

# Affordable Housing

## STATEMENT OF ISSUE

An evaluation of the objectives and policies of the Housing Element of the Growth Management Plan (GMP) to determine the County's success in providing affordable housing during the planning period for this Evaluation and Appraisal Report (EAR) – years 2004 through 2009; current status of available affordable housing in the County; and, needed modifications to the Housing Element.

## ISSUE BACKGROUND

Chapter 9J-5 of the Florida Administrative Code (FAC) sets forth the minimum requirements for local government comprehensive plans. Specifically, Section 9J-5.010, FAC, sets forth the criteria for the establishment of housing goals, objectives and policies; housing data requirements; and future housing needs analysis to be used by local governments for the preparation of their required housing elements.

Pursuant to Section 163.3177 (6)(f), Florida Statutes, all local governments within the State are required to have a Housing Element as part of their comprehensive plan. This Element must include, “the provision for housing for all current and anticipated future residents of the jurisdiction; elimination of substandard dwelling conditions; the structural and aesthetic improvement of existing housing; the provision of adequate future housing, including housing for low-income, very low-income, and moderate-income families, mobile homes, and group home facilities and foster care facilities, with supporting infrastructure and public facilities; provision for relocation housing and identification of historically significant and other housing for purposes of conservation, rehabilitation, or replacement; the formulation of housing implementation programs; and the creation or preservation of affordable housing to minimize the need for additional local services and avoid the concentration of affordable housing units only in specific areas of the jurisdiction.”

The Collier County Housing Element is consistent with the applicable provisions of Florida Statutes. The Element provides the County with the necessary guidance to develop appropriate plans, programs and policies to create an adequate supply of decent, safe, sanitary and affordable housing for all County residents. The Goal, Objectives and Policies contained within the Element demonstrate the County's commitment to meet identified and projected deficits in the supply of housing.

## Overview of Affordable Housing Activities

During the planning period for this Evaluation and Appraisal Report (EAR), the County successfully administered various State and Federal programs including, but not limited to, Community Development Block Grant (CDBG) entitlement funds, HOME Investment Partnerships Program (HOME) entitlement funds, Emergency Shelter Grant funds, State Housing Initiatives Partnership (SHIP) funds, and funds authorized by the Housing and Economic Recovery Act of 2008 - all of which funded numerous development and redevelopment activities. The range of funded activities includes, but is not limited to, a single-family unit rehabilitation program, multi-family affordable rental unit development, community park and infrastructure development, redevelopment of abandoned and foreclosed homes, and homebuyer education programs. In total, the County has assisted individuals and families with down payment and closing costs in the amount of \$11,571,965; funded residential rehabilitation

projects in the amount of \$3,108,884; and, assisted in the development of affordable-workforce housing projects by deferring impact fees in the amount of \$9,723,672.68.

The programs and funding strategies identified above (and detailed, in part, in Table 1. below), and contained within the Housing Element, enabled public/private partnerships between governmental agencies and the private, not-for-profit and for-profit providers of affordable housing within the community, to reduce substandard housing, stabilize neighborhoods by rehabilitating abandoned and foreclosed homes and residential properties, fund infrastructure projects, and fund new affordable single-family unit and multi-family unit projects within the County.

Table 1. Programs/Activities (June 2007- June 2009)

Strategy/Tasks	Results
Down Payment Assistance	434 households assisted with a total of approximately \$7.4 million
Home Buyer Education	Monthly homebuyer education classes provided, with an estimated average monthly attendance of 35 persons
Outreach	Participated, hosted and presented at a multitude of housing events
Loan Prequalification	Over 600 persons pre-qualified for first mortgage financing
Loan consortium	80 first mortgages approved and closed with Collier County Loan Consortium member banks
Residential Rehabilitation	92 Residential properties rehabilitated
Disaster Recovery Initiative	Administered 10 DRI funded projects with a total grant award of \$3.1 million
Federal Grant Administration	Administered \$6.3 million in federal grants to 23 sub recipients
Acquisition/Rehabilitation	Two non-profits funded; 28 homes acquired, rehabilitated and sold to income qualified persons/families
Neighborhood Stabilization Program	Awarded \$7.3 million. Properties have been acquired; services have been procured; administrative manual has been prepared and adopted

### Current Status of Available Affordable Housing

Notwithstanding the successes referenced in the previous section, the County has not achieved its housing objective to create 1,000 new affordable-workforce housing units each year since the last evaluation period ended in 2004. The County, during the planning period for this Evaluation and Appraisal Report (EAR), has approved approximately 4,214 affordable-workforce units, but only 728 of those units have been constructed (refer to Table 2.).

