

Collier County

Affordable Housing Advisory Committee (AHAC)



AGENDA

February 7, 2022 8:30 A.M.

**3303 Tamiami Trail East (Human Resources- Building
B) Human Resources Training Room**

AHAC COMMITTEE MEMBERS

Joe Trachtenberg, Chair
Steve Hruby, Vice Chair
Mary Waller, Member
Litha Berger, Member
John Harney, Member
Gary Hains, Member

Commissioner Rick LoCastro, Member
Jennifer Mitchell, Member
Jessica Brinkert, Member
Janet Fisher Miller, Member
VACANT, Member

COLLIER COUNTY STAFF

Kristi Sonntag, Director, Community and Human Services
Jacob LaRow, Housing, Grant Development. & Operations
Manager Hilary Halford, Sr. Housing and Grants Coordinator, CHS
Jennifer Belpedio, Collier County Assistant Attorney
Barbetta Hutchinson, Operations Coordinator, CHS

NOTICE: ALL PERSONS WISHING TO SPEAK ON ANY AGENDA ITEM MUST REGISTER PRIOR TO SPEAKING. ALL REGISTERED SPEAKERS WILL RECEIVE UP TO THREE (3) MINUTES UNLESS THE TIME IS ADJUSTED BY THE CHAIRMAN. DURING COMMITTEE DISCUSSION, COMMITTEE MEMBERS MAY ASK DIRECT QUESTIONS TO INDIVIDUALS. PLEASE WAIT TO BE RECOGNIZED BY THE CHAIRMAN AND STATE YOUR NAME AND AFFILIATION FOR THE RECORD BEFORE COMMENTING.

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS MEETING, YOU ARE ENTITLED, AT NO COST TO YOU, THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE COLLIER COUNTY FACILITIES MANAGEMENT DEPARTMENT. ASSISTED LISTENING DEVICES FOR THE HEARING IMPAIRED ARE AVAILABLE IN THE COUNTY COMMISSIONER'S OFFICE.

- 1. CALL TO ORDER & PLEDGE OF ALLEGIANCE**
- 2. ROLL CALL OF COMMITTEE MEMBERS AND STAFF**
- 3. APPROVAL OF AGENDA AND MINUTES**
 - a. Approval of today's agenda
 - b. Approval of January 10, 2022 AHAC meeting minutes
- 4. INFORMATIONAL ITEMS AND PRESENTATION**
 - a. 2021 Q4 Housing Plan and Marketing Report
 - b. Addressing Housing Affordability Opportunities summary
 - c. Habitat for Humanity information
- 5. PUBLIC COMMENT**
 - a. Persons wishing to speak must register prior to speaking. All registered speakers will receive up to three (3) minutes unless the time is adjusted by the Chairman.
- 6. DISCUSSION ITEMS**
 - a. HTF sub-committee revenue recommendations to full AHAC
 - b. AHAC recommendations to the BCC
 - c. Selection of AHAC members for the Review & Ranking Committee
 - d. 2022-2025 Local Housing Assistance Plan (LHAP)
- 7. STAFF AND COMMITTEE GENERAL COMMUNICATIONS**
- 8. ADJOURN**
- 9. HOUSING TRUST FUND SUBCOMMITTEE MEETING (SEE AGENDA)**
 - a. Approval of today's agenda
 - b. Approval of January 10, 2022 & January 27, 2022, HTF Subcommittee meeting minutes
 - c. Adjourn
- 10. NEXT AHAC MEETING DATE: March 7, 2022, 8:30 A.M.**

MINUTES OF
THE COLLIER COUNTY
AFFORDABLE HOUSING ADVISORY COMMITTEE

January 10, 2022
8:30 A.M.
Naples, Florida

LET IT BE REMEMBERED that the Collier County Affordable Housing Advisory Committee met on this date at 8:30 A.M. in a *WORKING SESSION* in the Human Resources Conference Room in Naples, Florida, with the following Members present:

Present: Mary Waller – Chair (arrived at 8:43)
Steve Hruby – Vice Chair
John Harney
Joe Trachtenberg
Litha Berger
Jennifer Mitchell
Rick LoCastro
Gary Hains
Janet Miller
Jessica Brinkert

Excused: Bernardo Barnhart – Resigned 1/10/22

Unexcused:

ALSO PRESENT: Jacob LaRow, Manger Housing & Grant Development CHS
Susan Golden, Sr. Grants Coordinator – CHS
Hilary Halford, Sr. Grants Coordinator - CHS
Barbetta Hutchinson, Operations Coordinator - CHS

OTHERS PRESENT: Katrina Lin, Clerk's Office; Michael Puchalla, HELP; Elizabeth Radi; Lauren Czarnecka; George Danz, WINK News; Naples Daily News

1. CALL TO ORDER

Steve Hruby called the meeting to order at 8:34 a.m. He read the procedures to be followed and led in the pledge to the flag.

2. ROLL CALL – COMMITTEE MEMBERS AND STAFF

There were 10 active members present when the meeting started, therefore a quorum was established.

3. APPROVAL OF AGENDA AND MINUTES

- a. Litha Berger made a motion to approve the agenda which was seconded by John Harney. The motion passed by a vote of 10-0.
- b. A motion was made by Litha Berger to approve the minutes from the meeting on December 6, 2021 and was seconded by Jennifer Mitchell. The motion was passed with a vote of 10-0.

4. INFORMATIONAL ITEMS

- a. Quarterly Apartment Survey – Jake reviewed the chart, stating rent increases were trending and vacancies remain low making it very difficult for people under 60% to find a place to live. He said that next time we would include a column for year vs. year. The group discussed the need for senior and low-income housing. The following developments are very close to becoming a reality – Bembridge (Shovel ceremony in February); Allegra (closed Friday bringing 160 units); Blue Coral and Golden Gate Golf Course in the fall of this year.

5. PUBLIC COMMENT

Elizabeth Rade spoke about being a single parent and her trouble with finding a place she can afford. She also stated that the rental amounts reported on the Apartment Survey was incorrect. Commissioner LoCastro said maybe he should get us a ghost phone so as not to tip the renters off to who we are. Jennifer Mitchell said we should have a hot line to report landlords who take advantage or falsely accuse people of wrong doing to get them evicted so that they can charge more rent. She also said that hotpads.com and apt.com could be resources. The AHAC discussed holding a housing workshop with the Commissioners, the Naples CRA, and the Planning Commission in March. When the AHAC meets in February they will discuss the agenda for the workshop. Elizabeth asked for support to form a Tenant Union.

Lauren Czarnecka spoke about her apartment going from \$1,200 2 years ago to \$1,900 now. She said we need to hold property owners accountable for driving out the service industry staff from Collier County.

6. DISCUSSION ITEMS

Nomination and Voting in a Chairperson and Vice-Chair. John Harney nominated Steve Hruby. Litha nominated Joe Trachtenberg and Jennifer Mitchell. Jennifer declined as she is afraid she would not be able to give the job the attention it deserves with her other commitments. There was discussion about bringing new people into the spotlight. The vote was taken with 7 votes for Joe and 3 votes for Steve. Therefore, Joe is the new Chair and Steve will be the vice-chair.

7. STAFF AND GENERAL COMMUNICATIONS

- a) **Training from Michael Chaney from the Florida Housing Coalition.** He reviewed a PowerPoint presentation, giving the group a vast amount of information about the Coalition and the responsibilities of the AHAC in regard to the SHIP Incentive Program and their responsibilities. Joe Trachtenberg asked Michael if the AHAC has any authority to make policy decisions. Michael replied that the AHAC can only advise the Board. There are some examples in the presentation materials of some suggestions that the AHAC has made in other counties that have been approved by elected

officials. Michael also told the group that the Commissioner must take ZOOM training. Michael commented on our membership roster. He said that we can only have 2 in each category and should have a member of the Planning Commission on the committee.

- b) At the BCC meeting being held on January 11, 2022, there will be discussion regarding the 1¢ sales tax. Joe Trachtenberg volunteered to attend the meeting and speak to the BCC about putting the \$20 million into the Housing Trust Fund right away. Hilary Halford will send a copy of the original resolution to Joe for his reference. Jake LaRow is working with Directors from various departments and Real Property on a list of surplus land inventory to go to the BCC in the Spring.
- c) The Trust Fund Sub-committee will hold a special meeting to finalize the list of trust fund resources and have it available for approval by the AHC at their meeting in February.
- d) Bernardo Barnhart sent in his resignation letter effective immediately.
- e) Paul Shay from the Planning Commission has shown interest in becoming a member of the AHAC> The Planning Commission will discuss this at their next meeting.
- f) Commissioner LoCastro said he has addressed the affordable housing issue at all of his town hall meetings. He said he feels it is important to let everyone know what affordable housing is so NIMBY will not be a problem. He says that affordable should be the same quality as market rate housing.
- g) John Harney said he got a list of high-density units from Laura DeJohn. He will send the list to Hilary, who will send it out to the members of the committee.

8. ADJOURN

There being no further business for the good of the County, Jennifer Mitchell motioned to adjourn the meeting at 11:31 a.m.; Litha Berger seconded, and the group agreed with a vote of 10-0.

NEXT MEETING: SINCE THE COUNTY WILL BE CLOSED FOR NEW YEARS ON THE FIRST MONDAY IN JANUARY, THE NEXT MEETING WILL BE HELD ON THE FIRST MONDAY ON FEBRUARY 7, 2022, AT 8:30 A.M.

Location: Training Room located in Building B, 3303 Tamiami Trail East, Naples, Florida

**COLLIER COUNTY AFFORDABLE HOUSING ADVISORY
COMMITTEE**

Mary Waller, Chairman

The foregoing Minutes were approved by Committee Chair on _____, 2022, "as submitted" **OR** "as amended" .



Fourth Quarter 2021

Community Housing Plan Report

OUR MISSION

Provide comfortable, safe, and attractive housing affordability options in Collier County

OUR MOTTO

Making our community stronger:
one life, one home, one project at a time

REGULATORY RELIEF FOR HOUSING THAT IS AFFORDABLE - FIVE INITIATIVES

Initiative One: Development standards relief for affordable housing applications.

Status: COMPLETE. The Collier County Board of County Commissioners (BCC) adopted Ordinance 2021-05 on February 9, 2021

Status of initiatives Two through Five: Draft amendments are complete and county review is underway.

Initiatives Two through Five are:

2. Streamline commercial to residential conversions.
3. Incentivize mixed-income residential housing in future and redeveloped Activity Centers.
4. Create a Strategic Opportunity Sites (SOS) designation process and allow for increased density.
5. Increase density for Transit Oriented Development (TOD) along transit corridors.

The following timeframe is now anticipated for the review and hearing process:

- December 2021 - January 2022: Collier County Planning Commission (CCPC) Transmittal Hearings Growth Management Plan Amendment (GMPA) only
- February - March 2022: BCC Transmittal Hearings – GMPA only
- March - April 2022: Florida Department of Economic Opportunity (DEO) review
- April - May 2022: CCPC Adoption Hearings GMPA & Land Development Code Amendment (LDCA)
- May - June 2022: BCC Adoption Hearings GMPA & LDCA



Amendment details:

Growth Management Plan (GMP) (PL20210000660)

– Allows commercial conversion to housing that is affordable by right (Policy 5.17); and creates density allowance for mixed incomes in Activity Centers, creates density allowance for SOS, creates density allowance for TOD.

Land Development Code (LDC) (PL20210001291)

– Price Qualifying Program is for those employed in Collier County (LDC Sec. 2.07.00); and provisions for higher densities when developing affordably priced units: by right in commercial districts; mixed incomes in Activity Centers; or TOD over 13 dwelling units per acre.

AMERICAN RESCUE PLAN ACT (ARPA)



The ARPA was signed into law in March 2021, and provided \$350 billion in emergency funding for state, local, territorial and tribal governments. Collier County received \$74 million through the ARPA, which will be dispersed to various county departments and programs.

One program is the Collier Community Assistance Program (CCAP), which will continue assisting residents and small business owners located within the county who are behind on mortgage, rent and utilities – as applicable – but under this new funding stream. While much of the assistance qualifications remain the same, changes include expanding income to more than 80% of the average median income limits and small businesses will include those with 500 or less full-time equivalent employees.

POSITIVE NEWS COVERAGE

Groundbreaking for affordable housing project in Immokalee brings hope to community members

Community members in Immokalee are expressing their excitement for a project they say will change the community for the better. The Immokalee Fair Housing Alliance broke ground Wednesday on a low-income apartment complex at the northwest corner of Lake Trafford Road and 19th Street. – *Published November 11 on Naples Daily News*

Affordable housing coming for farmworkers in Immokalee

More than 100 affordable apartments will be built for low-income families in Immokalee. The Immokalee Fair Housing Alliance broke ground for the project on Wednesday. It includes 128-unit safe, sanitary affordable apartments. They are being built on the corner of Lake Trafford Road and North 19th Street. – *Published November 10 on WINK News*

Collier County rental assistance is available

If your rent payment is delayed due to a pandemic, there is help. – *Published October 21 on WINK News*

Collier County commissioners unanimously approve apartment complex with affordable units

Collier County commissioners have taken a small step toward solving a big problem. On Tuesday, the board unanimously approved a new luxury apartment complex in North Naples that will include 70 units for essential workers with lower incomes, such as teachers, firefighters and nurses. – *Published October 1 on Naples Daily News*

Letters to the editor for Tuesday, September 28, 2021 – Affordable housing needed

Regarding today's Board of County Commissioners meeting: Those who say that this property is incompatible with Collier County are being shortsighted: Not only does it meet all requirements, we also need more quality affordable housing, not less. – *Published on Naples Daily News*

New apartment complex with affordable housing coming to Collier County

The Collier County Board of Commissioners unanimously approved Tuesday a new apartment complex to be built in the county. The new 234-unit complex called Blue Coral Apartments will be built near Immokalee Road and Livingston Road. Seventy of those units will have lower rent for workers in fields like childcare, nursing, and teaching. – *Published October 1 on NBC-2 and September 14 on WINK News*



From rental assistance to EMS bonuses, Collier sets plan for \$74 million from American Rescue Plan

Collier has released a report detailing plans for spending more than \$74 million that the county received through the American Rescue Plan Act. The county's spending plan includes about \$28 million for public health efforts, \$21.5 million to combat negative economic impacts of the pandemic, \$9.8 million for services to disproportionately impacted communities, \$9.2 million for water and infrastructure upgrades and \$5.9 million for administrative costs. – *Published September 10 on Naples Daily News*

WEBSITE ANALYTICS SUMMARY

Overall, website visits, sessions and pageviews increased throughout the year. Website visitors began at 1,864 in January and, in November*, increased to 4,165 total visitors. January sessions were 3,077 and pageviews were 5,543. In November, sessions were 5,326 and pageviews were 9,536. Large increases in site visits, sessions and pageviews occurred during April and November, when the video public service announcement was run on local television stations.

Where are people coming from to access CollierCountyHousing.com?

Throughout the year, direct referrers remained the top method that visitors access the webpage. Referrals are when a visitor follows a link from one website to another, and the site of origin is considered the referrer. These places can be search engines, social media, blogs, or other websites that have links to other websites. Direct traffic categorizes those visits that do not come from a referring URL. This means that people are accessing the direct link to the housing webpage through:

- Typing in the website URL in their browser's address bar.
- Clicking a bookmark in their browser.
- Clicking a link in a document (Word, Excel, PowerPoint, PDF, etc.).
- Clicking a link in an application (Outlook, Mail, etc.).
- Clicking a link from an instant message.
- Clicking an HTTP link from an HTTPS website.

The second most popular referrer was Google or organic searches. Only a handful of times did this referrer switch with either the Collier County website (collierfl.gov) or digital ads, commonly the second and third most referred, respectively. This is to be expected, especially with the ongoing year-long digital advertising, social media, TV, and email campaigns.

What were the most popular pages visited?

The most popular page visited was CollierCARES, which was renamed later in 2021 to the Collier Community Assistance Program (CCAP.) The second most popular page was the CCAP frequently asked questions. The third most popular visited page was the homepage (CollierCountyHousing.com.)

