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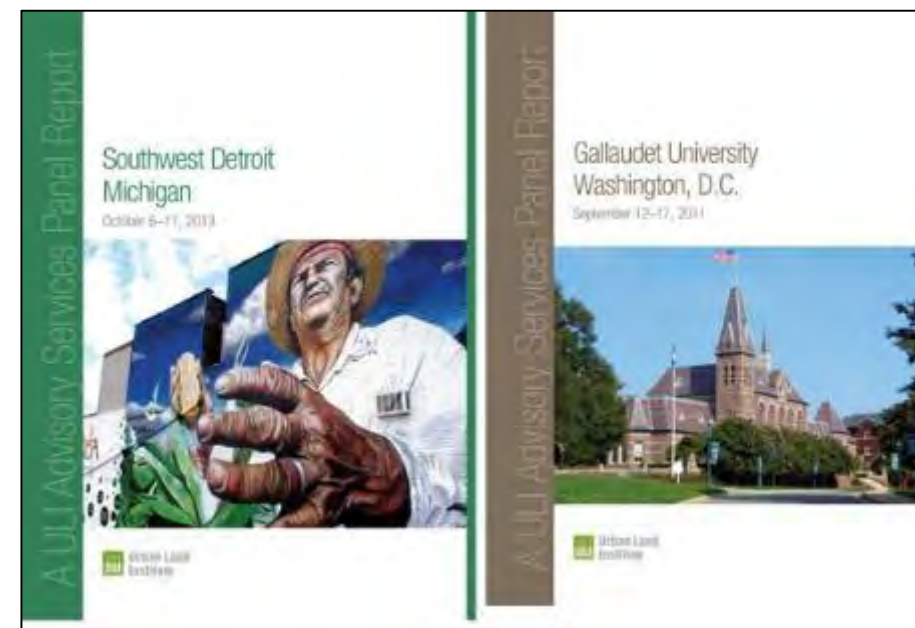


## **The Board of County Commissioners of Collier County**

(In partnership with the City of Naples, the City of Marco Island, Everglades City, the Collier County Affordable Housing Advisory Committee, and the Community Housing Plan Stakeholders Committee)

# About the Urban Land Institute

- The mission of the Urban Land Institute is to provide leadership in the responsible use of land and in creating and sustaining thriving communities worldwide.
- ULI is a membership organization with nearly 40,000 members, worldwide representing the spectrum of real estate development, land use planning and financial disciplines, working in private enterprise and public service.
- What the Urban Land Institute does:
  - Conducts Research
  - Provides a forum for sharing of best practices
  - Writes, edits and publishes books and magazines
  - Organizes and conducts meetings
  - Directs outreach programs
  - Conducts Advisory Services Panels



# Panelists

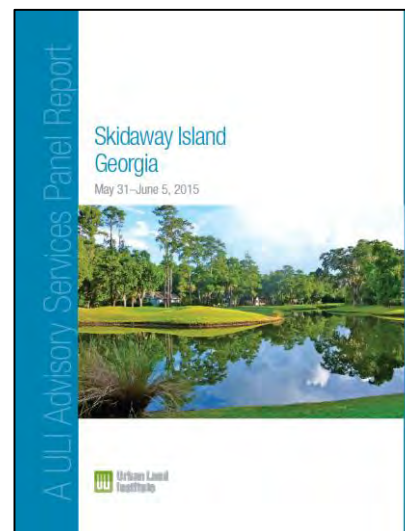
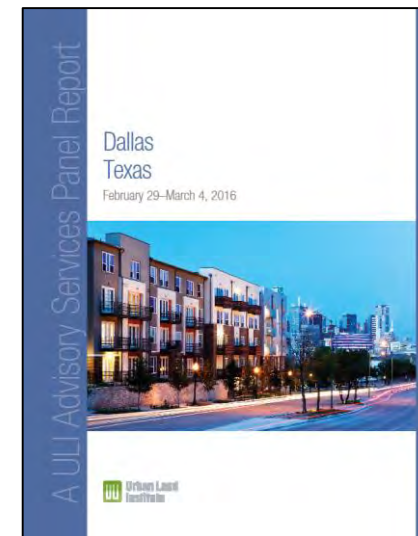
- Philip Payne, Ginkgo Residential – Charlotte, NC
- Hilary Chapman, Metropolitan Washington Council of Governments – Washington, D.C.
- Ian Colgan, Oklahoma City Housing Authority – Oklahoma City, OK
- JoAnne Fiebe, University of South Florida – Tampa, FL
- Lacy McManus, Greater New Orleans, Inc. – New Orleans, LA
- John Orfield, Boka Powell, LLC – Dallas, TX
- Cassie Wright, Urban Ventures, LLC – Denver, CO

## ULI Staff

- Beth Silverman, Senior Director, Advisory Services
- Steven Gu, Associate, Advisory Services

# The Advisory Services Program

- Since 1947
- 15 - 20 panels a year on a variety of land use subjects
- Provides independent, objective candid advice on important land use and real estate issues
- Process
  - Review background materials
  - Receive a sponsor presentation & tour
  - Conduct stakeholder interviews
  - Consider data, frame issues and write recommendations
  - Make presentation
  - Produce a final report



# Panel Assignment

- 1) Why is it important to have a balanced supply of housing (type, tenure, access, etc)?
- 2) What are major obstacles for stakeholders and how to mitigate them?
- 3) What are the stakeholders perception of affordable housing and its tools/policies?
- 4) How can public policy encourage redevelopment in underutilized area?
- 5) What case studies apply to Collier County?

# Core Strategies for Housing Affordability

- Regulation and Governance
- Increase Supply
- Maintain or Restore Existing Supply
- Enhance Transportation Options
- Increase Wages
- Communication and Engagement

# Presentation Overview

- I. Background and Assignment
- II. Current Conditions**
- III. Vision
- IV. Implementation
- V. Conclusion



# Defining the Issue

- During our discussions with community stakeholders, the panel heard a lot of consensus around of housing affordability problems. The recognition of the problem is evident in the substantial amount of work the county has engaged in to understand both the problem and the issue to housing affordability.
- However – the panel also recognized that the various definitions and perceptions of affordable housing left a lack of tools to communicate, define, and understand this problem, leaving confusion and misaligned goals relative to what the problem is, and how to address it.
- In order to enhance communication on this topic, we feel it is important to reframe this conversation as one related to **Cost Burden**, which we feel is a better communication tool to discuss the issues of housing affordability.

