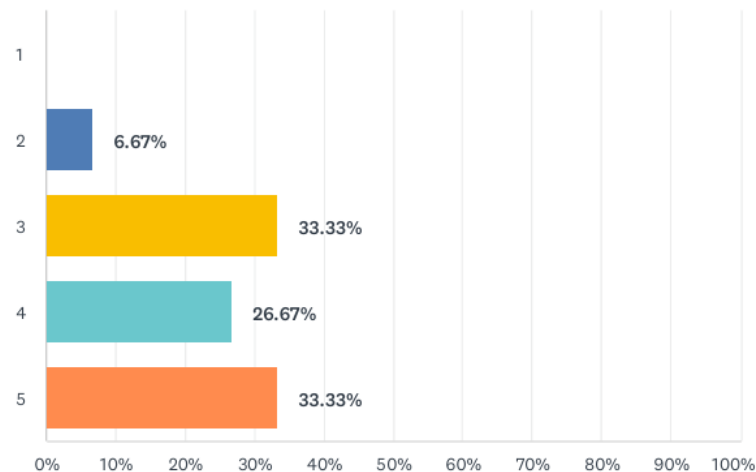
6. Are you already developing or interested in developing any of the following housing types?



Question 6 sought to gauge what forms of housing are most favored amongst the region's affordable housing developers who participated in the survey. This question was asked for both the Affordable Housing Developers and CoC Members and Service Providers stakeholder groups, with the results providing insights on what types of affordable housing construction have the highest level of interest or are more financially feasible for southwest Florida markets from the perspectives of each stakeholder group.

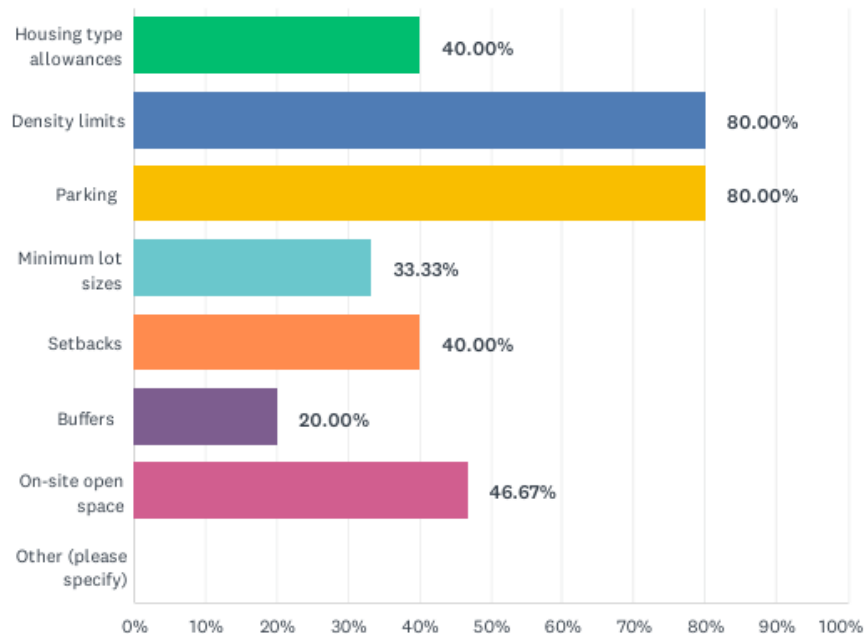
Notably, the highest response rate was received in favor of building Missing Middle housing types such as duplexes, triplexes, and quadraplexes (80%). Local policies to promote the expanded allowability of these housing types may be met with the highest level of developer interest.

7. In your experience, are land use policies and zoning regulations a barrier to housing development in the southwest Florida region? 1 indicates not at all a barrier, 5 indicates an extreme barrier.



Question 7 was the first question in this survey that was intended to pinpoint perceived barriers to affordable housing development. Specifically, it evaluated the degree to which the Affordable Housing Developer stakeholder group viewed local land use and zoning policies to be a barrier to housing development in the southwest Florida region. In response to this question, 93.33% of respondents reported a minimum level of 3 out of 5. **These survey responses indicate that a majority of affordable housing developers who participated in the survey perceived land use and zoning regulations to be a moderate to significant barrier to housing development in the southwest Florida region.**

8. Which specific land use or zoning regulations do you perceive as the most significant barriers to housing development in your area? Select all that apply.



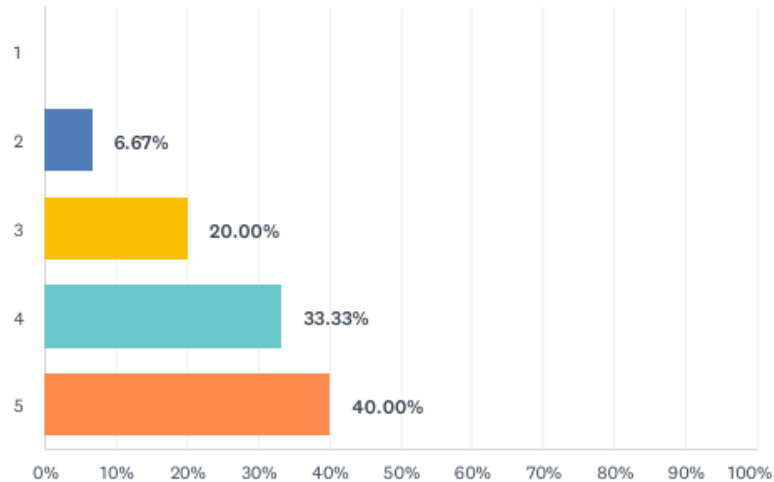
Building from Question 7, Question 8 goes a step further to gather feedback from the Affordable Housing Developer stakeholder group on what specific land use and zoning regulations are the most significant barriers to housing development in the region, according to their experiences. This may help to guide future reforms at the local level that aim to expand housing production in the region.

Density limits and parking requirements received the highest response rates as being the most significant barriers to housing development in the southwest Florida region, with each receiving votes from 80 percent of the affordable housing developers who were surveyed.

Other responses received included:

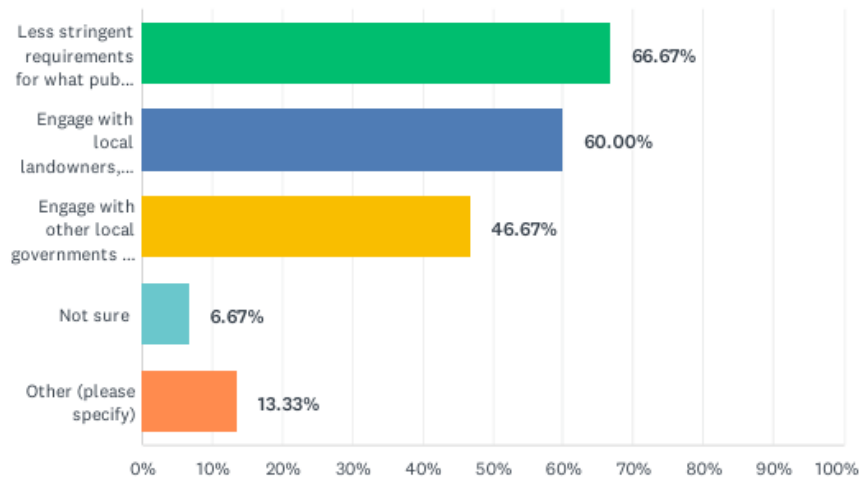
- On-site open space (46.67%)
- Housing type allowances (40%)
- Setbacks (40%)
- Minimum lot sizes (33.33%)
- Buffers (20%)

10. In your experience, how challenging is it to acquire suitable land for housing development projects in the southwest Florida region? 1 indicates not at all a barrier, 5 indicates an extreme barrier.



Question 10 was another question designed to pinpoint observed barriers to housing development. Specifically, it evaluated the degree to which land availability is seen as a barrier to housing construction in the southwest Florida region from the perspectives of affordable housing developers. **The responses indicate that land availability is an observed barrier to housing development. 40 percent of developers surveyed reported that acquiring suitable land is an “extreme barrier” to developing housing in the southwest Florida region.**

12. What can local governments in southwest Florida do to ease barriers related to land availability for housing development? Select all that apply.



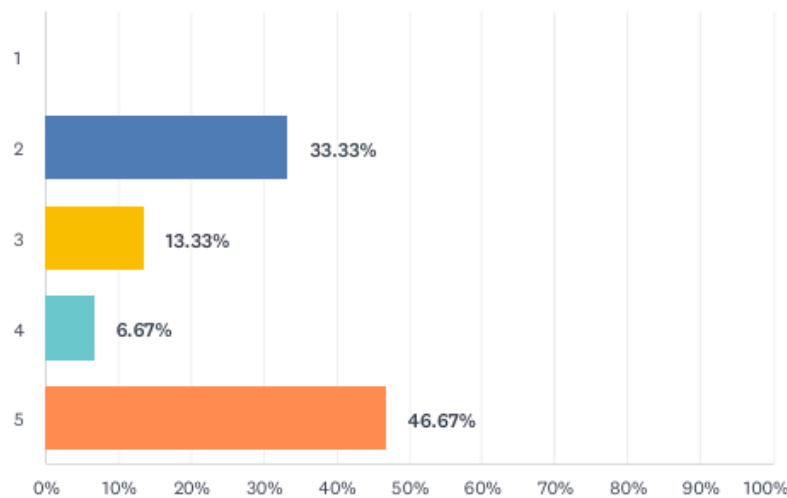
Question 12 was intended to gather feedback from the Affordable Housing Developer stakeholder group on potential solutions local governments and working groups may pursue to alleviate the barrier of land availability. The choices provided were several broader policy approaches that would not require major local reforms such as zoning changes, ordinances, or amendments to existing local agreements. Participants were also given the option to provide additional written responses under the “Other” response category.

Two-thirds (66.67%) of affordable housing developers surveyed indicated that having less stringent requirements for what makes public land suitable for housing would ease barriers related to land availability for affordable housing development.

Other responses received included:

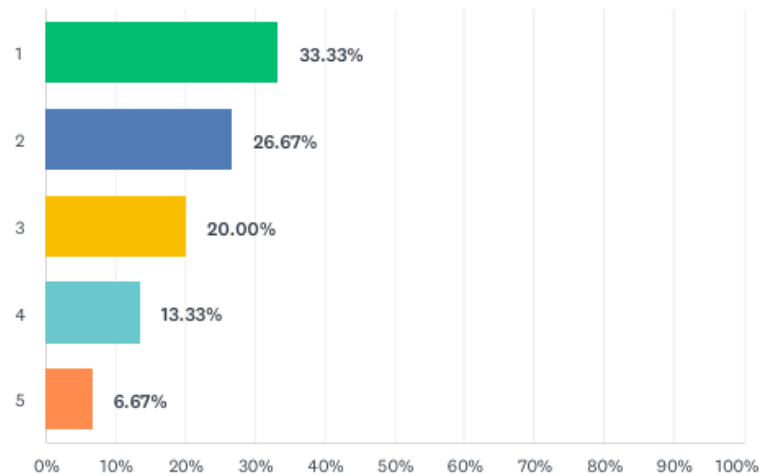
- Engage with local landowners, including religious organizations, to explore partnership opportunities to develop housing for persons experiencing homelessness (60%)
- Engage with other local governments to explore interlocal partnerships related to publicly owned land (46.67%)
- Not sure (6.67%)
- “Use of Community Land Trust, establishing an Affordable Housing Trust Fund and dedicated funding to acquire land for affordable housing.” (1 response)
- “Increase intensity allotment for housing.” (1 response)

13. In your experience, how much is availability of funding and financing resources a barrier to housing development in this region? 1 indicates not at all a barrier, 5 indicates an extreme barrier.



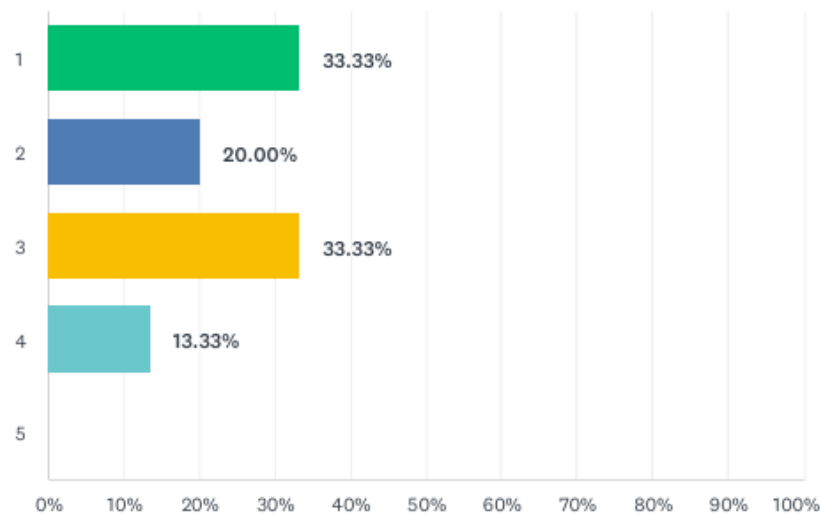
Question 13 intended to evaluate the degree to which the Affordable Housing Developer stakeholder group perceives the availability of housing finance resources to be a barrier to development in the southwest Florida region. This question was asked of all three stakeholder groups. **The responses received to this question were somewhat polarized, with 44.67% of respondents indicating that this is an extreme barrier and 33.33% of respondents indicating that it is not a significant barrier.**

16. In your experience, is your organizational capacity a barrier to housing development? 1 indicates not at all a barrier, 5 indicates an extreme barrier.



Question 16 asked participants whether or not organizational capacity is seen as a barrier for housing development, from the perspectives of affordable housing developers who operate in the southwest Florida region. Specifically, this question was intended to evaluate if organizations in this stakeholder group have had adequate capacity for their staff to navigate the development process in the 5-county area. This is a common question that was asked of each stakeholder group and may help inform future efforts to better support involved sectors in the regional housing ecosystem. **The responses received indicate that this is not perceived as an extreme barrier for this stakeholder group.**

18. In your experience, are external partnerships a barrier to housing development? 1 indicates not at all a barrier, 5 indicates an extreme barrier.



Question 18 was also asked of all three surveyed stakeholder groups and was meant to evaluate if organizations in the regional housing ecosystem believe that the development process could improve with more external partnerships. **Results from Question 18 indicate that the formation of external partnerships is not seen as an extreme barrier to the region's development of affordable housing by the Affordable Housing Developer stakeholder group.**

Commentary: Written Responses to Open-Ended Questions from Affordable Housing Developers

The following section provides the written feedback received from the Affordable Housing Developer stakeholder group in response to the survey's open-ended questions. As mentioned prior, the open-ended questions of the surveys were intended to field a wide selection of written feedback on perceived barriers to affordable housing development in the 5-county area, as well as solutions to those perceived barriers, from the first-hand perspectives of the three stakeholder groups seen as being integral to the regional housing ecosystem. This written feedback may then be used by the Collaborative to support ongoing advocacy efforts to address observed housing scarcity throughout the 5-county area, whether it be through building public-private partnerships, community outreach, encouraging interdepartmental and interagency collaboration, promoting local land use and policy reforms, or communicating with elected officials. While this collection of written feedback is presented in this Report for informational purposes, it will also be referenced when providing policy recommendations in subsequent reports.

Does your organization pursue partnerships with service providers or advocacy-based organizations? If yes, please describe.

- “We look to collaborate with developers of affordable housing units, both for homeownership and rental.”
- “Yes, we partner with government agencies and community organizations to develop programs for redevelopment and workforce housing.”
- “Yes, these partnerships provide tenant candidates for our housing and wrap around services once tenants are housed.”
- “We are affiliated non-profits consisting of a service provider, a land trust and a community engagement and philanthropic non-profits.”
- “We partner with many service providers to ensure good wrap around support for Habitat homebuyers.”
- “Yes, we have partnered with the Center for Independent Living Gulf Coast, Division of Blind Services, and other partner agencies.”

Can you describe a specific instance or instances where a land use policy or development regulation created a barrier from building housing or additional housing that you otherwise would have built?

- “We have LOTS of experience with development regulations impacting housing affordability. In our largest neighborhood, the requirement to have sidewalks on both sides of the streets (which are private) will result in more than 10 miles of concrete! In another multi-family neighborhood, setbacks resulted in a much lower unit count, reducing density and increasing cost to the buyer.”
- “We were trying to develop a Tiny Home community for low-income individuals but have been turned down due to Zoning and housing type allowances on multiple occasions.”

- “Open space requirements on small commercial lots may create barriers to utilization of Live Local Act to develop multifamily housing near employment centers.”
- “Triplex considered commercial and not residential and required sprinklers, landscaping, and commercial zoning requirements.”
- “Here's a hypothetical example of how a land use policy or development regulation could create a barrier to building housing: Imagine a city with a growing population and increasing demand for housing. A developer identifies a vacant lot in a residential area that is zoned for single-family homes. The developer proposes to build a multifamily housing complex on the lot to provide more housing options and meet the growing demand. However, a specific land use policy or development regulation creates a barrier to this project:

Zoning Restrictions: The city's zoning ordinance strictly prohibits multifamily housing developments in areas zoned exclusively for single-family homes. This zoning restriction is intended to maintain the character of the neighborhood and prevent density increases. As a result, the developer's proposal to build a multifamily housing complex is not permitted under the current zoning regulations.

Density Limits: Even if the zoning allows for multifamily housing in the area, there may be density limits imposed by development regulations. For example, the city's zoning code may limit the number of units per acre or impose height restrictions on buildings. These density limits can constrain the developer's ability to maximize the housing potential of the site and may make the project financially unviable.

Parking Requirements: Development regulations often include parking requirements that mandate a minimum number of parking spaces per housing unit. These requirements can significantly increase construction costs and limit the feasibility of affordable housing projects, especially in areas where land is expensive. The developer may find it challenging to meet the parking requirements while still providing affordable housing units.

Environmental Impact Assessments: Some land use policies require developers to conduct environmental impact assessments before proceeding with a housing project. While environmental assessments are essential for sustainable development, they can add time and costs to the project, delaying construction and increasing expenses. This additional regulatory hurdle may deter developers from pursuing housing projects in certain areas.

Historic Preservation Restrictions: In areas with historic preservation regulations, developers may face restrictions on building new housing or modifying existing structures. These regulations aim to preserve the historical integrity of neighborhoods but can create barriers to adding new housing stock. Developers may need to navigate complex approval processes and design constraints to comply with historic preservation requirements.

Affordable Housing Mandates: Some cities have inclusionary zoning policies that require developers to include a certain percentage of affordable housing units in new developments. While promoting affordable housing is a worthy goal, the financial implications of meeting these mandates, such as providing subsidized units or paying in-lieu fees, can impact the feasibility of housing projects, particularly for smaller developers. In this hypothetical scenario, the specific land use policy or development regulation, such as zoning restrictions, density limits, parking requirements,

environmental assessments, historic preservation restrictions, or affordable housing mandates, creates a barrier to building housing or additional housing that the developer otherwise would have built. Addressing these regulatory barriers through comprehensive planning, zoning reforms, and policy adjustments can facilitate the development of housing that meets the needs of growing communities while balancing neighborhood concerns and sustainability goals.”

What trends have you seen in the past 5 years regarding land availability for housing development in Southwest Florida?

- “Land availability has become scarcer due to rising land prices.”
- “Increasing land values.”
- “Cost of land has continued to escalate, especially land entitled for higher density residential development.”
- “Competition for land has caused prices to rise to a level that makes it more difficult for a project to work.”
- “Surplus land acquisition from Counties, mixed use developments with smaller multi use units mixed in with retail and office space. ADU's added to single family residential units.”
- “Collier County initiated LDC amendments on commercial conversions and density prior to LLA that are nearly identical. There is a greater political will to adjust policy to address the issue.”
- “Rising cost and less viable land (environmental concerns).”
- “High costs of insurance.”
- “There have been huge developments in SW FL on Land that was previously zoned AG.”
- “Price and terms are difficult to compete with market-rate developers.”

Can you describe a specific development project that went unrealized due to lack of funding/financing that you otherwise would have built?

- “We were involved in an affordable housing development and the need for many sources of funding to make the deal work, coupled with the regulations that came with each source of funding, made the project extremely unattractive from a developer's perspective.”
- “High cost of acquisition always impacts our ability to provide more housing. We recently sold a portion of a subdivision, giving up vital unit count, to a for-profit builder just to make the numbers work.”
- “We often rely on statewide competitive funding; therefore, the barriers aren't specific to the local level, and we often work on more projects that do not receive funding than ones that are successful. Local financial support has been fantastic through Lee County, City of Cape Coral and Fort Myers.”

Please describe what types of housing activities are most in need of public support (i.e. land acquisition, construction costs, rental assistance, etc.)?

- “Land acquisition construction costs and rental assistance.”
- “Land acquisition, construction costs, rental assistance.”

- “Land acquisition and rental assistance.”
- “We see a need for funding for land acquisition and pre-development/construction costs.”
- “I believe support for land acquisition and increasing density to create affordability where there is appropriate infrastructure are the most critical activities needing support.”
- “Rental serving population below 80% AMI.”
- “Currently, there is a great deal of momentum behind rental development. We are anxious to see more support for the long-term stability of affordable homeownership.”
- “All, but lending would be a game changer for most.”

Can you describe a specific instance where lack of organizational capacity created a barrier to building housing that you otherwise would have built?

- “The funding to help non-profits grow and thrive in SW FL to increase organizational capacity is nonexistent.”
- “Staffing support services.”
- “There are hurricane recovery dollars available for acquisition and renovation for rentals but we just do not have the unrestricted capital for matching funds or the experience or balance sheet that some lending institutions might require. However, in order to meet those requirements, we need to build housing.”
- “Our only barrier is the high cost of working in Collier County, inclusive of land, infrastructure and government requirements.”
- “The lack of organizational capacity can create barriers to building housing by affecting project management, resource allocation, community engagement, technical expertise, and financial management. Addressing these capacity gaps is crucial for organizations to effectively fulfill their mission of providing affordable housing to those in need.”
- “No, we are constantly monitoring our pipeline to ensure we can successfully execute all potential projects we’re working on, while maintaining capacity for new projects. There are times that we may become more selective than others, but this is also influenced by market conditions and available funding.”

Can you describe a specific instance where lack of external partnerships created a barrier to building housing that you otherwise would have built?

- “Forming partnerships with outside of the county has been a challenge to the lack of certainty in the development process and high cost of land and impact fees and aggressive NIMBYism.”
- “The absence of external partnerships can create significant barriers to building housing by affecting land acquisition, regulatory approval, access to construction resources, community support, and funding opportunities. Collaborating with external stakeholders and fostering meaningful partnerships is essential for organizations to overcome these barriers and successfully develop affordable housing solutions.”

Please describe what sort of practices related to publicly owned land, regulations, funding, partnerships, and/or other strategies you would like to see expanded or newly implemented in the southwest Florida region to help address housing affordability.

