

# 2021-2025 CONSOLIDATED PLAN



**Prepared By: Blulynx Solutions**

# Table of Contents

Executive Summary.....	4
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) .....	4
The Process .....	15
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	15
PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l).....	17
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c) .....	33
Needs Assessment .....	42
NA-05 Overview .....	42
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c) .....	42
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2).....	54
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2) .....	59
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2).....	64
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2) .....	66
NA-35 Public Housing – 91.205(b) .....	69
NA-40 Homeless Needs Assessment – 91.205(c)Introduction: .....	75
A variety of housing and shelter models are available within the community including emergency shelter (ES), transitional housing (TH), permanent supportive housing (PSH), rapid re-housing (RRH): .....	75
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b, d).....	78
NA-50 Non-Housing Community Development Needs – 91.215 (f) .....	80
Housing Market Analysis.....	82
MA-05 Overview .....	82
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	82
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) .....	85
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	88

MA-25 Public and Assisted Housing – 91.210(b) .....	92
MA-30 Homeless Facilities and Services – 91.210(c) .....	95
MA-35 Special Needs Facilities and Services – 91.210(d) .....	97
MA-40 Barriers to Affordable Housing – 91.210(e) .....	100
MA-45 Non-Housing Community Development Assets – 91.215 (f) .....	102
MA-50 Needs and Market Analysis Discussion .....	108
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2) .....	113
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3) .....	115
Strategic Plan .....	116
SP-05 Overview .....	116
SP-10 Geographic Priorities – 91.215 (a)(1) .....	119
SP-25 Priority Needs - 91.215(a)(2) .....	122
SP-30 Influence of Market Conditions – 91.215 (b) .....	130
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2) .....	131
SP-40 Institutional Delivery Structure – 91.215(k) .....	135
SP-45 Goals Summary – 91.215(a)(4) .....	141
SP-50 Public Housing Accessibility and Involvement – 91.215(c) .....	145
SP-55 Barriers to affordable housing – 91.215(h) .....	145
SP-60 Homelessness Strategy – 91.215(d) .....	146
SP-65 Lead based paint Hazards – 91.215(i) .....	148
SP-70 Anti-Poverty Strategy – 91.215(j) .....	149
SP-80 Monitoring – 91.230 .....	149
Expected Resources .....	151
AP-15 Expected Resources – 91.220(c)(1,2) .....	151
Annual Goals and Objectives .....	<b>Error! Bookmark not defined.</b>

AP-20 Annual Goals and Objectives.....	155
Projects .....	158
AP-35 Projects – 91.220(d) .....	158
AP-38 Project Summary .....	161
AP-50 Geographic Distribution – 91.220(f).....	171
Affordable Housing .....	172
AP-55 Affordable Housing – 91.220(g) .....	172
AP-60 Public Housing – 91.220(h).....	173
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	175
AP-75 Barriers to affordable housing – 91.220(j) .....	177
AP-85 Other Actions – 91.220(k) .....	177
Program Specific Requirements.....	181
AP-90 Program Specific Requirements – 91.220(l)(1,2,4) .....	181

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# Executive Summary

## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The 2021-2025 Consolidated Plan for Housing and Community Development provides the U.S. Department of Housing and Urban Development (HUD) with information on Collier County's intended uses of funds HUD's Community Development Block Grant (CDBG), HOME Investment

Partnerships (HOME), and Emergency Solutions Grants (ESG) programs. The County allocates the annual funding from these programs to public, private, or non-profit parties consistent with HUD program goals and requirements. Below is a list of each of the grant program objectives:

- CDBG Program: Provide decent housing, creating suitable living environments, and expanding economic opportunities principally for low- and moderate-income persons.
- HOME Program: Provides funding for a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.
- ESG Program: ESG funds improve the number and quality of emergency shelters for homeless individuals and families, help operate shelters, provide essential services to shelter residents, rapidly rehouse homeless individuals and families, and prevent families and individuals from becoming homeless.

The County submits the Consolidated Plan to HUD every five years and has a program year beginning October 1 and ending September 30. The County's Annual Action provide a concise summary of the actions, activities, and specific federal and nonfederal resources that will be used each year to address the priority needs and goals identified in the Consolidated Plan.

The County has identified the following Goals to be addressed over the 2021-2025 Consolidated Plan period and during the 2021 Annual Action Plan:

Goal #	Goal Name
1	Housing Affordability
2	Homelessness & Homelessness Prevention
3	Public Facilities
4	Public Infrastructure Improvements
5	Public Services
6	Affirmatively Furthering Fair Housing Choice
7	Program Administration and Planning

## Community Profile and Needs

The Collier County Consolidated Plan relies upon multiple forms of qualitative and quantitative data as well as community input in order to identify housing, homelessness, and community development needs and trends. This picture of need is the basis of the proposed objectives and outcomes for the 2021 Consolidated Plan. In addition to the US Census, updated American Community Survey (ACS) data and community surveys that provides the foundation for development of the document, the Cities of Naples, Everglades, and Marco Island built on the work of several active committees and recent studies that addressed housing, homeless and community development. The assessment was also informed by additional consultations with city officials and other important stakeholders such as the Affordable Housing Advisory Committee, United Way of Collier County, and the Collier County Homeless Coalition.

In 2020, the County's economy has continued to diversify and improve, while at the same time leaving many in the community still struggling to find jobs with wages to cover increasing housing costs. There is a significant number of households who cannot meet the basic needs for food, shelter, medical care, and transportation. In addition, there are a growing number of seniors, persons with disabilities, and others who are unable to work. These factors, combined with a very tight housing market, have resulted in many households paying more than they can afford, and a growing number of persons experiencing homelessness. It is important to note that the impacts of the COVID-19 are too recent to be reflected in the 2020 and 2019 ACS data used for the analysis provided below.

### *Population Growth*

As noted in the 2019 Census American Community Survey, Collier County, Florida had a total population of 384,902 of which 195,189 or 50.7% are female and 189,713 or 49.2% are males when compared to 2010, County's population was 322,472 with 162,493 or 50.3% of females and 159,979 or 49.6% of males. Therefore, reflecting a 19.3% population increase in the Collier County. Population grew to 21,812 in Naples, 7.32% increase since 2010. The population also increased in Marco Island to 17,834, a 5.14% increase since 2010. Last, Everglades City's population decreased to 190, a 41.89% decrease since 2010. Accounting for population growth over the last 10 years, Collier County is expected to continue to grow over time.

### *Age Distribution*

The population of Collier County is aging. According to ACS, in 2010 there were 70,289 people aged 60 to 75 and this grew to 87,042 in 2019. For the same period, there were 193,930 people under the age of 55 in 2010, which has also risen to 205,929 in 2019.

### *Racial and Ethnic Composition*

Collier County is becoming increasingly racially and ethnically diverse. Latino residents are the fastest growing population, representing 28.6% of the population in the County in 2019. While 11.5% of the population is non-white comprised of 28,704 African Americans, 6,961 Asians, 1,768 American Indian and Alaska Natives, and 6,414 multi-racial persons.

### Household Composition

As of 2019, Collier County has a total of 140,578 households. There were 10,797 households in Naples, 8,379 in Marco Island, and 101 in Everglades City. In Collier County, of the 140,578 total household there were 10,194 single female-headed households and 4,417 single male-headed households. There has also been a significant increase in nonfamily households 43,299 which now make up 30.8% of all households as compared to 2010 which had 37,996 or 32.12%. The largest growth in household type is non-family households which increased 13.95% between 2010 and 2019. In 2019, the average household size is 2.71 in Collier County.

Multigenerational living is defined as residing in a home with three or more generations. According to Generations United, the past ten years have seen a remarkably large leap in multigenerational living, from 7% of Americans 2011 to 26% of Americans in 2021. As noted in the 2010 Census, Collier County had a total of 118,258 households of which 2.6% (3,022)% were living in multigenerational households. This data is collected during the decennial census every ten years and this data is the most recent data available.

#### MULTIGENERATIONAL HOUSEHOLDS

Label	Estimate	Percent
Multigenerational Households	3,022	2.6%
Other Households	115,236	97.4%
TOTAL	118,258	100%

Source: 2010 American Community Survey, 2010: ACS 1-Year Estimates Detailed Tables

### Income and Poverty

According to 2019 ACS, the median income of households in Collier County, Florida was \$76,025. An estimated 4.8% of households had income below \$10,000 a year and 13.1% had income over \$200,000 or more. The Median Household Income for Collier County is higher than the US (\$65,712) and our northern county, Lee County (\$57,832). While income has risen slightly there remain many low wage jobs and data has shown this contributes to financial instability as evidenced by other indicators: 6.5% or 9,164 residents receive food stamp benefits (SNAP), 61% of students are eligible for free and reduced lunch. In 2019, 48,825 individuals in Collier County had incomes below 125 % of the poverty levels as indicated in the chart below.

%

**2019 FEDERAL POVERTY GUIDELINES (FPG)  
ANNUAL & MONTHLY INCOME LEVELS  
FROM 100% to 250%**

FAMILY SIZE	FPG (100%)		125% of FPG		150% of FPG		175% of FPG		185% of FPG		200% of FPG		235% of FPG		250% of FPG	
	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH
1	\$12,490	\$1,041	\$15,613	\$1,301	\$18,735	\$1,561	\$21,858	\$1,822	\$23,107	\$1,926	\$24,980	\$2,082	\$29,352	\$2,446	\$31,225	\$2,602
2	\$16,910	\$1,409	\$21,138	\$1,762	\$25,365	\$2,114	\$29,593	\$2,466	\$31,284	\$2,607	\$33,820	\$2,818	\$39,739	\$3,312	\$42,275	\$3,523
3	\$21,330	\$1,778	\$26,663	\$2,222	\$31,995	\$2,666	\$37,328	\$3,111	\$39,461	\$3,288	\$42,660	\$3,555	\$50,126	\$4,177	\$53,325	\$4,444
4	\$25,750	\$2,146	\$32,188	\$2,682	\$38,625	\$3,219	\$45,063	\$3,755	\$47,638	\$3,970	\$51,500	\$4,292	\$60,513	\$5,043	\$64,375	\$5,365
5	\$30,170	\$2,514	\$37,713	\$3,143	\$45,255	\$3,771	\$52,798	\$4,400	\$55,815	\$4,651	\$60,340	\$5,028	\$70,900	\$5,908	\$75,425	\$6,285
6	\$34,590	\$2,883	\$43,238	\$3,603	\$51,885	\$4,324	\$60,533	\$5,044	\$63,992	\$5,333	\$69,180	\$5,765	\$81,287	\$6,774	\$86,475	\$7,206
7	\$39,010	\$3,251	\$48,763	\$4,064	\$58,515	\$4,876	\$68,268	\$5,689	\$72,169	\$6,014	\$78,020	\$6,502	\$91,674	\$7,640	\$97,525	\$8,127
8	\$43,430	\$3,619	\$54,288	\$4,524	\$65,145	\$5,429	\$76,003	\$6,334	\$80,346	\$6,696	\$86,860	\$7,238	\$102,061	\$8,505	\$108,575	\$9,048
*	\$4,420	\$368	\$5,525	\$460	\$6,630	\$553	\$7,735	\$645	\$8,177	\$681	\$8,840	\$737	\$10,387	\$866	\$11,050	\$921

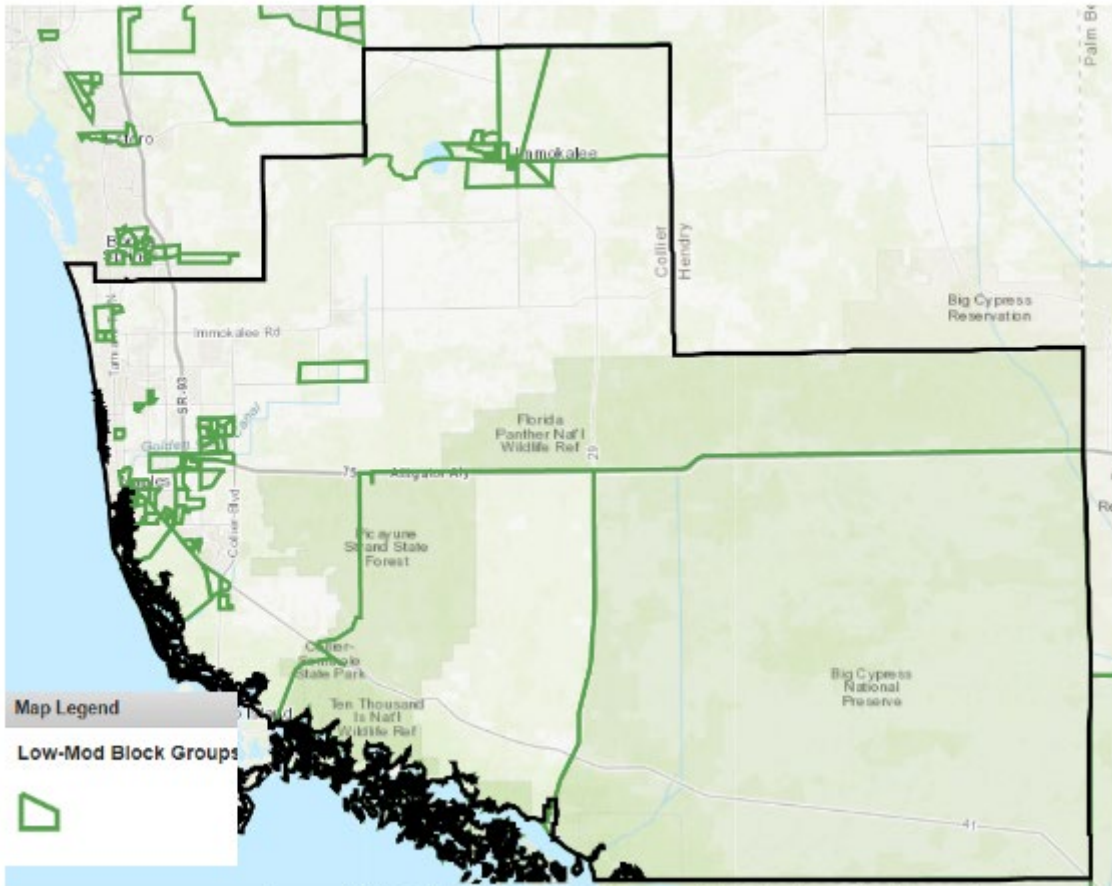
\*For family units over 8, add the amount shown for each additional member.

Source: <https://dch.georgia.gov/document/document/2019-federal-poverty-guidelines/download>

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## Low-Mod Block Groups Collier County, Florida



Source: HUD CPD Mapping Tool, <https://egis.hud.gov/cpdmaps/>

### *Persons with Disabilities*

According to the 2019 ACS, of the total Collier County population of 384,902 there were 47,569 people, or 12.3%, living with one or more disabilities. The highest reported disabilities include ambulatory at 6.3%, cognitive at 3.9%, and difficulty with independent living 5.2%.

### *Persons Experiencing Homelessness*

The 2021 Point-in-Time Count (PIT) identified 568 people in Collier County experiencing homelessness, a 5.8% decrease from 2020. Over 25% of this population, or 144 individuals, met HUD's definition of unsheltered. As a disclaimer, these numbers may be under reported due to COVID. The 2021 PIT count also found that 169 persons experiencing homelessness were seriously mentally ill, 198 reported substance abuse, 34 were veterans, 49 were seniors, and 49 were families with comprised of adults and 109 children. For FY 2021, Collier County reported that 568 unduplicated individuals who were homeless received human services from one or more agencies. During the 2020-2021 school year, the Collier County public school reported 805

homeless youth, includes students who are staying with friends or family. The reported number includes 183 homeless youth (16 and older) who were unaccompanied.

### *Persons with Special Needs who are not Homeless.*

Limited new data exists specific to non-homeless special needs populations in Collier County. There are numerous sub-populations in this community. Of those, there are some that have both enough and unique housing and service needs that warrant identification. Those include the following: families with children, seniors, ex-offenders, people with HIV/AIDS, victims of domestic violence, people with drug and alcohol addictions, people who are evicted or foreclosed, people with physical and mental disabilities, veterans, youth and young adults, and youth aging out of foster care.

### *Employment and Economy*

Economic conditions in Collier County have recovered significantly in the past decade, and the County has emerged as a more diversified economy than it was before the Great Recession. The number of jobs has grown steadily during the decade, and unemployment rates have remained relatively low during recent years (below 3%). Wages have slightly risen 1.9% in the County as reflected in the household earnings chart below:

<b>Household Earnings 2017-2019 Collier County, Florida</b>		
<b>2017</b>	<b>2018</b>	<b>2019</b>
\$40,622.00	\$40,892.00	\$41,415.00

Source: Census, ACS Estimates 2017-2019, data.census.gov

As of 2019, there were 166,353 (50.7%) persons in the labor force 16 years and older and 161,557 (49.3%) not in the labor force. According to 2019 ACS estimates, 4,929 or 1.5% of the total population was unemployed.

While there have been recent and significant job losses as a result of COVID-19, it is unclear how sustained these job losses will be as social distancing measures diminish. It is apparent however that many people with limited incomes are experiencing financial instability as a result of recent events.

### *Housing Units and Tenure*

According to 2019 ACS estimates, the County had a total of 222,289 housing units. The majority of the housing units are single family 1-unit detached unit structures at 90,552 (40.7%) of the total units. The remainder consisting of 1-unit, attached at 15,145 (6.8%), 2-9 multi-family units at 44,174 (20.1%), 10-20 multi-family units at 59,697 (26.9%) and a small share of mobile/manufactured homes at 12,499 (5.6%) of the housing units.

### *Housing Cost Burden*

While wages and incomes have continued to rise in recent years, they have not kept pace with the cost of both owner and rental housing in Collier County. From 2010 to 2019, Median Household Income increased 44% from 2010 at \$52,730 to 2019 at \$76,025. Housing costs in the county area have risen more sharply since 2010, especially in recent years. According to 2019 ACS estimates, the County's median home prices have increased by 44.8% between 2010 and 2019, reaching \$370,000. The County's median gross rental rates have also increased substantially faster than incomes and the home values. Between 2010 and 2019, the median rental rate rose to 48.3% from \$942 in 2010 to \$1,397 in 2019. As a result, many households pay more for housing than is affordable, or are unable to afford any housing. Households paying more than 30% of household income are considered to have a 'housing cost burden'. According to 2019 ACS, a total of 19,977 of renters in Collier County have cost burdens greater than 30% of their income, while a total of 14,910 of homeowners have cost burdens greater than 30% but less than 50% of their income. HUD Comprehensive Housing Affordable Strategy (CHAS) (2011-2015) data estimates the County had a total of 13,977 renter households and 14,154 of owner households spent more than 30% of their income on housing costs.

### ***Housing Conditions and Lead Based Paint***

The U.S. Environmental Protection Agency's Report on the National Survey of Lead-Based Paint in Housing released in 1995 found that 83% of the nation's privately owned housing units built before 1980 had lead-based paint somewhere in the building. The study suggests that older homes are more likely to have lead-based paint than newer homes. According to the 2019 ACS, approximately 17% (37,852) of the total housing units were built prior to 1980 may be at risk of containing lead-based paint. Lead-based paint numbers are estimated since census data is not broken out annually. Since lead-based paint was outlawed in 1978 and census data is not available annually, all housing built after 1980 was excluded from the potential pool of housing potentially contaminated with lead-based paint.

Despite the age of the housing stock, the physical condition of the housing in Collier County is generally good, as there are relatively few housing units (1,715) in the area that are considered substandard according to HUD. Based on input received during provider and public consultations, units available to low-income residents tend to have more significant issues, and because of the scarcity of affordable low-income housing, residents are reluctant to raise their concerns for fear of losing the housing.

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

During the development of the Consolidated Plan, seven priority needs were identified. The priority needs and associated goals for 2021-2025 are summarized below:

### **1. Housing Affordability**

- New Construction, Rehabilitation, or Acquisition of Housing for Homeownership
- New Construction, Rehabilitation, or Acquisition of Housing for Rental Housing

- Homebuyer Assistance
- CHDO Set-Aside
- Tenant Based Rental Assistance

## **2. Homelessness & Homelessness Prevention**

- Support Emergency Housing and Services for the Homeless
- HMIS Support
- Provide Rapid Re-Housing and Homelessness Prevention

## **3. Public Facilities**

- Improve Public Facilities
- Improve Other Facilities

## **4. Public Infrastructure Improvements**

- Public Infrastructure Improvements

## **5. Public Services**

- Provide Public Service

## **6. Affirmatively Furthering Fair Housing Choice**

- Provide assistance and education to homebuyers.

## **7. Program Administration and Planning**

- Program Administration

## **3. Evaluation of past performance**

Each year, Collier County reports its progress in meeting the five-year and annual goals in the Consolidated Annual Performance Evaluation Report (CAPER). Listed below are some of the goals and accomplishments in the County's Fiscal Year (FY) 2019 CAPER.

The County successfully utilized CDBG, HOME, and ESG funds by increasing housing assistance for low- and moderate-income persons and allocating funds to public infrastructure and facility improvements, public services to local non-profit organizations to provide essential social services for the homeless, LMI persons, and non-homeless special needs population, affordable housing initiative and at-risk of homelessness activities.

For FY2020, the fourth year of the Consolidated Plan period, Collier County made significant strides in meeting the strategic plan objectives. Collier County expended an estimated \$2,669,701.85 in CDBG, HOME, and ESG funding on activities meeting its strategic plan goals and assisted approximately 391 persons through public services, land acquisition to benefit 51 households with future affordable housing, public facilities and infrastructure projects also had an area wide benefit of over 24,587 low-moderate persons in the County.

#### **4. Summary of citizen participation process and consultation process**

During the preparation of Collier County's FY2021-2025 Consolidated Plan and FY2021 Action Plan, a Public Hearing was held on May 3, 2021 to obtain the specific housing and related services needs for the County. All comments received have been included in this Consolidated Plan. The following methods were used to obtain public and private input:

- Two needs assessment meetings were held on February 17, 2021 to obtain the specific housing and related services needs for the County.
- A 30-day comment period was held from April 30, 2021 through May 31, 2021 for the public to review and provide comments on the Annual Action Plan. The plan was available for review in hard copy at the County's Community and Human Services Division and on the County's website at <https://www.colliercountyfl.gov/your-government/divisions-a-e/community-and-human-services>

#### **5. Summary of public comments**

Below are the summary comments received during the needs assessment meeting.

**Question 1.** What do you believe are the greatest community development needs in the area? Where are these needs most acute?

##### **Responses:**

- Affordable Housing is a large need
- There is a deferred maintenance of affordable housing due to past Hurricane Irma
- High need for affordable housing in Immokalee
- Habitat for Humanity is a proponent affordable housing
- There is a high need for senior housing and workforce housing
- Access to affordable housing across the spectrum
- There are no county incentives for affordable housing
- Rural neighborhoods have a high need for rental for low-income households
- Land development cost are extraordinarily high
- Habitat builds 90-100 per year but still have a waiting list
- Other needs include food deserts, low access to transportation, emergency beds and transitional shelters, and not enough housing

- Bulk of the economy is in the coastal areas in Collier.
- Rural areas have several low wages jobs
- Majority of income for Collier County residents earn less than \$35,000 a year.
- 2-bedroom rent is about \$1,500 per month
- Median home prices in Collier are \$550,000
- There is a high influx of out of state persons using up affordable rental property.

**Question 2** What do you believe are the greatest fair and affordable housing needs in the area? Where is this housing most needed?

- The greatest need is access to housing under \$400,000.
- Lots of development of Condo's that are under \$300,000 with HOAs which makes it unaffordable.
- Strong coalition of nonprofit network
- Immokalee Fair Housing Alliance is currently building 128 affordable units.

**Question 3.** Do area residents of similar incomes generally have the same range of housing options?

No, there are not good housing options for low wage earners.

Low wage earners may have to rent a room or substandard units.

**Question 4.** Are there any barriers other than income/savings that might limit housing choices?

Primary barrier is affordability, clients have to decide where to live.

**Question 5.** Are public resources (e.g., parks, schools, roads, police & fire services, etc.) invested evenly throughout all neighborhoods?

- County has put in sufficient efforts to ensuring equal resources like parks in all areas.
- There is a greater focus on public resources available throughout the County.
- 80% of Collier is restricted by wetlands.
- Rural Neighborhood, a nonprofit organization, has acquired affordable rental housing and will build 400-unit apartment complex.

**Other Comments:**

The issue of persons who are not legal remains with any funds appropriated from Collier County since there was an Executive Summary passed by the BCC for housing programs back in 2016 that stated in Collier funds would be used for U.S. citizens and registered aliens.

**6. Summary of comments or views not accepted and the reasons for not accepting them.**

All comments were accepted.

**7. Summary**

In summary, the Consolidated Plan and Annual Action Plan have been developed with community input and reflect the needs of the County. Many components of the Consolidated Plan were built on prior plans and strategies generated by local input. During the next Five-year Consolidated Plan period the County will continue to utilize CDBG, HOME and ESG funding to address the priority needs of low-income households.

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## The Process

The Consolidated Plan was developed through extensive consultation with partner organizations and other stakeholders, as well as broad input from community members. Several intergovernmental and advisory committees—representing the affordable housing provider, advocates, and other key community stakeholders—played an integral role. The Consolidated Plan also incorporated valuable data and analysis from several recently published reports on demographic, housing, community, and economic development conditions and needs. Service providers also shared their insights through an online survey. Extensive public outreach was conducted to allow other community members to share their insights during the planning process through public hearings, and online surveys. This section summarizes the extensive consultation and citizen outreach conducted.

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

#### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Collier County	Community & Human Services Division
HOME Administrator	Collier County	Community & Human Services Division
ESG Administrator	Collier County	Community & Human Services Division

Table 1 – Responsible Agencies

#### Narrative

The Collier County Community & Human Services Division is the lead agency responsible for the development, administration, and review of the 2021-2025 Consolidated Plan and the 2021 Annual Action Plan. The Division administers Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grants (ESG) funds received from the U.S. Department of Housing and Urban Development (HUD), and coordinates execution of projects related to the priorities and goals identified in the Consolidated Plan.



## Consolidated Plan Public Contact Information

Kristi Sonntag, Director  
Community and Human Services Division  
3339 East Tamiami Trail  
Health and Public Services Building H, Room 213  
Naples, Florida 34112  
Phone: (239) 252-2486  
Fax: (239) 252-2638  
Email: [Kristi.Sonntag@colliercountyfl.gov](mailto:Kristi.Sonntag@colliercountyfl.gov)  
Website: <http://www.colliergov.net/your-government/divisions-a-e/community-and-human-services>

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## PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

### 1. Introduction

The County developed an outreach effort to maximize input from a large cross-section of stakeholders. This outreach effort included public meetings, neighborhood meetings, published meeting notices, and a web survey conducted in both English and Spanish. Consultation with the community and affected service providers is a fundamental component of the Consolidated Plan and Action Plan process. Collier County conducted significant consultation with citizens, municipal officials, non-profit agencies, public housing agencies, governmental agencies, and the Continuum of Care in preparing this Plan.

The last piece of the stakeholder outreach component involved surveying local broadband and hazard mitigation agencies. Additionally, a total of 536 stakeholders completed surveys inquiring about the community and housing needs throughout the County. The County held two virtual public meetings on February 17, 2021 at 11:00am and 3:00pm through its public participation process prior to the development of the plan and one public meeting to review the draft priorities. These meetings are summarized in the Citizen Participation Section of this plan. Drafts of the plans have been posted on the County webpage. Notices of public meetings and hearings were published in the local newspaper.

**Stakeholder Focus Groups and Interviews:** From February 2021 through April 2021, a series of stakeholder meetings and interviews was conducted to discuss issues and opportunities related to housing and community development needs as well as fair housing issues. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points of view as possible were heard. Over the course of one-on-one interviews and small focus group meetings, approximately five local nonprofit organizations provided their feedback in person. Several meetings were held with the local committees and in other settings. Public presentations of the findings and recommendations from the Needs Assessment, Market Analysis, and Priority and Needs sections were shared at multiple community meetings in February.

**Community and Agency Surveys:** Separate online surveys were developed to gather information about current community conditions and needs. A total of 536 representatives from community agencies and the public responded to the online survey. This survey sought input from housing community development stakeholders and community members for the purposes of identifying priority needs, reviewing, and providing feedback on the County's current priorities, and providing feedback on the housing and community development conditions in Collier County. The agency survey received responses from a range of organizations including city agencies, housing providers, and social service providers and advocate groups. The participating agencies provide social services support to low-income and near-homeless populations to maintain housing and secure available public and private resources. Agencies providing temporary and

transitional housing to at-risk populations like single mothers, victims of domestic abuse, elderly, people with disabilities and/or mental illnesses, etc. were identified and reached out to for information through the survey as well as in-depth interviews.

**Consolidated Plan Advisory Committee:** The Affordable Housing Advisory Committee provided input and feedback during several meetings on current housing and community development conditions, needs, and strategies.

**Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies (91.215(l)).**

During the development of the Consolidated Plan, the County sought to encourage a high level of public communication and agency consultation in an effort to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and nonprofit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers was developed and included public agencies and private nonprofit organizations whose missions included the provision of affordable housing and human services to LMI households and persons. These stakeholders were invited to participate in needs assessment meetings held for the purpose of developing the Consolidated Plan. The list of stakeholders is included in the Citizen Participation Comments section. Based on the public meetings, a set of priorities was established by the County for the next five years as shown in SP-25 of this document.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

Collier County staff attends bi-monthly meetings with the Hunger & Homeless Coalition of Collier County and area service providers to enhance the community's comprehensive Continuum of Care system to end homelessness. This dynamic partnership includes collaborative efforts of a variety of community groups, government agencies. The Hunger & Homeless Coalition of Collier County serves as the Lead Agency and has been designated by the CoC as the Collaborative Applicant to apply for the HUD CoC grant on behalf of Collier County’s Continuum of Care. The County enhances coordination of public, private, and non-profit housing providers, human service agencies, and social service providers through the following actions:

- Continues to work with other jurisdictions and the Collier County Housing Authority to prioritize housing needs, provide services, and maximize the use of federal, state, and local funds for affordable housing, community development, and related services.
- Continues to participate in coordinated efforts for shelter and services assisting homeless individuals and families.

- County staff participates in many of the committees that provide direction for 10-year plan to end homelessness.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies, and procedures for the administration of HMIS.**

The Collier County Hunger and Homeless Coalition (CCHHC) serves as the lead agency for Collier County's Continuum of Care. Members of the Continuum of Care provided input during stakeholder interviews and in the project selection process. The CoC is responsible for designating a Homeless Management Information System (HMIS) and a Lead Agency responsible for its management and has primary responsibility for ensuring that Homeless Management Information System (HMIS) is fully funded with appropriate policies and procedures, which were last updated in 2020. The CoC also works closely Collier County (ESG recipient) to allocate funds and monitor outcomes.

**2. Describe Agencies, groups, organizations, and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.**

Individual consultations with members of public and non-profit organizations took place throughout the development of the Consolidated Plan. Additionally, a survey was conducted. Input from these meetings and survey information assisted with the identification of community needs, market conditions, priority needs and the resulting strategic plan.

