

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



AGENDA

Growth Management Community Development Department
Conference Rooms 609/610
2800 N. Horseshoe Dr., Naples, FL 34104

January 16, 2024, 9:00 AM

AHAC MEMBERS

Steve Hruby, Chair
Jennifer Faron, Vice Chair
Mary Waller, Member
Gary Hains, Member
Hannah Roberts, Member
Andrew Terhune, Member

Commissioner Chris Hall, BCC Liaison
Arol Buntzman, Member
Todd Lyon, Member
Paul Shea, Member
Thomas Felke, Member

COLLIER COUNTY STAFF

Jamie French, Department Head, GMCD
Michael Bosi, Director, Planning & Zoning
Jaime Cook, Director, Development Review
Cormac Giblin, Director, Housing Policy & Economic Development
Sarah Harrington, Planning Manager, Housing Policy & Economic Development
Derek D. Perry, Assistant County Attorney, County Attorney's Office
Donna Guitard, Management Analyst I, GMCD
Julie Chardon, Operations Support Specialist II, Housing Policy & Economic Development

NOTE: 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. 2024 Chairman and Vice-Chair Nomination
 - c. Approval of December 19, 2023, AHAC Meeting minutes.
- 4. INFORMATIONAL ITEMS AND PRESENTATION**
 - a. Habitat for Humanity Presentation (L. Lefkow)
 - b. Update about Casa San Juan Diego from National Development of America (J. Raymond)
- 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**
- 7. STAFF AND COMMITTEE GENERAL COMMUNICATIONS**
 - a. DSAC Update (H. Roberts)
 - b. Surtax Committee Results (C. Giblin)
 - c. 2024 AHAC Meeting Schedule (C. Giblin)
 - d. CHS-Quest Contract Update (Requested by Mary W.)
 - e. Upcoming Public Meeting (C . Giblin)
- 8. NEW BUSINESS**
- 9. ADJOURN**
- 10. NEXT AHAC MEETING DATE AND LOCATION: March 19th, 2024, at 9:00 AM
Conference Room 609/610 - Growth Management Community Development
Department**

MINUTES OF THE COLLIER COUNTY
AFFORDABLE HOUSING ADVISORY COMMITTEE

Naples, Florida, December 19, 2023

LET IT BE REMEMBERED, the Collier County Affordable Housing Advisory Committee, in and for the County of Collier, having conducted business herein, met on this date at 9 a.m. in REGULAR SESSION at the Collier County Growth Management Community Development Department Building, Conference Room #609/610, 2800 Horseshoe Drive N., Naples, Florida, with the following members present:

Chairman: Steve Hruby
Vice Chairman: Jennifer Faron
Arol Buntzman
Thomas Felke
Gary Hains (Excused)
Commissioner Chris Hall
Todd Lyon
Hannah Roberts
Paul Shea
Andrew Terhune
Mary Waller

County Staff Members Present:

James French, Department Head, GMCD
Cormac Giblin, Dir., Housing Policy & Economic Development, GMCD
Sarah Harrington, Planning Manager, Housing Policy & Economic Development, GMCD
Derek Perry, Assistant County Attorney
Jaime Cook, Director, Development Review, GMCD
Julie Chardon, Ops Support Specialist II, GMCD
Mike Bosi, Director, Zoning & Planning Department, GMCD

Any persons in need of a verbatim record of the meeting may request a copy of the audio recording from the Collier County Growth Management Department.

1. CALL TO ORDER & PLEDGE OF ALLEGIANCE

Chairman Hruby called the meeting to order at 9 a.m. and the committee recited the Pledge of Allegiance.

2. ROLL CALL OF COMMITTEE MEMBERS AND STAFF

Mr. Giblin called the roll call. A quorum of 10 was present in the boardroom; an 11th member arrived later.

3. APPROVAL OF AGENDA AND MINUTES

a. Approval of today's agenda

Vice Chair Faron made a motion to accept the agenda. Second by Planning Commissioner Shea. The motion passed unanimously, 10-0.

b. Approval of November 28, 2023, AHAC meeting minutes

Ms. Waller made a motion to approve the November 28, 2023, meeting minutes. Second by Ms. Roberts. The motion passed unanimously, 10-0.

4. INFORMATIONAL ITEMS AND PRESENTATION

a. ADU Update (M. Bosi)

[Mr. Bosi detailed a PowerPoint presentation.]

Planning Commissioner Shea asked if it was possible that some respondents were duplicates.

Mr. Bosi said no, we asked for names and addresses and identifiable information to ensure there were no duplicates. Some addresses weren't filled in, but we tried to make sure there were none.

Ms. Waller asked if the residents knew about the potential tax implications and the impact on homesteading or not homesteading.