- “I would like to see more private/public partnerships to address the lack of affordable housing. If all of the larger employers participated in helping the non-profits develop affordable housing for their employees there might not be such an issue.”
- “We would like to see the continuation of discussions with the philanthropic and financial services communities to create a competitive funding source for land acquisition to be placed in a community land trust for future affordable development.”
- “More locally funded programs using sales tax, ad valorem rebates or exemptions, and impact fee waivers.”
- “We have been looking to expand the utilization of the community land trust model, creating partnerships with County government.”
- “Require mixed levels of AMI in housing projects to obtain funding and then incentivize more for providing housing at the lower levels if the community that is developing has more residents in that AMI range. Developers will stay in the 120% range of AMI if they do not have to build to meet any lower income level and still receive all the incentives.”
- “Need for a well-funded housing trust fund at the county level of subsidy. Reduction or waivers of impact fees.”
- “Here are some suggestions: Publicly Owned Land Utilization: Implement a land bank program that acquires and holds vacant or underutilized publicly owned land for affordable housing development. Prioritize the use of surplus public land for affordable housing projects through partnerships with developers and nonprofit organizations. Regulatory Reforms: Streamline zoning and permitting processes to reduce barriers and expedite the approval of affordable housing developments. Incentivize mixed-income and mixed-use developments through zoning ordinances and density bonuses to encourage the inclusion of affordable units in market-rate projects. Funding Initiatives: Establish a dedicated funding source or affordable housing trust fund supported by public and private contributions, impact fees, and tax incentives. Leverage federal, state, and local grants, such as the Community Development Block Grant (CDBG) program, to finance affordable housing projects and supportive services. Partnership Strategies: Foster collaborations between local governments, nonprofit organizations, developers, financial institutions, and community stakeholders to address housing affordability comprehensively. Encourage public-private partnerships (PPPs) for financing, constructing, and managing affordable housing developments, leveraging the strengths of each sector. Innovative Housing Models: Promote alternative housing models such as community land trusts (CLTs), cooperative housing, tiny homes, and accessory dwelling units (ADUs) to increase housing options and affordability. Support innovative financing mechanisms like shared equity homeownership programs and rent-to-own arrangements to help low- and moderate-income households access homeownership opportunities. Workforce Housing Strategies: Develop workforce housing initiatives targeting essential workers, teachers, healthcare professionals, and first responders by providing affordable rental and homeownership options near

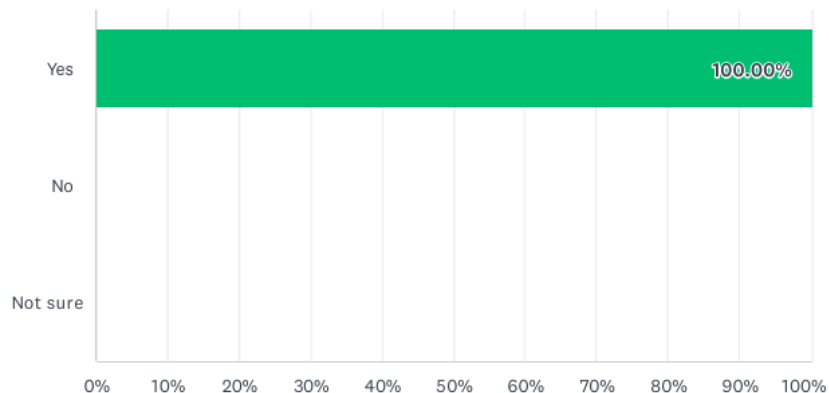
employment centers. Partner with employers to incentivize employer-assisted housing programs and employer-sponsored housing developments for their workforce. Equitable Development Practices: Adopt equitable development principles to ensure that affordable housing initiatives address the needs of diverse communities, promote inclusionary zoning, and mitigate displacement risks. Incorporate sustainability and resilience measures into affordable housing projects to reduce operating costs, enhance energy efficiency, and withstand environmental challenges. By expanding or implementing these practices and strategies, the Southwest Florida region can take proactive steps to enhance housing affordability, increase housing options for residents across income levels, and foster sustainable and inclusive communities. Collaboration, innovation, and a comprehensive approach are key to addressing the complex challenges of housing affordability effectively.”

What would help support approval of innovative and creative housing solutions in the southwest Florida region?

- “Development of a strategic initiative that would incentivize employers to engage/invest / share risk in affordable housing.”
- “I believe we need more conversation with the building and architectural communities to discuss innovative design solutions that may work locally.”
- “More education for elected officials and their constituents regarding the economics of development and best practices.”
- “Zoning to relax some of their hard and fast rules when it comes to alternative housing solutions. The powers that be need to have vision when it comes to thinking "out of the box" and not shoot down ideas to address the housing problems as unconventional.”

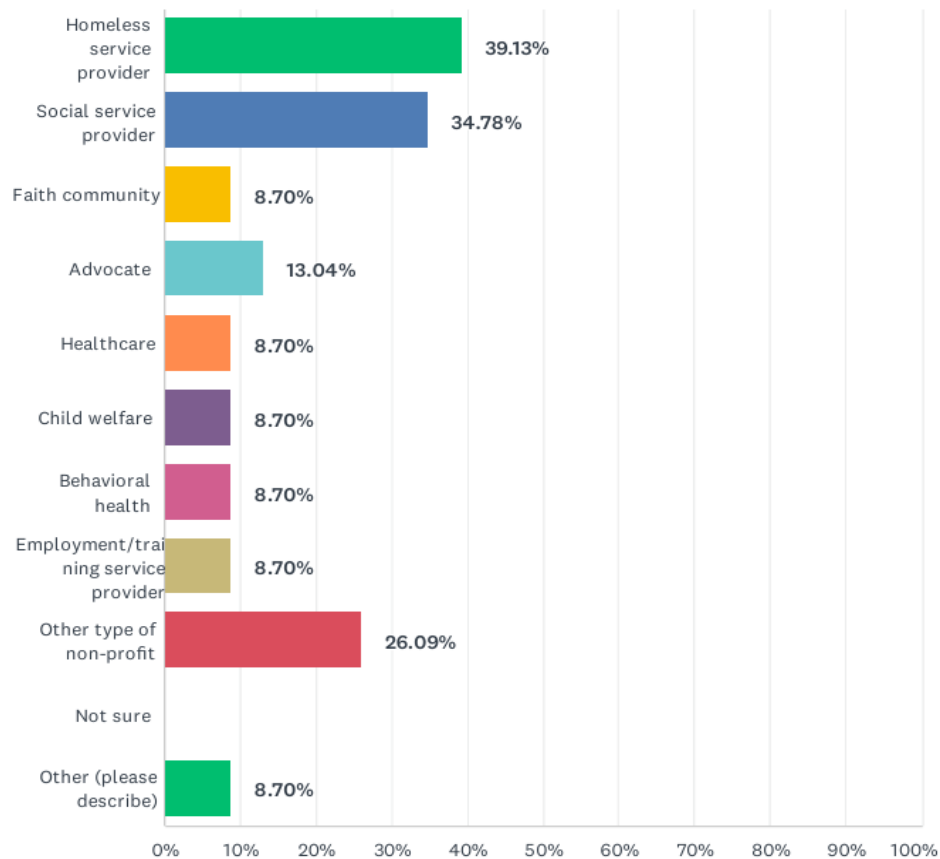
By the Numbers: CoC Members and Service Providers Survey Results

1. This survey is designed to capture information from stakeholders and organizations who work or live within the Florida counties of Charlotte, Collier, Glades, Hendry, and Lee, whose personal and/or professional work intersects with housing provision or development for people experiencing homelessness. Does this describe you?



Question 1 was an initial filtering question, and the results confirm that all survey participants fit the targeted stakeholder group of CoC Members and Service Providers.

2. Which best describes your organization? Please check all that apply.

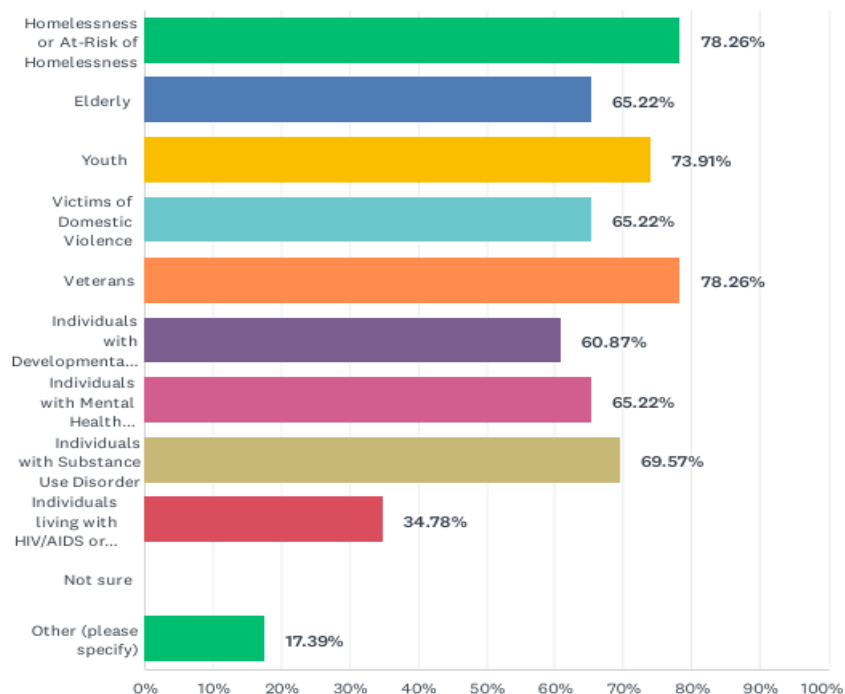


Question 2 asked survey participants to describe their organization in terms of the services they provide. Participants were given a list of options chosen based on FHC staff expertise and past organizational work. There was also an option to select “Other” that allowed participants to fill-in responses that may not have been displayed. This is an initial identifying question that serves the purposes of 1) providing context for the makeup of the survey participants for the stakeholder group and 2) identifying the primary housing-related focuses of service providers in the region. **The responses received show that most survey participants for this stakeholder group work in homeless and/or social services provision (39.13%).**

Additional responses included the following:

- Social service providers (34.78%)
- Advocates (13.04%)
- Faith community (8.70%)
- Healthcare (8.70%)
- Child welfare (8.70%)
- CoC lead agency (1 response)
- Guardian ad Litem (1 response)

3. Which demographic populations does your organization serve? Select all that apply.

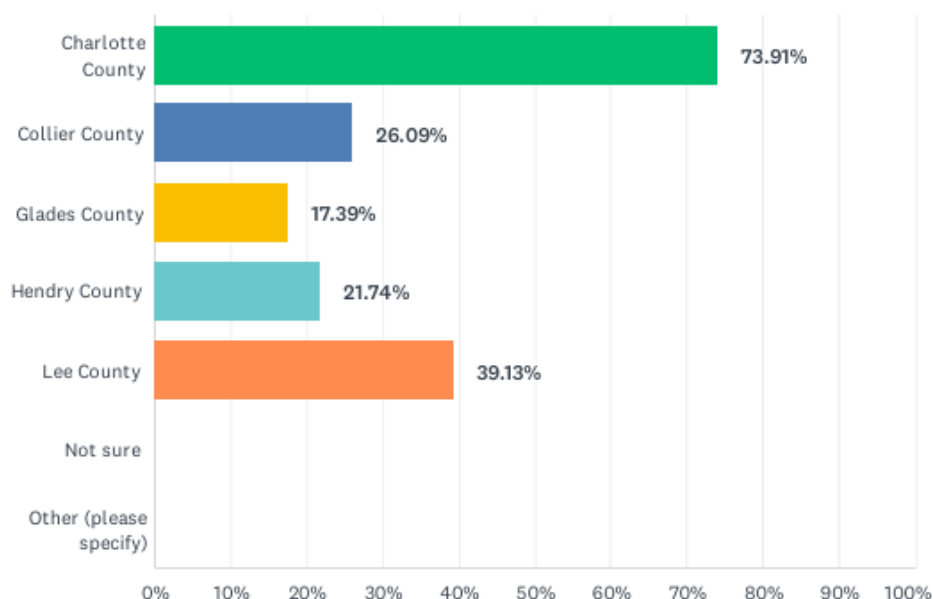


Question 3 asked survey participants to identify the population(s) served by their organization. In addition to being an identifying question, it may also serve to better inform local policymakers and elected officials who play a role in how housing-related resources are administered to these at-risk populations. At minimum, it provides an idea of the makeup of the regional CoC members and other housing service providers. **Of the participants surveyed for this stakeholder group, Homeless or At-Risk of Homelessness (78.26%), Veterans (78.26%), and Individuals with Substance Use Disorder (69.57%) were reported as the most widely served at-risk demographics in the region.**

The following demographics were also identified as being serviced by survey participants for this stakeholder group:

- Elderly (65.22%)
- Youth (73.91%),
- Victims of Domestic Violence (65.22%),
- Individuals with Developmental Disabilities (60.87%)
- Individuals with Mental Health Disorder (65.22%)
- Individuals with Substance Use Disorder (69.57%)
- Individuals Living with HIV/AIDS or their Families (34.78%)
- Fleeing human trafficking

4. In what county or counties does your organization operate? Select all that apply.

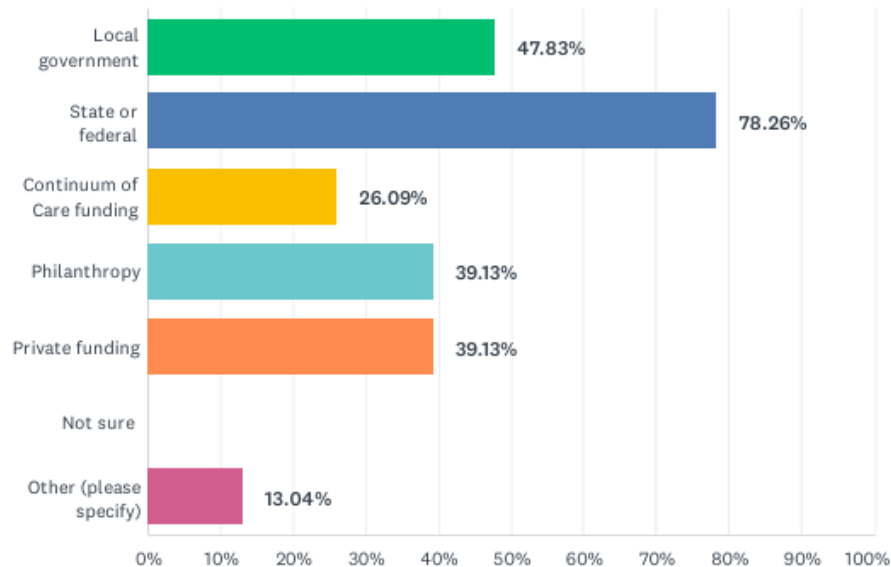


Question 4 asked survey participants to identify the counties in which their organizations operate throughout the 5-county area of this Regional Housing Action Plan. The results to this question provide an overview of how survey participants for the CoC Members and Service Providers stakeholder group are distributed amongst these counties. This may help to identify areas that see the highest utilization of housing-related services. **The responses to Question 4 indicate that of the five counties included in the scope of this Regional Housing Action Plan, CoC members and service providers most commonly provide housing services in Charlotte by a large majority (73.91%).**

Additional responses included the following:

- Lee County (39.13%)
- Collier County (26.09%)
- Hendry County (21.74%)
- Glades County (17.39%)

5. What types of funding does your organization receive? Select all that apply.



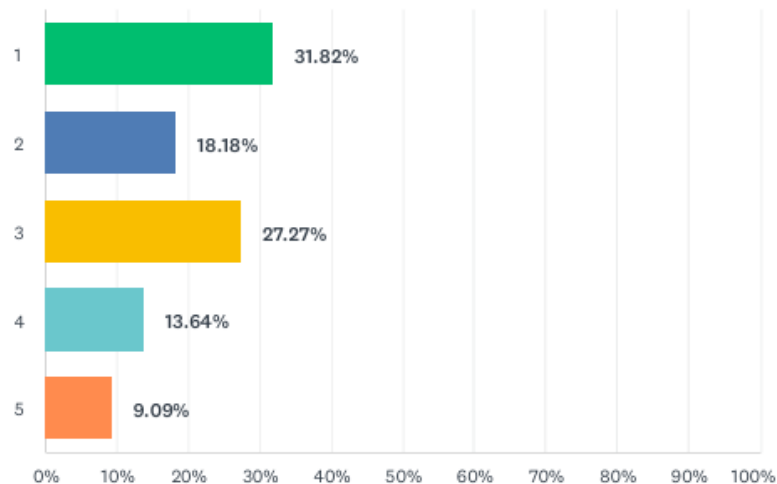
Question 5 was intended to evaluate what the most highly utilized forms of funding resources are among those who participated in this survey for the CoC Members and Service Providers stakeholder group. The responses to this question provide an idea of how these organizations financially support the housing-related services they provide and may also serve to assist public and private funders in the regional housing ecosystem to provide more targeted financial support to these service providing organizations.

Results indicate that these organizations are most reliant on state or federal funding resources (78.26%), assistance from local governments (47.83%), philanthropy (39.13%), and private funding resources (39.13%).

Other responses received included the following:

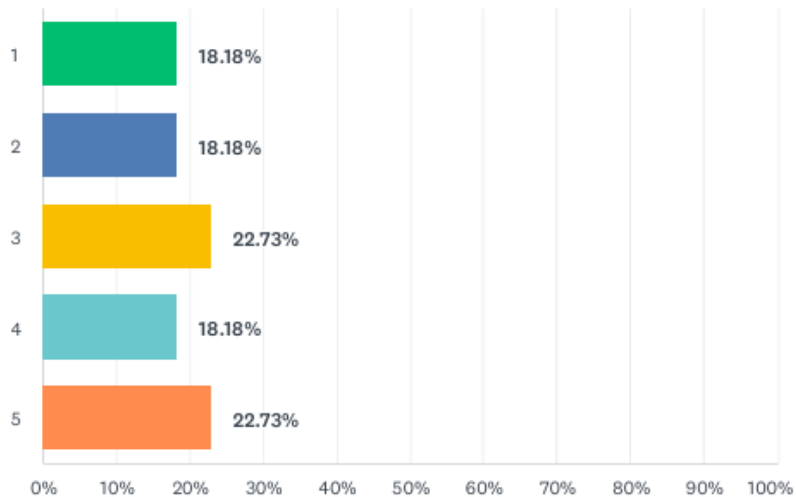
- Continuum of Care funding (26.09%)
- Veterans' resources (1 response)
- Faith community congregant donations (1 response)

8. In your experience, how much is your organizational capacity a barrier to homeless housing development and/or provision? 1 indicates not at all a barrier, 5 indicates an extreme barrier.



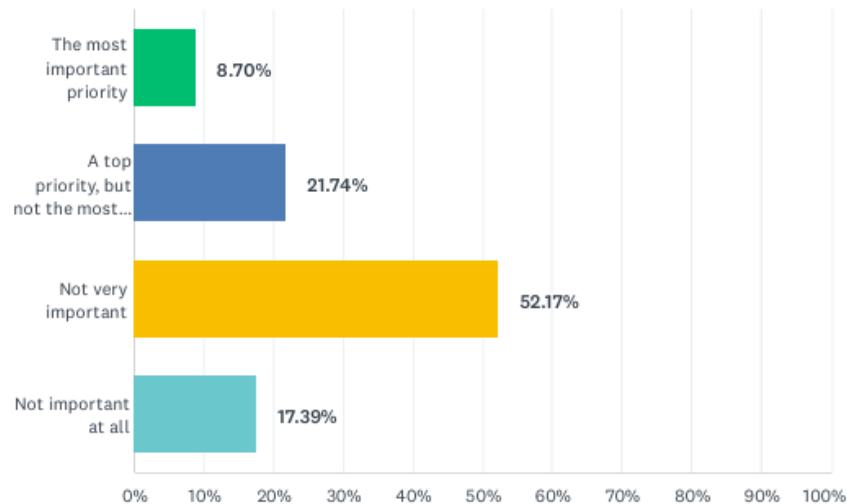
Question 8 asked participants if organizational capacity is perceived as a barrier to housing development, from the perspectives of CoC members and other housing service providers who operate in the southwest Florida region. Specifically, this question was intended to evaluate if organizations in this stakeholder group have had adequate capacity for their staff to navigate the development process in the 5-county area. This is a common question that was asked of each stakeholder group and may help inform future efforts to better support involved sectors in the regional housing ecosystem. **The responses received indicate that organizational capacity is not perceived as an extreme barrier for the stakeholder group of CoC members and housing service providers.**

9. In your experience, how much are external partnerships a barrier to homeless housing and/or provision? 1 indicates not at all a barrier, 5 indicates an extreme barrier.



Question 9 was asked of all three surveyed stakeholder groups and was meant to evaluate if organizations in the regional housing ecosystem believe that the development process could improve with more external partnerships. **The responses received to this question from the CoC members and housing service providers stakeholder group were somewhat mixed, but notably, 22.73% of respondents indicated that external partnerships are a barrier to homeless housing development and/or provision in the southwest Florida region.**

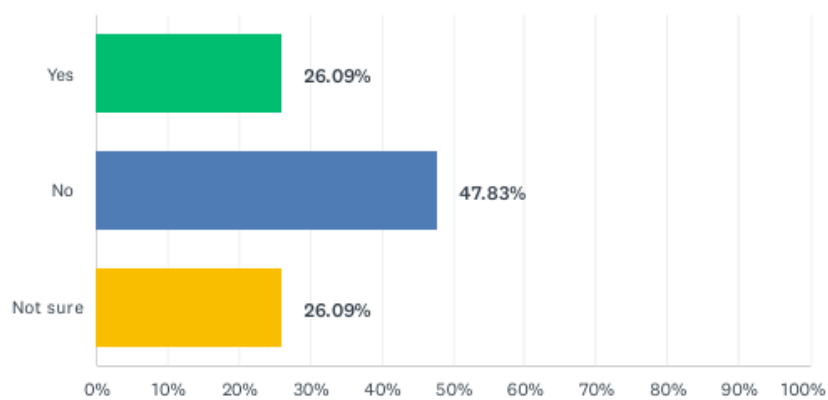
10. How would you describe the priority of housing for people experiencing homelessness as far as local elected officials are concerned?



Question 10 sought to gauge the level of prioritization amongst locally elected officials in the region for housing people experiencing homelessness, as perceived by this stakeholder group. The intent behind this question was to determine the level of outreach, discussion, and education that may be useful for locally elected officials to encourage higher prioritization and potentially build favor for improved local homelessness policies.

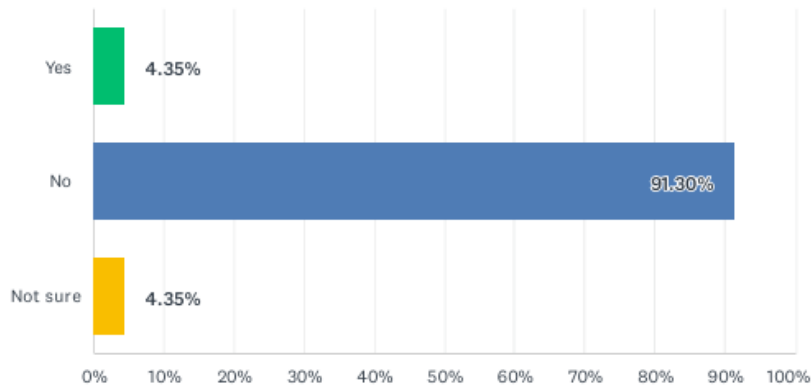
Most respondents reported that providing housing for people experiencing homelessness is perceived as being “Not very important” (52.17%), or “Not important at all” (17.39%), for local elected officials in the southwest Florida region.

15. Do you know of any landowning individuals or organizations (including religious organizations) in your community who have an interest in developing affordable housing on their land, but lack the knowledge and resources to do so?