**At the time this report was developed, December 2021 website analytics were not available.*

October and November Metrics*

Below are website metrics for November and October. To view metrics of the previous months, please see the Community Housing Plan Report for quarter three.

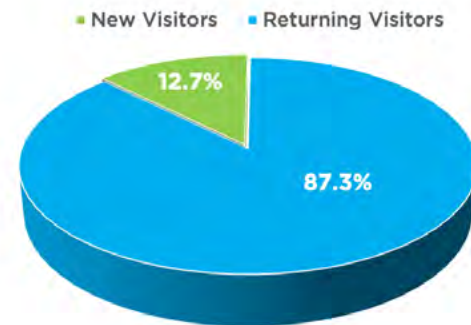
October

- 4,772 Total Visitors
 - 4,552 New Visitors
 - 220 Returning Visitors
- 6,238 Sessions
- 11,416 Pageviews
 - Community Assistance Program, 8,859 (77.6%)
 - CollierCountyHousing.com (homepage), 1,045 (9%)
 - Community Assistance Program FAQs, 306 (3%)
- Referrers
 - Direct remains the top referrer with 2,750 (56%)
 - Google/organic searches remains second with 582 (13%)
 - Digital ads 370 (8%)



November

- 4,165 Total Visitors
 - 3,957 New Visitors
 - 208 Returning Visitors
- 5,326 Sessions
- 9,536 Pageviews
 - Community Assistance Program, 7,658 (80%)
 - CollierCountyHousing.com (homepage), 526 (5.5%)
 - Community Assistance Program FAQs, 286 (3%)
- Referrers
 - Direct remains the top referrer with 2,459 (58%)
 - Google/organic searches remains second with 755 (18%)
 - Digital ads 488 (11.5%)



*At the time this report was developed, December 2021 website analytics were not available.

COLLIER COUNTY HOUSING OPERATIONS AND GRANT DEVELOPMENT STAFF



Kristi Sonntag

Director, Community and Human Services
Kristi.Sonntag@colliercountyfl.gov

Jacob LaRow

Manager, Housing, Grant Development & Operations
Jacob.LaRow@colliercountyfl.gov

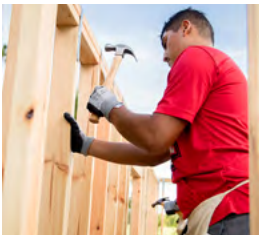


Hilary Halford

Senior Housing and Grants Coordinator
Hilary.Halford@colliercountyfl.gov

Lisa Carr

Senior Grants Coordinator
Lisa.Carr@colliercountyfl.gov



Karina Bardales

Grants Support Specialist
Karina.Bardales@colliercountyfl.gov

COLLIER COUNTY CONTACT INFORMATION

Collier County Community and Human Services Division
3339 East Tamiami Trail, Building H, Room 211
Naples, FL 34112

Phone: **239-252-CARE (2273)**

Email: **housinginfo@colliercountyfl.gov**

Website: **CollierCountyHousing.com**



Housing Plan Marketing Report

2021 SUMMARY

RIVER PARK NEIGHBORHOOD ALERTED TO ASSISTANCE THROUGH HOUSING PROGRAMS

An informational mailer was sent to residents in the River Park neighborhood in Naples to inform them of options available for rental or homeownership. Programs highlighted included the State Housing Initiatives Partnership Program (SHIP), Tenant-Based Rental Assistance (TBRA), Down Payment Assistance (DPA), Rental Rehab and Owner Rehab programs. The postcard was mailed in February 2021 to 97 valid addresses.

OWNER-OCCUPIED REHABILITATION PROGRAM

This program provides 15-year, interest-free deferred loans up to \$50,000 to assist eligible homeowners in unincorporated Collier County, the City of Naples, the City of Marco Island, or Everglades City. Qualifying loans support the rehabilitation or repair of single-family homes, townhomes or condominium units. Mobile homes built prior to July 13, 1994 do not qualify for assistance. The rehabilitated property value cannot exceed 90% of the assessed value as determined by the Collier County Property Appraiser's Office, including after repairs. For more information, call 239-252-2339 or e-mail Lisa.Carr@colliercountyfl.gov.



Collier County Community and Human Services Division
3339 East Tamiami Trail
Building H, Room 211
Naples, FL 34112

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) HOME PROGRAM

TENANT-BASED RENTAL ASSISTANCE (TBRA)

The TBRA program provides payments to cover the difference between the amount a household can afford to pay for housing and the local rent standards. The program may assist tenants with the costs associated with their housing, such as security and utility deposits. For more information on TBRA programs, please contact Carolyn Noble at Carolyn.Noble@colliercountyfl.gov or call 239-732-0732.

**YOU MAY BE ELIGIBLE FOR
DOWN PAYMENT, HOME REPAIR
OR RENTAL ASSISTANCE!**



STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM

DOWN PAYMENT ASSISTANCE (DPA)

A 15-year deferred payment loan (no payment, no interest) program that provides interest-free loans up to \$55,000 to assist qualifying first-time homebuyer(s) with both down payment and closing cost expenses. Assistance can be used only with single-family homes, townhomes and condominium units located within unincorporated Collier County, City of Naples, City of Marco and Everglades City. Qualifications apply.

For more information, contact the Housing, Education and Lending Programs (HELP) at 239-434-2397 or visit floridahelp.org for more information.



REGULATORY RELIEF FOR HOUSING THAT IS AFFORDABLE - FIVE INITIATIVES



FIRST HOUSING AFFORDABILITY INITIATIVE *PARTIALLY PASSED!*
Pending final acceptance at the next Board of County Commissioners' meeting February 9, 2021.

Initiative #1) Regulatory Relief for Design and Construction of Residential Housing

COST SAVINGS FOR DEVELOPERS BY LAND DEVELOPMENT CODE CHANGES ALLOWING:

- Cluster housing to be an administrative review process
- Less amount of fill needed to construct local roads by allowing roads to be built at a lower elevation
- Alternative drainage infrastructure design for local roads
- Alternative design and materials for the construction of sidewalks
- A triplex be permitted through a building permit review rather than the costly site development plan process
- Clubhouse facilities to be approved as part of the plan associated with the housing that is affordable project rather than a separate site development plan submittal and exempting the dedication of a public water well

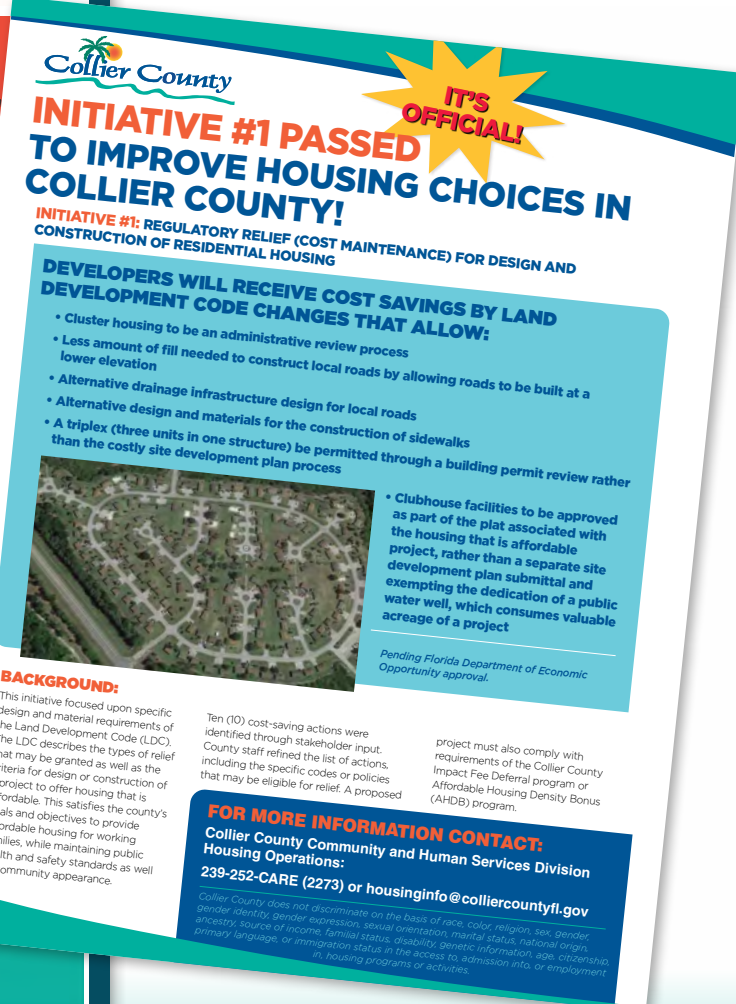
[Visit our website](#)



Housing affordable works for renters, owners and developers

Collier County
CollierCountyHousing.com

For more information, contact the Housing Operations Staff at 239-252-CARE (2273) or housinginfo@colliercountyfl.gov



INITIATIVE #1 PASSED TO IMPROVE HOUSING CHOICES IN COLLIER COUNTY!
INITIATIVE #1: REGULATORY RELIEF (COST MAINTENANCE) FOR DESIGN AND CONSTRUCTION OF RESIDENTIAL HOUSING

DEVELOPERS WILL RECEIVE COST SAVINGS BY LAND DEVELOPMENT CODE CHANGES THAT ALLOW:

- Cluster housing to be an administrative review process
- Less amount of fill needed to construct local roads by allowing roads to be built at a lower elevation
- Alternative drainage infrastructure design for local roads
- Alternative design and materials for the construction of sidewalks
- A triplex (three units in one structure) be permitted through a building permit review rather than the costly site development plan process
- Clubhouse facilities to be approved as part of the plan associated with the housing that is affordable project, rather than a separate site development plan submittal and exempting the dedication of a public water well, which consumes valuable acreage of a project

BACKGROUND:
This initiative focused upon specific design and material requirements of the Land Development Code (LDC). The LDC describes the types of relief that may be granted as well as the criteria for design or construction of a project to offer housing that is affordable. This satisfies the county's goals and objectives to provide affordable housing for working families, while maintaining public health and safety standards as well as community appearance.

Ten (10) cost-saving actions were identified through stakeholder input. County staff refined the list of actions, including the specific codes or policies that may be eligible for relief. A proposed project must also comply with requirements of the Collier County Impact Fee Deferral program or Affordable Housing Density Bonus (AHDB) program.

FOR MORE INFORMATION CONTACT:
Collier County Community and Human Services Division
239-252-CARE (2273) or housinginfo@colliercountyfl.gov

Collier County does not discriminate on the basis of race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, source of income, familial status, disability, genetic information, age, citizenship, primary language, or immigration status in the access to, admission into, or employment in, housing programs or activities.

INITIATIVE #4. Expansion Density Recommendations for Work/Live Communities

Strategic Opportunity Sites (SOS) are a new concept that recognizes larger development projects featuring corporate headquarters or similarly substantial employment centers. These locations represent key areas, with high potential to provide the greatest benefits in the wake of continued growth. The location of residential properties near these areas of employment are also encouraged. The best way to introduce this integrated pattern of development is to provide an incentive to developers.

Proposed changes to the GMP include:

- To establish the SOS as a future land use designation. This will allow a developer to seek this designation through a Future Land Use Map change, while meeting the necessary requirements and agreements. The formula that is proposed to allocate the highest densities to projects that serve a market to accommodate lower income levels, allowing for more housing options that are affordable.
- Allow developers to increase densities up to 25 units per acre as long as they show units qualify as affordable, demonstrate a mix of income levels, meet mixed-use requirements and buffering requirements.



INITIATIVE #5. Increase Transit Route Corridors for the Benefit of Working Families with the "Center City" Developments

The location of housing that is affordable for working families is naturally beneficial to the transportation system, as well as those who live within a convenient distance. This initiative provides for an increased density incentive to developers as long as the housing project meets affordable eligibility, incorporates transit oriented design (TOD) elements and concentrates a majority of the dwelling units within a convenient walking distance, defined as an area covered by a 5-minute walk, or about 1/4-mile.



Proposed changes to the GMP include:

- Apply transit supportive density levels (minimum of seven units per acre) to market rate projects and stimulate housing that is affordable. With increased density transit use may also be achieved. The principles of TOD also align with the potential transportation advancements.
- Change the Transportation Element to state that a priority is placed on locating higher density housing near transit.
- Change the Density Rating System to allow TOD market rate projects be eligible for up to 13 units per acre through PUD approval. Then, from 13 up to 25 units per acre that the additional units are committed at prices affordable to working families.

INITIATIVE #2. Streamline Commercial Conversion into Modern "Live Work and Play" Communities

Streamlining the process for developers who convert commercially zoned land to mixed use and residential uses by replacing the public hearing process with an administrative approval procedure. This supports the desirable result of housing located on or near commercially zoned sites throughout the county. Having residences closer to businesses enhances access and convenience to employment, healthcare, groceries and other daily needs and personal services. It also encourages residents to seek other modes of travel like walking and biking, and supports an overall thriving economy. The current Growth Management Plan (GMP) allows density up to 16 units per acre for such conversions, and the LDC allows a mix of uses in commercially zoned districts C-1 through C-3, however both require lengthy zoning processes.



Proposed changes to the GMP include:

- Add housing that is affordable by increasing densities at 16 units per acre as a part of the density rating system for conversion projects. Increasing densities is an incentive for developers and homebuilders as it allows them to provide more dwelling choices to the public, and increase their potential revenue. Affordability must be committed through an Affordable Housing Density Bonus (AHDB) Agreement, Developer Agreement, Planned Unit Development (PUD) commitment, or compliance with terms and conditions of the Impact Fee Deferral program.
- Multiple proposed LDC amendments will establish the mix of uses and multifamily basis that will qualify affordable parameters as allowable uses in conventional commercial districts. Those projects will still be subject to criteria for public facilities as determined by an impact analysis and must meet compatibility standards to ensure the project has the public benefit of reduced intensity, or less traffic overall.

COLLIER COUNTY CONTACT INFORMATION

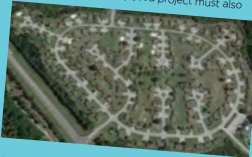
Collier County Community and Human Services Division
3339 East Tamiami Trail, Building H, Room 211, Naples, FL 34104
Phone: 239-252-CARE (2273)
Email: housinginfo@colliercountyfl.gov
Website: CollierCountyHousing.com

We are Improving Housing Choices for Working Families and Want to Hear from YOU!

INITIATIVE #1. Regulatory Relief (Cost Maintenance) for Design and Construction of Residential Housing

This initiative focuses upon specific design and material requirements of relief that may be granted as well as the criteria for design or construction of a project to offer housing that is affordable. This housing for working families, while maintaining public health and safety standards as well as community appearance.

Ten (10) cost-saving actions were identified through stakeholder input. County staff refined the list of actions, including the specific codes or policies that may be eligible for relief. A proposed project must also comply with requirements of the Collier County Impact Fee Deferral program or Affordable Housing Density Bonus (AHDB) program.



Proposed changes to the LDC are:

- Add a list of standards that define relief eligibility. This list would be designated as Section 4.02.39.
- Modify language to allow cluster housing land use changes through an administrative approval process rather than the current, longer public hearing process, and when compatibility standards are met. This will allow a developer to start building housing units sooner. Cluster housing, or open space developments, helps save open space. Homes in this type of development are situated in groupings relatively close together, while larger areas of open space within the development form a buffer with nearby properties. These open spaces often become common ground that are often used for recreation, gardens and such. This requires changes to LDC Sections 2.03.02 and 4.02.04.
- Mandate more frequent review meetings to shorten review times so that priority is given to and qualifying projects are approved more quickly. Requires altering the Development Review Fast Track Resolution 19-40.



ON OCTOBER 24, 2017
The Collier County Board of County Commissioners accepted the Collier County Community Housing Plan as a blueprint for the County to increase the future housing supply and availability for the County's working population. The following five (5) initiatives are from the recommendations made by the board for stakeholder/community feedback for the purpose of adoption through Collier County's public hearing process.



Housing is considered affordable if a family or individual spends no more than 30% of their income to live there.