Mr. Bosi responded:

- During the meeting presentations, we stated that the objective of the meeting was to request feedback.
- Staff let them know there was no direction from the Board of County Commissioners and we were just looking for their perspective on whether they would be interested in a program to rent guest houses.
- Staff and the consultants were introduced and we gave background information, a map, explained what a guesthouse is, the current regulations and the work that consultant Margaret Emblidge did early on for us.
- Staff talked about the potential option of renting guest houses, the tax implications and the implications for the Property Appraiser for homestead versus non-homestead rates, and the tax implications related to short- and long-term

- rentals.
- Staff let them know that if the board directs us to develop a program to allow guest house rentals, we could not limit the duration.
- The state has specific statutes that say for short-term rentals.

[Mr. Bosi continued his presentation.]

Mr. Bosi said they hope to bring this presentation, the results and the recommendation by the AHAC to the Board of County Commissioners in February

[Mr. Lyon joined the meeting at 9:15 a.m.]

The following points were made during a discussion between Mr. Terhune and Mr. Bosi:

- There are concerns about nuisance and code enforcement issues, such as noise and late-night activities. How would code enforcement know?
- Residents would have to register a guest house as a rental with the Property Appraiser and Tax Collector so they could make the necessary adjustments.
- How will you enforce that? The Property Appraiser has the ability through tax collection to know what's going on at individual properties, but there are limitations.
- There are only so many Code Enforcement agents available. That presents challenges.
- Does the county have data on actual problems or is it just 1%? Mr. Bosi didn't have any empirical data but agreed it's probably 20% or less of the short-term rentals that have nuisance activity. The farther away from the coast, the less likely you're going to have daily and weekly rentals.
- Code Enforcement will rely on neighbors to report abuse.
- It may be a problem with perception, as much as reality.

Chairman Hruby said even long-term rentals can cause that problem.

Commissioner Hall said:

- It's important that we remember what our task is. We are not a housing committee we are a workforce affordable-housing committee.
- Our intent is to increase supply, so the market will limit the rental price they can get.
- We have to allow homestead exemptions for any ADU.
- Our government shouldn't be in such a money grab.
- Any ADU with 120% area median income should be considered rent restricted.
- If we open this up to everybody at market rate, it's going to be the wild, wild west and will increase traffic, code enforcement issues, and short-term rentals.
- That's not the direction we want it to go. We may get some benefit, but he doesn't even like the 30% affordable 70% market rate developments. It's unwanted growth and amending our Growth Management Plan to keep the county amazing.
- If we allow it, as a government, how do we manage that?
- He doesn't want to be in the rent-police business.

- If we do rent restricted, then we're going to limit short-term rentals, which in his district, Naples Park, is a popular place for short-term rentals.
- They're a pain and it's not just 1% of rentals. All you get is people coming for the weekend who tear the property up and litter beaches. His friends who manage several properties are constantly getting calls.
- He doesn't know if it's wise to open it up to increase supply, but we need to increase supply for essential workers.
- He's not concerned about people who want to build a guest house. He wants to open up what's already there to increase supply in the Urban Estates and Rural Estates.
- We need to approach the BCC with a balance that would make sense, accomplish the goals we want to accomplish and limit government control.

Vice Chair Faron told the AHAC:

- She agreed with Commissioner Hall on a lot of those points and she's not convinced it's going to make much of a change.
- If staff and the BCC think it's a worthwhile experiment for a period of time to try to address the issues, then go for it.
- She never felt this would provide much relief. It may make some residents happy and others angry. She hates short-term rentals with any kind of landlord.
- She supports that staff wants to try it, but she'd be delicate about how it's structured, in concert with what Commissioner Hall says.
- Let's not expect this to be anything more than an immaterial bump in supply.
- Let's focus our efforts on the projects that offer more bang for the buck in terms of the number of units and residents' economic ability to rent them.

A discussion ensued and the following points were made:

- It's not going to make a huge difference in supply based on the numbers and size of the county, but we can't overlook anything that will increase supply because we need to add supply.
- Our intent is not to just advocate for affordable housing, but to also make housing more affordable, even if it's only a couple of hundred units.
- They're not going into environmentally sensitive areas that haven't been developed. They're going into areas that already have been developed.
- It's a good idea to do anything we can to increase housing.
- Other communities have tried this. Have we reached out to see what their success rate is on the concerns we have? We can get feedback.
- Mr. Giblin noted that allowing ADU rentals is a recognized best practice for increasing affordability, not only for residents who will rent a guest house but the owner of the main house by offsetting their housing costs.
- It should be opened up to the entire Estates area. When you increase supply, regardless of whether it's income-restricted, rental costs will go down and that will impact the number of units.
- It would be a good idea for an income-restricted rental to remain homesteaded. Income-restricted should get a reduced homestead tax exemption.
- This is a tourist area. We had a 1-cent tax that was to last seven years and it ended in five. That brought dollars in.