Table 2. Collier County Affordable Housing Approvals (2004 -2009)

Name	Approval	BCC District	Tenure	Units Approved	Units Built
Bosley PUD	2004	2	Rental	303	303
Buckley Mixed Use	2005	2	Owner Occupied	11	0
Arrowhead PUD	2005	5	Rental	186	186
Warm Springs	2005	5	Owner Occupied	72	0
Ave Maria	2005	5	Mixed	1,900	48
Regal Acres	2005	5	Owner Occupied	184	14
Palermo Cove	2005	3	Owner Occupied	52	0
Santa Barbara Landings	2005	3	Owner Occupied	29	0
Bristol Pines	2005	5	Owner Occupied	32	32
Cirrus Pointe	2005	4	Owner Occupied	44	0
Meridian Village PUD	2006	2	Owner Occupied	24	0
Rockedge PUD	2006	5	Owner Occupied	111	0
Liberty Landing	2006	5	Owner Occupied	162	90
Summit Lakes	2006	5	Owner Occupied	303	0
Kaicasa	2007	5	Owner Occupied	400	0
Faith Landing RPUD	2007	5	Owner Occupied	175	0
Tree Farm MPUD	2007	2	Owner Occupied	64	0
Boxwood RPUD	2007	3	Owner Occupied	41	0
Eden Gardens	2007	5	Rental	55	55
Woodcrest	2007	5	Owner Occupied	66	0
<b>Total</b>				<b>4,214</b>	<b>728</b>

Source: Collier County Technology & GIS Support Section, July 2010

Tables 3. and 4. below reflect the existing and approved affordable-workforce housing units within Collier County, as of July 2010. This information is based on the best available data, and the data sources are the University of Florida's Shimberg Center for Housing Studies and the Collier County Technology and GIS Support Section of the Growth Management Division.

Table 3. Collier County Affordable Housing Inventory, 2010

Development	Street Address	General Location	Total Units (Built)
<b>Assisted Housing Inventory</b>			
Bear Creek - Naples	2367 Bear Creek Drive	Naples	120
Belvedere Apartments	260 Quail Forest Boulevard	Naples	162
Brittany Bay	14815 Triangle Bay Drive	Naples	184
Brittany Bay II	14925 Lighthouse Road	Naples	208
College Park	6450 College Park Circle	Naples	210
Collier Housing Alternatives	4211 Thomason Drive	Naples	10
Crestview Park	2903 Lake Trafford Road	Immokalee	208