THE PURPOSE OF THE GMP

To maintain the State of Florida required comprehensive long range plan for Collier County. The Growth Management Plan (GMP) petitions are processed three times a year by being submitted to the transmittal and adoption evaluation process. These processes include recording research information for the specific GMP elements, the staff's analysis, petition hearing by the Collier County Planning Commission and the Board of County Commissioners, notifying the public, and reviews by several state department/agencies.

Collier County does not discriminate on the basis of race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, source of income, familial status, disability, genetic information, age, citizenship, primary language, or immigration status in the access to, admission into, or employment in, housing programs or activities.

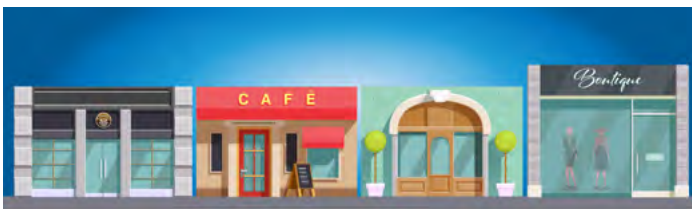
COLLIER COMMUNITY ASSISTANCE PROGRAM

A year-long branded campaign raised awareness of the funds available for eligible renters, homeowners and small business owners. The campaigns consisted of water bill inserts, flyers, email, social media, television, and digital advertising.

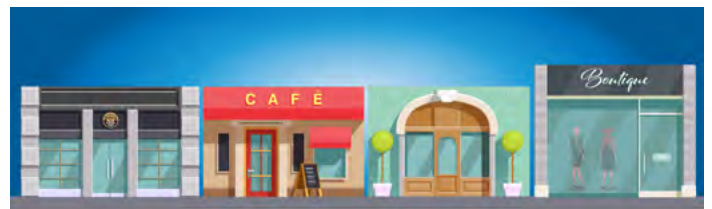
CCAP Brand Identity

CCAP

COLLIER COUNTY ASSISTANCE PROGRAM



COLLIER COUNTY ASSISTANCE PROGRAM



COLLIER COUNTY ASSISTANCE PROGRAM
SMALL BUSINESS ASSISTANCE



COLLIER COUNTY ASSISTANCE PROGRAM



COLLIER COUNTY ASSISTANCE PROGRAM
HOUSEHOLD ASSISTANCE

Social Media Campaign

Social media graphics were refreshed as needed and translated into Spanish.

GRANTS AVAILABLE FOR SMALL BUSINESSES IMPACTED BY COVID-19

APPLY FOR HELP TO PAY PAST DUE RENT, MORTGAGE AND UTILITY BILLS!

FUNDS AVAILABLE FOR HOUSEHOLDS AND SMALL BUSINESS OWNERS IMPACTED BY COVID-19

VISIT CollierFLAssistance.com

CCAP COLLIER COUNTY ASSISTANCE PROGRAM

Email Campaign

CCAP COLLIER COUNTY ASSISTANCE PROGRAM

A new financial relief program opened March 29!

NEW PROGRAM FOR HOUSEHOLDS AND SMALL BUSINESS OWNERS IMPACTED BY CORONAVIRUS

APPLICATIONS OPEN March 29 at noon

Are you behind on rent, mortgage and utility payments due to COVID-19? YOU MAY BE ELIGIBLE FOR HELP! Business owners may qualify for past due utility bill payments and repayment of the Economic Impact Disaster Loan!

CCAP COLLIER COUNTY ASSISTANCE PROGRAM

(239) 450-2114
CCAPInfo@colliercountyfl.gov

VISIT CollierFLAssistance.com

CCAP COLLIER COUNTY ASSISTANCE PROGRAM

A new financial relief program is available.

Collier County small businesses, nonprofits and agricultural operations may qualify for assistance with past due water and electric bills and repayment of the Economic Injury Disaster Loan (EIDL).

SMALL BUSINESSES, NONPROFITS, AGRICULTURAL OPERATIONS

Need to pay past due utilities? Need to repay the Economic Impact Disaster Loan? Help is available!

APPLICACIONES ABIERTAS el 29 de marzo a las mediodía

CCAP COLLIER COUNTY ASSISTANCE PROGRAM

(239) 450-2114
CCAPInfo@colliercountyfl.gov

VISIT CollierFLAssistance.com

CCAP COLLIER COUNTY ASSISTANCE PROGRAM

COVID-19 FINANCIAL AID FOR HOUSEHOLDS

APPLY FOR HELP TO PAY PAST DUE RENT, MORTGAGE AND UTILITY BILLS!

APPLY NOW

CCAP funds are still available for eligible Collier County residents behind on mortgage, rent or utility payments due to the economic challenges presented by COVID-19. The program is also screening applicants for eligibility to pay future rent bills.

Past due payments must be a documented result of COVID-19. Aid may be used for past due bills going back (arrearage) to March 13, 2020, but may not

CCAP COLLIER COUNTY ASSISTANCE PROGRAM

NUEVO PROGRAMA PARA HOGARES Y DUEÑOS DE PEQUEÑAS EMPRESAS AFECTADOS POR COVID-19

APLICACIONES ABIERTAS el 29 de marzo a las mediodía

¿Está atrasado en los pagos de alquiler, hipoteca y servicios públicos debido a COVID-19? Puede ser elegible para recibir ayuda. ¡Los dueños de negocios pueden calificar para pagos vencidos de facturas de servicios públicos y el reembolso del préstamo de impacto económico por desastre!

CCAP COLLIER COUNTY ASSISTANCE PROGRAM

(239) 450-2114
CCAPInfo@colliercountyfl.gov

VISITE CollierFLAssistance.com

APPLY TODAY

To qualify for relief, your business(es) must be in Collier County, have a business tax license, hold a Sunbiz registration (when applicable), and employ 100 or less full-time equivalent (FTE) staff. Applicants should select small business during the application process.

Business owners that own more than one business, with each business having its own employer identification number (EIN), and meets all other eligibility requirements, may apply for assistance for each business. An application must be submitted for each business. For past due water and electric bill assistance, the utility accounts must be in the name of each business. Each qualified application may receive a one-time grant of up to \$25,000 toward EIDL repayment and utility assistance. Since this is a grant and not a loan, it does not need to be paid back.

CCAP COLLIER COUNTY ASSISTANCE PROGRAM

Collier County Government | 3339 East Tamiami Trail Building H, Room 211, Naples, FL 34112

Unsubscribe: sara.shepherd@causa.com
Update Profile | [Constant Contact Data Notice](#)
Sent by questcorpamerica11@causa.com powered by **Constant Contact**
Try email marketing for free today!

APLICACIONES ABIERTAS HOY

Para calificar para recibir ayuda, su negocio(es) debe estar en el Condado de Collier, tener una licencia de impuestos de negocios, tener un registro de Sunbiz (cuando sea aplicable) y emplear 100 o menos empleados a tiempo completo equivalente (FTE). Los solicitantes deben seleccionar pequeño negocio durante el proceso de solicitud.

Los propietarios de negocios que poseen más de un negocio, con cada negocio teniendo su propio número de identificación de empleador (EIN), y cumple con todos los demás requisitos de elegibilidad, puede aplicar por asistencia para cada negocio. Una solicitud debe ser enviada para cada negocio. Para el pago de facturas de servicios públicos de agua y electricidad, las cuentas de servicios públicos deben estar en el nombre de cada negocio. Cada solicitud calificada puede recibir una subvención única de hasta \$25,000 para el pago de EIDL y asistencia de servicios públicos. Dado que esto es un subsidio y no un préstamo, no necesita ser pagado de vuelta.

CCAP COLLIER COUNTY ASSISTANCE PROGRAM

Collier County Community and Human Services - Housing Operations | 3339 East Tamiami Trail Building H, Room 211, Naples, FL 34112

Unsubscribe: recipient's email
Update Profile | [Constant Contact Data Notice](#)
Sent by ccapinfo@colliercountyfl.gov powered by **Constant Contact**
Try email marketing for free today!

CCAP

COLLIER COUNTY ASSISTANCE PROGRAM

FUNDS AVAILABLE FOR PAST DUE RENT AND MORE

Funds are available through the Emergency Rental Assistance program, which assists with paying past due rent, utility payments and housing stability services to qualified individuals and families. Landlords can apply on behalf of their tenants. [Click here](#) for more information about this option for landlords.

Rental assistance will be available to households with income up to 80% AMI. The program can provide an eligible household up to twelve (12) months of assistance plus an additional three (3) months if necessary, to ensure housing stability for the household. Eligible households may receive an additional three (3) months of financial assistance under ERA 2 funds for a maximum total of eighteen (18) months of assistance.

HHS Form: 415821
Effective: 4/1/2021

2021 Income Limits and Rent Limits
Florida Housing Finance Corporation
SBA and HUD Programs

County/State	Family Size	30%	40%	50%	60%	70%	80%	90%	100%	Rate to HUD
Collier County	1	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	Rate to HUD
	2	\$9,500	\$12,500	\$15,500	\$18,500	\$21,500	\$24,500	\$27,500	\$30,500	Rate to HUD
Florida	1	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	Rate to HUD
	2	\$9,500	\$12,500	\$15,500	\$18,500	\$21,500	\$24,500	\$27,500	\$30,500	Rate to HUD

ELIGIBILITY REQUIREMENTS

- One or more individuals within the household has qualified for unemployment benefits or experienced a reduction in household income, incurred significant costs, or experienced other financial hardship during or due directly or indirectly to the COVID-19 outbreak.
- One or more individuals within the household must demonstrate a risk of experiencing homelessness or housing instability.
- Applicants must be Collier County residents, at least 18 years of age, a legal U.S. resident or eligible non-citizen.

REQUIRED DOCUMENTS

- Drivers License/Valid Photo ID
 - All residents age 18 and older
 - Proof of address if drivers license doesn't match lease address
- Proof of Citizenship/Legal Residency
 - For one adult household member
- Household Income Verification
 - All household members over 18 years old
 - Household Income Verification
 - Tax Return
 - Sources of Income Support
- Utility Bills
 - Electric (FPL)
 - Internet (Xfinity)
 - Water
- Same Name Affidavit
 - If documents show multiple spellings/names for an individual
- Landlord Information
 - Current signed lease
 - Current rent ledger
 - Copy of W-9

CCAP

COLLIER COUNTY ASSISTANCE PROGRAM

In-Person Application Assistance Available in Immokalee

Are you having trouble with submitting your online application, or navigating the application process? Help is available!

When:

- Thursday, December 16, from 10 a.m. until 6 p.m.
- Saturday, December 18, from 9 a.m. until 12 p.m.

Where:

- Immokalee Library, 417 N. 1st Street, Immokalee, FL 34142

Why:

- Collier County staff will be at the Immokalee library to answer application questions and help you submit the online application.

Funds are still available through the Emergency Rental Assistance program, which assists with paying past due rent, utility payments and housing stability services to qualified individuals and families.

Visit the [CCAP webpage](#) for more information about the program and to access the application portal link.

[CLICK HERE FOR THE ERA PROGRAM FLYER AND DOCUMENTATION LIST](#)

ERA documento en Español

ERA dokiman a an Kreyòl.



Our mailing address is:
Collier County Community and Human Services Department
3339 East Tamiami Trail, Building H, Suite 211
Naples, FL 34112

Want to change how you receive these emails?
You can [update your preferences](#) or [unsubscribe](#).

This email was sent to sara.shepherd@ccausa.com
why did i get this? [unsubscribe from this list](#) [update subscription preferences](#)
Quest Corporation of America | 17220 Camelot Ct | Land O' Lakes, FL 34638 | USA

Grow your business with mailchimp

CCAP

COLLIER COUNTY ASSISTANCE PROGRAM

LOCAL FISCAL RECOVERY PLAN

Collier County will receive more than \$74 million in funding through the American Rescue Plan (Coronavirus Local Fiscal Recovery Fund) to provide support in responding to the economic and public impacts of COVID-19. The intent of this funding is to help turn the tide on the pandemic, address its economic fallout and lay the foundation for a strong and equitable recovery. There are five ways that Collier County can use these funds:

- Support public health response;
- Address negative economic impacts;
- Replace public sector revenue loss;
- Premium pay for essential workers, and;
- Water, sewer and broadband infrastructure.

WE WANT YOUR INPUT ON THE PROGRAMS IDENTIFIED FOR THESE FUNDS. SEE BELOW.

[SURVEY IS OPEN TODAY -- AUGUST 13](#)

\$7.5 million Mortgage and rental assistance, provided up to \$25,000 for households up to 140% of the Area Median Income.	\$1.5 million Help for vulnerable individuals and families through services provided by nonprofit organizations.
\$3.6 million Health and wellness promotion targeting diabetes, cancer, heart health, obesity, mental health, substance abuse and smoking.	\$5.115 million Food security programs providing more access to homegrown, local and fresh foods through food banks & pantries.
\$5.5 million Small business resiliency and recovery grants for technology upgrades and Economic Injury Disaster Loan forgiveness.	\$2.9 million Collier County Health Department COVID-19 operations including testing, treatment, personal and educational.
\$20.9 million Public Health and Safety operations including all EMS and first responder personnel.	\$9.2 million Infrastructure including stormwater drainage improvements to alleviate flooding in neighborhoods and communities.
\$355,000 Urban teaching support to drive science and healthful diets and enhance museum exhibits.	\$1.8 million Community gardens, home gardens, & youth development, and resource food demonstrations.
\$7 Million Expanded educational programming for literacy, early childhood education, and internet access.	\$5.5 million Program administration, grant management technology, staffing, and subcontract monitoring.

[VIEW THE FLYER](#)

[GO TO THE SURVEY](#)

[Ver en Español](#)

Please share with your neighbors, friends and community groups!

Visit CollierFLAssistance.com for more information and to access the survey.

Collier County Community and Human Services - Housing Operations | 3339 East Tamiami Trail Building H, Room 211, Naples, FL 34112

[Unsubscribe: sara.shepherd@ccausa.com](mailto:unsubscribe@sara.shepherd@ccausa.com)

[Update Profile](#) | [Constant Contact Data Notice](#)

Sent by ccapinfo@colliercountyfl.gov powered by



IMPORTANT UPDATE!

APPLICATIONS FOR SMALL BUSINESS OWNERS ARE CLOSING SOON! APPLY BY: JULY 9 AT 8 AM

VISIT CollierFLAssistance.com



[APPLY NOW](#)



Collier County Community and Human Services - Housing Operations | 3339 East Tamiami Trail Building H, Room 211, Naples, FL 34112

[Unsubscribe: sara.shepherd@ccausa.com](mailto:unsubscribe@sara.shepherd@ccausa.com)

[Update Profile](#) | [Constant Contact Data Notice](#)

Sent by ccapinfo@colliercountyfl.gov powered by



CCAP

COLLIER COUNTY ASSISTANCE PROGRAM

A new COVID-19 financial relief program opened March 29!

Dear Past Small Business CARES Act Applicant,

Collier County has a new grant program to help small businesses in our county. This new program is called the Collier Community Assistance Program (CCAP).

CCAP focuses on helping small businesses with SBA Economic Injury Disaster Loans (EIDL) by providing funding up to \$25,000 to help offset the loan amount. This grant program also provides funding to small business who might have past due electric and/or water utility bills.

If you, or a small business owner you know, has an EIDL loan that might qualify, we encourage you to apply for this grant funding at <https://www.colliercountyhousing.com/community-assistance-program/>

For more details on this program's eligibility, please see the Frequently Asked Questions (FAQs) for this program at <https://www.colliercountyhousing.com/community-assistance-program/faq/>.

We hope this information is helpful.

SMALL BUSINESSES, NONPROFITS, AGRICULTURAL OPERATIONS

Need to pay past due utilities? Need to repay the Economic Impact Disaster Loan? Help is available!

1230-465-3143
CCAPinfo@colliercountyfl.gov

VISIT CollierFLAssistance.com

APPLICATIONS ARE OPEN

PEQUEÑAS EMPRESAS, ORGANIZACIONES SIN FINES DE LUCRO Y OPERACIONES AGRICOLA

¿Necesita pagar los servicios públicos vencidos? ¿Necesita reembolso al préstamo por desastre de impacto económico? ¡Hay ayuda disponible!

