

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



**AGENDA**

**March 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, Manager, Housing, Grant Development, & Operations, CHS  
Hilary Halford, Sr. Housing and Grants Coordinator, CHS  
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 February 7, 2022, AHAC meeting minutes
- 4. INFORMATIONAL ITEMS AND PRESENTATION**
- 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. 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: April 4, 2022, 8:30 A.M.**

MINUTES OF  
THE COLLIER COUNTY  
AFFORDABLE HOUSING ADVISORY COMMITTEE

February 7, 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 by ZOOM Steve Hruby – Vice Chair John Harney Joe Trachtenberg - Chair Litha Berger Jennifer Mitchell Rick LoCastro Gary Hains Janet Miller Jessica Brinkert
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Excused:

Unexcused:

ALSO PRESENT:	Kristi Sonntag, Director - CHS by ZOOM Jacob LaRow, Manger Housing & Grant Development - CHS Hilary Halford, Sr. Grants Coordinator – CHS Lisa Carr, Sr. Grants Coordinator - CHS Barbetta Hutchinson, Operations Coordinator - CHS
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OTHERS PRESENT: Katrina Lin, Clerk's Office; Michael Puchalla, HELP; Elizabeth Radi; Jackie Keay; Betty Schwartz; Michele McLeod; Janet Hoffman; Keishain Mark; Susan Golden; Dottie Cook, Rural Neighborhoods; Tom Eastman, Collier County Public Schools; Daija Hinojosa

**1. CALL TO ORDER**

Joe Trachtenberg called the meeting to order at 8:31 a.m. He read the procedures to be followed and led in the pledge to the flag.

**2. ROLL CALL – COMMITTEE MEMBERS AND STAFF**

Steve Hruby motioned to allow Mary Waller to participate in the meeting by ZOOM. Litha Berger seconded and the group voted 9-0 in favor. There were 9 active members present when the meeting started, therefore a quorum was established.

### **3. APPROVAL OF AGENDA AND MINUTES**

- a. Steve Hruby made a motion to approve the agenda which was seconded by Litha Berger. The motion passed by a vote of 9-0.
- b. A motion was made by Litha Berger to approve the minutes from the meeting of January 10, 2022 and was seconded by Steve Hruby. The motion was passed with a vote of 9-0.

### **4. INFORMATIONAL ITEMS**

- a. 2021 Q4 Housing Plan – Jacob LaRow recapped the five initiatives that were designated as relief for housing that is affordable. The first initiative has been completed and the remainder have been completed and are awaiting county review.
- b. Addressing Affordable Housing Opportunities - There has been public outreach operations regarding affordable housing. There was a pop-up shop in Immokalee and an outreach at the Gordon River Apartments. The BCC recently approved an increased amount of money for media outreach. We currently have moved 140 applications through our system. Please tell anyone that needs help to call our assistance Center at 239-450-2114. There was a comment made that the webpage shows only assistance for veterans and those with special needs. Everyone needs to be included for access to those funds. Jake LaRow will send a pdf of the individual slides to Commissioner LoCastro. Michael Puchalla told the group about a collaboration with HELP, the COC, Hunger Coalition and United Way to create a one stop eviction eversion program. Gary Hains said that maybe we should give existing apartment owners money to hold units affordable as well as negotiate with new builders to build units that are affordable.
- c. Habitat for Humanity Information – the group said that the presentation was well done and thorough.

### **5. PUBLIC COMMENT**

Jackie Keay spoke about the need of a housing symposium. The county needs permanent affordable housing that is sustainable, not just a band-aid. The symposium could bring in the brightest minds, do brainstorming and come up with some solutions to this economic development problem. Elizabeth Radi said she is very excited to hear about the affordable housing initiatives that are happening now, but the problem still is about the need of an average person having to earn three times the monthly rent in order to get an apartment. The Habitat presentation gives her hope that the BCC will look into this issue and see the humanity side of things. Affordable units are not being built at the rate they need to be to help the crisis. Daija Hinojosa said that a person earning \$65,000 a year cannot afford to live here. She stated that a Florida statute gives the BCC the power to declare a housing emergency and cap a maximum on rental fees.

This is a humanitarian issue.