1	<b>Agency/Group/Organization</b>	<b>Able Academy</b>
	Agency/Group/Organization Type	Children Services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
2	<b>Agency/Group/Organization</b>	<b>Boys &amp; Girls Club of Collier County</b>
	Agency/Group/Organization Type	Youth services

	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
3	<b>Agency/Group/Organization</b>	<b>Children's Advocacy Center of Collier County</b>
	Agency/Group/Organization Type	Youth services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
4	<b>Agency/Group/Organization</b>	<b>Collier County Housing Authority</b>
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
5	<b>Agency/Group/Organization</b>	<b>Collier County Hunger and Homeless Coalition</b>
	Agency/Group/Organization Type	Homeless Services

	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
6	<b>Agency/Group/Organization</b>	<b>Collier Resource Center, Inc.</b>
	Agency/Group/Organization Type	Supportive Services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
7	<b>Agency/Group/Organization</b>	<b>Collier Senior Resources</b>
	Agency/Group/Organization Type	Senior Services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
8	<b>Agency/Group/Organization</b>	<b>David Lawrence Centers for Behavioral Health</b>
	Agency/Group/Organization Type	Special Needs Services

	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
9	<b>Agency/Group/Organization</b>	<b>Drug Free Collier</b>
	Agency/Group/Organization Type	Special Needs Services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
10	<b>Agency/Group/Organization</b>	<b>Empty Bowls Naples, Inc</b>
	Agency/Group/Organization Type	Supportive Services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
11	<b>Agency/Group/Organization</b>	<b>Grace Place for Children and Families</b>
	Agency/Group/Organization Type	Youth services

	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
12	<b>Agency/Group/Organization</b>	<b>Habitat for Humanity of Collier County</b>
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
13	Agency/Group/Organization	Harry Chapin Food Bank
	Agency/Group/Organization Type	Community Services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
14	<b>Agency/Group/Organization</b>	<b>Hope for Families Ministry</b>
	Agency/Group/Organization Type	Community Services



	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
15	<b>Agency/Group/Organization</b>	<b>Immokalee CRA</b>
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
16	<b>Agency/Group/Organization</b>	<b>Immokalee Fair Housing Alliance</b>
	Agency/Group/Organization Type	Fair Housing
	What section of the Plan was addressed by Consultation?	Services - Barriers to Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
17	<b>Agency/Group/Organization</b>	<b>Legal Aid Service of Collier County</b>
	Agency/Group/Organization Type	Legal Services

	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
18	<b>Agency/Group/Organization</b>	<b>Lighthouse of Collier</b>
	Agency/Group/Organization Type	Special Needs Services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
19	<b>Agency/Group/Organization</b>	<b>Meals of Hope</b>
	Agency/Group/Organization Type	Supportive Services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
20	<b>Agency/Group/Organization</b>	<b>NAMI Collier County</b>
	Agency/Group/Organization Type	Supportive Services

	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
21	<b>Agency/Group/Organization</b>	<b>Naples Senior Center at JFCS</b>
	Agency/Group/Organization Type	Senior Services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
22	<b>Agency/Group/Organization</b>	<b>Our Daily Bread Food Pantry Incorporated</b>
	Agency/Group/Organization Type	Community Services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
23	<b>Agency/Group/Organization</b>	<b>Residential Options of Florida (ROOF)</b>
	Agency/Group/Organization Type	Homeless Services

	What section of the Plan was addressed by Consultation?	Services – Homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
24	<b>Agency/Group/Organization</b>	<b>St. Matthews House</b>
	Agency/Group/Organization Type	Homeless Services
	What section of the Plan was addressed by Consultation?	Services – Homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
25	<b>Agency/Group/Organization</b>	<b>St. Vincent de Paul Society, Naples</b>
	Agency/Group/Organization Type	Community Services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
26	<b>Agency/Group/Organization</b>	<b>STARability Foundation</b>
	Agency/Group/Organization Type	Special Needs Services

	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
27	<b>Agency/Group/Organization</b>	<b>The Immokalee Foundation</b>
	Agency/Group/Organization Type	Supportive Services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
28	<b>Agency/Group/Organization</b>	<b>The Salvation Army Naples</b>
	Agency/Group/Organization Type	Community Services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
29	<b>Agency/Group/Organization</b>	<b>The Shelter for Abused Women &amp; Children</b>
	Agency/Group/Organization Type	Special Needs Services

	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
30	<b>Agency/Group/Organization</b>	<b>United Way of Collier and the Keys</b>
	Agency/Group/Organization Type	Supportive Services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
31	<b>Agency/Group/Organization</b>	<b>Wounded Warriors of Collier</b>
	Agency/Group/Organization Type	Veterans Services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting
32	<b>Agency/Group/Organization</b>	<b>Youth Haven, Inc.</b>
	Agency/Group/Organization Type	Youth services

	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a virtual Needs Assessment Meeting

**Table 2 – Other local / regional / federal planning efforts**

DRAFT

**Identify any Agency Types not consulted and provide rationale for not consulting.**

All entities were considered for consultation.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Hunger & Homeless Coalition of Collier County	Affordable housing, services, and economic development
10 Year Plan to Prevent Hunger and End Homelessness	Hunger & Homeless Coalition of Collier County	The Strategic Plan's goals to address homelessness align with Continuum of Care's goals and strategies.
Analysis of Impediments to Fair Housing Choice, 2021	Collier County	Barriers to affordable housing opportunities from the Analysis of Impediments were included in this Consolidated Plan.
Collier County MHSA Strategic Plan 2019	Collier County	The MHSA, adopted in 2019, coordinates assistance for those with mental health and substance abuse in the area.
Urban Land Institute Advisory Services Report	Collier County	The ULI Report defines how the county will expand affordable housing.

**Table 2 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

In accordance with 24 CFR 91.100(4), the County notified adjacent units of local government of the non-housing community development needs included in its Consolidated Plan. The County will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Consolidated Plan and thereby maximizing the benefits of the County's housing and community development activities for the residents being served.



Coordination with private industry, businesses, developers, and social service agencies included Individual consultations were conducted with affordable housing developers and the social service agencies. The input received during these consultations informed the development of priority needs and recommended strategies. For example, through consultations with developers, it was determined that there remains insufficient access to affordable housing. Likewise, developers have a difficult time finding developable land for affordable housing. The Collier County staff that coordinated the development of the 2021 Consolidated Plan used the Citizen Participation Plan as a guide for consultations. Consultations were conducted with public and non-profit organizations. There were also several public advisory committees that were consulted. Input received from the consultations informed the Needs Assessment, Market Analysis, and Strategic Plan

**Narrative (optional):**

Combined, these agencies provide housing and supportive services to the community's special needs populations, including persons with disabilities, homeless families and individuals, chronic homeless persons, persons with HIV/AIDS, and the elderly. In addition to many of the agencies listed above many of the groups and agencies that were consulted provided information during the development of the plan.

## PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation.

#### Summarize citizen participation process and how it impacted goal setting.

Collier County staff worked with the community in developing goals and objectives. The developed goals are a result of feedback from the community regarding issues to be resolved and projects in need of funding. Collier County has an adopted Citizen Participation Plan to ensure consistent outreach efforts. A community needs survey in English and Spanish was available to residents, housing service providers. The survey ran from January 12, 2021 through February 5, 2021 and was advertised along with the community, meetings through a newspaper advertisement and English and Spanish. A total of 536 surveys were collected. The community survey was released online and promoted through the County's Community and Human Services' web-based resources. The survey respondents ranked helping families with children, providing mortgage and ongoing rental assistance, increasing emergency shelter space/permanent supportive housing, creating jobs in low-income neighborhoods, creating additional rental housing, assisting human service agencies with facilities acquisition or improvements, and housing services as high priorities and needs for the Collier County community.

All municipalities were encouraged to have active participation in preparation of the Consolidated Plan by all residents who are affected by Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grants (ESG) funds. The Citizen Participation Plan outlines local responsibilities to provide opportunities for resident involvement. In addition to the survey, residents were invited to participate in an open house to learn about needs identified and strategies being considered to address those needs. Participants were able to provide direct feedback. This feedback informed the selection of priority needs and strategies for the Consolidated Plan, the identification of impediments to fair housing, and the identification of regulatory barriers.

# Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response /attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Non-targeted broad community	536	See Survey Results in Citizen Participation Comments.	None	<a href="https://www.surveymonkey.com/r/CollierCountyNeeds">https://www.surveymonkey.com/r/CollierCountyNeeds</a> <a href="https://www.surveymonkey.com/r/ColliernecesitaEspañol">https://www.surveymonkey.com/r/ColliernecesitaEspañol</a>
2	Virtual Public Needs Assessment Meetings	Housing, community development, and social service organizations	Five local organizations attended the Needs Assessment Meeting.	Affordable Housing, lack of shelters, need for housing rehabilitation	None	meet.google.com/ikw-qtfk-jbz
3	Public Hearing	Non-targeted/broad community	The public was notified of the public meetings via a newspaper ad	The County did not receive any comments during the public hearing.	All comments were accepted	
4	Direct Contact	Community Stakeholders, Nonprofits,	27 Community stakeholder interviews were held to assess needs in the County.	Consolidated Plan 2020-2025 priority needs were established from comments.	N/A	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response /attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Newspaper Ad	Non-English Speaking - Specify other language: Spanish  Nontargeted/ broad community	A public notice published in the Naples Daily News on advertised the availability of a draft version of the plan. This draft was accessible online at the Collier County Community and Human Services' website beginning on and ending on during which time public comment could be submitted	There were no comments received	All comments are accepted, and none rejected	

**Table 3 – Citizen Participation Outreach**

## Community Profile and Needs

The Collier County Consolidated Plan relies upon multiple forms of qualitative and quantitative data as well as community input in order to identify housing, homelessness, and community development needs and trends. This picture of need is the basis of the proposed objectives and outcomes for the 2021 Consolidated Plan. In addition to the US Census, updated American Community Survey (ACS) data and community surveys that provides the foundation for development of the document, the Cities of Naples, Everglades, and Marco Island built on the work of several active committees and recent studies that addressed housing, homeless and community development. The assessment was also informed by additional consultations with city officials and other important stakeholders such as the Affordable Housing Advisory Committee, United Way of Collier County, and the Collier County Homeless Coalition.

In 2020, the County's economy has continued to diversify and improve, while at the same time leaving many in the community still struggling to find jobs with wages to cover increasing housing costs. There is a significant number of households who cannot meet the basic needs for food, shelter, medical care, and transportation. In addition, there are a growing number of seniors, persons with disabilities, and others who are unable to work. These factors, combined with a very tight housing market, have resulted in many households paying more than they can afford, and a growing number of persons experiencing homelessness. It is important to note that the impacts of the COVID-19 are too recent to be reflected in the data used for the analysis provided below.

### *Population Growth*

As noted in the 2019 Census American Community Survey, Collier County, Florida had a total population of 384,902 of which 195,189 or 50.7% are female and 189,713 or 49.2% are males when compared to 2010, County's population was 322,472 with 162,493 or 50.3% of females and 159,979 or 49.6% of males. Therefore, reflecting a 19.3% population increase in the Collier County. Population grew to 21,812 in Naples, 7.32% increase since 2010. The population also increased in Marco Island to 17,834, a 5.14% increase since 2010. Last, Everglades City's population decreased to 190, a 41.89% decrease since 2010.

### *Age Distribution*

The population of Collier County is aging. In 2010, there were 70,289 people aged 60 to 75 and this grew to 87,043 in 2020. For the same period, there were 136,079 people under age 45 in 2010, which has also risen to 162,534 in 2020.

### *Racial and Ethnic Composition*

Collier County is becoming increasingly racially and ethnically diverse. Latino residents are the fastest growing population, representing 28.6% of the population in the County in 2019. While 11.5% of the population is non-white comprised of 28,704 African Americans, 6,961 Asians, 1,768 American Indian and Alaska Natives, and 6,414 multi-racial persons. %%%

### *Household Composition*

As of 2020, family households still make up the largest percentage of households with 69.19% (6,441 in Naples, 5,714 in Marco Island, and 57 in Everglades City) and of those, 10,194 of households are single female- headed households. There has also been a significant increase in single person households which now make up 30.80% of all households. The largest growth in household type is non-family households which increased 12.24% between 2010 and 2020. Average household size is 2.71 in Collier County.

Multigenerational living is defined as residing in a home with three or more generations. According to Generations United, the past ten years have seen a remarkably large leap in multigenerational living, from 7% of Americans 2011 to 26% of Americans in 2021. As noted in the 2010 Census, Collier County had a total of 118,258 households of which 2.6% (3,022) were living in multigenerational households. This data is collected during the decennial census every ten years and this data is the most recent data available.

### MULTIGENERATIONAL HOUSEHOLDS

Label	Estimate	Percent
Multigenerational Households	3,022	2.6%
Other Households	115,236	97.4%
TOTAL	118,258	100%

Source: 2010 American Community Survey, 2010: ACS 1-Year Estimates Detailed Tables

### *Income and Poverty*

According to 2019 ACS, the median income of households in Collier County, Florida was \$76,025. An estimated 4.8% of households had income below \$10,000 a year and 13.1% had income over \$200,000 or more. Although growing, the Median Household Income for Collier County is higher than the US (\$65,712) and our northern county, Lee County (\$57,832). Further, there are many residents in Collier County that are struggling, as evidenced by other indicators: 6.5% or 9,164 residents receive food stamp benefits (SNAP), 61% of students are eligible for free and reduced lunch. Low wages also contribute to financial instability. In 2019, 48,825 individuals in Collier County had incomes below 125% of the poverty levels as indicated in the chart below.

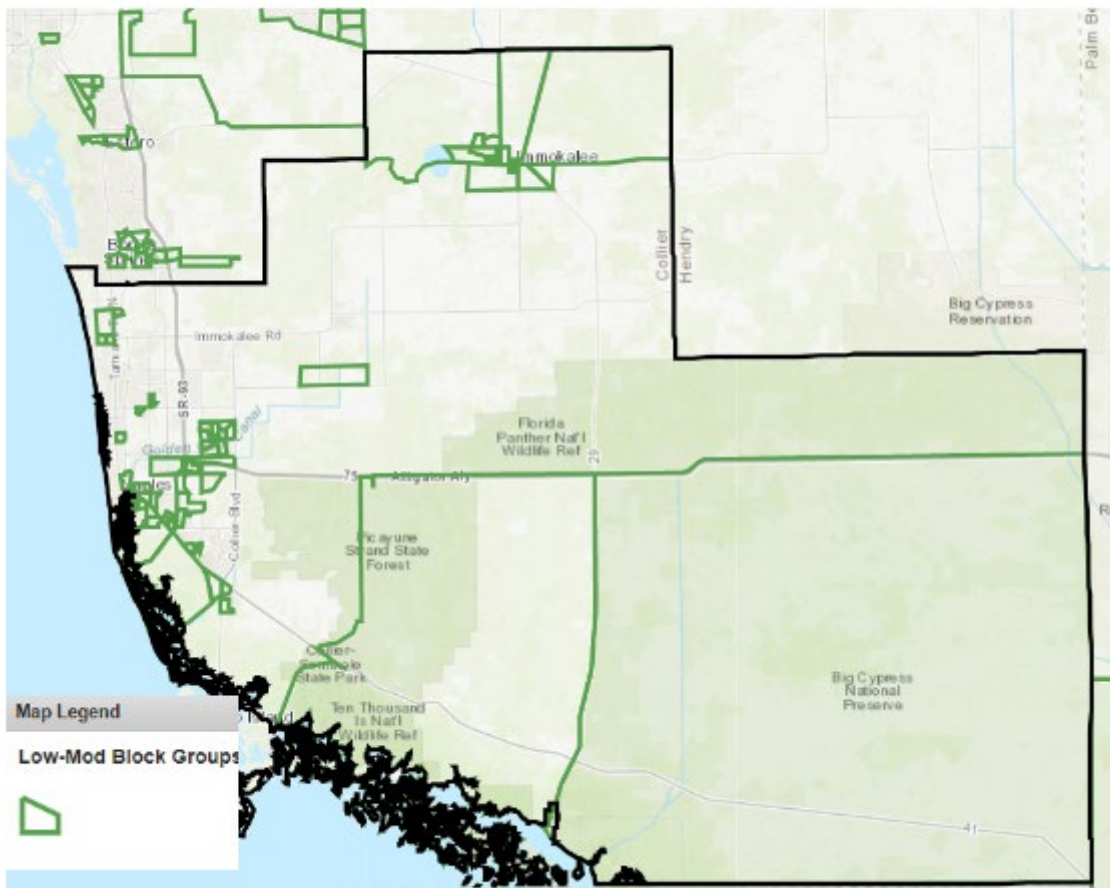
**2019 FEDERAL POVERTY GUIDELINES (FPG)  
ANNUAL & MONTHLY INCOME LEVELS  
FROM 100% to 250%**

FAMILY SIZE	FPG (100%)		125% of FPG		150% of FPG		175% of FPG		185% of FPG		200% of FPG		235% of FPG		250% of FPG	
	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH
1	\$12,490	\$1,041	\$15,613	\$1,301	\$18,735	\$1,561	\$21,858	\$1,822	\$23,107	\$1,926	\$24,980	\$2,082	\$29,352	\$2,446	\$31,225	\$2,602
2	\$16,910	\$1,409	\$21,138	\$1,762	\$25,365	\$2,114	\$29,593	\$2,466	\$31,284	\$2,607	\$33,820	\$2,818	\$39,739	\$3,312	\$42,275	\$3,523
3	\$21,330	\$1,778	\$26,663	\$2,222	\$31,995	\$2,666	\$37,328	\$3,111	\$39,461	\$3,288	\$42,660	\$3,555	\$50,126	\$4,177	\$53,325	\$4,444
4	\$25,750	\$2,146	\$32,188	\$2,682	\$38,625	\$3,219	\$45,063	\$3,755	\$47,638	\$3,970	\$51,500	\$4,292	\$60,513	\$5,043	\$64,375	\$5,365
5	\$30,170	\$2,514	\$37,713	\$3,143	\$45,255	\$3,771	\$52,798	\$4,400	\$55,815	\$4,651	\$60,340	\$5,028	\$70,900	\$5,908	\$75,425	\$6,285
6	\$34,590	\$2,883	\$43,238	\$3,603	\$51,885	\$4,324	\$60,533	\$5,044	\$63,992	\$5,333	\$69,180	\$5,765	\$81,287	\$6,774	\$86,475	\$7,206
7	\$39,010	\$3,251	\$48,763	\$4,064	\$58,515	\$4,876	\$68,268	\$5,689	\$72,169	\$6,014	\$78,020	\$6,502	\$91,674	\$7,640	\$97,525	\$8,127
8	\$43,430	\$3,619	\$54,288	\$4,524	\$65,145	\$5,429	\$76,003	\$6,334	\$80,346	\$6,696	\$86,860	\$7,238	\$102,061	\$8,505	\$108,575	\$9,048
*	\$4,420	\$368	\$5,525	\$460	\$6,630	\$553	\$7,735	\$645	\$8,177	\$681	\$8,840	\$737	\$10,387	\$866	\$11,050	\$921

\*For family units over 8, add the amount shown for each additional member.

Source: <https://dch.georgia.gov/document/document/2019-federal-poverty-guidelines/download>

**Low-Mod Block Groups  
Collier County, Florida**



Source: HUD CPD Mapping Tool, <https://egis.hud.gov/cpdmaps/>



### *Persons with Disabilities*

According to the 2019 ACS, of the total population of 384,902 there were 47,569 people, or 12.3%, live with one or more disabilities. The highest reported disabilities include ambulatory at 6.3%, cognitive at 3.9%, and difficulty with independent living 5.2%.

### *Persons Experiencing Homelessness*

The 2021 Point-in-Time Count (PIT) identified 568 people in Collier County experiencing homelessness, a 5.8% decrease from 2020. Over 25% of this population, or 144 individuals, met HUD’s definition of unsheltered. As a disclaimer, these numbers may be under reported due to COVID. The 2021 PIT count also found that 169 persons experiencing homelessness were seriously mentally ill, 198 reported substance abuse, 34 were veterans, 49 were seniors, and 49 were families with comprised of adults and 109 children. For FY 2021, Collier County reported that 568 unduplicated individuals who were homeless received human services from one or more agencies. During the 2020-2021 school year, the Collier County public school reported 805 homeless youth, includes students who are staying with friends or family. The reported number includes 183 homeless youth (16 and older) who were unaccompanied.

### *Persons with Special Needs who are not Homeless*

Limited new data exists specific to non-homeless special needs populations in Collier County. There are numerous sub-populations in this community. Of those, there are some that have both enough and unique housing and service needs that warrant identification. Those include the following: families with children, seniors, ex-offenders, people with HIV/AIDS, victims of domestic violence, people with drug and alcohol addictions, people who are evicted or foreclosed, people with physical and mental disabilities, veterans, youth and young adults, and youth aging out of foster care.

### *Employment and Economy*

Economic conditions in Collier County have recovered significantly in the past decade, and the County has emerged as a more diversified economy than it was before the Great Recession. The number of jobs has grown steadily during the decade, and unemployment rates have remained relatively low during recent years (below 3%). Wages have slightly risen 1.9% in the County as reflected in the household earnings chart below:

<b>Household Earnings 2017-2019 Collier County, Florida</b>		
<b>2017</b>	<b>2018</b>	<b>2019</b>
\$40,622.00	\$40,892.00	\$41,415.00

Source: Census, ACS Estimates 2017-2019, data.census.gov

As of 2019, there were 166,353 (50.7%) persons in the labor force 16 years and older and 161,557 (49.3%) not in the labor force. According to 2019 ACS estimates, 4,929 or 1.5% of the total population was unemployed.

While there have been recent and significant job losses as a result of COVID-19, it is unclear how sustained these job losses will be as social distancing measures diminish. It is apparent however that many people with limited incomes are experiencing financial instability as a result of recent events.

### ***Housing Units and Tenure***

According to 2019 ACS estimates, the County had a total of 222,289 housing units. The majority of the housing units are single family 1-unit detached unit structures at 90,552 (40.7%) of the total units. The remainder consisting of 1-unit, attached at 15,145 (6.8%), 2-9 multi-family units at 44,174 (20.1%), 10-20 multi-family units at 59,697 (26.9%) and a small share of mobile/manufactured homes at 12,499 (5.6%) of the housing units.

### ***Housing Cost Burden***

While wages and incomes have continued to rise in recent years, they have not kept pace with the cost of both owner and rental housing in Collier County. From 2010 to 2019, Median Household Income increased 44% from 2010 at \$52,730 to 2019 at \$76,025. Housing costs in the county area have risen more sharply since 2010, especially in recent years. According to 2019 ACS estimates, the County's median home prices have increased by 44.8% between 2010 and 2019, reaching \$370,000. The County's median gross rental rates have also increased substantially faster than incomes and the home values. Between 2010 and 2019, the median rental rate rose to 48.3% from \$942 in 2010 to \$1,397 in 2019. As a result, many households pay more for housing than is affordable, or are unable to afford any housing. Households paying more than 30% of household income are considered to have a 'housing cost burden'. A total of 9,545 of renters in Collier County have cost burdens greater than 30% but less than 50% of the Area Median Income, while a total of 14,685 of homeowners have cost burdens greater than 30% but less than 50% of the Area Median Income.

### ***Housing Conditions and Lead Based Paint***

Approximately 17% (37,852) of the total housing units were built prior to 1980 and may contain lead-based paint. Approximately 37,852 homes pose potential lead-based paint hazards in Collier County.

Despite the age of the housing stock, the physical condition of the housing in Collier County is generally good, as there are relatively few housing units (1,715) in the area that are considered substandard according to HUD. Based on input received during provider and public consultations, units available to low-income residents tend to have more significant issues, and because of the scarcity of affordable low-income housing, residents are reluctant to raise their concerns for fear of losing the housing.

## Needs Assessment

The Needs Assessment examines needs related to affordable housing, special needs housing, community development and homelessness. With input from data and market analysis, as well as community outreach and stakeholder consultation, the Needs Assessment identifies needs that form the basis for the Strategic Plan section and future programs and projects to implement the strategic plan.

### NA-05 Overview

#### Needs Assessment Overview

Based on HUD provided figures, the following data indicates the number and percentage of renters and homeowners who may be subject to housing problems, based on income level. The current economic recession has substantially increased the number of households experiencing housing problems and cost burdens.

HUD receives a “special tabulation” of data from the U.S. Census Bureau’s American Community Survey (ACS) that is largely not available through standard Census products. These “special tabulation” data provide counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80% of area median income) and household types of particular interest to planners and policymakers. This data, known as the Comprehensive Housing Affordability Strategy (CHAS) data, is used by local governments for housing planning and as part of the Consolidated Planning process.

Assessing the specific housing needs of Collier County is critical to creating a realistic and responsive affordable housing strategy. As such, an assessment of the County’s affordable rental and single-family homes was conducted based on available demographic, economic and housing data for Collier County utilizing HUD’s new eCon Planning Suite downloaded in the Integrated Disbursement and Information System (IDIS). The eCon Planning Suite pre-populates the most up-to-date housing and economic data available to assist jurisdictions identify funding priorities in the Consolidated Plan and Annual Action Plan. Highlights of this assessment are provided in this section.

### NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

#### Summary of Housing Needs

According to the 2019 American Community Survey, Collier County is home to 384,902 residents. As indicated below by the ACS data, there were 321,520 residents living in 118,289 households in 2010, as shown in Table 4. As noted in the 2019 ACS, Collier County had a total of 140,578 households. By comparison in 2010, the population and number of households had increased by 19.7%. Likewise, the number of households in 2019 (140,578) also increased by 18.8% since 2010. Compared to the 2019 State of Florida and national figures of \$59,227.00 and \$65,712.00

respectively, Collier County has a higher median income of \$76,025.00 compared to the state and the national median household income.

<b>HOUSING TENURE</b>		
	<b>Estimate</b>	<b>Percent</b>
Owner-Occupied Housing Units	104,357	74.2%
Renter-Occupied Housing Units	36,221	25.8%
<b>TOTAL UNITS</b>	<b>140,578</b>	<b>100.0%</b>

2019 ACS (Most Recent Year)

<b>Demographics</b>	<b>Base Year: 2010</b>	<b>Most Recent Year: 2019</b>	<b>% Change</b>
Population	321,520	384,902	19.7%
Households	118,289	140,578	18.8%
Median Income	\$52,730	\$76,025	44.1%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2010 ACS (Base Year), 2019 ACS (Most Recent Year)

### Number of Households Table

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80- 100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	11,000	13,090	20,790	11,710	54,545
Small Family Households	3,474	4,470	5,800	4,630	18,420
Large Family Households	870	1,430	2,084	710	2,724
Household contains at least one person 62-74 years of age	2,484	3,125	5,380	3,154	18,700
Household contains at least one-person age 75 or older	2,418	3,040	5,169	2,140	10,934
Households with one or more children 6 years old or younger	1,804	2,849	2,868	1,378	4,076

Table 5 - Total Households Table

Data Source: 2011-2015 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	190	105	120	475	35	34	145	85	299
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	205	340	105	4	654	80	8	30	55	173
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	555	855	534	160	2,104	169	270	430	195	1,064
Housing cost burden greater than 50% of income (and none of the above problems)	3,180	2,120	860	90	6,250	3,325	2,300	2,175	935	8,735

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	235	1,985	3,440	1,025	6,685	645	1,865	3,205	1,760	7,475
Zero/negative Income (and none of the above problems)	495	0	0	0	495	959	0	0	0	959

**Table 6 – Housing Problems Table**

**Data** 2011-2015 CHAS  
**Source:**

The following tables identify housing needs by both income bracket and renter/owner. The housing problems are identified as follows:

1. Substandard housing; unit lacking complete kitchen facilities.
2. Substandard housing; unit lacking complete bathroom facilities.
3. Cost burden of more than **30% of the household income** (for renters, housing costs include rent paid by the tenant plus utilities; for owners, housing costs include mortgage payments, taxes, insurance, and utilities)
4. Overcrowding: more than **one (1) person per room**, not including bathrooms, porches, foyers, halls, or half-rooms

**Severe** housing problems are:

1. Substandard housing; unit lacking complete kitchen facilities.
2. Substandard housing; unit lacking complete bathroom facilities.

3. Severe cost burden of more than **50% of the household income** (for renters, housing costs include rent paid by the tenant plus utilities; for owners, housing costs include mortgage payments, taxes, insurance, and utilities)
4. Severe overcrowding more than **1.5 persons per room**, not including bathrooms, porches, foyers, halls, or half-rooms

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,995	3,500	1,604	380	9,479	3,600	2,605	2,785	1,265	10,255
Having none of four housing problems	685	2,850	6,005	3,709	13,249	1,270	4,125	10,380	6,340	22,115
Household has negative income, but none of the other housing problems	495	0	0	0	495	959	0	0	0	959

**Table 7 – Housing Problems 2**

**Data** 2011-2015 CHAS  
**Source:**

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,044	2,725	1,850	6,619	974	990	1,440	3,404
Large Related	575	730	245	1,550	225	304	600	1,129
Elderly	804	849	1,133	2,786	2,334	2,539	2,975	7,848
Other	765	900	1,357	3,022	630	493	650	1,773
Total need by income	4,188	5,204	4,585	13,977	4,163	4,326	5,665	14,154

Table 8 – Cost Burden > 30%

Data 2011-2015 CHAS

Source:



#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,950	1,015	305	3,270	749	635	455	1,839
Large Related	435	85	10	530	130	79	105	314
Elderly	674	740	390	1,804	2,054	1,369	1,395	4,818
Other	715	515	179	1,409	510	268	230	1,008
Total need by income	3,774	2,355	884	7,013	3,443	2,351	2,185	7,979

**Table 9 – Cost Burden > 50%**

**Data** 2011-2015 CHAS  
**Source:**

In Collier County, the majority of those households experiencing a housing problem are cost burdened or severely cost burdened. Households defined as “other” experience cost burden and severe cost burden at the highest rate. “Other” is a single person or a nonfamily household, meaning several non-related individuals sharing a household.

Those small family households (2-4 family members) and those “other” households experience cost burden and severe cost burden at similar rates. Within the 50-80% AMI bracket, nearly half of those households experiencing severe cost burden are elderly households. This is most indicative of elderly homeowners that are living on a fixed income.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	695	945	589	144	2,373	209	209	375	160	953
Multiple, unrelated family households	65	210	44	10	329	29	69	99	90	287
Other, non-family households	10	50	10	10	80	4	0	0	0	4
Total need by income	770	1,205	643	164	2,782	242	278	474	250	1,244

Table 10 – Crowding Information – 1/2

Data 2011-2015 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 11 – Crowding Information – 2/2**

**Describe the number and type of single person households in need of housing assistance.**

Estimates of the number of single person households in need of housing assistance are not available for Collier County. In Tables 8 and 9 above, non-elderly single person households are included in the “other” households category, along with non-family households, such as roommates or non-married partner households. Table 8 shows that there are an estimated 3,022 “other” renter households and 1,773 “other” owner households with low or moderate incomes who spend more than 30% of their income on housing. Of these, 48% of renter households and 73% of owner households are also severely cost burdened, meaning that they spend over 50% of their income on housing and may be in the need of housing assistance.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.**

According to the 2015-2019 5-Year American Community Survey, there are an estimated 42,528 disabled persons in Collier County, comprising about 11.5% of its population. While housing need is not estimated for the disabled population, the ACS does provide poverty rates by disability status, which can serve as an indicator of potential need, given that households with lower incomes are more likely to have a housing problem. For persons aged 18 to 64, 25% of the disabled population (11,670 persons) is impoverished, compared to 13% of the non-disabled population. For seniors, the poverty rate of disabled persons is 9% (1,983 persons) compared to 6% for those without a disability. Thus, poverty rates suggest that disabled adults in Collier County would be more likely to have difficulty affording housing than their non-disabled counterparts. Additionally, a limited supply of accessible housing, the cost of making needed modifications, and the limited availability of supportive housing for persons with developmental or substance abuse disabilities represent housing needs for the County’s disabled population.