# Defining the Issue

- Cost Burden is essentially a calculation of how much income a household is dedicating to housing.

Rent/Mortgage + Utilities + Taxes & Insurance (if applicable)

- It is a an 80 year old tool used in making and underwriting loans.
- If a household pays more than **30%** of income towards housing, they are considered to be cost burdened.
- If a household pays more than **50%** it is severely cost burdened.
- In Collier County
  - 2 out of 5 households are cost burdened
  - 1 out of 5 households are **severely** cost burdened
  - From a policy standpoint, to create a sustainable community, it is ideal to avoid households who involuntarily have substantial cost burden.

# Defining the Problem

Who is cost-burdened in Collier County?  
People from across the community

|                                    |   |
|------------------------------------|---|
| Public Safety                      | Firefighters, Police Officers   |
| Health Care                        | Nurses, Nursing/Medical Assistants, Senior Care Providers   |
| Education                          | Teachers & Teacher Assistants, Support Staff  |
| Service Workers                    | Wait staff, hotel staff, retail / trade salespeople, golf course employees, landscape maintenance |
| Entry / Middle Level Professionals | Bank tellers, government employees, administrative assistants                                     |

These job sectors make up over 50% of all jobs in the county  
They are first responders, educators of children, and health care providers.

Additionally, they are responsible for the **high quality lifestyle that makes it such a special place.**

# Defining the Problem

|   | Annual Wage Range<br>(Entry to Median) | Median Gross Rent | 2015 Median Home Sales Price | Homes priced at \$200,000 |
|---|--|-------------------|------------------------------|---------------------------|
|   |  | \$1,020 / month   | \$405,000                    | 50% of Median Price       |
| <b>Health Care</b>                          |  |                   |                              |                           |
| Registered Nurses                           | \$47,000 - \$65,000                    | 24%               | 38%                          | 19%                       |
| Medical Assistants                          | \$30,000 - \$35,000                    | 41%               | 68%                          | 34%                       |
| Emergency Technicians                       | \$28,000 - \$36,000                    | 42%               | 68%                          | 34%                       |
| <b>Education</b>                            |  |                   |                              |                           |
| Teachers                                    | \$44,000 - \$59,000                    | 28%               | 50%                          | 25%                       |
| Teaching Assistants                         | \$22,000 - \$24,000                    | 45%               | 101%                         | 51%                       |
| <b>Public Safety</b>                        |  |                   |                              |                           |
| Firefighters                                | \$39,000 - \$57,000                    | 29%               | 43%                          | 21%                       |
| Patrol Officers                             | \$47,000 - \$59,000                    | 26%               | 41%                          | 21%                       |
| <b>Service Workers</b>                      |  |                   |                              |                           |
| Maids & Housekeeping                        | \$18,000 - \$22,000                    | 66%               | 109%                         | 55%                       |
| Massage Therapist                           | \$26,000 - \$55,000                    | 37%               | 44%                          | 22%                       |
| Concierges                                  | \$25,000 - \$31,000                    | 48%               | 78%                          | 39%                       |
| <b>Entry Level / Mid-Tier Professionals</b> |  |                   |                              |                           |
| Human Resources Specialist                  | \$35,000 - \$55,000                    | 31%               | 45%                          | 22%                       |
| Dental Assistants                           | \$33,000 - \$43,000                    | 36%               | 57%                          | 29%                       |
| Administrative Assistants                   | \$22,000 - \$33,000                    | 49%               | 73%                          | 37%                       |

# Defining the Problem

Also of significant concern are residents who fall in the following tiers:

- *Low and Moderate Income Seniors* – independent and services oriented housing (assisted living)
- *Mental Health and Support Services*
- *Very Low Income* (multi-year wait for housing)

There is virtually no housing available to these residents.

Many have to be housing outside of the County, if available.

Many also experience a lack of services, especially relative to other Florida counties.

# Going Beyond The Surface

**Housing Cost Burden takes into account much more than just the housing unit itself.**

- One cannot always make a direct correlation between rent or sale price, and income levels.
- Insurance and Fees: Additional costs in Collier County exacerbate cost burden
  - **Homeowners insurance** is among the most expensive in Florida.
  - **Flood insurance** adds additional cost
  - **HOA fees**, even if relatively low, also serve reduce purchasing power (and affordability).
- Additionally, Collier County is in many ways more costly to live for everyday purchases. Naples is 11% more expensive for groceries and 22% more expensive for restaurants than Fort Myers.

# Going Beyond The Surface

- Ideally, establishing policy to address cost burden takes into account **Transportation**

## Housing + Transportation Index (Center for Neighborhood Technology)

- At 90-100% of AMI: Housing + Transportation = 75% of gross income
  - To keep costs below 50% of total income, access to 15% of all neighborhoods.
- In a household's attempts to live farther from employment centers to reduce cost burden, their transportation costs can go up substantially, up to 5-10% additional cost. According to census data, one-third of commuters already travel 30 or more minutes into work.
- A combined housing + transportation cost burden is one of the key factors to understand the problem, and threat, related to the county's underlying issue of affordability. It is one of the fundamental issues related to employment recruitment and retention, particularly for service workers, and entry-level professionals.

# Going Beyond The Surface

- When one considers cost burden / affordability, one must also consider **availability** and **quality**
  - Housing units at the bottom end of the cost spectrum often are made up of a high percentage of units with quality / maintenance concerns. Unchecked, low quality and disrepair leads to concentrations of blight and distress that can be extremely difficult to improve at a later date.
  - Considering the total number of units existing at different rent/home prices, availability of those units at any given time can significantly constrain access to housing that is affordable.