Crestview Park II	715 Crestview Drive	Immokalee	96
Cypress Run	550 Hope Circle	Immokalee	40
Eden Gardens	1375 Boxwood Lane	Immokalee	51
Eden Gardens II	1375 Boxwood Lane	Immokalee	37
Eden Gardens Supportive Housing	Marion Lake South of Westclox	Immokalee	4
Esperanza Place Rental	2702 W. Immokalee Drive	Immokalee	45
Farmworker Village Phase VI	1800 Farm Worker Way	Immokalee	641
Garden Lake Apartments	1022 Garden Lake Circle	Immokalee	66
George Washington Carver	350 10th Street North	Naples	70
Goodlette Arms	950 Goodlette Rd N	Naples	250
Her Villas Immokalee	1109 Hickcock Lane	Immokalee	41
Heritage	4250 Jefferson Lane	Naples	320
Heron Park	2155 Great Blue Drive	Naples	248
Housing Alternatives Of SW Florida	3401 21st Ave SW	Naples	12
Immokalee Apartments	601 W Delaware Ave	Immokalee	100
Immokalee Senior	612 North 11th Street	Immokalee	30
Jackson Apartments	326 Third St.	Immokalee	10
Jasmine Cay	100 Jasmine Circle	Naples	72
Laurel Ridge	5460 Laurel Ridge Lane	Naples	78
Main Street Village	104 Anhinga Circle	Immokalee	79
Noah's Landing	10555 Noah's Circle	Naples	264
Oakhaven	580 Oakhaven Circle	Immokalee	160
Ospreys Landing	100 Ospreys Landing	Naples	176
Saddlebrook Village Apartments	8685 Saddlebrook Circle	Naples	140
Sanders Pines	2411-2488 Sanders Pines Circle	Immokalee	40
Saxon Manor Isles Apartments	105 Manor Blvd.	Naples	128
Saxon Manor Isles Apartments II	105 Manor Blvd.	Naples	124
So Villas Immokalee	1802 Custer Ave.	Immokalee	35
Summer Glen	1012 Summer Glen Blvd.	Immokalee	45
Summer Lakes Apartments	5520 Jonquil Lane	Naples	140
Summer Lakes II	5600 Jonquil Circle	Naples	276
Timber Ridge of Immokalee	2711 Wilton Court	Immokalee	34
Tuscan Isle	8680 Weir Drive	Naples	298
Villas of Capri	7725 Tara Circle	Naples	235
Whistler's Cove	11400 Whistler's Cove Blvd.	Naples	240
Whistler's Green	4700 Whistler's Green Circle	Naples	168
Wild Pines of Naples II	2580 Wild Pines Lane	Naples	104
Willowbrook Place	1836 Ash Lane	Immokalee	42
Windsong Club	11086 Windsong Circle	Naples	120
<b>Total</b>			<b>6161</b>

Source: Shimberg Center for Housing Studies, July 2010

Table 4. Collier County Affordable Housing Inventory, 2010

Development	Tenure	General Location	Total Units Approved/ Built
Arrowhead PUD	Owner & Rental	Immokalee	186/186
Artesia Point (Habitat)	Owner Occupied	Naples	280/0
Ave Maria	Owner & Rental	Naples/Imm	1900/48
Bosley Apartments	Rental	Naples	303/303
Botanical Place	Owner Occupied	Naples	64/64
Boxwood RPUD	Owner Occupied	Naples	41/0
Bristol Pines	Owner Occupied	Naples	32/32
Buckley Mixed Use	Owner Occupied	Naples	11/0
Carson Lakes	Owner Occupied	Naples	83/83
Charlee Estates	Owner Occupied	Naples	122/122
Cirrus Pointe	Owner Occupied	Naples	44/0
Cypress Glen	Owner Occupied	Naples	10/10
Faith Landing RPUD (Habitat)	Owner Occupied	Immokalee	175/0
Heritage Bay DRI	Owner Occupied	Naples	160/66
Independence	Owner Occupied	Immokalee	156/156
Kaicasa	Owner Occupied	Immokalee	400/0
Liberty Landing (Habitat)	Owner Occupied	Immokalee	162/90
Meridian Village PUD	Owner Occupied	Naples	24/0
North Naples Research & Technology	Owner or Rental	Naples	4/0
Palermo Cove	Owner Occupied	Naples	52/0
Regal Acres (Habitat)	Owner Occupied	Naples	184/14
Rockedge PUD	Owner Occupied	Naples	111/0
Santa Barbara Landings	Owner Occupied	Naples	29/0
Summit Lakes (Waterways Villas)	Owner Occupied	Naples	303/0
Trail Ridge (Habitat)	Owner Occupied	Naples	204/204
Tree Farm MPUD	Owner Occupied	Naples	64/0
Victoria Falls	Owner Occupied	Naples	110/110
Warm Springs	Owner Occupied	Naples	72/0
Woodcrest (Habitat)	Owner Occupied	Naples	66/0
<b>Total</b>			<b>5,352/1,488</b>

Source: Collier County Technology and GIS Support Section, July 2010

### Current and Projected Affordable Housing Demand

The University of Florida's Shimberg Center for Housing Studies has been designated by the Florida Legislature as the agency responsible for maintaining data on affordable housing needs and household demographics for all counties in the state of Florida. The majority of source data for the housing needs assessment comes from the 2000 U.S. Census and is updated with current information from building permit activity and property appraiser data.

Tables 5a.–5e. reflect the Shimberg Center's 2010–2030 projections of the number of households in Collier County by income level, including very low-income, low-income and moderate-income persons/households earning less than, or equal to, 50%, 80% and 120% of the County's area median income (AMI), respectively.