1230-465-3143
CCAPinfo@colliercountyfl.gov

VISITE CollierFLAssistance.com

¡LAS SOLICITUDES ESTÁN ABIERTAS!

Collier County Government | 3339 East Tamiami Trail Building H, Room 211, Naples, FL 34112

[Unsubscribe: ccapinfo@colliercountyfl.gov](mailto:unsubscribe@ccapinfo@colliercountyfl.gov)

[Update Profile](#) | [Customer Contact Data Notice](#)

Sent by ccapinfo@colliercountyfl.gov powered by



Public Service Announcement (PSA) on Television

April Flight

- WFTX (FOX 4) reached 669,000 adults (60% of adults 18+) at least 1.6 times which equates to 1,077,000 impressions at a cost of \$6.96 per thousand (CPM=cost per thousand).
- WXCW/WINK (CBS) reached 555,439 adults 18+ (50.2%) at least 2.1 times which equates to 1,190,000 impressions at a cost of \$7.74 CPM.
- WBBH (NBC) reached 741,000 adults 25+ at least three times which equates to 2,223,000 impressions at an average cost of \$8.80 CPM.
- WZVN (ABC) reached 130,000 adults 25+ at least three times which equates to 390,000 at an average cost of \$7.40 CPM.



<https://vimeo.com/qcausa>

November Flight

- WFTX (FOX 4) reached 1,438,600 adults (60% of adults) at least 1.8 times which equates to a cost of \$5.06 per thousand (CPM=cost per thousand).
- WBBH/WZVN (ABC) reached 79,150 adults (21% of the coverage area population) at least 2.3 times which equates to 183,200 impressions at an average cost of \$40.94 CPM.
- WXCW/WINK (CBS) reached 272,340 Adults (57%) at least 2.6 times which equates to 712,000 impressions at a cost of \$6.94 CPM.

Digital Advertising Campaign

- Total Impressions since launch on March 30, 2021: 3 Million (averaging 454,000 impressions per month)
- Highest performing channel was cross platform display banners
- Budget: \$40,000



CNBC

APPLICATIONS OPEN
March 29 at noon
CALL 823-800-2114

CCAP
COLLIER COUNTY ASSISTANCE PROGRAM
CollierFLAssistance.com

PERSONAL FINANCE

More than \$45 billion in rental assistance is now available. Here's what you need to know about applying

Annie Nova
@ANNIEREPORTER

SHARE f t in e

KEY POINTS

- Financial assistance is on the way to renters struggling during the pandemic.
- Here's who qualifies, and how to get in line for it.

MARKETS CNBC TV WATCHLIST MENU

Forbes Subscribe | Sign In

APPLICATIONS OPEN
March 29 at noon
CALL 823-800-2114

CCAP
COLLIER COUNTY ASSISTANCE PROGRAM
CollierFLAssistance.com

EDITOR'S PICK | Apr 2, 2021, 06:37am EDT | 1294 Views

One Year After The First Wave Of Pandemic Jobs Losses, U.S. Adds Nearly A Million Jobs In March

Kristin Stelzer *Forbes Staff*
Economic & IT topics related to careers, jobs and the workplace.

iHeartRadio

For You Your Library Live Radio Podcasts Artist Radio Playlists More

LEARN MORE

INSIDER Log In | Subscribe

US MARKETS OPEN IN QH 2M 49S

DOW +1.13% S&P 500 +1.44% NASDAQ 100 +1.67%

HOME > STRATEGY

3 steps to transform your business into a conscious brand consumers will want to support

Tiffany Neuman, Entrepreneur Apr 2, 2021, 9:55 AM

WATER BILL PAYMENT ASSISTANCE AVAILABLE

If you are behind on paying your water bill due to COVID-19 impacts, you may qualify for payment assistance. The program is open to households and business owners. Applications open **March 29 at noon**. Apply online or in person at our office located at 13245 Tamiami Trail East, Suite 102, Naples, FL 34114. Staff are available by appointment at our office beginning **March 29** to answer questions and assist with applications.

Income qualifications apply. Limited to businesses with less than 100 full-time equivalent employees. Eligible.

239-252-CARE (2273) or dial 311 housinginfo@colliercountyfl.gov

ASISTENCIA DISPONIBLE PARA PAGO DE FACTURAS DE AGUA

Si está atrasado en el pago de su factura de agua debido a los impactos de COVID-19, puede calificar para asistencia de pago. El programa está abierto a hogares y empresarios. Las solicitudes abren el **29 de marzo** a mediodía.

Solicite en línea o en persona en nuestra oficina ubicada en 13245 Tamiami Trail East, Suite 102, Naples, FL 34114. El personal está disponible con cita previa en nuestra oficina a partir del **29 de marzo** para responder preguntas y ayudar con las solicitudes.

Se aplican requisitos de ingresos. Limitado a empresas con menos de 100 empleados equivalentes a tiempo completo. Elegibilidad determinada caso por caso.

239-252-CARE (2273) o marque 311 housinginfo@colliercountyfl.gov CollierFLAssistance.com

Flyers

CCAP COLLIER COUNTY ASSISTANCE PROGRAM

REQUIRED DOCUMENTS

- Drivers License / Valid Photo ID**
 - All residents age 18
 - Proof of address if
- Proof of Citizenship/L**
 - For one adult hous
- Household Income Ve**
 - All household mem
 - Household Income
 - Tax Return
 - Sources of Income
- Utility Bills**
 - Electric (FPL)
 - Internet (Xfinity)
 - Water
- Same Name Affidavit**
 - If information show
- Landlord Information**
 - Current signed leas
 - Current rent ledger
 - Copy of W-9

Emergency Rental Assistance (ERA)

VISIT CollierFLAssistance.com for more information!

The ERA program provides funds to assist with paying past due rent, utility payments and housing stability services to qualified individuals and families.

Rental assistance will be available to households with income up to 80% AMI. The program can provide an eligible household up to twelve (12) months of assistance plus an additional three (3) months if necessary, to ensure housing stability for the household. Eligible household may receive an additional three (3) months of financial assistance under ERA 2 funds for a maximum total of eighteen (18) months of assistance.

County (Metro)	Percentage Category	Income Limit by Number of Persons in Household									
		1	2	3	4	5	6	7	8	9	10
Collier County	30%	17,750	20,250	22,800	25,500	31,000	35,800	40,200	44,600	49,000	53,400
Collier County	50%	25,500	31,000	37,500	42,500	48,000	53,500	59,000	64,500	70,000	75,500
Collier County	80%	42,500	54,000	67,500	82,500	101,000	123,500	151,000	183,500	221,000	263,500
Median: \$4,300	100%	70,800	81,000	91,000	101,000	116,000	136,000	161,000	191,000	226,000	266,000

AYUDA FINANCIERA COVID-19 PARA FACTURAS VENCIDAS Y MÁS APLICACIONES

COVID-19 FINANCIAL AID FOR PAST DUE BILLS AND MORE

ASISTENCIA AL PROPIETARIO DE BIENES RAÍZ

Los residentes de bienes raíces que han acumulado deudas por impuestos de propiedad y otros impuestos de bienes raíces pueden calificar para asistencia financiera.

Los propietarios de bienes raíces por Desastre por Daño de Facturas de Servicios y de Impuestos de Bienes Raíces.

Las solicitudes están disponibles en línea. No es necesario que haya ocurrido un desastre.

Para aplicar, envíe una solicitud a través de nuestra oficina en línea.

APPLICATIONS OPEN March 29 at noon

VISIT CollierFLAssistance.com for more information or to apply!

HOUSEHOLD ASSISTANCE

Full-time Collier County residents behind on mortgage, rent and/or utility payments due to the economic challenges presented by COVID-19 may qualify for assistance. Past due payments must have accumulated as the result of COVID-19 and must be documented. Applications and eligibility are reviewed on a case-by-case basis. If you are determined eligible, program staff will follow up with you.

SMALL BUSINESS, NONPROFITS AND AGRICULTURAL OPERATIONS ASSISTANCE

Small business owners may be eligible for up to \$25,000 to repay the Economic Injury Disaster Loan (EIDL) and past due utility bills. Water and electric accounts must be in the name of the business. To qualify, your business must be in Collier County, hold a business tax license and a Sunbiz registration, and employ 100 or less full-time equivalent (FTE) staff.

HOW TO APPLY

Applications available online or at any Collier County library where an applicant can use the computer, scanner, printer/copier equipment that is assigned for public use at no charge to submit an online application. Our Collier County Assistance Center staff is available to help after you have submitted an online application. The Assistance Center is located at 13245 Tamiami Trail East, Suite 102, in Naples. To schedule an in-person appointment, please call (239) 450-2114. Before you are provided an appointment, you must have submitted an online application through the Neighborly website.

Asistencia Urgente de Alquiler (ERA)

El programa ERA proporciona fondos para ayudar a pagar el alquiler vencido, servicios públicos y la vivienda servicios de estabilidad a personas y familias. La asistencia para el alquiler estará disponible para los hogares con ingresos AMI. El programa puede proporcionar a un hogar elegible hasta doce (12) meses (3) meses si es necesario, para asegurar la estabilidad de la vivienda o elegible puede recibir tres (3) meses adicionales de asistencia financiera para un total máximo de dieciocho (18) meses de asistencia.

County (Metro)	Percentage Category	Income Limit by Number of Persons in Household									
		1	2	3	4	5	6	7	8	9	10
Collier County	30%	17,750	20,250	22,800	25,500	31,000	35,800	40,200	44,600	49,000	53,400
Collier County	50%	25,500	31,000	37,500	42,500	48,000	53,500	59,000	64,500	70,000	75,500
Collier County	80%	42,500	54,000	67,500	82,500	101,000	123,500	151,000	183,500	221,000	263,500
Median: \$4,300	100%	70,800	81,000	91,000	101,000	116,000	136,000	161,000	191,000	226,000	266,000

Finansman ijan pou ede moun ki nan lwaye (ERA)

AL SOU SIT SA A CollierFLAssistance.com pou plis resèyman!

Program finansman ijan pou ede moun ki nan lwaye pou ede yo peye mwe kay yo dwe, bòdwo limyè, bòdwo gaz yo dwe epi li tou pou ede moun ki andikape, grammon ki bezwen ed, moun ki san le pèdi kay yo ak moun ki pa gen kay pou yo rete epi anpil lòt kategori moun ki bezwen ed finansye ki kalifye pou yo resewa kalite lajan sa a.

Lajan pwojè sa a ap disponib pou moun ki rete nan kay kote tout moun nan kay la ap fè jiska 80% valè lajan tout moun ki rete nan kay fè an mweyan. Program sa a ka bay moun ki rete nan kay jiska 120 mwa ed finansye plis yon lòt (3) mwa anplis si sa nesesè. Lajan sa a ap soti nan yon fon ki rele ERA 2 pou bay moun ed pandan (18) mwa o maksimòm.

County (Metro)	Percentage Category	Income Limit by Number of Persons in Household									
		1	2	3	4	5	6	7	8	9	10
Collier County	30%	17,750	20,250	22,800	25,500	31,000	35,800	40,200	44,600	49,000	53,400
Collier County	50%	25,500	31,000	37,500	42,500	48,000	53,500	59,000	64,500	70,000	75,500
Collier County	80%	42,500	54,000	67,500	82,500	101,000	123,500	151,000	183,500	221,000	263,500
Median: \$4,300	100%	70,800	81,000	91,000	101,000	116,000	136,000	161,000	191,000	226,000	266,000

REQUISITOS DE ELEGIBILIDAD (vea el reverso para la documentación requerida)

- Una o más personas dentro del hogar han calificado para beneficios de una reducción en los ingresos del hogar, incurrido en costos significativos o dificultades económicas durante o debido directa o indirectamente al brote de COVID-19.
- Una o más personas dentro del hogar deben demostrar un riesgo de sufrir inestabilidad de la vivienda.
- Los solicitantes deben ser residentes del condado de Collier, tener al menos un año de residencia en el condado de Collier, tener al menos un año de residencia legal de EE. UU. o ser un ciudadano pero elegible.

CÓMO SOLICITAR: Haga clic aquí para ser dirigido a la solicitud en línea.

INFORMACIÓN DE CONTACTO:
Llame al (239) 450-2114 o envíe un correo electrónico a CCAPinfo@colliercountyfl.gov

SA KI NESESE POU YON MOUN KALIFYE (gade nan do paj sa a pou w wè ki dokiman yo mande):

- Gen yon moun oswa plis pase yon moun nan kay la ki kalifye pou i reseswa chek chomaj oubyen moun nan kay la fè mweyan lajan souwa a pase sa yo te kaan abitye fè, yo abitye fè lak gwo depans, oubyen abityasyon finansye yo pa t bon doun pandan pandemi an oswa akòz pandemi COVID-19 la swa dirèkteman swa endirekteman.
- Fò moun nan kay la bay prèvi li prèt pou i pa gen kote pou i rete oswa li andikape oubyen li gen lòt difikilte.
- Fò moun ki ap aplike yo rete nan Collier County, fò yo gen mwens 18 an, swa yo rete nan peyi Etazini oswa yo pa abityen ameriken men yo gen estri legal nan peyi a.

MEN KI JAN OU KAB APLIKE: Klike la a pou w kab al sou aplikasyon an online

FASON POU KONTAKTE NOU:
Telefòn (239) 450-2114 oswa voye imèl sou adrès sa a CCAPinfo@colliercountyfl.gov

OUR MISSION

Provide comfortable, safe, and attractive housing affordability options in Collier County

OUR MOTTO

Making our community stronger; one life, one home, one project at a time

COLLIER COUNTY HOUSING OPERATIONS AND GRANT DEVELOPMENT STAFF



Kristi Sonntag

Director, Community and Human Services
Kristi.Sonntag@colliercountyfl.gov

Jacob LaRow

Manager, Housing, Grant Development & Operations
Jacob.LaRow@colliercountyfl.gov

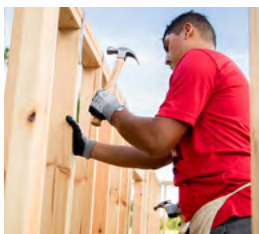


Hilary Halford

Senior Housing and Grants Coordinator
Hilary.Halford@colliercountyfl.gov

Lisa Carr

Senior Grants Coordinator
Lisa.Carr@colliercountyfl.gov



Karina Bardales

Grants Support Specialist
Karina.Bardales@colliercountyfl.gov

COLLIER COUNTY CONTACT INFORMATION

Collier County Community and Human Services Division
3339 East Tamiami Trail, Building H, Room 211 • Naples, FL 34112

Phone: **239-252-CARE (2273)** • Email: **housinginfo@colliercountygov**

Website: **CollierCountyHousing.com**

Prepared By




Habitat for Humanity[®]


of Collier County

Offering a hand up... not a hand out!