## SNAPSHOT

Units On the Market for households who make 80-100% or less of Area Median Income

|                          |           |                            |
|--------------------------|-----------|----------------------------|
| Single Family – For Sale | 125 *     | * 3.8% of inventory on MLS |
| Condos                   | 65-250 ** | **\$120k-\$175k            |
| Single Family Rentals    | 0         |                            |
| Multi-Family Rentals     | 23        |                            |

Source: Zillow.com, Apartments.com



# Hodges University Example

- The “Hodges University” story - sheriffs who have the right to take their car home, but whom use the Hodges University parking lot as a “park and ride” to continue on to their homes in Lee County.
- Entry to median level salaries for patrol officers are \$47,000 - \$59,000 / year.
- Equals a home ownership purchasing power of \$150,000 - \$225,000, (depending on estimated taxes and insurance no HOA assumptions).
- This is substantially lower (37%-55%) of median sales price
- Only 17% of homes on the market (Zillow.com) were available in this price range, 62% of those were condominiums (mostly 2 bedroom).
- For someone wanting a typical family unit – the available data helps illustrate this activity, which is a great example of the results from such high housing cost burden.



# Considering the Future

- County population growth is anticipated to add **58,000** households by 2040.
- It is unknown if the proportions of cost burden will change, but this means that at least an additional **11,000** households who will be severely cost burdened if neither supply or retention of existing affordable housing is addressed.
- Median home sales prices are rising and almost to or even beyond peak / pre-recession levels. Currently, there is no expectation that long-term growth in higher home sales will slow substantially. Indeed, a substantial amount of entitled and planned future units are not easily attainable to the household and worker types discussed previously.
- Major **threats** to cost burden and affordability loom at the national level.
  - Interest rates are due to rise from a long-period of very low levels. Just a 1% increase in the interest rate can reduce homeownership affordability by 5%.
  - An increase in gasoline prices can substantially impact long-distance commuters and threaten planned mixed-use centers in the rural areas of the county.
- **Challenge:** *How does Collier County address both the existing problem and future need?*

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# Vision for Collier County

## What does Collier County Want to Be?

- The Panel toured the county, interviewed over 90 stakeholders
- No strong consensus around the future path forward
- Common themes and values did emerge:
  - Maintaining Collier County's reputation as a premium tourist destination
  - Growing and maintaining a strong real estate base, retaining steady values
  - Retaining a safe and healthy community
  - Enhancing and sustaining a visually attractive, aesthetically pleasing community with character
  - Ensuring an efficient transportation system
  - Diversifying the local economy



# Vision for Collier County

## What does the Future of Collier County look like?

Collier County is at a crossroads.

- **A Future Without Action:**
  - Loss of workforce and talent; “brain drain”
  - Longer commutes, greater transportation costs and stresses
  - Decreased tax revenues from working class residents
  - Diminished attraction potential for labor and industry
- **A Future with Action:**
  - Self-sustaining employment base living in County
  - Return/increase of tax revenues from local workforce
  - Stronger middle class and labor pool
  - Greater attraction potential for business and industry
  - Reduced stress on transportation systems



# Vision for Collier County

## Why is a vision important for Collier County?

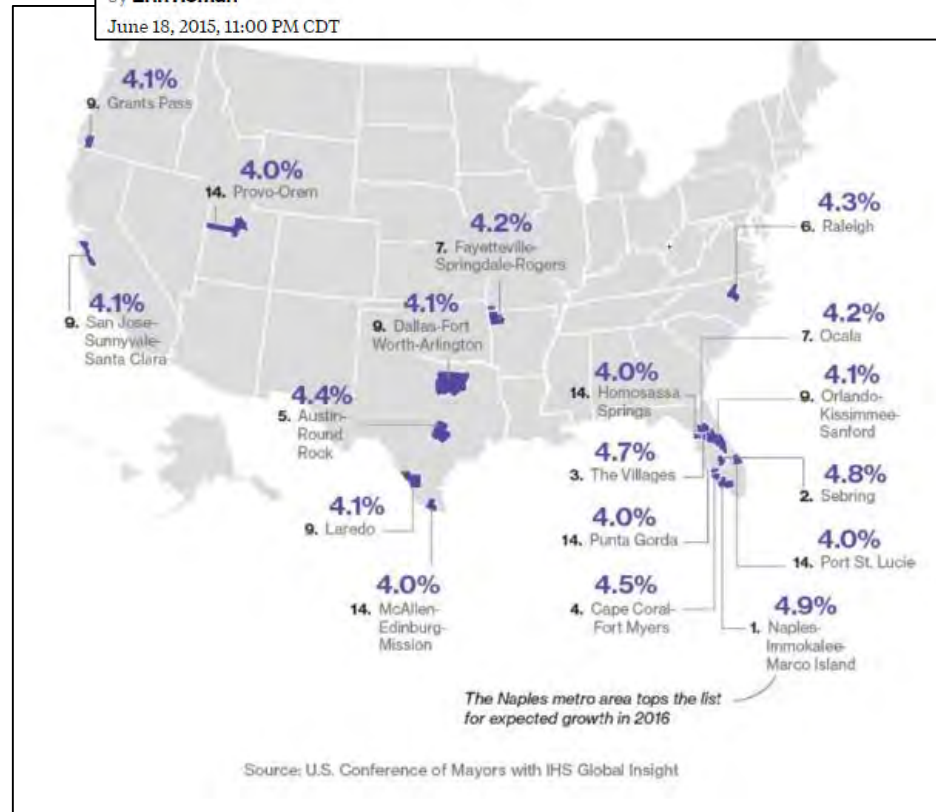
- It is difficult to gauge the priorities of Collier County without a collective vision
- It is challenging to align policies and investments with will of the collective community
- Changes and growth are coming to Collier County, which will amplify current problems and concerns
- The status quo in Collier County will only serve a limited number of people for a limited period of time
- Without proactive management, this growth will erode the qualities which make Collier County attractive to visitors and residents
- *Collier County can lead change or change will happen to it*

BloombergMarkets

## These 18 Cities Will See the Most Economic Growth Next Year

With the oil boom fading, Florida's retirement communities are poised to rise to the top

by Erin Roman  
June 18, 2015, 11:00 PM CDT



# Vision for Collier County

## What Should a Collier County Vision Include?

- The Vision process should be a self-directed exercise
- Further, a Vision should be inclusive and reflective of all stakeholders
- The panel recommends including the following elements:
  - Key Considerations around Quality of Life
  - A Wide Range of Housing Options Throughout the County
  - A Thriving Economy
  - Accessible Transportation Options
  - Clear Directives to Governing Entities



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# Collier County Has Programs and Structures in Place to Increase the Supply of Affordable Housing

## Enhance, Don't Reinvent the Wheel

- **Collier County Housing Trust Fund**
  - Reinstatement of the HTF and identification of a dedicated funding source;
  - Critical for gap funding for production of housing for low- to moderate-income households;
  - National best practice.
- **Bonus Density and Density Flexibility**
  - Tie provision of affordable housing to allow for higher density, mixed-use developments;
  - Increase current density bonus to change paradigm of typical housing products;
- **Impact Fees and Expedited Permitting**
  - Review current impact fee structure to better align fees with project size;
  - Consider reduced or waived fees for affordable developments regardless of housing typology (single family as well as multifamily);
  - Expedited permitting process should be available to all affordable development projects regardless of housing type (multifamily and single family).



