

Collier County Florida

January 29–February 3, 2017



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Expanding Housing Affordability

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About the Urban Land Institute

THE URBAN LAND INSTITUTE is a global, member-driven organization comprising more than 40,000 real estate and urban development professionals dedicated to advancing the Institute's mission of providing leadership in the responsible use of land and creating and sustaining thriving communities worldwide.

ULI's interdisciplinary membership represents all aspects of the industry, including developers, property owners, investors, architects, urban planners, public officials, real estate brokers, appraisers, attorneys, engineers, financiers, and academics. Established in 1936, the Institute has a presence in the Americas, Europe, and Asia Pacific regions, with members in 76 countries.

The extraordinary impact that ULI makes on land use decision making is based on its members sharing expertise on

a variety of factors affecting the built environment, including urbanization, demographic and population changes, new economic drivers, technology advancements, and environmental concerns.

Peer-to-peer learning is achieved through the knowledge shared by members at thousands of convenings each year that reinforce ULI's position as a global authority on land use and real estate. In 2016 alone, more than 3,200 events were held in 340 cities around the world.

Drawing on the work of its members, the Institute recognizes and shares best practices in urban design and development for the benefit of communities around the globe.

More information is available at uli.org. Follow ULI on Twitter, Facebook, LinkedIn, and Instagram.

Cover photos: Wilhelm Rosenkranz (top); Beth Silverman (bottom).

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About ULI Advisory Services

THE GOAL OF THE ULI ADVISORY SERVICES program is to bring the finest expertise in the real estate field to bear on complex land use planning and development projects, programs, and policies. Since 1947, this program has assembled well over 600 ULI-member teams to help sponsors find creative, practical solutions for issues such as downtown redevelopment, land management strategies, evaluation of development potential, growth management, community revitalization, brownfield redevelopment, military base reuse, provision of low-cost and affordable housing, and asset management strategies, among other matters. A wide variety of public, private, and nonprofit organizations have contracted for ULI's advisory services.

Each panel team is composed of highly qualified professionals who volunteer their time to ULI. They are chosen for their knowledge of the panel topic and are screened to ensure their objectivity. ULI's interdisciplinary panel teams provide a holistic look at development problems. A respected ULI member who has previous panel experience chairs each panel.

The agenda for a five-day panel assignment is intensive. It includes an in-depth briefing day composed of a tour of the site and meetings with sponsor representatives, a day of hour-long interviews of typically 50 to 100 key community representatives, and two days of formulating recommendations. Long nights of discussion precede the panel's conclusions. On the final day on site, the panel makes an oral presentation of its findings and conclusions to the sponsor. A written report is prepared and published.

Because the sponsoring entities are responsible for significant preparation before the panel's visit, including sending extensive briefing materials to each member and arranging for the panel to meet with key local community members and stakeholders in the project under consideration, participants in ULI's five-day panel assignments are

able to make accurate assessments of a sponsor's issues and to provide recommendations in a compressed amount of time.

A major strength of the program is ULI's unique ability to draw on the knowledge and expertise of its members, including land developers and owners, public officials, academics, representatives of financial institutions, and others. In fulfillment of the mission of the Urban Land Institute, this Advisory Services panel report is intended to provide objective advice that will promote the responsible use of land to enhance the environment.

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Finally, the panel would like to thank the approximately 90 residents, business and community leaders, and representatives from the Greater Collier County community who shared their perspectives and insights during the panel's stakeholder interviews.

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Background and the Panel's Assignment

COLLIER COUNTY HAS BEEN DESCRIBED as

“unique” and “one of the most beautiful places in the world.” Although the community is unique, the issue of housing affordability is not. In fact, virtually every community in the nation is, to some degree, struggling with this issue. It is especially true in retirement and resort communities, which have significant numbers of service workers and high real estate values.

The issue of housing affordability is not new. The panel is impressed with the time, the effort, and the quality of work that has been invested in this subject by the commissioners and Collier County staff. Many of the panel's recommendations mirror and ratify the work that has already been done.

From the panel's perspective, the real need in Collier County is for action and implementation. This implementation will require political will and leadership. In addition, the community at large will need to prepare for and adapt to the growth that is certain to occur in the county. Not all of the panel's recommendations will be popular within the community at large, but the panel believes such recommendations are essential to the long-term viability and sustainability of Collier County. An integral part of this strategic vision will be developing a plan that ensures that affordable housing will be available to all of the county's citizens.

The Panel's Assignment

There is no question that Collier County has a housing affordability problem. The highly desirable area is home to millionaires and billionaires from around the world. The county also has a sizable second-home retirement community. Like many affluent resort communities across the United States, those influences have created a development pattern that caters to select segments of the community. The local economy is focused on retail, hospitality, services, and agriculture; however, high housing costs have priced out much of the workforce needed for the county to function. As a result, large numbers of employees are commuting long distances to and from work, and employers are having an increasingly difficult time recruiting and retaining workers. Community leaders are seeking strategic recommendations on how to address the issues surrounding housing affordability in Collier County.

In March 2015 and again in March 2016, the Board of County Commissioners (BCC) held an affordable housing workshop. The BCC has also received several recommendations for programs and incentives to address housing affordability in Collier County, including establishing an affordable housing trust fund, providing even greater density incentives to support affordable housing development, and providing inclusionary zoning with pay-in-lieu-of options. The larger Collier County community has come

Although Collier County is the site of multimillion-dollar homes, it faces a significant housing affordability problem. Part of the challenge stems from a significant lack of supply in terms of housing type and level of affordability throughout the county.



BETH SILVERMAN/ULI



BETH SILVERMAN/ULI



MARIAMICHELLE

together around this issue. In October 2015, the United Way sponsored a community-wide forum about affordable housing. The Greater Naples Chamber of Commerce's Board of Directors has also established a work group to address this issue.

Collier County has invited the ULI Advisory Services panel to help the county develop a community-wide approach to address housing affordability issues.

Collier County has asked the panel to focus on the following key questions:

- Why is it important for the county to have a balanced supply of housing, in terms of type, tenure, attainability, access, and distribution?
- According to key stakeholders, including residents, what are the major obstacles to producing and sustaining affordable housing and workforce housing in Collier County? What can be done to mitigate those obstacles?
- What are the stakeholders' perceptions of affordable and workforce housing and of the existing tools and programs in place to support it? What are stakeholders' recommendations for change?
- How can public policy encourage the redevelopment of underused areas of the developed coastal area that includes affordable and workforce housing while ensuring that such housing will also be a component of new development in the urban and rural fringe areas.
- What policies, strategies, and best practices have worked in places similar to Collier County that the panel

would recommend that the county implement as it produces affordable housing units in the county's urban and rural areas?

Summary of the Panel's Recommendations

It was evident to the panel during its interviews with community stakeholders; its review of comments compiled from a countywide, online, public survey; and its multiple study tours throughout Collier County that much work has already been done to address housing affordability challenges. The panel hopes this report not only will serve as a blueprint for implementation, but also will help solidify an ongoing strategy to meet the county's spectrum of housing affordability needs. With such goals in mind, the panel's primary recommendations include the following:

- Create a vision for the future of the community.
- Recognize that housing affordability affects all segments of the community.
- Increase the county's supply of affordable housing (including rental housing) by adding to the current supply and by maintaining existing affordable units.
- Adopt a smart code that distinguishes between the urban and rural parts of the county.
- Reactivate the Affordable Housing Trust Fund—and use it.
- Recognize that transportation is part of the housing affordability solution. Develop solutions that link housing with access to transportation options.
- Establish transportation corridors to target mixed-income, multifamily housing development.
- Consider establishing an enhanced minimum-wage ordinance.
- Raise public awareness, educate, and communicate with the community about housing affordability.



BOSTON PUBLIC LIBRARY

Collier County circa 1930–1945.