According to the 2021 Point in Time Count, the County served 122 victims of domestic violence, dating violence, sexual assault, or stalking who were in need of housing assistance. Input from housing and homeless services providers, however, indicates a continued need for housing for domestic violence victims in Collier County. The Shelter for Abused Women & Children operates two 60-bed emergency shelters in Naples and Immokalee as well as nine transitional living cottages in Naples. According to their 2019-2020 Impact Report, there were 1,686 Collier County domestic violence calls to 911 in 2019. As evidence of the continuing need for housing for domestic violence victims, in its last fiscal year, The Shelter provided over 1,500 nights of housing to women and their children, over 14,689 hours of counseling, and education regarding domestic abuse to more than 20,000 professionals and community members.

### **What are the most common housing problems?**

By far the most common housing problems in Collier County for both owners and renters are cost burdening and severe cost burdening. Table 8 reveals that 13,977 low- and moderate-income renter households spend more than 30% of their income on housing, as do 14,154 low- and moderate-income owner households. Taken together, there are 28,131 cost burdened households with incomes below 80% AMI. Of these, 14,992 households have a severe cost burden (7,013 renters and 7,979 owners), comprising 31% of total low- and moderate-income households, as Table 9 displays. The high rates of cost burden indicate that many households in the County are not able to adequately save for unexpected events and occasionally even planned expenses. It is important to consider that cost burden impacts households across all income brackets. During stakeholder engagements, community members consistently brought up the issue of limited housing options as a concern. This goes past just affordability, but includes accessibility, proximity to household needs, and size. Households may often choose to be cost burdened in lieu of choosing a housing unit that costs less than 30% of their income. This circumstance impacts low- and moderate-income households most often, and more specifically renter households.

Crowding (more than one person per room) affects 2,618 renters and 994 owners with low and moderate incomes, or 9% of all households in that income group (Table 10), a considerably lower share than are affected by cost burdens or severe cost burdens. Substandard housing (lacking complete plumbing or kitchen facilities) affects the smallest number of low- and moderate-income households in Collier County: 355 renters and 214 owners, or 2% of all households with incomes under 80% AMI, according to Table 7.

Staff opinion, consultation, and citizen participation demonstrated that the most common housing problems were deferred maintenance, lack of income/savings for down payments, and poor credit scores. These are all consistent with the needs of cost burdened households, and strategies such as housing rehabilitation and down payment assistance were identified as solutions to these problems.

### **Are any populations/household types more affected than others by these problems?**

Households with incomes lower than 80% AMI are more affected by housing cost burdens and thus, have the greatest needs. The data in Table 8 reveals that 13,977 low- and moderate-income renter households spend more than 30% of their income on housing, as do 14,154 low- and moderate-income owner households. Over 31% of low-income households are severely cost burdened.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.**

Individuals with an imminent risk of residing in shelters or becoming unsheltered typically have a combination of financial factors present in their lives: lack of living wage job, rent consuming more than 30% of their income, and high childcare, medical, or transportation costs. In addition to these factors, individuals at risk of homelessness will often have additional issues present such as family conflicts, domestic violence, doubling up with family members, recent crisis, housing with code or safety violations, family members with disabilities, criminal histories, history of mental health or chemical dependency, difficulty navigating systems to access public benefits or community-based services, and prior experience with homelessness.

For formerly homeless families and individuals receiving rapid re-housing assistance but nearing the termination of that assistance, key needs include access to Social Security disability and other benefits; stable employment or access to mainstream job training, employment, and education programs; linkages to health and mental health services; convenient access to affordable childcare and transportation; and continued case management and supportive services.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Collier County does not prepare estimates of its at-risk population. The Collier County Continuum of Care (CoC) uses HMIS to collect and track data on housing and services to persons experiencing homelessness and who are at-risk of homelessness. The CoC utilizes HUD's official definition of at-risk for homelessness released in January 2012. There are three categories to the definition: Individuals and Families; Unaccompanied Children and Youth, and Families with Children and Youth. The Collier County Hunger and Homeless Coalition's 2021 Point-in-Time Count of homeless persons identified 568 persons who are experiencing homelessness. Including people staying temporarily with family or friends, in a hotel or motel, or sharing a home on a more or less permanent basis with another family, often living in crowded or inadequate conditions, this number increases to 1,373 persons experiencing homelessness.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.**

The characteristic most closely linked to housing instability is a household's financial circumstance. Cost burden places households in a situation where unexpected expenses or sheer time of deficit spending may cause a household to become homeless. The United Way Asset Limited, Income Constrained, Employed (ALICE) Report found that 30% of Collier County households earn the ALICE survival budget or less. The ALICE Report looks at working families and their ability to afford basic needs for the households such as food, clothing, healthcare, transportation, housing, taxes, etc. As cost of housing is a single variable, there are others, too, that may place a household in a vulnerable financial position and increase the chance of becoming homeless. A household that incurs childcare costs that ultimately earns less than 80% of the area median income is at-risk. Additionally, the frequent moves of families who are homeless or at risk of homelessness has placed additional barriers to educational attainment for children. The high housing costs puts household at risk of homelessness at any given time, it is impossible to know which of those households will experience domestic violence, the loss of a job, a death, a health event, or another adverse circumstance that can trigger homelessness. It is extremely difficult to predict the next homeless cases among those who are currently housed.

Low incomes and high housing cost burdens are two housing characteristics linked with instability and an increased risk of homelessness. Renters with incomes under 30% AMI and housing costs burdens over 50% are at risk of homelessness, especially if they experience a destabilizing event such as a job loss, reduction in hours, or medical emergency/condition. Additionally, families or individuals doubling up with other, unrelated households are at an increased risk of homelessness. In Collier County, there are 3,774 extremely low-income renter households (under 30% AMI) spending more than 50% of their income on housing. Collier County also has 770 households comprised of multiple, unrelated families living together in overcrowded conditions.

Households with members that are elderly, have a disability, or require regular supportive services are also at greater risk. These households, no matter the income bracket, often spend more financial resources on care for these individuals. The care may require time away from work by a family member or require hired help or fee-for-service. In any case, these households are more financially vulnerable; if these households are also earning less than 80% of the area median income, the data shows that this household is likely also cost burdened. These types of households are at increased risk of homelessness.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

HUD defines a disproportionately greater number of housing problems by a racial or ethnic group as when a group experiences housing problem at a rate more than 10% greater than the income group as a whole. The data summarizes the percentage of each minority group experiencing any of the four housing problems: cost burden (paying more than 30% of income for housing); overcrowding (more than one person per room); and lacking complete kitchen facilities or complete plumbing facilities (substandard housing). Income classifications are defined as: extremely low-income (under 30% of HAMFI); low-income (between 30 and 50%); moderate-income (between 50 and 80%); and middle-income (between 80 and 100%). The 2011-2015 CHAS data provided in the tables below include households with or more of the following housing problems:

- lack of complete kitchen facilities
- lack of complete plumbing facilities
- overcrowding (i.e., more than one person per room)
- cost burden greater than 30% (i.e., spending more than 30% of income on housing-related costs).

### 0%-30% of Area Median Income

77% of households in Collier County , at extremely low incomes, have one or more housing problems (8,480 as shown in Table 12). Whites and American Indian, Alaska Native are somewhat less likely to experience a housing need (72% and 50%, respectively), while African Americans, Asians, and Hispanics are more so (84-92%). At 0-30% of Area Median Income, Asians (92%) have a disproportionately greater need than the jurisdiction as a whole.

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,480	1,070	1,454
White	4,700	755	1,114
Black / African American	1,010	60	130
Asian	44	0	4
American Indian, Alaska Native	8	4	4
Pacific Islander	0	0	0
Hispanic	2,675	240	200
Other	43	11	2

**Table 12 - Disproportionally Greater Need 0 - 30% AMI**

**Data Source:** 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Over three-quarters of households with incomes from 30% to 50% AMI have one or more housing problems (76% or 9,960 households). Asians and Whites face housing problems at a somewhat lower rate (55% and 69%, respectively), while other racial/ethnic groups face needs at a higher rate than the jurisdiction as a whole. Two groups have a disproportionately greater rate of housing problems: 88% of African American and 71% of the 14 American Indians/Alaska Natives households have one or more housing needs.



Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,960	3,135	0
White	5,100	2,305	0
Black / African American	1,130	148	0
Asian	30	25	0
American Indian, Alaska Native	10	4	0
Pacific Islander	0	0	0
Other	51	19	0
Hispanic	3,639	634	0

**Table 13 - Disproportionally Greater Need 30 - 50% AMI**

**Data Source:** 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Of the 20,795 Collier County households with low incomes, 53% have at least one housing problem. As in other income groups, moderate income Whites face housing needs at a somewhat lower proportion than the county overall (51%), while African Americans and Hispanics have higher rate of housing problems (67% and 55%, respectively). Asians have a disproportionately higher incidence of housing need 86% or 189 households.

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,045	9,750	0
White	7,370	7,079	0
Black / African American	709	343	0
Asian	189	30	0
American Indian, Alaska Native	0	19	0
Pacific Islander	0	0	0
Other	52	79	0
Hispanic	2,725	2,200	0

**Table 14 - Disproportionally Greater Need 50 - 80% AMI**

**Data Source:** 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Of the middle-income households in Collier County, 38% or 4,425 have at least one housing problem. No group has a disproportionately greater need than the jurisdiction as a whole.

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,425	7,259	0
White	3,170	4,909	0
Black / African American	255	490	0
Asian	49	44	0
American Indian, Alaska Native	8	55	0
Pacific Islander	0	0	0
Other	10	76	0
Hispanic	933	1,685	0

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### Discussion

Overall, 2011-2015 CHAS data regarding housing problems by income level and race/ethnicity show that need is more common at low incomes households face one or more housing problems. Six groups experience a disproportionately greater incidence of housing needs than the county as a whole. They include low income (30-50% AMI) African American households (of whom 84% face a housing problem) and Asian households (92%) compared to 77% of the jurisdiction as a whole. At moderate incomes (50-80% AMI), African

Americans and Asians face a disproportionate need (67% and 86%, respectively, compared to 53% for the jurisdiction as a whole. Finally, at middle incomes, no group has a disproportionately greater need than the jurisdiction as a whole.

## **NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### **Introduction**

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10percentage points than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Housing problems include:

- Lacks complete kitchen facilities.
- Lacks complete plumbing facilities.
- More than 1.5 persons per room
- Cost Burden over 50%

**0%-30% of Area Median Income**

At extremely low incomes, 69% of households in Collier County experience a severe housing problem (7,595 households). About two-thirds of Whites have a severe housing need (65%), as do 76% of African Americans and 74% of Hispanics. Asian households face severe housing problems at a disproportionately greater rate (92% or 44 households).

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	7,595	1,955	1,454
White	4,270	1,180	1,114
Black / African American	915	154	130
Asian	44	0	4
American Indian, Alaska Native	8	4	4
Pacific Islander	0	0	0
Other	48	17	2
Hispanic	2,310	600	200

**Table 16 – Severe Housing Problems 0 - 30% AMI**

**Data Source:** 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**30%-50% of Area Median Income**

At very low incomes (30-50% AMI), 46% or 6,105 Collier County households have a severe housing problem. Whites (44%) and Hispanics (49%) face severe housing problems at rates relatively close to that of the County. African Americans have a disproportionately high rate of severe housing needs – 58% of the 1,285 households have one or more severe housing needs.

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	6,105	6,975	0
White	3,230	4,185	0
Black / African American	740	545	0
Asian	0	55	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Other	36	1	0
Hispanic	2,099	2,175	0

**Table 17 – Severe Housing Problems 30 - 50% AMI**

**Data Source:** 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**50%-80% of Area Median Income**

At 50-80% AMI, 21% of low-income households have one or more severe housing needs (4,389 households). At this income level, two racial/ethnic groups have disproportionately high rates of severe housing needs: African Americans (39% or 409 households) and Asians (77% or 1,060 households).

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	4,389	16,385	0
White	2,720	11,719	0
Black / African American	409	639	0
Asian	174	50	0
American Indian, Alaska Native	0	19	0
Pacific Islander	0	0	0
Other	26	93	0
Hispanic	1,060	3,865	0

**Table 18 – Severe Housing Problems 50 - 80% AMI**

**Data Source:** 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**80%-100% of Area Median Income**

At middle incomes, 14% or 1,645 households have a severe housing problem. African Americans have a disproportionately high rate of severe housing needs (23% or 1,080 households).

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,645	10,049	0
White	1,080	6,999	0
Black / African American	169	575	0
Asian	4	90	0
American Indian, Alaska Native	4	59	0
Pacific Islander	0	0	0
Other	3	91	0
Hispanic	385	2,235	0

**Table 19 – Severe Housing Problems 80 - 100% AMI**

**Data Source:** 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%



## Discussion

Overall, severe housing problems are most acute at lower income levels. A little over two-thirds (69%) of Collier County households with incomes below 30% AMI face a severe need, as do 69% in the 30-50% AMI income range. As incomes increase, rates of severe housing problems lessen, dropping to 21% at the 50-80% AMI income level and 14% at the 80-100% AMI level. African American households face disproportionately high rate of severe housing needs at three income levels: low, moderate, and middle incomes. Asians are disproportionately affected by severe housing needs at the very low and moderate level incomes.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

Per HUD definitions, a “disproportionate need” exists when any group has a housing need that is 10% or higher than the jurisdiction as a whole. A household is considered cost burdened when they are paying more than 30% of their income towards housing costs, including utilities. This section analyzes the extent of cost burden and identifies populations that are disproportionately affected.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	71,165	21,060	17,399	1,485
White	57,740	13,975	11,925	1,130
Black / African American	2,209	1,345	1,299	130
Asian	545	165	214	4
American Indian, Alaska Native	145	14	8	4

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Pacific Islander	0	0	0	0
Other	552	71	114	2
Hispanic	9,974	5,490	3,839	215

**Table 20 – Greater Need: Housing Cost Burdens AMI**

**Data Source:** 2011-2015 CHAS

**Discussion:**

According to Table 20, 19% of households in Collier County spend 30-50% of their income on housing-related costs. African American and Latino households are more likely to spend within this range when compared to the jurisdiction overall (26% and 28%, respectively). No racial or ethnic group is disproportionately likely to fall within this category.

Severely cost burdened households (i.e., households spending more than 50% of their income on housing) account for 16% of Collier County households, an estimated 17,399 households county wide. Rates of severe cost burdening by race and ethnicity range from 18% for Whites to 30% for African Americans, not including Pacific Islander households, of whom zero face severe cost burdens. African Americans are the only group to face a disproportionately high rate of severe cost burdening (30% versus 16% for the jurisdiction as a whole).

Combining the 30-50% and over 50% cost ranges shows that there is a total of 48,049 cost burdened households in Collier County, which constitutes 35% of the county’s total households. By race and ethnicity, rates of cost burdening range from 13% for American Indians/Alaska Natives to 53% for African Americans. Two groups are disproportionately likely to be cost burdened: African Americans (53% or 2,644 households) and Hispanics (48% or 9,329 households).

## NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

The data in the Disproportionately Greater Need section of this document (NA-15 through NA-25) reflects that there are certain races and/or ethnicities that experience housing problems and cost burden at disproportionately higher rates as compared to all households within their same income bracket. This does not imply that explicit/overt policies or actions are being taken to create a market where minorities are not able to afford a quality home or a home at all. What the data in sections Needs Assessment -15 and -20 above more so reflect is the discrepancy in household income of minority populations as compared to the city as a whole. This discrepancy could be caused by a wide range of variables, but in any case, the end result is that a large number of minority households across all income brackets experience housing problems and/or cost burden at rates higher than their non-minority neighbors.

Tables 12 through 20 identify several instances of disproportionately greater need, which are summarized below:

1. Housing Problems - At moderate incomes (50-80% AMI), African Americans and Asians face a disproportionate need (67% and 86%, respectively, compared to 53% for the jurisdiction as a whole. Finally, at middle incomes, no group has a disproportionately greater need than the jurisdiction as a whole.
2. Severe Housing Problems – African American households face disproportionately high rate of severe housing needs at three income levels: low, moderate, and middle incomes. Asians are disproportionately affected by severe housing needs at the very low and moderate level incomes.
3. Housing Cost Burdens - Two groups are disproportionately likely to be cost burdened: African Americans (53% or 2,644 households) and Hispanics (48% or 9,329 households).

**If they have needs not identified above, what are those needs?**

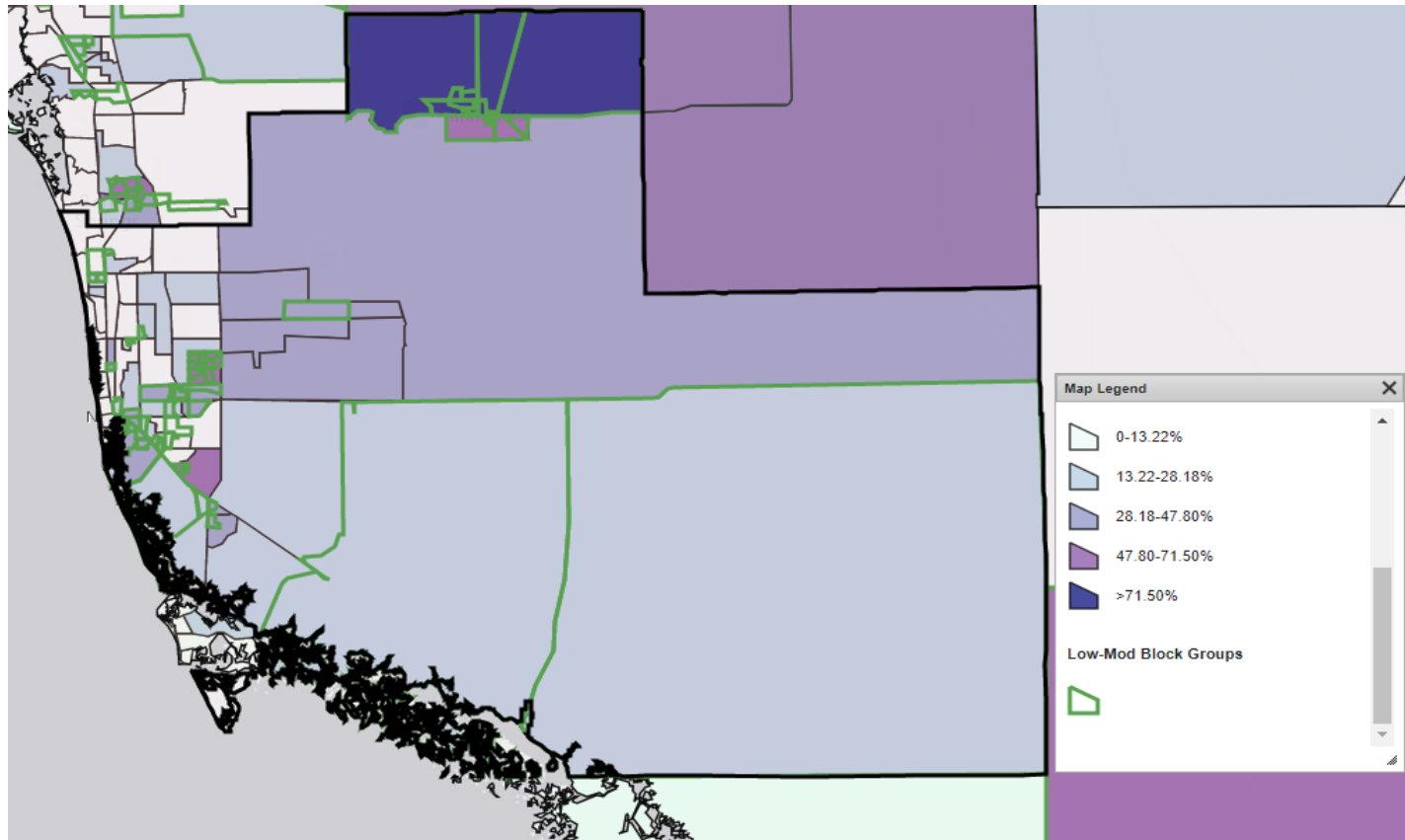
There is a need for greater distribution of affordable housing across all areas of the County. The primary housing-related needs are identified above and are reflected through the high number of households experiencing cost burden. An extremely low vacancy rate allows landlords, understanding that rental units will not stay vacant long, greater control. This very tight housing market disproportionately impacts low- and moderate-income households as a tight market has contributed to an increasingly expensive one. As rates increase, the portion of housing units on the market for low- and moderate-income residents becomes smaller and smaller. Compounding this, as noted above, minority households often earn less than white households. As minority households earn less and

have fewer options for rental units, these low- and moderate-income minority populations are vulnerable to landlord-tenant disputes or discrimination in searching for a unit to rent or purchase.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

According to the 2010 Census, Collier County's minority population (including African American, Latino, Asian, Pacific Islander, and Native American/Alaska Native residents) is most heavily concentrated in five census tracts in the Immokalee area, where minority residents constitute over 90% of the population. The majority of the residents in these tracts are Latino, and the second largest share are African American.

## Ethnicity by Low-Income Census Tracts



<https://egis.hud.gov/cpdmaps/>

Six other tracts have minority population shares above 50%. They include four tracts in Golden Gate, one in Naples Manor, and one in Naples near the Gordon River Apartments. In the census tract that includes the Gordon River Apartments, the majority of residents are African American; in the remaining tracts, Latinos make up the largest share.

In summary, the African American and Latino Census Block maps display unique challenges faced by the segregated living patterns in Immokalee and Golden Gate and Naples Manor, that are also in transition. The unique challenges should be considered in examining strategies to invest and preserve neighborhoods, while also fostering more inclusive choices of housing county wide.

## **NA-35 Public Housing – 91.205(b)**

### **Introduction**

The Collier County Housing Authority (CCHA) is an independent authority established under state law and is separate from the general control of the County. The mission of the CCHA is to offer a choice of decent safe and diverse affordable housing, with opportunity for low- income households to achieve economic independence in living environments free from discrimination. The Authority fulfills this mission by offering a variety of subsidized housing options to low-income residents of Collier County. The CCHA owns and manages four public housing developments: 276 units of low-income housing in Farm Worker Village, 315 units of farm labor housing also in Farm Worker Village, 30 units of farm labor housing known as Collier Village and a 192-bed dormitory known as Horizon Village. In addition, the Authority serves an estimated 3100 plus people through the administration of the Section 8 rental assistance program and Family Self Sufficiency Program to provide support services targeted to low, elderly, disabled and homeless that live in Collier County.

The Housing Authority also administers approximately 4 Section 8 Housing Choice Vouchers. Unlike most public housing authorities, CCHA has no HUD-funded public housing units. Their primary funding is from The United States Department of Agriculture (USDA).

**Totals in Use**

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	440	0	438	1	1	0

**Table 21 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Data Source:** PIC (PIH Information Center)

## Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	12,798	0	12,791	17,509	11,088
Average length of stay	0	0	0	6	0	6	1	8
Average Household size	0	0	0	2	0	2	3	1
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	161	0	160	0	1
# of Disabled Families	0	0	0	105	0	104	1	0
# of Families requesting accessibility features	0	0	0	440	0	438	1	1
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0



**Table 22 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Race of Residents**

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	276	0	274	1	1	0
Black/African American	0	0	0	162	0	162	0	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 23 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	176	0	176	0	0	0
Not Hispanic	0	0	0	264	0	262	1	1	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Of the CCHA's 440 Housing Choice Voucher holders, 105 (24%) were disabled and 161 (37%) were over the age of 62 according to the HUD PIC data displayed in the tables above. These resident characteristics indicate a significant need for accessible housing units. When interviewed for input related to this plan, CCHA staff underscored this need, characterizing the existing housing stock in the County as having very few accessible units. Another need of people with disabilities who may be CCHA residents or on the waiting list is transportation. Enhanced paratransit and regular bus service would assist these residents in being better able to access services.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The most immediate needs of CCHA's clients are for more affordable housing options, transportation, and childcare. Despite the Housing Choice Vouchers and farmworker housing available through CCHA, there are approximately 1,000 applicants on the voucher waiting list and the list is closed. Rents in the private market are increasing and vouchers cannot keep pace, causing even those with vouchers to have difficulty finding affordable housing.

Transportation, both paratransit and regular bus service is an additional need. Routes and hours are limited, making it difficult for voucher holders to access or maintain employment. There are a few programs in the area that provide assistance with the cost of childcare, which is necessary for parents of young children who need to work or look for work. These existing programs work well but cannot meet the high level of need.

**How do these needs compare to the housing needs of the population at large?**

The needs of public housing residents and housing choice voucher holders are largely consistent with the needs of the low- and moderate-income population at large. In the general population, tenants are concerned about the quality and affordability of their existing housing. Without the housing subsidies and other supports provided by CCHA, some of the affordability issues faced by the general population are even more acute.

## NA-40 Homeless Needs Assessment – 91.205(c) Introduction:

**A variety of housing and shelter models are available within the community including emergency shelter (ES), transitional housing (TH), permanent supportive housing (PSH), rapid re-housing (RRH).**

This section provides an assessment of Collier County’s homeless population and their needs. Data is provided by the Hunger and Homeless Coalition’s 2021 Point in Time Counts (PITC) of sheltered and unsheltered homeless persons in Collier County.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

The Collier County Hunger and Homeless Coalition conducts an annual Point-in-Time Count of homeless persons in Collier County in January of each year. Volunteers for the count included members of the civic and business community, homeless and formerly homeless individuals, and CoC member agency staff. Volunteers attended a training session prior to the count.

The table that follows provides the results of the Hunger and Homeless Coalition’s 2021 Point-in-Time Count. As shown, there were 568 homeless persons counted in 2021. In 2021, veterans constituted 5.6% (34 persons), up slightly (29 persons) from the prior year. As of 2021, the largest share of homeless persons was either persons with chronic substance abuse issues (34.85%), individuals with serious mental illness (29.75%), victims of domestic violence (21.47%), and seniors made up 8.6% of the homeless population. These numbers are indicative of a need for housing with supportive services for both persons with disabilities and persons with substance abuse issues.

Youth made up a significant share of Collier County’s homeless population. According to the 2021 point-in-time count, on the night of the count, 19.19% or 48 households with 109 children were homeless. Of these 109 children, 53 were in emergency shelter, 44 were in transitional shelter and 12 were unsheltered., which was 21% in 2020.

In addition to the Point-in-Time Counts, homeless youth are also counted by the public schools’ liaison for homeless education, who reported serving 805 homeless students. In addition to children who met HUD’s definition of homeless, this count also includes children in families doubling-up with another household, unaccompanied youth staying with friends or family, and children awaiting foster care placement.

A person is considered “chronically homeless” when they experience homelessness for a period of 12 consecutive months, or experience four episodes of homelessness within the past three years that total 12 or more months and have a long-term disability.

Patterns of homelessness reflect those who are unable to self-resolve their homelessness, are experiencing chronic homelessness, and who are not being adequately served by existing homeless system resources and capacity. Data was not available for 2021, but prior year data was used to draw comparisons of chronic homelessness and to portray a snapshot of this issue within the County. The number of chronically homeless people decreased from 88 in 2019 to 80 in 2020. As a share of the total homeless population, chronically homeless persons decreased from previous years in which the share fluctuated from increased.

### **Address coordinated assessment**

Coordinated Entry is a streamlined system designed to efficiently match people experiencing homelessness or those at-risk of homelessness to available housing, shelter, and services. It prioritizes those who are most in need of assistance and provides crucial information that helps the Continuum of Care strategically allocate resources.

## Nature and Extent of Homelessness

	2020 Point-in-Time Count		2021 Point-in-Time Count	
	Number Counted	Share of Total	Number Counted	Share of Total
<b>Total</b>	<b>603</b>	<b>100%</b>	<b>568</b>	<b>100%</b>
<b>HOMELESS STATUS</b>				
Emergency Shelter	252	42%	245	43.13%
Transitional Housing	183	30%	179	31.54%
Unsheltered	168	28%	144	25.35%
<b>SUBPOPULATIONS</b>				
Veterans	29	5%	34	5.98%
Seniors (over 62)	47	8%	49	8.62%
Chronically Homeless	80	13%	Data Not Available	Data Not Available
Serious Mental Illness	127	21%	169	29.75%
Chronic Substance Abuse	155	26%	198	34.85%
HIV/AIDS	2	0%	Data Not Available	Data Not Available
Victims of Domestic Violence	95	16%	122	21.47%
<b>CHILDREN AND YOUTH</b>				
Children in Families	121	20%	109	19.19%
Unaccompanied Youth	7	1%	183	32.21%
Homeless Students	1039	N/A	805	N/A

**Data Source:** Hunger & Homeless Coalition of Collier County; Point-in-Time Count 2020 and Point-in-Time Count 2021

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

While the Point-in-Time Counts did not include the number of families with children in need of housing assistance, the 2021 count did record the number of children living in homeless families. According to the 2021 Point-in-Time Count, 109 children (under 18) were homeless, which represents 19.19% of the total homeless population counted. There were 34 or 5.98% of homeless veterans were counted.

### **Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Race and Ethnicity data was not available for the most recent point-in-time count conducted in 2021. The most recent data available on race and ethnicity was reported in the in the 2020 CoC Homeless Assistance Programs Homeless Populations and Subpopulations Report. The report shows that in 2020 there was a total of 603 homeless persons of which 475 were White, 85 were black, 23 were Multi-racial, 6 were Asian, and 14 were American Indian or Alaska Native. The data also revealed that there were 54 Hispanic/Latino persons who were homeless.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

As of the 2021 count, a large majority of Collier County's homeless population was sheltered (74.67%), with 25.35% unsheltered. Of the sheltered population, most (43.13%) were in an emergency shelter. These percentages were increases from the 2021 point-in-count numbers for shelter and unsheltered individuals.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b, d)**

### **Introduction:**

Non-homeless special needs characteristics describe the various subpopulations of Collier County who are not homeless but may require supportive services, including.

- elderly,
- frail elderly,
- persons with disabilities (mental, physical, developmental),
- persons with HIV/AIDS,
- persons with alcohol or drug addiction,
- victims of domestic violence,
- persons with a criminal record,
- those who have limited English proficiency,
- and those who are transportation disadvantaged.