# Collier County is Ready to Add to the Supply of Affordable Housing By...

## Tailoring National Best Practices to Augment Local Strategies

- **Inclusionary Zoning**
  - Create affordable housing without public subsidy;
  - Improve housing choices for all residents to better access transit, jobs, and schools;
  - No one size fits all: recommend flexibility through options such as Fee-in-lieu, Off-site development, or non-profit and for-profit developer partnerships.
- Mitigating the Cost of Land
  - **Community Land Trusts and Ground Leases**
    - Provide affordable housing in perpetuity by owning the land and leasing it to those who live in houses on that land;
    - Ground leases used successfully in the City of Naples at Jasmine Cay and Carver Apartments.
  - **Public Land for Public Good**
    - Use current land inventory to identify possible sites for affordable housing developments and engage stakeholders;
    - Co-locate affordable housing with public facilities.



*The Bonifant at Silver Spring (MD) is a transit-oriented development for lower-income seniors adjacent to a new county library.*

# Collier County is Ready to Add to the Supply of Affordable Housing By...

## Taking Advantage of Underutilized Commercial Sites & Balancing its Housing Choices for All Residents

### Opportunity to repurpose vacant and underutilized commercial buildings

- Return vacant and underutilized retail sites to the tax rolls by conversion to residential;
- Reduce commercial vacancy rate and address unmet rental housing demand.
- Take advantage of existing transportation infrastructure.

### Create a Balanced Supply of Housing Choices by Increasing Rental Options

- Rental Housing Surveys demonstrate extremely low vacancy rates (1-2%) for multifamily options;
- Rental products allow new and returning residents to locate in Collier County and support greater workforce mobility.



# Preservation: A Critical Housing Affordability Strategy

## Preservation is Greener and Cheaper than New Construction

- **Renovating an Existing Property Can Be One-third to One-half as Expensive as New Housing Construction**
  - Restoring and renovating existing, older properties is cost effective, with limited to no impact on community services and infrastructure;
  - Building reuse avoids unnecessary demolition and construction waste
  - Requires no new land for development, and can take advantage of existing infrastructure
- **Take Advantage of Existing Renovation Code**
- **Track Expiring Uses (National Preservation Database)**
- **Right of First Refusal**



Photo credit: NeighborWorks

# Regulatory and Governance

## Themes

- Update regulations to encourage affordable, mixed income housing in desired areas
- Permit higher densities within certain activity centers for projects the include affordable housing
- Revise the governance structure to streamline the approval process



*Bayfront Naples*

# Regulatory and Governance

Good codes are the foundation upon which great communities are built. When done well, codes make it easier for a community to implement its vision.



***Naples Square***  
***30 units/acre***

# Regulatory and Governance

## Perform a Comprehensive Rewrite of the Land Development Code to Differentiate Between Urban and Rural Areas

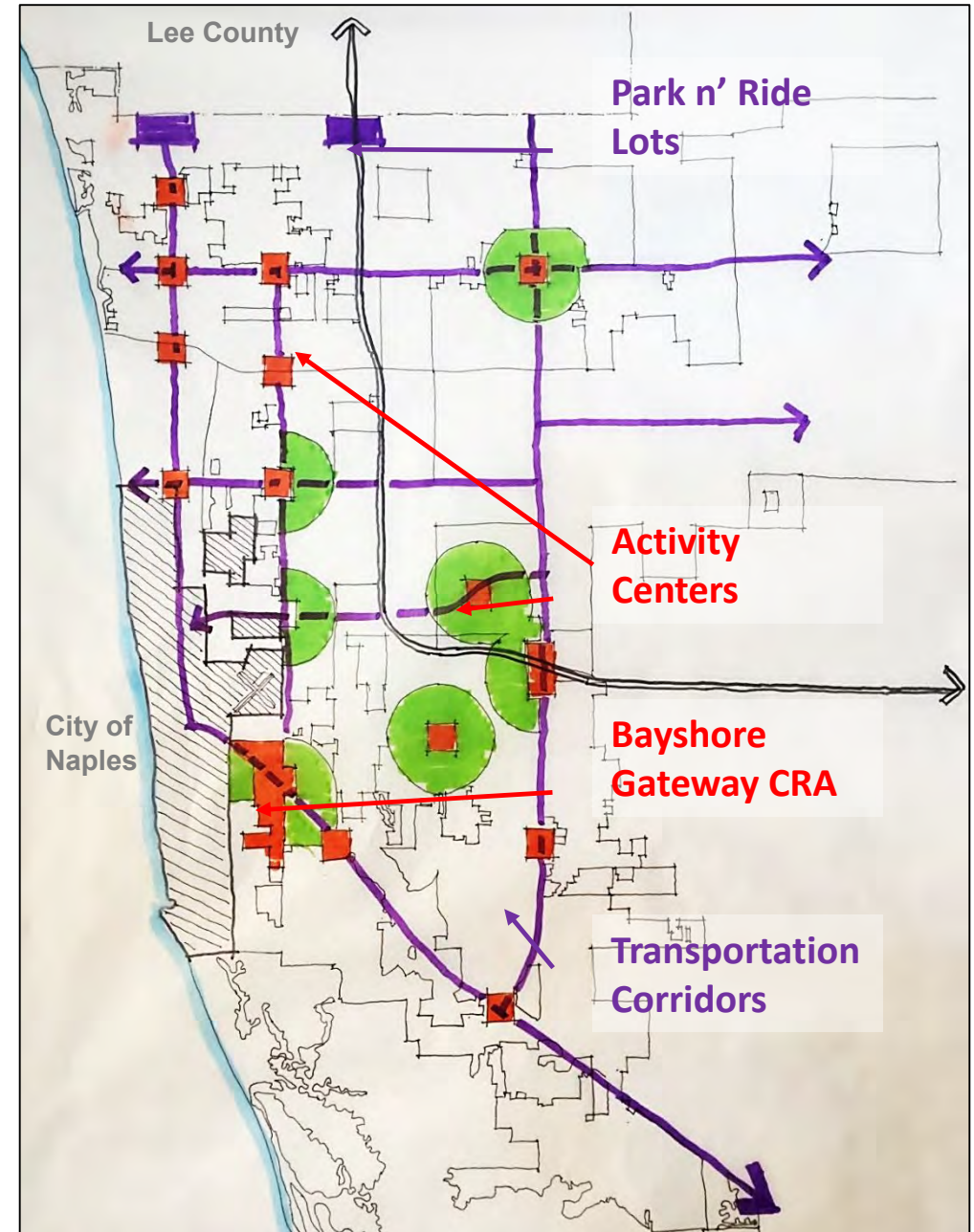
- **Reduce Parking Standards** – consider establishing a standard percentage reduction in minimum parking requirements as an incentive to developing in urban portions of the County.
- **Create Well-Defined Compatibility, Building Massing, and Buffer Standards** – compatibility issues with adjacent neighborhoods has fueled distrust between the community and developers. These conflicts partially due to a lack of clear expectations on code requirements. For infill development projects that include affordable housing, this lack of certainty causes an unnecessary burden on developers while at the same time residents have concerns about property values and existing views. (Example: Oklahoma City Development Guide)
- **Permit Guest Houses as Accessory Dwelling Rental Units** – there are a number of existing guest homes, predominantly in the eastern portions of the County that if permitted to be used as rentals, will immediately impact the supply of affordable, rental housing.
- **Encourage Smarter Site Infrastructure Requirements** – there are a number of onerous land development expectations that add unnecessary expense to projects. These requirements further exacerbate the challenges to providing affordable units. Examples include requiring sidewalks on both sides of the street; right-of-way commitments.