Study Area and Surrounding Context

LOCATED IN THE SOUTHWEST END of the Florida peninsula, Collier County is the largest county by land area in the state. The county contains a variety of different communities including the city of Naples, inland Immokalee, and Marco Island, as well as four large nationally protected environmental areas. According to the 2010 census, the population breaks down to 65.7 percent non-Hispanic whites, 25.9 percent Latino, 6.6 percent African American, and 1.1 percent Asian. This diverse community, both geographically and ethnically, makes Collier County unique when compared with similar tourist destinations. However, this diversity has also led to housing issues throughout the county.

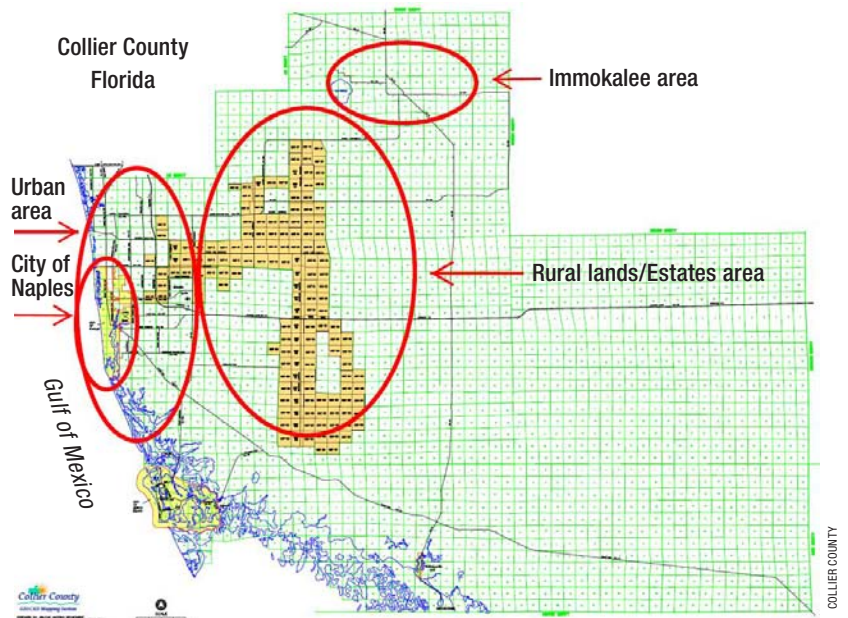
Key Focus Areas

Although the county was examined at large, the panel was asked to focus on the following key areas:

- *The city of Naples* is an incorporated municipality bordering the Gulf of Mexico on the west and the unincorporated Collier County urban area on the east. Naples measures just 14 square miles and has some of the highest housing costs in the country. The limited number of commercial areas consists primarily of retail centers and financial institutions.
- *The urban area* is located between the city of Naples and the rural lands (which run from the coast to about ten miles inland). Most of the housing, commercial, retail, and other services are located and permitted in this area. The urban area is characterized by large, planned, gated communities and by strip-mall developments.
- *The rural lands and the Estates area* are located between the urban area and the more environmentally sensitive areas to the east. The Estates area is largely composed of platted, subdivided lots that range from



Located in southwest Florida, Collier County is the largest county by land area in the state.



The panel's study area encompasses the entire county. However, key focus areas within the study include the city of Naples, the urban area, the rural lands, the Estates area, and the Immokalee area.

about one acre to more than 20 acres. During the Florida Land Grab of the 1950s, land parcels were divided and sold, creating the largest subdivision in the world with tens of thousands of home sites. Designated as privately owned, single-family lots, the Estates area's commercial and retail opportunities are limited. West of the Estates are the rural lands, which are primarily farmland and environmentally sensitive areas that are designated for future cities and towns. The first town to be built in this area is Ave Maria. Once the project is built out, it will have up to 11,000 residences and 1.7 million square feet of retail, office, and business park uses spread across its 4,000 acres. Ave Maria is located at the intersection of Oil Well Road and Camp Keals Road in eastern Collier County. The main entrance—on Oil Well just west of Camp Keals—leads to the town center.

- *The Immokalee area* is an agricultural center of the county. It is located in the northeast section of the county and is characterized by residential, commercial, and industrial development. A significant percentage of the affordable housing units available in Collier County are located in the Immokalee area. Habitat for Humanity development projects, such as Carson Lakes and Faith Landing, are built here, as are other affordable housing developments, including Hatcher's Preserve.

Current Conditions

AFFORDABLE HOUSING HAS MANY definitions and perceptions. Oftentimes, the multitude of definitions and opinions creates confusion when people are attempting to both study and solve issues of housing affordability in any given community or geography. Many definitions of affordable housing refer to a percentage of area median income (AMI) as defined by the U.S. Department of Housing and Urban Development (HUD). Other definitions are careful to delineate between “affordable” and “workforce” housing—often defined as above or below 80 percent of AMI. Regardless of the definition used in the affordable housing industry, for most people what represents “affordable” is more of a gut feeling that is influenced by their daily context.

Throughout the study process, the panel consistently heard about Collier County’s housing affordability problem. However, the panel also perceived that there is a lack of clarity and agreement about the definition of affordable

housing, which is causing poor communication, misunderstandings, and misaligned goals relative to the topic. *Accordingly, the panel recommends reframing the terminology of housing affordability around the concept of cost burden.*

Reframing the Idea of Housing Affordability

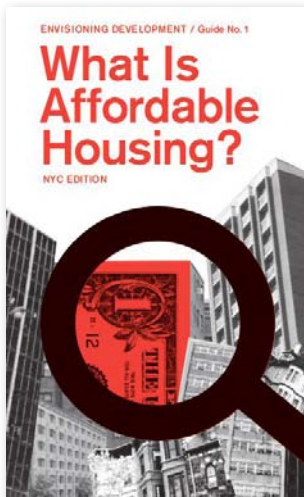
HUD defines “cost burdened” as the following:

Families who pay more than 30 percent of their gross income on housing costs, which includes mortgage principal and interest, property tax, and homeowners insurance payments.

Other definitions add other housing costs, such as utilities, condominium or homeowners association fees, and ongoing maintenance or repairs, but the overall concept is that if a household is paying more than 30 percent of its gross income toward housing, then that is a concern, and from a policy standpoint, such cost may need to be addressed.

The advantage of using the cost-burden terminology is that it does not put the focus on income alone; instead, it examines income as compared to housing cost. Therefore, it has a localized outcome that recognizes the different housing markets that exist nationally, regionally, and even within a single city or county.

The 30 percent cost-burden threshold has been around for several decades. The idea was originally established by the 1937 National Housing Act, which also created the public housing program. At that time, eligibility to live in public housing was based on income limits, rather than maximum rents; a tenant’s income could not exceed five to six times the rent. Since the late 1930s, the 30 percent income limit for rental housing has been reevaluated and



THE CENTER FOR URBAN PEDAGOGY

The Center for Urban Pedagogy, a New York City nonprofit organization dedicated to using the power of design and art to increase meaningful civic engagement, created the guidebook What Is Affordable Housing? with pictures and diagrams to help explain affordable housing issues in New York City.

Glossary of Housing Affordability Terms

Affordable housing: Generally, a home or apartment occupied by a household that pays 30 percent or less of its gross income toward its mortgage or rent. The term is also widely used to refer to housing that is subsidized or rent-regulated and that is occupied by a household that is “low-income” (see later). The term used in this manner can be limiting—there are growing numbers of households that are within a range of incomes, that live in unsubsidized or unregulated market-rate housing, and that have a problem with “housing affordability” (see later).

Area median income (AMI): The median household income of each metropolitan statistical area (MSA) adjusted for family size. The U.S. Department of Housing and Urban Development (HUD) publishes AMIs annually. AMI is used to determine the eligibility of applicants for most housing assistance programs.

Extremely low-income housing: Per federal regulations, a household whose income does not exceed the higher of the federal poverty level or 30 percent of AMI (see earlier).