Persons belonging to this population may have additional needs before, during, and after an incident in functional areas including but not limited to maintaining independence, communication, transportation, supervision, and medical care. The section below will describe why identifying the characteristics and needs of these sub-populations is essential to the planning process for these federal dollars.

**Describe the characteristics of special needs populations in your community:**

Both the elderly and persons with disabilities have difficulties in finding accessible and affordable housing. In addition to housing, these populations are challenged to find transportation and other supportive services. Persons with alcohol and other drug addiction problems often have difficulty finding resources and treatment facilities including the lack of a central point reference for persons seeking assistance. Persons living with HIV/AIDS are more likely to have income instability because of their medical condition and this can lead to the increased likelihood of homelessness. The needs of victims of domestic violence can vary to include shelter, transitional, and long-term housing, medical, counseling, and legal services.

**What are the housing and supportive service needs of these populations and how are these needs determined?**

The primary housing and supportive needs of these subpopulations (the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record and their families) were determined by input from both service providers and the public through the survey, public meetings, and stakeholder interviews. These needs include affordable, safe housing opportunities in areas with access to transportation and paratransit, commercial and job centers, and social services including counseling, case management, and subsidies for childcare, and for education regarding fair housing rights and actions that can be taken in the event those rights are violated. Persons with disabilities often require accessible features and ground floor housing units and use of supportive/therapeutic animals. Victims of domestic violence need safe housing, removal of barriers to relocation, and protection from perpetrators. Persons with criminal records and their families may be disqualified from public housing or Section 8 rental assistance, and accordingly, assistance with housing for low-income members of this subpopulation must be provided by other nongovernmental organizations. Interviews with stakeholders and residents indicated that residents with alcohol and substance abuse histories, as well as victims of domestic violence may have criminal records.

While the scope of supportive services varies based upon an individual’s characteristics, the following is a list of services commonly needed by non-homeless people with special needs. These services may be provided either on- or off-site:

Accessible Housing	Crisis Hotline	Health Care
Advocacy, referral, information	Education	Legal Assistance
Case Management	Employment Training	
Childcare	Family & Caregiver Support	



Counseling	Financial assistance	
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**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

Knowing how many people diagnosed with HIV infection each year, and their stage of disease at diagnosis, is important for planning and resource allocation and for monitoring trends and disparities between groups. Similarly, monitoring HIV incidence is critical for allocating resources and evaluating the effectiveness of HIV testing and other prevention programs. Improved surveillance methods allow resources to be better directed for programs and resources to the populations most affected. According to the Florida Department of Health, there were 263 persons with HIV (PWH) compared to the state of Florida at 548.6 for all modes of exposure and age groups. The rate of diagnosis for the County was 9.8 compared to 21.6 for the state of Florida for all modes of exposure and age groups.

**NA-50 Non-Housing Community Development Needs – 91.215 (f)**

**Describe the jurisdiction’s need for Public Facilities:**

The top needs for public facilities in Collier County include the need for:

- drainage improvements,
- sewer improvements,
- street improvements,
- and water system improvements,
- as senior centers,
- youth centers
- libraries

Residents described that Collier County has put in sufficient efforts to ensure that there are equal resources like parks, public safety facilities, and recreational facilities throughout the County.

The Needs Assessment included public facilities and improvements that are eligible for CDBG grant funding: facilities that principally serve low- and moderate-income residents or are located in low- and moderate-income neighborhoods. Although not limited to these needs, the following were identified as needs in the jurisdictions through focus groups and community and agency surveys:

- Improving facilities for human service agencies
- Increasing development of childcare facilities
- Improving substandard or deteriorated properties
- Making improvements to public infrastructure (streets, curbs, sewer, and stormwater systems)

Both the resident survey and the open house survey identified the need to support the acquisition and improvement of human service agency facilities as the highest priority need. This priority was also supported during stakeholder meetings.

**How were these needs determined?**

Public facilities needs were identified through a community assessment survey distributed to the public and a virtual public needs assessment meeting held during a virtual public meeting. Other resources consulted were prior plans and progress reports from Collier County.

**Describe the jurisdiction’s need for Public Improvements:**

Demolition or redevelopment of blighted properties was seen by Collier County residents as an important need. Additionally, the Collier Metropolitan Planning Organization (MPO) has undertaken several subarea studies of bicycle and pedestrian mobility in communities throughout the County. Though only a few individual communities have been studied to date, the MPO reports have indicated significant needs for sidewalks, bike lanes, and pedestrian safety improvements. For example, in Naples Manor, the MPO report graded the community with an overall level of service of D. of 31 streets in the community, only one had sidewalks on both sides of the road. The proximity of Lely High School and Parkside Elementary School to the area heighten the need for public improvements. Improved street lighting and the addition of street furniture, such as benches and signs, was often a frequent recommendation as well. Similar findings were contained in a separate MPO report on the Immokalee area.

**How were these needs determined?**

Public improvement needs were identified through a community assessment survey distributed to the public and a virtual public needs assessment meeting held during a virtual public meeting. Other resources consulted were prior plans and progress reports from Collier County.

**Describe the jurisdiction’s need for Public Services:**

Survey respondents identified the following public services as high needs: **need for social services for low-income seniors, youth, mentally and physically disabled persons.**

- a) **Rental Assistance** - Tenant subsidies exclusively for rental payments for eligible clients. These services could financial assistance to pay rent or utilities.
- b) **Senior Services** – Services that are exclusively provided for elderly persons with or without disabilities provided it is intended primarily to serve elderly. These services could include case management for staff working primarily with the elderly.
- c) **Youth Services** - Services that are exclusively provided for young people aged 13 to 19. For example, recreational services limited to teenagers and teen counseling programs.
- d) **Childcare Services** - Services that will benefit children (generally under age 13), including parenting skills classes.
- e) **Services for Mentally Ill** - Services addressing the mental health needs of residents of the community. These services could include case management for staff working primarily with the persons with mental illness.

- f) **Services for Physically Disabled** - Services for the persons with disabilities, regardless of age. These services could include case management for staff working primarily with the persons with physical disabilities.

### **How were these needs determined?**

Public services needs were identified through a community assessment survey distributed to the public and a virtual public needs assessment meeting held during a virtual public meeting. Other resources consulted were prior plans and progress reports from Collier County.

## **Housing Market Analysis**

### **MA-05 Overview**

#### **Housing Market Analysis Overview:**

The housing market analysis contained in this report was developed by using primarily using data from the American Community Survey, CHAS, and other sources noted in the tables. The following information is based on the Census' American Community Survey 2011-2015. Numbers shown represent the Collier County. The total number of housing structures shown in the "All Residential Properties by Number of Units" table includes mobile homes and recreational vehicles, some of which may not be considered housing units by HUD. Of the 163,293 units in the County, 46% consist of two or more bedrooms. One-bedroom units are the smallest category of housing units. The rest is divided into single unit attached structures and multiple unit apartment buildings.

While housing opportunities can be limited by household income and purchasing power, the lack of affordable housing options can result in a significant hardship for low-income households, preventing them from meeting other basic needs. Low-income residents often have fewer financial resources available for making monthly rent or mortgage payments. Those low-income residents who do choose to purchase a home must keep even more funds available for taxes, insurance, homeowners association fees, and home maintenance and repairs. Because home ownership requires significant investment for most residents, many low- and moderate-income households choose to rent their homes as opposed to purchasing one. Under most residential property leases, this option calls for less responsibility and less investment from the home occupant than if they were to purchase a home.

### **MA-10 Number of Housing Units – 91.210(a)&(b)(2)**

#### **Introduction**

This section explores the number and types of housing units in Collier County and whether or not the number of available units is sufficient to meet housing demand for the County.

Data provided by the 2011-2015 ACS, as shown in Table 26, reveals 48% of the County's housing stock was of single-family configuration with attached and detached unit structures. Of the

163,293 units in the County, 46% consist of two or more bedrooms. One-bedroom units are the smallest category of housing units.

**All residential properties by number of units**

<b>Property Type</b>	<b>Number</b>	<b>%</b>
1-unit detached structure	68,315	42%
1-unit, attached structure	9,645	6%
2-4 units	19,295	12%
5-19 units	35,720	22%
20 or more units	19,648	12%
Mobile Home, boat, RV, van, etc	10,670	7%
<b>Total</b>	<b>163,293</b>	<b>100%</b>

**Table 25 – Residential Properties by Unit Number**

**Data** 2011-2015 ACS  
**Source:**

**Unit Size by Tenure**

	<b>Owners</b>		<b>Renters</b>	
	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>
No bedroom	170	0%	820	2%
1 bedroom	1,360	2%	4,425	13%
2 bedrooms	25,750	33%	15,680	48%
3 or more bedrooms	50,923	65%	12,022	37%
<b>Total</b>	<b>78,203</b>	<b>100%</b>	<b>32,947</b>	<b>100%</b>

**Table 26 – Unit Size by Tenure**

**Data** 2011-2015 ACS  
**Source:**

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

The County administers a variety of housing programs to assist low- and moderate-income residents to afford and maintain housing. These are funded primarily through federal Community Development Block Grant and the HOME Investment Partnerships programs, through which the County utilizes public funds to address the priority needs and specific objectives identified in the Consolidated Plan.

The lack of affordable housing in the County is a major obstacle for residents. This lack of affordable housing particularly affects low- and moderate-income households, seniors, people with disabilities, single head of households, and young adults. To foster the development of affordable housing, the County utilizes HOME resources to expand housing opportunities.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

There are no anticipated losses of affordable housing inventory. Some affordable housing units have been lost due to the vast changes in the housing market. Homes lost to foreclosure or those that are short sold may be acquired by a bank or investor. Many times, these are resold with no homebuyer assistance or for rental properties, so the owner-occupied market has changed as a result. This makes affordable homeowner units a scarcity. At this time, none of the publicly funded and assisted units are anticipated to be lost during the 5-year Consolidated Plan period extending through 2021.

**Does the availability of housing units meet the needs of the population?**

Consultations with housing service providers and community meetings revealed that there remains a need for one-bedroom units for individuals exiting homelessness as well as two- and three-bedroom apartments for very low and extremely low-income families.

**Describe the need for specific types of housing:**

There is a need for safe, sanitary, accessible, and affordable housing throughout the County. Specifically, there is a strong need for housing affordable to households earning less than 50% of the median income, and practical options are needed to ensure the availability of accessible units for the elderly and people with physical disabilities. The type of housing that is needed, includes varied options, whether those be single family detached or multifamily units, are needed to meet the demands of the population as well as to address the forecasted growth.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The following tables reflect the cost of both owner and renter-occupied housing in Collier County. These tables use 2011-2015 ACS data from HUD’s eCon Software. There have been significant changes in housing prices in recent years which are not fully captured in this data and will be discussed at the end of this section.

In Collier, the 2020 Fair Market Rent (FMR) for a two-bedroom apartment was \$1,381. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$4,603 monthly or \$55,240 annually. Assuming a 40-hour work week, 52 weeks per year, a resident must work at least 124 hours per week at minimum wage to afford a two-bedroom unit. The monthly rent affordable at minimum wage for a 40-hour work week in the County is \$406, less than half of the actual Fair Market Rent.

The table reflecting the amount of rent paid by residents of the County demonstrates that 49.7% of rental units rent for between \$500 and \$999 per month, while 14.1% of rental units rent for less than \$500 per month. The Housing Affordability table also shows that there were 1,275 units available to households earning below 30% of the county’s HUD Area Median Family Income (HAMFI).

### Cost of Housing

	Base 2015	2019	% Change
Median Home Value	\$315,000	\$370,800	17.7%
Median Contract Rent	\$1,177	\$1,397	18.6%

Table 27 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2015-2019 ACS (Most Recent Year)

2019 Rent Paid	Number	%
Less than \$500	1,576	4.5%
\$500-999	5,085	14.4%
\$1,000-1,499	14,317	40.5%
\$1,500-1,999	9,694	27.4%
\$2,000 or more	4,692	13.2%
<b>Total</b>	<b>33,788</b>	<b>100%</b>

**Table 28 - Rent Paid**

Data Source: 2015-2019 ACS

**Housing Affordability**

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	1,275	No Data
50% HAMFI	4,455	5,350
80% HAMFI	18,220	15,901
100% HAMFI	No Data	23,541
<b>Total</b>	<b>23,950</b>	<b>44,792</b>

**Table 29 – Housing Affordability**

Data Source: 2011-2015 CHAS

**Monthly Rent**

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent	900	1,126	1,381	1,812	2,026
High HOME Rent	900	983	1,182	1,357	1,495
Low HOME Rent	721	772	926	1,070	1,193

**Table 30 – Monthly Rent**

Data Source: HUD FMR and HOME Rents, 2020

**Is there sufficient housing for households at all income levels?**

There is not a sufficient supply for low- and moderate-income households in Collier County. This is evident through cost burden data that considers median household income as compared to median rental rates and home values. A significant lack of affordable housing exists particularly for the approximately one in four households that are at the low or very-low-income levels. The

table above shows that there is insufficient housing for extremely low- and low-income households in the County. Based on 2019 ACS data there are an estimated 6,273 very-low-income households in Collier, but only 1,275 affordable rental units at 30% HAMFI.

Collier County conducts an apartment study quarterly to look at pricing trends and needs. Additionally, the County also produces a housing demand model annually to keep a pulse on the number of units needs within the County. Below is a snapshot of the report.

**Collier County Community and Human Services Division**  
**Quarterly Rental Apartment Inventory Survey April 2021**  
 \*\*\*Information deemed reliable but should be independently verified\*\*\*

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 January 22, 2021
								0
Windsong Club	11086 Windsong Cir, Naples, FL 34109	(239) 566-8801	\$867	\$1043	\$1,203	120	100.0%	3
Whistler's Green	4700 Whistlers Green Cir, Naples, FL 34116	(239) 352-2999	\$876	\$1043	\$1,202	168	100.0%	0
Jasmine Cay	100 Jasmine Circle Naples, FL - 34102	(844) 853-8441		\$986	\$1139	73	98.60%	1
Jordan River Apartments	1400 5th Ave N. Naples, FL 34102	(239)263-7700		\$1150	\$1275	96	93.80%	0
Bear Creek	2367 Bear Creek Dr, Naples, FL 34109	(239) 514-0600		\$990	\$1,152	108	100.0%	0
Saddlebrook Village	8685 Saddlebrook Cir, Naples, FL 34104	(239) 354-1122		\$1014	\$1,161	140	100.0%	0
Osprey's Landing	100 Ospreys Landing, Naples, FL 34104	(239) 261-5454	\$859	\$1041	\$1,196	176	100.0%	0
Hillas of Capri	7725 Tara Cir, Naples, FL 34104	(239) 455-4600	\$866	\$1041	\$1,203	235	91.5%	20

**How is affordability of housing likely to change considering changes to home values and/or rents?**

Affordability in Collier County has decreased because the cost of housing continues to increase and the availability of land decreases. According to Zillow (2021), the typical home value of homes in Collier County is \$381,207. This value is seasonally adjusted and only includes the middle price tier of homes. When compared to the 2019 ACS estimates, the County’s median value was \$370,800, which is a 2.8% increase. According to the National Low Income Housing Coalition’s 2020 Out of Reach Report, the County’s Fair Market Rent for a two-bedroom was \$1,381 when compared to the 2019 ACS estimates the median rent was \$1,397, which is a slight decrease of 1.14%. Another compounding factor adversely affecting affordability is unit vacancy rate. According to the 2019 ACS, the rental unit vacancy rate for Collier County was 7.1% while the owner-occupied unit vacancy rate was 3.5%. It should be noted that production of new units became available in the high-end rental market which could cause the vacancy rate to trend higher than normal overall, but the vacancy rate in the low-income rental market is less 3% according to the Quarterly Apartment Survey, conducted by Community and Human Services staff.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

As actual rental rates have continued to rise, they are outpacing the HUD-established fair market rents (FMRs). The FMR and HOME high rents are substantially below the 2019 median rental



rates as reported by Zillow. As reflected in the following charts, the 2020 High HOME rents and Fair Market Rents for efficiencies, one-, two-, and three-bedroom units in the Naples-Immokalee-Marco Island, Florida MSA are the similar as the Area Median Rent, and comparable for four-bedroom units. However, as detailed above, housing costs in the County are increasing at higher rates than incomes. As housing construction and rehabilitation costs rise, it will be increasingly difficult to produce much needed affordable housing.

Rent Reasonableness allows Collier County to provide housing for units up to 10% over the Fair Market Rent rate.

### The FY 2021 Naples-Immokalee-Marco Island, FL MSA FMRs for All Bedroom Sizes

Final FY 2021 & Final FY 2020 FMRs By Unit Bedrooms					
Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2021 FMR	\$948	\$1,118	\$1,376	\$1,791	\$1,922
FY 2020 FMR	\$900	\$1,126	\$1,381	\$1,812	\$2,026

### HOME Rent Limits

U.S. DEPARTMENT OF HUD STATE: FLORIDA		2020 HOME PROGRAM RENTS						
PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR	
Naples-Immokalee-Marco Island, FL MSA								
	LOW HOME RENT LIMIT	721	772	926	1070	1193	1317	1440
	HIGH HOME RENT LIMIT	900	983	1182	1357	1495	1631	1767

### Discussion

As housing costs continue to rise, so does the demand for housing that is affordable to low-income households, particularly rental housing for the very low and extremely low-income households. The County will need to consider new and innovative ways to meet this demand.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The age and condition of a county’s housing stock are important variables in assessing the overall characteristics of the local housing market. This section will review important data about the county’s housing stock. The older housing stock, particularly older rental housing often has code and deferred maintenance issues that can impact the longevity of the housing structure which in turn impacts the housing supply in terms of accessibility and affordability.

### Definitions

Standard Condition: No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance. Such units may be eligible for housing rehabilitation funding if interior conditions are such that the HUD Section 8 Housing Quality Standards or other standards are not met. Examples of ways in which the interiors of such homes might be rehabilitated include the replacement of heating systems, electrical system repairs or upgrades, plumbing system repairs or upgrades, energy efficiency improvements, and accessibility improvements.

Substandard Condition but Suitable for Rehabilitation: This category describes dwelling units that do not meet standard conditions but that are both financially and structurally feasible for rehabilitation. Such units may be lacking complete plumbing or kitchen facilities and/or may have exterior elements in need of repair (e.g., a roof in need of replacement, siding in need of repair or replacement, or a missing/failing foundation), and the unit value must exceed the cost of the repairs or upgrades required to bring it to standard condition.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition makes rehabilitation both financially and structurally feasible. Such units will typically have an improvement value that is less than the cost of addressing the habitability and exterior elements that cause its classification as “substandard,” or will be considered to be unoccupiable for reasons of safety by the county’s building official.

Housing Conditions: Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

**Condition of Units**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	22,585	29%	15,530	47%
With two selected Conditions	839	1%	2,210	7%
With three selected Conditions	25	0%	50	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	54,760	70%	15,135	46%
<b>Total</b>	<b>78,209</b>	<b>100%</b>	<b>32,925</b>	<b>100%</b>

**Table 31 - Condition of Units**

Data 2011-2015 ACS  
Source:

**Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	25,049	32%	9,025	27%
1980-1999	40,975	52%	16,525	50%
1950-1979	11,674	15%	7,093	22%
Before 1950	509	1%	277	1%
<b>Total</b>	<b>78,207</b>	<b>100%</b>	<b>32,920</b>	<b>100%</b>

**Table 32 – Year Unit Built**

Data 2011-2015 CHAS  
Source:

**Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,183	16%	7,370	22%
Housing Units build before 1980 with children present	10,416	13%	4,893	15%

**Table 33 – Risk of Lead-Based Paint**

Data 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)  
Source:

**Vacant Units**

	<b>Suitable for Rehabilitation</b>	<b>Not Suitable for Rehabilitation</b>	<b>Total</b>
Vacant Units	0	0	81,711
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 34 - Vacant Units**

**Need for Owner and Rental Rehabilitation**

The age of the housing stock in Collier County will continue to have a significant impact on general housing conditions in the area. The 2019 ACS data shows that only 16.73% of the county’s housing stock was built prior to 1970. Owner and renter households, especially those located in low-income target neighborhoods will be in need of rehabilitation assistance to maintain their homes. As housing ages, maintenance costs rise, which can present significant costs for low- and moderate- income homeowners. This also poses a threat to low- and moderate- income tenants who are not able to maintain close communications with their landlords or property managers who may be out of state when repairs are needed.

**Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards**

Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Lead is a highly toxic metal that may cause a range of health problems for adults, and especially for children. The major source of lead exposure comes from lead-contaminated dust found in deteriorating buildings. Many residential properties built before 1978 contain lead-based paint. Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. HUD regulations regarding lead-based paint apply to all federally assisted housing. Low-income households that earn between 0-50% Median Family Income (MFI) are least able to afford well maintained housing and, therefore, are often at greater risk of lead poisoning.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

Collier County Housing Authority (CCHA) provides housing assistance to low-income residents through the management of the areas Housing Choice Voucher Program - Section 8. This program is income based and the eligibility requirements are set by HUD. The CCHA has been committed to providing safe, decent, and affordable housing to low-income residents in Collier County since 1966. The CCHA administers a number of programs, such as the Far Worker Housing, the Housing Choice Voucher Program, and the Family Self-Sufficiency Program, to promote self-sufficiency and economic opportunity for local residents.

The data tables presented in this section were pre-populated by the HUD eCon Planning Suite. In many instances, the data is either incorrect or out of date; however, no changes can be made. Where data were available, supplemental tables are provided.

### Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based.	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	0	440	0	0	0	0	0
# of accessible units	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 35 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

The CCHA owns and manages four public housing developments: 276 units of low-income housing in Farm Worker Village, 315 units of farm labor housing also in Farm Worker Village, 30 units of farm labor housing known as Collier Village and a 192-bed dormitory known as Horizon Village. In addition, CCHA serves an over 3,100 persons through the administration of the Section 8 rental assistance program and Family Self Sufficiency Program to provide support services to low, elderly, disabled, and homeless persons living in Collier County.

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

HUD's Real Estate Assessment Center conducts physical inspections of properties that are owned, insured, or subsidized by HUD, including public housing and multifamily assisted housing. However, because the public housing units in Collier County are funded by USDA and not HUD, they are neither inspected by the Real Estate Assessment Center nor are they covered by a Public Housing Agency Plan. The Housing Choice Vouchers are tenant-based and the properties at which the vouchers are used vary significantly in physical condition.

**Public Housing Condition**

Public Housing Development	Average Inspection Score
n/a	n/a

**Table 36 - Public Housing Condition**

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

The CCHA was awarded a SHIP Rental Acquisition grant to buy properties in Naples to rent to low-income families. This project will be financed in part by the State Housing Initiative Program (SHIP) and the Collier County Community and Human Services Division. The CCHA has also applied for rehabilitation grant through the Collier County Community and Human Services Division to rehab older units. Additionally, the Housing Authority also receive money from the HOME and CDBG program to add HVAC units in Immokalee.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

The CCHA also sponsors and supports self-sufficiency programs focused at helping their residents improve their economic situation and quality of living. The programs, ROSS and FSS, are voluntary self-sufficiency programs that provide participating families the opportunity to identify needs, improve skill sets, and work towards life goals, economic independence, and housing self-sufficiency programs provide families with:

- A plan specifically tailored to their family or individual goals.

- A link to community organizations geared towards education, job training and placement programs, computer and financial literacy, and increased self-sufficiency.
- An advocate and supporter to help residents work through barriers preventing self-sufficiency.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

Collier County partners with the Hunger & Homeless Coalition of Collier County to address the needs of the homeless individuals and families or at risk of homelessness. There are multiple organizations providing services in Collier County, such as homeless assistance providers, victim service providers, nonprofit organizations, public housing agencies, mental health agencies and government-based organizations. The Hunger & Homeless Coalition of Collier County is a working group whose mission is to *“support the planning, delivery and coordination of high-quality services to the hungry, homeless, and those at risk of homelessness in our community.”* The group also works to provide programs and services related to housing, mental and physical health, nutrition, clothing, and education. Data for the HUD-formatted table below was taken from the available information from the CoC that follows.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	92	0	54	0	0
Households with Only Adults	140	0	132	30	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	23	0	8	0	0

Table 37 - Facilities and Housing Targeted to Homeless Households

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**



Many social service agencies in Collier County provide benefits to homeless individuals and families to address homelessness. These services are essential to facilitate the process and serve the needs of those who have already become homeless. These organizations provide many services to their clientele, including but not limited to counseling, case management, life skills training, financial literacy classes, and victim advocacy, all of which help residents to develop the skills and knowledge to transition into permanent housing or independent living and to maintain steady employment. The goal of providing supportive services is self-sufficiency.

While case management services do exist within programs, some stakeholders noted that tenancy supports are underfunded and are not available on the scale needed to serve people in PSH and RRH. Robust tenancy supports would improve housing-related outcomes across the system. Discussions are also ongoing regarding hiring FTE staff including case managers, licensed mental health case managers, peer specialist and licensed substance abuse case managers to coordinate services or provide onsite services.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Collier County has a broad network of homeless providers offering emergency shelter, transitional housing, employment services, legal services, food, veteran's services, medical services, financial assistance, eviction prevention services, and assistance with alcohol and drug dependency. The following agencies listed provide services specifically for homeless people:

The Shelter for Abused Women and Children in Naples is the only domestic violence center in Naples. It includes emergency shelter (where stays average 29 days) and a transitional housing program (where residents can live for up to 2 years). Other services include a confidential hotline, safety planning, counseling and support groups in English and Spanish, court advocacy and assistance with daily needs such as food, clothing, toiletries, and household items.

St. Matthew's House operates several facilities in Collier County, including emergency and transitional housing in Naples, an emergency shelter in Immokalee (Immokalee Friendship House), and transitional supportive apartments for persons with substance abuse or mental health needs. Other services include a food pantry, thrift store, counseling and case management, and access to referrals for medical, mental health, and substance abuse needs through partnerships with other organizations in Collier County.

The Salvation Army and St. Vincent De Paul provides financial assistance for food, shelter, and other aid to Collier County residents who meet certain income criteria.

Youth Haven is a 24-hour residential shelter for children removed from their homes due to abuse, neglect, or abandonment. In addition to a 23-bed emergency shelter, Youth Haven offers a child

and family counseling center, in-home parenting classes, case management, and a teen drop-in center with showers, laundry facilities, and meals. Typical length of stays range from 45 to 60 days until children are placed in foster care or with a relative.

Providence House provides a faith-based, transitional housing and self-sufficiency program for motivated women with young children who are homeless or at risk of being homeless. These women lack the long-term support necessary to acquire the assets foundational to re-establishing their families. The two-year accountability program not only encourages the development of self-efficacy, but it also provides women and their children with resources that they need to become independent. Providence House also offers case management, life skills training, and counseling referrals.

Wounded Warriors assists with the needs of Veterans and their families, with the focus on education, housing, and mental health. The Hunger and Homeless Coalition of Collier County estimates that there are 80-90 homeless Veterans in Collier County. Wounded Warriors of Collier County is dedicated to ending Veteran homelessness in Collier County by employing various housing models.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

This section describes the housing and social service needs of Collier County's special populations including:

- Elderly,
- frail elderly,
- domestic violence victims,
- residents with diagnosis of HIV/AIDS,
- residents with substance abuse, mental health, or disability diagnosis.

The special needs population includes individuals having mobility impairments, disabilities, or that require supportive services.

Typically, this population has a severe or persistent mental illness, development, and physical disabilities. Several organizations provide facilities and services for special needs populations in Collier County.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The supportive housing needs of Collier County's special needs sub-populations (the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol

or drug addiction, victims of domestic violence, and persons with a criminal record and their families) mirrors the housing needs of the general population. Their needs include affordable and accessible housing opportunities, job centers, access to transportation, and most importantly to these subpopulations is social and supportive services to assist them in accessing programs available to them. Services for these populations include counseling, case management, ADL support, and education regarding fair housing rights and actions that can be taken in the event those rights are violated.

**Elderly and Frail Elderly** - Much of the elderly population in Collier County need a range of community-based services, i.e., social, physical, mental health, case management, chronic disease management, supportive housing, and other services that assist people to remain living in the community. Community-based long term care services include in-home supportive services; home health care; adult day services; paratransit services; home-delivered meals; supportive services in a hotel; care in residential care facilities, including board and care and assisted living; and other health and social services. Long term care and supportive services can be provided in home and community-based settings, as well as in institutional settings, depending on need and choice. Collier County also has a comprehensive meals program that provides congregate, and home delivered meals. The case management services for seniors program also allows seniors to participate in the EHEAP for the elderly to help with electric services.

**Persons with Disabilities** - Persons with disabilities often require accessible features and ground floor housing units and support animals. Available housing for this subpopulation is limited within Collier County, thus limiting housing choice. Units are available for this population; however, there is greater demand for units for people with chronic mental illness for units for people with physical or developmental disabilities. Funding from the State Housing Incentive Partnership (SHIP) programs allows Community Assisted & Supported Living (CASL) and ROOF Collier County to create supported living homes for adults with disabilities.

**Persons with Drug Addiction and Criminal Records** may be disqualified from housing opportunities public housing or Section 8 rental assistance, and accordingly, assistance with housing for low-income members of this subpopulation must be provided by other nongovernmental organizations.

**Survivors of Domestic Violence** need safe housing, removal of barriers to relocation, and protection from perpetrators. Housing providers need to be aware of and adhere to protocols outlined in the Violence Against Women's Act.

**Persons with HIV/AIDS and their families** supportive housing needs include housing developed with HOPWA funding and other dedicated resources. Persons living with HIV/AIDS often have medical concerns that can severely impact their ability to earn wages sufficient to maintain adequate housing. HOPWA funding is not received directly in Collier County.

**Public Housing Residents** need supportive social services to aid families in becoming self-sufficient. These services include financial counseling, housing counseling, credit counseling, down-payment assistance programs, job training and placement, and access to transportation.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Public systems or institutions (i.e., jails, prisons, hospitals, child welfare, mental health facilities, etc.) often release individuals directly into homelessness. Supportive housing has been identified as one of the greatest needs for special needs subpopulations after being discharged from mental and physical health institutions. In Collier County, housing referrals are often made to the David Lawrence Center a nonprofit that owns and operates treatment programs and supportive housing for people with mental health and substance abuse disorders. Community members reported a need for community-living, group home type housing for those transitioning from inpatient care to more independent living situations. One such agency providing that service is Community Assisted & Supported Living (CASL).