Collier County Challenges from Scarce Affordable Homes

- ▶ Collier County needs to add up to 2,000 rental and purchased affordable homes every year to cover growth. Hundreds are in the pipeline, but not enough to keep up.
 - ▶ Essential workers in public safety, health care, government, and education are critical in the County. The market has priced them out, leaving hundreds of jobs unfilled.
 - ▶ Hospitality workers are forced to drive long distances to work because of the scarcity of rental units. This can reduce worker availability to take overtime due to family needs.
 - ▶ College graduates who would prefer to return to the County are unable to do so due to high costs. This creates long term problems for businesses to recruit.
 - ▶ Seniors are having difficulty with the costs of market rate homes of all types and are leaving the County.
- 

United Way Alice designation: Asset Limited Income Constrained, Employed

- ▶ Limited access to affordable housing is one of the most detrimental factors for families to achieve economic stability. Within Collier County at least 30% of households qualify as ALICE, likely more since the pandemic. Wages are not keeping pace with increased costs for necessities. The HUD recommendation is that no more than 30% of household income should be spent for housing.
 - ▶ Families are facing some form of crisis; unaffordable rent or overcrowded conditions. Multiple families share an apartment to afford exorbitant rents. Many families live in one room, sometimes even sharing a bed, because it is all they can afford. Many live in untenable conditions that are unsafe and unhealthy.
 - ▶ Availability of apartments has substantially decreased as landlords have taken advantage of the increase in home prices and sold their units.
- 

Business Benefits from Affordable Homes in Collier County

- ▶ Improves the ability to make new hires to move into the County. Many job seekers have stopped considering working here due to the high cost of housing.
 - ▶ Reduces transportation costs for workers, which can reduce wage pressure.
 - ▶ Can increase on time arrival at work due to more predictable drive times.
 - ▶ Has been shown to increase employee retention, which reduces training costs and increases productivity.
- 


Availability of Rentals and Median Pricing

Naples Urban Area	Total Number of Units	3 rd Quarter 2019 Price for 2/2 Rental	Units Available	4 th Quarter 2021 Price	Units Available
Low Income, to 50% of AMI: Average pay supports rent of \$629/month	3,762	\$1,410	135	\$1,518	1
Moderate Income, to 80% of AMI Average pay supports rent of \$1,006/month	3,345	\$2,115	653	\$2,277	20


Availability of Rentals and Median Pricing

Immokalee Area	Total Number of Units	3 rd Quarter 2019 Avg for 2/2 Rental	Units Available		4 th Quarter 2021 Avg for 2/2 Rental	Units Available
Very Low Income, to 30% AMI: Average pay supports maximum rent of \$377/month	1,052; 276 are rent controlled for farm workers	\$881	44		\$948	2
Low Income, to 50% AMI: Average pay supports maximum rent of \$629/month	378	\$1,410	10		\$1,518	1

Notes for the Tables

- ▶ Rent renewals in Collier County are averaging 50% increases since January, 2021.
 - ▶ Some lessors won't quote new rates until the last month of an existing lease. This leads to desperate searches for homes.
 - ▶ Families are forced to live in cars as their rents are becoming impossible.
 - ▶ St Matthew's House has a waiting list for over one hundred families.
 - ▶ There are 24 apartments available for the entire Naples and Immokalee communities for the combined very low, low, and moderate income categories.
 - ▶ Families are moving to Lee County to seek lower rents. A recent report said that 87% of the people moving into Lee County came from Collier County.
 - ▶ Figures are based on data collected by Collier County, U.S. Census Bureau, HUD standards
- 

Recommended Next Steps

- ▶ Stress the urgency for developing affordable options, which have not been solved with the current market rate methods.
 - ▶ Endorse current initiatives to improve Collier County land development code to increase density. Increased density makes better use of expensive land in an urban area.
 - ▶ Extend the conversion period from affordable to market rate status for new developments.
 - ▶ Work with the Commissioners directly to stress the improved quality of life and the business benefits for everyone which accompany affordable homes.
 - ▶ Support efforts by employers to provide workforce housing.
 - ▶ Support the Community Land Trust and Local Housing Trust Fund which are well positioned to attract builders to develop rental units. These Trusts can create long term leases to builders, which reduce overall construction costs.
- 



VINCENT'S ACRES

OPPORTUNITIES FOR BOARD GUIDANCE	AHAC	Staff	Florida	Nationally
Allocate Revenue from One Cent Surtax to the Workforce Housing Trust Fund	X	X	Pinellas + 24 Cities	Colorado, Ohio
Establish a dedicated funding source from the General Ledger Budget for supporting the Housing Trust Fund	X	X	Hillsborough, Pinellas, Orange (\$10M), Seminole (\$500K)	Louisiana, Maryland, Virginia, Michigan, Iowa, Ohio, Kentucky, Georgia, Indiana, Montana, New York, Alaska
Direct staff to expedite development of surplus property through the ITN process made available for rental development		X	Pinellas, Lee	
Allow transfers of those surplus properties determined to be suitable for one-to-four-unit development pursuant to FS 125.379 directly to the Community Land Trust.		X	Pinellas, Lee	
Direct staff to develop policy to determine Local Government Area of Opportunity commitments for developers seeking funds when applying for FHFC financing		X	Charlotte, Escambia	
Approve the development of an Impact Fee revolving loan program for developers who are awarded tax credit financing.		X	Palm Beach*, Lee County**	Colorado
Perform a Nexus Study to determine appropriate Linkage Fees on commercial and industrial construction for affordable housing.	X			NATIONWIDE
Donate distressed properties to not-for-profit to develop housing				NATIONWIDE
Buy down program - pays the difference between high end rent & affordable rent using general fund				Colorado
Land acquisition matching program with philanthropic \$7/\$1 local dollar				New York
Low or below market interest loans using general fund				New York

POTENTIAL REVENUE SOURCES TO FUND THE LOCAL HOUSING TRUST FUND (HTF)

Background: In 2016 the Board of County Commissioners appointed a Stakeholder Committee to work with Community and Human Services staff and the Affordable Housing Advisory Committee (AHAC) to develop a comprehensive Community Housing Plan to address the need for housing that is affordable for all members of the community.

In January 2017, the Urban Land Institute (ULI) was retained by the County to examine housing affordability challenges during a 5-day intensive analysis and presentation to the Board. A final published product was provided to the community in May 2017 with recommendations and an Implementation Schedule including short-term (0-3 years) medium-term (3 to 5 yrs.) and long term (5 to 10 years). The ULI report and recommendations formed the starting point for the creation of the Community Housing Plan. The Board directed staff to explore 27 of the 35 ULI recommendations including reinstating a local Housing Trust Fund (HTF) and identifying dedicated funding sources. The final Community Housing Plan (CHP) was presented to and accepted by the Board in October 2017.

The BCC re-established a local Housing Trust Fund (HTF) in 2018 with the adoption of Resolution 2018-82. The Affordable Housing Advisory Committee (AHAC) established a Housing Trust Fund Subcommittee to develop guidelines and criteria for the implementation of the HTF. The HTF Subcommittee and AHAC provided recommendations to the Board on October 22, 2019. The Board adopted Resolution No.19-207 which included Collier County Housing Trust Fund Guidelines, Competitive Evaluation Criteria, and an annual work plan.

Resolution 2019-207 directed the Affordable Housing Advisory Committee to identify and research a variety of potential, reoccurring funding sources for the local Housing Trust Fund and bring recommendations to the Board at a later date. At the time of the October 22, 2019 BCC meeting there was approximately \$180,000 in funding which had come from the repayment of affordable housing density bonuses and the sale of county owned surplus property.

In January 2020 the HTF Subcommittee reconvened to identify potential reoccurring funding sources for the Housing Trust Fund (HTF). The subcommittee met in early 2020 before COVID interrupted the monthly meeting schedule. The subcommittee began to meet virtually in June 2020 and these meetings and ensuing research have resulted in the following findings and recommendations.

Goal: Develop multiple stable funding sources for the local housing trust fund for the next 10 years.

Taxes & Fees	Justification	AHAC Recommendation
General Fund	Utilizing General Fund resources to fund the local HTF provides a community with greater flexibility in addressing its housing affordability needs.	AHAC recommends the BCC allocate ____% of the general fund budget into the local HTF every year for the next 10 years effective 10/1/2022.
One Cent Surtax	BCC adopted Res. 2018-82 and 2019-207 which established the HTF, identified 6 public purposes, 8 program areas and established guidelines and criteria for funding housing that is affordable.	AHAC recommends utilizing existing local HTF as a vehicle to hold Collier County surtax funds (\$20M) for housing that is affordable and CHS as the County entity to implement housing programs utilizing these funds
Housing Linkage Fees	Linkage fees vary depending on type of commercial or industrial construction.	AHAC recommends the County retain a consultant to perform a Nexus Study (required). Regardless of nexus study outcome a nominal fee of \$1 /square ft.

POTENTIAL REVENUE SOURCES TO FUND THE LOCAL HOUSING TRUST FUND (HTF)

Background: In 2016 the Board of County Commissioners appointed a Stakeholder Committee to work with Community and Human Services staff and the Affordable Housing Advisory Committee (AHAC) to develop a comprehensive Community Housing Plan to address the need for housing that is affordable for all members of the community.

In January 2017, the Urban Land Institute (ULI) was retained by the County to examine housing affordability challenges during a 5-day intensive analysis and presentation to the Board. A final published product was provided to the community in May 2017 with recommendations and an Implementation Schedule including short-term (0-3 years) medium-term (3 to 5 yrs.) and long term (5 to 10 years). The ULI report and recommendations formed the starting point for the creation of the Community Housing Plan. The Board directed staff to explore 27 of the 35 ULI recommendations including reinstating a local Housing Trust Fund (HTF) and identifying dedicated funding sources. The final Community Housing Plan (CHP) was presented to and accepted by the Board in October 2017.

The BCC re-established a local Housing Trust Fund (HTF) in 2018 with the adoption of Resolution 2018-82. The Affordable Housing Advisory Committee (AHAC) established a Housing Trust Fund Subcommittee to develop guidelines and criteria for the implementation of the HTF. The HTF Subcommittee and AHAC provided recommendations to the Board on October 22, 2019. The Board adopted Resolution No.19-207 which included Collier County Housing Trust Fund Guidelines, Competitive Evaluation Criteria, and an annual work plan.

Resolution 2019-207 directed the Affordable Housing Advisory Committee to identify and research a variety of potential, reoccurring funding sources for the local Housing Trust Fund and bring recommendations to the Board at a later date. At the time of the October 22, 2019 BCC meeting there was approximately \$180,000 in funding which had come from the repayment of affordable housing density bonuses and the sale of county owned surplus property.

To assist the private sector with the development of affordable housing through land acquisition, construction loans, grants, and other funding, consistent, re-occurring funding sources are needed to be placed in the HTF.

In January 2020 the HTF Subcommittee reconvened to identify potential reoccurring funding sources for the Housing Trust Fund (HTF). The subcommittee met in early 2020 before COVID interrupted the monthly meeting schedule. The subcommittee began to meet virtually in June 2020 and these meetings and ensuing research have resulted in the following findings and recommendations.

GOAL: Develop multiple stable funding sources for the local Housing Trust Fund for the next 10 years.

POTENTIAL DEDICATED REVENUE SOURCES:

Taxes & Fees	Florida	Other Localities	Other Information	ULI Recommendation	AHAC Recommendation
General Funds	In Florida, Hillsborough, Pinellas & Orange counties dedicate 10 million a year for 10 years to their local Housing Trust Funds	Louisiana, Maryland, Virginia, Washington, Michigan, Iowa, and Ohio use General Fund for their HTF. Cities that use General Fund for their HTF includes Lexington & Louisville, KY, Savannah, GA, Evansville, IN, Helena, MT, Ithaca, NY and Juneau, AK	Utilizing General Fund resources to fund a local Housing Trust Fund (HTF) provides a community with greater flexibility in addressing its housing affordability needs. Local governments establish their specific goals/priorities and are not bound by federal/state grant regulations.	YES, Best Practice	AHAC recommends that the BCC allocate .5% of the general fund budget into the local HTF (Fund 116) every year for the next 10 years, effective 10/1/2022.
Sales Tax/One Cent Surtax	Collier County voters approved a 1 cent surtax in 2018. The referendum earmarked 20 million for	Colorado & Ohio use sales tax to fund HTFs	BCC adopted Res. 2018 -82 and 2019 – 207 which established the Housing Trust Fund, identified 6 public purposes, 8 program areas, and established guidelines and criteria for funding	YES, Best Practice	AHAC recommends utilizing the existing local Housing Trust Fund as the vehicle to hold the Collier County surtax funds (20 million),

	<p>affordable-workforce housing construction & land acquisition.</p> <p>Pinellas County voters have approved the Penny for Pinellas surtax 3 times since 1990. Revenue from the penny tax is used in Pinellas & 24 cities.</p>		housing that is affordable		<p>including any extension of a sales surtax, for housing that is affordable and Community & Human Services (CHS) as the County entity to implement workforce housing programs utilizing surtax funds. CHS will implement using guidelines/criteria outlined in Res 19-207</p>
<p>Housing Linkage Fees on new commercial and industrial construction</p>	<p>Cities in FL that have adopted a linkage fee: Winter Park, Coconut Creek and Jupiter. Linkage Fees are currently under consideration in Broward and St. Pete.</p>	<p>Linkages fees are used in CA, CO, MA, MD and VA;</p>	<p>Linkage fees vary depending upon the type of commercial and industrial construction. Some fees range from \$0.15 per sq ft for office space (Coconut Creek) to \$20.00 sq ft for other commercial. Some communities index their fees to CPI and adjust annually</p>	<p>YES, Best Practice & one of the most common revenue sources for HTFs</p>	<p>AHAC recommends that the County retain a consultant to perform a Nexus Study. AHAC recommends a nominal housing linkage fee of \$1/square foot</p>
<p>Tourist Development Tax (Bed Tax) FS 125.0104</p>		<p>Ohio & California use a portion of bed tax/tourist development funds for</p>	<p>Nexus between employment, tourism, and economic development. Local jurisdictions should have option to decide if a</p>	<p>YES</p>	<p>AHAC recommends discussing with State elected officials to consider modifying FS</p>

<p>FS 125.0104 (5) Authorized Uses of Revenue</p>		<p>affordable housing</p>	<p>portion of this locally collected tax can be allocated to housing for persons employed in the hospitality/tourism/service sector of their local community. Should be a local decision but requires action by State Legislature to modify 125.0104 FS.</p>		<p>125.0104(5) to allow each county to determine if bed tax can be used for housing in their specific tourism-oriented community; Provide ability to allocate .5% of local bed tax to HTF if desired locally in a “high tourism impact county”; and that a nexus study should be performed.</p>
<p>Document Recording Fees FS 201.08 (Excise Tax)</p>	<p>In Florida, a portion of the Doc Stamp fee on real estate transactions goes to the Sadowski Housing Trust Fund for SHIP Housing programs & is allocated to Collier & other communities in FL.</p>	<p>Collected in NJ, PA, WA, and Arlington, VA for housing programs</p>	<p>Informational</p>	<p>YES, Best Practice</p>	<p>AHAC Recommends no changes to the existing doc stamp fee as a portion is already allocated annually to the County’s SHIP housing programs.</p>
<p>Permit Fees for Demolition/Conversion</p>		<p>In Lake Forest & Highland Park, IL, Washington, DC,</p>		<p>YES</p>	<p>AHAC Recommends If a fee is considered,</p>

		& Berkley, CA additional permit fee charged for demo/conversion. Lake Forest charges a demo tax of \$10,000 on sf home and multifamily demos \$5,000 per unit			recommend fees be waived if a developer is building homes that are affordable, or replacing dilapidated structures.
Tax Foreclosure Sales Chapter 197 Sales Tax Certificates 197.413 & 197.432		In Michigan, a portion of Tax Foreclosure Sales fee funds their HTF.		NO	
Utility & Franchise Fee 202.19 (Authorization to impose local communications services tax)			This is considered to potentially be a regressive fee for low-income households.	NO	Not a viable option
Real Estate Transfer Fees Chapter 689.28	In Florida, real estate transfer assessments are paid to HOAs, COAs, CDDs, etc when property within the community is sold		Not an option in Collier	NO	Not a viable option
Vehicle Registration Fees – increase annual fee with a portion allocated to local HTFs Chapter 320 FS			Florida has a low vehicle registration fee. There is a correlation between an increase in population, increase in vehicles & increased demand for	NO	Would require a change by State Legislature, not a viable option at this time. Need to meet/discuss with

			housing.		State elected officials.
Revenue Category Government Owned Property & Payments	Florida	Other Localities	Other Info	ULI Recommendation	AHAC Recommendation
Proceeds from the sale of government owned property to be placed in Housing Trust Fund (HTF)	FL Statute 125.379 provides for the sale of surplus property & proceeds benefit affordable housing programs			YES	AHAC recommends that all net proceeds as required by F.S 125.379 from the sale of County owned property should be placed in the HTF Fund.
Income from the lease or operation of government owned property (i.e., proceeds from Paradise Sports Complex & other facilities)		<i>Are there other communities who do this?</i>		NO	<i>Need to develop recommendation; need to meet with Dan Rodriguez; Barry Williams; Kristi & Jake</i>
Reserve funds from bonds; long- term loan or debt security issued by corporations or government; General Obligation bonds	Miami Forever Bond	Austin, TX, Charlotte, NC, Milwaukee, WI, Albuquerque, NM & Seattle, WA have issued GO bonds to fund affordable housing needs		YES	Bonds can be used by the trust fund to finance properties which would be placed on long term leases by developers.
Community			County pledges current		

Development Block Grant Section 108 Loan Guarantee Program			and future CDBG funds as security for HUD financing for community development activities.		
--	--	--	--	--	--

DRAFT

Revenue Category Interest on Market & Government Accounts	Florida	Other Localities	Other Info	ULI Recommendation	AHAC Recommendation
Interest on market accounts including real estate escrow accounts; title escrow accounts					
Interest on government accounts including rainy day fund, unnamed/unclaimed property fund F.S. 218.415 (Investment Policies)					
Public/Private Partnership & Private Philanthropy					
Develop a Friends of Workforce Housing for large employers, financial institutions, foundations and other.			The County's Housing Trust Fund (116) is not a nonprofit. The Community Land Trust is a 501(c) 3 that can accept land and cash donations and provide a tax benefit to donors. Other similar organizations include Habitat for Humanity, ROOF, CASL, etc	YES, Public Private Partnerships are Best Practice	Develop a Friends of Workforce Housing for large employers, financial institutions, foundations, and others. The Community Land Trust is in the process of developing policies and programs to support this.