# Regulatory and Governance

## Target Certain Activity Centers for Significantly Higher Density with the Provision of Mixed-Income Housing

A healthy mixed-income community should have higher densities to promote a walkable environment but not high concentrations of low-income housing in one place. Mixed-income communities are a market-based approach and include diverse housing for people with a range of income levels.

- **Strengthen the Affordable Housing Density Bonus (AHDB) Program**  
While maximum build-out density is frequently not achieved in large PUD developments, smaller infill sites in the western portions of the County may need additional density to be financially viable. For example, 30 units/acre may be a more realistic maximum density to properly incentivize market-rate developers to provide affordable, mixed-income housing.
- **Identify Strategic Opportunity Sites**  
Consider further density increases in limited urban areas such as the *Bayshore Gateway Triangle CRA* where high quality transit facilities along transportation corridors could be provided.



Conceptual Framework



# Regulatory and Governance

## Streamline the Project Approval Process when Affordable Housing is Provided

- **Expedite Plan Review and Increase Administrative Approval for Select Cases**  
Expand expedited plan processing to include Comprehensive Plan Amendments and Zoning Approvals. Comprehensive Plan Amendments could also be reviewed concurrently with a zoning change for projects that include affordable housing. Consideration should also be given to increasing the number of administrative approvals that do not require BoCC approval to streamline the process and provide greater certainty.
- **Add At-Large Board of County Commission Members and Change the Super-majority Rule**
  - There is a great deal of uncertainty in the knowing whether or not a zoning application will be approved due to the ability for only two board members to veto a project. For projects that include affordable housing, this lack of certainty is a key impediment to project viability.
  - All board members are charged at looking at the County as a whole - there are no at-large board members who are specifically charged with overseeing county-wide issues.
  - The new BoCC should be a seven-member board. The super-majority should be reduced to a five of seven approval process. If adding new BoCC members is not feasible, reduce the super-majority requirement to a simple-majority.

# Cassidy Ridge, Telluride

- 24 Condominiums
- 2 Deed Restricted Employee Housing Units
- 16 Units per acre



# Martindale, Indianapolis

- 10 Homes per acre
- 1100 sf – 1800 sf per unit
- Customizable
- Mixed Income Neighborhood; 50% Affordable Units



# Fall Creek Place, Indianapolis

- New Neighborhood of Homes
- Integrated Mixed Incomes; 50% Affordable Units
- 400 Homes
- 10-15 Units per acre



# Legends Park, Memphis

- Apartments
- Mixed Income Property: 70% Affordable Units
- 700 – 1200 sf per unit; 1 to 4 Bedrooms
- 12-16 Units per acre



# Lennox Chase, Raleigh

- 37 Apartments
- 100% Affordable Units
- 500 sf Studio Units



# Westlawn Gardens, Milwaukee

- Apartments; Senior Occupancy
- Mixed Income Property: 45% Affordable Units
- 250 Units



# Columbia Parc, New Orleans

- Apartments; Garden and Townhome Style
- Mixed Income Property
- 1 to 4 Bedrooms; 855 to 1555 sf
- Conventional and Senior Occupancy
- Amenitized





# Transportation

## Housing Alone is not the Solution

*Transportation access directly links to housing affordability: transportation costs can increase or decrease household expenses and cost burden*

- Implement recommendations and plans in place
- Integrate Bus Routes with Affordable Housing Locations
  - Establish Corridors to Locate Multi-Family Housing Around
  - Implement Park and Ride Systems
  - Explore Bus Rapid Transit and/or Express Service Lines
- Enhance Bicycle and Pedestrian Systems
  - Implement the “Comprehensive Pathways Plan” for the County
  - Enhance Safety for Transit Mobility
  - Hire a Bike/Ped Coordinator
- Establish a Secure, Recurring Revenue Source for Transit
- Promote Ride Share Options