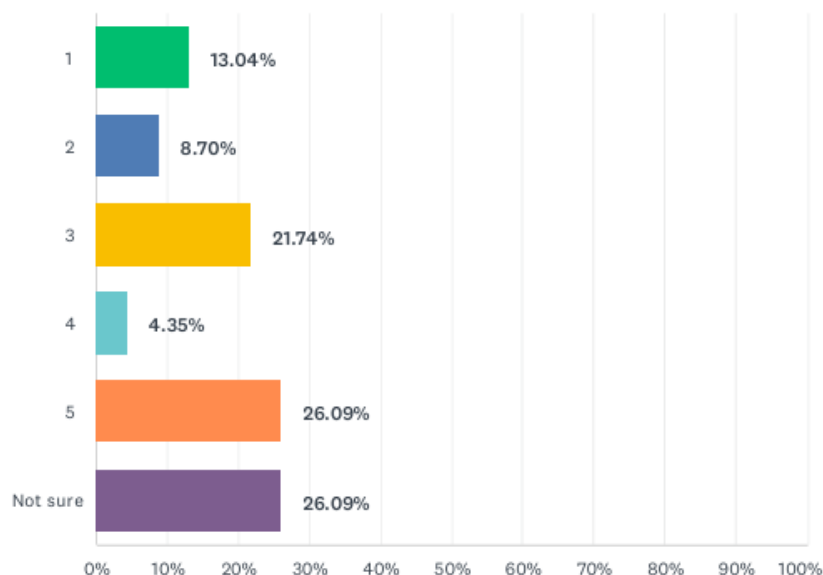
Question 15 was designed to explore the potential presence of opportunities in the 5-county area to encourage local partnerships with landowning individuals and organizations that would open privately-owned land available for new affordable housing construction. **A majority of respondents for this stakeholder group (47.83%) reported a lack of perceived interest amongst landowning individuals and organizations for partnerships to utilize privately-owned lands for affordable housing construction.**

16. Are you a landowner who is evaluating or actively building housing, or a developer of housing?



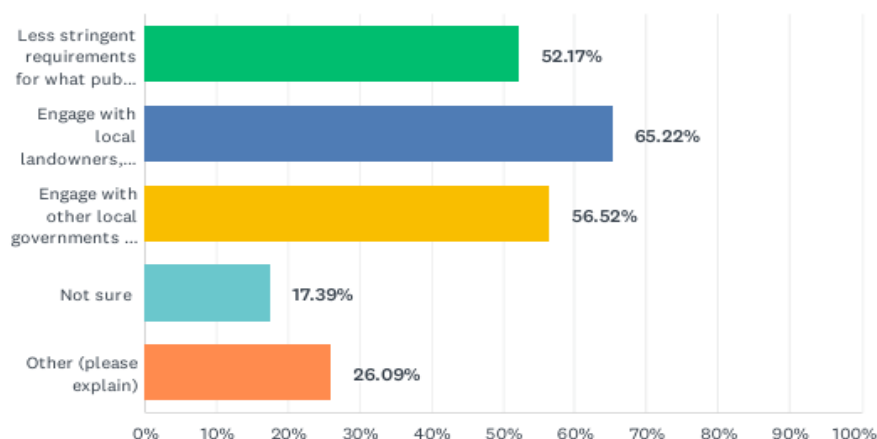
Building on Question 15, Question 16 was intended to evaluate whether respondents for this stakeholder group may be local landowners who are considering building housing, or are actively building housing, on independently owned land in the southwest Florida region. The feedback received to this question could then be used to determine whether the regional housing ecosystem could collectively benefit from efforts to bridge partnerships among landowners, local governments, and housing developers to utilize privately-owned lands for housing purposes. **The responses received indicate that a majority of surveyed CoC members and housing service providers (91.30%) are not landowning organizations who are developing housing.**

17. In your experience, how much is land availability a barrier to homeless housing development in the southwest Florida region? 1 indicates not at all a barrier, 5 indicates an extreme barrier.



Question 17 was designed to evaluate the degree to which land availability is seen as a barrier to developing housing for homeless populations in the southwest Florida region from the perspectives of CoC members and housing service providers. The responses to this question were mixed, but notably, **26.09% of respondents indicated that land availability is an extreme barrier to developing housing for homeless populations in the southwest Florida region.**

18. What can local governments in southwest Florida do to ease barriers related to land availability for homeless housing development? Select all that apply.



Question 18 intended to gather feedback from CoC members and housing service providers on what the region’s local governments can do to ease barriers related to land availability. The choices provided were several policy approaches that would not require major local reforms such as zoning changes, ordinances, or amendments to existing local agreements. To field other ideas and feedback for consideration, participants were also given the option to provide additional written responses under the “Other” response category.

65.22% of the CoC members and housing service providers surveyed indicated that engaging with local landowners, including religious organizations, to explore partnerships would ease barriers related to land availability as it relates to developing housing for homeless populations.

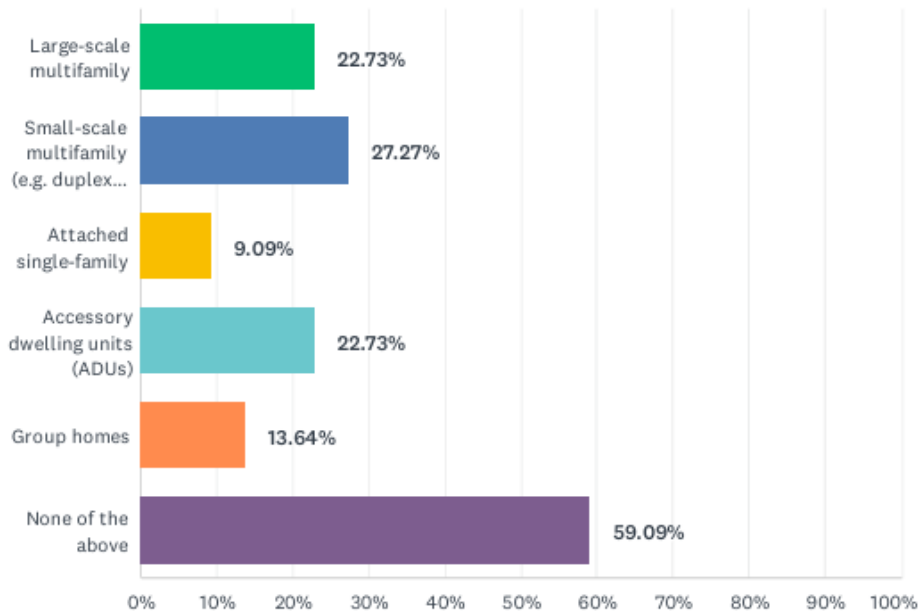
Other responses received included:

- Engage with other local governments to explore interlocal partnerships related to publicly owned land (56.52%)
- Less stringent requirements for what public lands are deemed appropriate for affordable housing development (52.17%)
- Not sure (17.39%)

Additional written responses included:

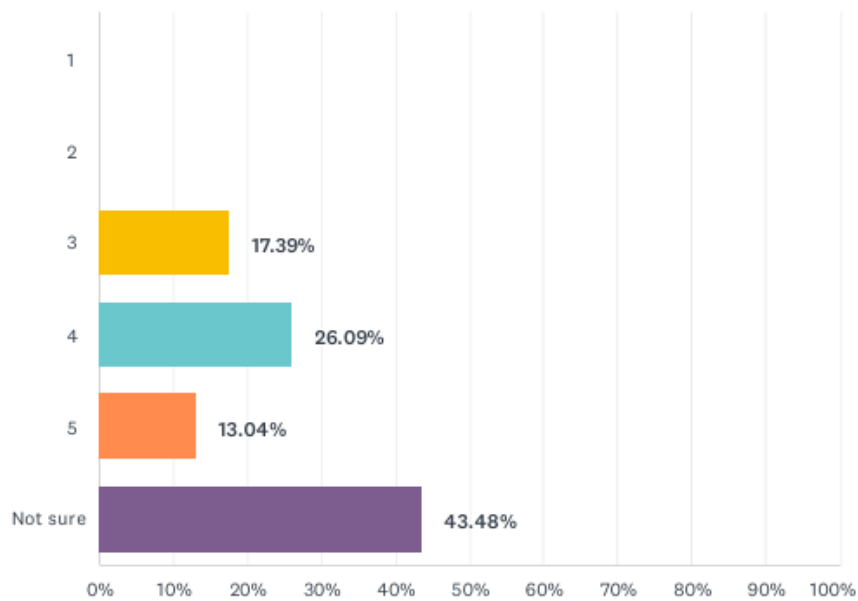
- “Changing zoning regulations surrounding single family homes to make various housing types more accessible”
- “Easing of density regulation in Collier. Lee is okay.”
- “Educate the public to reduce the ‘not in my back yard’ mentality/resistance.”
- “There is plenty of land but where is the money for those willing to develop housing?”
- “Zone for tiny houses or container houses.”

19. Are you already developing or interested in developing any of the following housing types? Select all that apply.



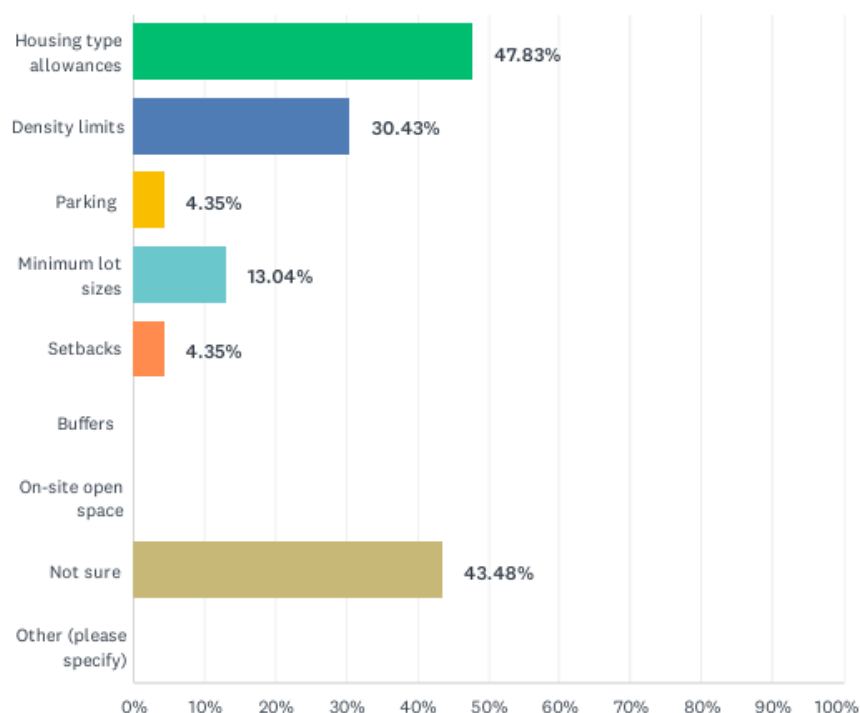
Question 19 sought to gauge what forms of housing are most favored amongst the region’s affordable housing developers who participated in the survey. This question was asked for both the Affordable Housing Developers and CoC Members and Service Providers stakeholder groups, with the results providing insights on what types of affordable housing construction have the highest level of interest or are more financially feasible for southwest Florida markets from the perspectives of each stakeholder group. **For the CoC Members and Service Providers stakeholder group, most respondents indicated that they are not developing or interested in developing any of the types of housing provided as options for this question.**

20. In your experience, how much are land use policies and zoning regulations a barrier to homeless housing development in the southwest Florida region? 1 indicates not at all a barrier, 5 indicates an extreme barrier.



Asked for all three stakeholder groups, Question 20 evaluated the degree to which the CoC Members and Service Providers stakeholder group viewed local land use and zoning policies to be a barrier to housing development in the southwest Florida region. Responses to this question may indicate general feelings within the regional housing ecosystem on how much existing local regulations may inhibit affordable housing development. **These survey responses indicate that most respondents for the CoC Members and Service Providers stakeholder group were not sure the degree to which land use and zoning regulations are a barrier to housing development in the southwest Florida region.**

21. Which specific land use or zoning regulations do you perceive as the most significant barriers to homeless housing development in your area? Select all that apply.



Question 21 sought to solicit feedback from the CoC Members and Service Providers stakeholder group on what specific land use and zoning regulations are the most significant barriers to housing development in the region, according to their own working experiences. This question was asked of all three stakeholder groups but was specific to homeless housing development for the participating CoC Members and Service Providers. The feedback received on this question may help to guide the framework for future reforms at the local level that aim to expand housing production in the region.

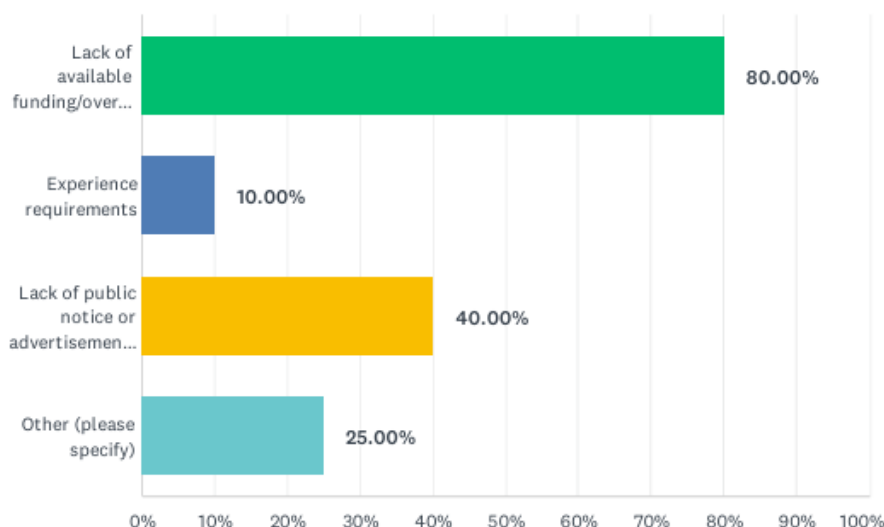
Housing type allowances were seen as the most significant barrier to housing development in the southwest Florida region, according to the perspectives of participating CoC Members and Service Providers.

Other responses received included:

- Not sure (43.48%)
- Density limits (30.43%)
- Minimum lot sizes (13.04%)

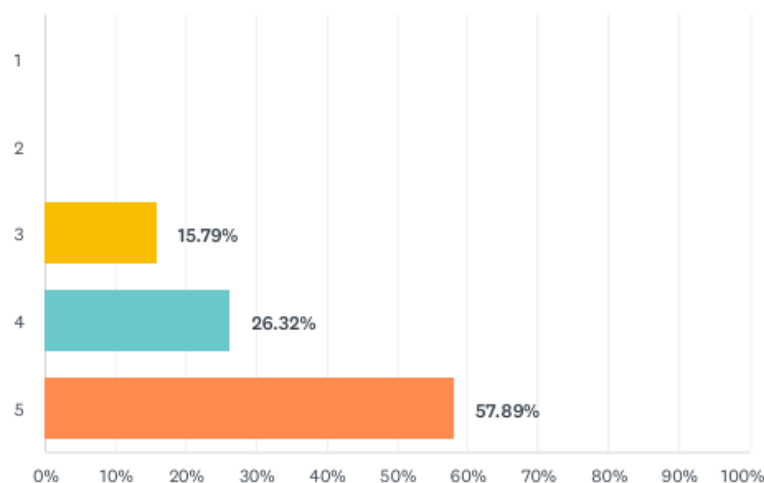
- Parking (4.35%)
- Setbacks (4.35%)

23. What barriers to accessing state and local housing funding programs (e.g. programs for leasing assistance, housing development, etc.) does your organization experience, if any? Select all that apply.



Question 23 was designed to solicit feedback from this stakeholder group on what barriers their organizations have experienced in accessing state and local housing funding programs. The feedback gathered to this question was intended to help paint a clearer picture of where barriers exist in terms of the administration of housing-related resources from public entities that operate in the region. **Most respondents for the CoC Members and Service Providers stakeholder group (80%) indicated that lack of available funding/overly competitive application process (there are not enough resources to go around)” as being a barrier according to experience.**

24. In your experience, how much is availability of funding and financing a barrier to homeless housing development and/or provision in the southwest Florida region? 1 indicates not at all a barrier, 5 indicates an extreme barrier.



Question 24 intended to evaluate the degree to which the CoC Members and Service Providers stakeholder group perceives the availability of housing finance resources to be a barrier to development in the southwest Florida region. This question was asked of all three stakeholder groups, with the feedback indicating general attitudes on housing resource scarcity in the region. **The responses received indicated that the CoC Members and Service Providers stakeholder group perceives availability of funding and financing to be a significant barrier to homeless housing development and/or provision in the southwest Florida region.**

Commentary: Written Responses to Open-Ended Questions from CoC Members and Service Providers

The following section provides the written feedback received from the Affordable Housing Developer stakeholder group in response to the survey's open-ended questions. As mentioned prior, the open-ended questions of the surveys were intended to field a wide selection of written feedback on perceived barriers to affordable housing development in the 5-county area, as well as solutions to those perceived barriers, from the first-hand perspectives of the three stakeholder groups seen as being integral to the regional housing ecosystem. This written feedback may then be used by the Collaborative to support ongoing advocacy efforts to address observed housing scarcity throughout the 5-county area, whether it be through building public-private partnerships, community outreach, encouraging interdepartmental and interagency collaboration, promoting local land use and policy reforms, or communicating with elected officials. While this collection of written feedback is presented in this Report for informational purposes, it will also be referenced when providing policy recommendations in subsequent reports.

What are the significant barriers that prevent households from moving out of homelessness in your region? (examples include access to transportation, eviction history, prior conviction of a crime, affordable housing stock, etc.)

- “Access to transportation is the biggest barrier, especially for our youth. A lack of those in need knowing how to access these resources or get help.”
- “Source of income discrimination for those with a Section 8 Voucher.”
- “High rental rates and NIMBY.”
- “Affordable rental housing. Insufficient income. Cost of basic necessities (food, utilities, transportation costs, insurance, medical).”
- “Affordable housing stock, pets, eviction history, prior conviction of a crime, access to transportation, sustainability.”
- “Affordable housing stock.”
- “Foreclosure issue caused by family members stealing money. Now they have bad credit.”
- “Lack of income, MH concerns, substance abuse, employment.”
- “History of eviction, low-income vs high rents, criminal history”
- “Access to affordable legal services; lack of SAFE affordable housing.”
- “Access to transportation, mental illness and unable to work or get on disability, Disability and SSI not enough to afford a rental in the area.”
- “Transportation. We need better transportation for our low income. We need something better than Dial-A-Ride.”
- “Lack of transportation, lack of affordable housing, evictions on record.”

Can you describe a specific instance where lack of organizational capacity created a barrier to building/providing housing that you otherwise would have built/provided?

- “We could take back the YHDP funding from our sub recipient, but we do not have the capacity for it.”
- “Legal restrictions on what a school district can/can't do with its land.”
- “Funding for smaller projects (i.e. under 50) hindered by excessive development costs (impact fees, construction costs).”
- “I visited Charlotte County Commissioner with a homeless veteran and his family. The County was absolutely no help.”
- “Multiple people call our organization, and we have limited state supported resources to refer them. We also have limited funds of our own for all those in need.”
- “Barrier in dwellings that could be affordable, such as Little Houses. Charlotte County needs to be more creative in helping the less fortunate.”
- “Our agency is limited in our ability to assist in Emergency/Temporary housing situations. We have no available funds.”

Can you describe a specific instance where lack of external partnerships created a barrier to building/providing housing that you otherwise would have built/provided?

- “We have YHDP funding and the agency we subcontracted RRH funds currently has no case managers and as a result is severely underspent compared to their budget. In our community we have a lack of reliable external partners. This is not a problem with just this provider, there are several providers who are short-staffed.”
- “Lee County is not willing to provide subsidies to school district staff to afford housing.”
- “Could not get density variances from Collier Gov't.”
- “Currently (we) have a 2.5 acres site that could accommodate up to 20+ rental units. Now reducing density, due to lack of development requirements (development order) and costs. (Live Local Act does not apply even though site is zoned Residential).”
- “It is very difficult to build partnerships with affordable housing developers to serve the under 30% and under 50% populations. There has to be a financial benefit to developers to do this work or it must be done by a non-profit. It isn't appropriate for the homeless CoC or service providers to build and own housing while also administering the subsidies.”
- “No, we work well with the Charlotte County Homeless Coalition and Charlotte County Habitat for Humanity.”
- “Not enough communication. Not hiring someone to help with Street Outreach.”
- “Lack of communication.”

What is not working well within the homelessness assistance system?

- “Retaining quality employees, low pay, data collection.”
- “Source of income discrimination precludes use of Section 8 vouchers.”

- “Case management providers are overloaded. Resources for affordable temporary and permanent housing are between slim and none (especially in South Lee County). ‘Home challenged’ in South Lee County do not have access to resources (i.e. Salvation Army’s Day Camp).”
- “Lack of affordable and attainable housing. Service provider lack of capacity and burnout. The system has had too many external factors pushing like COVID, hurricanes, and political changes.”
- “Time frame is too long. Not enough facilities for amount of homeless.”
- “Large shelter has closed, the length of stay in the shelter is very long, because there are not enough landlords that are willing to rent to clients and not enough permanent supportive housing units.”
- “No place for mentally ill to exist, too many people need case management that is not available, and funding. There is not enough shelter capacity in our county, and we are surrounded by other counties that do not have any shelters.”
- “There needs to be more rooms at a homeless shelter for families with children.”
- “Lack of funding, landlord willingness to participate, and availability of rental property.”

What is working well within the homelessness assistance system?

- “Very dedicated and compassionate community partners that care for SWFL.”
- “The coordinated entry team.”
- “Coordinated Entry.”
- “Flow of State funding to the CoC’s.”
- “Resources from FEMA and the State have helped provide resources to some very vulnerable folks.”
- “Coordination between agencies.”
- “Veterans Administration - homeless services.”
- “The Homeless Shelter is working well for veterans and others when we can get them into the shelter.”
- “We know families are getting into Habitat Homes.”
- “Rapid Rehousing program.”
- “Our agency’s ability to collaborate with other non-profit agencies.”
- “Partnership contacts.”
- “People want to help and collaborate.”

Can you describe a specific instance where a land use policy or development regulation created a barrier to building housing or additional housing that you otherwise would have built?

- “ADUs not allowed on single family lots.”
- “Not allowing accessory dwelling units.”
- “No zoning for tiny houses.”
- “We have an overabundance of single-family homes because of the housing type zoning regulations which means we have a severe lack of 1 and 2 BR units which are in much higher need.”

- “The Collier Commission will not allow for density variances and stated publicly we do not want low-income housing in Collier County.”
- “Space earmarked or zoned for other use.”

Can you describe a specific homeless housing development project or homeless housing program initiative that went unrealized due to lack of funding/financing that you otherwise would have built?

- “Tiny Homes in Charlotte County.”
- “Hendry County discussed affordable housing for teachers, (but the) plan never manifested. Our agency completed a bid for Temporary shelter.”
- “We desperately need a youth shelter; we currently have to send youth out of county to access a youth shelter. This is a huge priority for us, but it is so hard to get funding to make that happen.”
- “There is no extra incentive to house 30-50% the same financial benefit to build 80-120% so developers pick the higher income tenants.”

Please describe what sort of practices related to publicly owned land, regulations, funding, partnerships, and/or other strategies you would like to see expanded or newly implemented in the southwest Florida region to help address homelessness and housing affordability.

- “Single family home requirements, land dedicated for affordable housing, increase in affordable 1 BR and 2 BR units.”
- “Programs providing life and budget coaching with accountability, so families/individuals have more personal responsibility and are rewarded accordingly (thus weeding out those who just want to milk the system).”
- “More affordable housing.”
- “Zone for tiny houses or container homes.”
- “Tiny home installation.”
- “Reaching out to private landowners and offering the opportunity to create affordable housing spaces.”

What would help support the approval of innovative and creative homelessness housing solutions in your service areas?

- “Aligning incentives for all stakeholders to work together to develop solutions.”
- “Getting it out to the Public.”
- “Public education and acceptance.”
- “Zone for tiny houses or container homes.”
- “Local government involvement!”

What did we miss? Please use this space to provide any general remarks, if you wish to do so.

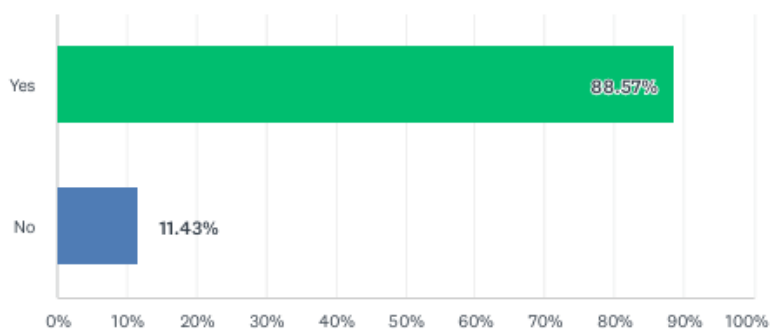
- “Abandoned mobile home parks are a prime area to place housing but no one is moving forward.”