Housing affordability: Refers to the ability or the lack thereof of a household to meet its housing expenses with a reasonable and sustainable share of its income, generally spending no more than 30 percent of gross income on housing costs, without regard to the household’s income or whether the household lives in subsidized, rent-regulated, or market-rate housing.

Housing cost burden: Per the federal government, refers to a household having to pay more than 30 percent of its income for housing and possibly having difficulty affording other necessities such as food, clothing, transportation, and medical care. A housing cost burden is “severe” if housing costs consume more than 50 percent of a household’s income.

Low-income housing: Per federal regulations, a household whose income does not exceed 80 percent of AMI (see earlier), adjusted for family size.

Mixed-income housing: “Mixed-income” has a twofold meaning. In accordance with federal housing policy, HUD defines a mixed-income building as “comprised of housing units with differing levels of affordability, typically with some market-rate housing and some housing that is available to low-income occupants below market-rate.” In accordance with widely held housing industry practice, a mixed-income

neighborhood consists of a variety of household incomes and opportunities for meaningful interaction, including parks, schools, and shopping.

Moderate-income housing: Per federal regulations, households whose incomes are between 81 percent and 95 percent of AMI. The government may establish income ceilings higher or lower than 95 percent of AMI on the basis of an analysis of prevailing levels of construction costs, fair market rents, or unusually high or low family incomes.

Naturally occurring affordable housing: Generally, housing that is “affordable” to “low-income” and “moderate-income” (see earlier) households that is not currently federally subsidized or rent-regulated.

Preservation: Generally, providing the necessary physical improvements and financial capital to enable a currently occupied rental property to remain “affordable” (see earlier) and in decent condition for a sustained period of time. Preservation programs can also target owner-occupied housing, thereby providing assistance to homeowners that allows them to make improvements to their homes and to remain in them.

Public housing: Rental housing owned and operated by local housing authorities that primarily serves “extremely low-income” (see earlier) households. Roughly 2.6 million people live in the nation’s 1.1 million public housing units. Very few public housing units have been built in recent years.

Supportive housing: Generally, “affordable housing” (see earlier) combined with social services to assist vulnerable populations, such as the homeless, the disabled, the addicted, and the elderly.

Very low-income housing: Per federal regulations, a household whose income does not exceed 50 percent of AMI (see earlier), adjusted for family size.

Workforce housing: Generally, housing that is “affordable” (see earlier) to households earning between 60 and 120 percent of AMI (see earlier). In high-cost areas, incomes may be as high as 150 percent of AMI. Some definitions exclude owner-occupied housing.

Source: ULI Terwilliger Center for Housing.



During the study tour, the panel observed that in several communities multiple cars were parked in front of each home, thus supporting the theory that people are living together in order to afford the high cost of housing in the county.

adjusted several times, ranging from 20 to 30 percent at any given time.

In 1981, the housing burden rate for rentals was reestablished at 30 percent of gross annual income. Gradually, this limit was extended to homeownership. In the mid-1990s, Fannie Mae and Freddie Mac would purchase mortgages only if their principal, interest, tax, and insurance (PITI) payments were 28 percent or less of the borrower's gross income for a conventional loan and 29 percent for a loan insured by the Federal Housing Administration. Since that time, almost all cost-burden limits for

housing have been around 30 percent of a household's gross income (<https://www.census.gov/housing/census/publications/who-can-afford.pdf>).

Used in conjunction with the 30 percent cost-burden threshold is *severe* cost burden, which includes households that pay more than 50 percent of gross income toward housing costs. Those households are the most at risk—regardless of locality.

Defining the Cost-Burden Problem

In 2015, Collier County had a population of 343,802 and 140,131 households. The Shimberg Center at the University of Florida estimates that of the 140,131 households, 58,685 (40 percent) were *cost burdened* in 2015—meaning they spent more than 30 percent of their gross income on housing. Of those 58,685 households, 29,342 were considered *severely cost burdened*—meaning they spent more than 50 percent of their gross income on housing. This finding means that two out of every five households in Collier County are cost burdened, with one in five severely cost burdened.

Table 1: Cost Burden in Collier County

Burden for Three-Person Household Earning 30 to 150 Percent of Area Median Income

| Annual household income | Percentage of area median income | Percentage of income needed to afford median rent* | Percentage of income needed to afford median-price home** | Percentage of income needed to afford median-price condo*** |
|-------------------------|----------------------------------|--|---|---|
| \$20,160 | 30 | 61 | 149 | 101 |
| \$29,600 | 50 | 41 | 101 | 69 |
| \$47,300 | 80 | 26 | 63 | 43 |
| \$59,125 | 100 | 21 | 51 | 35 |
| \$65,038 | 110 | 19 | 46 | 31 |
| \$70,950 | 120 | 17 | 42 | 29 |
| \$88,688 | 150 | 14 | 34 | 23 |

Sources: U.S. Department of Housing and Urban Development; The 2016 Collier County Economic, Demographic & Community Profile; the American Community Survey.

*Median gross rent is \$1,020 per month, as defined by the Shimberg Center in 2015.

**Median sales price is \$405,000, including mortgage and interest at a 20 percent downpayment for 30 years, plus estimated homeowner's insurance, property taxes, and flood insurance.

***Median sales price for condominiums and townhouses is \$257,000, including mortgage and interest at 20 percent downpayment for 30 years, plus estimated homeowner's insurance, property taxes, and flood insurance.

However, the issue of cost burden may be larger than the numbers indicate. Not all of the households counted in the census are year-round residents, and most of those part-time households have incomes that support their residence in the county, which is a second residence. Therefore, it is likely that the actual percentages of cost burden are substantially higher among residents who live in the county year-round.

To better understand the meaning of “cost burdened” in Collier County, the panel analyzed the correlation between household income and housing prices or rental rates. In 2016, the estimated AMI for Collier County was \$65,700, and the average household size was 2.47.

For a snapshot of the cost-burden issue, see table 1.

Who Is Cost Burdened in Collier County?

The people who are cost burdened in Collier County are crucial to the local economy. They provide key public safety, education, and health care services to the community’s residents. In addition, they are responsible for the high-quality lifestyle that makes Collier County such a special place.

Examples of workers in the cost-burdened category include the following:

- Health care: Nurses, medical assistants, senior service providers
- Education: Teachers and other school employees
- Public safety: Police officers, firefighters
- Service industry workers: Wait staff, hotel staff, retail and trade salespeople, golf course employees, landscape maintenance workers
- Entry-level or nonprofit professionals: Bank tellers, social workers, office managers, government employees

Not every person in those fields will have difficulty finding housing that is affordable. For example, dual-income households have increased purchasing power. However, people receiving entry-level and median income rates

in health care, public safety, and professional sectors are more likely to experience a cost burden than are the people holding executive, management, and supervisory positions. Also, single-income households, which can include one- to four-person households, are more likely to experience a cost burden or even a severe cost burden when living in Collier County.

Table 2 provides a representative sample of employment positions in Collier County and what people in such positions can afford in the local market. Across the board, the ability to afford houses priced at the median sales price from 2015 was low. The ability to afford rental units at the median gross rent (plus utilities) was more reasonable, with affordability attainable for some of the people holding professional positions.

During the panel process, the panel heard many stories regarding how difficult it is to recruit service industry workers, particularly those who work at the resorts and hotels, including housekeepers, front-desk staff members, and golf course attendants. The panel’s analysis of cost burden for those jobs indicates that there is substantial cost burden for such workers unless they share living space or commute long distances.

One critical challenge for Collier County businesses is the ability to recruit entry-level professionals. Mid- and upper-level professionals in public safety, education, government, and health care can afford a wider range of housing. However, such is not the case for entry-level professionals, who often end up living far away from their source of employment (particularly in Lee County). Having employees who reside outside of Collier County and who commute long distances for work often means a high level of attrition for businesses. Furthermore, when people who work in the county are commuting to adjoining municipalities to live, the county bears the costs of the roads without the benefit of receiving the tax revenue.