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

Collier County will prioritize increasing the supply of affordable housing that includes supportive services for special needs subpopulations which include families with children, seniors, ex-offenders, people with HIV/AIDS, victims of domestic violence, people with drug and alcohol addictions, people who are evicted or foreclosed, people with physical and mental disabilities, veterans, youth and young adults, and youth aging out of foster care. The county will give preference to projects that are rich in amenities and opportunity to include proximity to grocery stores, public transportation, and job centers. Additionally, Collier County will continue to support programs that provide rental subsidies to low-income housing households to make existing units affordable; providing down payment assistance to eligible low and moderate-income homebuyers; and supporting community efforts to fund the affordable housing trust fund. However, there is not a consistent revenue stream to support funding the trust fund. Collier County also will focus on increasing the supply of accessible units for persons with disabilities. To address special housing and supportive needs, Collier County has identified the following one-year goals and plans to fund Tenant-Based Rental Assistance, supporting new construction of rental and homeowner housing, and providing assistance to homebuyers. HOME funds will be directed to projects that address the needs of persons who have an identified special need. HOME and CDBG funds have been utilized to support a range of developments to support special needs populations.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Collier County will prioritize increasing the supply of affordable housing that includes supportive services for special needs subpopulations. The county will give preference to projects that are rich in amenities and opportunity to include proximity to grocery stores, public transportation,

and job centers. Since many services available to special needs populations are offered through nonprofit agencies within the community, there is a need for these agencies to strengthen collaboration among service providers across the region to ensure appropriate delivery of services. To address special housing and supportive needs, Collier County has identified the following one-year goals and plans to fund Tenant-Based Rental Assistance, supporting new construction of rental and homeowner housing, and providing assistance to homebuyers. As it relates to housing, Collier County has allocated HOME funds for future development of affordable housing. Projects will be solicited through an application process and are strongly encouraged to include a set-aside for special needs populations. Collier County will continue our SHIP home repair programs that are frequently used by elderly persons, persons with disabilities, veterans, and families with children. As it relates to supportive services, the County will continue to provide CDBG funds for human services related to food assistance, social services, and assistance for victims of domestic violence and children at risk of child abuse.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The Collier County Land Development Code, as amended through November 20, 2020, and the Naples Land Development Code, as amended through December 16, 2020, were each reviewed and evaluated against a list of common fair housing issues. The zoning regulations are permissive and allow for flexibility as to the most common fair housing issues. Neither jurisdiction received a high-risk score on any of the fair housing issues evaluated. However, the County and Naples received medium risk scores on certain issues where the zoning regulations still have the potential to negatively impact fair and affordable housing, and where improvements to the rules and policies could be made to protect the fair housing rights of the County's residents more fully.

On paper, the residential zoning criteria for the jurisdictions surveyed are not inherently prohibitive, and yet there is general consensus among residents, planning officials, housing advocates, and other stakeholders that Collier County and Naples suffer from an affordability gap for both affordable and workforce housing. This problem will only grow as rent and home prices are expected to continue to trend upward. Based on 2015 projections provided by the University of Florida's Shimberg Center for Housing Studies, the County's Affordable Housing Advisory Committee estimates that 43% of Collier households pay more than 30% of their income (the limit considered financially healthy) on housing related expenses, and 22% of households spend more than half of their income on housing.

There are some development costs that local governments simply cannot control, such as materials and labor costs. However, there are other costs which government regulations directly impact: for example, raw land costs (via minimum lot size requirements), permitting costs, and impact fees. By reducing these costs, the hope is that there would be a trickle-down effect which would in turn make development of affordable housing more feasible. In the context of the area's already costly rental and housing market, development standards may be a barrier to obtaining workforce and affordable housing for low to moderate income families and should be evaluated and tailored to the area's estimation of affordability, that is the extent to which enough housing

units of different costs can be developed to provide each household with a unit it can afford (based on HUD's 30%-of-income standard).

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

In determining priorities for the allocation of federal funds, the Collier County has recognized the need to foster a competitive local economy that expands economic opportunities for present and future residents. A unique economic development trend in Collier County is the high number of seasonal residents who own property in the area. This phenomenon can cause data to trend in ways that do not truly reflect the economy year-round. This section describes the local workforce, the nature of current employment, and activities that coordinate economic development activities across local and regional agencies.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	3,969	4,573	3	4	1
Arts, Entertainment, Accommodations	24,234	24,862	21	22	1
Construction	10,554	11,915	9	10	1
Education and Health Care Services	17,850	19,482	16	17	1
Finance, Insurance, and Real Estate	6,972	6,368	6	6	-1
Information	1,522	1,382	1	1	0
Manufacturing	3,326	3,164	3	3	0
Other Services	5,299	5,613	5	5	0
Professional, Scientific, Management Services	7,525	6,333	7	6	-1
Public Administration	0	0	0	0	0
Retail Trade	17,653	16,551	16	15	-1
Transportation and Warehousing	1,866	1,284	2	1	-1
Wholesale Trade	3,817	3,696	3	3	0

<b>Business by Sector</b>	<b>Number of Workers</b>	<b>Number of Jobs</b>	<b>Share of Workers</b>	<b>Share of Jobs</b>	<b>Jobs less workers</b>
			<b>%</b>	<b>%</b>	<b>%</b>
Total	104,587	105,223	--	--	--

**Table 38 - Business Activity**

**Data** 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)  
**Source:**

**Labor Force**

Total Population in the Civilian Labor Force	146,855
Civilian Employed Population 16 years and over	135,345
Unemployment Rate	7.85
Unemployment Rate for Ages 16-24	20.22
Unemployment Rate for Ages 25-65	5.21

**Table 39 - Labor Force**

**Data** 2011-2015 ACS  
**Source:**

<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	27,350
Farming, fisheries, and forestry occupations	6,120
Service	18,358
Sales and office	34,130
Construction, extraction, maintenance, and repair	16,960
Production, transportation, and material moving	5,985

**Table 40 – Occupations by Sector**

**Data** 2011-2015 ACS  
**Source:**



**Travel Time**

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	82,289	67%
30-59 Minutes	34,824	28%
60 or More Minutes	6,520	5%
<b>Total</b>	<b>123,633</b>	<b>100%</b>

**Table 41 - Travel Time**

**Data** 2011-2015 ACS  
**Source:**

**Education:**

**Educational Attainment by Employment Status (Population 16 and Older)**

<b>Educational Attainment</b>	<b>In Labor Force</b>		<b>Not in Labor Force</b>
	<b>Civilian Employed</b>	<b>Unemployed</b>	
Less than high school graduate	16,669	2,084	6,458
High school graduate (includes equivalency)	30,610	2,064	10,135
Some college or Associate's degree	28,220	2,264	8,455
Bachelor's degree or higher	31,780	1,404	9,355

**Table 42 - Educational Attainment by Employment Status**

**Data** 2011-2015 ACS  
**Source:**

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	678	3,615	3,605	6,625	5,299
9th to 12th grade, no diploma	3,765	3,503	3,552	4,269	4,114
High school graduate, GED, or alternative	8,899	9,663	9,969	23,170	22,075
Some college, no degree	6,984	5,179	4,975	15,770	17,695
Associate's degree	1,268	3,017	3,087	6,923	5,385
Bachelor's degree	1,331	6,110	5,975	15,235	18,920
Graduate or professional degree	14	1,874	3,135	10,195	16,160

**Table 43 - Educational Attainment by Age**

**Data** 2011-2015 ACS  
**Source:**

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$22,483
High school graduate (includes equivalency)	\$31,255
Some college or Associate's degree	\$37,184
Bachelor's degree	\$51,407
Graduate or professional degree	\$64,551

**Table 44 – Median Earnings in the Past 12 Months**

**Data** 2011-2015 ACS  
**Source:**

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

Collier County's largest employment sectors are:

- Sales and Office (34,130)
- Management, Business, and Finance (27,350)
- Service (18,358)

**Describe the workforce and infrastructure needs of the business community:**

Collier County's workforce needs is heavily dependent on the hospitality industry with more than 20% of the County's workforce employed in that industry. Education and healthcare represent the second largest sector of jobs in Collier County. The local economy will depend on a strong labor pool skilled in these industries. The County should continue job training and employment services and seek to increase community college attendance among residents in poorer areas including Immokalee, Bayshore residents, and residents residing in the RCAP/ECAP region.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The County's travel and tourism industry was hard hit with the effects of the Coronavirus Pandemic. Prior to the pandemic the County had a strong business climate with many successful CEOs, low property tax rates, wealthier citizens with high median incomes, and the state of Florida has high ranking for a strong business environment. Residents will need skills in business development and management and job training and skills in various service industries including health care, education. While the arts, entertainment, tourism, and food services industries were the hardest hit during the pandemic, additional job training in new fields will become apparent as the County continues to recover from mandatory closures.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

A skillful and well-educated workforce is essential to attracting and retaining employers and growing the County's economy. Residents with a bachelor's degree or higher were less likely to be unemployed or not in the labor force than residents with less educational attainment. It is also important to note that while educational attainment shows that most county residents have educational attainment above a high school diploma, but most jobs are in sectors that do not require degrees. It will be important for the county to strengthen its ability to attract companies to open, relocate, or expand in Collier County.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Career Source Southwest Florida provides individuals with career development resources in an effort to provide skilled workforce for businesses. The organization offers various assessments, workshops, and services to equip job seekers with the necessary skills to achieve self-sufficient employment. The work of Career Source Southwest Florida supports the Consolidated Plan by increasing job readiness and job opportunities in priority neighborhoods, encouraging microenterprise, and offering job skills and work programs to youth.

### **Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

The Southwest Florida Regional Planning Council prepares a CEDS (the current CEDS is 2018- 2022) to document economic development goals and priorities of the Southwest Florida region.

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Major program goals for the 2017-2022 goals are divided into six key areas: talent supply and education, quality of life & quality places, infrastructure and growth leadership, civic and governing systems, business climate & competitiveness, and innovation & economic development.

CEDS goals include, but are not limited to:

- Collier County has instituted a one cent sales tax to construct a high-tech center.
- Provide sufficient funding and encourage flexibility to allow regional stakeholders to address local needs in education, training, and workforce development.
- Ensure educational systems and workforce training that support innovation and creativity.
- Protect natural resources to support quality environment and eco-tourism.
- Develop projects that improve the region's quality of life.
- Increase the supply of workforce housing in the region.
- Expand arts and cultural identity.
- Develop transportation systems to support a prosperous, globally competitive economy while minimizing impacts to the natural environment.
- Promote available ready-sites and buildings.
- Improve public/private/civic cooperation, collaboration, and communication of the Region's economic strategies.
- Improve regional coordination of economic development, land use, infrastructure, water, and natural resource decision making.
- Support the region's growing elderly population.
- Develop projects and programs that support existing and new business.
- Increase investment in business development and placement in the Region.
- Monitor CEDS Performance Measures.
- Provide funding for ongoing economic development activities.
- Provide technical assistance and use new technology to promote job growth.

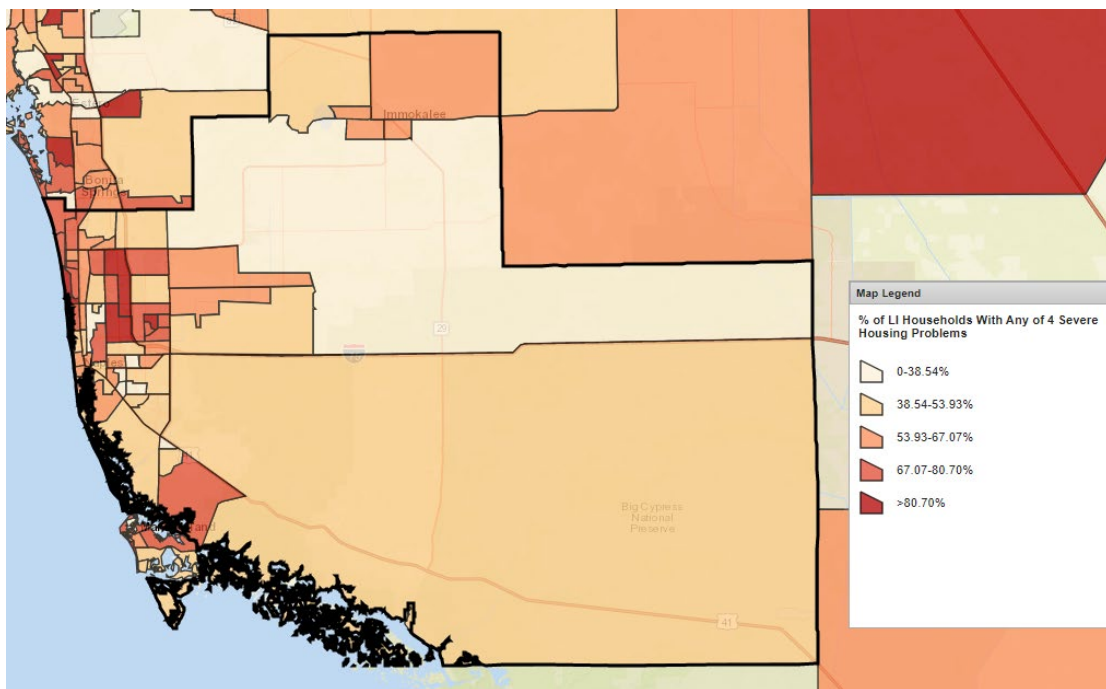
- Build seamless information technology infrastructure.
- Encourage alternative energy production and green product industries.
- Brand the region as a hub to attract and retain entrepreneurs.

## MA-50 Needs and Market Analysis Discussion

**Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

As show in the map, the highest concentrations of low-income households (greater than 80%) with severe problems are Immokalee, and there are two targeted CRAs in the Bayshore-Gateway Triangle Area and Immokalee. There are significantly higher percentages of low-income households located in census tracts 0104.05, 0104.18, and 0104.20 within Collier County.

**Collier County -% of LI Households with Any of 4 Severe Housing Problems**



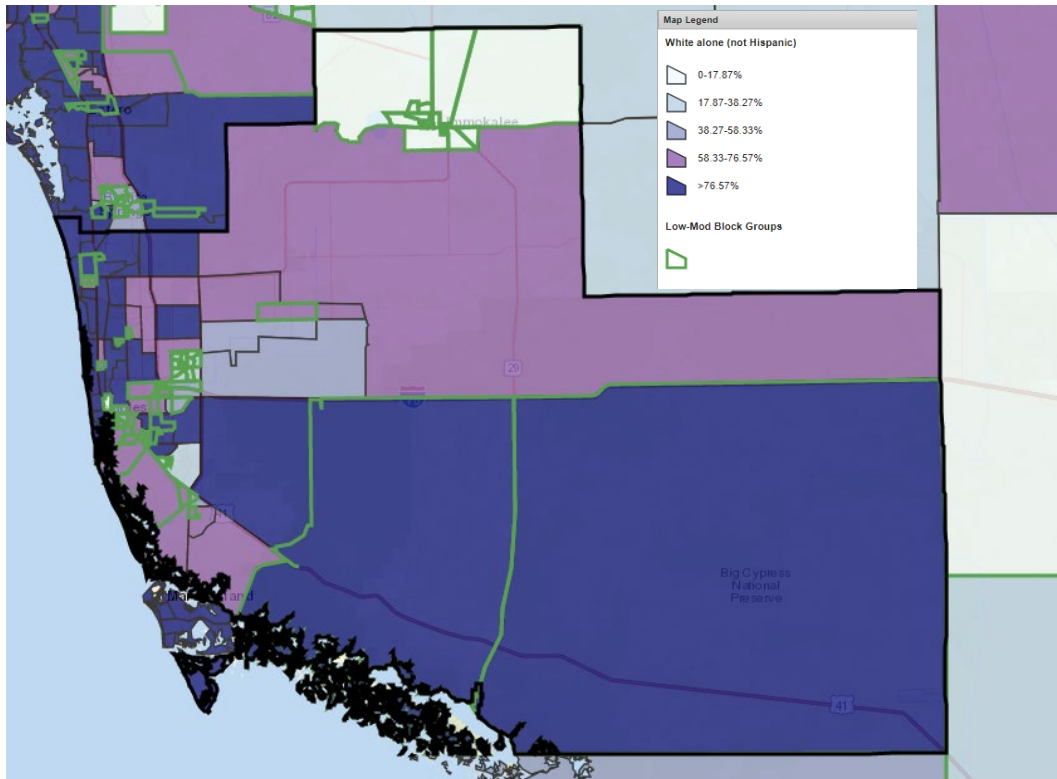
Source: HUD CPD Maps, <https://egis.hud.gov/cpdmaps/>



**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

An area of racial or ethnic concentration is defined as one in which the minority population share is 20% higher than the group's Countywide average. There are a significant higher percentage of White residents throughout the County.

### White Population Concentration

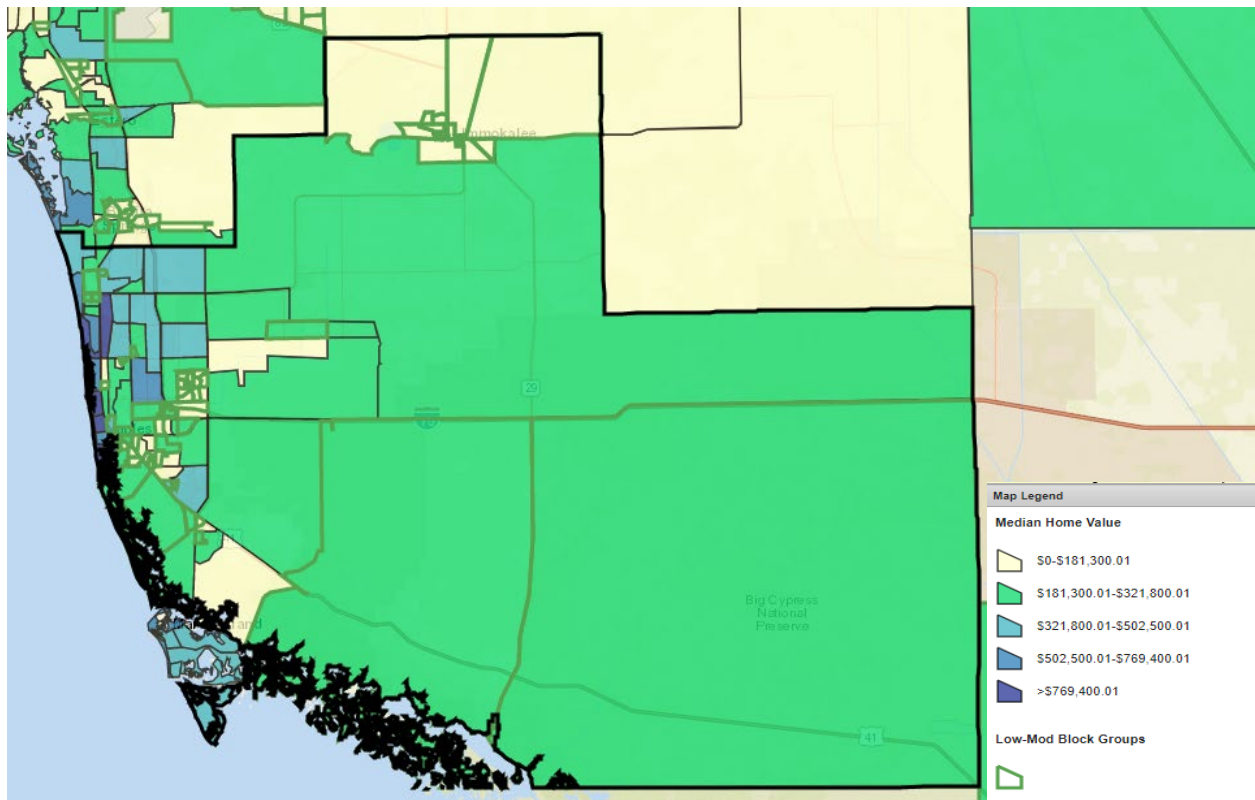


Source: HUD CPD Maps, <https://egis.hud.gov/cpdmaps/>

**What are the characteristics of the market in these areas/neighborhoods?**

Collier County targets resources in low-moderate income census block groups to meet regulatory requirements for CDBG grant funds and to target areas with the highest level of needs. These areas are considered “target areas” for use of HUD grant funds for area improvements, such as public infrastructure or facility improvements. HUD funds may also be spent outside of these targeted areas, as long as they provide services, improvements, affordable housing, or other benefits for low- and moderate-income households or special needs populations.

**Collier County - Median Home Value**



Source: HUD CPD Maps, <https://egis.hud.gov/cpdmaps/>

**Are there any community assets in these areas/neighborhoods?**

The Collier Resource Center exists solely to help families and adults obtain assistance to navigate the maze of health and human service organizations. They provide information and referrals in many areas and make every effort to match residents with the most appropriate and adequate resources by providing personalized case management. There are resources for fundamental



necessities, medical and mental health services, services for people with disabilities, elderly and assistance for children, youth, and families.

**Are there other strategic opportunities in any of these areas?**

The Strategic Plan provided below identifies priority needs and geographic focus areas for community development and housing efforts in Collier County over the next five years. These priorities are based on findings from the need's assessment and market analysis, along with public input received through a variety of engagement methods. The County will continue to concentrate CDBG, ESG, and HOME spending on public safety activities, housing initiatives, and public service activities. Projects and programs funded using CDBG, ESG, and HOME funds will meet program eligibility requirements, generate long term improvements for low- and moderate-income residents and communities, and help address federal, state, and local priorities, such as expanding fair housing choice and sustainability.

This Strategic Plan also identifies market conditions which may influence the use of HUD grant funds, the resources expected to be available to meet community needs, and the structure in place for delivering services. Strategies for addressing public housing, homelessness, lead-based paint hazards, and poverty are summarized. Finally, the Plan outlines barriers to housing affordability in Collier County and will provide a plan to monitor performance and compliance for the CDBG, ESG, and HOME programs.

The Strategic Plan will guide the use of CDBG and HOME in Collier County over the next five years and is guided by HUD's three overarching goals that are applied according to the County's needs. These goals are:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low- and moderate-income residents throughout the County, increased housing opportunities, and reinvestment in deteriorating neighborhoods.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate-income persons to achieve self-sufficiency.

## MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

For many Americans, access to computers and high-speed Internet connections is an integral part of their everyday lives. As most of information, services, and resources have transitioned to online access, digital inequality has a direct impact on low-income household's social inequality. According to HUD's Office of Policy Development, in the *Digital Inequality and Low-Income Households* Report, the disparate access to broadband can correlate with the inequality of income, education, race, and ethnicity.

As part of the 2008 Broadband Data Improvement Act, the U.S. Census Bureau began asking about computer and Internet use in the 2018 American Community Survey (ACS). Federal agencies use these statistics to measure and monitor the nationwide development of broadband networks and to allocate resources intended to increase access to broadband technologies, particularly among groups with traditionally low levels of access. No longer a luxury, high speed internet access is relied upon for residents to fully engage in an expanding array of employment, education, training, financial and healthcare services. Internet access is relatively high but not universal for all households in Immokalee.

### Computer and Internet Use in the Collier County

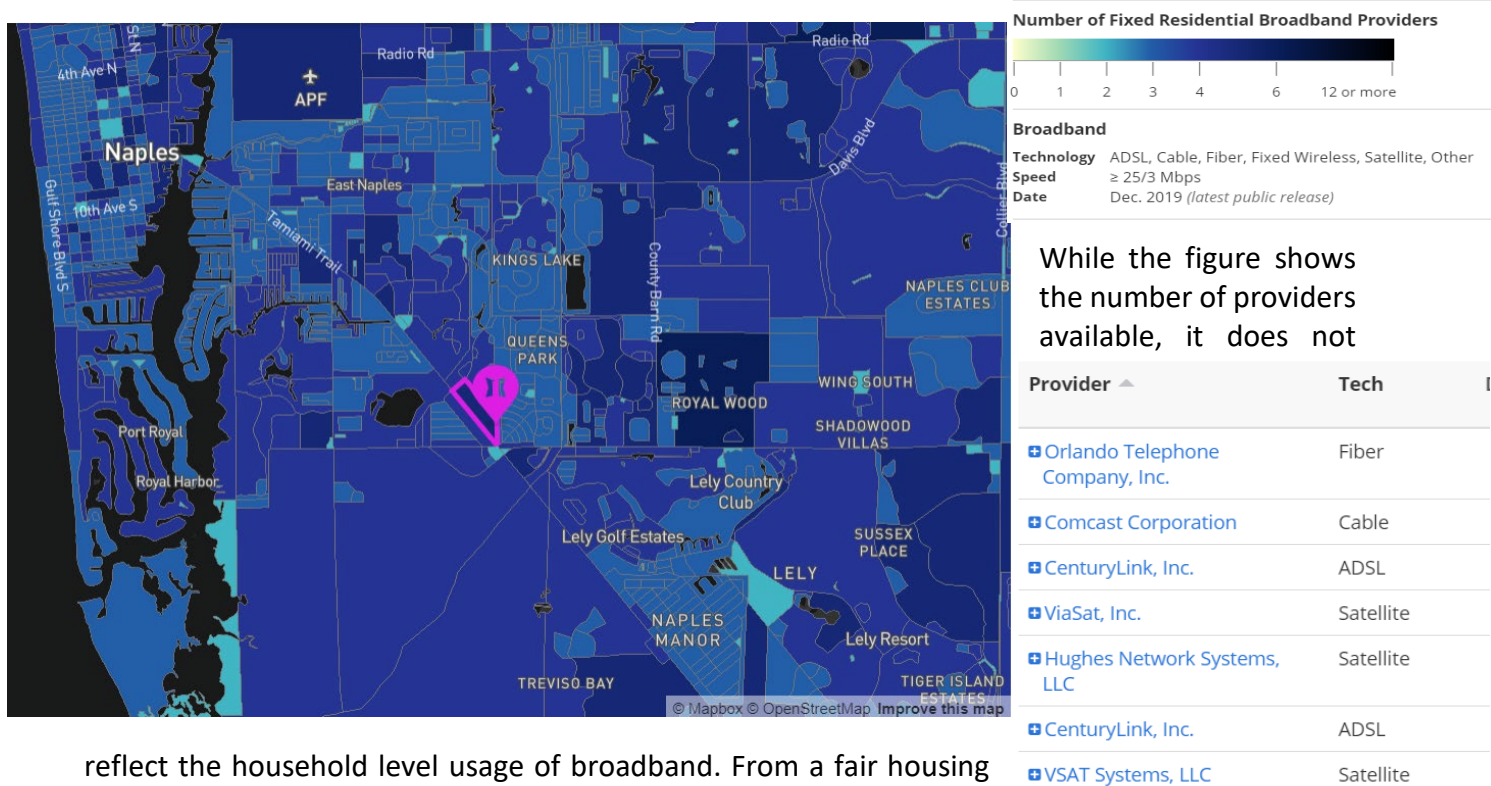
	2017		2018		2019	
	Estimate	%	Estimate	%	Estimate	%
Total:	144,354	(x)	144,172	(x)	140,578	(x)
Has a computer:	133,979	92.8%	134,294	93.1%	134,309	95.5%
With dial-up Internet subscription alone	124,560	86.3%	125,339	86.9%	125,181	89%
With a broadband Internet subscription	123,909	85.8%	125,151	86.8%	124,786	88.8%
Without an Internet subscription	19,794	13.7%	18,833	13.1%	15,397	11%
No computer	10,375	7.2%	9,878	6.9%	3,269	4.5%

**Source:** American Community Survey Reports, U.S. Census Bureau, [www.data.census.gov](http://www.data.census.gov)

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

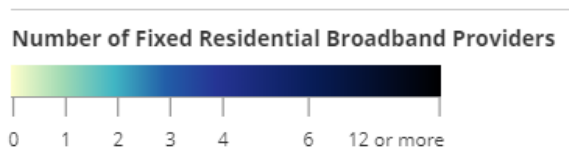
Throughout the United States, there is a significant digital divide; a gap between those who have ready access to the internet and computers and those who do not. The divide is perpetuated by limitations that are geographical as well as financial, where persons cannot afford to pay a monthly service fee for Broadband service (an internet connection fast enough to stream a video). Nationwide, less than half of households living on or under \$20,000 are connected. This lack of internet access in communities supports a deficit in opportunity, education, and other prospects.<sup>1</sup>

The figure below shows the number of fixed broadband providers.



While the figure shows the number of providers available, it does not reflect the household level usage of broadband. From a fair housing perspective, ensuring that residential broadband is available to housing projects both within and in the outskirts of the county will support community viability and improve the quality of life for residents.

<sup>1</sup> Vick, Karl. March 2017. The Digital Divide: A Quarter of the Nation is Without Broadband. Time. Available at: <https://time.com/4718032/the-digital-divide/>



Fixed Broadband Deployment, 2021, <https://broadbandmap.fcc.gov/>

There are multiple broadband providers in Collier, including Orlando Telephone Company, Comcast, Century Link, Inc, Viasat, and Hughes Network.

### MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

#### **Describe the jurisdiction’s increased natural hazard risks associated with climate change.**

According to the County’s 2020 Multi-Jurisdictional Local Mitigation Strategy, Collier County is threatened by several different types of natural, technological, and manmade hazards. These hazards endanger the health and safety of the people of the county, jeopardize its economic vitality, and imperil the quality of the natural environment. All lands bordering the Gulf Coast are susceptible to tidal effects and flooding. Due to the relative flatness of Collier County’s topography, historical water flow has always been shallow overland sheet flow during the wet season. Hurricanes and tropical storms can occur anywhere within the Collier County planning area. While coastal areas are most vulnerable to hurricanes, their wind and rain impacts can be felt hundreds of miles inland. All of Collier County is vulnerable to hurricane and tropical storm surge, but to varying degrees, with areas closer to the coast and water bodies that drain into the coast facing greater risk.

#### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Over 95% of Collier County falls within the Special Flood Hazard Area (SFHA). By definition of the 100-year flood event, SFHAs are defined as those areas that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. Low-income properties located in these areas have a 26% chance of flooding over the life of a 30-year mortgage. According to NCEI, 35 recorded flood events affected the Collier County area from 2000 to 2019 causing an estimated \$6,534,500 in property damage, with no fatalities, injuries, or crop damage. Debris also poses a risk both during and after a flood to all residents including low-income households. During a flood, debris carried by floodwaters can cause physical injury from impact. The second type of health problem arises after most of the water has gone. Stagnant pools can become breeding grounds for mosquitoes, and wet areas of a building that have not been properly cleaned breed

mold and mildew. A building that is not thoroughly cleaned becomes a health hazard, especially for small children and the elderly. Much of the housing that is affordable to lower income households is naturally occurring – meaning older and less desirable housing. Many of these older units, built to less stringent standards, may be at increased risk to natural hazards.

The County has identified housing-related vulnerabilities of low- and moderate-income residents:

- Most residents lack the savings and/or insurance required to weather significant economic challenges.
- Economic shocks due to natural hazards, unexpected health expenses, or national economic conditions can very quickly translate into housing instability and foreclosure.
- There is currently very little, if any, excess housing stock in the Collier County area.

Lower income households are also more likely to lack rental insurance to recover from a disaster and will have greater difficulty affording the cost of installing and operating cooling systems if temperatures continue to rise.

## Strategic Plan

### SP-05 Overview

#### Strategic Plan Overview

The Strategic Plan provided below identifies priority needs and geographic focus areas for community development and housing efforts in the Collier County for the next five years. This Plan will identify the County’s anti-poverty initiatives, market conditions, available resources, and the plan to monitor performance and compliance for each HUD program for which it receives funds. The priorities identified are based on the information received from needs assessment surveys, market analysis, stakeholder meetings, and public comments. Collier County is anticipating over \$18 million in federal funds over this 5-year Consolidated Plan period. Collier County Community & Human Service Division will administer these grant funds. The Community and Human Services Division will partner with county departments, nonprofit partners, developers, community housing development organizations, and the local housing authority to expend these funds on eligible activities that address the strategic priorities listed in this Plan.