- “Individuals/families experiencing homelessness or those at-risk need to be treated with dignity, something that is grossly lacking with the state (and some local) policy-making officials.”
- “We need more manpower to help with the crisis. Also, something needs to be built in neighboring counties such as Desoto (Arcadia) and South Sarasota County (North Port) Also clients from Lee County always call the shelter in Charlotte County for help.”

By the Numbers: Local Government Staff Survey Results

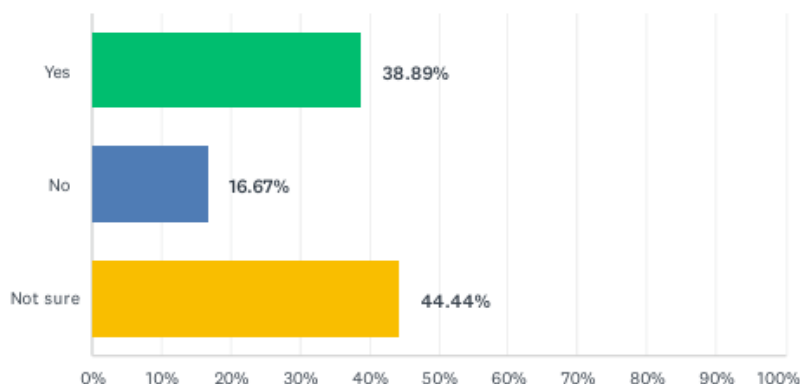
1. This survey is designed to capture information from employees of local governments in the Florida counties of Charlotte, Collier, Glades, Hendry, and Lee.

Does this describe you?



Question 1 results indicated that most survey participants fit the targeted stakeholder group of Local Government Staff (88.57%).

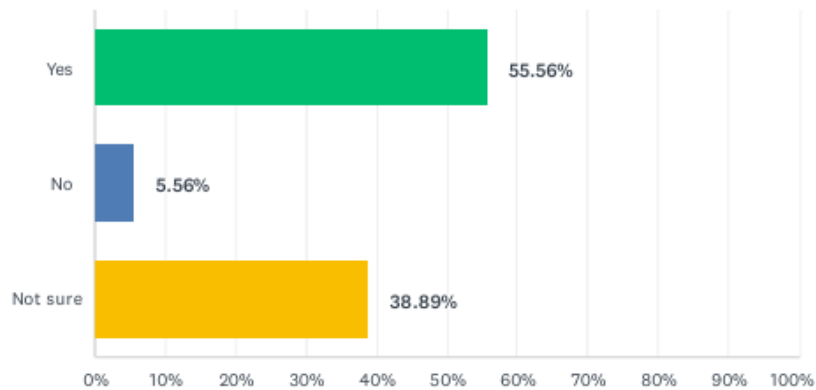
3. Is your organization posting its inventory of public lands deemed appropriate for affordable housing online?



Question 3 was designed to directly gauge the prevalence of local governments within the 5-county area following statewide housing laws requiring that local governments post inventories of lands deemed appropriate for affordable housing online. The results to this question help to provide an idea of how effectively local governments in the southwest Florida region are advertising their available public lands for potential use as affordable housing. Lack of public notice or transparency regarding available public land may serve as a barrier to affordable housing development in the region.

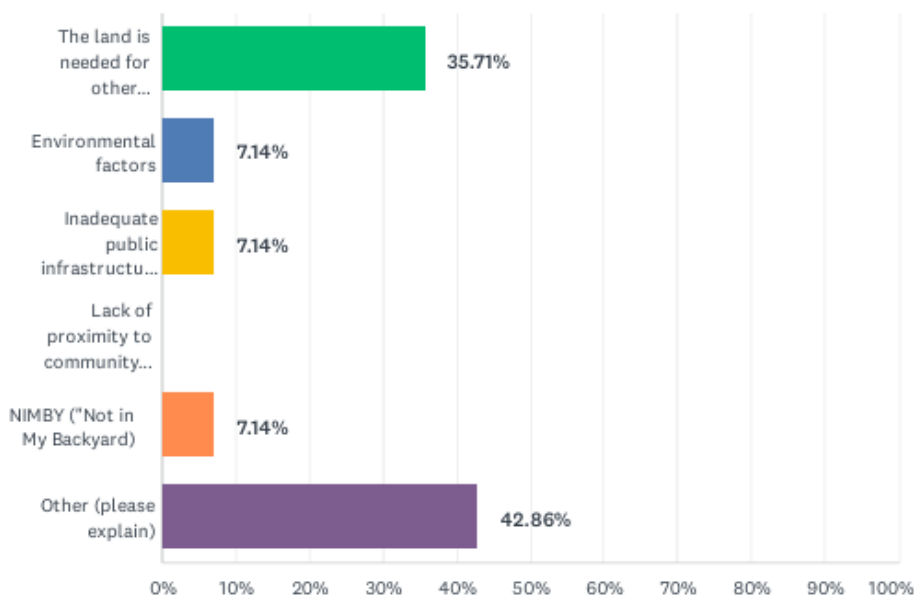
Notably, 16.67% of respondents indicated that their jurisdiction is not, to their knowledge, posting these public land inventories online in accordance with state law. Additionally, 44.44% of respondents indicated that they were not sure whether their jurisdiction is posting its inventory of public lands appropriate for affordable housing online.

4. Does your jurisdiction have any available properties in its public land inventory deemed appropriate for affordable housing development?



Building on Question 3, Question 4 was intended to evaluate how many local governments within the 5-county area may have available properties in its public land inventory that are deemed appropriate for affordable housing. This feedback provides further clarity regarding public land availability and disposition practices. **55.56% of respondents for the Local Government staff stakeholder group indicated that their jurisdiction does have available public land that is appropriate for affordable housing development.**

5. What are common reasons for why public land in your jurisdiction’s inventory is ruled ineligible/not appropriate for affordable housing development?



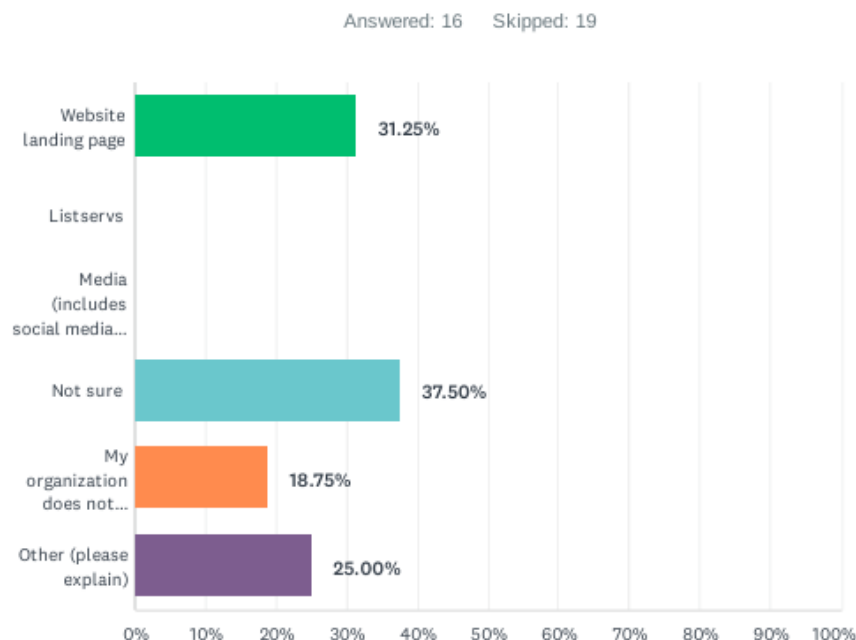
Because Florida law does not clearly define what “appropriate” means in the context of identifying public land appropriate for affordable housing, Question 5 sought to solicit feedback from local government staff on what some common reasons are for why public lands are not deemed appropriate. This feedback is intended to better inform regional discourse by gauging perceived barriers to the development of public lands into affordable housing, from the perspectives of Local Government Staff who may be familiar with the local decision-making process. **The most widely cited reason for why public land is deemed inappropriate for affordable housing, from the perspectives of the Local Government Staff stakeholder group, was that the land is needed for other governmental purposes (35.71%).**

However, 42.86% of respondents selected “other.” The following additional responses were received under the “other” category:

- “Almost all of these could apply, we have significant need for future governmental purposes as well as numerous environmental factors and a lack of infrastructure and public transportation.”
- “All the above-listed reasons are common in this region.”
- “Not aware of public land availability.”

6. How is your organization marketing its available lands that are deemed appropriate for affordable housing development? Select all that apply.

Q6 How is your organization marketing its available lands that are deemed appropriate for affordable housing development? Select all that apply.



Question 6 sought to gauge how local governments within the 5-county area may be externally marketing available, appropriate public lands for affordable housing development. Again, this question was designed to

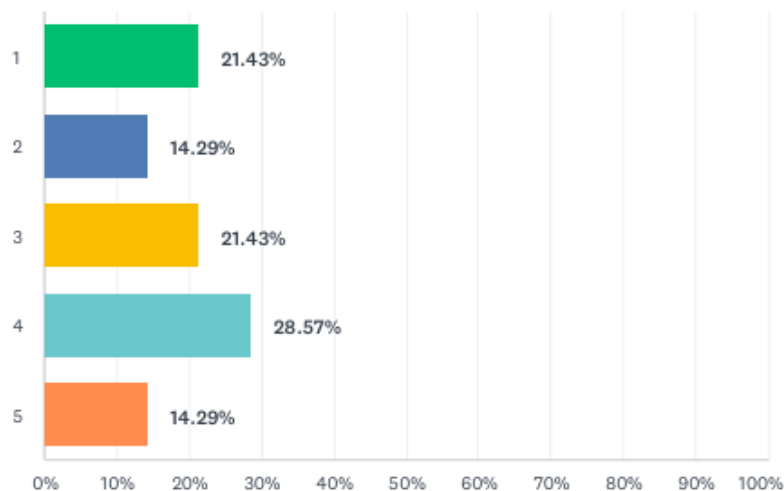
evaluate the extent to which inadequate notices of available public lands for housing may be a barrier to affordable housing development in the southwest Florida region.

Notably, 37.50% of respondents for the Local Government Staff survey stakeholder group indicated that they are not sure how their jurisdiction is advertising its inventory of public lands deemed appropriate for affordable housing development.

Other responses included:

- “Verbal updates at the AHAC meeting; meetings with developers as requested.”
- “Upon request; Surplus Lands County Owned Lands List.”
- “Members of the public and developers call our Real Estate specialist frequently asking about vacant lots.”
- “Available land documented at Affordable housing Advisory Committee.”

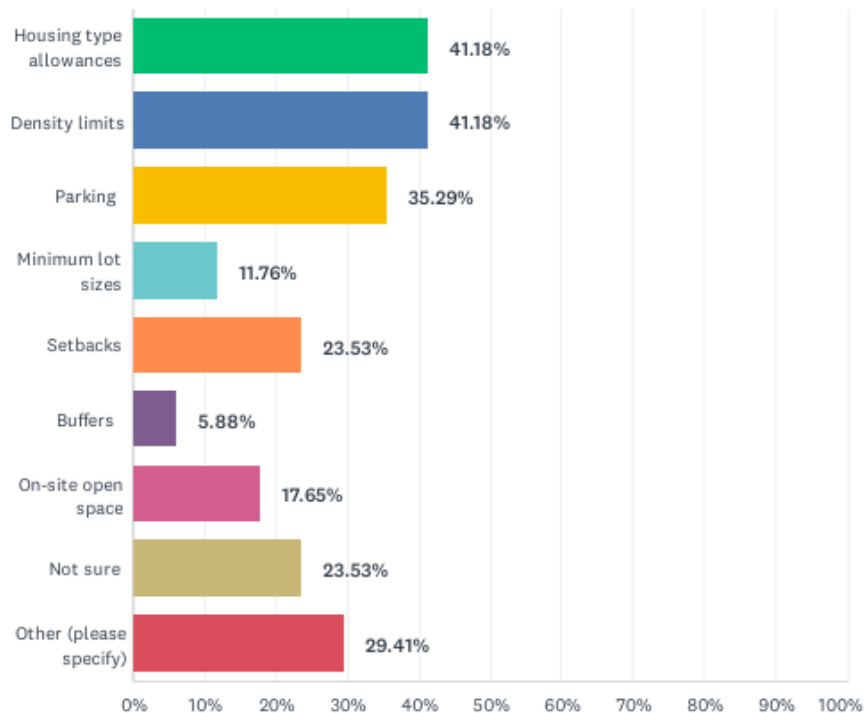
7. In your experience, how much are land use policies and zoning regulations a barrier to housing development in your region? 1 indicates not at all a barrier, 5 indicates an extreme barrier.



Asked for all three stakeholder groups, Question 7 evaluated the degree to which the Local Government Staff stakeholder group viewed local land use and zoning policies to be a barrier to housing development in the southwest Florida region. Responses to this question may indicate general feelings within the regional housing ecosystem on how much existing local regulations may inhibit affordable housing development. **These survey responses for the Local Government Staff stakeholder group showed mixed responses on the degree to which land use policies and zoning regulations are a barrier to housing development in the region. However, most Local Government Staff surveyed reported land use**

policies and zoning regulations to be at least 3 out of 5 in terms of significance as a barrier to housing development (64.29%).

8. Which specific land use or zoning regulations do you think are the most significant barriers to housing development in your jurisdiction? Select all that apply.



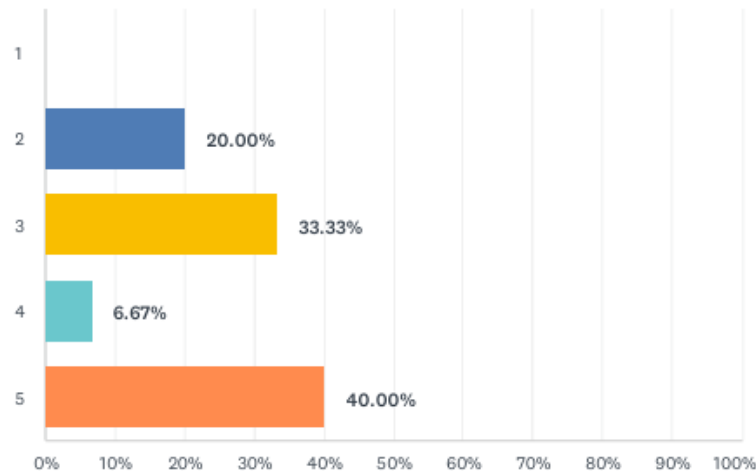
Question 8 was designed to solicit feedback from the stakeholder group on what land use or zoning regulations may be the most significant barriers to housing development, based on the perspectives of local government staff. This has been viewed as highly valuable first-hand feedback from the stakeholder group who shapes land use policies and zoning regulations throughout the region.

The Local Government Staff stakeholder group most widely selected housing type allowances (41.18%) and density limits (41.18%) as being the most significant regulatory barriers to housing development in the region.

Other written responses received included the following:

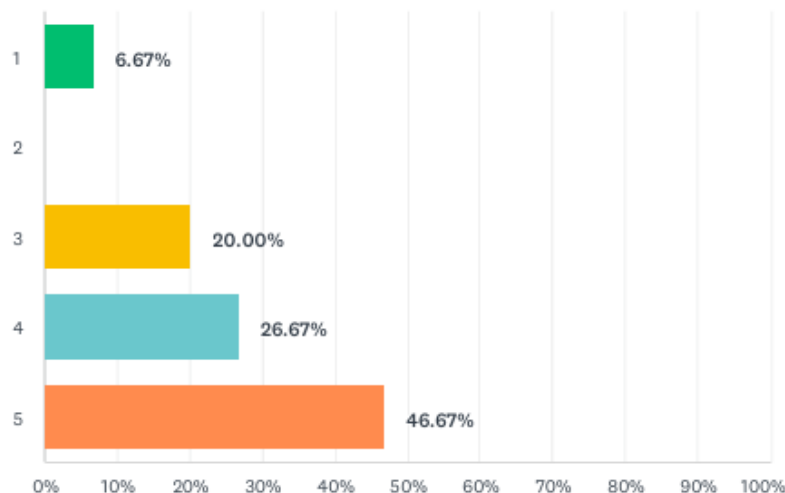
- “Requirements for storm water management & preserves.”
- “Height Restrictions; Stormwater Management Requirements; Preserve Requirements.”
- “None the barriers could be overcome by in fill development.”

10. In your experience, how much is availability of funding and financing a barrier to housing development in your jurisdiction? 1 indicates not at all a barrier, 5 indicates an extreme barrier.



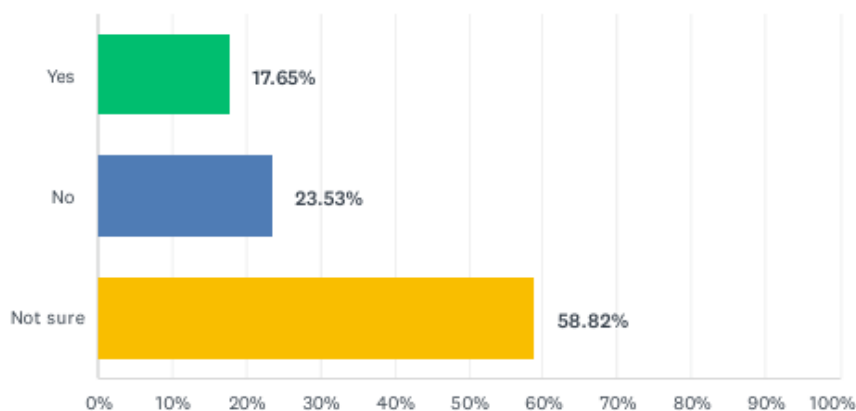
Question 10 sought to evaluate the degree to which the Local Government Staff stakeholder group perceives the availability of funding and finance resources to be a barrier to housing development in the southwest Florida region. This question was asked of all three stakeholder groups, with the feedback indicating general attitudes on housing resource scarcity in the region. **The responses received indicated that 40% of the Local Government Staff stakeholder group perceives availability of funding and financing to be a significant barrier to housing development in the southwest Florida region.**

11. In your experience, how much does lack of resources prevent your organization from having the necessary staff to administer housing programs to the fullest extent? 1 indicates not at all a barrier, 5 indicates an extreme barrier.



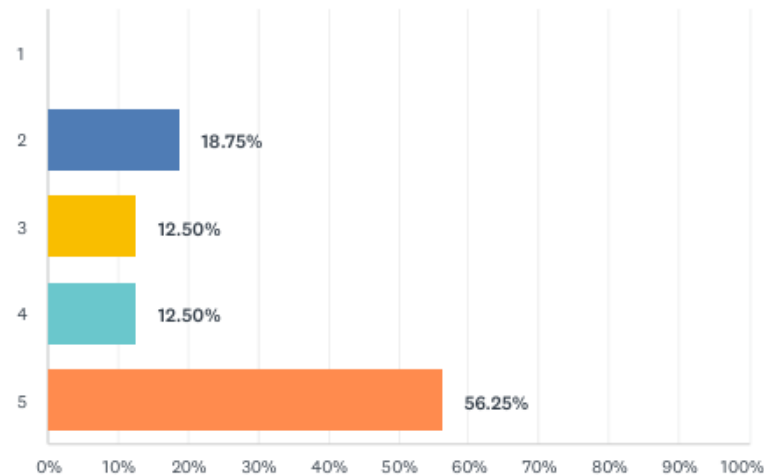
Question 11 was intended to solicit feedback from local government staff on whether lack of resources is a significant barrier to having the necessary staff to fully administer local housing programs. These results may indicate a need to support added staffing for local government departments that work with housing programs. **46.67% of those surveyed for the Local Government Staff stakeholder group reported the lack of necessary resources to properly staff housing programs as being an extreme barrier.**

14. In your opinion, would more collaboration with other local governments in your region (interlocal) help with implementing new or improved policies and programs at the local level?



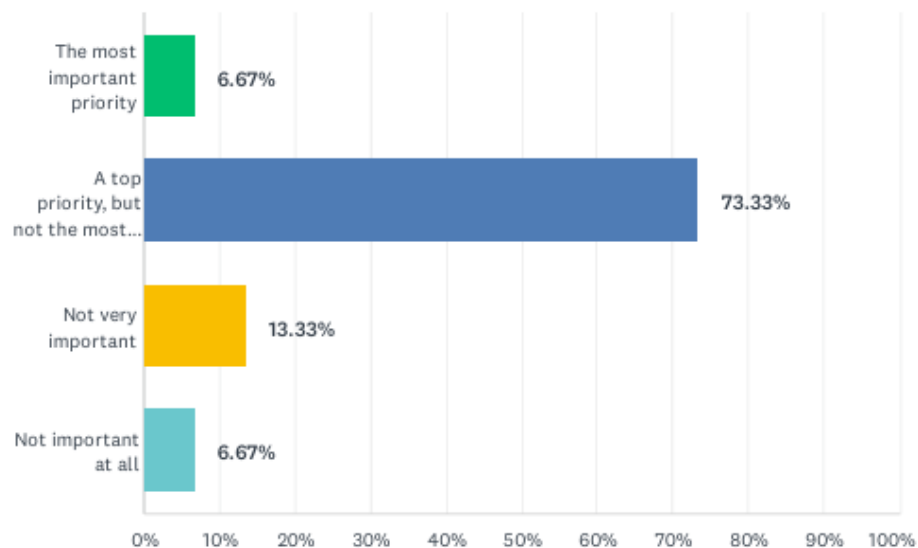
To gauge potential solutions, Question 14 was intended to evaluate if local government staff in the 5-county area viewed interlocal governmental partnerships on housing policies and programs as being a helpful approach. **Most respondents for the Local Government stakeholder group indicated that increased interlocal government collaboration would not help with implementing new or improved housing programs and policies at the local level or were not sure.**

15. On a scale of 1 to 5, with 1 being least open and 5 being most open, how open are you to exploring opportunities to collaborate with other local governments in your region on housing related issues?



Building from Question 14, Question 15 was intended to further evaluate potential solutions by way of interlocal collaboration amongst local governments in the region. Specifically, this question sought to gauge the willingness of surveyed local government staff to pursue such collaboration opportunities. **A notable majority of local government staff who participated in the survey (56.25%) indicated the highest level of openness to exploring opportunities to collaborate with other local governments in the region on housing-related issues.**

16. How would you describe the priority of affordable housing for local elected officials?



Question 16 was meant to gauge the level of prioritization amongst locally elected officials in the region for affordable housing, as perceived by the Local Government Staff stakeholder group. The intent behind this question was to determine the level of outreach, discussion, and education that may be useful for locally elected officials to encourage higher prioritization and potentially build favor for improved local affordable housing policies. The Local Government Staff stakeholder group may have unique insights on how local elected officials perceive and prioritize affordable housing issues. **Most local government staff surveyed (73.33%) indicated that affordable housing is a priority for local elected officials, but not the most important.**

Commentary: Written Responses to Open-Ended Questions from Local Government Staff

The following section provides the written feedback received from the Local Government Staff stakeholder group in response to the survey's open-ended questions. As mentioned prior, the open-ended questions of the surveys were intended to field a wide selection of written feedback on perceived barriers to affordable housing development in the 5-county area, as well as solutions to those perceived barriers, from the first-hand perspectives of the three stakeholder groups seen as being integral to the regional housing ecosystem. This written feedback may then be used by the Collaborative to support ongoing advocacy efforts to address observed housing scarcity throughout the 5-county area, whether it be through building public-private partnerships, community outreach, encouraging interdepartmental and interagency collaboration, promoting local land use and policy reforms, or communicating with elected officials. While this collection of written feedback is presented in this Report for informational purposes, it will also be referenced when providing policy recommendations in subsequent reports.

Can you describe a specific instance where a land use policy or development regulation created a barrier from building housing or additional housing that otherwise would have been built in your jurisdiction? If possible, please describe how you would have liked to address the barrier.