- Ms. Waller, a Realtor, also hates short-term rentals, but it's a huge business for Collier County. Most people who are renting don't want to be in the Estates. East of Airport Road is harder to rent.
- No one wants a guest house next door. This is going to be a guest house behind a main house and most Estates owners are full-time residents who do not want partying in their backyard. They're going to do a good job of vetting renters.
- Most Estates rentals are different from short-term rentals, which rely on a management company, not a property owner. Most owners of short-term rentals don't know who's in their house.
- It's probably not going to be a big problem in the Estates.
- 25% of people will step up to the plate if there are substantial benefits. Maintaining the homestead exemption is not sufficient. There needs to be something additional, maybe a waiver on your property tax for one-third the amount if the rental constitutes one-third of your property tax.
- If you're constructing a guest house, there could be some incentives, low-interest loans or a waiver of impact fees.
- Maintaining the status quo of what you have is not going to be sufficient incentive. The incentives must be robust enough for people to want to rent their guest houses.
- This probably will serve working class and middle-class working folks who want to live in the Estates.
- A message needs to be spread throughout the county that affordable housing is not the projects in Chicago.
- You're not going to get \$5,000 a month out there.
- If we open it up to market rate, the market rate may be more realistic than what we think.

Mr. Bosi said we don't have data from a guesthouse rental perspective, but we do know that 98.3% of our rental apartments are occupied. Supply and demand will dictate what they're going to be able to command and rent could be decent based upon the size.

A discussion ensued and the following points were made:

- It's an accessory dwelling unit, not a full-blown house or apartment. It's a small unit, so the market rate may be a wise move and we may get what we want by doing that, especially by offering a homestead exemption.
- People may want to build one to supplement their housing payment.
- If you're the property owner, you're not going to have party people next door.
- Mr. Bosi noted that if you only make it available to homesteaded properties, you wouldn't have a management company being able to buy the property, develop a guesthouse and then rent out both houses. The property owner would control any issues that came up. He believed state statutes would allow that.
- This won't be a silver bullet but it's worth a try.
- This location would probably attract a lot of essential workers, so we should support this initiative. It could spark movement in the right direction.
- Many Estates residents are essential workers who purchased their property when property values were not as high as they are now, so if you allow them to put that unit up for rent, that's additional income they could have.

- When you look at what qualifies for income, there are many teachers living in the Estates with a family who fall in that poverty range of low income, into the 120% AMI range. That would help them. HUD would allow you to take that income from that ADU and apply it to your other income.

Mr. Bosi said Cormac updated the affordable housing numbers and 57% of homeowners and renters here are cost-burdened, so renting a guesthouse would offset that and help, while adding another unit to the supply. There are additional benefits to help property owners who may be paying more than 30% of their income for housing. That would be valid and significant.

Ms. Roberts asked what the thought process was for focusing on the Urban Estates.

Mr. Bosi replied that:

- It was a test case. Commissioners didn't want to open it up to the entire Estates area.
- The Urban Estates also is where the jobs are, so there won't be so much traveling on the roads.
- If there were an AHAC recommendation, it would be to move forward with this from a market perspective for homesteaded properties, but in a year or two years, provide a report to the BCC and evaluate whether they'd like to expand the program to the Rural Estates based upon the participation and feedback.
- There was a lot of interest from Rural Estates residents who attended the meetings.

Ms. Waller recommended that they not wait one or two years. She'd open it up to the Rural Estates because that's where you're going to get the most residents willing to do this at a reasonable rate. That's where you need a mix of pricing. You're going to get lower rates the farther out you go, so that will spread it out and equalize the Urban Estates, where you'd get a higher rental price. Most Urban Estates properties are gated and rentals would be higher. You need a better price for annual rentals for the working class. You'll get a better price in the Rural Estates and cover the income spectrum.

A discussion ensued and the following points were made about expanding the program to the Rural Estates:

- It's a good sign that Rural Estates residents attended the meetings.
- It will be inclusive.
- The county won't get pushback from Rural Estate people complaining that they're being excluded.
- Rural Estates residents are working-class people.

Vice Chair Faron asked what impact fee would be charged to build a guest house.

Mr. Bosi said it would be based upon our current impact fee, which is based on square footage. There are two impact fees that are charged.

Mr. French told the AHAC:

- Impact fees are based on the additional square footage and how the home will

impact the entire county.

- The state is clear on impact fees and how they are designed, so it likely would be looked at as an ADU, rather than additional square footage.
- Staff can see a different type of amendment fee and it would be blanketed because it would be very difficult to differentiate from one that says they want a guest house behind my house versus someone wanting a guest house to rent.
- Staff may be forced by the legal side to increase the fee or to look at it differently.
- Fees are policies adopted by the board, but to charge the fee, it has to be forced.
- The state sets up the rules and we must abide by them.
- Two years may seem like a long time, but it may be a blip by the time we get through all the state hurdles to charge that fee.
- There must be a rational and lawful nexus behind the fee.
- Waiving the fee would be up to the board, but who then pays for the roads?
- In Collier County, we always practiced the theory of he or she who benefits pays, so if additional density is required on our roads, infrastructures, parks and schools, the new entrant into the market pays a set fee.
- Where he lives in the Golden Gate Estates, we pay substantially decreased impact fee on homes because we don't have water and sewer. We're on wells, but we still pay for fire, schools and roads.