Affordable Housing Advisory Committee funding recommendations to the BCC:

1. Provide .5 of the County's General Fund budget into the local Housing Trust Fund to be administered by Community and Human Services Division effective 10/1/2022. These funds will be administered in accordance with Resolution 2018- 82 and 2019-207 and the existing annual CHS grant application cycle.
2. Provide authorization for the 20 million surtax funding for affordable workforce housing to be administered by Community & Human Services Division in coordination with the annual CHS grant application cycle. The 20 million in surtax funding should be placed in the County's local Housing Trust Fund (HTF) and implemented in accordance with Res 2018-82 and 2019-207 and the CHS annual grant application cycle.
3. Authorize the staff to initiate the Purchasing Solicitation process to retain a consultant to prepare a Nexus Study to evaluate the feasibility of a Housing Linkage Fee for new commercial and industrial construction.
 - Historically, staff and prior committee recommendations have been for a very small linkage fee (i.e. .50 - \$1.00)
 - Will require multiple meetings with CBIA, NABOR, Chamber, etc in the next 6 months
 - Who/When will meet with each agency?

I'm available to meet with the CBIA, NABOR, Chamber, etc. to promote the benefits for the community of funding the LHTF with linkage fees. We can prepare the framework for a PowerPoint presentation in a workshop with the committee. (JH)

Susan's opinion: Housing Linkage Fee is a long shot but keep it on the list. When/if rejected AHAC should bring up the issue every 4 to 6 years.

Issues remaining to be discussed in Subcommittee:

- *Percentage of ticket sales revenue, team registration fees, etc from Paradise Coast Sports Complex. New recreational facilities result in an increase in service sector employees which correlates to an increased need for housing affordable to the low – mod income segment of the population working in tourism, recreation, hospitality, etc.*
 - *HTF Subcommittee members/CHS staff need to discuss with Dan Rodriguez and Barry Williams. **Why are we requesting funding from this source?** Nexus b/t low-mod employment and housing needs/shortage. Similar to the Linkage Fee nexus. Maybe another long shot as Susan thinks parks are treated similar to an enterprise operation (like GMD) so they need to raise funds through some of their programs to offset staff costs.)*
 - *Requires Kristi/Jake to coordinate meeting with PSD Director & Parks & Rec Director.*
 - *This will be a "hard sell" IF Parks and Rec is treated like an enterprise fund/self-supporting like Growth Management Dept.*

Every activity described above is discretionary. Almost every taxing jurisdiction collects fees/taxes this way. I am willing to arrange meetings to discuss the benefits for the community of adding fees/percentage of revenues to tickets and programs. I can do this with Kristi or Jake. (JH)

- *A portion of **Hotel/motel taxes** go to HTFs in Ohio and California*

*A nexus study would tie tourist development to increases in service sector employment (hospitality) and subsequent need for housing targeted to this low to moderate income group. However, Florida Statute 125.0104 (5) lists the allowed expenditure categories and **does not authorize this tax to be used for affordable housing** even where tourism has increased the need for housing low to moderate income sector employees. See (5) Authorized Uses of Revenue*

Consider talking to individual member or attending future meeting of the *Tourist Development Council* – Last Monday of the month at 9 a.m.

- *Will require mtgs/discussion w/TDC and County staff*
- *Would local TDC support a small portion of bed tax going to housing for their workforce if State Statute amended? Would need to find a legislator to sponsor a bill (Senator Passidomo???)*
- *Monitor Rep Anna Eskamani’s proposal (HB6075) to remove requirement that 40 % of tourist dev tax be spent on advertising/promotion/marketing.*
- *Long shot but....keep on list and pursue w/TDC...Maybe Senator Passidomo???*

Budget Timeline

Budget process at Division/Department level begins in February 2022
Budget workshops with County Department Heads, etc spring 2022
BCC first public hearing on budget in June 2022
BCC adopts budget in mid-September 2022

Potential timeline for BCC discussion:

Potential joint workshop with BCC and Planning Commission – March – May 2022
Discuss draft report with AHAC in February 2022; Finalize for BCC in Housing Workshop or future Agenda Item
Meet with community organizations (Board of Realtors, CBIA, Community Foundation, etc) February – May 2022

Workshop or Agenda item:

Workshop with BCC, CCPC, AHAC, invite Naples City Council, etc to Housing Workshop in March – May 2022 or place this “white paper”/AHAC Recommendations on regular BCC Agenda for March - May, 2022. Do this as part of the HTF Annual Report to the BCC which has NOT been done since HTF Resolution 2019-207

Request .5 % in general fund dollars in the FY23 budget effective 10.1.2022, and every year after for the next 10 years.

Recommend \$20 million surtax placed in local Housing Trust Fund (HTF) with administration/allocations by CHS through the competitive grant application cycle and an annual report to the BCC per the Resolution 2018-82 and Resolution 2019-207

Ask Board to retain consultant to initiate a nexus study to determine a small linkage fee to fund the HTF

6. b. AHAC Recommendations to the BCC

6. c. Selection of AHAC members for the Review & Ranking Committee

Collier County and the City of Naples



Insert Naples logo

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2022-2023, 2023-2024, 2024-2025



Table of Contents

Description	Page #
Section I, Program Details	3
Section II, Housing Strategies	
A. Purchase Assistance	8
B. Owner-Occupied Rehabilitation	10
C. Demolition and Replacement of Manufactured Housing	12
D. Disaster Assistance	
E. New Construction Assistance	
F. Rental Rehabilitation	
G. Rental Acquisition	
H. Rental Development	
Section III, Incentive Strategies	23
A. Expedited Permitting	
B. Ongoing Review Process	
C. Other Incentive Strategies Adopted	
Exhibits	
<ul style="list-style-type: none"> A. Administrative Budget for each fiscal year covered in the Plan B. Timeline for Estimated Encumbrance and Expenditure C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan D. Signed LHAP Certification E. Signed, dated, witnessed, or attested adopting resolution F. Ordinance: (If changed from the original creating ordinance) G. Interlocal Agreement 	



Section I. Program Details:

A. LG(s)

Name of Local Government	COLLIER COUNTY BOARD OF COUNTY COMMISSIONERS
Does this LHAP contain an interlocal agreement?	Yes
If yes, name of other local government(s)	City of Naples

B. Purpose of the program:

- To meet the housing needs of the very low, low, and moderate-income households.
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2022-2023, 2023-2024, 2024-2025

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input: Public input was solicited through face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required. For advertisements other than NOFAs, the County will accept applications during the dates specified in the advertisement distributed via the County website, email or via the County procurement office.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.



Applications will be accepted and approved on a first come, first-qualified basis with priority given to households with a special needs occupant, or other priorities that may be deemed by the program funder, Florida Housing Finance Corporation.

When funds are available for a strategy, the applicants from the waiting list will be contacted to complete/update the application for SHIP assistance. Applicants will be placed in the queue for assistance once they have provided all required documentation and been deemed SHIP eligible.

Once there is a list of eligible applicants, they will be ranked in the following order. The following priorities for funding listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

RANKING PRIORITY
<p>1. Special Needs Households – Very low, low, and moderate – income households and persons with special needs as defined in 420.0004 (13)</p> <ul style="list-style-type: none"> a) Very low b) Low c) Moderate
<p>2. Essential Services Personnel</p> <ul style="list-style-type: none"> a) Very Low b) Low c) Moderate
<p>3. After Special Needs Set-asides and after ESP applicants have been income certified</p> <ul style="list-style-type: none"> a) Very Low b) Low c) Moderate

J. Discrimination : In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.

K. Support Services and Counseling: Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, and Foreclosure Counseling.

L. Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

- M. Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household’s ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county, or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 30 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 30 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: *“A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”*

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: *“The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except those small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.” The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.*



Q. Program Administration: Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. Fee Percentage
Local Government	Collier County Government	100%
Third Party Entity/Sub-recipient		

R. First-time Homebuyer Definition: For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

S. Project Delivery Costs: In addition to the administrative costs listed above, the county or sponsor will charge no more than 5% percent for project delivery cost to cover inspections and other eligible project delivery activities performed by the county or non-county employees. The delivery cost will be included in the maximum award to the applicant. Current strategies such as, **Owner- Occupied Rehabilitation** and **Rental Rehabilitation** may include, but not limited to, such activities as: Inspections, work write-ups, recording fees, application & processing fees, development of assessments and cost estimates.

T. Essential Service Personnel Definition (ESP): Collier County defines Essential Service Personnel as follows: Those individuals employed in the community as teachers, educators, other school district employees, community college and university employees, police and fire personnel, health care personnel, skilled building trades personnel, and government employees.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: The County will, when economically feasible, employ the following Green Building requirements on rehabilitation and emergency repairs:

All housing rehabilitation and new construction will incorporate “green” standards including but not limited to:

- Appliances replaced or installed shall be Energy Star.
- Doors and/or windows replaced or installed shall be Energy Star; and
- Any lighting fixture replaced or installed shall be Energy Star

Weatherization shall be incorporated into all homes rehabilitated including but not limited to weatherization of the attic, floor insulation, if appropriate, and sealing of exterior walls. New construction is presumed to meet the minimum insulation and sealing requirements. Any replaced or new HVAC unit shall have a SEER rating of at least 14.

These requirements may be adjusted for rental developments if the requirement of other construction funding sources requires a more prescriptive list.



Innovative design, green building principles, storm resistant construction or other elements that reduce long term costs relating to maintenance, utilities or insurance may be encouraged.

Homeownership Education classes provide curriculum on cost cutting measures that homeowners can use to reduce energy consumption. Collier County also encourages the use or inclusion, when appropriate, of the following: energy star appliances; Low-E windows; additional insulation (for increased R-Value); ceramic tile; tank-less water heater; 14 and 15 SEER air conditioning units; stucco; LED light bulbs; impact resistant windows and doors.

- V. Describe efforts to meet the 20% Special Needs set-aside:** Prioritization of funding will include all strategies for persons with special needs, with an emphasis on rental programs and rehabilitation. Outreach for clients may include marketing to a variety of agencies, including but not limited to, Agency for Persons with Disabilities, United Cerebral Palsy, Residential Options of Florida, Community Assisted and Supported Living, etc. Additionally, advertisements in publications of general circulation may also be used.

Should efforts to attract special needs clients under the rehabilitation strategy not produced the amount necessary to reach the set aside, persons meeting the definition of special needs may be assisted with other approved LHAP strategies and counted towards the set-aside.

- W. Describe efforts to reduce homelessness:** Collier County supports the Continuum of Care (CoC) efforts to simplify and broaden outreach and assessment for homeless persons in the County. Much of the outreach to homeless persons is conducted at community events such as the Point in Time Count. Additionally, outreach is conducted by the many caseworkers at community agencies, the Hunger and Homeless Coalition of Collier County, schools, and other entities that encounter the homeless during service delivery or during their regular course of business. Needs are assessed during these points of contact, and referrals are made as appropriate for shelter, food, counseling, or other needs. The County works closely with a variety of agencies and local resources utilized include federal ESG and the State SHIP funds.



Section II. LHAP Strategies:

A. Purchase Assistance	Code 2
-------------------------------	---------------

a. Summary: SHIP funds will be awarded to first-time homebuyers for down payment and closing costs to purchase a newly constructed or an existing single-family home, manufactured home, or condominium.

Prospective homebuyers must qualify as a First Time Homebuyer under the HUD definition: An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time home buyers). A single parent who has only owned with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

c. Income Categories to be served: Very low, low, and moderate

d. Maximum award*:

Very Low:	\$60,000
Low:	\$40,000
Moderate:	\$30,000

*These maximum awards may include \$10,000 for Essential Services Personnel

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and promissory note.
2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Forgiveness: If all conditions have been met, the loan is forgiven entirely at the end of the 30-year term. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan will be forgiven.
5. Repayment: Monthly payments are not required
6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted will be their primary residence.



In addition to the above, the loan may be determined to be in default if any of the following occurs:

- i. Sale: if proceeds are not enough to pay off the mortgage note then the homeowner may contact the County Regarding a settlement amount of the SHIP loan.
- ii. Title transfer: either voluntary or by operation of law, divested of title by judicial sale, levy or other proceedings, including foreclosure or Deed in Lieu.
- iii. Refinance: may be allowed in accordance with the published "Subordination Policy".
- iv. Home is no longer primary residence, abandoned, leased, or rented.

The County reserves the right to foreclose if the homeowner does not repay the loan as noted above.

If the home is foreclosed on by a superior mortgage holder, the County may try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

- f. **Recipient Selection Criteria:** Applicants will be ranked for assistance based on first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel, income groups as described in Section I, Program Details, of this plan.

An applicant may submit a completed application for housing assistance to the County for a determination of eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility, and qualification determination.

Funds will be reserved and awarded to applicants that have met all the County requirements, are SHIP Income Certified, and have a mortgage loan pre-approval from a participating Lender prior to applying.

Applicants must attend a HUD approved Homebuyer Education Program and provide a copy of the certificate to the Division prior to closing on a home. The certificate must be dated within one year of income certification date.

Verification of US Citizenship or Permanent Residency Status: All borrowers must submit proof of U.S. citizenship or US Permanent residency.

Asset Cap or liquid Assets: All applicants will be limited to a cash or liquid asset of \$30,000.00 upon completion of their assistance. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared disaster.

- g. **Sponsor Selection Criteria:** N/A

- h. **Additional Information:** Applicants must secure a first mortgage from a licensed mortgage lender. Other requirements:

- 1. Manufactured homes constructed June 1994 forward are considered eligible housing pursuant to Section 420.9071 (8), Florida Statute.



2. First mortgage must be at a fixed rate; no ARM's, prepayment penalty, negative amortizations, balloon loan, owner financing or other non-affordable loan terms are allowed.
3. A newly constructed home must have received a Certificate of Occupancy within the twelve months prior to purchase. A manufactured home must be in place with all site requirements met and a valid certificate of occupancy. Funding, which is provided as a subordinate mortgage loan, may be used for down payment, closing costs and principle buy-down as needed for affordable home ownership.
4. Refinance may be allowed in accordance with the published "Subordination Policy".

B. Owner-Occupied Rehabilitation	Code 3
---	---------------

a. Summary: SHIP funds will be awarded to households in need of repairs to correct code violations, health, and safety issues, electrical, plumbing, roofing, windows, other structural items, and relocation, if necessary. Assistance may include costs related to all eligible repairs, inspections, work write-ups, recording fees and project delivery fees.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

c. Income Categories to be served: Very low, low, and moderate

d. Maximum award: \$70,000 (up to \$60,000 for rehabilitation expenses and up to \$10,000 for relocation expenses if necessary)

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and promissory note or Florida Department of Motor Vehicle Title.
2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Forgiveness: If all conditions of the loan agreement are met, one-third of the loan will be forgiven in ten-year increments so that at the end of the thirtieth year the loan is forgiven. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan will be forgiven.
5. Repayment: Monthly payments are not required.
6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted will be their primary residence.