- Charlotte County is one of only three Florida counties that has capped its density meaning each new unit must have a density unit attached to it - meaning more cost.
- The local governments denial of the homeowners the opportunity to have ADUs added to the property within the City of Fort Myers.
- Accessory Dwelling Units
- Confusion around the rights and regulations of the new Live Local Act on the municipal side has caused several developers to walk away from the proposed workforce housing project.
- "Charlotte County has a 'closed' density system, meaning in order to increase density, the units must be transferred from another less suitable location, this is in our Comprehensive Plan."
- "When I worked in the zoning department, I would consistently have homeowners wanting to split their lot into 2 lots or create a second unit or efficiency apartment. Most were denied based on the zoning restrictions. Allowing efficiency apartments, or a second dwelling unit allows people to make a second income, while also providing a more affordable living space to someone else."

To your knowledge, what federal, state, and local funding programs does your jurisdiction currently use for affordable housing purposes?

- "Community & Human Services administers all the grants; Housing Policy & Economic Development administers the Surtax Funding Application."
- "The only programs are SHIP and HUD; no other programs address affordable housing."
- "CDBG and SHIP."
- "SHIP, CDGB, HOME, ESG."
- "CDBG and SHIP and a new affordable housing trust fund. We have vacant lots too. Some donated, some from code cases and lots that don't pay their taxes or liens."

- “Local Surtax funding, SHIP, Sadowski.”
- “SHIP, SAIL, etc.”
- “ESG, HOME, CDBG.”

What has been your biggest barrier to navigating state affordable housing programs (i.e. SHIP, SAIL, etc.)?

- “Limited monies.”
- “The requirement for clients to submit the amount of documentation showing hurricane Ian hardship. Many of the clients that were homeless prior to the storm and were on the verge of obtaining housing had those opportunities cut off as other households moved out of damaged housing into the available units around the area. Then the S.H.I.P. funds subsequently came out as very restricted to specific demographics which did not include housing for the demographic that was homeless prior to the storm even if they have an income that could cover rent going forward. Many of that demographic receive disability or some other form of income monthly but they cannot afford the move in costs associated with becoming housed. They also have other issues with a prior eviction, bad credit etc... however; the extenuating circumstances of the current and previous S.H.I.P. RULES have no allowances for them.”
- “The process is the biggest barrier for state affordable housing programs.”
- “Not enough funding to go around. Administrative costs.”
- “Lack of capacity of non-profit housing partners in the region.”

What has been your biggest barrier to navigating federal affordable housing programs?

- “The compliance is ridiculous and confusing, and unfortunately adds to the bottom-line cost of the product.”
- “Rules and regulations are the biggest barriers to navigating federal programs.”
- “Lack of capacity of non-profit housing partners in the region.”

Please describe what sort of practices related to publicly owned land, regulations, funding, partnerships, and/or other strategies you would like to see expanded or newly implemented in your jurisdiction to help address housing affordability.

- “Realistic planning; reduction in Airbnb and VRBO rentals that have reduced the overall number of housing units; allowing multi-family units to be built (mother-in-law apartments).”
- “More funding in general.”
- “Changes in the LDC could go a long way for allowing a secondary dwelling unit on single family zoned properties.”

What would help support the approval of innovative and creative housing solutions in your jurisdiction?

- “Meetings with entities who successfully implemented innovative and creative housing solutions, not consultants who have no real experience.”
- “A completely different mindset on what a house is. If talking affordable maybe it doesn't have to be single-family detached. Maybe shared spaces. Maybe smaller units. The idea would be to provide safe living spaces, not necessarily a traditional home.”
- “A state and federal government benefit to the local Lee County Government for those instances where they allow the current homeowners to use the land they live on and own to add ADUs to the property as a source of income for the homeowners taxable by the Local Gov.”
- “I think the Live Local Act could have a major impact on the region if the counties could get it started.”
- “Effective communication with residents and support from the top down.”

What did we miss? Please use this space to provide any general remarks, if you wish to do so.

- “The cost of cars dramatically decreased and quality improved when assembly line technology was introduced. The same can be done with housing unit production - factory-built, innovative product, cost efficiency, quality control, speed to market, on-site assembly - that produces are much nicer, efficient, less-expensive living unit.”
- “Affordable doesn't mean cheap. A more expensive lot may provide a more affordable housing unit considering location, infrastructure and environmental conditions and considerations.”
- “High cost of land. Not enough staff to administer multiple programs.”
- “The key to success in this initiative will be the Coalition's ability to actively engage county and city elected officials.”

Document Review – Funding, Zoning, and Land

Report Four

Southwest Florida Regional Housing Study



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Southwest Florida Regional Housing Action Plan

- The Southwest Florida Home Coalition contracted with Florida Housing Coalition to create a Regional Housing Action Plan for a 5-county area consisting of Charlotte, Collier, Glades, Hendry, and Lee counties.
- Project scope:
 1. Trends and Needs Analysis
 2. Housing Market and Gap Analysis
 3. Barrier Analysis
 - 4. Document Review**
 5. Stakeholder Engagement
 6. Final Plan

Report Four - Document Review

To create this Report, FHC studied the housing policies & plans of the Region to identify shared goals, commonalities in strategies across the region, and the level of implementation.

Focus of our analysis:

- Availability and use of federal, state, and local funding for affordable housing
- Zoning and land use policies
- Use of public land for affordable housing + availability of land in general for housing goals

Report Four – Documents and policies reviewed

Funding

- HUD funding: Consolidated Plans, Annual Action Plans, Consolidated Annual Performance and Evaluation Report (CAPERs)
- SHIP funding: Local Housing Assistance Plans, SHIP Annual Reports
- Local budgets + relevant funding plans/ordinances

Zoning/Land Use

- Comprehensive Plans
- Land Development Codes
- AHAC Incentive Reports
- Development Processes

Public Land

- Affordable housing land inventories
- Department of Revenue data

Federal & State Funding



Goals of this funding review

- This information is helpful to identify needs that are being unmet by the region's federal and state affordable housing dollars.
- The intent is not to critique how each jurisdiction expends its federal or state dollars but instead to identify the gaps where each jurisdiction can consider targeting their total housing resources.

Key Takeaways – General

- More funding is needed to meet regional affordable housing needs – federal & state funding is not enough.
- There is a need for more public funding for affordable rental housing efforts and new construction – majority of public funding in the region spent on down payment assistance and owner-occupied rehab.
- There is a regional gap of public subsidy programs that serve “missing middle” housing types such as duplexes, triplexes, and townhomes.
- Some jurisdictions may not have maximum awards for Down Payment Assistance that are enough to meet affordability gaps.

Affordable Housing Programs Analyzed

- Federal
 - Community Development Block Grant (CDBG)
 - HOME Investment Partnerships (HOME) program
 - Emergency Solutions Grant (ESG) program
- State:
 - State Housing Initiatives Partnership (SHIP) program

State & Federal Funding Available for Affordable Housing

- 9 SHIP Jurisdictions
 - Charlotte County/Punta Gorda (interlocal agreement) , Collier County/Naples (interlocal agreement), Glades County, Hendry County, Lee County, Cape Coral, Fort Myers
- 4 HUD Entitlement Communities
 - 4 receive CDBG (Lee County, Collier County, Fort Myers, Cape Coral)
 - 3 receive HOME funding (Lee County, Collier County, Cape Coral)
 - 2 receive ESG (Lee County, Collier County)

Key Takeaways – SHIP Funding + LHAPs

- SHIP is predominately used for homeownership activities in the Southwest Florida area.
- The region's SHIP jurisdictions should consider using SHIP program income towards affordable rental housing development.
- The region's SHIP jurisdictions can consider expanding their LHAPs to include funding efforts for small-scale multifamily housing types such as duplexes, triplexes, and attached townhomes, as well as manufactured housing. Lee County's LHAP is a model in this regard.
- Down payment assistance maximum awards could be increased in certain jurisdictions to facilitate homeownership for households at or below 80% AMI.
- Collier County and Lee County are great models of SHIP jurisdictions that deploy their funds for new construction of affordable homes (as opposed to only down payment assistance and owner-occupied rehab).

Charlotte County & Punta Gorda – SHIP only

	2020	2021	2022	2023	Average Annual
Charlotte County SHIP		\$1,120,439	\$1,686,291	\$2,035,901	\$1,614,210.33
Punta Gorda SHIP		\$136,504	\$187,891	\$229,484	\$177,296.75

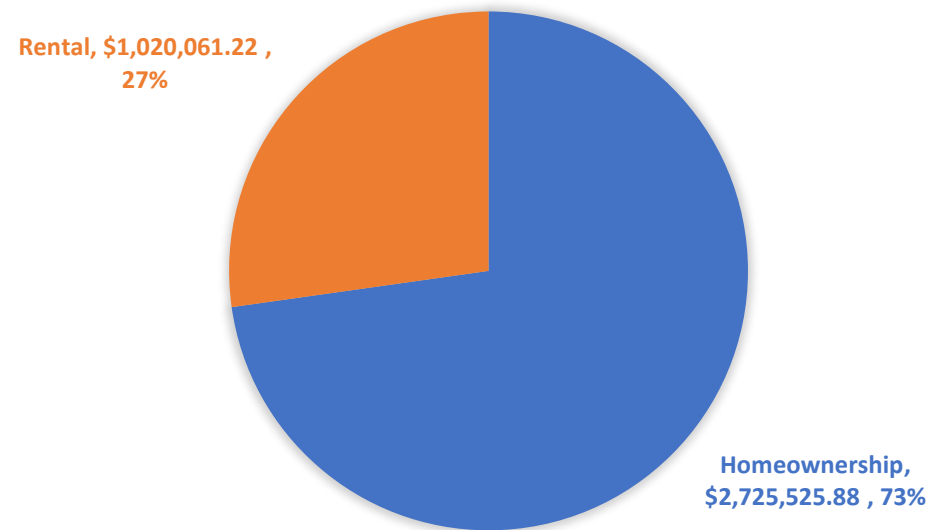
SHIP Local Housing Assistance Plan Review:

Notable Provisions	Areas for Improvement
<ul style="list-style-type: none"> • Minimum 50-year affordability period for assisted multi-family developments. • Encouraging to see an eviction prevent/security deposit strategy. • Language specific to Community Land Trusts (CLTs). 	<ul style="list-style-type: none"> • No strategy squarely addresses missing middle housing types. • Explore allowing DPA and owner-occupied rehab to be used for duplexes, triplexes, townhomes. • Explore allowing SHIP for manufactured housing.

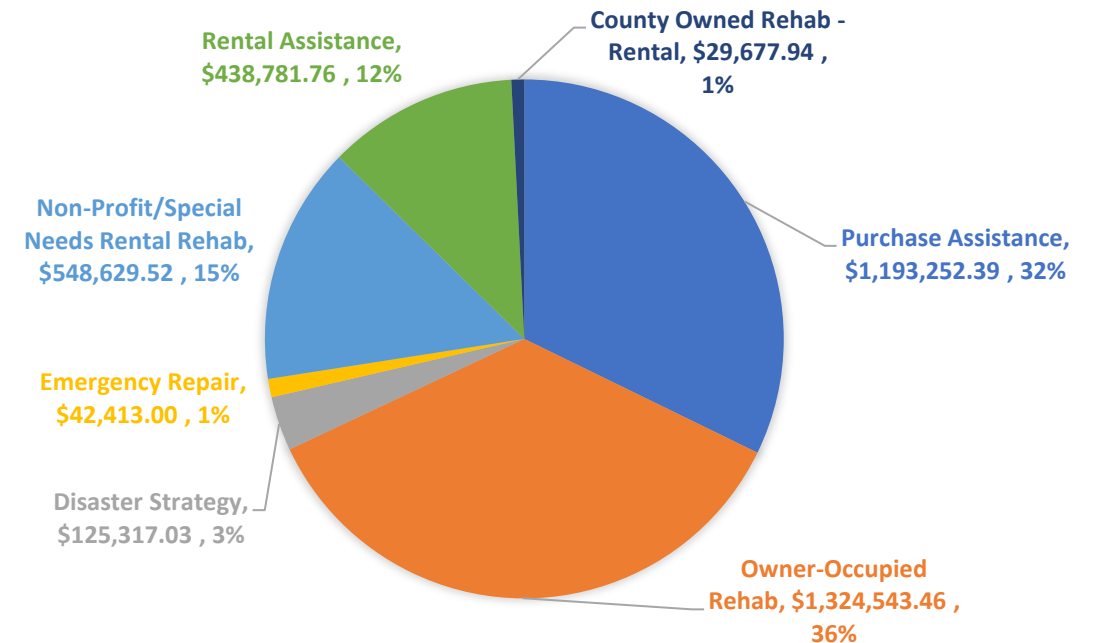
Charlotte County/Punta Gorda

SHIP Annual Report Review

CHARLOTTE COUNTY/PUNTA GORDA
SHIP EXPENDITURES HOMEOWNERSHIP OR RENTAL:
2017-2021



CHARLOTTE COUNTY/PUNTA GORDA
SHIP EXPENDITURES BY CATEGORY:
2017-2021



Charlotte County/Punta Gorda

SHIP Annual Report Review

Key Takeaways:

1. From 2017-2021, despite having a single family multifamily rental development housing strategy in the LHAP, neither strategy has been funded in the most recent four years of data - all construction expenses were for rehab.
2. Majority of SHIP funds go towards purchase assistance and owner-occupied rehab.
3. Rental assistance and eviction prevention efforts serve 20-30 persons per year when it is funded.

Collier County – SHIP, CDBG, HOME, and ESG

	2020	2021	2022	2023	Average Annual
SHIP		\$2,428,615	\$3,493,328	\$4,265,312	\$3,395,751.67
CDBG	\$2,736,898	\$2,764,274	\$2,503,752	\$2,574,633	\$2,644,889.25
HOME	\$731,113	\$753,000	\$842,319	\$844,948	\$792,845.00
ESG	\$217,796	\$217,796	\$221,482	\$211,534	\$217,152.00
Covid or DR \$\$\$	CDBG CV1: \$1,561,633 CDBG CV3: \$2,671,095 ESG CV1: \$707,128 ESG CV2: \$2,476,642	HOME-ARP: \$2,729,078			
TOTAL	\$11,102,305.00	\$8,894,784.00	\$7,062,903.00	\$7,898,450.00	\$8,739,610.50

Naples – SHIP only

	2020	2021	2022	2023	Average Annual
SHIP		\$139,717	\$184,247	\$221,184	\$181,716.00

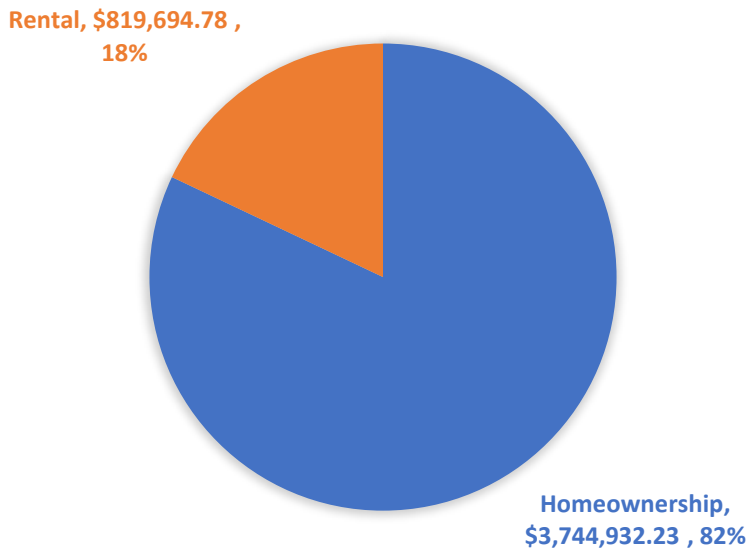
Collier County/Naples – Local Housing Assistance Plan (LHAP) Review

Notable Provisions	Areas for Improvement
<ul style="list-style-type: none">• Stand-alone strategy for manufactured housing replacement + allows broad allowances for manufactured homes.• Has a good variety of strategies.	<ul style="list-style-type: none">• Based on home prices in the county, could increase purchase assistance amounts.• Explore allowing new construction, owner-occupied rehab, and DPA to be used for duplexes, triplexes, townhomes.• Explore allowing for rental development costs even if no other state or federal funding.

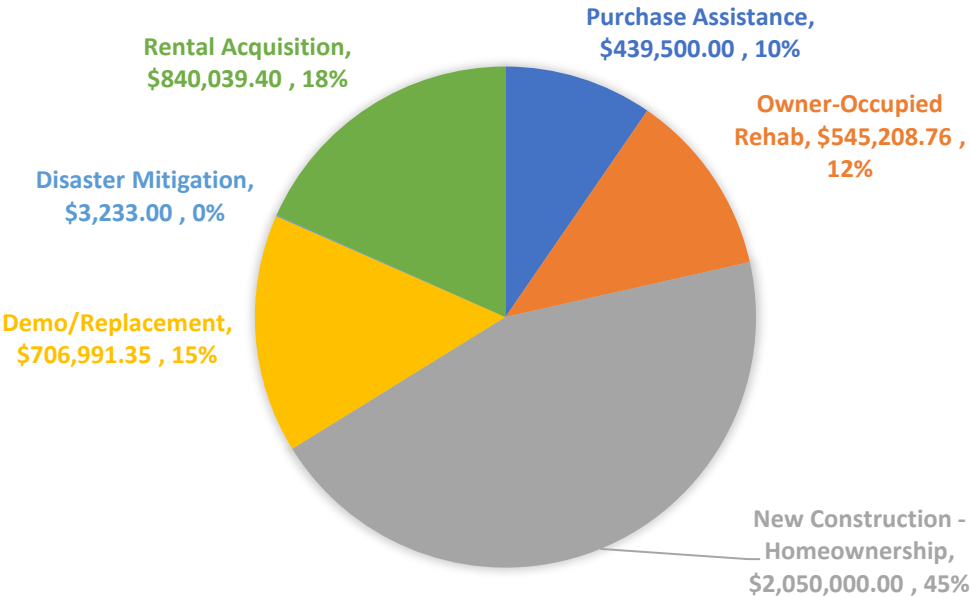
Collier County/Naples

SHIP Annual Report Review

COLLIER COUNTY/NAPLES
SHIP EXPENDITURES HOMEOWNERSHIP OR RENTAL:
2017-2021



COLLIER COUNTY/NAPLES
SHIP EXPENDITURES BY CATEGORY:
2017-2021



Collier County/Naples

SHIP Annual Report Review

Key Takeaways:

1. Encouraging to see SHIP used largely for new construction and the relatively large amounts dedicated to rental acquisition.
2. In recent years, there has been less funding towards purchase assistance – a trend likely caused by increases in housing prices and affordability gaps.
3. From 2019-2021, no ELI households were assisted with SHIP.

Collier County

Federal Funding Review

- For PY 2021 and 2022, Collier spent 33.4% (\$1,082,251) and 18.6% (\$434,896) of its CDBG allocation on affordable housing related activities for those years, respectively.
 - 2021 - \$1,082,251 total on affordable housing including \$553,000 towards the acquisition of an affordable duplex and housing rehabilitation assistance to replace the HVAC units in 50 affordable units owned by the Collier County Housing Authority.
 - 2022 - \$434,896.14 total was spent on affordable housing activities including assistance to 69 low-income renter households through the Collier County Housing Authority for HVAC rehab and two low-income renter households were assisted through targeted acquisition.

Collier County

Federal Funding Review

- In 2022, Collier used HOME funding to provide rent assistance to 15 low-income households and provided down-payment assistance to 4 income-eligible homebuyers.
- In 2021, Collier used its HOME funds to rehab 11 affordable rental units at the Oak Marsh Rental Rehab project and assisted a project underway with Habitat for Humanity.

Glades County – SHIP only

	2020	2021	2022	2023	Average Annual
SHIP		\$350,000	\$350,000	\$350,000	\$350,000

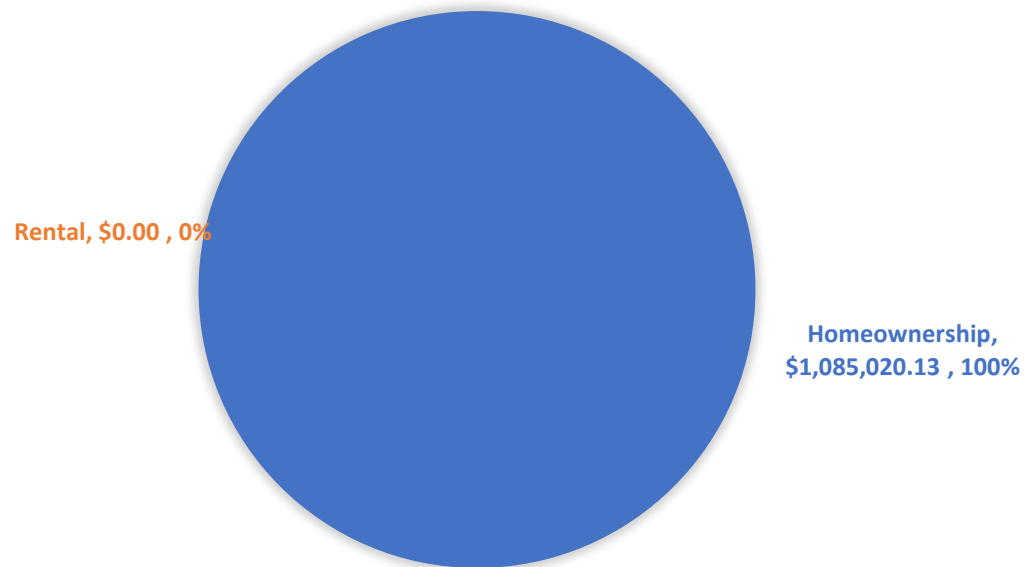
SHIP Local Housing Assistance Plan Review:

Notable Provisions	Areas for Improvement
<ul style="list-style-type: none"> Glades County has a standard, straight-forward LHAP. Good to see the foreclosure prevention strategy. Mobile homes are eligible for purchase assistance. 	<ul style="list-style-type: none"> Based on home prices in the county, could increase purchase assistance amounts. Currently no strategy for new construction of homeownership or rental housing.

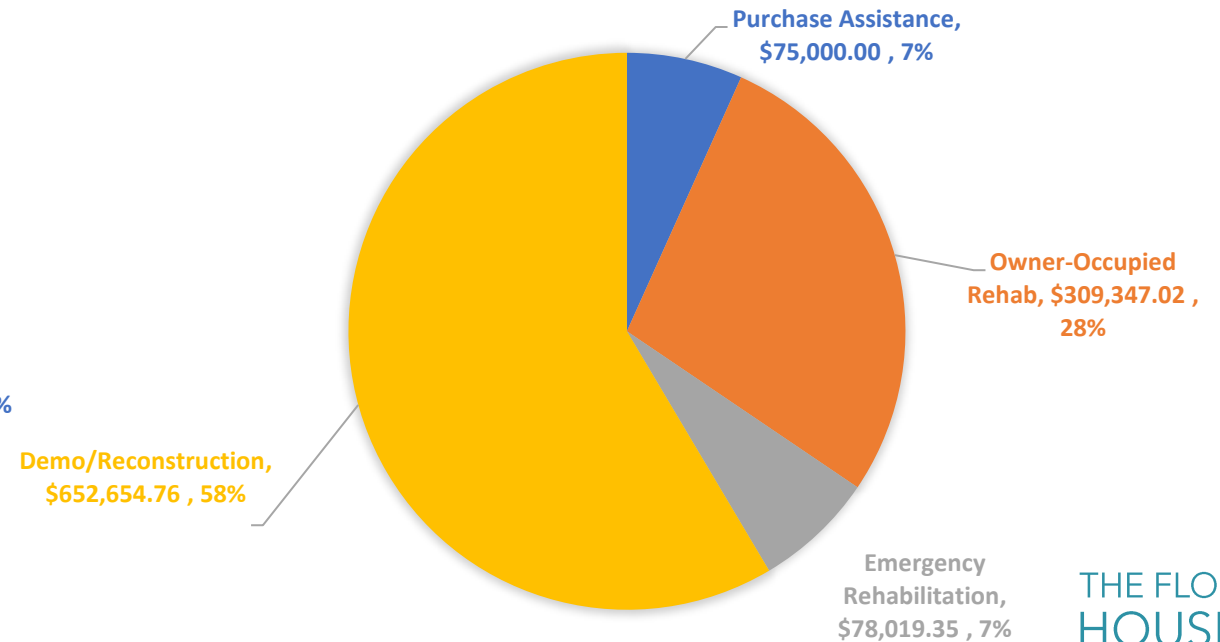
Glades County

SHIP Annual Report Review

GLADES COUNTY
SHIP EXPENDITURES HOMEOWNERSHIP OR RENTAL:
2017-2021



GLADES COUNTY
SHIP EXPENDITURES BY CATEGORY:
2017-2021



Glades County

SHIP Annual Report Review

Key Takeaways:

1. From 2017-2021, all SHIP funding was used for homeownership activities; no funds were spent on affordable rental housing.
2. Glades County primarily funds its owner-occupied rehab and demolition/reconstruction strategy with SHIP dollars.
3. From 2017-2021, no SHIP funds were spent constructing new housing.