# Increase Income

## Increase City and County Employee Wages

### Cities with Enhanced Minimum Wage

- Albuquerque, NM
- Bangor, ME
- Berkeley, CA
- Bernalillo County, NM
- Chicago, IL
- Cook County, IL
- Cupertino, CA
- El Cerrito, CA
- Emeryville, CA
- Flagstaff, AZ
- Johnson County, IA
- Las Cruces, NM
- Linn County, IA
- Los Altos, CA
- Los Angeles, CA
- Los Angeles County, CA
- Malibu, CA
- Miami Beach, FL
- Montgomery County, MD
- Mountain View, CA
- Oakland, CA
- Palo Alto, CA
- Pasadena, CA
- Polk County, IA
- Portland, ME
- Prince George's County, MD
- Richmond, CA
- San Diego, CA
- San Francisco, CA
- San Jose, CA
- San Leandro, CA
- San Mateo, CA
- Santa Clara, CA
- Santa Fe, NM
- Santa Fe County, NM
- Santa Monica, CA
- Seattle, WA
- Sunnyvale, CA
- Tacoma, WA
- Washington, DC
- Wapello County, IA

# The Collier County Housing Affordability Toolkit

## Bolster Existing Programs and Processes

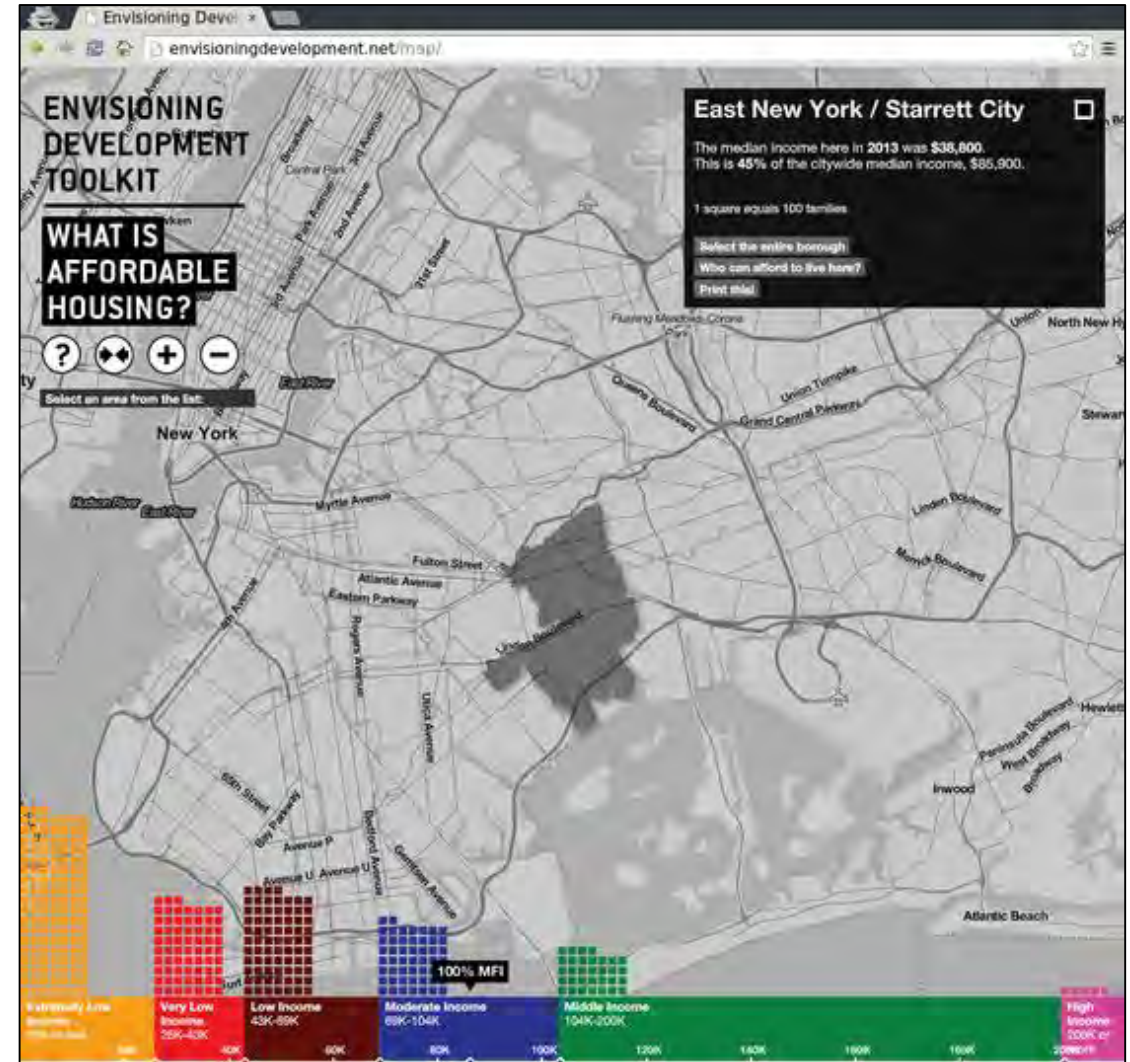
- Update and maintain an inventory of affordable for-sale and rental units.
- Streamline process for residents
  - Application
  - Income qualification

| 1. View the Available Units... |               | 2. See Unit Requirements |                  |                              |
|--------------------------------|---------------|--------------------------|------------------|------------------------------|
| Unit Size                      | Monthly Rent* | Units Available          | Household Size** | Annual Household Earnings*** |
| Studio                         | \$494         | 5                        | 1 person         | \$18,309 - \$24,200          |
| Studio                         | \$788         | 18                       | 1 person         | \$28,389 - \$36,300          |
| 1 bedroom                      | \$532         | 5                        | 1 person         | \$19,646 - \$24,200          |
|                                |               |                          | 2 people         | \$19,646 - \$27,640          |
| 1 bedroom                      | \$847         | 18                       | 1 person         | \$30,446 - \$36,300          |
|                                |               |                          | 2 people         | \$30,446 - \$41,460          |
| 2 bedroom                      | \$647         | 9                        | 2 people         | \$23,623 - \$27,640          |
|                                |               |                          | 3 people         | \$23,623 - \$31,080          |
|                                |               |                          | 4 people         | \$23,623 - \$34,520          |
| 2 bedroom                      | \$1,025       | 37                       | 2 people         | \$36,583 - \$41,460          |
|                                |               |                          | 3 people         | \$36,583 - \$46,620          |
|                                |               |                          | 4 people         | \$36,583 - \$51,780          |

\* Rent includes gas for cooking.