Collectively, the employment sectors that are the most at risk to incur a significant cost burden represent more than 50 percent of the local labor force. But beyond that, the sectors represent the core of county, public safety,

Table 2: Estimated Cost Burden for Households Headed by Selected Wage Earners

| Profession | Annual wage range (entry to median) | Housing cost as percentage of gross income | |
|---|-------------------------------------|--|-----------------------------|
| | | Median gross rent | 2015 median home sale price |
| Health care | | | |
| Registered nurse | \$47,000–\$65,000 | 24% | 38% |
| Medical assistant | \$30,000–\$35,000 | 41% | 68% |
| Emergency technician | \$28,000–\$36,000 | 42% | 68% |
| Education | | | |
| Teacher | \$44,000–\$59,000 | 28% | 50% |
| Teaching assistant | \$22,000–\$24,000 | 45% | 101% |
| Public safety | | | |
| Firefighter | \$39,000–\$57,000 | 29% | 43% |
| Patrol officer | \$47,000–\$59,000 | 26% | 41% |
| Service workers | | | |
| Maid and housekeeping | \$18,000–\$22,000 | 66% | 109% |
| Massage therapist | \$26,000–\$55,000 | 37% | 44% |
| Concierge | \$25,000–\$31,000 | 48% | 78% |
| Entry-level/midtier professional | | | |
| Human resources specialist | \$35,000–\$55,000 | 31% | 45% |
| Dental assistant | \$33,000–\$43,000 | 36% | 57% |
| Administrative assistant | \$22,000–\$33,000 | 49% | 73% |

- Housing cost accounts for less than 30 percent of gross income (not cost burdened)
- Housing cost accounts for 30 to 50 percent of gross income (cost burdened)
- Housing cost accounts for 50 percent or more of gross income (severely cost burdened)

Sources: U.S. Department of Housing and Urban Development; The 2016 Collier County Economic, Demographic & Community Profile; the American Community Survey.

and education services, and those services support the background of the lifestyle, health, and overall vitality of the county.

Other important groups of residents with substantial needs include low- to moderate-income seniors, both those who live independently and those who require services; residents who require mental health treatment and various other services; and very low-wage earners. Those residents face virtually no supply of housing or no continuity in being provided social and health services. Most experience long wait lists at the few available housing sites, and many have to be relocated outside of the county to areas with a greater concentration of housing and services.

Going Beyond the Root of the Problem

If one is to understand the full spectrum of housing affordability, it is critical to examine the aspects of the challenge that go beyond housing costs. Those additional crucial factors include added housing costs, housing supply and availability, transportation costs, and future growth implications for the county, and such factors are examined in further detail in the following sections.

Added Housing Costs

In Collier County, housing affordability for homeowners (and especially first-time homeowners) means more than

just taking into consideration PITI. Utilities and homeownership association fees also come into play when determining housing affordability and cost burden. After interviewing several area stakeholders, the panel believes that the percentage of cost-burdened Collier County households is even *higher* than outlined in the earlier section. One reason the percentage is higher is that many households cannot afford a 20 percent downpayment, which means they must pay private mortgage insurance, thus reducing the amount of home they can afford. In addition, almost all areas of Collier County require flood insurance, which adds a substantial monthly cost on top of all the costs just described. Moreover, Collier County has one of the highest homeowner insurance rates in Florida.

Availability

When one considers cost burden and affordability, one must also consider availability and quality. Housing units at the bottom of the cost spectrum often are made up of a high percentage of units with quality and maintenance concerns.

If one considers the total number of units existing at different rental and sale prices, availability of those units at any given time can significantly constrain access to housing that is affordable.

The panel took a “snapshot” of units available on the market using readily accessible, publicly available portals to find housing (Zillow.com, Trulia.com, Apartments.com). Using the income bands of 25 different employment

categories, the panel looked to see how many units were available below the cost-burden threshold of 30 percent (table 3).

The analysis provided several interesting results. Although a reasonable number of condominiums were available (but no additional homeowners association fees were considered in the analysis, which may have resulted in fewer options), very few single-family homes were for sale, and there were very limited rental options, which indicated a particularly constrained rental market. For any worker or single-income household with income between 80 and 100 percent of AMI, options were extremely limited, to say nothing of those households making less than 80 percent, which represent a substantial percentage of workers who are cost burdened.

Transportation

Crucial to the cost-burden conversation is the combination of housing cost and transportation cost. According to data from the Center for Neighborhood Technology, households at 90 to 100 percent of area median income can incur housing and transportation costs of 75 percent of their gross income. That figure is 61 percent for households between 100 and 120 percent of AMI. Furthermore, depending on the distance from employment and other activity centers, transportation costs for Collier County households can fluctuate wildly. In some cases, households may incur 5 to 10 percent more in transportation costs if they are located farther away from employment and other services.

Growth Implications

In a county expected to grow significantly in population by 2040, what does that finding mean for the future? The county is expected to add 58,000 households over the next 23 years. If the local issue of cost burden is not addressed, then—at a minimum—11,000 more households will experience severe cost burden (above 50 percent) than do households today. Given ever-rising real estate values and a seemingly bottomless demand for higher-end homes and rentals, the likelihood of both the number and percentage of cost-burdened households increasing is high.

Table 3: Collier County Housing Market Snapshot

Units Affordable for Households Earning Less Than 100 Percent of Area Median Income

| Housing type | Number of units |
|-------------------------------|-----------------|
| Single-family, for-sale homes | 125* |
| Condominiums | 65–250** |
| Single-family rentals | 0 |
| Multifamily rentals | 23 |

Sources: Zillow.com; Apartments.com.

*3.8 percent of inventory on multiple listing services

**Priced at \$120,000 to \$175,000

Vision: What Do You Want to Be When You Grow Up?

THE PANEL TOURED KEY AREAS of Collier to get a comprehensive look at the county. The panel also interviewed more than 90 stakeholders during this process, reaching out to residents, elected and appointed officials, business leaders, real estate developers, and nonprofit leaders. From the study tours and interviews, the panel did not hear a strong consensus regarding the path forward for Collier County. However, several common themes and community values were frequently raised. Those traits are both existing and aspirational: some have already been implemented across the county (such as the Blue Zone and the commitment to beautification), while others are indicative of recent concerns and current shortcomings (such as economic development and traffic). The common themes and community values include the following:

- Maintaining Collier County's reputation as a premiere tourist destination
- Growing and maintaining a strong real estate base and retaining steady values
- Retaining a safe and healthy community

- Enhancing and sustaining a visually attractive and aesthetically pleasing community with character
- Ensuring an efficient transportation system
- Diversifying the local economy

What the Future of Collier County Looks Like

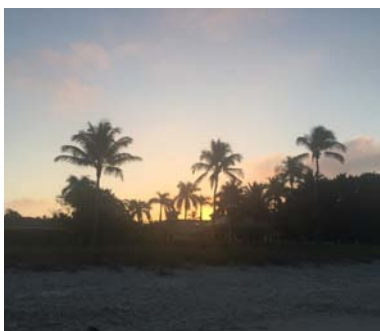
Collier County's current debate on housing affordability is not a new one. The panel heard repeatedly about the community's reservations regarding another discussion on housing affordability—the topic has been widely discussed for many years—with the Great Recession and housing downturn halting past efforts. These on-again, off-again discussions reflect the cyclical nature of this issue and the related concern it raises.

Today, with new interests and partners realigning around the housing issue, a variety of pathways and solutions can be explored. Considering the overall values raised by community members, the panel believes two key scenarios

Collier County is home to pristine beaches and enviable weather; it also boasts a mix of urban, suburban, and rural land use patterns. Nonetheless, the panel believes that Collier County does not have a vision for what it wants to be in the future. (Left to right: Ave Maria, Naples's iconic beaches, and the panel's public reception.)