CDBG, HOME, and ESG allocations will be leveraged to generate long term improvements for low and moderate-income residents and communities while helping to address various federal, state, and local priorities, such as affordable housing, fair housing choice, economic development, homelessness, and lead-based paint hazards.

The county will concentrate CDBG, HOME, and ESG spending on community facilities, infrastructure projects, and public service activities. HOME funds will be utilized on the development or rehabilitation of single and multi-family housing units, tenant-based rental assistance activities, and homebuyer activities. Additionally, the County will focus on rapid re-

housing, homelessness prevention, emergency shelter, and essential services for the homeless with the ESG grant.

The County currently has 97 Census Block groups that are classified as low/moderate income. These tracts were defined by the U.S. Department of Housing and Urban Development (HUD) as low/moderate-income and are shown on the map below and table below.

**FY 2020 ACS 5-Year 2011-2015 Low- and Moderate-Income Summary Data**

Tract	Bkgrp	Low	Lowmod	Lmmi	Lowmoduniv	Lowmod_pct
010510	2	385	480	645	940	51.06%
010412	3	100	1065	1470	2065	51.57%
010506	1	555	670	955	1290	51.94%
010105	1	85	550	815	1045	52.63%
010505	2	635	1445	1905	2730	52.93%
010601	1	445	500	580	940	53.19%
010108	2	145	415	505	775	53.55%
010300	2	180	615	865	1135	54.19%
010701	4	295	510	880	925	55.14%
010419	2	675	985	1395	1730	56.94%
010411	3	1185	1770	2240	3030	58.42%
010605	1	160	555	810	950	58.42%
010506	3	1540	1690	2150	2880	58.68%
010507	1	1650	2055	2655	3475	59.14%
011301	3	505	870	1100	1455	59.79%
010110	4	360	860	975	1435	59.93%
010411	1	1425	2150	2720	3535	60.82%
010803	1	480	1055	1300	1730	60.98%
011102	3	510	640	785	1045	61.24%
010701	2	350	500	670	815	61.35%
010701	1	545	980	1380	1585	61.83%

011400	1	780	1070	1440	1730	61.85%
010417	3	155	630	715	1015	62.07%
010509	2	350	690	900	1105	62.44%
010211	1	230	535	700	840	63.69%
011105	2	630	735	800	1130	65.04%
011302	3	1475	2045	2915	3115	65.65%
011400	3	1090	1115	1460	1675	66.57%
010803	3	530	965	1175	1430	67.48%
010110	3	370	865	940	1260	68.65%
010419	1	875	1520	1820	2205	68.93%
010702	1	780	1120	1385	1620	69.14%
010420	2	1255	2270	2695	3260	69.63%
011301	2	2045	2990	3665	4180	71.53%
010508	1	1125	2415	2760	3375	71.56%
010701	3	175	330	370	450	73.33%
011204	1	575	855	1150	1150	74.35%
010410	2	815	1390	1775	1835	75.75%
011102	2	835	860	940	1135	75.77%
010604	3	290	975	1205	1260	77.38%
010605	3	570	960	1035	1240	77.42%
010601	2	935	1140	1370	1470	77.55%
010410	1	1995	3195	3805	4075	78.40%
000700	1	865	1125	1280	1425	78.95%
010420	3	755	1270	1310	1600	79.38%
011103	2	880	1135	1325	1395	81.36%
011205	1	715	965	1080	1165	82.83%
010410	3	2135	3550	3860	4180	84.93%

010420	1	1050	1725	1900	2015	85.61%
011302	1	890	1690	1830	1955	86.45%
010802	4	870	1075	1225	1225	87.76%
010802	3	1170	1940	2120	2145	90.44%
011400	2	580	1085	1140	1195	90.79%
011204	2	1795	1900	2045	2045	92.91%
011302	2	1275	1650	1765	1765	93.48%
011205	2	1185	1275	1290	1340	95.15%
011204	3	715	775	775	810	95.68%
011301	1	590	850	850	880	96.59%

### SP-10 Geographic Priorities – 91.215 (a)(1)

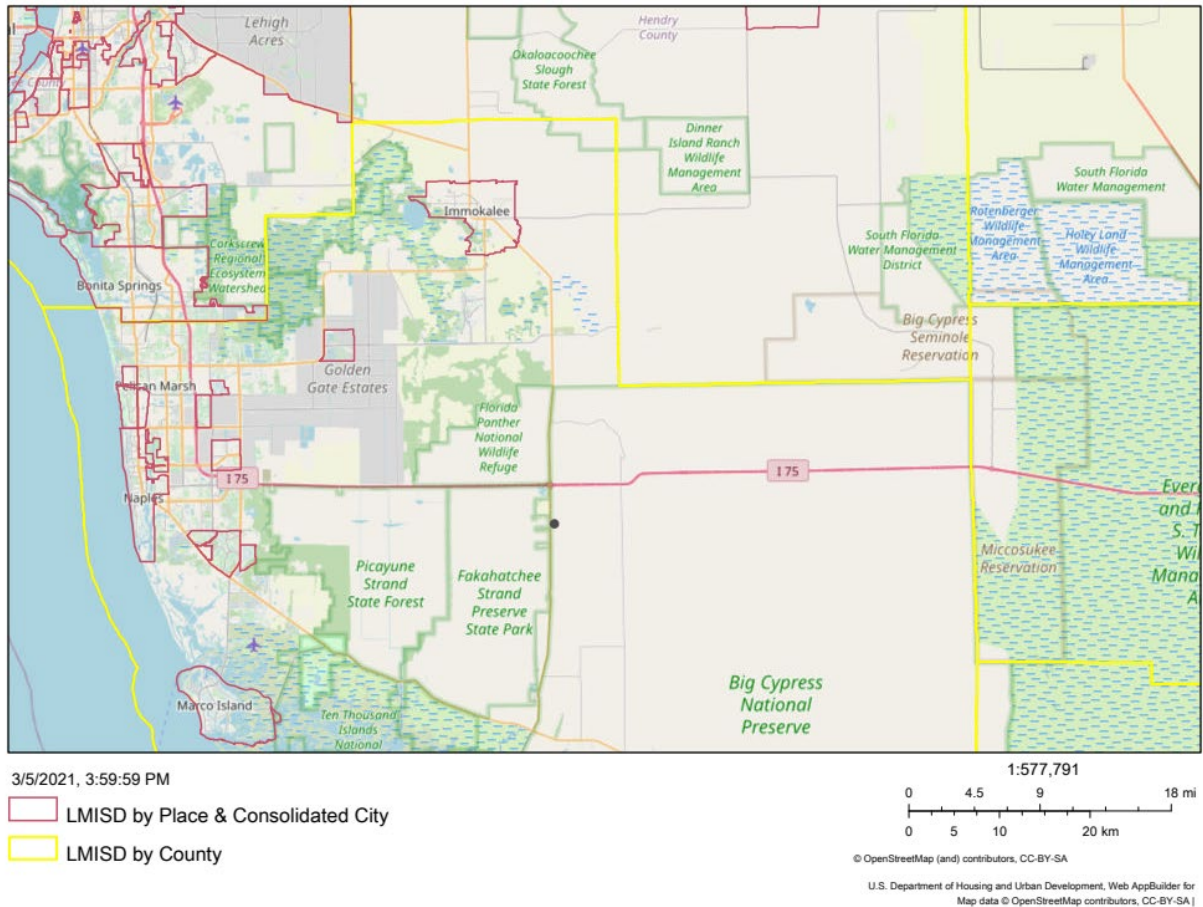
#### Geographic Area

Collier County is an urban area that relies on widely accepted data such as American Community Survey (ACS), HUD low and moderate-income summary data, and Federal Financial Institutions Examinations Council (FFIEC) data to determine areas throughout the community with concentrations of low and moderate-income communities. Program resources are allocated county-wide based on low-mod areas, which often coincide with areas of minority concentration. Over the next five years, the County intends to utilize CDBG, HOME, and ESG funds in areas where



51% or more of residents have low or moderate household incomes) are shown in the map below:

Low- and Moderate-Income Data, based on 2011-2015 ACS 5-year Estimates



Collier County and the City of Naples participate together in the Urban County CDBG Program. Marco Island, an incorporated city within the County, opted out of participation in 2012.

Target Area	Description
Target Area Name:	Countywide
Target Area Type:	Countywide

Table 45 - Geographic Priority Areas

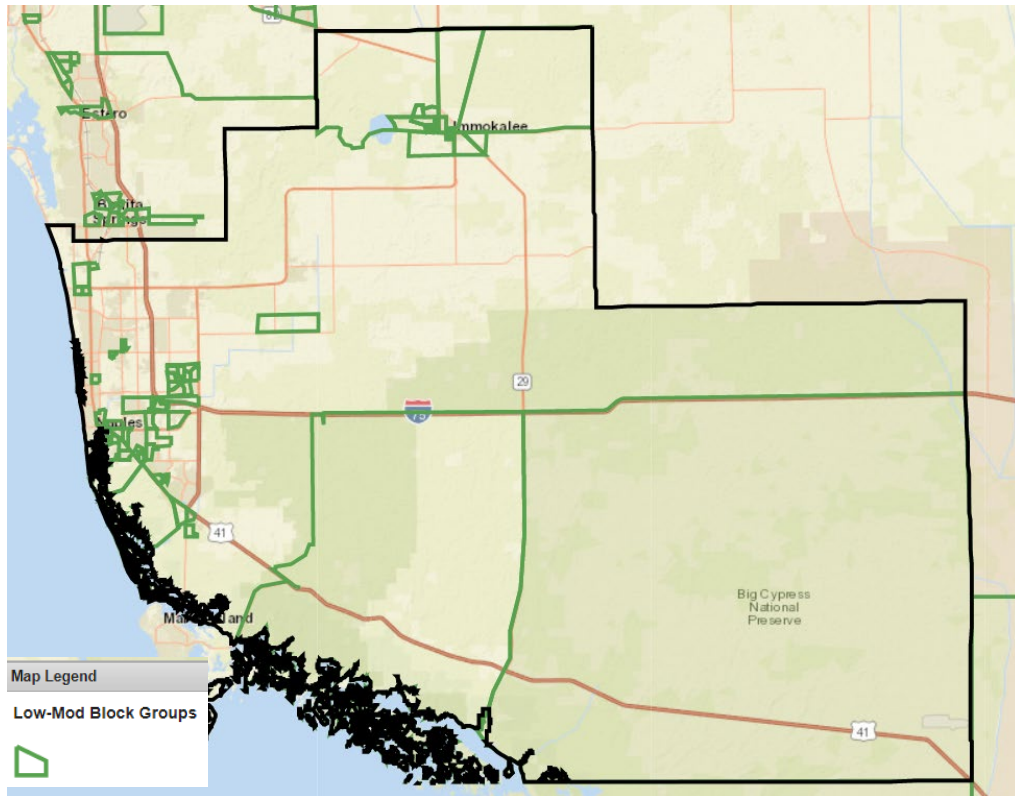
### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Collier County receives a direct entitlement of CDBG, HOME, and ESG funds from the U.S. Department of Housing and Urban Development to address the needs in the community. The needs identified during the Needs Assessment process were not exclusive to any specific geographic area within the County. Collier County has opted to undertake projects that will benefit income-eligible households throughout the County rather than identifying a target area. Program

resources are allocated countywide based on low-mod areas, which often coincide with areas of minority concentration.

The following map depict the low- and moderate-income block groups within Collier County. The low-income block groups identified in the map below will generally be prioritized for allocation of Consolidated Plan resources, however, individual low- and moderate-income persons residing anywhere in Collier County may be eligible beneficiaries of CDBG funds.



Source: HUD CPD Mapping Tool, <https://egis.hud.gov/cpdmaps/>

**SP-25 Priority Needs - 91.215(a)(2)**

**Priority Needs**

Through the Consolidated Planning process, the County has evaluated needs and assessed the market to determine gaps in services and needs in the community. Through the evaluation and findings of other studies focused on community development along with the needs and concerns established throughout the public participation process, a set of seven (7) priority needs have been identified to guide the use of community development funds throughout the next five years.

1	<b>Priority Need Name</b>	<b>Housing Affordability</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Income Low-Income Moderate Income
	<b>Geographic Areas Affected</b>	Countywide – Collier County, FL
	<b>Associated Goals</b>	<ul style="list-style-type: none"> <li>- New Construction, Rehabilitation, or Acquisition of Housing for Homeownership</li> <li>- New Construction, Rehabilitation, or Acquisition of Housing for Homeownership Rental Housing</li> <li>- Homebuyer Assistance</li> <li>- CHDO Set-Aside</li> <li>- Tenant Based Rental Assistance</li> </ul>

	<b>Description</b>	<ul style="list-style-type: none"> <li>- Provide down-payment assistance (principal reduction and closing cost reduction) to eligible low- and moderate-income homebuyers.</li> <li>- Provide rental subsidies (TBRA) to low-income households to make existing units affordable for elderly, frail elderly, disabled persons, and veterans.</li> <li>- Support the development of affordable rental and owned housing, including projects located near job centers that will be affordable to service employees and other low-wage members of the workforce.</li> <li>- Support homeownership opportunities for households through down payment or closing cost assistance.</li> </ul>
	<b>Basis for Relative Priority</b>	The need for affordable housing for target populations was shown to be in great need in the Housing Market Analysis, and Community Needs Survey. As demonstrated in the Housing Needs Assessment many families suffer from substandard conditions, overcrowding, and have a severe housing cost burden.
2	<b>Priority Need Name</b>	<b>Homelessness &amp; Homelessness Prevention</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low-Income Low-Income Moderate-Income Disabled (Physical, Mental, Behavioral Health)

		Elderly and Frail Elderly Children and Youth Homeless and At-Risk Populations
	<b>Geographic Areas Affected</b>	Countywide – Collier County, FL
	<b>Associated Goals</b>	- Support Emergency Housing and Services for the Homeless - HMIS Support - Provide Rapid Re-Housing and Homelessness Prevention
	<b>Description</b>	- Assist persons who are homeless through emergency, transitional, and permanent housing, and supportive services. - Assist households at risk of homelessness with short-term rental payment and other assistance. - Assist agencies in tracking homelessness services through a homeless management information system.
	<b>Basis for Relative Priority</b>	As demonstrated in the Homeless Needs Assessment section of this plan and the Community Needs Survey, the homeless population in the Collier County continues to grow without the increase of services to meet their needs. Interviews with community stakeholders, public meeting comments, and survey data revealed through our strategic planning process that this is a high priority,
3	<b>Priority Need Name</b>	<b>Public Facilities</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low-Income

		<p>Low-Income</p> <p>Moderate-Income</p> <p>Disabled (Physical, Mental, Behavioral Health)</p> <p>Elderly and Frail Elderly</p> <p>Children and Youth</p> <p>Homeless and At-Risk Populations</p>
	<b>Geographic Areas Affected</b>	Countywide – Collier County, FL
	<b>Associated Goals</b>	<ul style="list-style-type: none"> <li>- Improve Public Facilities</li> <li>- Improve Other Facilities</li> </ul>
	<b>Description</b>	<ul style="list-style-type: none"> <li>- Support public facility improvements that benefit low/moderate income households and persons, and persons with special needs to include community centers, health care facilities, parks, and public safety stations/offices, as well as other allowable public facility projects.</li> <li>- Improve existing deteriorated public facilities and infrastructure in low- and moderate-income areas.</li> </ul>
	<b>Basis for Relative Priority</b>	The need for facilities is shown through the continued expressed need from the Community Needs Survey.
4	<b>Priority Need Name</b>	<b>Public Infrastructure Improvements</b>
	<b>Priority Level</b>	High

<p><b>Population</b></p>	<p>Extremely Low-Income</p> <p>Low-Income</p> <p>Moderate-Income</p> <p>Disabled (Physical, Mental, Behavioral Health)</p> <p>Elderly and Frail Elderly</p> <p>Children and Youth</p> <p>Homeless and At-Risk Populations</p>
<p><b>Geographic Areas Affected</b></p>	<p>Countywide – Collier County, FL</p>
<p><b>Associated Goals</b></p>	<p>- Public Infrastructure Improvements</p>
<p><b>Description</b></p>	<p>- Support public infrastructure improvements that benefit low/moderate income households that eliminate blight, improve safety, and provide new affordable housing to include demolition and redevelopment, sidewalk construction and repair, street improvements, streetscaping, street lighting, crosswalks and pedestrian signaling systems, stormwater improvements, and other allowable infrastructure improvements not listed here.</p> <p>- Improve existing deteriorated infrastructure in low- and moderate-income areas.</p>
<p><b>Basis for Relative Priority</b></p>	<p>The need for infrastructure is shown through the continued demand for assistance from the various programs and the expressed need from the Community Need Survey, interviews with key community stakeholders, consultation with County staff, survey data, prior studies conducted by the Collier Metropolitan Planning Organization.</p>

5	<b>Priority Need Name</b>	<b>Public Services</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low-Income Low-Income Moderate-Income Disabled (Physical, Mental, Behavioral Health) Elderly and Frail Elderly Children and Youth Homeless and At-Risk Populations
	<b>Geographic Areas Affected</b>	Countywide – Collier County, FL
	<b>Associated Goals</b>	- Provide Public Service
	<b>Description</b>	Fund projects that provide supportive services to low- and moderate-income households as well as persons with special needs, specifically including but not limited to medical and dental services, mental health and substance abuse services, services to persons with disabilities, senior services, youth services, housing counseling, legal services, services for victims of domestic violence, employment training, and other allowable public services not listed here.
	<b>Basis for Relative Priority</b>	Through the Community Needs Survey and interviews with key community stakeholders, public meeting input, survey data.



6	<b>Priority Need Name</b>	<b>Affirmatively Furthering Fair Housing Choice</b>
	<b>Priority Level</b>	High
	<b>Population</b>	All
	<b>Geographic Areas Affected</b>	Countywide – Collier County, FL
	<b>Associated Goals</b>	Provide public services Provide assistance and education to homebuyers
	<b>Description</b>	Support targeted fair housing activities such as fair housing education, complaint handling services, and enforcement.
	<b>Basis for Relative Priority</b>	Impediment identified in AI
7	<b>Priority Need Name</b>	<b>Program Administration and Planning</b>
	<b>Priority Level</b>	High
	<b>Population</b>	All
	<b>Geographic Areas Affected</b>	Countywide – Collier County, FL
	<b>Associated Goals</b>	- Program Administration

	<b>Description</b>	Performance of administrative and planning requirements of CDBG, HOME, and ESG programs.
	<b>Basis for Relative Priority</b>	Consultation with County staff

**Table 46 – Priority Needs Summary**

**SP-30 Influence of Market Conditions – 91.215 (b)**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	TBRA is an important tool for families to maintain affordable housing. Severe cost burden is the greatest predictor of homelessness risk, with populations paying more than 50% of their income towards housing costs or having incomes at or below 50% AMI at greatest risk of becoming homeless
TBRA for Non-Homeless Special Needs	Lack of units with supportive services influences this program. Based upon consultations with homeless housing and social service agencies, a need for supportive housing has been identified as a priority. The special needs households include those with disabilities, persons with mental illness, elderly, frail elderly, veterans, as well as dysfunctional households facing a variety of issues. Market characteristics impacting this priority relate to the shortage of privately-owned housing units which are available to provide supportive housing programs. This problem is intensified by the lack of public funds.
New Unit Production	Rents will not financially support the cost of new unit production. A shortage of affordable, decent housing units is an identified need. The market characteristics influencing this priority include the age and condition of the existing housing stock without the rent levels to support rehabilitation. New construction faces the same market conditions. The HOME program can provide some resources to address this issue.
Rehabilitation	Rents will not financially support the cost of major rehabilitation projects similar to the new unit production priority discussed above, the achievable rents and income levels in the County often result in rehabilitation in the private marketplace to be financially infeasible. This issue is intensified by the age and condition of the housing stock.
Acquisition, including preservation	Lack of funding available to finance projects. There are opportunities to improve the conditions and affordability of housing by the acquisition of vacant, deteriorating structures. These structures are for the most part multi-unit in nature or previously nonresidential buildings appropriate for conversion. The cost and complexity of acquisition and rehabilitation of these structures usually requires implementations by an experienced housing development entity and financial assistance. When structures are of historic or architectural value, the cost can be increased. Similar to the new unit production, the HOME program can provide the resources for this type of development.

**Influence of Market Conditions**

**Table 47 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

Collier County Entitlement grant resources totaling \$4,567,555.47 are anticipated for the 2021 program year to meet underserved needs, foster decent affordable housing, develop institutional structure, and enhance coordination between public and private housing and social service agencies. Along with the County's 2021 annual CDBG, HOME, and ESG allocations, this figure includes \$134,787.17 in prior year CDBG funds and \$666,127.30 in prior year HOME funds that will be reprogrammed for use this year. Additionally, this figure includes an estimated \$20,000 in program income, which the County anticipates receiving from its CDBG program for use in 2021.

### Anticipated Resources

- **Bond Financing:** For multi-family affordable housing and single-family projects. A portion of the bonds issued by a state, local government, or housing development agency may be considered as HOME match.
- **Collier County Housing Trust Fund:** Administered by the County eligible activities include predevelopment, acquisition, construction, and rehabilitation costs associated with low-income housing development. The full amount of Collier Housing Trust Fund grants/loans invested into the project is eligible as HOME match.
- **Florida Affordable Housing Tax Credit Program:** Administered by the State of Florida, this program provides below-market interest rates for low-income housing projects. The maximum interest rate reduction is approximately 4% below market, for a maximum term of 20 years. HOME match is calculated by applying the present discounted cash value to the total yield foregone by the lender.
- **Affordable Housing Surtax:** Passed by the voters in 2018 Property Tax Exemptions: Not for profit developers may receive an exemption from property taxes have been awarded on a project-by-project basis to low-income housing developments. Generally based on the benefits provided to the community and the duration of the low-income housing commitment.
- **Volunteer Labor:** Area non-profit housing developers have been successful in utilizing volunteer labor in their developments. Architects, attorneys, and other professionals have also contributed their services to non-profit housing developments in Collier. Volunteer labor is eligible as HOME match.
- **Private Contributions:** Cash and materials have been contributed to the past by private businesses, lenders, corporations, and foundations to assist in the development of low-income housing in the County. It is expected that future contributions from private sources will continue to provide needed assistance. Private contributions are eligible as HOME match.
- **Other Federal Resources Used at the Local Level:** Federal Low-income Housing Tax Credits are allocated by the State of Florida and are used to subsidize rental housing developments that are affordable to persons with incomes below 60% AMI. Area projects have typically applied for the 9% tax credits in order to serve a lower-income population.

The 9% tax credits are more desirable but statewide demand greatly exceeds available funding.

- **Publicly owned land:** The County has a history of utilizing public property for affordable housing. Currently one property is under development for low-income affordable housing in the County. The County does own land itself that could be put toward affordable housing, but is looking at what it has, as well as land owned by other public agencies, to determine whether certain properties are well suited for affordable housing.
- **State Housing Initiatives Partnership program (SHIP):** Provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. The program was designed to serve very low, low- and moderate-income families.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
<b>CDBG</b>	<b>Public – Federal</b>	<ul style="list-style-type: none"> <li>- Public services</li> <li>- Infrastructure and facility improvements</li> <li>- Housing</li> <li>- Economic Development</li> <li>- Administration</li> <li>- Fair Housing</li> </ul>	\$2,774,274	\$20,000	\$134,787.17	\$2,899,061.17	<b>\$11,596,244.68</b>	Anticipated Year 1 funding will include entitlement grant funds, program income, and prior year unallocated funds
<b>HOME</b>	<b>Public – Federal</b>	<ul style="list-style-type: none"> <li>- Homebuyer assistance</li> <li>- Acquisition</li> <li>- Rental or homeowner rehab</li> <li>- Rental or homeownership new construction</li> <li>- Tenant-based rental assistance</li> <li>- Administration</li> </ul>	\$753,000	\$31,571	\$666,127.30	\$1,450,698.30	<b>\$5,802,793.20</b>	Anticipated Year 1 funding will include entitlement grant funds, program income, and prior year unallocated funds
<b>ESG</b>	<b>Public – Federal</b>	<ul style="list-style-type: none"> <li>- Shelter Operations</li> <li>- Rapid Re-Housing</li> <li>- Homelessness Prevention</li> <li>- HMIS</li> <li>- Administration</li> </ul>	\$217,796	\$0	\$0	\$217,796	<b>\$871,184.00</b>	Anticipated Year 1 funding will include entitlement grant funds

**Table 48 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied.**

Collier County leverages a combination of public and private funding to conduct activities identified in this plan. During this Consolidated Plan period, the County will research opportunities to apply for additional funding streams that are consistent with the goals of the Consolidated Plan. Infrastructure improvements projects capitalize on the ongoing revitalization efforts in the Bayshore Gateway Triangle and the Immokalee CRA. These areas were designated by the Collier County Board of Commissioners to boost the local economy and uplift surrounding communities. Additionally, the County works with several nonprofit organizations by granting funding for facility improvements and services. These grant funds are leveraged by private donations and other resources to provide services to clients or residents of Collier County.

The HOME program requires a 25% match of the total amount of funds drawn down during the federal fiscal year. Collier County HOME subrecipients are required to submit a match log that identifies the sources of match funds for each fiscal year. Match funds can be derived from various sources to include: the value of sponsorships from local businesses; waived County fees; donated land or improvements; volunteer hours; donated materials; or by other eligible methods as provided in the HOME regulations. When necessary, the County also uses its SHIP funding to match HOME funds. Historically, match amounts for HOME subrecipients have far exceeded the 25% annual contribution requirements stipulated by HOME program regulations.

The ESG program requires a 100% match for the total amount of funds drawn down during the federal fiscal year. Collier County requires all ESG subrecipients to provide a dollar-for-dollar match by calculating the value of volunteer hours, private donations, and salary not covered by ESG, other grant funding, in-kind donations, or by other eligible methods as provided in the ESG regulations. The County also provides match support for the ESG program from general funds.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

County owned land will be used in in the development of 82 housing units at the Bembridge property in partnership with McDowell Housing partners. There is no HUD funding in this development.

## **SP-40 Institutional Delivery Structure – 91.215(k)**

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, nonprofit organizations, and public institutions.



<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Collier County	Government	CDBG, HOME, and ESG Program Administration	Collier County
Able Academy	Nonprofit Organization	Public Service	Collier County
Boys & Girls Club of Collier County	Nonprofit Organization	Public Service	Collier County
Children's Advocacy Center of Collier County	Nonprofit Organization	Public Service	Collier County
Collier County Housing Authority	Housing Authority	Homeownership/ Affordable Housing	Collier County
Collier County Hunger and Homeless Coalition	Nonprofit Organization	Homeownership/ Affordable Housing	Collier County
Collier Resource Center, Inc.	Nonprofit Organization	Public Service	Collier County
Collier Senior Resources	Nonprofit Organization	Public Service	Collier County
David Lawrence Centers for Behavioral Health	Nonprofit Organization	Public Service	Collier County
Drug Free Collier	Nonprofit Organization	Public Service	Collier County
Empty Bowls Naples, Inc	Nonprofit Organization	Public Service	Collier County
Grace Place for Children and Families	Nonprofit Organization	Public Service	Collier County
Habitat for Humanity of Collier County	Nonprofit Organization	Homeownership/ Affordable Housing	Collier County
Harry Chapin Food Bank	Nonprofit Organization	Public Service	Collier County

Hope for Families Ministry	Nonprofit Organization	Public Service	Collier County
Immokalee CRA	Nonprofit Organization	Public Service	Collier County
Immokalee Fair Housing Alliance	Nonprofit Organization	Homeownership/ Affordable Housing	Collier County
Legal Aid Service of Collier County	Nonprofit Organization	Public Service	Collier County
Lighthouse of Collier	Nonprofit Organization	Public Service	Collier County
Meals of Hope	Nonprofit Organization	Public Service	Collier County
NAMI Collier County	Nonprofit Organization	Public Service	Collier County
Naples Senior Center at JFCS	Nonprofit Organization	Public Service	Collier County
Our Daily Bread Food Pantry Incorporated	Nonprofit Organization	Public Service	Collier County
Residential Options of Florida (ROOF)	Nonprofit Organization	Public Service	Collier County
St. Matthews House	Nonprofit Organization	Public Service	Collier County
St. Vincent de Paul Society, Naples	Nonprofit Organization	Public Service	Collier County
STARability Foundation	Nonprofit Organization	Public Service	Collier County
The Immokalee Foundation	Nonprofit Organization	Public Service	Collier County
The Salvation Army Naples	Nonprofit Organization	Public Service	Collier County
The Shelter for Abused Women & Children	Nonprofit Organization	Public Service	Collier County

United Way of Collier and the Keys	Nonprofit Organization	Public Service	Collier County
Wounded Warriors of Collier	Nonprofit Organization	Public Service	Collier County
Youth Haven, Inc.	Nonprofit Organization	Public Service	Collier County

**Table 49 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

Collier County has a comprehensive network of service providers that is made up of nonprofits, private sector developers, community-based development organizations, local housing authorities, and coalitions. Additionally, Collier County has enough staff capacity to dedicate one staff member per grant program that is administers. This allows both the staff and the service providers to become subject matter experts in their grant programs. This expertise maximizes both the efficiency and effectiveness of the programs administration and minimizes mistakes.

One of the greatest gaps in the Institutional Delivery System is the financial capacity of the nonprofit partners. The funding Collier County provides is intended to be supplemental to the operation of programs. For many of the nonprofits the County’s funding represents the majority of the money expended for a program and limits the reach of the program beyond the amount allocated by HUD. An additional gap has been identified since the release of the revised HOME Final Rule. The final rule eliminated the ability of local housing authorities to serve as Community Housing Development Organizations (CHDOs). While a new CHDO has been identified to take the place of this housing authority some local institutional knowledge has been lost in the transition.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services.**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	

<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services		X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X		
<b>Other</b>			
Other			

**Table 50 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

Collier County has a comprehensive network of service providers that is made up of nonprofits, private sector developers, community-based development organizations, local housing authorities, and coalitions. Additionally, Collier County has enough staff capacity to dedicate one staff member per grant program that is administers. This allows both the staff and the service providers to become subject matter experts in their grant programs. This expertise maximizes both the efficiency and effectiveness of the programs administration and minimizes mistakes.