Hendry County – SHIP only

	2020	2021	2022	2023	Average Annual
SHIP		\$350,000	\$398,078	\$461,686	\$403,254.67

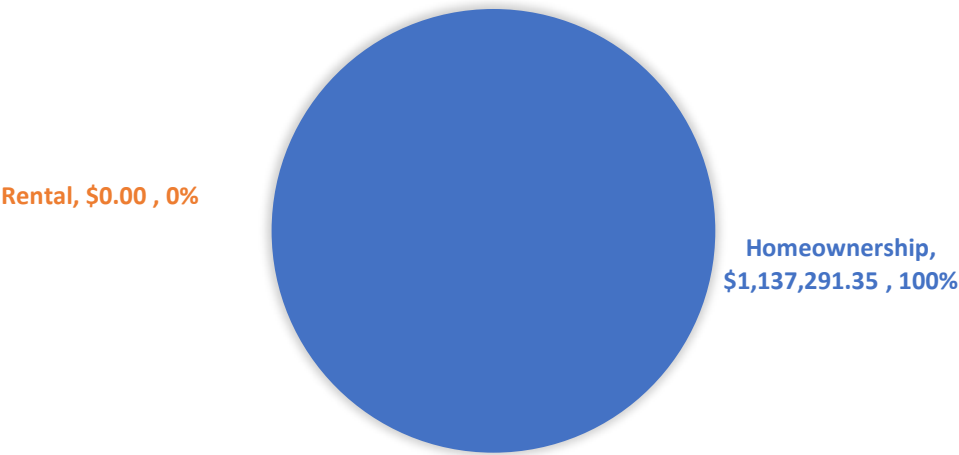
SHIP Local Housing Assistance Plan Review:

Notable Provisions	Areas for Improvement
<ul style="list-style-type: none">• Hendry County has a standard, straight-forward LHAP.• Allows owner-occupied rehab assistance to manufactured homes.	<ul style="list-style-type: none">• Based on home prices in the county, could increase purchase assistance amounts and lengthen the affordability period.• Currently no strategy for new construction of homeownership or rental housing.• Consider allowing purchase assistance for mobile and manufactured homes.

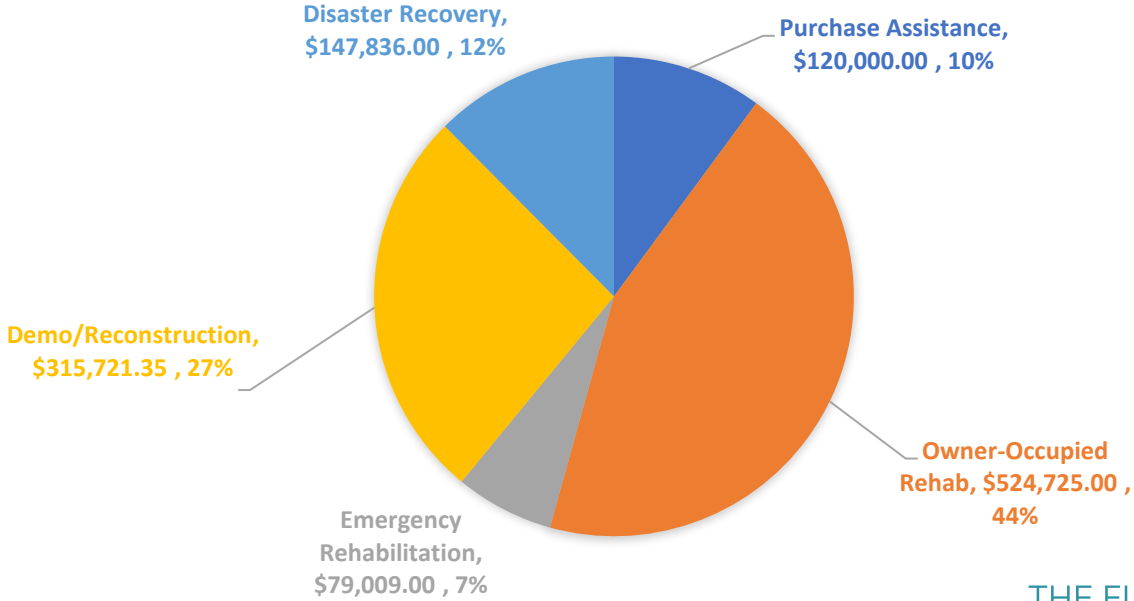
Hendry County

SHIP Annual Report Review

HENDRY COUNTY
SHIP EXPENDITURES HOMEOWNERSHIP OR RENTAL:
2017-2021



HENDRY COUNTY
SHIP EXPENDITURES BY CATEGORY:
2017-2021



Hendry County

SHIP Annual Report Review

Key Takeaways:

1. From 2017-2021, all SHIP funding was used for homeownership activities; no funds were spent on affordable rental housing.
2. Hendry County primarily funds its owner-occupied rehab and demolition/reconstruction strategy with SHIP dollars.
3. From 2017-2021, no SHIP funds were spent constructing new housing.

Lee County – SHIP, CDBG, HOME, and ESG

	2020	2021	2022	2023	Average Annual
SHIP		\$3,116,962	\$4,689,680	\$5,702,121	\$4,502,921.00
CDBG	\$3,230,091	\$3,321,573	\$3,143,590	\$3,085,111	\$3,195,091.25
HOME	\$1,040,553	\$1,049,047	\$1,131,175	\$1,095,673	\$1,079,112.00
ESG	\$267,778	\$275,471	\$279,213	\$276,288	\$274,687.50
Covid or DR \$\$\$	CDBG CV1: \$1,900,157 CDBG CV3: \$2,674,780 ESG CV1: \$923,372 ESG CV2: \$1,818,474	HOME ARP: \$3,802,106			
TOTAL	\$11,855,205.00	\$11,567,180.00	\$9,245,680.00	\$10,161,216.00	\$10,707,320.25

Lee County –

Local Housing Assistance Plan (LHAP) Review

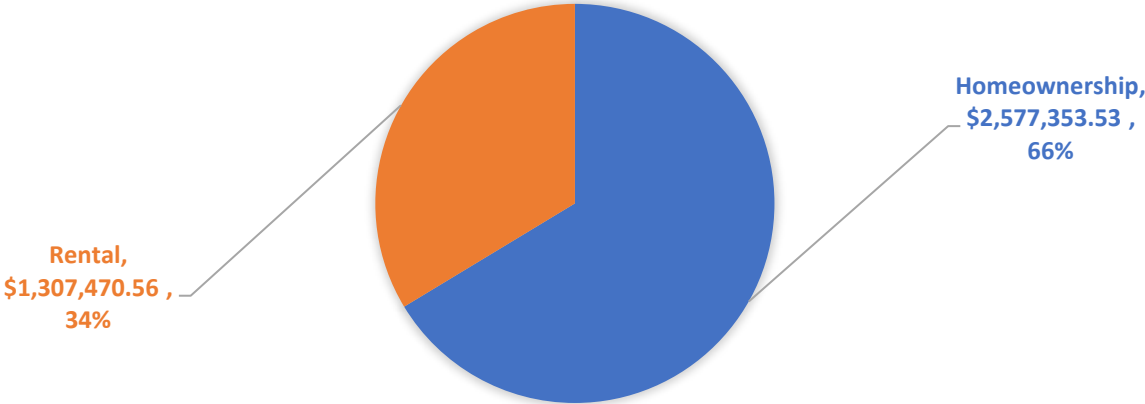
Notable Provisions	Areas for Improvement
<ul style="list-style-type: none">• The owner-occupied rehab strategy is a model for flexibility in housing types.• Has a good variety of strategies.• Preference for “ongoing affordability” in rental development strategy.• Good rental assistance strategy.• High DPA amounts for VLI households (good).	<ul style="list-style-type: none">• Could increase affordability period for rental developments (currently at 15 years)

Lee County

SHIP Annual Report Review

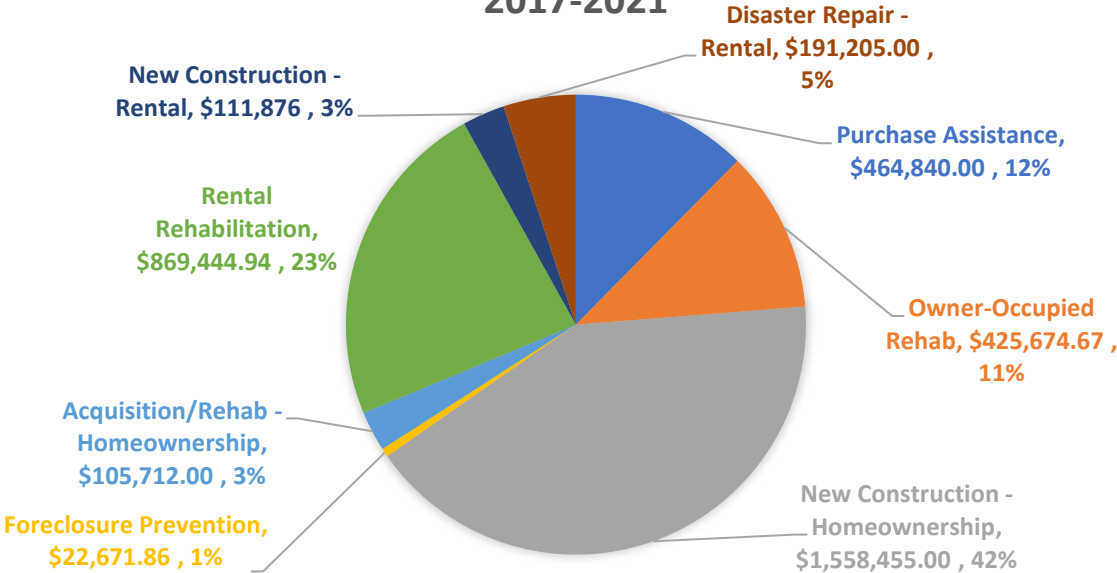
LEE COUNTY

SHIP EXPENDITURES HOMEOWNERSHIP OR RENTAL: 2017-2021



LEE COUNTY

SHIP EXPENDITURES BY CATEGORY: 2017-2021



Lee County

SHIP Annual Report Review

Key Takeaways:

1. Of the SHIP jurisdictions in the region, Lee County funds the greatest diversity of affordable housing activities with an emphasis on new construction as well as rental housing.
2. Lee County has the highest prevalence of SHIP funds towards new construction of any SHIP jurisdiction in the region.
3. Funding for down payment assistance is trending downwards in favor of new construction assistance.

Lee County

Federal Funding Review

- In 2022, Lee County expended \$447,118 in CDBG towards its owner-occupied rehab/reconstruction program and \$70,210 in down-payment assistance.
- With its HOME dollars, the County used \$462,000 towards the development of an affordable multifamily apartment complex. (shows interest and prior commitment towards using HOME for affordable rental housing)

Lee County

CDBG-DR – Hurricane Ian. \$1,107,881,000 in total

- Lee County received a one-time influx of CDBG-DR dollars to recover from the impacts of Hurricane Ian.
- Lee County has pledged \$641,552,930 of these dollars towards housing of which \$400,000,000 will be specifically for rental housing.
- Funding goals of the County:
 - Affordable Multifamily Housing Development and Preservation - \$350,000,000
 - Affordable Single Family Housing Development - \$50,000,000
 - Individual Housing Rehabilitation, Reconstruction and Elevation - Owner Occupied - \$145,000,000
 - Individual Housing Rehabilitation, Reconstruction and Elevation - Renter Occupied - \$30,000,000
 - Home Purchase Assistance - \$10,000,000
 - Voluntary Residential Acquisition - \$56,552,930

Cape Coral – SHIP, CDBG, and HOME

	2020	2021	2022	2023	Average Annual
SHIP		\$1,240,819	\$1,931,663	\$2,385,694	\$1,852,725.33
CDBG	\$1,077,727	\$1,070,603	\$1,012,674	\$1,048,486	\$1,052,372.50
Covid or DR \$\$\$	CDBG CV1: \$633,992 CDBG CV3: \$808,604				
TOTAL	\$2,520,323.00	\$2,313,443.00	\$2,946,359.00	\$3,436,203.00	\$2,804,082.00

Cape Coral –

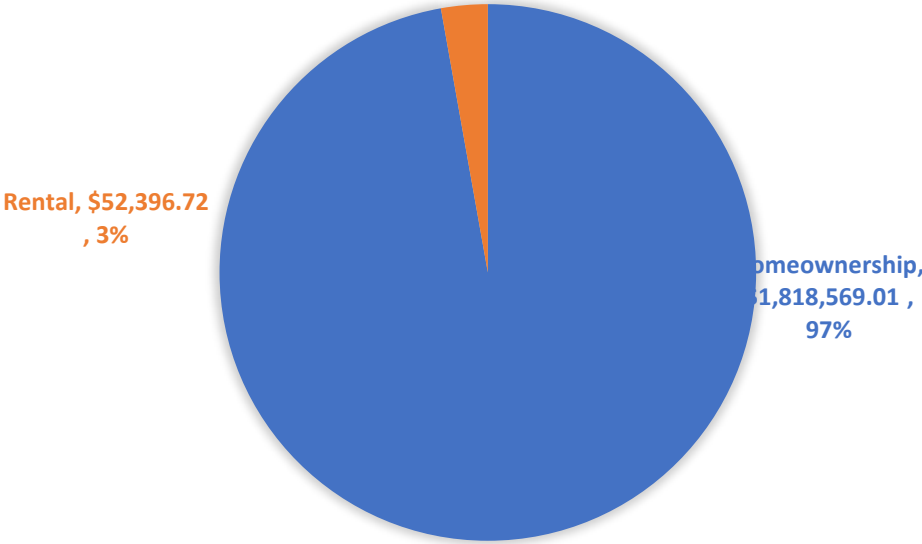
Local Housing Assistance Plan (LHAP) Review

Notable Provisions	Areas for Improvement
<ul style="list-style-type: none">• Interesting water & sewer connection strategy – shows the flexibility of efforts within SHIP.• Good flexibility in housing type allowances.• Good DPA amounts.• Require sponsors for the new construction strategy to be nonprofit organizations.	<ul style="list-style-type: none">• Could expand new construction activities for homeownership to missing middle housing types

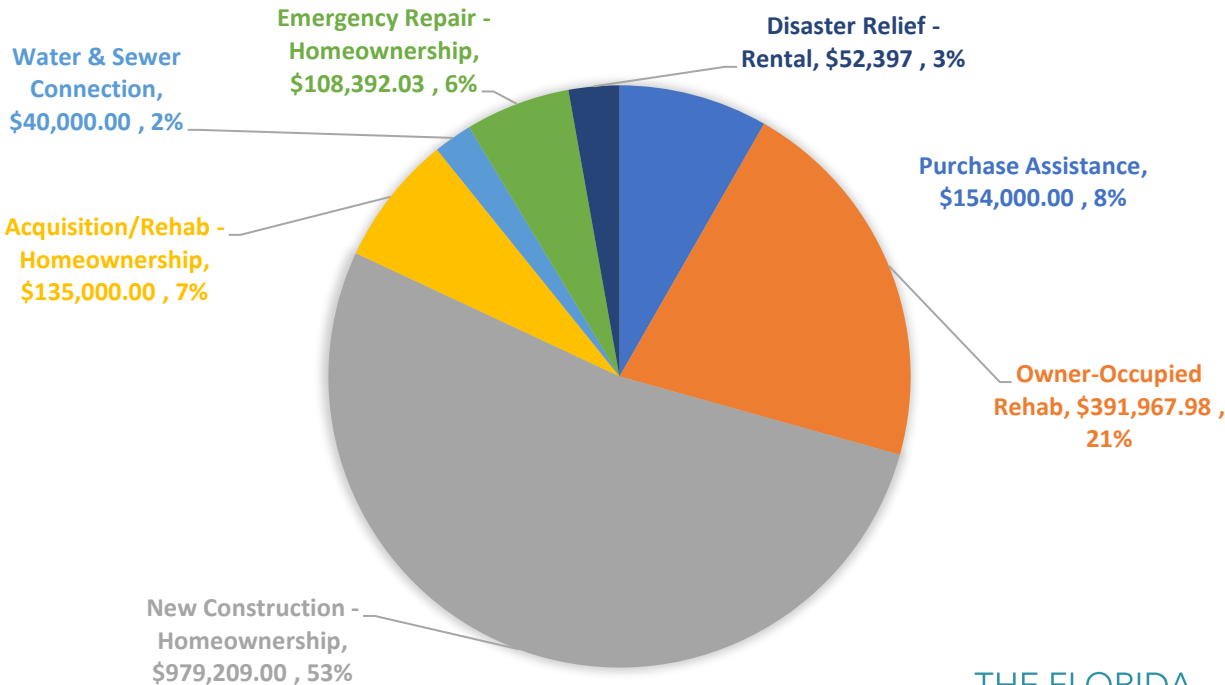
Cape Coral

SHIP Annual Report Review

CAPE CORAL
SHIP EXPENDITURES HOMEOWNERSHIP OR
RENTAL:
2017-2021



CAPE CORAL
SHIP EXPENDITURES BY CATEGORY:
2017-2021



Cape Coral

SHIP Annual Report Review

Key Takeaways:

1. From 2017-2021, all of Cape Coral's SHIP dollars have been spent on homeownership activities, except for a couple of rental assistance cases to respond to COVID-19.
2. There is an emphasis on new construction (homeownership) and owner-occupied rehab.
3. No funding for purchase assistance since 2017-18.

Fort Myers – SHIP and CDBG

	2020	2021	2022	2023	Average Annual
SHIP		\$613,450	\$877,347	\$1,109,155	\$866,650.67
CDBG	\$641,668	\$624,982	\$627,305	\$667,999	\$640,488.50
Covid or DR \$\$\$	CDBG CV1: \$377,472 CDBG CV3: \$548,584				
TOTAL	\$1,567,724.00	\$1,240,453.00	\$1,506,674.00	\$1,779,177.00	\$1,523,507.00

Fort Myers –

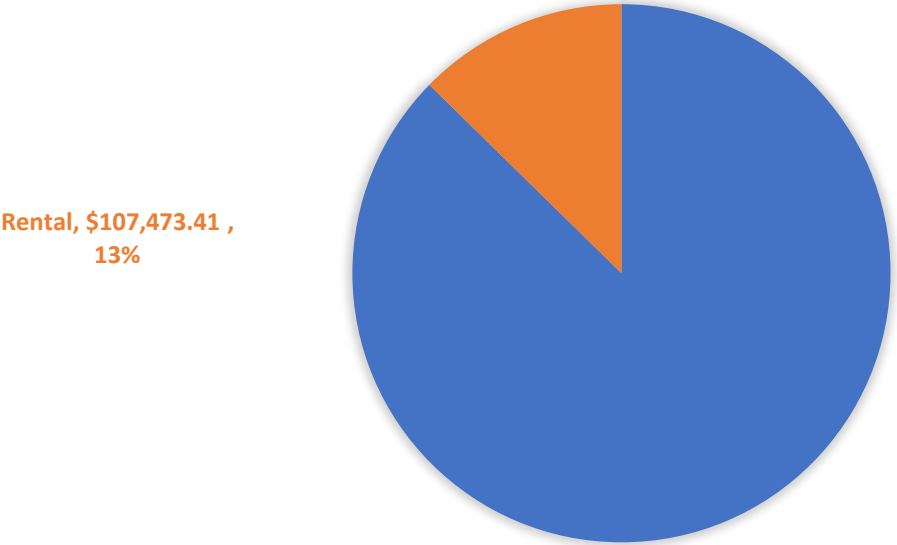
Local Housing Assistance Plan (LHAP) Review

Notable Provisions	Areas for Improvement
<ul style="list-style-type: none">• Good flexibility in housing types for DPA.	<ul style="list-style-type: none">• Based on home prices in the county, could increase purchase assistance amounts.• Could consider assisting manufactured homes with owner-occupied rehab.• Could increase affordability term for rental housing.

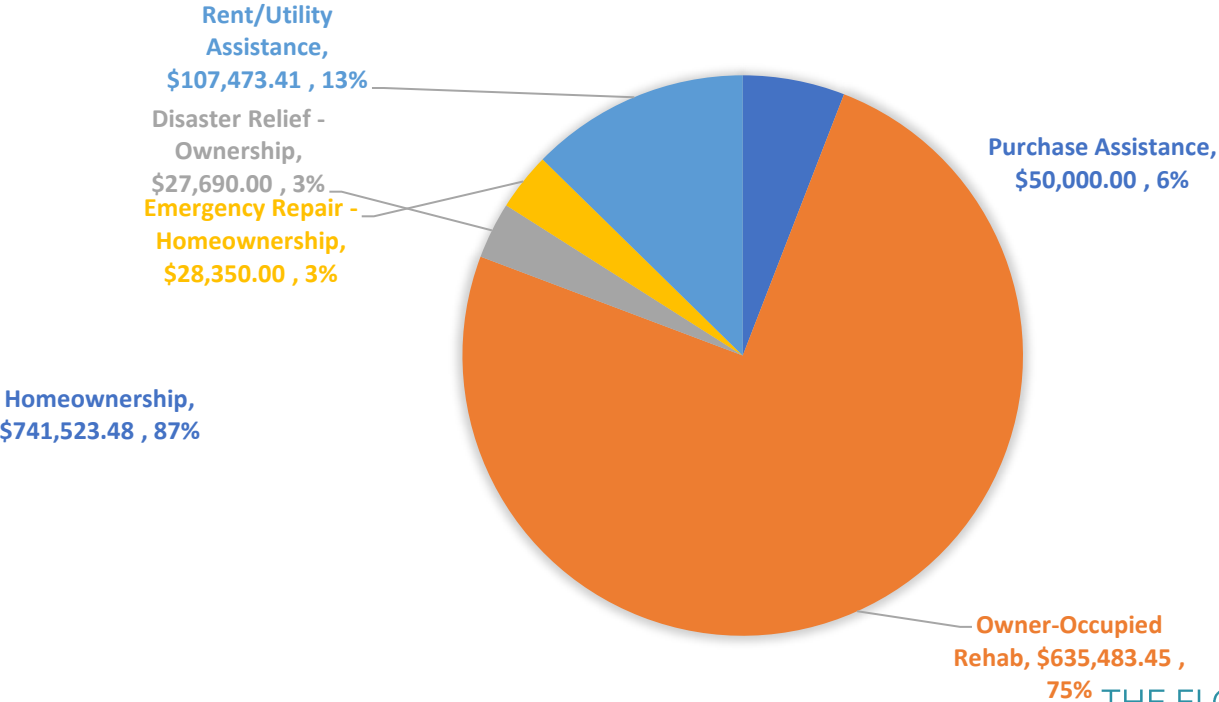
Fort Myers

SHIP Annual Report Review

FORT MYERS
SHIP EXPENDITURES HOMEOWNERSHIP OR RENTAL:
2017-2021



FORT MYERS
SHIP EXPENDITURES BY CATEGORY:
2017-2021



Fort Myers

SHIP Annual Report Review

Key Takeaways:

1. From 2017-2021, the vast majority of SHIP funds have been used towards owner-occupied rehab.
2. No funds have been used to construct new housing from 2017-2021.
3. Encouraging to see funding for rent & utility assistance.