A discussion ensued and the following points were made:

- New development pays for itself. That's been the mantra in Collier.
- The development of affordable housing is not your standard development. We have an issue that's a priority now, a crisis affecting our standard of living, businesses and the market.
- We need to be able to subsidize.
- We need more than a homestead exemption to entice homeowners. We may need a waiver of real estate tax and a waiver of impact fees.
- We don't want the county to be in the business of managing who is renting. Government needs to get out of the way.
- We want the homestead exemption to remain for income-restricted rentals.
- We're not opposed to allowing this in the Rural Estates, but it wasn't advertised.
- Mr. French said if there was a commitment to affordable housing, they would qualify for an impact-fee deferment or waiver, but more government and staffing would be needed.
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- Monitoring income-restricted rentals would involve audits by county staff, the clerk and possibly other agencies.
- We'd probably see more response with homestead-exempted properties because they want to have income coming in and they're monitoring their properties. You're less likely to have a vacation rental.
- It may be a six-month or three- or four-month rental, but they would not have to qualify with the DBPR (Division of Business & Professional Regulation) for a short-term rental. It would protect the quiet enjoyment of the community, protect against blight and property values and it could increase property values.
- This would be no different from a LIHTC (low-income housing tax credit) development or affordable housing development commitments that volunteer to

offer affordable housing.

- They have to evaluate if it's worth the cost.
- Vice Chair Faron didn't support waiving impact fees.
- She supports the program for homesteaded properties and offering market rate rentals in the Urban Estates. We should try it for two years and then we could tweak it.
- Any incremental increase in supply is important. We can see who reacts and adjust it.
- We need to focus on the missing middle group.
- Chairman Hruby wanted rental information for that market before the AHAC vote.
- 3,559 postcards were sent out to homes that could join the rental program; we can get a total on which of those are homesteaded.

Action Item: Ms. Waller offered to research the market rate for a two-bedroom, two-bath rental in the Urban Estates and Rural Estates.

Action Item: Staff was asked how many of the 3,559 homes that received informational postcards are homesteaded.

Mr. French told the AHAC:

- There are about 42,000 developable lots in the eastern lands that are recognized and nearly half or more are already developed.
- There are reasons why some lots aren't developed. There are sensitive areas, wetlands, mitigation costs are too high, the Water Management District, FEMA and Florida Building Code has changed so much because they don't want to pay claims.
- Construction costs are high because you have to build to prevent flooding.
- A two-year study would be a blip because we're going to figure out how many lots are over 2½ acres, which would qualify for a guest house.
- You may have a 2,000-2,500-square-foot home and recognize that it's a 40-60 ratio, but that's only under air. We've seen them put four or five car garages on a property and they still only have 800-900 square feet, so it's more concentrated on outdoor space. You also could have three bedrooms in that small unit.
- Staff have follow policies, so we have to ensure that before we commit Kristi's group, public service partners or any other agency to any additional cost for monitoring, they need to be at the table for a discussion.
- The Rural Estates is a larger task than just the Urban Estates because it's so vast.
- It's predominantly based on property size and they'd still have requirements to have the setbacks for fire and making sure they that they don't build up on their neighbor's property line of their neighbor
- Is there something that would limit the number of ADUs some lots can have? Changes with Water Management Districts require you to look at impervious surfaces. Each Estate lot comes with a Water Management Plan and you must prove you're not pushing more water off onto a neighbor's property.
- There are some design requirements that go into these, but Estate lots are typically 660 feet deep. At a minimum, they're 75 feet wide and there's a lot of land.

- The county recognizes some of the Water Management District standards with the county's discharge rates and infrastructure. It's a requirement that we adopt a flood model. There are elevation changes. We do that through our resiliency offices and the board has been exceptionally supportive.
- The new Florida Building Code was just adopted, and counties and cities must adopt it. It involves everything from energy efficiency, the way water flows off a structure, elevations and wind loads. The law says "shall," which means you must.
- Collier has a model, the state model for floodplain coordinates.

Chairman Hruby told staff:

- He's glad they brought this to us and asked before you went to the BCC. It's going to give us a couple of sessions.
- We have a good base of information and had a good discussion.
- Some things may mean it will take another month, such as how many properties does this affect? What are the potential market rents in the Urban and Rural Estates?
- If it's within the lines of our working class and our rent market is 80-100% of AMI, that may diffuse the issue of making it restricted.
- We want that information before we make a decision.
- We'd like to hear from staff about what reasonable incentives are. Should we offer the option, or even the unreasonable ones?
- What are the obstacles of building an incentive package? We need to know whether it's feasible. Maybe it's too much to embrace. • We need to discuss that before we make a decision.