## **6. DISCUSSION ITEMS**

- a. Mary Waller reviewed the recommendations of the Housing Trust Fund subcommittee with the group. Janet Fisher Miller motioned to have the BCC fund the Local Housing Trust Fund beginning with \$10M in FY2023 with an annual allocation, thereafter, with an amount equal to that of .5% of the County's Gross County budget, or \$10M, whichever is greater. Litha seconded and the group voted 9-0 in favor. Regarding the one-cent surtax, the group also suggested that the BCC should transfer to the Local Housing Trust Fund sub account an amount proportional to the amount of surtax revenue collected pursuant to the referendum. Regarding Linkage Fees, Janet Fisher Miller motioned that the County retain a consultant to perform a (required) Nexus Study [to determine appropriate Linkage Fees on commercial and industrial construction for affordable housing. Regardless of Nexus Study outcome, establish a nominal linkage fee of \$1/square foot. Litha Berger seconded, and the group voted 9-0 in favor.
- b. Jake went over the recommendations that the staff will present to the board. The AHAC recommendations will be attached to this item on the agenda. Mary Waller made the motion to support those recommendations, John Harney seconded, and the group voted 9-0 in approval. Joe Trachtenberg will make a presentation regarding the AHAC recommendations at the meeting on February 22<sup>nd</sup>. Steve Hruby asked staff to find the list of the ULI recommendations that was given to the BCC and send it out to the members of the AHAC.
- c. Review and Ranking Committee – Hilary Halford requested that a member of the AHAC participate on the ranking and review committee for the current grant cycle. Mary Waller volunteered to attend the March 10<sup>th</sup> session where capital projects will be discussed. Jessica Brinkert will attend the public services section on March 11<sup>th</sup>.
- d. SHIP LHAP – The group decided to have a special half hour meeting to discuss the report.

## **7. STAFF AND GENERAL COMMUNICATIONS**

- a) Jennifer Mitchell told the group that Allura sent a letter to the school board requesting applications from their staff. As of now, Allura is 100% full capacity. Someone suggested that Val from the School Board speak at a future AHAC meeting.
- b) John Harney asked staff to send out a list of dates and times for all meetings of the DSAC, BCC, Planning Commission, and Zoning for the remainder of the year.

## **8. ADJOURN**

There being no further business for the good of the County, Joe Trachtenberg adjourned the meeting at 11:26 a.m. Note: By the end of the meeting there was no quorum present due to prior commitments of the members.

**NEXT MEETING: THE NEXT REGULARLY SCHEDULED MEETING WILL BE HELD ON THE FIRST MONDAY ON MARCH 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**

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**Joe Trachtenberg, Chairman**

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

**Collier County and the City of Naples**



**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**2022-2023, 2023-2024, 2024-2025**

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D. Signed LHAP Certification	
E. Signed, dated, witnessed, or attested adopting resolution	
F. Ordinance: (If changed from the original creating ordinance)	



G. Interlocal Agreement	
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## 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**

- 1. Special Needs Households** – Very low, low, and moderate – income households and persons with special needs as defined in 420.0004 (13)
  - a) Very low
  - b) Low
  - c) Moderate
- 2. Essential Services Personnel**
  - a) Very Low
  - b) Low
  - c) Moderate
- 3. After Special Needs Set-asides and after ESP applicants have been income certified**
  - 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](http://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
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- 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 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 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 one of the following: U.S. Passport, Birth Certificate, naturalization, and or permanent residence card.

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>B. Owner-Occupied Rehabilitation</b>	<b>Code 3</b>
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<b>a.</b>	<b>Summary:</b> 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.
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**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: 15 years
4. Forgiveness: If all conditions of the loan agreement are met, one-third of the loan will be forgiven in five-year increments so that at the end of the fifteenth (15) 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.

<b>C. Demolition and Replacement of Manufactured Housing</b>	<b>Code 4</b>
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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 51% 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:** \$175,000. (Up to \$165,000 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 promissory 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 one of the following: U.S. Passport, Birth Certificate, naturalization, and or permanent resident card.
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

<b>D. Disaster Assistance</b>	<b>Code 5 &amp; 16</b>
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**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 one of the following: U.S. Passport, Birth Certificate, naturalization, and or permanent resident



card.

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.

<b>E. New Construction Assistance</b>	<b>Code 10</b>
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- 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: Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and promissory note

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 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.

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 one of the following: U.S. Passport, Birth Certificate, naturalization, and or permanent resident card.
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

<b>F. Rental Rehabilitation</b>	<b>Code 14 &amp; 21</b>
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**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 30<sup>th</sup> 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)(l) 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.

<b>G. Rental Acquisition</b>	Code 20
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|----|---|
| 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:
    - i. 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

- i. **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.



<b>H. Rental Development</b>	<b>Code 21</b>
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- 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 promissory 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:**

- 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.
- G. Interlocal Agreement.
- H. Short Sale Policy & Short Sale Application.
- I. Essential Personnel Certification.
- J. Subordination Policy & Subordination Request Form .



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



**HOUSING TRUST FUND SUBCOMMITTEE**

**Human Resources Training Room**

**March 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**

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**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 7<sup>th</sup> meeting and this meeting be dedicated to review of the revenue sources report that is going to the full AHAC on February 7<sup>th</sup>.

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 7<sup>th</sup>. In the meantime, staff has been preparing an executive summary to be presented at the BCC meeting on February 22<sup>nd</sup>. 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 7<sup>th</sup>.

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 7<sup>th</sup>.
- 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 placed 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 7<sup>th</sup>. 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 3<sup>rd</sup>.

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 21<sup>st</sup>. Steve Hruby will be addressing Leadership Collier on February 15<sup>th</sup>.

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**

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**Mary Waller, Chairman**

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