BETH SILVERMAN/OLI



BETH SILVERMAN/OLI



BETH SILVERMAN/OLI

face Collier County: a future with action and a future without action. A wide range of options and interventions exists within this dichotomy and will produce varying outputs and results. The scenarios presented next are intended to illustrate specific certainties that the panel believes will be inevitable under current conditions.

The Future of Collier County without Action on Housing

If county leaders choose not to respond to the current housing needs, it is likely that the current market conditions and trends will continue to advance and evolve. Local employers will continue to have difficulty hiring and retaining key employees in the county, which will create a “brain drain” out of the community and into neighboring jurisdictions, such as Lee County. Not only does this market condition place a strain on employers’ ability to hire and retain high-quality talent, but also it means more workers and middle-class laborers will be commuting greater distances, thereby increasing transportation congestion and mitigating quality of life and civic engagement.

In addition, Collier County’s local economy will lose tax revenue as incomes earned in the county leave to neighboring jurisdictions because out-of-county employees tend to spend a greater portion of their income by going to grocery stores, restaurants, and dry cleaners in their residential communities. Therefore, Collier County will continue to sustain the burden of influx infrastructure strain, while receiving no tax revenue from it. Those conditions create an intensified landscape of competition between counties, instead of mutual collaboration for the betterment of the region. With no action on housing, Collier County will be forced to create reactionary policy and will have more difficulty when guiding future growth of the county.

The Future of Collier County with Action on Housing

Conversely, if the county takes appropriate action and intervenes, the aforementioned trends could be redirected in a more financially and economically sustainable direction for the county. Although the panel report will identify

the specific strategies for all residents of Collier County, having a proactive policy right now will redirect the current housing and demographic trends and will create positive benefits for the county.

The local economy will benefit by retaining a self-sustaining employment base in which people can work in Collier County’s Sheriff’s Department, public schools, hotels, and restaurants and can live in the county. The benefits include an increase in tax revenue generated by the in-county residents, a lesser strain on existing transportation infrastructure, and an increase in the quality of life for this vital segment of the community. Also, employers will have a better chance of attracting and retaining talented and skilled workers in the county, which will improve the overall quality of life in the county and will build a stronger middle class.

With the growing aging demographic, a proactive policy will make the county a more hospitable place for longtime residents to age in place and to receive health care. Also, keeping this older demographic in the county will generate county tax revenue from the group’s use of local pharmacies, grocery stores, and specialized medical services. By taking a proactive approach toward addressing housing, Collier County can develop a vision that expands on and enhances the existing unique qualities of the county.

Why a Vision Is Important

The panel believes that the overall priorities of the county lack a collective vision; without such a vision, aligning and prioritizing government processes and policies will be challenging. Collier County is still facing near-certain changes—with or without a unifying vision—particularly regarding the incoming population and real estate growth.

If one considers the expectations around building growth and residential influx, the problems facing the county today will be amplified in the coming years, thus exacerbating the current pain points (traffic, workforce, costs). In short, the status quo in Collier County will work only for a limited number of people and for a limited amount of time. The



As part of the study, the panel met with community stakeholders, including residents, business and community leaders, and other representatives from the larger Collier County community.

panel feels strongly that without proactive management, the anticipated growth will erode the very qualities that attracted people to the county in the first place.

The panel recommends that the creation of a vision for Collier County should come from the county itself, as a self-directed exercise, and should be inclusive of all stakeholders. However, to ensure the exercise and the results have the desired effect, the panel provides the following elements that the county should include in its vision:

- Provide key considerations around quality of life for all residents, as well as how to improve and maintain it.
- Provide a range of housing options that are accessible to the full spectrum of consumers. Housing options should be economically and geographically diverse throughout the county, as well as having a range in sizes and types such as single-family homes and rental apartments. Additional key factors to consider when providing housing options include the reasonable proximity to jobs, schools, amenities, and transportation choices. There should also be an inclusive mix of income levels in different neighborhoods.
- Grow and sustain a thriving economy that includes qualities such as livable wages, job opportunities that provide pathways to wealth creation and upward mobility, diversified industries, and a diversified workforce.
- Provide accessible, multimodal transportation options that safely and efficiently connect all residents to jobs, amenities, and services. In addition, provide clear directives to governing entities to help align policies and processes with the envisioned future for the county.

Implementation

THE PANEL IS IMPRESSED WITH the planning and study that has already been completed regarding housing affordability in Collier County. The panel's recommendations reflect and endorse much of the work that has already been completed. However, *what is abundantly clear to the panel is that action and implementation are crucial to creating sustainable solutions.* Implementation of the panel's recommendations will require sincere action, tremendous political will, and strong leadership. For additional reference, the panel has created a proposed implementation schedule to provide a blueprint for how to move forward on the recommendations described throughout this section in the short, medium, and long term. (See appendix A.)

The panel's major recommendations are organized around the following six core strategies to address housing affordability:

- Increase supply;
- Maintain supply;
- Regulate and govern;
- Enhance transportation options;
- Enhance wages; and
- Engage, market, and educate.

Increase Supply

How can Collier County meet its current and future housing needs? One approach to achieving the goals is by adding housing that is affordable to households with a wide range of income levels. *There is good news to share: several strategies include simply making improvements to existing procedures and vehicles rather than creating new*

programs entirely. There is no need to reinvent the wheel when existing structures already support the development of more affordable housing.

The Housing Trust Fund

The housing trust fund (HTF) is an example of a national best practice that Collier County currently has at its disposal but does not use. More than 700 HTFs exist nationwide, and they are often a critical element of a jurisdiction's overall housing policy.

Collier County's HTF should be sustainable and predictable, given the long planning process involved in housing development. The county should keep in mind that what can make an HTF challenging is finding viable revenue sources. Other jurisdictions have funded their trust funds through sales taxes, real estate transfer taxes, linkage fees as part of the zoning ordinance, inclusionary zoning in-lieu fees, condominium conversion fees or demolition fees, and hotel and motel taxes. The best and most common revenue source for a county HTF is a document recording fee, which is a fee paid upon filing various types of official documents with a state or local government. This fee is one of the few revenue sources that most counties can commit to, and the panel recommends Collier County consider this approach.

Development Incentives

The county's existing developer incentives have clearly failed to transform existing development patterns and allow for greater production of housing that is affordable to a broad range of low- to moderate-income households. Any developer incentives need to be reasonable, be flexible, and allow for creative partnerships to produce new, affordable homes. The panel strongly recommends that the county put increased emphasis on multifamily rental

County Housing Trust Fund Dedicated Revenue Sources

| Revenue Source | County Trust Funds |
|--|--|
| Document recording fee | Arlington County, Virginia; 9 New Jersey counties; 54 Pennsylvania counties; 39 Washington counties |
| Property tax | Kalamazoo County, Michigan; King County, Washington |
| Inclusionary zoning in-lieu fees | Sonoma County, California |
| Tax increment funds | Alameda County, California |
| Delinquent property tax penalties and interest (land bank) | Toledo/Lucas County, Ohio |
| Real estate transfer tax | Columbus/Franklin County, Ohio |
| Hotel/motel tax | Columbus/Franklin County, Ohio |
| Developer impact fees/proffers | Fairfax County, Virginia |
| Food and beverage tax | Dade County, Florida |
| Sale of foreclosed properties | Traverse City, Michigan (now expired) |
| Sales/use tax | Summit County, Colorado |
| General funds | North Valley/Chico, Alameda County, Los Angeles County, Santa Barbara County, Sonoma County, and San Luis Obispo County, California; Tompkins County, New York (with Ithaca and Cornell University); Arlington County, Virginia; 24 counties in Iowa |

Source: *Housing Trust Fund Project, Center for Community Change, 2016.*

housing as a means of addressing its affordability housing situation. Multifamily rental housing is the most cost-effective way to provide housing that is affordable to the average working person.