Vice Chair Faron said it's important to request that information, but she doesn't think that would affect her decision. We could fill in details at the next meeting. She fully supports what Commissioner Hall laid out. Then we could get feedback on how it's working.

Chairman Hruby said it appears everyone wants to see this move forward, but we agree it's got to be more specific. Is it market rate? Is there an option for affordability? We support this because it will address the population we're trying to address and we need more information for the proposal. There's no reason staff can't bring us this information in January so we can vet it and make a recommendation. He can't vote without knowing those answers and how our recommendation should be structured.

Planning Commissioner Shea said we could vote today, but he agrees we need the data to sell the program because people will ask those questions. But that information won't change his opinion on a vote to support it.

A discussion ensued and the following points were made:

- It's not an issue of changing opinion. It's an issue of how we structure our recommendation.
- Getting that information is important for how we structure the opinion on whether we want income restrictions. That would be informed by the feedback we get.

- We won't get feedback for several years and since we're talking about new construction, we won't have anything for 1½ years.
- But we will know which units can be rented on homesteaded property.
- Market rate versus income restricted. It's an important data point, but does it change the ultimate recommendation? We may end up putting nuance to that recommendation.
- Mr. Bosi said he's asking for a recommendation this month, but if they want to wait longer, it's in their discretion. He was hoping to take it to the BCC in February.
- Ms. Roberts said Zillow shows rents are going for \$1,500-\$3,000 in the Urban Estates. She said that information won't change her recommendation that this program has no income restriction on it because it would take so much county and homeowner oversight. That could put the homeowner in a bad position of asking for a pay stub or the landlord not liking where the tenant works. Then you're discriminating against renters and it's then a policy nightmare. She recommends it move forward without an income-restriction component.

Commissioner Hall made a motion to recommend ADU rentals and that our desire is to increase supply and to allow ADUs in the Urban Estates; that we recommend exploring the Rural Estates; that it be offered to homesteaded properties and that the homestead exemption remains; and that we keep it to market-rate rents. Staff should provide the board with the rent-rate ranges and the percentage of homesteaded properties out of the 3,559 targeted.

Ms. Waller said she'd second it but wanted to open it up for a discussion. Instead of market rate rent, she'd say unrestricted rent.

A motion was made and seconded.

Commissioner Hall said he wants what the market bears and amended his motion to say unrestricted rents, not market rents.

Mr. Giblin said they needed another clarification. The motion was to allow units that are renting their guest houses to maintain their homestead exemption. You may want to explore the that possibility because a state statute or other legislative action may be needed for that.

Mr. French said staff could provide additional clarification to qualify to rent your guest house. You'd have to have that property homestead-exempted. It doesn't mean that there's a statute out there. Staff would work with the Property Appraiser for that cost of improvement and you would be subject to the full tax rate on the guest house. Meanwhile, your remaining home would still qualify for homestead exemption.

Commissioner Hall said that's what he was saying. He also believes the Live Local Act says something about if you rent a bedroom, your homestead exemption isn't affected, but he wasn't certain what occurs when it's a separate 1,400 square feet.

Mr. French said the state doesn't opine on that and we don't get involved with renting bedrooms.

A discussion ensued and the following points were made:

- Mr. French said residents have found a way around the local ordinance by attaching a structural member to the main house, so it's no longer a guest house. It's an extension of the main house.
- You need a breezeway, a wall, a knee wall or some sort of structural member that connects the two structures into one structure.
- Mr. French said it's the county's interpretation that if it's structurally connected, it's the same structure.
- The AHAC discussed the motion on the table, saying they should try to allow the homestead exemption to remain.

Mr. French reminded them that the discussion was based on the unit size. The 60-40 rule may push it more toward an affordable unit. There are alternative methods to construction, such as storage containers, that meet the minimum standards of the building code that drive down the cost of construction so. You could have a 600- to 800-square foot unit and that would force it into an affordable status. It may be rented to a caretaker, an elderly person, a medical aide or the owner's child, or it could be workforce housing. We think this will lend itself to additional opportunities that we haven't looked at.

A discussion ensued and the following points were made:

- What does forcing it into an affordable status mean? Just by its size, the market would define the price. You don't want to pay \$3,000 for a 600-square-foot living space when you could have a 2,500-square-foot home that you pay market rate for and get all the amenities. The size drives rents down to a point where it's affordable.
- The location and technology of the housing will drive the units within the affordability range we're going for. It does that without inserting more government and spending more government taxpayer dollars.
- Mr. Terhune cited concern over restricting it just to homesteaded properties. It will shrink the available sites and it would be difficult for the county because properties get homesteaded and non-homesteaded often.
- Sometimes people don't homestead.
- What if a person who is homesteaded sells and the next owner isn't homesteaded, do we kick out the renter?
- This is a lot for county government to track. It will be a nightmare.
- The simplest way to do it is to let it remain a rental.
- Vice Chair Faron said no one is suggesting that the government monitor the homestead status. Once it's there, it's there and it still accomplishes our goal of increasing the supply of units.
- Mr. Terhune said homesteading is a choice and it doesn't mean that a non-homesteaded homeowner wouldn't be monitoring the renters or that managers would be handling the rentals.
- Vice Chair Faron said she's worried about a private equity firm out of New York coming in and buying homes with guest houses to rent. She won't support the motion unless it involves homesteaded properties.
- Chairman Hruby said what we're really saying is we want the main houses to be

owner occupied, with an owner living in the house to ensure there are no wild parties and to reduce nuisances. That would be easier to sell to the community.