Tables 5a.–5e. Collier County Household Income and Cost Burdened Household Data for Years 2010 -2030

Table 5a. (Source: Shimberg Center, July 2010)

2010 Household Demographic Data			
Year	Tenure	Household Income	Household Count
2010	Owner	0-30% AMI	6490
2010	Owner	30.1-50% AMI	7398
2010	Owner	50.1-80% AMI	16942
2010	Owner	80.01-120% AMI	21794
2010	Owner	120+% AMI	49238
		<b>Total Owner Count</b>	<b>101,862</b>
2010	Renter	0-30% AMI	5940
2010	Renter	30.1-50% AMI	4253
2010	Renter	50.1-80% AMI	8197
2010	Renter	80.01-120% AMI	6023
2010	Renter	120+% AMI	8393
		<b>Total Renter Count</b>	<b>32,806</b>
		<b>Total Household Count</b>	<b>134,668</b>
		<b>30.1-50% (cost burdened households)</b>	<b>19,976</b>
		<b>50+% (cost burdened households)</b>	<b>15,966</b>
		<b>≤ 30% (not cost burdened households)</b>	<b>98,726</b>

Table 5b. (Source: Shimberg Center, July 2010)

2015 Household Demographic Data			
Year	Tenure	Household Income	Household Count
2015	Owner	0-30% AMI	7213
2015	Owner	30.1-50% AMI	8296
2015	Owner	50.1-80% AMI	18898
2015	Owner	80.01-120% AMI	24208
2015	Owner	120+% AMI	54562
		<b>Total Owner Count</b>	<b>113,177</b>
2015	Renter	0-30% AMI	6490
2015	Renter	30.1-50% AMI	4626
2015	Renter	50.1-80% AMI	8880
2015	Renter	80.01-120% AMI	6517
2015	Renter	120+% AMI	9123
		<b>Total Renter Count</b>	<b>35,636</b>
		<b>Total Household Count</b>	<b>148,813</b>
		<b>30.1-50% (cost burdened households)</b>	<b>21,971</b>
		<b>50+% (cost burdened households)</b>	<b>17,631</b>
		<b>≤ 30% (not cost burdened households)</b>	<b>109,211</b>

Table 5c. (Source: Shimberg Center, July 2010)

2020 Household Demographic Data			
Year	Tenure	Household Income	Household Count
2020	Owner	0-30% AMI	8107
2020	Owner	30.1-50% AMI	9433
2020	Owner	50.1-80% AMI	21330
2020	Owner	80.01-120% AMI	27184
2020	Owner	120+% AMI	61055
		<b>Total Owner Count</b>	<b>127,109</b>
2020	Renter	0-30% AMI	7133
2020	Renter	30.1-50% AMI	5055
2020	Renter	50.1-80% AMI	9659
2020	Renter	80.01-120% AMI	7069
2020	Renter	120+% AMI	9962
		<b>Total Renter Count</b>	<b>38,878</b>
		<b>Total Household Count</b>	<b>165,987</b>
		<b>30.1-50% (cost burdened households)</b>	<b>24,367</b>
		<b>50+% (cost burdened households)</b>	<b>19,639</b>
		<b>≤ 30% (not cost burdened households)</b>	<b>121,981</b>

Table 5d. (Source: Shimberg Center, July 2010)

2025 Household Demographic Data			
Year	Tenure	Household Income	Household Count
2025	Owner	0-30% AMI	9042
2025	Owner	30.1-50% AMI	10673
2025	Owner	50.1-80% AMI	23919
2025	Owner	80.01-120% AMI	30303
2025	Owner	120+% AMI	67698
		<b>Total Owner Count</b>	<b>141,635</b>
2025	Renter	0-30% AMI	7762
2025	Renter	30.1-50% AMI	5465
2025	Renter	50.1-80% AMI	10394
2025	Renter	80.01-120% AMI	7571
2025	Renter	120+% AMI	10737
		<b>Total Renter Count</b>	<b>41,929</b>
		<b>Total Household Count</b>	<b>183,564</b>
		<b>30.1-50% (cost burdened households)</b>	<b>26,764</b>
		<b>50+% (cost burdened households)</b>	<b>21,693</b>
		<b>≤ 30% (not cost burdened households)</b>	<b>135,107</b>