The panel recommends that existing density bonuses be reassessed to allow for and provide incentives for more mixed-use development and greater efficiency of land use throughout the county. This recommendation will be discussed in greater detail later in this report, but the current density bonus program needs revision to allow for higher densities to ensure that additional mixed-income, mixed-tenure (rental as well as homeownership) developments are financially feasible. Examples of this type of increased density include Bayfront and Naples Square, at more than 20 to 30 units per acre rather than the average 2.5 units per acre in other residential communities. The density can also be flexible to allow for complementary adjacent uses and to reflect different preferences in the urban and rural areas.



An example of existing density that allows for a mix of uses in downtown Naples along Fifth Avenue.

Impact fees are an often-cited source of frustration to those creating both market rate and affordable housing products. Not only are high impact fees an impediment to new construction of affordable housing, but also they can be erratic and can be an ineffective way to raise revenue. During periods of high growth, they can produce lots of cash, but during slow periods of growth, the revenue provided by such fees falls, sometimes precipitously.

Inclusive Housing Strategy: Tysons Corner, Virginia

A sprawling edge city begins to remake itself as a more walkable, sustainable place, with transit-accessible, mixed-income housing at its core.

Fairfax County, Virginia, home to 1.1 million residents, is the most populous county in the Washington, D.C., region and is one of the most prosperous in the nation, with a median household income of nearly \$113,000. The county's development since the 1960s and its image today have been shaped by the growth of Tysons Corner, a roughly 1,700-acre area originally marked by the intersection of state Routes 7 and 123. For a half century, "Tysons" has epitomized the commercially successful suburban employment center and retail destination, which is dominated by large office buildings occupied by white-collar companies and high-end shopping malls.

Tyson's enormous economic success—it was the nation's 12th-largest central business district as recently as 2014—came over time with substantial costs in the form of traffic congestion and sprawling development. The number of homes and apartments fell far behind the number of jobs; investment fell short of needs in cultural amenities, green space, and schools; and transit options were limited. Tysons's very economic model came into question.

For local business leaders and elected officials, the future of Tysons depends on whether it can reinvent itself as a more complete community. Under the rubric of a "Transforming Tysons" plan, Fairfax County has established goals to be met by 2050: increase the number of Tysons residents to 100,000 (from 19,000 today), double the number of jobs to 200,000, and ensure that at least three-quarters of the new growth is within a half-mile of Metro stations (four stations opened in the Tysons area in 2014). Fairfax County also intends Tysons to be a mixed-income residential community—a place where construction and service workers, teachers, and others in need of more affordable housing can afford to live. To achieve that goal, the county has ambitiously expanded a longstanding county policy that has been a national model for promoting inclusionary housing development.

Equity Strategies, Results, and Challenges

Since 1990, the county has generally required residential development projects (excluding high rises) to set aside a share of units (generally 5 to 12.5 percent) for households earning 50 to 70 percent of the Washington metro area median income. Developments receive a density bonus—permission to increase the size of the project—to help mitigate the economic cost of delivering the below-market units.

This affordable dwelling unit (ADU) program has generated more than 2,500 affordable units to date, with about an equal mix of rental and for-sale housing. Research indicates that Fairfax County ADU homes and apartments are overwhelmingly located in low-poverty neighborhoods and in areas with schools comparable to those in places without ADUs.

Research also indicates that the program has not deterred developers from delivering profitable projects in the county.

By state law, the ADU program does not apply to high-rise buildings—precisely the type of development the county wants to see near transit in the Tysons transformation plan. Recognizing that this exemption would undermine the opportunity to provide a wider range of housing choice in Tysons, the county expanded its inclusionary policy so it could be applied more effectively in the area. As a result, 20 percent of all high-rise units in Tysons must meet affordability requirements, albeit at higher income levels than the ADU program. Though low- and mid-rise buildings are still covered by the ADU program, their developers are encouraged to meet the higher standard as well.

As of June 2016, 356 affordable units had been delivered in Tysons. Future development up to allowed densities could result in the creation of as many as 4,200 units in the area. Tysons will also generate funding to support affordable housing through payments that office, retail, and hotel development projects must make in return for receiving county approval to build at greater densities—generally either a one-time contribution of \$3 per square foot or annual payment of \$0.25 per square foot for 16 years. As of 2014, this policy was projected to generate more than \$64 million for investment in affordable housing in Tysons through a trust fund.

The capacity of Tysons to become a more equitable community is interlinked with its evolution into a denser, more walkable area and with its careful use of inclusionary development practices and incentives as that evolution occurs. Researcher Christopher Leinberger, whose work has suggested that more-walkable urban places can advance an array of social-equity outcomes as well as deliver superior economic returns, has noted of Tysons: "Many of the neighborhood associations surrounding [Tysons] became supporters of increased density because of the promised walkable urban future. NIMBYs (not in my backyard) became YIMBYs (yes in my backyard)."

The Tysons inclusionary housing policy is not perfect. In exchange for requiring a higher percentage of inclusionary units than under the existing ADU program, the county raised the income levels of eligible families, reflecting the realities of development feasibility. To serve families with very low incomes, the county will need to offer development subsidies through the trust fund and other sources.

And while the Tysons policy appears to be working well for rental apartment buildings, it has proven more problematic for for-sale projects. In November 2016, the *Washington Post* reported: "County leaders are considering relaxing the 20 percent expectation for high-rise condominium projects, after developers complained that it will make it harder to secure financing for their typically smaller buildings." The county worked with the development community to revise the policy to reflect market conditions that had changed since it was put in place, and the first condominium project was recently approved.

The high fee structure, however, reflects the limited sources available to Collier County to support development of all types. The panel recommends a review of the impact fee structure to consider how to better incentivize developers to build a spectrum of housing types and sizes. Further, the panel recommends that the current impact fee deferral program cover all types of income-restricted housing, regardless of whether it is single-family, multifamily, senior, or special needs housing.

National Best Practices

In addition to enhancing existing tools to create affordable housing, the panel recommends tailoring several national best practices to Collier County's unique characteristics to supplement the county's ability to meet current and future housing needs.

Inclusionary zoning (IZ) is an approach to add to the supply of affordable housing options by linking the zones to the creation of market-rate housing. IZ programs have been used across the country since 1972 and vary greatly in terms of their structure and requirements. Given the underuse of the existing density bonus program, the county needs to consider a more proactive approach to increase the supply of housing options for all of its residents. Although IZ programs may not produce a high volume of units, such programs have the unique ability to provide the choice to residents to live in communities with better access to transit, jobs, and schools.

IZ programs can be flexible in implementation to fit the needs of the county and to fit different project types. For example, the county may want to allow for the provision of inclusionary units to be produced off site; the payment for units through a fee-in-lieu arrangement to the HTF; or the creation of partnerships between for-profit and nonprofit developers so the units best fit the respective business models and expertise.

Mitigating the cost of land—something that is fixed, limited, and a significant challenge to all developers in Collier County—can be addressed through vehicles such as a community land trust (CLT) and through a program to

Case Study: Palm Beach County Workforce Housing Program

Palm Beach County's Workforce Housing Program requires all new developments of more than ten units to provide units for households earning 60 to 120 percent of AMI in exchange for additional density allowances on a sliding scale. Developers have the flexibility to meet the affordable housing requirements by paying an in-lieu fee, building units off site, or purchasing and deed restricting market-rate units. To date, more than 1,400 affordable or workforce units have been approved as part of 36 developments. In addition, nearly \$900,000 of in-lieu fees have been collected from three developments.

The program was established in 2004 but gained traction in the market only after 2009, when the county made substantial revisions as a result of recommendations by the real estate industry, including homebuilders and realtors. An evaluation of the program found that the county's incentives fully offset the cost or lost profit incurred by developers in providing the affordable and workforce units.

designate public land for public goods, such as affordable housing. CLTs are nonprofit, community-based organizations whose mission is to provide affordable housing in perpetuity by owning land and leasing it to those who live in houses built on that land. Although CLTs may have a broad mission, their primary role is providing successful homeownership opportunities for generations of lower-income families.