Local Funding



Using local public dollars for affordable housing

Examples of local revenue streams for affordable housing purposes include:

- General revenue
- Infrastructure surtax
- Linkage fees
- Proceeds from the sale of publicly owned property
- Bonding authority
- Permit fees
- Community Redevelopment Agencies (CRAs) – ten in the region
- Housing Finance Authorities (HFAs) – two in the region (Lee County & Collier County)

Local funding for affordable housing – data from Florida Office of Economic and Demographic Research

	20-21	21-22	22-23	23-24	Total from 2020-24
Charlotte County	\$340,000 for Financing	\$600,000 for Financing (makeup in revenue shortfall from no SHIP in 20-21)			\$939,999.00
Punta Gorda					\$0
Collier County			\$20,002,260 for Acquisition	\$19,950,000 for Acquisition (IS)	\$39,952,260.00
Naples			\$3,050,000 for Acquisition	\$2,050,000 for Acquisition	\$5,100,000.00
Glades County					\$0
Hendry County					\$0
Lee County		\$354,041 for Construction			\$354,041
Cape Coral					\$0
Fort Myers	\$49,952 for Financing	\$760,018 for Financing; \$2,000,000 for Acquisition; \$1,460,000 for Construction	\$3,806,154 for Financing; \$1,000,000 for Construction	\$749,700 for Financing	\$9,825,824.00

Regional model #1: Fort Myers Affordable Housing Trust Fund

- Fort Myers' affordable housing trust fund is a statewide model
- Revenue currently in the trust fund:
 - Commitment of \$750,000 in ad valorem tax revenue annually
 - Received an initial contribution in 2022 of \$1.5 million from the City
 - Proceeds of city property sales
- As of March 2024, trust fund had \$4.2 million

Regional model #1: Fort Myers Affordable Housing Trust Fund

- Eligible uses of the trust fund:
 - Property acquisition
 - Construction costs
 - Down payment assistance
 - Rental assistance
 - Revolving home construction program
- Income eligibility: to serve households up to 100% AMI; at least 65% of funds must serve <80% AMI households
- Uses of the trust fund to date:
 - Contributions for SAIL funded projects
 - Rental assistance
 - Towles Garden Site Improvements

Regional model #1: Fort Myers Affordable Housing Trust Fund

- Revenue sources in the trust fund ordinance:
 - Affordable housing fee
 - Linkage Fee
 - Sale of city-owned property
 - Ad valorem revenue
 - City of Fort Myers Redevelopment Agency Tax Increment Finance (TIF) Rebate Program
 - Inclusionary housing fee

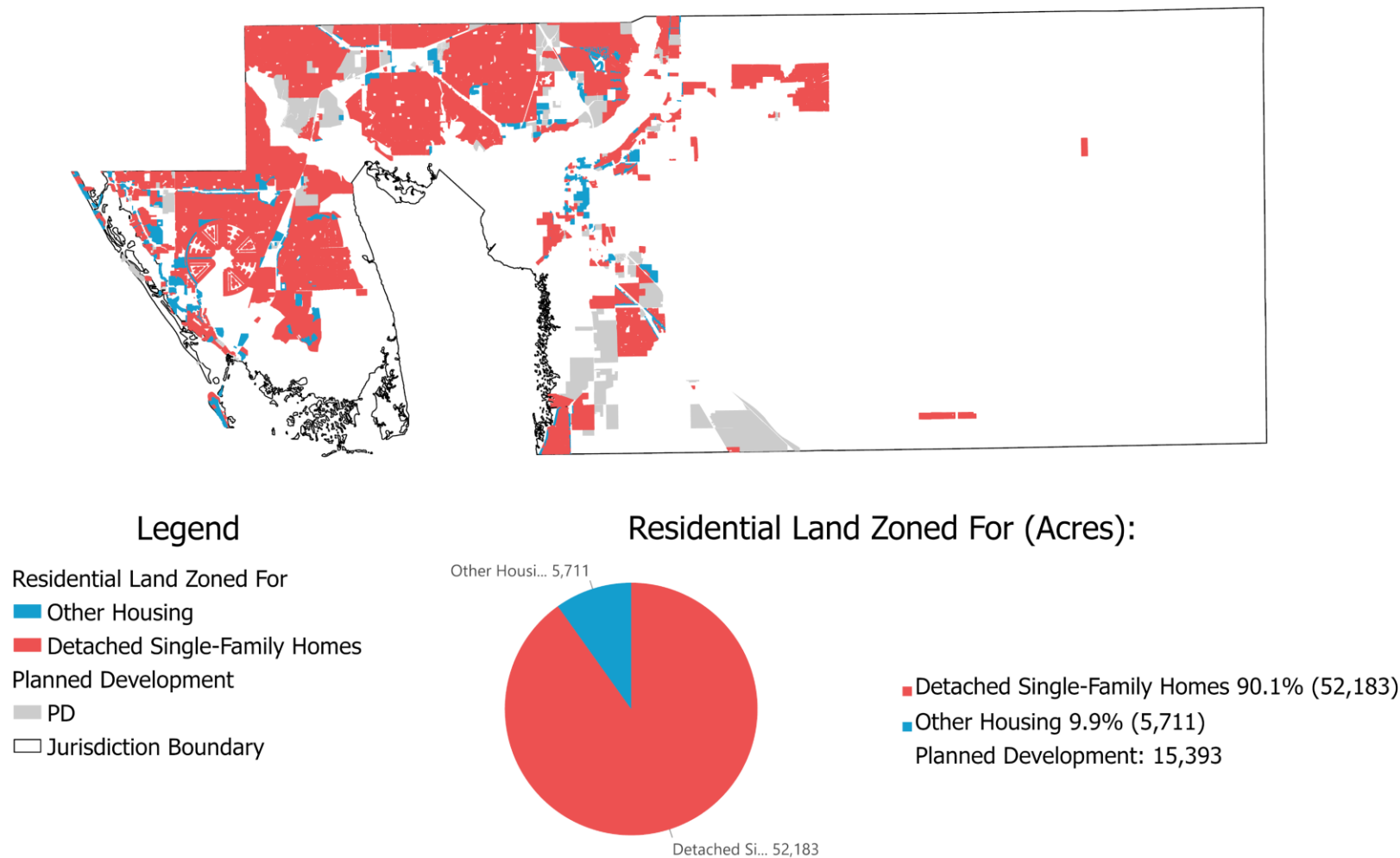
Regional model #2 – Collier County Infrastructure Surtax

- Florida law allows counties to levy a discretionary sales surtax of 0.5 or 1 percent for eligible infrastructure costs – the infrastructure surtax (IS)
- Florida law allows IS revenue to be used on land acquisition expenses for affordable housing (up to 120% AMI)
- Collier County is only one of four counties in the state that currently use IS revenue towards affordable housing goals
- County has pledged **\$20 million** in IS revenue for affordable housing land acquisition

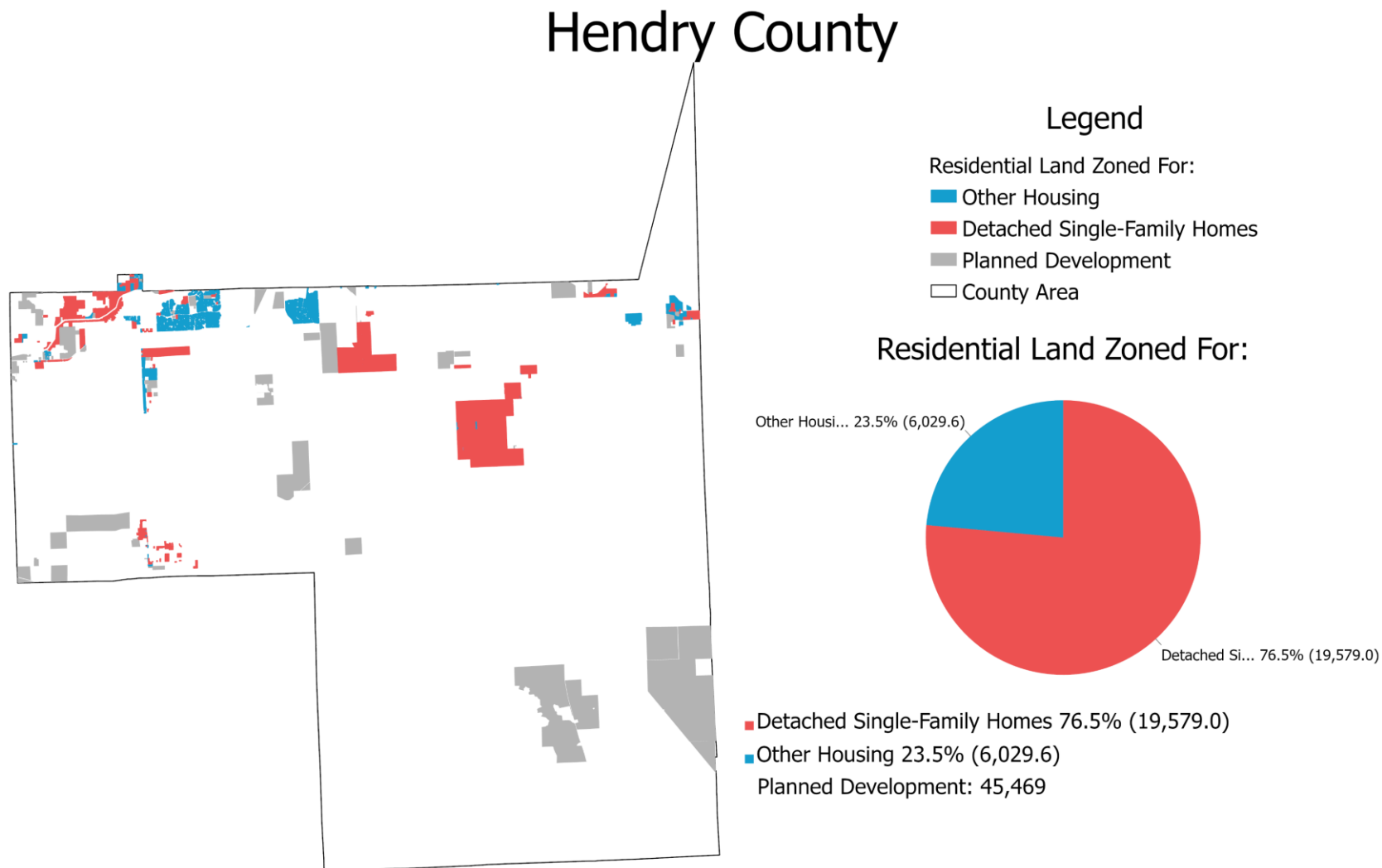
Zoning & Land Use



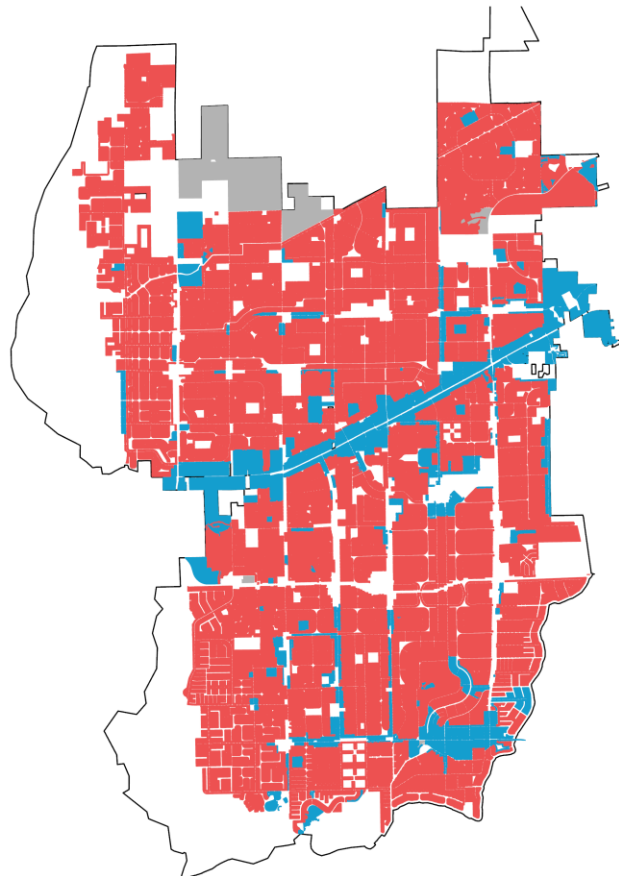
Shares of Single-Family-Only Zoning: Charlotte County



Shares of Single-Family-Only Zoning: Hendry County



Shares of Single-Family-Only Zoning: Cape Coral

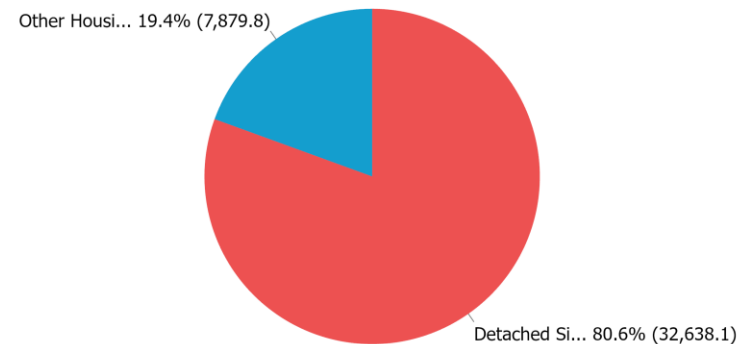


Legend

Residential Land Zoned For:

- Other Housing
- Detached Single-Family Homes
- Planned Development
- Jurisdictional Boundaries

Residential Land Zoned For:

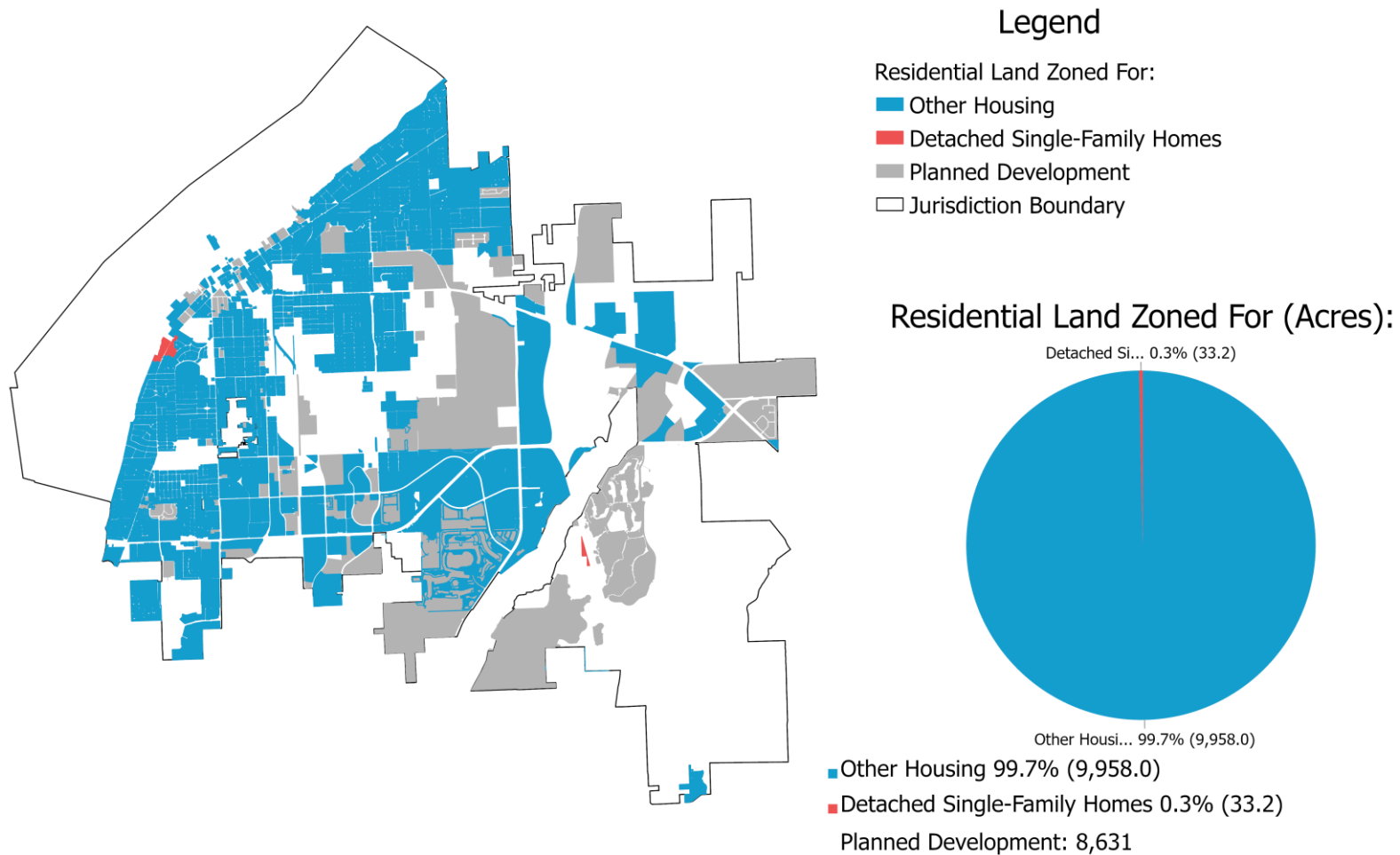


■ Detached Single-Family Homes 80.6% (32,638.1)

■ Other Housing 19.4% (7,879.8)

Planned Development: 1,857

Shares of Single-Family-Only Zoning: Fort Myers



Immediate Regulatory Needs

Permit more multi-family zoning.

- For many jurisdictions in the region, by-right zoning only for detached single-family homes represents the vast majority of residential zoning outside planned developments.
- These shares exclude zero lot line homes.
- Fort Myers is an exception with widespread allowances beyond this single type due to attached and zero lot line by-right allowances.
- In Cape Coral, attached single-family housing is permitted by right in one zoning district. Multi-family is not permitted by right in any zoning district. Allowances are conditional use. The City should permit attached single-family and multi-family by right in multi-family and mixed-use zones.
- Additional permissions should be coordinated with density transfer programs, particularly where there are ample vacant platted residential lots (e.g., Charlotte and Lee counties)
- Planned developments offer an opportunity to negotiate or require more housing diversity and affordable units.

Immediate Regulatory Needs

Remove land use and zoning distinctions between manufactured and site-built housing, except for legitimate distinctions for environmental conditions.

No distinction of manufactured housing in permitted uses of zoning districts	Manufactured housing distinguished as a use and only permitted in certain districts among those permitting residential uses
Hendry County Lee County Cape Coral Fort Myers Naples	Charlotte County Collier County* Glades County Punta Gorda

*Collier County “modular” allowance is defined a built off site with out specified applicable building code.

Immediate Regulatory Needs

Allow and expand allowances for accessory dwelling units that can be rented.

No rentable ADU allowances in residential districts	Limited rentable ADU allowances in residential districts	Widespread rentable ADU allowances in residential districts
Charlotte County Collier County Hendry County Cape Coral Fort Myers Naples	Punta Gorda	Glades County Lee County (detached only)

Immediate Regulatory Needs

Allow small, detached multi-unit infill (e.g., cottage court)

- Report 3 survey responses indicate desire for “tiny homes”
- Cottage court infill provides for smaller detached units in proximity to infrastructure and amenities, allowing for reduced on-site requirements such as parking and open space. Example: TPG district in Punta Gorda
- Consider need for reduced minimum lot size and building dimensional requirements of single-family districts to enable smaller detached units (outside the scope of this review).

(4). Cottage Court



a. Summary

Description	Key Characteristics
A Cottage Court consists of a series of small, detached structures, providing multiple units arranged to define a shared courtyard that is typically perpendicular to the street. The common yard takes the place of a private rear yard and becomes an important community enhancing element.	Detached Units
	Residential
	1 to 2 stories
	Orients to the Street and Central Open Space

Examples and Variations



Cottage Court

Erickson Cottages in Bainbridge, WA

Cottage Court

Image source: Punta Gorda Land Development Regulations Sec. 3.2(d)(4)

Examples

Traditional Punta Gorda Zoning District

- Various allowed housing types, including cottage court and other “missing middle” (small-scale multi-family) types
- Maximum density of up to 25-30 units per acre for missing middle housing types
- Flexible dimensional standards in Downtown Core, including lower parking requirements (1.5 spaces per dwelling unit), aside from requirements for workforce and affordable housing (1-1.5 spaces per dwelling unit)

Fort Myers Urban and Midtown Districts

- Flexible residential allowances
- Maximum densities range up to 70 units per acre, depending on subdistrict
- More flexible dimensional standards particularly in Core subdistricts, including slightly lower base parking requirements per unit (1.5 spaces per unit, regardless of bedroom count and excluding visitor parking requirements; 1.5-2 spaces per unit required for multi-family elsewhere)

Major Affordable Housing Incentives - Counties

Incentive	Charlotte	Collier	Hendry	Glades	Lee
Density Bonus Specific to Affordable Housing	✓	✓		✓	✓
Development Fee Payment Flexibility		✓			✓
Reduced Development Fee	✓				✓*
Affordable Housing Use Allowance		✓			
Site/Building Design Flexibility		✓			
Parking and Other Transportation Infrastructure Design Flexibility	✓				
Other		✓			

✓ = codified

✓ = Local Housing Assistance Plan mention only

*Codified reduced impact fees apply in Sanibel and Fort Myers, reflected on the next slide. Additional impact fee reimbursement is noted in the Local Housing Assistance Plan.

Major Affordable Housing Incentives - Cities

Incentive	Cape Coral*	Fort Myers	Naples	Punta Gorda
Density Bonus Specific to Affordable Housing			✓	
Development Fee Payment Flexibility		✓		✓
Reduced Development Fee			✓	
Affordable Housing Use Allowance				
Site/Building Design Flexibility				
Parking and Other Transportation Infrastructure Design Flexibility				✓
Other		✓		

✓ = codified

✓ = Local Housing Assistance Plan mention only

*Cape Coral's Local Housing Assistance Plan mentions an impact fee deferral program; Code Ch 2, Art II, Div 9 indicates this program concluded in 2022 and does not mention further extension.

Improvements to Incentives

Increase number and types of incentives.

- Municipalities currently do not offer many by-right incentives for affordable housing.
- Municipalities will be well suited relative to general unincorporated areas for more urban styles of development aligning with zoning flexibility via incentives accommodating additional unit types and amounts in compact and mixed-use settings.
- Counties, particularly in areas with urban services and heightened development activity, should also evaluate and increase by-right incentives offered. Collier County offers a range of incentives, including various density bonus options.

Improvements to Incentives

Expand applicability of existing incentives.

Some incentives are extremely specific, such as Cape Coral's reduced setbacks for single-family attached and multi-family dwellings with a minimum of 10% affordable housing in the CC districts along Pine Island Road. This incentive is specific enough that it was not included as a "major" incentive for analysis.

Improvements to Incentives

Ensure distinct and relatively robust incentives for affordable housing given the need for and importance of it.

- Example: the Fort Myers Downtown and Midtown bonus program does not have a distinct option for provision of affordable housing units or priority of use of program in-lieu fees for affordable housing (affordable housing is one of many possible uses of the program revenues, including open/recreational space, infrastructure, public transportation, parking or other community facilities and amenities – Code of Ordinances sec. 118.8.5.A.4). A robust bonus specific to affordable housing could be established.
- Example: Revitalizing Neighborhood plans in Charlotte County providing incentive density can include a robust allowance for incentive density with provision of affordable housing. Currently, for the Charlotte Harbor Community Revitalization Plan, options to qualify for additional incentive density do not include provision of affordable housing (see Appendix IV of Comprehensive Plan Future Land Use Element).