Table 5e. (Source: Shimberg Center, July 2010)

2030 Household Demographic Data			
Year	Tenure	Household Income	Household Count
2030	Owner	0-30% AMI	9952
2030	Owner	30.1-50% AMI	11888
2030	Owner	50.1-80% AMI	26452
2030	Owner	80.01-120% AMI	33323
2030	Owner	120+% AMI	74116
		<b>Total Owner Count</b>	<b>155,731</b>
2030	Renter	0-30% AMI	8356
2030	Renter	30.1-50% AMI	5848
2030	Renter	50.1-80% AMI	11077
2030	Renter	80.01-120% AMI	8026
2030	Renter	120+% AMI	11459
		<b>Total Renter Count</b>	<b>44,766</b>
		<b>Total Household Count</b>	<b>200,497</b>
		<b>30.1-50% (cost burdened households)</b>	<b>29,068</b>
		<b>50+% (cost burdened households)</b>	<b>23,669</b>
		<b>≤ 30% (<u>not</u> cost burdened households)</b>	<b>147,760</b>

As the tables above show, a total of 77,037 households in the County will earn less than 120% of the AMI in year 2010. This number is projected to grow to 114,922 households by year 2030. Further, the County's projected total household count by year 2030 will be approximately 200,497.

In addition to the number of households projected to earn less than 120% of the AMI, the cost burdened household projections indicate that in 2010 approximately 35,942 households (27%) are cost burdened, spending greater than thirty percent of their household income on housing related expenses, and that number is projected to increase to 52,737, or 26 percent, of the County's households by year 2030.

### **Comprehensive Plan Implementation to Address Affordable Housing**

The data suggest there is a current deficit of available affordable-workforce housing units; however, the actual deficit is unknown. The downturn in the housing market over recent years has increased the number of market rate, unrestricted (not subject to regulatory control of rental or sale price, occupant income level, time period to remain affordable, etc.), affordable units within the County. In fact, during the second quarter of 2009, approximately 68.1%<sup>1</sup> of the units sold were affordable to households earning the local area median income. However, more recent data from the fourth quarter of 2009 reveal that only 60.8%<sup>2</sup> of the residential units sold were affordable, indicating the trend may be reversing. As a result, maintaining a requirement to provide restricted affordable-workforce housing units within the County is both prudent and necessary.

<sup>1</sup> Source: Collier County Housing and Human Services, April 2010

<sup>2</sup> Source: Ibid

In order to keep pace with the demand for affordable-workforce housing within the County, the production of both affordable rental and homeownership units will need to continue. The following is a summary of the projected increase in cost burdened households in Collier County, by year and growth rate.

Years	Average Annual Increase in Cost Burdened Households
2010 - 2015	732 Units/Year
2015 - 2020	881 Units/Year
2020 - 2025	890 Units/Year
2025 - 2030	856 Units/Year

Based on the above data from the University of Florida’s Shimberg Center for Housing Studies, July 2010, the County will need, on average per year, approximately 840 units over the next twenty years to meet projected affordable-workforce housing demand. This total reflects a 160 unit decrease in the number of units required per year from the last evaluation period ending in year 2004. This data suggest that Goal 1 of the Housing Element, which requires 1000 affordable-workforce units per year to be constructed, can be decreased to approximately 850 units. It should be noted that as economic conditions continue to fluctuate, so will the future need for affordable-workforce housing within the County. However, there is presently, and will continue to be, a need for an additional supply of *restricted* affordable-workforce housing.

In an effort to meet the above referenced affordable-workforce housing demand within the County, the Housing Element provides the necessary guidance for the development of future plans, programs and policies to create the required adequate supply of decent, safe, sanitary, and affordable housing units for all current and future residents.

Additionally, the County will continue to work with not-for-profit and for-profit providers of affordable housing to increase private/public partnerships and financial incentives; address local development regulations and land use issues; continue to eliminate substandard housing; and, continue to increase the number of affordable housing programs and funding opportunities to its residents, in order to meet the projected affordable-workforce housing needs for area residents, including very low, low and moderate income households.