\*\* Household size includes everyone who will live with you, including parents and children. Subject to occupancy criteria.

\*\*\* Household earnings includes salary, hourly wages, tips, Social Security, child support, and other income for household members. Income guidelines subject to change.



# The Collier County Housing Affordability Toolkit

## Raise Public Awareness

- Develop a Marketing and Communications Plan
  - Appeal to a variety of audiences
    - Current and Potential Residents
    - Business Community
    - Philanthropic Community
  - Include Written, Verbal and Visual Strategies
    - Culturally Sensitive
    - Age Appropriate
    - Multi-Lingual
  - Be Clear and Concise
- Hire a Community Outreach Specialist
- Go to your Audience



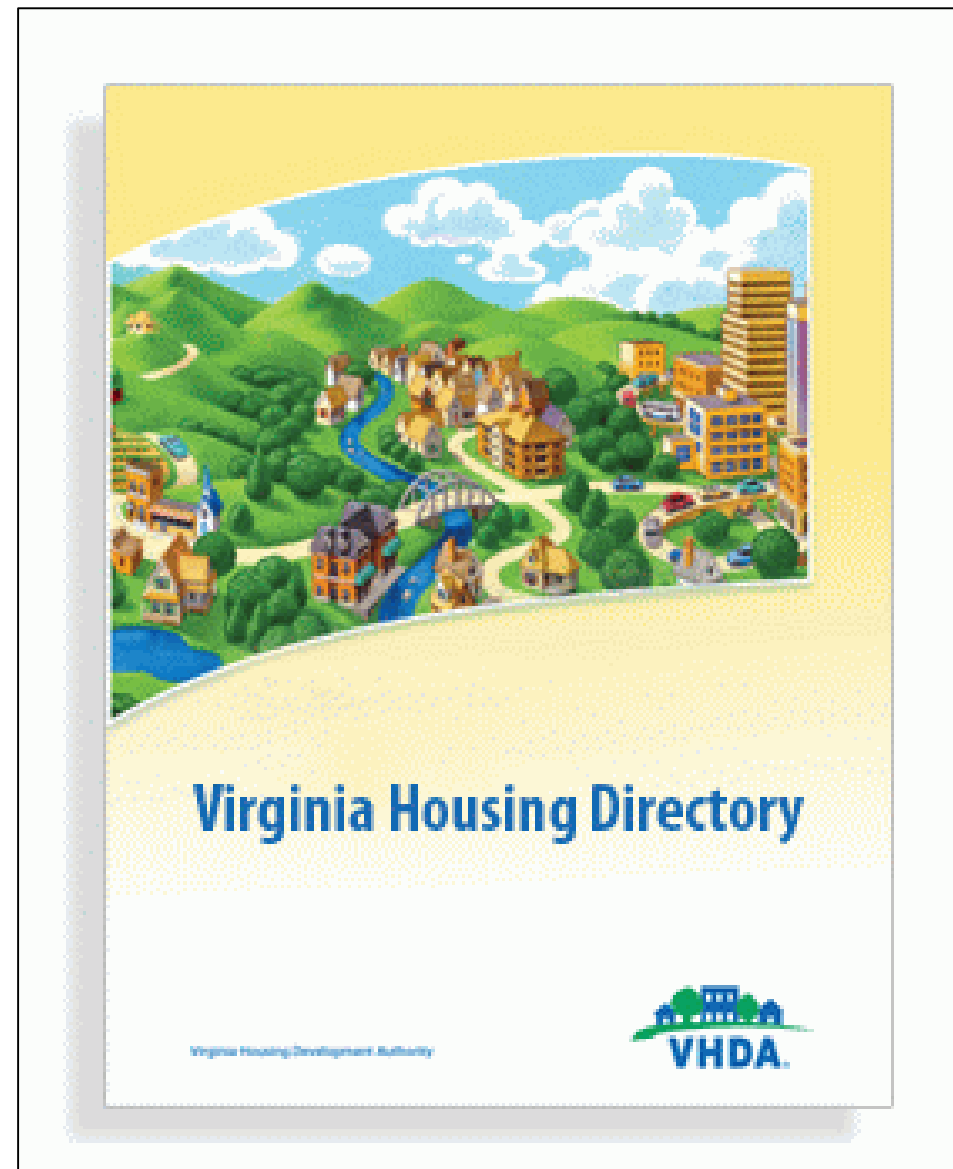
# The Collier County Housing Affordability Toolkit

## Residential Toolkit – Seekers of Affordable Housing

- Create an Affordable Housing Directory
  - Rental and For-Sale
  - Draw from County’s Live-Time Database



Source: <http://www.springfieldpartnersinc.com>

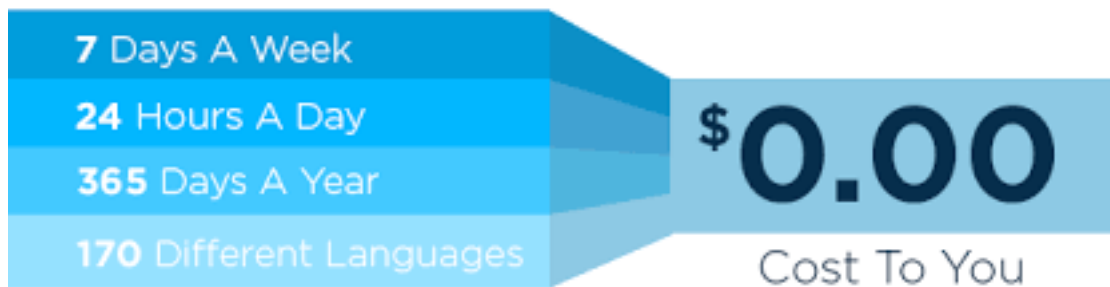


Source: Virginia Housing Development Authority website

# The Collier County Housing Affordability Toolkit

## Residential Toolkit – Seekers of Affordable Housing

- Employ a Housing Counselor
- Develop an Educational Program
  - Explain the Cost Burden Concept
  - Help Residents with Household Budgeting
  - Clear and Concise
- Write a Housing Resources Guide



Source: [www.makinghomeaffordable.com](http://www.makinghomeaffordable.com)

### BEAT THE ODDS WITH HOUSING COUNSELING

**Homeowner's net worth 36X greater than renter's.**  
– Federal Reserve (2013)

**AM I READY TO BUY A HOUSE?**

**Housing Counseling may be the answer.**

One-third of first-time homebuyers underestimate their total household debt.