Improvements to Incentives

Evaluate existing incentives for effectiveness and remove barriers to use.

- Do developers use the incentives? If not, why?
- Remove requirements for use of incentives (aside from affordable housing provision/contribution) that pose barriers.
- Example: Naples' density bonus includes required Planned Development zoning and more stringent open space and landscaping requirements, which may affect developable lot area and ability to use additional density.

Example: Collier Specific Subdistrict/PUD Affordable Housing Requirements

- The Collier County Growth Management Plan indicates 6 specific subdistricts or Planned Unit Developments that include some form of affordable housing requirement.
- Local governments can incorporate these sorts of requirements in negotiated zoning such as planned developments.
- Negotiated requirements may be helpful where development activity is more concentrated in one larger development for an area. Local governments can establish standardized requirements for general use of planned development for residential where this is a common development type.

Example: Collier County RLSA Town + Village Affordable Housing Requirements + Incentives

- The Rural Land Stewardship Area allows for Town and Village development through transfer of credits for entitlements from sending to receiving areas.
- Towns and Villages are required to reserve land for affordable housing.
- Affordable housing does not count towards consumption of credits.
- Fiscal neutrality requirements in receiving areas are waived for affordable housing.

Example: Collier County

Commercial Mixed Use By Right Subdistrict

- By-right allowance of mixed-use projects with affordable housing in C-1 through C-5 commercial zones in the Commercial Mixed Use by Right Subdistrict of the Urban Mixed Use District
- Contingent on additional regulations including design criteria for certain areas of C-1 through C-3 districts. (Land Development Code sec. 4.02.38)
- For C-1 through C-3 outside of the Urban Residential Fringe Subdistrict:
 - 4 units per acre allowed in the Coastal High Hazard area, with density exceeding 3 units per acre required to be affordable
 - 16 units per acre allowed outside the Coastal High Hazard Area, with density exceeding 3 units per acre and up to 11 units per acre required to be affordable
- For C-4 and C-5, maximum residential density is 16 units per acre and all residential units must be affordable.

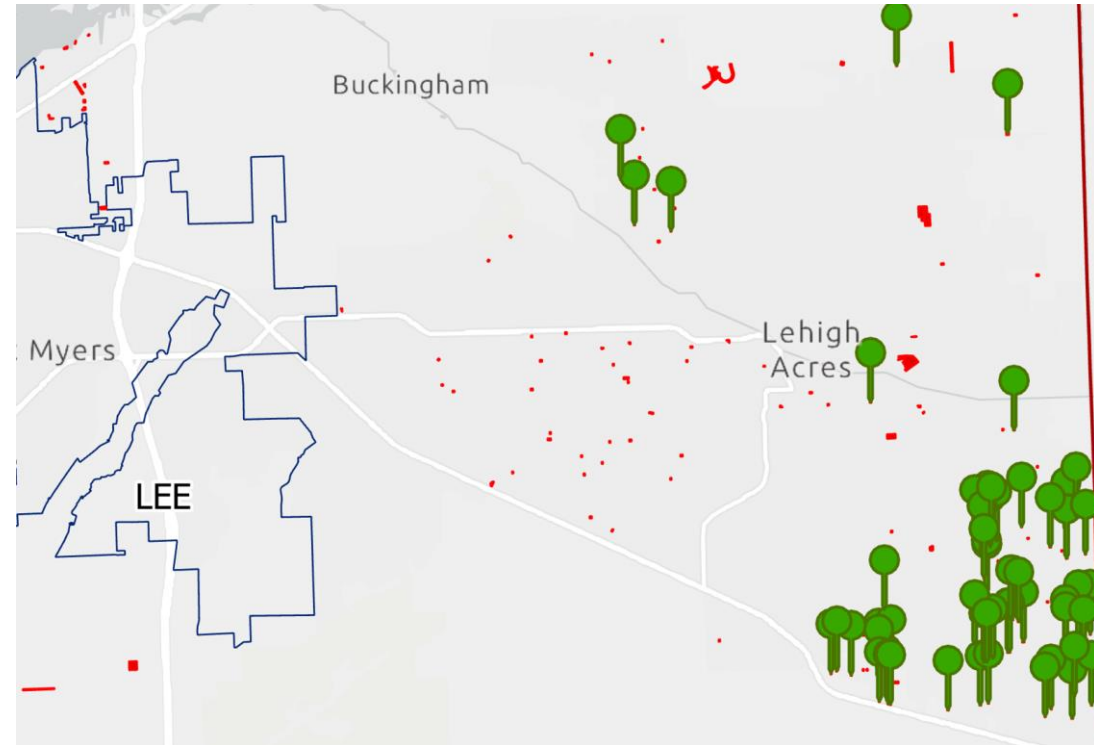
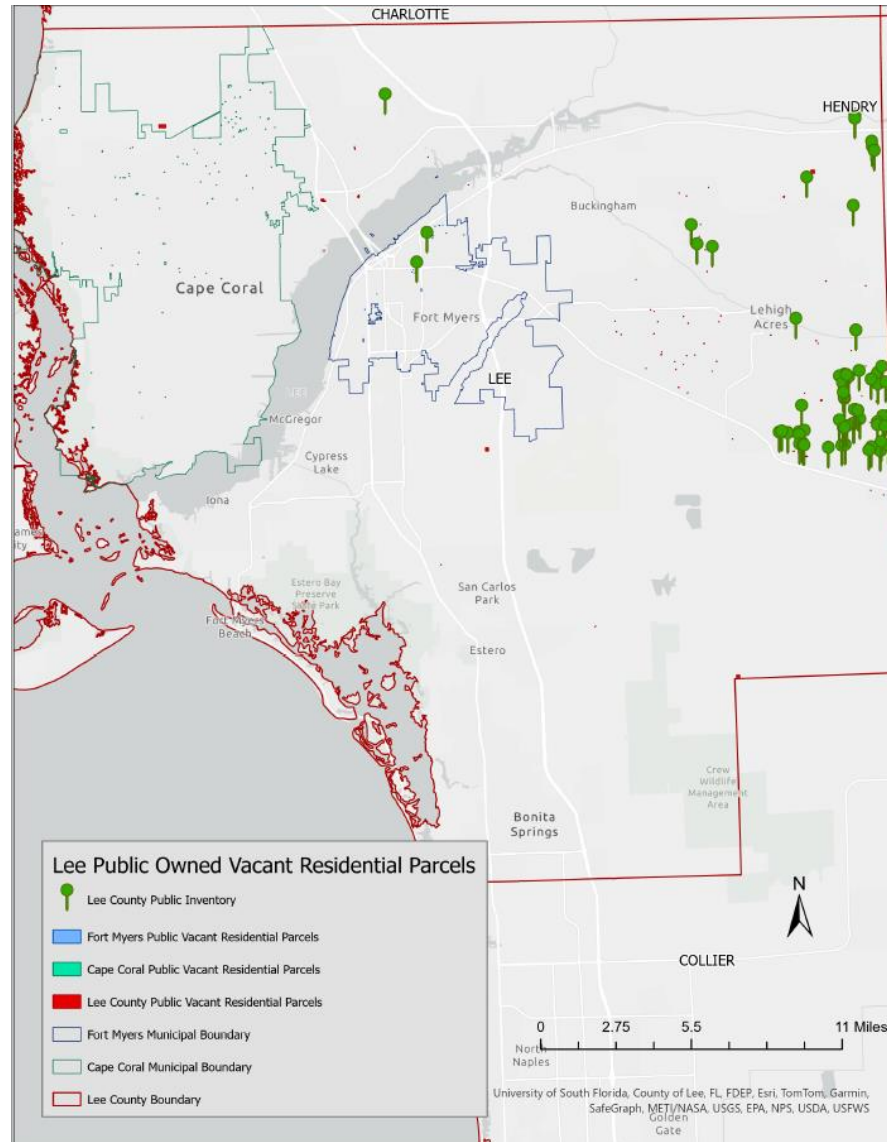
Example: Charlotte County Affordable Housing Density Bonus Programs

- The County offers a 100% density bonus for rental, very low- to moderate-income housing, or workforce housing in the Planned Development and Mixed use Districts.
- Bonus is dependent on county's supply of incentive density units to provide.
- Bonuses are also offered for other community benefits/amenities, but the bonus for affordable housing is by far the most robust.
- Density increases are not permitted in the Coastal High Hazard Area, and Planned Developments must be within the Urban Service Area.
- Affordable/workforce housing projects must be in designated Economic Centers, Economic Districts, or Revitalizing Neighborhoods.
- Affordability period is 20 to 30 years, depending on funding sources involved.

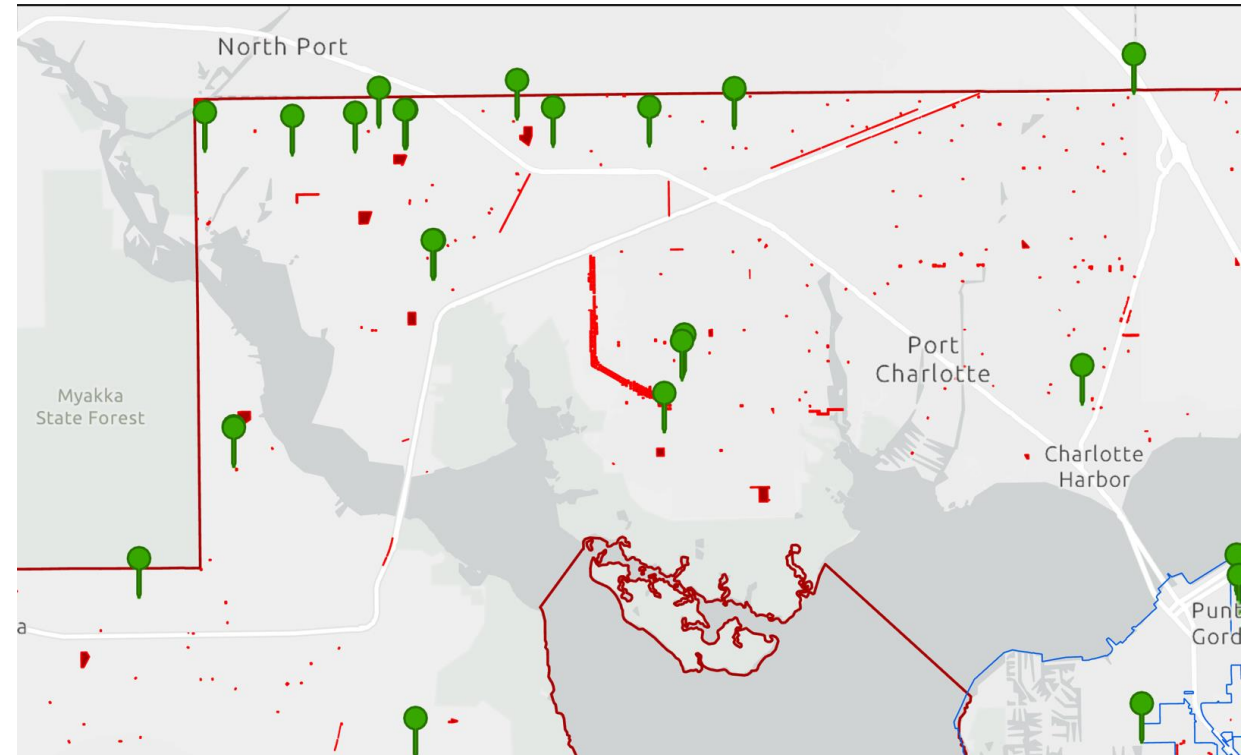
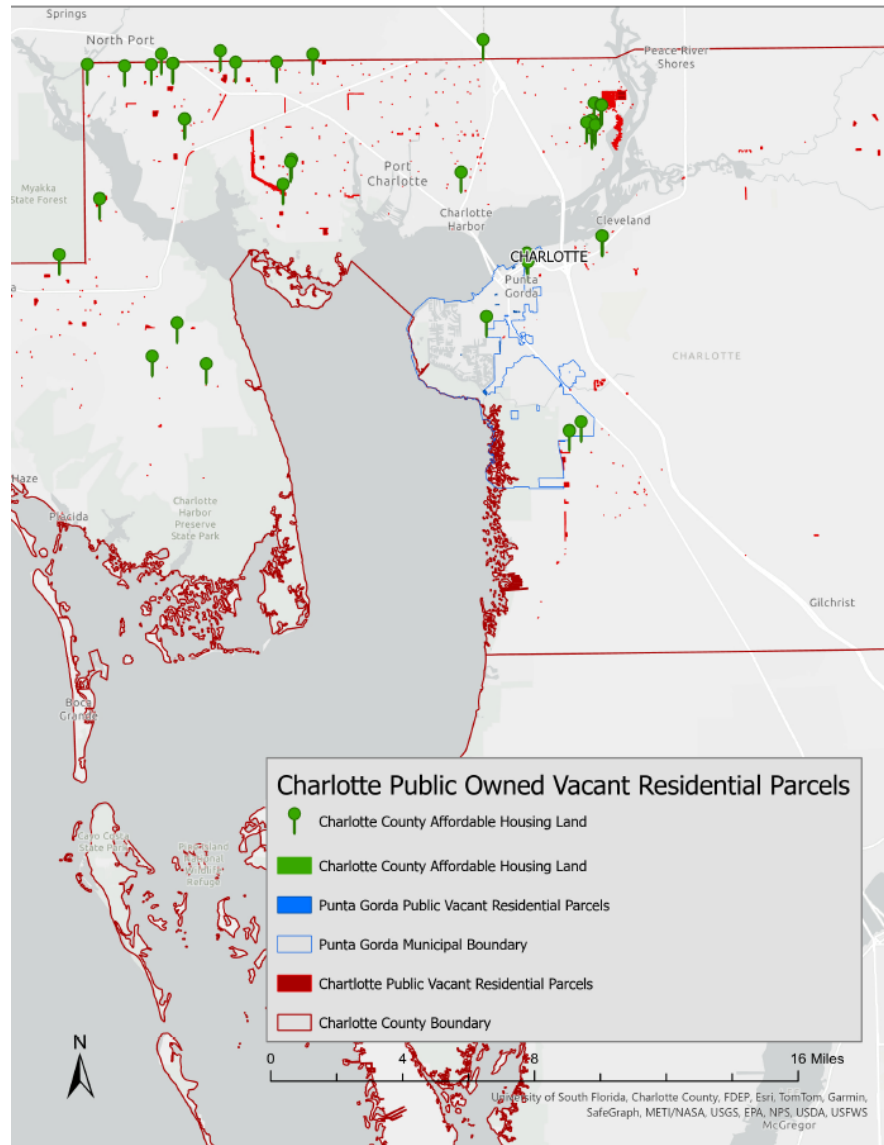
Land (Public & Private)



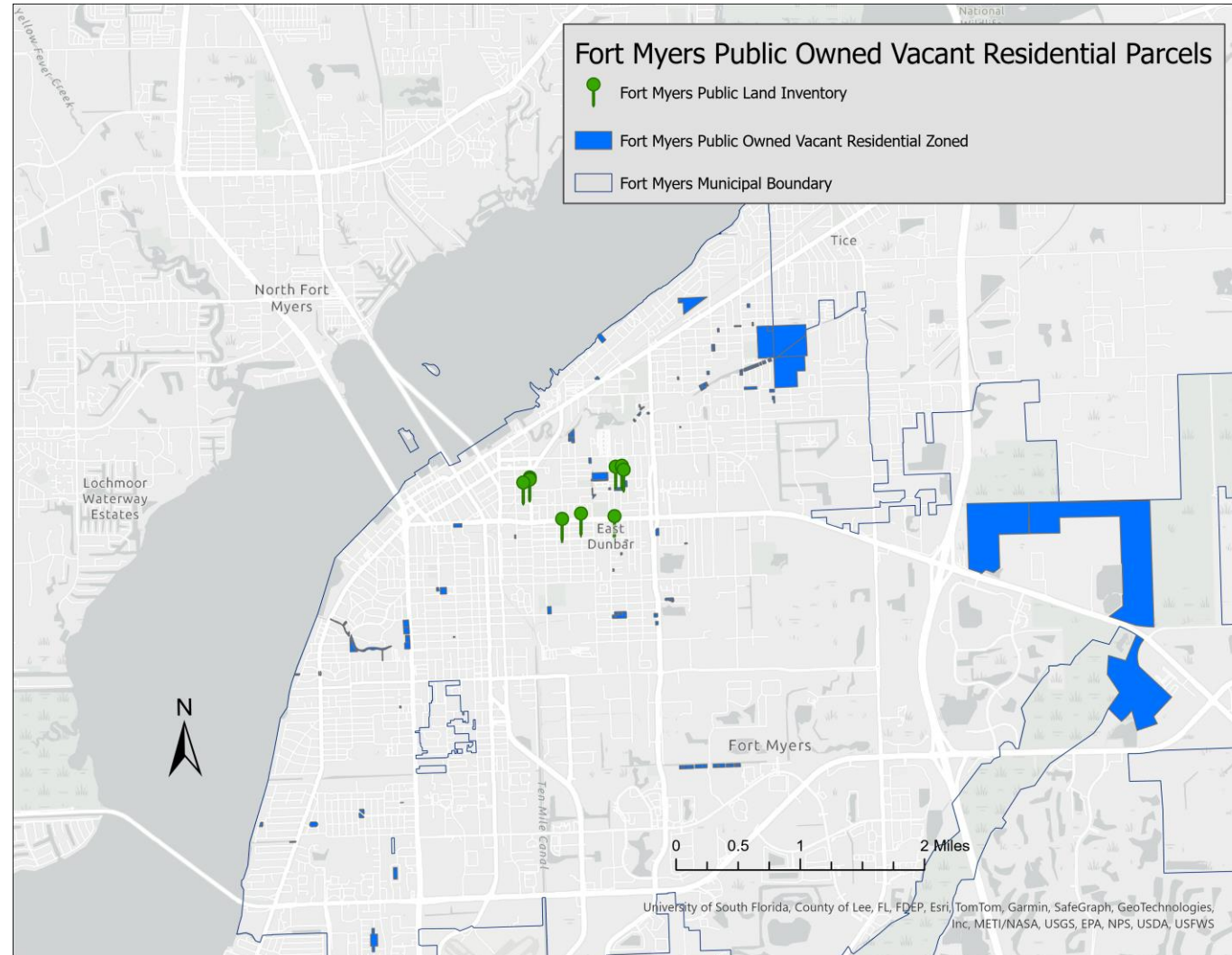
Public Land Inventory: Lee County



Public Land Inventory: Charlotte County



Public Land Inventory: Fort Myers



Public Land Strategy Examples: Lee County

- [Resolution 23-09-35](#): passed in September 2023, this Resolution goes beyond the minimum requirements of Florida's "surplus land laws" for cities and counties (F.S. 125.379/166.0451).
- In addition to identifying the County's land inventory for affordable housing, the Resolution also provides that the lands may either be:
 - Acquired by an applying, qualified non-profit entity for the purpose of constructing affordable housing, or;
 - Available for purchase with the proceeds going directly to the County's Affordable Housing Trust Fund.

Public Land Strategy Examples: Collier County

Using surtax funds to acquire land for affordable housing and create long-term affordability

- A one-cent surtax to fund capital projects including workforce housing was approved via voter referendum in 2018.
- The County set aside \$20 million of the surtax dollars specifically to fund land acquisitions for below-market rate housing.
- In 2024, Collier County approved its first land purchase using these surtax funds.
- Through an application process, the County awarded a 7.5-acre site to McDowell Housing Partners to construct a 160-unit multifamily rental development (40% of the units set aside for those at or below 80% AMI).
- The County will lease the land to the developer.
- In exchange for the land, McDowell Housing Partners signs a 99-year lease to keep the affordability restrictions in perpetuity.

Public Land Strategy Examples: City of Fort Myers

The City's new **Affordable Home Build Program** utilizes publicly owned, vacant lots to construct price-capped single-family housing (\$245,000 per home).

- The City has partnered with a local builder and uses Affordable Housing Trust Fund dollars to build the single-family homes.
- The homes are sold to income-qualified families (at or below 120% AMI).
- All sales are redirected back into the Affordable Housing Trust Fund, allowing the program to hopefully become self-sustaining.

Public Land Strategy Examples: Land Acquisitions

Charlotte County grants an option to developers to pay into the county's **Land Acquisition Trust Fund** (LATF) in lieu of transferring actual density units.

- The per unit price for this option is determined by the BoCC at the time of approval of a Transfers of Density Units (TDU) application.
- If the TDU applications is approved, a developer may choose to pay the LATF per-unit price established when the TDU application was approved.
- The developer may also pay later according to a process that requires payment in an amount that reflects the cost of land acquisition at the time payment is made.
- The LATF option is **not** available for applications to transfer density onto receiving sites in a tropical storm surge or category 1 hurricane storm surge zone as well as receiving zones in two other locations.

Public Land Strategy Example: CRA Land Acquisitions

- The **Naples CRA**, in partnership with the City Council, has explored targeted land acquisition for building new affordable housing.
- The CRA's FY 2023-24 budget allocated \$2 million for affordable housing projects and \$3 million for land acquisition/parking lots development.
- A consultant, CBRE, Inc., is currently analyzing the feasibility of the site for affordable housing. The situation is ongoing.

Public Land Strategy Example: CRA Land Acquisitions

- The **Fort Myers CRA** has spearheaded the White Coral homeownership project that will build **26 single-family homes for families making between 30 to 80 percent AMI**.
- The new affordable homes will be built on an 11.43-acre site within the Dr. Martin Luther King, Jr. Blvd. Redevelopment area.
- The land was initially donated to the CRA by the City in 2002.
- The CRA recently approved and selected **Habitat for Humanity of Lee and Hendry Counties** to build the 26 new homes.

Public Land Strategy Example: School Districts

- The **Hendry School District** recently announced plans to utilize unused school district lands to provide affordable rental apartments, citing housing struggles faced by local teachers.
- The School District has stated that it is currently searching for a contractor before moving toward next steps.

Public Land Strategy Example: Public/Private Partnerships

- In 2021, the **City of Moore Haven** and the **Glades Electric Cooperative** partnered with **Alchemy Community Transformations**, a national consulting firm that specializes in economic development for rural communities, to create an action plan that included a housing component.
- The housing component of the action plan included an evaluation of public lands to determine what lands are developable. This resulted in a selection of infill and undeveloped public lots.

Public Land Strategy Takeaways on Opportunities

In recent years, multiple jurisdictions in the 5-county area of focus have implemented thoughtful, strategic public land strategies to create new affordable housing in their communities.

- There are presently opportunities for the Collaborative to use its voice to bring together stakeholders to guide evolving efforts. (Example: Hendry County School District).

Community Redevelopment Agencies (CRAs) have been at the forefront of land acquisitions for affordable housing.

Public Land Strategy Takeaways on Barriers

Local jurisdictions should improve practices related to public land and affordable housing. More transparency is needed.

- Only **3 of the 9** SHIP jurisdictions analyzed as part of this regional study have posted an inventory of publicly owned land deemed appropriate for affordable in accordance with state law.
- Multiple jurisdictions have inventories that were not available online and required staff contact or a public records request.
- Multiple jurisdictions have deemed zero publicly owned properties as being appropriate for affordable housing.
- *Refencing the survey findings of Report 3, developers indicated that land availability is significant barrier to creating housing in the region. More robust public land policies could create further opportunities.*

Remaining Deliverables

- Stakeholder Engagement
- Draft Final Report – due **October 1**
- Final Report – due **November 1**

Draft Housing Action Plan Outline

- I. The Goal (discuss the purpose of the Plan, etc.)
- II. Trends and Needs (summarize key takeaways from Report 1)
- III. Housing Market and Affordability (summarize key takeaways from Report 2)
- IV. Recent Successes (recent affordable housing projects, land use/funding policy victories)
- V. Making Sense of Affordable Housing (infographics on what is affordable housing + definitions of key terms)
- VI. Southwest Florida Regional Housing Action Plan (5-part blueprint for success)