A related approach to the CLT is to consider a ground lease structure. This approach both dramatically reduces the cost of the land to the developer and helps ensure long-term affordability for the housing built on that site. The city of Naples has used this approach in at least two instances at the Jasmine Cay and Carver Apartments.

The panel also recommends that the county immediately undertake a review of the current land inventory to identify parcels that may be available for housing development

opportunities. This review can be accomplished using a cross-agency strategy, and the county should find ways to engage with community stakeholders to identify possible sites and building intensities. A related part of using public land for public good is to colocate affordable housing with the renovation or creation of new public facilities. One successful example includes building affordable housing for seniors adjacent to a new public library at a development called the Bonifant in Silver Spring, Maryland.

It is not the sole responsibility of either the government or the private sector to provide for the housing needs of all residents in Collier County. The best way to produce housing effectively that meets a broad, rather than narrow, range of housing needs is through effective public/private partnerships. Elements of effective public/private partnerships include creating a shared vision, clear roles and responsibilities, consistent and coordinated leadership, and frequent communication.

Repurposing Vacant and Underused Retail Space

Another unique opportunity for Collier County to add to its supply of affordable housing is to take advantage of existing vacant and underused retail sites along major transportation corridors through a conversion to multifamily residential buildings. This effort would accomplish several goals simultaneously, including these:

- Returning underperforming buildings to the tax rolls and generating revenue for the county, and
- Providing an option for rental apartments along existing transportation corridors without the need to create new infrastructure.

The county's regular rental housing surveys have found vacancy rates in multifamily rental buildings to be extremely low, at 1 to 2 percent, thus indicating a significant unmet demand for rental housing options.

Maintain Supply

One of the most cost-effective and efficient means of providing affordable housing is to maintain the existing



The Bonifant in downtown Silver Spring, Maryland, is a transit-oriented development for lower-income seniors that is adjacent to the new Silver Spring library and within walking distance of transit and bus lines.

supply. The National Housing Trust finds that renovating an existing property can be one-third to one-half as expensive as new construction. Renovating older properties does not require new land for development, takes advantage of existing infrastructure, and reduces construction waste. Collier County has an existing renovation code available to developers looking to refurbish existing properties, and the county should encourage its use through incentives mentioned previously, such as through expedited permitting and inspections and by reducing or deferring the associated fees.

The county can identify opportunities proactively by tracking properties with expiring affordability covenants (using resources such as the National Housing Preservation database) to ensure that existing rental properties remain affordable for the long term. The county should also explore implementing a right of first refusal to purchase

The panel strongly recommends that the county take an inventory of vacant and underused commercial parcels that might be available for housing development.



Inclusive Housing Strategies: Pasadena, California

Pasadena (population 140,000), a southern California city renowned for its high quality of life, faces formidable challenges in providing affordable housing in an expensive market with high land costs and a limited amount of developable property. Sustained price appreciation has made housing unaffordable—even for households earning more than \$100,000 annually. Through an array of incentive-based programs, including an inclusionary housing ordinance (IHO) and a density bonus, the city has supported development of more than 5,000 transit-oriented housing units since 2001, including 1,370 units of affordable and workforce housing.

The Housing Incentives Fee Program, adopted by the city council in 2004, incentivizes production of affordable housing by providing developers with significant reductions in impact fees, building permit fees, construction taxes, and transportation fees. The city adopted its density bonus ordinance in 2006, which provides developers of housing projects that include affordable units with a bonus in the number of units that may be constructed on a site.

Pasadena has emphasized links to transit by clustering mixed-use projects near light-rail stations, major corridors, and employment areas. Because of efforts to encourage transit-oriented development, the majority of residential and mixed-use projects built during the 2000s were located within a half mile of a transit stop or employment center. More than 50 percent of the affordable units produced under the IHO were developed along such major corridors. Two large IHO projects have been developed close to Gold Line light-rail stations, and a third project (totaling 212 units) is forthcoming.

In addition, Pasadena's efforts to promote affordable housing have extended beyond simple subsidies to encompass community outreach. According to William Huang, the city's housing director, "The success of affordable housing is rarely only financial. Even if funding is secured, gaining public acceptance is a prerequisite."

(either by the county or by a nonprofit partner) expiring use properties so the county can prevent the loss of any housing that is affordable to low- and moderate-income residents and that might result in displacement.

Regulate and Govern

After a review of existing regulations, interviews with stakeholders, and an understanding of current market conditions, the panel determined that the county faces inherent difficulties, unnecessary costs, and a lack of predictability to developing affordable housing projects. Although internal and external market forces play a large role in the success of the projects, the county could reduce approval times and costs while increasing predictability in the review process in three steps:

- Update regulations to encourage affordable housing development in desired areas.

- Permit higher densities in urban areas for projects with affordable housing by-right.
- Revise the governance structure, and streamline the process.

Review and Revise the Land Development Code

Good codes are the foundation on which great communities are built. When done well, codes make it easier for a community to implement its vision. However, the current Land Development Code (LDC) does not consistently support and encourage growth in already existing urbanized areas of the county (those areas generally west of Collier Parkway). Many of the LDC's ordinances are geared toward large-scale, planned-unit developments (PUDs) on greenfield sites.

Conversely, smaller-scale redevelopment and infill sites in already developed areas of the county are challenging to consolidate, may need to address adjacent uses and neighborhood concerns, and often require additional

density to make them financially feasible. Because of the way that current codes are written, PUDs generally have been more predictable to entitle and have fewer barriers to obtaining funding. Although difficult to develop, projects in the urban areas of the county can yield great benefits by placing residents near existing transit, employment, shopping, and other daily needs and by reducing strain on existing infrastructure.

Even though Collier County routinely amends portions of its LDC, consideration should be given to initiating an effort to overhaul the code by implementing a Smart Code, also known as a Unified Development Code (<https://transect.org/codes.html>) to encourage the development of affordable and mixed-income housing. Smart Codes are designed to differentiate between more urban and rural conditions that reflect the different characteristics and priorities found across the county. Unique standards for the different tiers of density encourage a more diverse development pattern while encouraging affordable housing in a mixed-use, pedestrian-scaled environment. In a Smart Code framework, all regulatory standards are combined into one streamlined document to prioritize environmental protection, high-quality design, and compatibility with existing patterns of development.

The focus of the urban tier should be to stimulate and accommodate infill growth while encouraging affordable housing. This focus can be accomplished through residential density bonuses, mixed-use height bonuses, reductions from parking requirements, modifications to

buffer and landscape requirements, and other incentive-based measures. In addition to the county's creating a Smart Code, several LDC revisions could make it easier to develop affordable dwelling units in urban portions of the county:

- **Reduce parking standards:** Consider establishing standard percentage reductions in minimum parking requirements for urban portions of the county where there are more transit services, where opportunities exist to walk to shopping and employment, and where shared parking opportunities exist to promote efficient site design and reduce development costs. Typical parking standards for multifamily housing in more urban areas range from 1 to 1.5 spaces per unit.
- **Create well-defined compatibility, building massing, and buffer standards:** The panel heard about several recent development applications in which compatibility with adjacent existing communities has fueled distrust between existing neighborhoods and developers. The conflicts are in part due to a lack of clear expectations as to what is required by the LDC. For infill development projects that include affordable housing, this lack of certainty causes an unnecessary burden on developers while at the same time residents have concerns about property values and existing views. As an example, Oklahoma City created a development guide (http://planokc.org/wpcontent/uploads/2016/06/planokc_Chap2_DevelopmentGuide.pdf; page 71) that focuses on urban design solutions for compatibility related to building scale and site design. It provides clear expectations to both the existing neighborhoods and developers as to what should be expected when designing the site and massing of buildings. Those types of standards can also help set community expectations if it is determined that redevelopment of nonfunctioning golf courses is appropriate.
- **Permit guest houses as accessory dwelling rental units:** There are a number of existing guest homes, predominantly in the eastern portions of the county and the Estates, that—if permitted to be used as rentals—could have an immediate effect on the supply of affordable



The Bayfront Naples development is an example of successful and appropriate density and mixed-use development in Collier County.