**HOUSING COUNSELING PROVIDES EXPERT ADVICE TO HELP YOU:**

- Create Manageable Budgets
- Set Realistic Financial Goals
- Improve Your Credit Score
- Avoid Delinquency on Debt

**DOES HOUSING COUNSELING WORK?**

Borrowers who use HUD-Approved Housing Counseling:

**30%** lower odds of foreclosures

**283%** more likely to receive loan modifications

**IN 2015, HUD HOUSING COUNSELING HELPED:**

- Prevent **92,000+** Foreclosures
- Improve **178,000+** Finances
- Create **403,000+** Budgets
- Counsel **over 1.3 million** Households

**WHERE DO I START?**

Call 1-800-569-4287 or visit [HUD.gov](http://HUD.gov) to find an agency in your community

**Over 2,000 HUD Approved Agencies**

Source: [www.affordablehousingalliance.com](http://www.affordablehousingalliance.com)

# The Collier County Housing Affordability Toolkit

## Residential Toolkit – Supporters of Affordable Housing

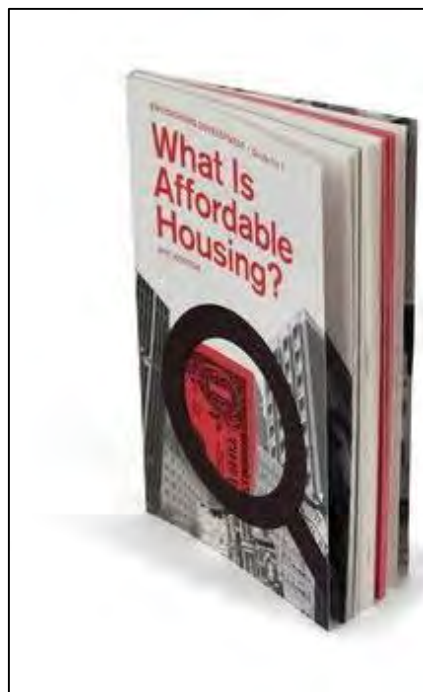
- Fundraising Campaign
  - Specific Housing Developments
  - Façade/Exterior Improvements
- Develop Community Volunteer Projects and Programs
  - Growing Awareness: Planting Project
  - Welcome Wagon Program
  - Public Art Initiative
  - YIMBY Campaign



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## Residential Toolkit – Skeptics of Affordable Housing

- Myths and Facts Brochure
- Workforce Housing Campaign





# The Collier County Housing Affordability Toolkit




**SHE CAN TEACH YOUR KIDS CALCULUS,  
BUT SHE CAN'T BE YOUR NEIGHBOR.**




She teaches advanced mathematics at a high school in Maine. Through numbers, formulas and theories, she stretches the minds and imaginations of her students. Unfortunately for her, a very important number doesn't add up – the number of available apartments in the town in which she teaches.

Diversity within Maine's communities is key to their continued growth and vitality. When a segment of the population is forced to live elsewhere, the community ultimately suffers. Businesses can't find the employees they need to expand, community-based volunteer services disappear, and the community that was once so desirable isn't anymore.

In Maine, the ability of your community to provide safe, decent and affordable housing is critical to its success. If you'd like to see your community do more, call the Maine State Housing Authority for more information at 800-452-4688.

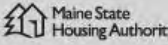

**SHE CAN SAVE YOUR LIFE,  
BUT SHE CAN'T BE YOUR NEIGHBOR.**




She is a certified nurse's assistant at an assisted-care living facility, in one of Maine's more affluent communities. She loves her job. She loves the people she helps. But what she could do without is the hour-long commute to and from work each day.

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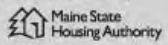
**YOU CAN CALL HIM A HERO,  
BUT YOU CAN'T CALL HIM A NEIGHBOR.**



He is a firefighter in Maine. A genuine hero by most accounts, he loves his job. He loves the city that he protects. But, like many other people in Maine, he can't afford to buy a home in the same town in which he works. That's a real problem across our state. And it's getting worse.

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# Presentation Overview

- I. Background and Assignment
- II. Current Conditions
- III. Vision
- IV. Implementation
- V. Conclusion**

# Summary of Major Recommendations

- Create a vision for the future of your community.
- Recognize that housing affordability affects all segments of your community.
- Increase supply of affordable rental housing.
- Adopt a smart code.
- Reactivate your Affordable Housing Trust Fund... and use it!
- Transportation is part of the housing affordability solution.
- Establish Transportation Corridors to target mixed income, multifamily housing development.
- Consider establishing an enhanced minimum wage ordinance.
- Raise public awareness and communicate with your community.

# Thank You!

I WISH THIS WAS  
a bracelet

I WISH THIS WAS  
A GREEN AREA  
OR DOG PARK

I WISH THIS WAS  
A DONUT/  
Flower Shop!

I WISH THIS WAS  
Owned by someone who cared

I WISH THIS  
an official haunted

I WISH THIS WAS  
attended

I WISH THIS WAS  
COMMUNITY  
RESOURCE center

I WISH THIS WAS  
Brad Pitts House  
😊

I WISH THIS WAS  
A GROCERY

I WISH THIS  
I wish this was

I WISH THIS WAS  
a party

I WISH THIS WAS  
A VINYL RECORD  
STORE!

I WISH THIS WAS  
A CHINESE RESTAURANT

I WISH THIS WAS  
A Bike Shop

I WISH THIS  
your dream

I WISH THIS WAS  
A

I WISH THIS WAS  
COMMUNITY  
GARDEN

I WISH THIS WAS  
A PLACE TO SIT & TALK

I WISH THIS WAS  
not lowering my  
property value!

I WISH THIS WAS

# Questions?