Mr. French told the AHAC:

- Growth Management has 29 code enforcement officers.
- Every year, as the population grows and we go through our Annual Update Inventory Report (AUIR), the Sheriff's Office reports its level of service and gets more officers.
- Code Enforcement doesn't. The 29 code enforcement officers carry this out.
- Wasn't the point to reduce the cost on government and allow property owners the freedom to be do this by having a homesteaded property?
- To be homesteaded, you must live here six months and one day. That's the residency you claim, so the burden would be put on a property owner to maintain their property and tenant versus passing the burden along to the government.
- We run thousands of code enforcement cases on noise and vacation rentals yearly with 29 officers covering 400,000 residents, with a 20% upswing in population every year for property owners who don't live here.
- We're mindful of not just how much more government burden we want, but the cost to the taxpayers because that would create a staff need for the enforcement or education side.
- We're trying to just balance this out.

Chairman Hruby said, OK, the homesteaded stays in.

A discussion ensued over the wording of the motion, which was read by the minutes taker.

Commissioner Hall made a motion to recommend ADU rentals and that our desire is to increase supply and to allow ADUs in the Urban Estates; we recommend exploring the Rural Estates; and that it be offered to homesteaded properties and that the homestead exemption remains; and that we keep it to market-rate rents; staff should provide the Board of County Commissioners with the rent-rate ranges and the percentage of homesteaded properties out of the 3,559 targeted properties. Second by Ms. Waller. The motion passed unanimously, 11-0.

[Chairman Hruby called for members to raise their hands to count the vote, confirming it was unanimous.]

Chairman Hruby said this way we'll get what we want.

Commissioner Hall said he'd get that information to the BCC.

5. PUBLIC COMMENT

[Chairman Hruby outlined the guidelines for public speakers.]

(No public speakers)

6. DISCUSSION ITEMS

(None)

7. STAFF AND COMMITTEE GENERAL COMMUNICATIONS

a. DSAC Update (H. Roberts)

Ms. Roberts said she was absent at the DSAC meeting and had nothing to report, unless others could provide a report.

Mr. Giblin said there was nothing specific to report about affordable housing.

b. 2023 Quest Website Report – www.CollierCountyHousing.com (C. Giblin)

Mr. Giblin told the AHAC:

- This was a request by Ms. Waller from the last meeting about the PR firm that Community & Human Services uses to run its website and write media pieces.
- The firm used to come to this meeting to present a quarterly report on the number of website visitors and media issued each quarter, but they haven't been here in about a year.
- They provided the report that is in your packet that summarizes their activities for the past year.
- The CollierCountyHousing.com website saw nearly 19,000 individual visitors over the past 12 months. That shows that people are looking for a clearing house for the information.

Ms. Waller asked if they've done any ad campaigns this year.

Mr. Giblin said he didn't believe they had, but they updated the website with information provided by the county, added new graphics and keep it up-to-date.

Ms. Waller asked if they were paying Quest the same rate as they did when they provided quarterly reports.

Mr. Giblin said he didn't know.

Ms. Waller said when they were hired, they were supposed to be doing media flashes to promote affordable housing and let people know so they'd get more people invested into wanting to allow affordable housing into the area. They'd do an ad campaign and similar things. They did a video presentation. Are we still paying them the same amount of money to maintain a website and give us stats as we paid them before this?

Mr. Giblin said staff could find out. During COVID, the county and community was relying heavily on Quest to provide information on COVID housing assistance, but he doesn't know what they've done in the past few months.

Ms. Waller said if they're not doing anything, we shouldn't still be paying money, period. They knew what was wanted when they were hired. They were hired to come in here quarterly to give us a report. They should uphold that. We shouldn't have to request a written report from them at the end of the year. If their services have been cut, then that's different, but we should know that. When you pay someone, you expect them to do a job.

Mr. Giblin said we're going to have a lot more visibility with this company, in particular

with management. We're transitioning our economic development website to Quest's management on the same contract so he'll have personal contact with the contract administrators and will have those answers.

Ms. Waller thanked him. We had some projects that should have had more press than they had. Quest should have been at each ribbon-cutting, at each opening and groundbreaking. They should have been there, and it should have been reported that the county is doing something for affordable housing. That's the reason Quest was hired.

Action Item: Staff was asked to determine whether Quest is being paid the same amount of money now as it was when it was doing media blasts, ad campaigns and providing quarterly reports, and to determine what work they are doing now.