In addition to the above, repayment of the loan is required in full when one of the following conditions is met, whichever occurs first:

- i. Sale: if proceeds are not enough to pay off the promissory note, then the homeowner may contact the County regarding a settlement amount of the SHIP loan that is outlined in the County's "Short Sale Policy".



- ii. Title transfer: either voluntary or by operation of law, divested of title by judicial sale, levy or other proceedings, including foreclosure or Deed in Lieu.
- iii. Refinance: may be allowed in accordance with the published "Subordination Policy".
- iv. Home is no longer primary residence, abandoned, leased, or rented.

The County reserves the right to foreclose if the homeowner does not repay the loan as noted above.

If the home is foreclosed on by a superior mortgage holder, the county may attempt to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. **Recipient Selection Criteria:** Applicants will be ranked for assistance based on first-qualified, first served basis with the priorities for Special Needs, Essential Services Personnel, income groups as described in Section I, Program Details, of this plan.

An applicant may submit a completed application for SHIP Owner-Occupied Rehabilitation to the County/Sponsor for determination of eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility, and qualification determination. Applicants will receive a pre-approval letter and their file will be submitted to the Sponsor for unit eligibility.

1. Must provide proof of homeowner's insurance or attestation of no insurance.
2. Property taxes must be current at the time of application and closing. Delinquent property taxes are a basis for denial.
3. If applicable, must file a claim for and use proceeds from insurance and/or FEMA as first option.
4. Must complete an FHFC approved "Disaster Self-Declaration of Income" form, if applicable.
5. Where the unit and land are owned by the same person, the unit assisted must be owner-occupied and, have applied for, or already be homesteaded as the primary residence. Owner-occupied manufactured homeowners renting their lot may also apply for assistance.
6. Verification of US Citizenship or Permanent Residency Status: All borrowers must submit one of the following: U.S. Passport, Birth Certificate, naturalization, and or permanent residence card.
7. Asset Cap or Liquid Assets: All applicants will be limited to a cash or liquid asset of \$30,000.00 upon completion, rehabilitation assistance. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared disaster.
8. Primary Residence: Documentation used for verification of primary residence includes, but is not limited to: homestead exemption, utility bill(s), or driver's license.



- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** Manufactured homes will only be eligible for housing assistance if owner occupied, is affixed to the ground, the land is (a) owned and homesteaded by the occupant or (b) leased/rented by the homeowner. Manufactured homes constructed June 1994 forward are considered eligible housing pursuant to Section 420.9071 (8), Florida Statute. The repairs must not exceed 90% of the value of the existing property and residence; and all repairs are within existing codes for the property. For an owner-occupied mobile or manufactured home on land that is leased, a State of Florida Vehicle Certificate of Title will list Collier County Board of County Commissioners on the title as the security interest in the unit.

Homeowners may receive additional Rehabilitation funding provided they waited at least three (3) years since the last rehabilitation. Disaster related funding is exempt.

C. Demolition and Replacement of Manufactured Housing	Code 4
--	---------------

a. **Summary:** SHIP funds will be awarded to homeowners in need of demolition and replacement of housing. The County may use SHIP funds for demolition and replacement of manufactured housing. This strategy will be used in lieu of rehabilitation when costs to repair the home are determined to exceed 50% of the home’s value, as determined by the County. The goal is to prevent the imminent displacement of homeowners due to distressed conditions, encourage revitalization and increase the supply of safe, decent, and sanitary housing.

The property site must be suitable for demolition/replacement. Loans for assistance may include costs related to all eligible demolition activities, debris removal, permits, transportation, installation, inspections by the sponsor, work write-ups, sales tax, recording fees and project delivery fees.

Additional SHIP funds can be used to bring building site and improvements up to Local, State, and Federal requirements, Homeowner’s Association by-laws, and/or to adequately replace the amenities of the existing home. These additional site improvement costs may include, but are not limited to geotechnical surveys, engineering, concrete pilings/piers, septic system improvements, fill, sod, driveways, storage sheds and any other requirements as noted above.

- b. **Fiscal Years Covered:** 2022-2023, 2023-2024, 2024-2025
- c. **Income Categories to be served:** Very low, low, and moderate
- d. **Maximum award:** \$160,000. (Up to \$150,000 for construction, plus up to \$10,000 for relocation expenses)
- e. **Terms:**
 1. Repayment loan/deferred loan/grant: Deferred Loan secured by a note, a title lien or mortgage, if applicable. Funds will be awarded as a deferred payment loan secured by a recorded subordinate



mortgage and note, or if the unit is on leased land, a security instrument in accordance with the Florida Department of Motor Vehicle will be recorded.

2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Forgiveness: If all conditions of the loan are met, one-third of the loan will be forgiven in ten-year increments so that at the end of the thirtieth year the loan is forgiven. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan will be forgiven.
5. Repayment: Monthly payments are not required.
6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted will be their primary residence.

In addition to the above, the loan will be determined to be in default if any of the following occurs during the Loan term:

- i. Sale: if proceeds are not enough to pay off the mortgage note then the property owner may contact the County regarding a settlement amount of the SHIP loan in accordance with the "Short Sale Policy".
- ii. Title transfer: either voluntary or by operation of law, divested of title by judicial sale, levy or other proceedings, including foreclosure or Deed in Lieu.
- iii. Refinance: may be allowed in accordance with the published "Subordination Policy".
- iv. Home is no longer primary residence, abandoned, leased, or rented.

- f. **Recipient Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel, income groups as described in Section I, Program Details, of this plan.

An applicant shall submit a completed application for Demolition and Replacement Housing assistance to the County for a determination of eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility, and qualification determination.

1. For manufactured homes not located on a leased or rental land, ownership must be a fee simple estate at the time of closing with the name of the applicants on the title.
2. Property taxes must be current at the time of application and closing. Delinquent property taxes are a basis for denial.
3. The value after replacement may not exceed the SHIP maximum allowable purchase price for existing homes.
4. The replacement housing shall be consistent with the character of the household, neighborhood, and area wide market conditions. The homeowner may choose the most suitable replacement housing to meet their needs.



5. The existing home must be damaged or in disrepair to the extent that the home is condemned, or repair is not economically feasible as determined by FEMA, Collier County Growth Management Department, the Department of Health, or the County’s third-party inspector/general contractor.
 6. Must provide proof of homeowner’s insurance or attestation of no insurance.
 7. If applicable, must file a claim for and use proceeds from insurance and/or FEMA as first option.
 8. If applicable, must complete an FHFC approved “Disaster Self-Declaration of Income” form.
 9. Where the unit and land are owned by the same person, the unit assisted must be owner-occupied and have applied for, or already be homesteaded as the primary residence. Owner-occupied manufactured homeowners renting their lot may also apply for assistance.
 10. Verification of US Citizenship or Permanent Residency Status: All borrowers must submit proof of U.S. citizenship or US Permanent residency.
 11. Asset Cap or Liquid Assets: All applicants will be limited to a cash or liquid asset of \$30,000.00 upon completion of the demolition and replacement assistance. This asset cap applies to all SHIP strategies. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared disaster.
 12. Primary Residence: Documentation used for verification of primary residence includes, but is not limited to homestead exemption, utility bill(s), or driver’s license.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: N/A

D. Disaster Assistance	Code 5 & 16
-------------------------------	------------------------

a. Summary: Disaster Assistance aids households in incorporated or unincorporated Collier County in the aftermath of a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be funded and implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. Disaster Assistance may be awarded along with Owner-Occupied Rehabilitation Programs and any other LHAP strategy that is deemed necessary. SHIP disaster funds may be used for items such as, but not limited to:

- (a) Purchase of emergency supplies for eligible households to weatherproof damaged homes.
- (b) Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable.
- (c) Construction of wells or repair of existing wells where public water is not available.

- (d) Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
- (e) Security deposit for eligible recipients that have been displaced from their homes due to a disaster
- (f) Rental assistance for eligible recipients that have been displaced from their homes due to a disaster.
- (g) Temporary rent and utility payments for up to 12 months for tenants financially impacted by a disaster.
- (h) Temporary mortgage and utility payments for up to 12 months for homeowners financially impacted by a disaster and foreclosure prevention and counseling.
- (i) Relocation and moving expenses, if necessary.
- (j) Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster.
- (k) Other activities as proposed by the county and approved by Florida Housing.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

c. Income Categories to be served: Very low, low, and moderate

d. Maximum award: \$25,000.

The maximum award for other strategies used in conjunction with this strategy will be determined by the other strategy and may be in addition to the maximum award for this strategy.

e. Terms:

1. Grant: Funds will be awarded as a grant with no recapture terms.
The terms of an award under other strategies, if used in conjunction, will apply to the other strategies.
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Default: N/A

f. Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with the following additional requirements:

1. Must provide proof of homeowner's insurance or attestation of no insurance, if applicable.
2. If applicable, homeowners must file a claim for and use proceeds from insurance and/or FEMA as first option.
3. Must complete an FHFC approved "Disaster Self-Declaration of Income" form, if applicable. Where the unit and land are owned by the same person, the unit assisted must be owner-occupied and, have applied for, or already be homesteaded as the primary residence. Owner-occupied manufactured homeowners renting their lot may also apply for assistance.
4. Verification of US Citizenship or Permanent Residency Status: All borrowers must submit proof of U.S. citizenship or US Permanent residency.



5. Primary Residence: Documentation used for verification of primary residence includes, but is not limited to lease, paystubs, homestead exemption, utility bill(s), or driver’s license.

- g. **Sponsor Selection Criteria:** In the event of a declared disaster, Collier County may work with their existing community partners, or implement disaster strategies internally, depending upon the nature of the disaster and the amount of resources required. This will be determined through a public process with the Board of County Commissioners in responding to the declared disaster.
- h. **Additional Information:** Residents using this strategy during a disaster are required to submit lease agreements, mortgage statements, past due notices or proper invoices and receipts as applicable for each approved disaster activity above. Mortgage, Rent, Utility and Counseling payments will be made directly to a landlord, financial institution, utility company or contracted community partner. Reimbursement for other Disaster Assistance expenses will require invoices and paid receipts, proof of insurance deductible and proof of FEMA funds, as appropriate. Payments will be made to the service provider, community partner, or resident. Manufactured homes constructed June 1994 forward are considered eligible housing pursuant to Section 420.9071 (8), Florida Statute. Residents will need to provide documentation to demonstrate a relationship to the declared disaster.

The County reserves the right to inspect for compliance prior to reimbursement.

E. New Construction Assistance	Code 10
---------------------------------------	----------------

a. **Summary:** SHIP funds may be provided to organizations to be used for the land acquisition, infrastructure, landscape and development costs, and all associated fees and permits, for single-family housing for resale to eligible home buyers in incorporated or unincorporated Collier County. The units may be constructed on infill lots or as a part of a larger development.

- b. **Fiscal Years Covered:** 2022-2023, 2023-2024, 2024-2025
- c. **Income Categories to be served:** Very low, low, and moderate
- d. **Maximum award*:**

Very Low:	\$60,000
Low:	\$40,000
Moderate:	\$30,000

*These maximum awards may include \$10,000 for Essential Services Personnel

- e. **Terms: - For the Sponsor:**
 1. Repayment loan/grant: Deferred Loan secured by a note and mortgage.
 2. Interest Rate: 0%
 3. Years in loan term for Sponsor: 3 years
 4. Forgiveness: The Sponsor’s obligation is forgiven upon successful sale of the unit to an eligible



homebuyer with the benefit being passed to the buyer in the form of a reduced sales price or a seller's credit.

5. Repayment: No monthly payments are required.

6. Default: If the property has not been successfully sold to an income qualified buyer within 3 years of the date the mortgage and promissory note are entered into, the entire amount is due and payable to the County.

Terms - For the Eligible Homebuyer:

1. Repayment loan/deferred loan/grant: Deferred Loan secured by a note and mortgage.

The County will satisfy the Sponsor's mortgage in favor of the County and the eligible home buyer will sign a new promissory note and mortgage in favor of the County at the time of sale.

2. Interest Rate: 0%

3. Years in loan term for Homebuyer: 30 years

4. Forgiveness: If all conditions of the loan are met, then the loan is forgiven after 30 years. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan will be forgiven.

5. Repayments: No monthly payments are required.

6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted will be their primary residence.

In addition to the above, the loan may be determined to be in default if any of the following occurs:

- i. Sale: if proceeds are not enough to pay off the mortgage note then the homeowner may contact the County Regarding a settlement amount of the SHIP loan.
- ii. Title transfer: either voluntary or by operation of law, divested of title by judicial sale, levy or other proceedings, including foreclosure or Deed in Lieu.
- iii. Refinance: may be allowed in accordance with the published "Subordination Policy".
- iv. Home is no longer primary residence, abandoned, leased, or rented.

The county reserves the right to foreclose if the homeowner does not repay the loan as noted above.

- f. Home Buyer Selection Criteria-** Sponsor shall identify applicants and provide the Application intake and income certification of households applying for Construction Assistance, as specified in their agreement with the County.

Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Service Personnel and income group as described in Section I.

1. Applicants must complete a HUD approved Homebuyer Education Program and provide a copy of the certification to the Sponsor prior to closing on a property. The certificate must be dated prior to the SHIP award date and be good through closing.

2. Verification of US Citizenship or Permanent Residency Status: All borrowers must submit proof of U.S.



citizenship or US Permanent residency.

3. **Asset Cap or Liquid Assets:** All beneficiaries will be limited to a cash or liquid asset of \$30,000.00 upon completion of their new construction assistance. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared disaster.

- g. Sponsor Selection Criteria** – The County will issue notice of an ongoing Application for Construction Assistance from non-profit/for profit organizations.

Sponsor organizations must apply and provide any related information, specified by the SHIP Administrator, to be used for evaluation of sponsor eligibility.

CHS staff will evaluate each application submitted. In the initial phase, staff will review the application for general conformance with the submission requirements. The evaluation phase will consist of an in-depth review of the following:

- Compliance with SHIP regulations
- Project risk analysis
- Financial risk analysis
- Capacity and experience
- Project feasibility
- Adherence to SHIP eligibilities/requirements
- Past performance evaluation

- h. Additional Information:** N/A

F. Rental Rehabilitation	Code 14 & 21
---------------------------------	-------------------------

a. Summary: The program is designed to rehabilitate rental units in Collier County. Loans will be given to non-profit/for profit housing landlords/owners who have site control and ownership of the properties to rehabilitate existing single family, multifamily, or mobile/manufactured rental units on scattered sites or a rental complex. Assistance may be provided for large projects involving the repair of multiple rental units.

- b. Fiscal Years Covered:** 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served:** Very low, low, and moderate
- d. Maximum award:** \$500,000 per property. Maximum per unit award amount is \$30,000
- e. Terms:**
1. **Repayment loan/deferred loan/grant:** Funds will be made available by loans secured by a subordinate mortgage, promissory note, and a land use restriction agreement placed on the property being

rehabilitated.

2. Interest Rate: 0%
 3. Years in loan term: 30 years
 4. Repayment: Monthly payments are not required.
 5. Forgiveness: If all conditions of the loan are met the loan is forgiven at the end of the 30th year.
 6. Default: Loan default will be triggered by any of the following actions:
 - i. Sale - if proceeds are not enough to pay off the mortgage note then the property owner (not-for-profit or for profit or landlord) may contact the county regarding a settlement amount of the SHIP loan.
 - ii. Title transfer - either voluntary or by operation of law, divested of title by judicial sale, levy or other proceedings, including foreclosure or Deed in Lieu.
 - iii. Refinance - a refinance of the first mortgage may be approved without repayment if the request is submitted in writing and the refinance is at a lower fixed rate and/or term with no cash out.
 - iv. Change in use - Property no longer serves the intended population.
- f. **Recapture:** Eligible Sponsors that offer rental housing for sale before the end of the 30-year term must give First Right of Refusal to other eligible nonprofit sponsors for purchase per Section 420.9075(5)(1) Florida Statutes.
- g. **Tenant Selection Criteria:** Units receiving assistance must be reserved on a first-qualified, first-served basis for income eligible residents.
- h. **Sponsor Selection Criteria:** Non-profit/for-profit housing sponsors or landlords will be evaluated using established evaluation and selection criteria.