One of the greatest gaps in the Institutional Delivery System is the financial capacity of the nonprofit partners. The funding Collier County provides is intended to be supplemental to the operation of programs. For many of the nonprofits the County's funding represents most of the money expended for a program and limits the reach of the program beyond the amount allocated by HUD. An additional gap has been identified since the release of the revised HOME Final Rule. The final rule eliminated the ability of local housing authorities to serve as Community Housing Development Organizations (CHDOs). While a new CHDO has been identified to take the place of this housing authority some local institutional knowledge has been lost in the transition.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The County has been successful at partnering with several agencies serving persons with special needs via entitlement funding, and also has provided services and programs to persons with special needs via the SHIP program, which aids in the production and preservation of affordable homeownership and multifamily housing for very low, low, and moderate-income households. Although the County has been successful at working with many of the non-profit organizations in the community, gaps in service delivery include supportive services for homeless individuals, persons with special needs, and supportive housing and transitional housing for residents with substance and alcohol abuse issues.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.**

The most significant gap in the service delivery system is identifying sufficient funding to meet the needs identified. Collier County typically receives requests for four to five times the funding available on an annual basis. Consequently, funding is allocated to as many high priorities needs, and projects as is practicable. Given the limited HUD funding available to completely overcome the gaps in the institutional structure, the County collaborates with various partners to ensure that priority needs are addressed. For example, the County operates as the lead agency for the Area Agency on Aging, which provides case management and other services for seniors and oversees a daily nutritional program for seniors in the community. Also, the County seeks and has been successful in receiving many other awards to address priority needs. These grants include a SHIP award to assist with homeowner and rental opportunities and a state of Florida Criminal Justice, Mental Health and Substance Abuse grant through which the County partners with the Sheriff's office and a local mental health facility to improve outcomes for persons in the criminal justice system who have mental health issues. The development of social service collaborations across the region to coordinate the work of social service organizations, disseminate news and information, and spearhead community-wide solutions to local needs is necessary to assist the community in overcoming gaps in services for the homeless and residents with substance abuse issues.

## SP-45 Goals Summary – 91.215(a)(4)

### Goal Descriptions

- **Provide Assistance and Education to Homebuyers** - Funds will be used to assist low-income, first-time homebuyers with down-payment assistance to purchase a home.
- **Support New Construction, Rehabilitation, or Acquisition of Affordable Housing for Homeownership** – Funds will be used to support new construction, rehabilitation, or acquisition of affordable housing for homeownership.
- **Support New Construction, Rehabilitation, or Acquisition of Affordable Rental Housing** – Funds will be used to support new construction, rehabilitation, or acquisition of affordable housing for rental housing.
- **CHDO Set-Aside** – Funds will be used to support new construction, rehabilitation, or acquisition of affordable housing for housing developed by a CHDO.
- **Tenant Based Rental Assistance** – Funds will be used to provide rental subsidies to low-income persons, persons with mental illness, elderly, frail elderly, disabled, and veterans.
- **Support Emergency Shelter and Services for the Homeless** – Funds will be used to provide emergency shelter services and permanent housing for homeless persons.
- **HMIS Support** – Funds will be used to collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness.
- **Provide Homelessness Prevention** - Funds will be used to provide permanent housing to prevent persons from becoming homeless.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Priority Needs Addressed	Funding	Goal Outcome Indicator
1	Administration & Planning	2021	2025	Other	Countywide	Provide Administration & Planning	CDBG: \$2,773,270 ESG: \$81,678.50 HOME: \$392,123.70	Other: Planning & Administration: CDBG: 5; HOME: 5; ESG: 5
2	Support New Construction or Rehabilitation or Acquisition of Affordable Rental Housing	2021	2025	Affordable Housing	Countywide	Housing Affordability	CDBG: \$2,500,000	Rental Units Constructed: 400
2	Improve Public Infrastructure	2021	2025	Non-Housing Community Development	Countywide	Public Infrastructure Improvement	CDBG: \$918,380	Public facility or infrastructure activities other than low/moderate-income housing benefit: 5,625
3	Improve Public and Other Facilities	2021	2025	Non- Housing Community Development	Countywide	Public Facilities	CDBG: \$672,751.32	Public facility or infrastructure activities other than low/moderate-income housing benefit: 900
4	Support New Construction, Rehabilitation, or Acquisition of Affordable Rental Housing	2021	2025	Affordable Housing	Countywide	Housing Affordability	CDBG: \$5,395,000.00 HOME: \$2,000,000.00	Rental Units Rehabilitated Assisted: 260 Rental Units Acquired: 5
5	Provide Public Services	2021	2025	-Community Development	Countywide	Public Services	CDBG: \$1,741,755.85	Number of persons assisted: 1100

6	Support New Construction, Rehabilitation, or Acquisition of Affordable Housing for Homeownership	2021	2025	Affordable Housing	Countywide	Housing Affordability	HOME: \$1,245,058.60	Other: Rental Units Acquired: 5
7	CHDO	2022	2025	Affordable Housing	Countywide	Housing Affordability	CHDO Set-aside: \$451,800	Rental Units Constructed: 20
8	Support Emergency Housing and Services for the Homeless	2021	2025	Homeless	Countywide	Homelessness & Homelessness Prevention	ESG: \$500,000.00	Homeless Person Overnight Shelter: 600
9	HMIS Support	2021	2025	Other	Countywide	Homelessness & Homelessness Prevention	ESG: \$200,000.00	Other: HMIS Support
10	Homeless Prevention & Rapid Rehousing	2021	2025	Homeless	Countywide	Homelessness & Homelessness Prevention	ESG: \$307,306.50	Homelessness Prevention: 25 persons
11	Tenant Based Rental Assistance	2021	2025	Homeless	Countywide	Homelessness & Homelessness Prevention	HOME: \$500,000	Tenant-based Rental Assistance/ Rapid Rehousing: 20

**Table 51 – Goals Summary**



**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

Over the next five years, Collier County anticipates providing affordable housing for an estimated 25 extremely low-income, low-income, or moderate-income families through CHDO activities, and support for new construction, rehabilitation, or acquisition of affordable rental or for-sale housing using HOME funds.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The Collier County Housing Authority (CCHA) is an independent authority established under state law, is separate from the general control of the County, and operates no HUD-funded public housing units. The Collier County Housing Authority is not required by a Section 504 Voluntary Compliance Agreement to increase the number of accessible units.

### **Activities to Increase Resident Involvements**

The Collier County Housing Authority undertakes a variety of initiatives to increase resident involvement which include established programs that represent all residents living in Housing Authority developments. The Collier County Housing Authority coordinates programs, activities, and services offered to residents, including:

- Family Self Sufficiency Program - designed to assist residents with achieving self-sufficiency. This effort is accomplished through goal setting, intervention, advocacy, and community collaboration. When entering the program, the residents meet with a Family Self Sufficiency (FSS) Program Coordinator to discuss their needs and to set goals. Residents can receive assistance with seeking employment, job training, and educational opportunities.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

The Collier County Housing Authority is not designated as troubled and is considered a high performer.

### **Plan to remove the ‘troubled’ designation**

Not applicable

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

The inventory of affordable housing in Collier County is not sufficient to meet the demand for affordable units. One of the primary challenges to creating and preserving affordable housing in Collier County is that household income is failing to keep up with rising housing costs. The local economy is focused on retail, hospitality, services, and agriculture; however, high housing costs have priced out much of the workforce needed for the county to function.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Collier County faces a burgeoning issue in trying to identify, quantify and qualify new and existing affordable housing units. With a wider range of housing options, Collier County would be better equipped to tackle the affordable housing problem. The effort requires comprehensive strategies and a variety of tools that can be used alone or in combination to reduce costs and increase availability.

During this consolidated plan period, Collier County will continue to Review and Revise the Land Development Code which, if done well will make it easier to implement necessary changes to encourage housing affordability. The current Land Development Code (LDC) does not consistently support and encourage growth in already existing urbanized areas of the county (those areas generally west of Collier Parkway). Many of the LDC's ordinances are geared toward large-scale, planned-unit developments (PUDs) on greenfield sites. Conversely, smaller-scale redevelopment and infill sites in already developed areas of the county are challenging to consolidate, may need to address adjacent uses and neighborhood concerns, and often require additional density to make them financially feasible. Collier County can also consider reducing parking standards to achieve affordability, permitting guest houses as accessory dwelling rental unit, encouraging smart-site infrastructure, and identify strategic opportunity sites.

### **SP-60 Homelessness Strategy – 91.215(d)**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Collier County, through its nonprofit partners, provides services for the homeless by allocating ESG funding. The network of services providers refers clients to one another for assistance on an ad hoc basis. They work to build trusting relationships with homeless persons living on the streets and in shelters as well as at-risk populations to remain stably housed. The subrecipients perform assessments for homeless persons and those at risk of homelessness to link them to shelter and other supportive services that are appropriate to meet their needs. All subrecipients funded through the County's ESG will participate in coordinated entry.

Additionally, the County also continues to provide funding for salaries and operating costs to shelters in the community including the Shelter for Abused Women and Children. The County also supports facility improvements at local emergency shelter locations. Collier County also participates in the Point in Time Count to identify the number of homeless persons in the County and to appropriately allocate funding to address homelessness and human trafficking victims.

#### **Addressing the emergency and transitional housing needs of homeless persons**

Collier County currently awards its ESG entitlement funds to subrecipients for the operation of emergency shelters, provision of hotel/motel vouchers, financial assistance through rapid re-housing to become stably housed and homeless prevention programs to serve individuals and families. Some emergency shelters and homeless prevention programs are designed to focus their services to the needs of specific populations such as families, victims of domestic violence, persons being evicted, and persons with severe mental health disorders or substance abuse histories.

In response to the HEARTH Act and 24 CFR part 576, Collier County, in collaboration with its subrecipients are working together to prevent homelessness by helping families remain within their communities and retain their current permanent housing or diverting people to permanent housing solutions. The first step in this process was to streamline the intake of homeless families seeking emergency shelter. The improved coordination will result in more families being diverted away from homelessness and more families exiting homelessness and being rapidly re-housed in permanent housing.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The County will continue to administer the Emergency Solutions Grants (ESG) and oversee activities for homeless individuals and families. The County has identified rapid re-housing as a priority during the next Consolidated Plan period. Obtaining permanent housing for homeless individuals and families will shorten the length of time spent in emergency and transitional shelters.

Collier County encourages collaboration with organizations to transition as many people as possible into permanent housing as quickly as possible. The County also supports the implementation of coordinated entry process to assess and direct the homeless and people with mental illness to appropriate housing and services. Some families or individuals may require only limited assistance for a short period of time, such as emergency food and shelter -- until a first paycheck is received or a medical emergency has passed. Others will require more comprehensive and long-term assistance, such as transitional housing with supportive services and job training. Due to limited resources, it is important for agencies to eliminate duplication of effort by local agencies, both in assessment procedures and in subsequent housing and supportive services. The Homeless Management Information System (HMIS) can be improved with common intake forms, shared data, effective assessment instruments and procedures, and on-going coordination of assistance among community organizations.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs**

Diversion to housing and services outside of the traditional homeless services system is an integral part of helping families to avoid becoming homeless. Through a coordinated system, service providers will work with families to identify other housing options available for the household rather than accessing shelter through the homeless system. For example, family or friends that the client may be able to stay with while stabilizing their housing situation, which

may be more beneficial for the household and simultaneously reserves homeless shelter resources for those with no other options.

## **SP-65 Lead based paint Hazards – 91.215(i)y**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

Collier County will continue to implement countermeasures to reduce lead-based paint hazards by abating or removing lead-based paint hazards found in existing housing built prior to 1978. Collier County educates the public on the hazards of lead-based paint and educates parents about protecting their children. In response to lead-based paint hazards and the limited resources available, the County will plan a steady, long-term response in accordance with Federal lead-based paint standards, other applicable federal regulations, and local property standards.

The County will identify houses with lead-based paint through the various housing programs undertaken by the County and will abate or remove lead hazards in high priority units. Government assisted housing rehabilitation projects will include the completion of a lead-based paint inspection according to HUD and Environmental Protection Agency (EPA) guidelines. Policies and procedures for abatement of lead hazards have been established in Collier County, which include determining cost effectiveness for abatement and procedures for assessing, contracting, and inspecting post-abatement work. The policies and procedures also include preparing work write-ups and costs estimates for all income eligible persons in Collier County with identified lead-based paint hazards.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Lead poisoning is the leading environmental hazard to children, creating devastating and irreversible health problems. The leading cause of lead-based poisoning is exposure to dust from deteriorating paint in homes constructed before 1978. This is due to the high lead content used in paint during that period, and particularly in homes built before 1950. Pre-1978 housing occupied by lower income households with children offers particularly high risks of lead exposure due to the generally lower levels of home maintenance among lower income households. This is an important factor since it is not the lead paint itself that causes the hazards, but rather the deterioration of the paint that releases lead-contaminated dust and allows children to peel and eat lead-contaminated flakes.

### **How are the actions listed above integrated into housing policies and procedures?**

Collier County policies and procedures call for full compliance with the lead-based paint regulations at 24 CFR Part 35. Contractors, subrecipients, and other community partners are advised of the lead-based paint regulations and the County works with them to ensure inspection, testing, and abatement of lead hazards wherever necessary. Additionally, the County distributes information and literature on lead hazards to households who may be at risk of exposure.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Collier County has a Business and Economic Division that provides help with business relocation and expansion. This Division has partnered with several local economic development agencies, including the Small Business Development Center, which helps with small business start-ups, Career Source of Southwest Florida to help with job training and employment services, and Naples Chamber of Commerce. The local community college provides additional classes and training related to small business development and implementation and job training programs. Life skills, employment, and job training activities are offered in areas with high concentrations of low-income residents including Immokalee, and there are two targeted CRAs in the Bayshore-Gateway Triangle Area and Immokalee.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Some of the jurisdiction's poverty reduction programs and the affordable housing programs detailed in this plan are managed by Collier County, allowing for strong coordination of program offerings, performance goals, and policies.

## **SP-80 Monitoring – 91.230**

### **Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Subrecipients will receive information on federal and local regulations relating to their specific activity, along with an explanation as to how they apply to the project. Specific performance objectives will be outlined within each subrecipient agreement, giving measurable objectives for the eligible activity to be carried out. Each project is monitored on an ongoing basis and all preconstruction conferences are attended by division staff. Prior to any contracting, CHS staff reviews program requirements with prospective subrecipients, including emphasis on conflict of interest and special requirements for each subrecipient's specific agreement. This process ensures subrecipients are fully aware of program requirements. Documentation submitted with reimbursement requests is reviewed for compliance with applicable regulations and measurable objectives prior to issuing funds.

On-site monitoring of selected subrecipients is scheduled by the County and conducted by the CHS Grant Monitoring Team using an enhanced monitoring checklist. The Monitoring Team is typically composed of the Compliance Supervisor, the Project Grant Coordinator, the Monitoring Operations Analyst, and a Senior Accountant. This team is charged with providing a progress monitoring visit and evaluation and a second visit at final project closeout (the timing of which

are subject to change based on current divisional policies). The specific number of monitoring visits each funded entity receives is based on a risk evaluation, but every project will have a closeout monitoring. Projects still under construction for more than a year are also monitored until the project is complete. Projects are reviewed to ensure all aspects of the activity are carried out in accordance with applicable regulations. After a monitoring visit, CHS sends a follow-up letter to the subrecipient stating the outcome of the monitoring. Where required by the monitoring outcome, Corrective Action Plans are developed and the subrecipient's compliance with the Corrective Action Plan is reviewed until the plan is satisfied. After the Corrective Action Plan is satisfied and all monitoring findings are cleared, CHS closes out the monitoring with a letter to the subrecipient identifying future compliance requirements and reporting responsibilities.

In addition to the above, any subrecipient determined to be in need of and/or requesting additional training on how to meet grantee and federal requirements receives technical assistance (TA) in the form deemed most appropriate to the circumstances.

The County has developed written policies and procedures that are in place for all federal grant programs. CHS continues to monitor and assist subrecipients to become aware of and knowledgeable about all grant requirements. Additionally, CHS provides TA to achieve compliance with all federal requirements and holds a quarterly partnership meeting with each subrecipient to ensure successful project completion.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

Collier County Entitlement grant resources totaling \$4,567,555.47 are anticipated for the FY2021 to meet underserved needs, foster decent affordable housing, develop institutional structure, and enhance coordination between public and private housing and social service agencies. Along with the County's 2021 annual CDBG, HOME, and ESG allocations, this figure includes \$134,787.17 in prior year CDBG funds and \$666,127.30 in prior year HOME funds that will be reprogrammed for use this year. Additionally, this figure includes an estimated \$29,000 in CDBG program income and \$31,571 in HOME program income.

In the prior program year, the County received CDBG-CV and ESG-CV funds to assist eligible individuals and families facing hardships due to the COVID-19 pandemic. CDBG-CV funds were allocated towards economic development activities such as small business loans to assist businesses that have been negatively affected by the COVID-19 pandemic. CDBG-CV funds were also allocated to the purchase of medical equipment such as personal protective equipment and testing. ESG-CV funds were utilized for expanded rapid re-housing and homeless prevention activities. The County continues to assess the effectiveness of these allocated funds and will work to ensure that the funds are utilized to optimal efficiency.

Additional resources available to Collier County in this program year include State Housing Initiative Partnership (SHIP) funding of approximately \$2,500,000 which is used for a wide range of rehabilitation, rental housing, and homeownership assistance.



**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
<b>CDBG</b>	<b>Public – Federal</b>	<ul style="list-style-type: none"> <li>- Public services</li> <li>- Infrastructure and facility improvements</li> <li>- Housing</li> <li>- Economic Development</li> <li>- Administration</li> <li>- Fair Housing</li> </ul>	\$2,744,274	\$29,000	\$134,787.17	\$2,908,061.17	<b>\$11,093,096</b>	Anticipated Year 1 funding will include entitlement grant funds, program income, and prior year unallocated funds
<b>HOME</b>	<b>Public – Federal</b>	<ul style="list-style-type: none"> <li>- Homebuyer assistance</li> <li>- Rental or homeowner rehab</li> <li>- Rental or homeownership new construction</li> <li>- Acquisition</li> <li>- Tenant-based rental assistance</li> <li>- Administration</li> </ul>	\$753,000	\$31,571	\$666,127.30	\$1,450,698.30	<b>\$3,138,284</b>	Anticipated Year 1 funding will include entitlement grant funds, program income, and prior year unallocated funds
<b>ESG</b>	<b>Public – Federal</b>	<ul style="list-style-type: none"> <li>- Shelter Operations</li> <li>- Rapid Re-Housing</li> <li>- Homelessness Prevention</li> <li>- HMIS</li> <li>- Administration</li> </ul>	\$217,796	\$0	\$0	\$217,796.00	<b>\$871,184.00</b>	Anticipated Year 1 funding will include entitlement grant funds

**Table 52 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied.**

Projects selected for funding by Collier County leverage additional community resources, including public and private agency funds. Although the CDBG program does not require a match from non-federal sources, monies dedicated to infrastructure improvements capitalize on ongoing revitalization efforts by the Bayshore and Immokalee Community Redevelopment Agencies (CRAs). Facility improvements for nonprofit organizations enhance their ability to provide services to their clients or residents. Public service funds are granted to agencies with additional public and/or private funding streams that provide a variety of services in addition to those supported by CDBG funds. For example, several nonprofits receive state funds through the Department of Children and Families to support CDBG-funded programs. In recent years, subrecipients also had large private donors who made cash donations.

Both the HOME and ESG programs have matching funds requirements. The HOME program match will be provided from organizations that receive HOME funding during FY2021 in in-kind contributions and other non-federal sources to fund the operations supporting the HOME funded program. The County may also satisfy the HOME match through the State Housing Initiative Program (SHIP). The ESG program requires the County provide a 1:1 match. The County plans to fund the Shelter for Abused Women and Children and the subrecipient will provide match through payment of costs associated with shelter operations such as program staff salaries. NAMI's rapid re-housing and the HMIS activity will also provide required match. Additionally, the County pays the salaries of County staff to contribute to match requirements form HUD.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Florida Statutes Section 125.379, Disposition of County property for affordable housing, requires that counties create an inventory of real property with fee simple title appropriate for affordable housing. Collier County maintains the inventory of County-owned surplus land through its Real Property Division. Locally, the disposition of surplus land is governed by Resolution 2007-172 and Resolution 2010-123, which direct the County to sell the land and use the proceeds to increase financial resources set-aside for affordable housing.

The County identified two publicly owned parcels suitable for new housing construction and released an RFP for their sale and development in fall 2018. One parcel, known as Bembridge, released an Invitation to Negotiate for the development of affordable housing in spring 2019. The Bembridge property developer will receive Florida Housing Finance Authority funding to construct 82 new rental units in 2021. The project has completed all zoning activities required for construction to begin. The project is expected to commence in late 2021.

In 2019, the County acquired 60+ acres in Golden Gate City. As part of this acquisition the County has obligated 40ac to affordable housing. In 2020 the County released an RFP, and a nonprofit developer was selected. This project includes a 10M private donation to support the project. The County will contribute the land to project.

In addition, the County Board of Commissioners recently adopted Resolution 2018-39, which encourages the co-location of housing and public facilities when the County acquires future property.

## AP-20 Annual Goals and Objectives

### Goal Descriptions

- **Support New Construction, Rehabilitation, or Acquisition of Affordable Housing for Homeownership** – Funds will be used to support new construction, rehabilitation, or acquisition of affordable housing for homeownership.
- **Support New Construction, Rehabilitation, or Acquisition of Affordable Rental Housing** – Funds will be used to support new construction, rehabilitation, or acquisition of affordable housing for rental housing.
- **Tenant Based Rental Assistance** – Funds will be used to provide rental subsidies to low-income persons, elderly, frail elderly, disabled, and veterans.
- **Support Emergency Shelter and Services for the Homeless** – Funds will be used to provide emergency shelter services and permanent housing for homeless persons.
- **HMIS Support** – Funds will be used to collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness.
- **Provide Homelessness Prevention** - Funds will be used to provide permanent housing to prevent persons from becoming homeless.

Goals Summary Information Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	CDBG Administration & Planning	2021	2022	Other	Countywide	Provide Administration & Planning	CDBG: \$554,654 ESG: \$16,334.70 HOME: \$78,295.30	Other: Planning & Administration: CDBG: 1; HOME: 1; ESG: 1
2	Support New Construction, Rehabilitation, or Acquisition of Affordable Rental Housing	2021	2022	Affordable Housing	Countywide	Housing Affordability	CDBG: \$500,000	Rental Units constructed: 80
3	Improve Public Infrastructure	2021	2022	Non-Housing Community Development	Countywide	Public Infrastructure Improvements	CDBG: \$183,676	Public facility or infrastructure activities other than low/moderate-income housing benefit: 1,125
4	Improve Public and Other Facilities	2021	2022	Non- Housing Community Development	Countywide	Public Facilities	CDBG: \$248,380.00	Public facility or infrastructure activities other than low/moderate-income housing benefit: 180
5	Support New Construction, Rehabilitation, or Acquisition of Affordable Rental Housing	2021	2022	Affordable Housing	Countywide	Housing Affordability	CDBG: \$1,079,000.00 HOME: \$400,000.00	Rental Units Rehabilitated: 52 Rental Units Acquired: 1

6	Provide Public Services	2021	2022	Community Development	Countywide	Public Services	CDBG: \$348,351.17	Public service activities for other than Low/Moderate Income Housing Benefit: 260
7	Support New Construction, Rehabilitation, or Acquisition of Affordable Housing for Homeownership	2021	2022	Affordable Housing	Countywide	Housing Affordability	HOME: \$872,403	Homeowner Housing Added: 8
8	Support Emergency Shelter and Services for the Homeless	2021	2022	Homeless	Countywide	Homelessness & Homelessness Prevention	ESG: \$100,000.00	Homeless Person Overnight Shelter: 120
9	HMIS Support	2021	2022	Other	Countywide	Homelessness & Homelessness Prevention	ESG: \$40,000	Other: HMIS support 3
10	Provide Homelessness Prevention	2021	2022	Homeless Special Needs	Countywide	Homelessness & Homelessness Prevention	ESG: \$61,461.30	Homelessness Prevention: TBD
11	Tenant Based Rental Assistance	2021	2022	Affordable Housing	Countywide	Homelessness & Homelessness Prevention	HOME \$100,000	Tenant-based Rental Assistance/ Rapid Rehousing: 4

**Table 53 – Goals Summary**

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

For FY 2021-2022, Collier County will fund a total of 12 projects under the CDBG, HOME, and ESG programs, identified below with additional details provided in Section AP-38. Please note that funding levels and goal outcome indicators are estimates for planning purposes. Payments to subrecipients for individual projects and/or activities are not contingent on meeting annual outcome indicators shown below. Subrecipient award amounts may not match those in the applications submitted to the County, as not all projects were funded at requested levels. Recommended activities are eventually finalized in a legal agreement approved by the Board of County Commissioners and the subrecipients. The agreement is considered to contain the final activity description including funding levels, scope elements, deliverables and beneficiaries and supersedes any prior information such as the application or this action plan.

CDBG projects include public services, public facility, and public infrastructure improvements. Under the HOME program, the County will fund, acquisition, and/or rehabilitation of affordable housing and a tenant-based rental assistance program.

ESG activities include emergency shelter operations support and administration.

The administrative costs of the CDBG, HOME, and ESG projects are also included as projects and represent 20%, 10%, and 7.5% of annual allocations, respectively.

In the event that any of the activities identified in the project list and descriptions do not perform as anticipated and grant funds are returned, or in the event that additional funds become available, the County reserves the right to reprogram those funds for use in a TBRA, Down Payment and Closing Cost Assistance program for low- and moderate-income households.

## Projects

#	Project Name
1	CDBG Collier County CDBG Administration & Planning
2	CDBG Casa San Juan Diego - National Development
3	CDBG Sunrise Group
4	CDBG Collier County Housing Authority – HVAC Installation
5	CDBG Collier County Housing Authority – Rental Acquisition
6	CDBG Shelter for Abused Women & Children
7	CDBG City of Naples
8	CDBG Sunrise Group
9	CDBG Legal Aid
10	CDBG Project HELP
11	HOME Habitat for Humanity
12	HOME Collier County HOME Administration & Planning
13	HOME Wounded Warrior Project
14	ESG Shelter for Abused Women
15	ESG Collier County ESG Administration & Planning

Table 54 – Project Information

### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs.**

The County has pursued a variety of strategies to impact the identified needs of the community, the primary obstacle to meeting the underserved needs is the lack of sufficient financial resources. Annually several project proposals may be unfunded or receive only partial funding due to lack of available resources.

Allocation priorities for the FY 2021-2022 Action Plan are consistent with those outlined in the Strategic Plan portion of the County’s 2021-2025 Consolidated Plan. The priorities were identified through a review of market conditions as well as a needs assessment that analyzed affordable housing, special need housing, homeless, and non-housing community development needs in Collier County. Substantial participation by residents, local and regional organizations, and other stakeholders also informed these priorities.

The Consolidated Plan and the Needs Assessment conducted as part of the Consolidated Planning process identified affordable for-sale and rental housing as a top need in Collier County. Housing affordability was the most common issue identified by interviewees and community meeting participants throughout the county, including in Naples and Immokalee. Further, according to Comprehensive Housing Affordability Strategy (CHAS) data, about 19% of all households in the county spend more than 30% of their income on housing. For low- and moderate-income households, about 75% of renters and 65% of owners spend over 30% of income on housing.



The County made its funding decisions for this Action Plan based on need, geographic priorities, and opportunities to work with subrecipients and other partners that contribute additional resources to leverage federal funds. The main obstacle to addressing underserved needs is the shortage of financial resources to address Collier County's priorities.

In the event of natural disasters, pandemics, and other worldwide crisis events (natural or manmade), the County may substantially amend the projects in this Plan to meet the immediate needs of the community. It is the responsibility of the County to plan ahead and be disaster prepared. For example, in the event of hurricanes the County may reprioritize from normal activities to focus on infrastructure and facilities improvements, or increase public services, where allowable, in the case of a pandemic or other natural disaster. Under the State SHIP program, the county has an existing Disaster Assistance Strategy that goes into effect when a disaster declaration has been declared by the President or the Governor. Collier County will also take advantage of federal waivers that may be issued from time to time in the event of declared disasters. In April 2020, the County identified HUD CDBG, ESG and HOME waivers that it was electing to use in addressing the Coronavirus pandemic. Collier County will continue to take advantage of all appropriate CDBG, ESG and HOME waivers as they become available

## AP-38 Project Summary

### Project Summary Information

No.	Project	Goals Supported	Geographic Areas	Needs Addressed	Funding
1	<b>Collier County CDBG Administration &amp; Planning</b>	CDBG Planning and Administration	Countywide	CDBG Planning & Administration	CDBG: \$548,854.00
	Description	CDBG Program Administration & Planning			
	Target Date for Completion	9/30/2022			
	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	1			
	Location Description activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	County Wide			
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	CDBG funds will be used for administrative and planning activities.			
2	<b>Casa San Juan Diego - National Development</b>	Support New Construction, Rehabilitation, or Acquisition of Affordable Rental Housing	Countywide	Housing Affordability	CDBG: \$500,000.00
	Description	Subrecipient will utilize CDBG funds to support the development of 80 affordable housing rental units in Immokalee			
	Target Date for Completion	9/30/2022			

	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	80 low-mod households			
	Location Description activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	County Wide			
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Phase 1: Preliminary engineering, architectural design & permitting.			
	<b>Sunrise Group</b>	Public Facility Improvement	Countywide	Public Facility Improvement	CDBG: \$56,369.76
	Description	Subrecipient will utilize CDBG funds for facility improvements. The County will allocate prior year CDBG funding.			
	Target Date for Completion	9/30/2022			
	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	60 individuals with disabilities			
<b>3</b>	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Countywide			
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Public Facility Improvements			

4	<b>Collier County Housing Authority</b>	Affordable Housing: HVAC Installation	Countywide	Housing Affordability	CDBG: \$500,000.00
	Description	Subrecipient will utilize CDBG funds for public facility improvements: HVAC Installation			
	Target Date for Completion	9/30/2022			
	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	50 households			
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Countywide			
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Subrecipient will utilize CDBG funds for support affordable housing: HVAC Installation			
5	<b>Collier County Housing Authority</b>	Rental Acquisition	Countywide	Affordable Housing	CDBG: \$579,000.00
	Description	Subrecipient will utilize CDBG funds for rental acquisition for low-income households			
	Target Date for Completion	9/30/2022			
	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	2 households			
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Countywide			

	available on the AP-36 Project Detail screen)				
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Subrecipient will utilize CDBG funds for rental acquisition for low-income households			
<b>6</b>	<b>Shelter for Abused Women &amp; Children</b>	Public Facility Improvement	Countywide	Public Facility Improvement	CDBG: \$51,223.07
	Description	Subrecipient will utilize CDBG funds for security enhancement. The County will allocate prior year funding.			
	Target Date for Completion	9/30/2022			
	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	120 victims of domestic violence			
	(additional information for this discussion may be available on the AP-36 Project Detail screen)				
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Countywide			
Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Security Enhancement				
<b>7</b>	<b>City of Naples</b>	Infrastructure & Improvement	Countywide	Public Facility	CDBG: \$183,676.00

	Description	Subrecipient will utilize CDBG funds for streetlight replacement in Census Tract 0007.00. The County will allocate prior year funding.		
	Target Date for Completion	9/30/2022		
	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	1125 low-mod income persons.		
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	City of Naples		
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Subrecipient will utilize CDBG funds for streetlight replacement in low-income areas		
	<b>Sunrise Group</b>	Public Services	Countywide	Public Services
				CDBG: \$98,000.00
	Description	Subrecipient will utilize CDBG funds for transportation.		
	Target Date for Completion	9/30/2022		
	Estimate the number and type of families that will benefit from the proposed activities	60 persons with disabilities		
<b>8</b>	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Countywide		
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Subrecipient will utilize CDBG funds for transportation of disabled persons.		