Mr. Buntzman reported that:

- The Immokalee Fair Housing Alliance's first building will be ready for occupancy in spring, with 16 apartments.
- We've succeeded in raising funds through donations for the second building and filed for a permit to construct it.
- Construction should start in February or March and there will be 16 additional apartments, half two-bedrooms and half three bedrooms.
- All will be for households under 60% or less AMI, with rents of 30% of household income.
- There were no federal or state funds used. It's been done totally with donations and grants, and no state or federal funds.

Ms. Waller said that's the type of news Quest should be promoting.

Vice Chair Faron said that's amazing.

Chairman Hruby congratulated him and said that's a perfect example of where Collier needs to be heading on a broader scale because of the large philanthropic community, which allows us to start investing in these projects. We need to build capital.

Mr. Buntzman said he was repeatedly told it couldn't be done, but this is our second 16-apartment building. Another was built in 2022.

c. Upcoming Public Meetings (C. Giblin)

Mr. Giblin provided a list of meetings:

- There are no Neighborhood Information Meetings involving housing affordability that are scheduled for the next month.
- A development called the Mattson (at Vanderbilt) PUD will offer 150 rental apartments, of which 30% are affordable, with half being at 80% AMI and half at 100%. It was approved by the Planning Commission on December 7th and will go to the board on January 23rd.
- JLM Living East plans 305 rental apartment units, of which 92 are affordable at the 180% levels. It goes to the Planning Commission on January 4th and to the Board of County Commissioners on February 27th.
- Fiddlers Creek Section 29 is proposing 750 units, of which 150 will be affordable rentals. It's going to the Planning Commission on April 4th and the

board on May 14th.

- All the dates are subject to change.
- These three represent 287 affordable units. They are all proposing a similar Growth Management Plan Amendment with the accompanying PUD rezone that has produced affordable units over the past few years.
- At the last board meeting, there was a discussion to put a moratorium on future Growth Management Plan Amendments on sections of Immokalee Road and Vanderbilt Beach Road. If that were to happen, these would not be affected by that, just projects coming in later.
- It's important that the AHAC recognizes that that has been one of the key tasks. New affordable units, with no government funding, no state or federal funding needed that produced almost 4,000 units over the past six years using that model.
- It will be important to see the board direction on the proposed moratorium.

Ms. Waller asked about the status of the affordable housing map.

Mr. Giblin said it's available on www.colliercountyhousing.com. It's updated and we're planning to update it once every quarter. Staff have a meeting with CHS in January to do the first update.

Chairman Hruby asked what the model was that produced 4,000 units.

Mr. Giblin explained:

- The model is a developer proposes a Growth Management Plan Amendment to increase density, and in exchange for increased density, they are proposing a public benefit of including some affordable units within the development that would be held restrictive and monitored for 30 years.
- This is not an LDC policy, this is a Board of County Commissioner's policy that for anyone seeking to increase density, the board has held them to that standard.

Mr. French explained that this year, we've changed the way we report that, so versus the percentage of the additional density, we are reporting on what the total percentage is for the density being sought for the development. Before, an attorney came along and he'd give you 30% affordable housing, but it would only apply to the additional density being sought.

Mr. Giblin continued with his list of meetings:

- The board on January 23rd will be hearing the presentations from McDowell Housing Partners and Habitat for Humanity on the use of the surtax money for the two properties you heard about at the last meeting.

Commissioner Hall noted that he will be the chair then and oversee that meeting.

Mr. Giblin reported that they'd like to congratulate Julie Chardon, the staff's newest college graduate. She graduated from FGCU last weekend, with a degree in communications.

8. NEW BUSINESS

Commissioner Hall said we've done a fair amount of heavy lifting and he doesn't foresee a lot more coming. We got the initiatives and ADUs done. We've done a lot of good work. He'd like to entertain the idea of a quarterly meeting, instead of a monthly meeting.

Chairman Hruby said we had some discussions about that, possibly having meetings every other month starting in January and then an executive session during the off months with the two of us meeting to see if there are any issues. If there are issues that need our attention, we'd call a special meeting. We'd end up with six meetings rather than 12 and if that's too much, we can meet quarterly.

Mr. Giblin said he'd bring the calendar in January for the AHAC to approve and the meeting every other month would be on an as-needed basis.

Mr. French told the AHAC:

- We're hopeful that you've seen this transition over the last year.
- Although the staff is very small, no matter what Jaime Cook, Rich Long in Building, Cormac, Mike Bosi and myself are doing, affordable housing is on the forefront as much as economic development as we look forward.
- He and Commissioner Hall met at the Ritz-Carlton yesterday, where they took on 9 feet of water after the hurricane, causing more than \$100 million worth of damage. Mark Fairland, the general manager, said any other location in the country would have taken two years to get that Ritz-Carlton put back together, but they did it at nine months and 1,000 people went back to work. They did everything they could, and a very high percentage of employees came back, long-term employees, from housekeepers to cooks to valet parking people and wait staff.
- Having Economic Development and housing together gives us a better focus, makes us more efficient, uses less government resources and when we're developing land-use policies for recommendation, it has solidified relationships with you, Arthrex, NCH and others.
- Even if the AHAC switches to quarterly meetings, this is what staff does every day, so we're hopeful we've earned our trust and that we continue to be able to work alongside you.
- We hope you've enjoyed yourselves because you really have made a difference. We appreciate your time.