CHS staff will evaluate each application submitted. In the initial phase staff will review the application for general conformance with the submission requirements. The evaluation phase will consist of an in-depth review of the following:

- Compliance with SHIP regulations
- Project risk analysis
- Financial risk analysis
- Capacity and experience
- Project feasibility
- Adherence to SHIP eligibilities/requirements
- Past performance evaluation

- i. **Additional Information:** Once the improvements are completed, the sponsor/landlord shall ensure all eligible tenants who occupy the units on subject property, will be income qualified during the thirty (30) year loan term.

Individual tenants seeking repairs on their individual rental units may not directly apply for assistance from this strategy. The SHIP funds used in the rehabilitation rental program may be leveraged by public and private sources.

G. Rental Acquisition	Code 20
------------------------------	---------

- a.** Summary: The program is designed to acquire rental units within Collier County.
- b.** Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c.** Income Categories to be served: Very low, low, and moderate
- d.** Maximum award: \$500,000 per property
- e.** Terms:
1. Repayment loan/deferred loan/grant: Funds will be made available by loans secured by a subordinate mortgage, promissory note, and land use restriction agreement placed on the property acquired.
 2. Interest Rate: 0%
 3. Years in loan term: 30 years
 4. Repayment: Monthly payments are not required.
 5. Forgiveness: If all conditions of the loan are met, then the loan is forgiven after 30 years.
 6. Default: Repayment of the loan is required in full under the following conditions:
 - if. Sale: if proceeds are not enough to pay off the promissory note, then the property owner (non-profit or for-profit) may contact the County regarding a settlement amount of the SHIP loan.
 - ii. Title transfer: either voluntarily or by operation of law, divested of title by judicial sale, levy or other proceedings, including foreclosure or Deed in Lieu.
 - iii. Refinance: a refinance of the first mortgage may be approved without repayment if the request is submitted in writing and the refinance is at a lower fixed rate and/or term, with no cash out
 - iv. Property will no longer serve the intended target population.
- f.** **Recapture:** Eligible Sponsors that offer rental housing for sale before the end of the 30-year term must give First Right of Refusal to other eligible nonprofit sponsors for purchase per Section 420.9075(5)(a) Florida Statutes.
- g.** **Tenant Selection Criteria:** Tenants will be selected on a first-qualified, first-served basis.
- h.** **Sponsor Selection Criteria:** Non-profit/for profit housing sponsors will be evaluated using established evaluation and selection criteria.

CHS staff will evaluate each application submitted. In the initial phase staff will review the application for general conformance with the submission requirements. The evaluation phase will consist of an in-depth review of the following:

- Compliance with SHIP regulations



- Project risk analysis
- Financial risk analysis
- Capacity and experience
- Project feasibility
- Adherence to SHIP eligibilities/requirements
- Past performance evaluation

a. **Additional Information:** Once the acquisition is completed, the sponsor shall ensure all eligible tenants who occupy the units on subject property, will be income qualified on an annual basis during the twenty-year loan term.



H. Rental Development	Code 21
------------------------------	----------------

a. Summary: Funds will be awarded to developers of affordable rental units for construction and land acquisition financing through other state or federal housing programs to construct affordable rental units in incorporated or unincorporated Collier County. This funding is intended to be used as gap financing required for the project. In cases where a smaller development (less than 50 units) is being proposed that includes Special Needs units, the County may choose to provide a larger amount of the overall financing.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

c. Income Categories to be served: Very low, low, and moderate

d. Maximum award: The applicable dollar figure as determined annually by the Florida Housing Finance Corporation for match contribution per developer whose application is approved through the Florida Housing Finance Corporation for low-income housing tax credits.

\$500,000 per development under 50 units

\$1,000,000 per development with 50 units or less, that includes at least 20% Special Needs units.

\$1,500,000 per development with over 50 units

e. Terms:

1. Repayment loan/deferred loan/grant: For-profit developers, funds will be awarded as a loan secured by a recorded subordinate mortgage, promissory note, and land use restriction agreement, against the property.

For non-profit developers, funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage, promissory note, and land use restriction agreement, against the property.

2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Forgiveness:
 - i. For for-profit developers, the loan is due and payable at the end of the term unless the County negotiates an extended loan term to secure affordable rental units in the best interest of the County's residents.
 - ii. For Non-profit developers, one-third of the principal loan balance is forgiven every ten years through the thirty (30) year term.
5. Repayment: Monthly payments are not required.
6. Default: For all awards, the outstanding balance will be due and payable, and a default will be determined if any of the following occurs:



- i. Sale: if proceeds are not enough to pay off the mortgage note then the property owner (not-for-profit or for profit) may contact the county regarding a settlement amount of the SHIP loan.
- ii. Title transfer: either voluntary or by operation of law, divested of title by judicial sale, levy or other proceedings, including foreclosure or Deed in Lieu.
- iii. Refinance: a refinance of the first mortgage may be approved without repayment if the request is submitted in writing and the refinance is at a lower fixed rate and/or term with no cash out.
- iv. Property will no longer serve the intended target population.

Repaid funds are considered program income, a portion of which may be used for program administration.

- f. **Recapture:** Eligible Sponsors that offer rental housing for sale before the end of the 30-year term must give First Right of Refusal to other eligible nonprofit sponsors for purchase per Section 420.9075(5)(i) Florida Statutes.
- g. **Tenant Selection Criteria:** All applicants for residence in a SHIP-assisted unit must meet income qualifications of the program as determined and reported by the developer for the development and will be served on a first-qualified basis.
- h. **Sponsor Selection Criteria:** Sponsors will apply to the County through an application or solicitation process. The application/solicitation will require proof of developer experience in providing affordable rental housing, proof of financial capacity, proof of ability to proceed once all funding is closed, and an approved housing unit design plan that meets with the County's housing element in the Comprehensive Plan.

The County reserves the right to select developments that have met all the above requirements and:

- a. Are in areas of immediate need due to lack of available units.
- b. Propose to preserve and improve existing units.

All funding awards will be subject to closing on other funding sources.

- i. **Additional Information:** Sponsors will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rental units.

Section III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

A. Expedited Permitting

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Provide a description of the procedures used to implement this strategy: The Collier County Board of County Commissioners approved an AHAC recommended Incentive Strategy to expedite the development review process for qualified affordable workforce housing. Expedited Permitting, or Fast Track, was amended via Resolution 2018-40.

Initially, a qualification meeting is held with the developer/agent and Community and Human Services (CHS) staff to determine if the project meets the affordable housing requirements outlined in Res. 18-40. Those projects that demonstrate compliance are issued a certificate of affordable housing to allow the expedited review process for all aspects of the development. Planning and Zoning staff will provide expedited status by assisting these developments first throughout the process from application through Certificate of Occupancy.

B. Ongoing Review Process

An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

Provide a description of the procedures used to implement this strategy: Collier County requires all items which have the potential to increase the cost of housing to be prepared and presented to the Collier County Board of County Commissioners with the amount of the increase or decrease identified in the executive summary. The executive summary must be prepared in official County format and include a description of the Growth Management Impact and the Fiscal Impact.

The process, by which items are prepared for the BCC Agenda includes a vast approval hierarchy to ensure that all proposed actions impacting affordable housing are reviewed on an ongoing basis. Furthermore, the Collier County Affordable Housing Advisory Committee (AHAC) regularly forms subcommittees to review impediments to affordable housing, as well as new affordable housing incentives.

C. Other Incentive Strategies Adopted:

1. Increased Density for Affordable Housing – Collier County allows developers to request increased density when including a certain percentage of affordable housing in the proposed development.

An Affordable Housing Density Bonus Agreement must be submitted and approved by the Collier County Board of County Commissioners as provided for in the Collier County Land Development Code, § 2.06.00. Improvements to the Affordable Housing Density Bonus (AHDB) program were



approved via Ordinance 2019-02.

2. Inventory of Locally Owned Public Lands Suitable for Affordable Housing.

Collier County prepares an inventory of all real property owned by Collier County that may be appropriate for use as affordable housing in accordance with Sec. 125.379 F.S. every three years.

The Collier County Board of County Commissioners approved an AHAC recommended Incentive Strategy to permit properties identified as appropriate for use as affordable housing to be offered for sale and the proceeds used to purchase land for the development of affordable housing, or to increase the local government fund (Housing Trust Fund) earmarked for affordable housing, or may be sold with a restriction that requires the development of the property as permanent affordable housing, or may be donated to a nonprofit housing organization for the construction of permanent affordable housing.

There are currently two County-owned parcels of land (Bembridge and the Golden Gate Golf Course) that are slated for future development of housing that is affordable in Collier County in 2022 and 2023.



IV. EXHIBITS:

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed, or attested adopting resolution.

Optional

- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement (Required if applicable).
- H. Other Documents Incorporated by Reference.

Collier County

Affordable Housing Advisory Committee (AHAC)



HOUSING TRUST FUND SUBCOMMITTEE

Human Resources Training Room

February 7, 2022 – 8:30 a.m.

AGENDA

Subcommittee Members:

Mary Waller, Chair

Litha Berger, AHAC Member

Steve Hruby, AHAC Member

John Harney, AHAC Member

Mike Prioletti, Collier County Housing Finance Authority Member

Michael Puchalla, HELP Executive Director

Jennifer Mitchell, AHAC Member

County Staff Members:

Jacob LaRow, Housing, Operations & Grant Development Manager

Hilary Halford, Senior Housing & Grants Coordinator

Barbetta Hutchinson, Operations Coordinator

1. **CALL TO ORDER & ROLL CALL**
2. **APPROVAL OF AGENDA**
 - a. Approval of today's agenda
3. **APPROVAL MINUTES**
4. **PUBLIC COMMENT**
5. **ADJOURN**

MINUTES OF
THE COLLIER COUNTY
AFFORDABLE HOUSING ADVISORY COMMITTEE
TRUST FUND SUB-COMMITTEE
January 10, 2022
11:40 A.M.
Naples, Florida

LET IT BE REMEMBERED that the Trust Fund Subcommittee of the Collier County Affordable Housing Advisory Committee met on this date at 11:40 A.M. in a *WORKING SESSION* in the Human Resources Conference Room in Naples, Florida, with the following Members present:

Present: Litha Berger
 Mary Waller
 John Harney
 Steve Hruby
 Jennifer Mitchell
 Joe Trachtenberg

Excused: Mike Prioletti

Unexcused:

ALSO PRESENT: Jacob LaRow, Manger Housing & Grant Development CHS
 Hilary Halford, Sr. Grants Coordinator - CHS
 Barbetta Hutchinson, Operations Coordinator - CHS

OTHERS PRESENT: Michael Puchalla, H.E.L.P.

Mary Waller called the meeting to order at 11:40 a.m.

The purpose of the meeting was to give Joe Trachtenberg information that he needs to do a presentation to the BCC about the 1¢ sales tax. Background of the trust fund was discussed and funding sources were recapped. Joe will present to the BCC at the next meeting about having the \$20 million deposited into the Trust Fund as soon as possible.

Litha motioned to adjourn the meeting, John seconded and the group votes 6-0 in approval. The meeting was adjourned at 11:50 a.m.

NEXT MEETING: THE NEXT MEETING WILL BE HELD FEBRUARY 7, 2022, IMMEDIATELY FOLLOWING THE AHAC MEETING.

Location: Training Room located in Building B, 3303 Tamiami Trail East, Naples, Florida

**COLLIER COUNTY AFFORDABLE HOUSING ADVISORY
TRUST FUND SUB-COMMITTEE**

Mary Waller, Chairman

The foregoing Minutes were approved by Committee Chair on _____, 2022, “as submitted” **OR** “as amended” .

MINUTES OF
THE COLLIER COUNTY
AFFORDABLE HOUSING ADVISORY COMMITTEE
TRUST FUND SUB-COMMITTEE
January 27, 2022
8:30 A.M.
Naples, Florida

LET IT BE REMEMBERED that the Trust Fund Subcommittee of the Collier County Affordable Housing Advisory Committee met on this date at 8:30 A.M. in a *WORKING SESSION* in the Human Resources Conference Room in Naples, Florida, with the following Members present:

Present: Litha Berger
 Mary Waller
 John Harney
 Steve Hruby
 Janet Miller
 Joe Trachtenberg

Excused: Mike Prioletti
 Jennifer Mitchell

Unexcused:

ALSO PRESENT: Jacob LaRow, Manger Housing & Grant Development CHS
 Hilary Halford, Sr. Grants Coordinator - CHS
 Barbetta Hutchinson, Operations Coordinator - CHS

OTHERS PRESENT: Michael Puchalla, H.E.L.P.

Mary Waller called the meeting to order at 8:30 a.m.

Steve Hruby motioned to approve the agenda, John Harney seconded and the group voted 4-0 to approve.

Mary Waller suggested that the Habitat information be moved to the regular AHAC Agenda for the upcoming February 7th meeting and this meeting be dedicated to review of the revenue sources report that is going to the full AHAC on February 7th.

John Harney suggested that the report be condensed into a one-page summary. Jake LaRow told the group that after the sub-committee approves the report it will be taken to the full AHAC on February 7th. In the meantime, staff has been preparing an executive summary to be presented at the BCC meeting on February 22nd. The executive summary will include recommendations from the AHAC along with a larger scope of affordable housing issues. This item will be as a replacement for the Housing workshop that

was originally requested by the AHAC. Susan Golden asked if there was any way they could get the item designated as a “time certain” item since it is of such great interest to organizations and constituents throughout the county. Jake said he would check into doing that. The question was asked what happens if the AHAC disagrees with the executive summary that staff is writing. Jake will check into that issue and have an answer at the meeting on February 7th.

The report was reviewed item by item. Changes were requested as follows:

- General Funds – The .5% will remain in the report, but staff was asked to determine what percentage of the total budget was designated from their total budgets and be discussed at the regular AHAC meeting on February 7th.
- One cent sales tax – Include the word “workforce” before housing and included any extensions of the tax that may be extended.
- Housing Linkage Fees – Remove the phrase “Regardless of the final nexus recommendations”.
- Add “AHAC Recommends” to each point.
- Tourist Development – add a nexus study should be done.
- Proceeds from Government Owned Property – Change to: All net proceeds as required by FL statute 125.379 from the sale of County owned property is required to be paced in the HTF fund. Include government owned employee housing to the list.
- Change the statement regarding Community Land Trust statement to make it more generic to include other entities.
- Add 108 loans at the bottom.
- Change the format to the most important recommendations at the top.

Staff will make the corrections as stated. Steve Hruby motioned to take the new version to the regular AHAC meeting on February 7th. Litha seconded and the group voted 4-0 in favor.

There was a suggestion to develop an affordable housing coalition between bordering counties.

Joe Trachtenberg suggested that impact fees be waived as long as conditions are in effect to provide affordable housing and interest on impact fees should be waived as well.

Litha Berger brought an article from Florida Weekly to share with the group about affordable housing and said it was an excellent article.

Michael Puchalla said Allegra development with 160 units for senior housing should be breaking ground on March 3rd.

Several members have spoken or will be speaking at civic events about the need of affordable housing. Joe Trachtenberg wrote a commentary for a group, a letter to the Naples Daily News that should be published soon and will be speaking to the League of Women Voters. Mary Waller and Jake LaRow will be giving a presentation to the Board of Realtors on February 21st. Steve Hruby will be addressing Leadership Collier on February 15th.

Litha motioned to adjourn the meeting, John seconded and the group votes 6-0 in approval. The meeting was adjourned at 11:50 a.m.

NEXT MEETING: THE NEXT MEETING WILL BE HELD FEBRUARY 7, 2022, IMMEDIATELY FOLLOWING THE AHAC MEETING.

Location: Training Room located in Building B, 3303 Tamiami Trail East, Naples, Florida

**COLLIER COUNTY AFFORDABLE HOUSING ADVISORY
TRUST FUND SUB-COMMITTEE**

Mary Waller, Chairman

The foregoing Minutes were approved by Committee Chair on _____, 2022, "as submitted" **OR** "as amended" .