

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



**AGENDA**

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

**October 15, 2024, 9:00 AM**

**AHAC MEMBERS**

Jennifer Faron, Vice Chair  
Mary Waller, Member

Paul Shea, Member  
Catherine M. Myers

**COLLIER COUNTY STAFF**

Cormac Giblin, Director, Housing Policy & Economic Development  
Sarah Harrington, Planning Manager, Housing Policy & Economic Development  
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
- 4. INFORMATIONAL ITEMS AND PRESENTATIONS**
- 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. Tenant Pay Increase
- 7. STAFF AND COMMITTEE GENERAL COMMUNICATIONS**
- 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**

**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	Percentage Area Median Income	Category Name	Income Limit by Number of People in Unit				Rent Limit by Number of Bedrooms in Unit			
			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.***

**Staff Suggestion- Affordable Housing Rental Unit Tenant Grace Period**

Each tenant be given a 12-month grace period once they are found to be out of compliance during a yearly monitoring.

This gives each tenant at least 12 months (and as many as 23 months) notice that their lease would not be renewed at discounted rate.

Scenario: Assuming the annual monitoring is performed in October for this development.

1. Tenant receives a promotion/raise that pushes them over income in April.
2. During the October monitoring they are found to be over income.
3. They are put on notice that they must be out of the unit prior to the next October monitoring, or the developer could certify the occupant of an alternate unit.