9	<b>Legal Aid</b>	Public Services	Countywide	Public Services	CDBG: \$158,351.17	
	Description	Subrecipient will utilize CDBG funds for services to victims				
	Target Date for Completion	9/30/2022				
	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	100 Victims Served				
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Countywide				
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Subrecipient will utilize CDBG funds for legal services to victims.				
	10	<b>Project HELP</b>	Public Services	Countywide	Public Services	CDBG: \$92,000.00
		Description	Subrecipient will utilize CDBG funds for a mobile forensic unit.			
Target Date for Completion		9/30/2022				
Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)		80 Persons Served				
Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)		Countywide				

	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Subrecipient will utilize CDBG funds for a mobile forensic unit for victims of violence and trafficking			
11	<b>Habitat for Humanity</b>	Affordable Housing	Countywide	Affordable Housing	HOME: \$306,275.70
	Description	Subrecipient will utilize HOME funds to acquire scattered sites for new construction. The County will allocate \$566,127.30 in 2019 and 2020 prior year funding.			
	Target Date for Completion	9/30/2022			
	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	8 units			
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Countywide			
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen) (additional information for this discussion may be available on the AP-36 Project Detail screen)	Subrecipient will utilize HOME funds to acquire scattered sites for new construction.			
13	<b>Wounded Warriors</b>	Affordable Housing	Countywide	Affordable Housing	HOME: \$400,000.00
	Description	Subrecipient will utilize HOME funds to fund veteran housing.			
	Target Date for Completion	9/30/2022			
	Estimate the number and type of families that will benefit from the proposed activities	1 household			



	(additional information for this discussion may be available on the AP-36 Project Detail screen)				
	Location Description				
	(additional information for this discussion may be available on the AP-36 Project Detail screen)	Countywide			
	Planned Activities				
	(additional information for this discussion may be available on the AP-36 Project Detail screen)	Subrecipient will utilize HOME funds to acquire rental housing			
	<b>Collier County HOME Administration &amp; Planning</b>	HOME Planning and Administration	Countywide	HOME Planning and Administration	HOME: \$46,724.30
	Description	HOME Planning and Administration			
	Target Date for Completion	9/30/2022			
	Estimate the number and type of families that will benefit from the proposed activities	1			
	(additional information for this discussion may be available on the AP-36 Project Detail screen)				
14	Location Description				
	(additional information for this discussion may be available on the AP-36 Project Detail screen)	Countywide			
	Planned Activities				
	(additional information for this discussion may be available on the AP-36 Project Detail screen)	HOME Planning and Administration			
15	<b>Shelter for Abused Women</b>	Emergency Shelter	Countywide	Emergency Shelter	ESG: \$100,000.00

	Description	Subrecipient will utilize ESG funds for emergency shelter operations			
	Target Date for Completion	9/30/2022			
	Estimate the number and type of families that will benefit from the proposed activities	120 victims of domestic violence			
	(additional information for this discussion may be available on the AP-36 Project Detail screen)				
	Location Description	Countywide			
	(additional information for this discussion may be available on the AP-36 Project Detail screen)				
	Planned Activities	Subrecipient will utilize ESG funds for emergency operations			
	(additional information for this discussion may be available on the AP-36 Project Detail screen)				
16	<b>Collier County ESG Administration &amp; Planning</b>	ESG Administration & Planning	Countywide	ESG Administration & Planning	ESG: \$16,335.70
	Description	ESG Administration & Planning			
	Target Date for Completion	9/30/2022			
	Estimate the number and type of families that will benefit from the proposed activities	1			
	(additional information for this discussion may be available on the AP-36 Project Detail screen)				
	Location Description	Countywide			
	(additional information for this discussion may be available on the AP-36 Project Detail screen)				
Planned Activities	ESG Administration & Planning				

	(additional information for this discussion may be available on the AP-36 Project Detail screen)				
17	<b>ESG Uncommitted</b>	HMIS/Homeless Prevention and Rapid Re-housing	Countywide	HMIS/Homeless Prevention and Rapid Re-housing	ESG: \$101,460.30
	Description	HMIS/Homeless Prevention and Rapid Re-housing			
	Target Date for Completion	9/30/2022			
	Estimate the number and type of families that will benefit from the proposed activities	TBD			
	(additional information for this discussion may be available on the AP-36 Project Detail screen)				
	Location Description	Countywide			
	(additional information for this discussion may be available on the AP-36 Project Detail screen)				
	Planned Activities	HMIS/Homeless Prevention and Rapid Re-housing			
(additional information for this discussion may be available on the AP-36 Project Detail screen)					

## AP-50 Geographic Distribution – 91.220(f)

### Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed.

Collier County is an urban county that relies on widely accepted data such as American Community Survey (ACS), HUD low and moderate-income summary data, and Federal Financial Institutions Examinations Council (FFIEC) data to determine areas throughout the community with concentrations of low and moderate-income communities. Program resources are allocated County-wide based on low-mod areas which often coincide with areas of minority concentration. Over the next year, the County intends to utilize CDBG, HOME, and ESG funds in unincorporated parts of the County and the City of Naples. Marco Island, an incorporated city within the County, opted out of participation in 2012. Over the next program year, the County anticipates spending 96% of its CDBG funds and in Immokalee HVAC improvements to rental housing and infrastructure development and 4% in Naples undertaking , street light replacement, Countywide project include rental acquisitions, shelter security enhancements, transportation services, victim services, acquisition of affordable housing and veteran housing.

### Geographic Distribution

Target Area	Percentage of Funds
City of Naples	4%
Immokalee	18%
Collier County- Countywide	78%

Table 55 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically.

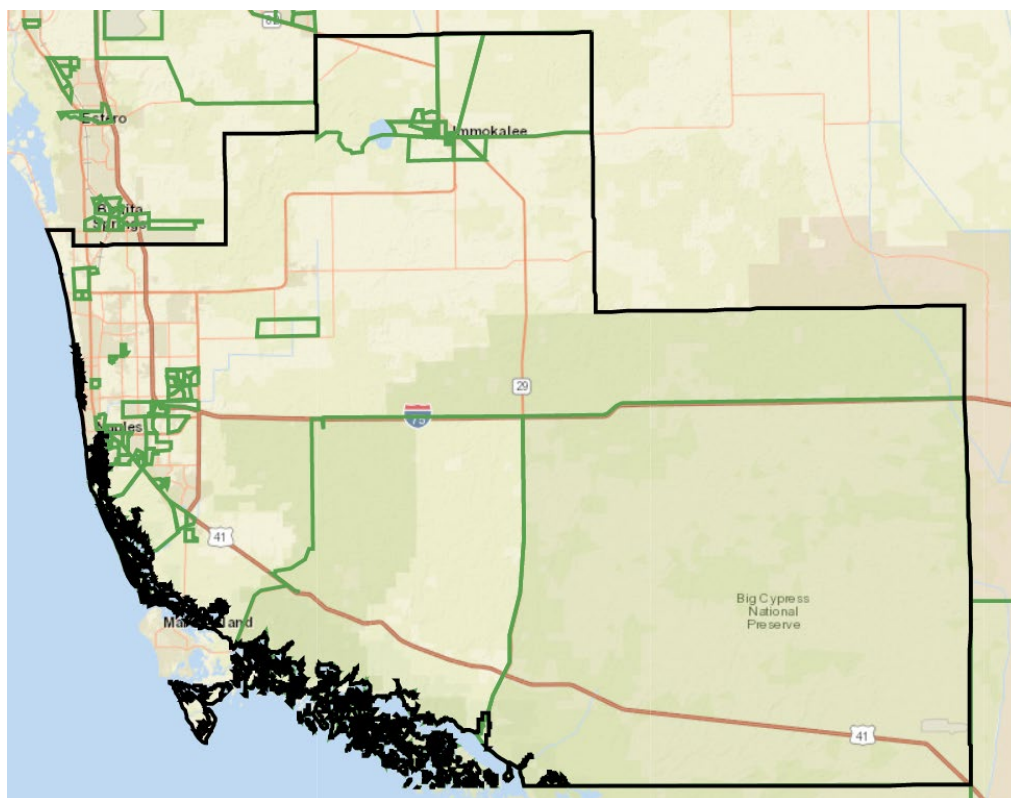
Collier County targets resources in low-moderate income census block groups to meet regulatory requirements for CDBG grant funds and to target areas with the highest level of needs. Maps provided show Collier County block groups where 51% or more of the population have incomes at or below 80% of the area median income. These areas are considered “target areas” for use of HUD grant funds for area improvements, such as public infrastructure or facility improvements. HUD funds may also be spent outside of these targeted areas, as long as they provide services, improvements, affordable housing, or other benefits for low- and moderate-income households or special needs populations. The following map depict the low- and moderate-income block groups within Collier County. The low-income block groups identified in the map below will generally be prioritized for allocation of Consolidated Plan resources, however, individual low- and moderate-income persons residing anywhere in Collier County may be eligible beneficiaries of CDBG funds.

The 2017 Tax Cut and Jobs Act established the Opportunity Zone program. Opportunity zones are low-income census tracts nominated by the Governor of the state to spur private investment for economic

development and job creation in the designated tracts. Collier County has five census tracts that are certified by the State as Opportunity Zones (census tracts 104.11, 108.02, 112.05, 113.01, and 114). HUD encouraged grantees to consider using their CDBG, HOME, and ESG funds for eligible activities in Opportunity Zones in CPD-19-01: Guidance on Submitting Consolidated Plans and Annual Action Plans. The County's Opportunity Zones overlap with census tracts within two of the CDBG target areas. For FY 2020-2021, the County anticipates funding two public facility projects in these census tract target areas. As the Opportunity Zone program regulations are finalized, the County will explore how the CPD funds can be used to leverage Opportunity Zone funding to these areas.

**Map Legend**

Low-Mod Block Groups



CPD  
Tool,

Source: HUD  
Mapping

<https://egis.hud.gov/cpdmaps/>

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

Collier County partners with the Collier County Housing Authority (CCHA) and several non-profit agencies to assist in projects designed to provide affordable rental and homeowner housing,

including assistance to people with disabilities and homeless individuals and families. The special needs population will be served through grants to local service providers. The homeless population will be served through assistance grants to local service providers. To address these needs, the County will use HOME, ESG, and CDBG funds to support the development of new affordable units and the rehabilitation of existing units.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	120
Non-Homeless	25
Special-Needs	3
<b>Total</b>	<b>150</b>

**Table 56 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	4
Rehab of Existing Units	50
Acquisition of Existing Units	3
<b>Total</b>	<b>57</b>

**Table 57 - One Year Goals for Affordable Housing by Support Type**

**Discussion:** Rent Reasonableness allows Collier County to provide housing for units up to 10% over the Fair Market Rent rate.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Collier County Housing Authority (CCHA) is an independent authority established under state law, is separate from the general control of the County, and operates no HUD-funded public housing units. The Collier County Housing Authority is not required by a Section 504 Voluntary Compliance Agreement to increase the number of accessible units. The CCHA owns and manages

public housing developments, including low-income and farm labor housing at Farm Worker Village, farm labor housing at Collier Village, a 192-bed dormitory called Horizon Village, and some scattered site housing.

Farm Worker Village is a multi-family low-income and farm labor housing development in Immokalee built under the USDA 514/516 Program. The development includes 176 total acres with 591 housing units, ranging from single-family homes to duplexes and quadraplexes. Farm Worker Village has a main office, convenience store, laundromat, community center, playground, and two daycare centers.

Horizon Village offers 192 beds for unaccompanied migrants and seasonal farmworkers in dormitory-style efficiency units, each with space for 8 people, a common kitchen area with appliances, and two bathrooms. A meeting room is available to provide social and educational programs.

The Housing Authority also administers approximately 440 Section 8 Housing Choice Vouchers. Unlike most public housing authorities, CCHA has no HUD-funded public housing units. Their primary funding is from USDA.

#### **Actions planned during the next year to address the needs to public housing.**

The CCHA has also applied for rehabilitation grant through the Collier County Community and Human Services Division to rehab older units located at Farmworker Village. This project will provide HVAC to 50 units. In 2019-2020, CCHA received a HOME grant to rehabilitate 52 units at Farm Worker village. In addition, CCHA has been awarded funds for the acquisition of rental property to support 2 households during this grant cycle.

#### **Actions to encourage public housing residents to become more involved in management and participate in homeownership.**

The CCHA also sponsors and supports self-sufficiency programs focused at helping their residents improve their economic situation and quality of living. The programs, ROSS and FSS, are voluntary self-sufficiency programs that provide participating families the opportunity to identify needs, improve skill sets, and work towards life goals, economic independence, and housing self-sufficiency programs provide families with:

- A plan specifically tailored to their family or individual goals.
- A link to community organizations geared towards education, job training and placement programs, computer and financial literacy, and increased self-sufficiency.
- An advocate and supporter to help residents work through barriers preventing self-sufficiency.

#### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance.**

The Collier County Housing Authority is not designated as troubled and is considered a high performer.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

Collier County's 2021-2025 Consolidated Plan identifies increasing housing options for homeless and at risk of homelessness as a strategic priority. Long-term objectives include supporting emergency housing and supportive services, and the implementation of a coordinated entry system.

The 2021 ESG allocation will fund emergency shelter and prevention services that are projected to assist homeless and at-risk of homeless beneficiaries. The identified projects target homeless individuals and families who lack the resources to independently regain stable housing. Programs are designed to connect clients with the services necessary to ensure they move from emergency shelter to transitional or permanent housing.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

Collier County will utilize Emergency Solutions Grants funding for Emergency Shelter, Homelessness Prevention, Rapid Re-Housing, HMIS administration, and ESG program administration. Funding for these programs is projected to benefit homeless persons and those at risk of homelessness. Projects selected for funding are designed to help shorten the period the client experiences homelessness, improve their ability to secure stable housing, and prevent recurrent homeless episodes.

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Collier County funds subrecipients that administer homelessness projects under the ESG program. They work to build trusting relationships with homeless persons living on the streets and in shelters as well as at-risk populations to remain stably housed. The subrecipients perform assessments for homeless persons and those at risk of homelessness to link them to shelter and other supportive services that are appropriate to meet their needs. All subrecipients funded through Collier County ESG will participate in coordinated entry. These organizations provide emergency shelter, rental and utility assistance, food and clothing, and other homeless services to individuals, families with children, veterans, unaccompanied youth, and including persons with HIV.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Collier County currently awards its ESG entitlement funds to subrecipients for the operation of emergency shelters, financial assistance through rapid re-housing to become stably housed, and homeless prevention programs to serve individuals and families. Some emergency shelters and homeless prevention programs are designed to focus their services to the needs of specific populations such as families, victims of domestic violence, human trafficking victims, persons



being evicted, and persons with severe mental health disorders or substance abuse histories.

In response to the HEARTH Act and 24 CFR part 576, Collier County, in collaboration with its subrecipients are working together to prevent homelessness by helping families remain within their communities and retain their current permanent housing or diverting people to permanent housing solutions. The first step in this process was to streamline the intake of homeless families seeking emergency shelter. The improved coordination will result in more families being diverted away from homelessness and more families exiting homelessness and being rapidly re-housed in permanent housing. Other than the funds available through this process, emergency shelter and transitional housing needs may be addressed through grant funding opportunities, such as the competitive Continuum of Care process, or through other state or local funding streams.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The County will continue to administer the Emergency Solutions Grants Program and oversee activities for homeless individuals and families. The County has identified rapid re-housing as a priority during the next Consolidated Plan period. Obtaining permanent housing for homeless individuals and families will shorten the length of time spent in emergency and transitional shelters.

Collier County encourages collaboration with organizations to transition as many people as possible into permanent housing as quickly as possible. Some families or individuals may require only limited assistance for a short period of time, such as emergency food and shelter -- until a first paycheck is received or a medical emergency has passed. Others, however, will require more comprehensive and long-term assistance, such as transitional housing with supportive services and job training. Due to limited resources, it is important for agencies to eliminate duplication of effort by local agencies, both in intake and assessment procedures, and in subsequent housing and supportive services. The Homeless Management Information System (HMIS) can be improved with common intake forms, shared data, effective assessment instruments and procedures, and on-going coordination of assistance among community organizations.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Collier County will continue to operate its rental assistance program in 2021-2022 to assist families and individuals to avoid becoming homeless. This program seeks to prevent

homelessness by providing up to a year of short-term rental assistance (including up to 6 months of rental arrearage), rental security deposits and last month's rent, and/or costs such as rental application fees and utilities.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

The inventory of affordable housing in Collier County is not sufficient to meet the demand for affordable units. One of the primary challenges to creating and preserving affordable housing in Collier County is that household income is failing to keep up with rising housing costs. The local economy is focused on retail, hospitality, services, and agriculture; however, high housing costs have priced out much of the workforce needed for the county to function.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Collier County faces a burgeoning issue in trying to identify, quantify and qualify new and existing affordable housing units. With a wider range of housing options, Collier County would be better equipped to tackle the affordable housing problem. The effort requires comprehensive strategies and a variety of tools that can be used alone or in combination to reduce costs and increase availability.

During this consolidated plan period, Collier County will continue to Review and Revise the Land Development Code which, if done well will make it easier to implement necessary changes to encourage housing affordability. The current Land Development Code (LDC) does not consistently support and encourage growth in already existing urbanized areas of the county (those areas generally west of Collier Parkway). Many of the LDC's ordinances are geared toward large-scale, planned-unit developments (PUDs) on greenfield sites. Conversely, smaller-scale redevelopment and infill sites in already developed areas of the county are challenging to consolidate, may need to address adjacent uses and neighborhood concerns, and often require additional density to make them financially feasible. Collier County can also consider reducing parking standards to achieve affordability, permitting guest houses as accessory dwelling rental unit, encouraging smart-site infrastructure, and identify strategic opportunity sites.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

In addition to the programs and activities described on the prior sections of this plan, the County and its subrecipients intend to undertake a number of other actions to address housing needs and problems in Collier County. These include efforts to reduce the hazards of lead-based paint in housing; efforts to improve the physical condition and management of public housing, promote greater resident involvement in public housing management and create opportunities

for homeownership by public housing residents; and modify or mitigate the impact of any public policies which act as barriers to public housing, improvements to the institutional delivery structure to address any gaps or weaknesses identified in the Consolidated Plan.

#### **Actions planned to address obstacles to meeting underserved needs**

Collier County will collaborate with community leaders, stakeholders, and local non-profit agencies to help remove obstacles to better meet the needs of the underserved population and improve service delivery. The County will coordinate the work of non The County relies on agencies on nonprofit agencies to provide social services, disseminate news and information, and spearhead community-wide solutions to local needs. Collier County will also support the expansion of HMIS technology beyond homeless service providers as a way to link the various categories of services provided by our partner non-profit organizations and standardize performance measures. The County will also review and analyze the work of its various departments and divisions to find opportunities for collaboration between similar programs. Program staff will also ensure that all fair housing education materials are current and compliant with the Affirmatively Furthering Fair Housing Final Rule.

#### **Actions planned to foster and maintain affordable housing.**

Collier County will actively work to address the need for more decent and affordable housing by continuing to prioritize the investment of funds into all its housing programs. In the interest of preserving affordable housing, the County will continue to support the use of HOME program funds for activities such as: down-payment assistance, land acquisition, TBRA, and single/multifamily acquisitions and rehabilitation. Additionally, the County will continue to utilize CDBG program funds to rehabilitate owner-occupied homes. To promote fair housing choice, the County will encourage and support fair housing rights for all and provide program funds to conduct outreach and education regarding the Fair Housing Law act of 1968.

#### **Actions planned to reduce lead-based paint hazards.**

Collier County will continue to implement countermeasures to reduce lead-based paint hazards by abating or removing lead-based paint hazards found in existing housing built prior to 1978. Individuals who reside in properties built prior to 1978 and receive assistance through CDBG, ESG, or HOME grant programs are required to be inspected for lead-based paint hazards. These inspections are completed by a HUD Certified Inspector in accordance with HUD and Environmental Protection Agency (EPA) guidelines. Collier County educates the public on the hazards of lead-based paint and how to protect children and the elderly. In response to lead-based paint hazards and the limited resources available, the County has planned a steady, long-term response in accordance with Federal lead-based paint standards, other applicable federal regulations, and local property standards. Policies and procedures for abatement of lead hazards have been established in Collier County, which include determining cost effectiveness for abatement and procedures for assessing, contracting, and inspecting post-abatement work. The policies and procedures also include preparing work write-ups and costs estimates for all income eligible persons in Collier County with identified lead-based paint hazards.

### **Actions planned to reduce the number of poverty-level families**

Collier County will continue to increase its efforts to implement anti-poverty strategies for the citizens of Collier. The County will strive to increase its efforts in assisting homeowners and renters with housing rehabilitation and renovation of affordable housing to decrease the financial burden on low-to-moderate-income persons.

The County will employ the following strategies to reduce the number of poverty-level families:

1. Support the collaborative efforts of the service providers in Collier County to attract new business and industry to Collier.
2. Support the efforts of the Chamber of Commerce to target certain segments of the economy for business development/job creation.
3. Encourage nonprofit organizations to expand housing development programs to incorporate job-training opportunities as a part of their operations.
4. Promote the use of referral services for the existing Human Service Centers which involves a partnership with many human service agencies, including job referrals.
5. Provide assistance to the County's CHDO to acquire and construct affordable rental housing for low/moderate income persons.
6. Participate in the development of a regional social service collaborative to coordinate the work of social service organizations, disseminate news and information, eliminate duplication of efforts, and spearhead community-wide solutions to local needs.
7. Use enhanced accomplishment data as a criterion in the evaluation of applications for ESG funding.
8. Support any expansion of local transit service and/or for express transit service.

Through the initiatives described above, and in cooperation with the agencies and nonprofit organizations noted, the Community and Human Services Department will continue to assist low and moderate-income persons of Collier County over the next five years.

### **Actions planned to develop institutional structure**

The Community and Human Services Department administers, plans, and manages all facets of the HUD grants for Collier County to ensure that all aspects of the grant programs perform in a concerted manner. The department will work as the housing and community development liaison between the county, local public housing, participating cities, state agencies, and non-profit and community-based organizations. Collier County recognizes the need to maintain a high level of coordination on projects involving other departments and/or non-profit organizations. This collaboration guarantees an efficient use of resources with maximum output in the form of accomplishments.

**Actions planned to enhance coordination between public and private housing and social service agencies**

The County will work to foster collaboration through dissemination of services, news, and information across social service organizations, subcontractors, and public and private entities. One way the County will accomplish this is through subrecipient meetings that bring together affordable housing developers and social service agencies. Additionally, the countywide Affordable Housing Plan over the next year will require input from and coordination of both housing providers and social service agencies. The County will encourage community-based solutions and regional partnerships and will continue to support and participate in the CoC, whose membership includes both affordable housing and social service agencies.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

#### Community Development Block Grant Program (CDBG)

#### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed.	\$29,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	\$0
Total Program Income	\$0

#### Other CDBG Requirements

1. The amount of urgent need activities	\$0
<p>2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.</p> <p>Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.</p>	80%

**HOME Investment Partnerships Program (HOME)**

**Reference 24 CFR 91.220(l)(2)**

**1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

Collier County does not use other forms of investment.

**2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

The County’s Recapture Provisions permit the original homebuyer to sell the property to any willing buyer, at any price the market will bear, during the period of affordability while the County is able to recapture all, or a portion of the HOME-assistance provided to the original homebuyer.

Collier County utilizes a recapture policy in compliance of 24 CFR 92.254. The affordability period is determined based upon the amount of HOME Investment Partnerships Program funds invested into an individual project. HOME Regulations set three minimum tiers of affordability periods.

When a homeowner chooses to sell or use the property for non-eligible HOME Program activities during the Period of Affordability, the full amount of the HOME Program Direct Subsidy shall be recaptured and repaid to Collier County provided that net proceeds are sufficient. If net proceeds are insufficient to repay the total HOME investment due, only the actual net proceeds will be recaptured. In the event that net proceeds are zero (as is usually the case with foreclosure), the recapture provision still applies. Recaptured funds shall be returned to the Collier County to reinvest in other affordable housing projects for low- to

moderate-income persons.

The County's Resale Provisions shall ensure that, when a HOME-assisted homebuyer sells or otherwise transfers his or her property, either voluntarily or involuntarily, during the affordability period:

- 1) The property is sold to another low-income homebuyer who will use the property as his or her principal residence.
- 2) The original homebuyer receives a fair return on investment, (i.e., the homebuyer's down payment plus capital improvements made to the house); and
- 3) The property is sold at a price that is "affordable for a reasonable range of low-income buyers."

The County's Recapture and Resale Provisions are included in full in the Appendix.

**3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

Development Subsidy – a development subsidy is defined as financial assistance provided by the County to offset the difference between the total cost of producing a housing unit and the fair market value of the unit. When provided independently and absent any additional subsidy that could be classified a direct subsidy, development subsidy triggers resale.

Direct Subsidy – a direct subsidy is defined as financial assistance provided by the County that reduces the purchase price for a homebuyer below market value or otherwise subsidizes the homebuyer [i.e., down-payment loan, purchase financing, assistance to CHDO to develop and sell unit below market or closing cost assistance]. A direct subsidy triggers recapture.

Net Proceeds – the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

The County's Recapture and Resale Provisions are included in full in the Appendix.

**4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

Not applicable. Collier County has no plans to use HOME funds to refinance existing debt



secured by multifamily housing rehabilitated with HOME funds.

## **Emergency Solutions Grants (ESG)**

### **Reference 91.220(l)(4)**

#### **a) Include written standards for providing ESG assistance (may include as attachment)**

Collier County's ESG Policy and Procedures Manual is attached as an appendix to this Plan.

#### **b) If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.**

Coordinated Entry is a streamlined system designed to efficiently match people experiencing homelessness or those at-risk of homelessness to available housing, shelter, and services. It prioritizes those who are most in need of assistance and provides crucial information that helps the Continuum of Care strategically allocate resources. Anyone seeking homelessness or homelessness prevention services in Collier County will complete a coordinated entry assessment which is subsequently evaluated for services.

#### **c) Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).**

The County provides a competitive process for awarding all entitlement funding. This is widely advertised formally, via email, and at partnership meetings. A review and ranking committee reviews applications for merit and compliance. The CoC is provided an opportunity to support or not support an application. Eventually, the recommended awardees are noted in the Annual Action Plan. All public comment requirements are followed. The Annual Action Plan is presented to the Board of County Commissioners for approval, and then to HUD. The process is as follows:

1. Identification of community development issues, needs, and concerns through community meetings and citizen input.
2. Formulation of community development goals and preliminary strategies, i.e., staff and citizens.
3. Dissemination of Grant Funds information to agencies and individuals
4. Submission of Project applications; and
5. Project Selection: Review of project applications by review committee ii. Present recommendations to the Board of County Commissioners, Public Hearing and Final Selection sent to HUD

#### **d) If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

Collier County meets the homeless participation requirement found in 24 CFR 576.405(a)

through the Continuum of Care, which is led by the Collier County Hunger and Homeless Coalition. The CoC comments on funding applications and considers policies regarding homeless facilities and services. Other organizations representing the homeless provided input for the Consolidated Planning process, and a focus group was held at the Shelter for Abused Women and Children to gather input about housing and community development priorities. The County will continue to secure consultation with homeless or formerly homeless individuals, along with local organizations that represent and provide services to the homeless.

**e) Describe performance standards for evaluating ESG.**

Performance standards provide a measure for Collier County to evaluate the effectiveness of each ESG service provider in the areas of: (a) Targeting those who need assistance most; (b) Reducing the number of people living on the streets or in emergency shelters; (c) Reducing the time people spend homeless; and (d) Reducing clients' housing barriers or housing stability risks.

In addition, the County evaluates the success of ESG programs by reviewing Homeless Management Information System (HMIS) data . Sub recipients are required to submit regular reports which are reviewed by staff. These reports are used to ensure ESG compliance with regulations and local written standards as well as confirming that program goals are being met. ESG programs are also subjected to "on-site monitoring." The County has a Monitoring Group to monitor the ESG programs. This group has participated in over 100 federal grant evaluation designs, evaluation projects, and implementation of evaluation plans. The basis for monitoring is to address findings and provides recommendations for program improvements

**Collier County will also evaluate each ESG service provider's performance based on the following standards:**

- a) Subrecipients will develop and adhere to priorities for service delivery by need.
- b) Subrecipients will assist clients in rapid movement to permanent housing from shelters or from the street.
- c) Subrecipients will ensure that clients have easy access to services.
- d) Subrecipients will provide comprehensive case management to address a spectrum of needs for each client.

**Appendix - Alternate/Local Data Sources**

<b>1</b>	<p><b>Data Source Name</b></p> <p>2010-2014 ACS</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>U.S. Census Bureau</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data throughout the 10 years between censuses. ACS data is compiled from an annual sample of approximately 3 million addresses rather than an actual count.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>This dataset is more current than Census 2010 data and available for more geographic areas than the ACS 1-Year Estimates.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>National</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2010-2014 ACS 5-year estimates are based on data collected from January 1, 2010 to December 21, 2014.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
<b>2</b>	<p><b>Data Source Name</b></p> <p>2010 Census, 2015 &amp; 2019 American Community Survey</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>U.S. Census Bureau</p>

	<p><b>Provide a brief summary of the data set.</b></p> <p>This dataset contains what is known as “100% data,” meaning that it contains the data collected from every household that participated in the 2010 Census and is not based on a representative sample of the population.</p> <hr/> <p><b>What was the purpose for developing this data set?</b></p> <p>This data provides basic characteristics such as age, sex, and race for a variety of geographic levels with most data obtainable down to the census tract or block group level.</p> <hr/> <p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>National</p> <hr/> <p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>Data was collected in April 2000.</p> <hr/> <p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
3	<p><b>Data Source Name</b></p> <p>2011-2015 CHAS</p> <hr/> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>U.S. Census Bureau</p> <hr/> <p><b>Provide a brief summary of the data set.</b></p> <p>To assess housing need, HUD receives a special tabulation of data from the U.S. Census Bureau’s American Community Survey that is largely not available through standard Census products. This data, known as the Comprehensive Housing Affordability Strategy (CHAS) data, counts the number of households that fit certain combinations of HUD-specified criteria, such as housing needs by income level, race, and ethnicity.</p>

	<p><b>What was the purpose for developing this data set?</b></p> <p>To assess housing need based on HUD-specified criteria such as income level, race, ethnicity, and household type.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>National</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>The 2011-2015 CHAS data is based on American Community Survey data collected from January 1, 2011 to December 21, 2015.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
4	<p><b>Data Source Name</b></p> <p>2013 Longitudinal Employer-Household Dynamics</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>U.S. Census Bureau</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The Longitudinal Employer-Household Dynamics (LEHD) data provides statistics on employment, earnings, and job flows by geography and industry for different demographic groups.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>This dataset describes demographic characteristics and commute patterns of workers and jobs to help state and local authorities make informed economic decisions.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>National</p>

	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2013</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>