Chairman Hruby said this committee couldn't have done it without the change in structure and staff being here face-to-face. He's been on this board for a long time and for the past 1½ years, we've accomplished more than we have ever before.

The market is forcing us to do that, but the cooperation and dialogue is what has allowed us to move this agenda much faster, so he thanks staff for making those changes.

Mr. French said it's their pleasure. They're hopeful that Commissioner Hall appoints himself back to this committee because we've seen a great deal of advancements and with Commissioner Kowal coming onto the board, it has really been a breath of fresh air because of their sector experience and they work together well. This was my first government assignment and I'm very critical of government and what we do here, but the bottom line is we look at everything from profit-and-loss statements to ourselves in an

enterprise fund, businesses and employees. We're proud of the effort you've made and the trust you've put in us, so thank you for recognizing our work.

9. ADJOURN

Mr. Buntzman made a motion to adjourn the meeting. Second by Commissioner Hall. The motion passed unanimously, 11-0.

10. NEXT MEETING DATE

**9 a.m. January 16, 2024
Conference Room 609/610
Growth Management Community Development Department**

There being no further business for the good of the county, the meeting was adjourned by the order of the chair at 10:38 a.m.

**COLLIER COUNTY
AFFORDABLE HOUSING ADVISORY COMMITTEE**

Stephen Hruby, Chairman

*These minutes were approved by the committee on _____,
(check one) as presented _____, or as amended _____.*

**AFFORDABLE HOUSING ADVISORY COMMITTEE (AHAC)
2024 TENTATIVE MEETING SCHEDULE**

Meeting Date	Conflicts
January 16, 2024	Potential Conflict would be MLK on January 15 th . May need to reschedule.
March 19, 2024	No holiday conflicts.
May 21, 2024	No holiday conflicts.
July 16, 2024	No holiday conflicts.
September 17, 2024	No holiday conflicts.
November 19, 2024	No holiday conflicts.

Calendar for year 2024 (United States)



January

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
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28	29	30	31			

February

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November

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December

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29	30	31				

- Jan 1 • New Year's Day
- Jan 15 • Martin Luther King Jr. Day
- Feb 19 • Presidents' Day

- May 27 • Memorial Day
- Jun 19 • Juneteenth
- Jul 4 • Independence Day

- Sep 2 • Labor Day
- Oct 14 • Columbus Day
- Nov 11 • Veterans Day

- Nov 28 • Thanksgiving Day
- Dec 25 • Christmas Day



**Take advantage of this opportunity soon!
Funds are limited and dispersed on a
first-come, first-qualified basis.**

- ☎ **239-252-2338** SHIP Office
- ✉ CollierCountySHIP@CollierCountyFL.gov
- 🌐 CollierCountyHousing.com



Collier County offers interest-free, 15-year loans to residents who need help replacing windows, roofs and doors.

BENEFITS:

- Loans can be used to help meet homeowners' insurance deductibles, whereby the homeowner's insurance company will cover the cost of repairs.
- **FREE** to apply.
- One-third (1/3) of the loan is forgiven every five years.*
- Door, roof and window repairs help to harden the home to better withstand inclement weather.

TO QUALIFY, THE HOMEOWNER MUST:

- Occupy the home as their primary residence
- Note: If you sell, refinance, or lose homestead status before the end of the loan term, the current loan balance must be re-paid to the County.*
- Own or have secured a mortgage for at least 12 months
- Be current on the mortgage and not have had more than one late payment in the past 12 months
- Provide proof of mortgage or deed as well as legal residency or citizenship status
- Be within the 2023 Area Median Income Limits (AMI) based on your family size as per the table below

Household Size	Very Low-Income 50% Area Median Income	Low-Income 80% Area Median Income	Moderate-Income 120% Area Median Income
1 Person	\$34,950	\$55,900	\$83,880
2 Person	\$39,950	\$63,900	\$95,880
3 Person	\$44,950	\$71,900	\$107,880
4 Person	\$49,000	\$79,850	\$119,760
5 Person	\$53,900	\$86,250	\$129,360
6 Person	\$57,900	\$92,650	\$138,960

The property value cannot exceed 90% of the assessed value as determined by the Collier County Property Appraiser's Office, including after repairs. The County is particularly interested in assisting low and very low-income households and prioritizes seniors, special needs, and essential services personnel.

**There are unforeseen circumstances where the loan is forgiven in full. Inquire for details.*