SIFEELIAS

rental housing. Additional rental income could also have a positive effect for families who own the units. Although effects on transportation, schools, and other facilities should be considered, these units have already been constructed, are occupied, or have been occupied in the past. Making them legal to lease allows code enforcement to better regulate the units while limiting exploitation of renters.

- **Encourage smart-site infrastructure:** According to a number of interviewees, the panel heard that several onerous land development requirements add unnecessary expense to overall project costs. The requirements further exacerbate challenges to providing affordable units in projects. Examples include requiring sidewalks on both sides of the street, right-of-way commitments, utility spacing, and other requirements that are more burdensome to on-site development than are the neighboring Lee County standards.

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

Collier County currently has high concentrations of housing in particularly low-density areas of the county. A healthy mixed-income community has higher densities to promote a walkable environment but not high concentrations of low-income housing in one place. Mixed-income communities are a market-based approach and include diverse housing for people with a range of income levels. Mixed-income communities are healthier than homogenous, low-income neighborhoods because they prevent blight, support upward mobility, and help retain property values. The panel recommends the following two approaches to achieve these goals:

- **Strengthen the Affordable Housing Density Bonus (AHDB) Program:** The current maximum residential densities permitted in Collier County are generally 16 units per acre within specified activity centers of the county when affordable housing is provided (excluding transfer of development rights opportunities). Although maximum buildout of density is frequently not achieved

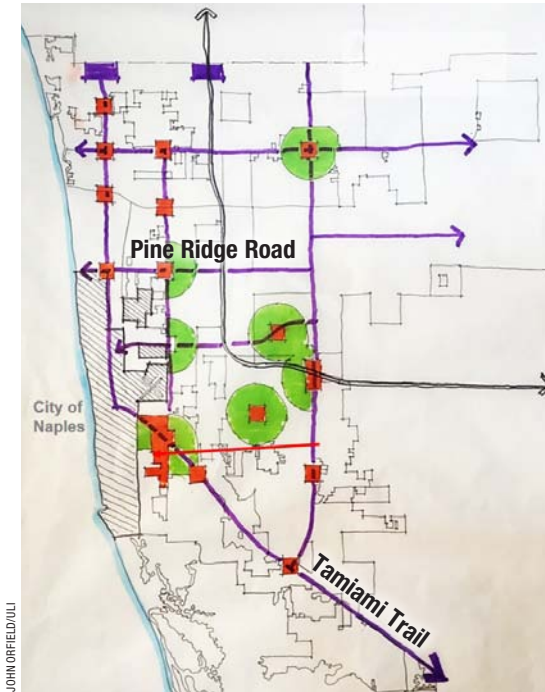
in large PUDs, *smaller infill sites in the western urban portions of the county need additional density to be financially viable.* This need was confirmed during the panel's interviews where developers consistently stated that to provide affordable housing on site, the number of residential units allowed per acre should be significantly increased. For example, *30 units per acre may be a more realistic maximum density to properly incentivize market-rate developers to provide affordable housing.* In addition, to properly capitalize on infrastructure, minimum densities should be provided for residential units per acre. Bonus density is even more important given the approximately 9 percent of unentitled land. Finally, the AHDB program is logistically challenging for market-rate builders to administer.

- **Identify strategic opportunity sites:** As illustrated in the map above, the panel also recommends that the county consider further density increases in limited urban areas of the county such as the *Bayshore Gateway Triangle CRA* where high-quality transit facilities along transportation corridors are provided.

Streamline the Project Approval Process when Affordable Housing Is Provided

Land use decisions are largely decided by the five-member Board of County Commissioners (BoCC) by a super-majority rule. According to developers, land use attorneys, planners, and other land development professionals, a great deal of uncertainty exists in knowing whether or not a zoning application will be approved because it takes only two board members to veto a project. *For projects that include affordable housing, this lack of certainty is a key impediment to project viability.* In addition, although all board members are charged at looking at the county, no at-large board members are specifically charged with overseeing regional and countywide issues. The panel recommends considering adding two at-large board members, making the new BoCC a seven-member board, and reducing the super-majority to a five-out-of-seven approval process. *If adding new BoCC members is not feasible, the panel recommends reducing the super-majority requirement to a*

The panel created a conceptual framework to help identify activity centers and transportation corridors with a higher density of mixed-income housing development. Activity centers are denoted by red squares and transportation corridors by purple lines.



simple-majority, which will provide greater certainty. For example, Hillsborough County, Florida, has a seven-member board with three at-large board members.

Although there is an expedited construction permit review process, the panel recommends this process be expanded to include comprehensive plan amendments and zoning approvals. Comprehensive plan amendments could also be reviewed concurrently with a zoning change for projects that include affordable housing. This change to the project approval process could also be extended to include a concurrent processing of a zoning application and site plan. Consideration should be given to increasing the number of administrative approvals that do not require BoCC approval that will streamline the process and provide greater certainty.

Although not strictly related to incentivizing affordable housing, Fairfax County, Virginia, provides concurrent processing (see www.fcrcv.org/publications/download/DevelopmentInCRD_CRA.pdf) for comprehensive plan amendments and zoning applications as an incentive for redevelopment of older areas of the county.

Enhance Transportation Options

Collier County, the Collier Metropolitan Planning Organization (MPO), and the city of Naples have done extensive public outreach and planning for alternative mobility options in the county. From the Collier County *Master Mobility Plan* (2012) and MPO's *Comprehensive Pathways Plan* (2012), there are clear strategies and recommendations for enhancing transportation access across the county. In addition, there are policy frameworks—such as the complete streets, the existing community movements including the Naples Pathways Coalition, the community Blue Zone, and the various committees and task forces that are informing a range of government entities. Those efforts have created an exemplary foundation of outreach and data to inform and to guide the implementation of a thorough alternative transportation system.

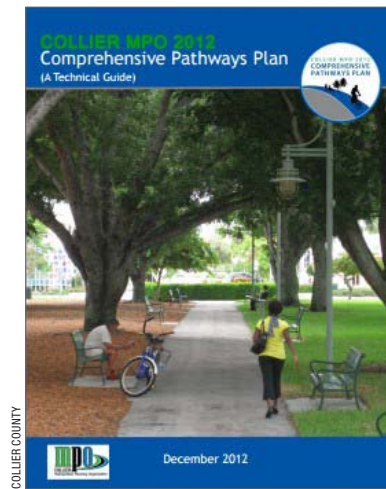
Such assets and engagements are critical in the context of housing affordability, because transportation costs and convenient, efficient access to jobs seriously affect the attainability of housing and the overall viability of a community. For instance, even if housing is affordable, the costs of transportation can outweigh the financial benefits of those price points.

In addition, the very workforce that most directly benefits from accessible and efficient transportation systems serves as the backbone of the Collier County economy: thus, it relegates this workforce to commutes of several hours or to life-threatening conditions (via bike and pedestrian commutes), and it inhibits this group's productivity and employment access. Whether it is a bank teller driving to work in Naples, a landscaper riding his bike to a gated community, a waiter taking a bus to a local restaurant, or a teacher walking to a neighborhood school, the workforce of Collier County needs a range of transportation options that align with and support a range of housing choices in a variety of areas.

By enacting and implementing many of the recommendations that the plans call for, not only will Collier County be a more accessible community, but also it will be a healthier and more fiscally conservative area. As the aspirations and



To enhance transportation, the panel recommends the adoption of many of the strategies and recommendations from the Collier County Master Mobility Plan (2012) and the Collier Metropolitan Planning Organization Comprehensive Pathways Plan (2012).



tenants of the Blue Zone Project espouse, active lifestyles are the key to healthy living. Providing a more integrated network of mobility not only provides workforce access but also provides access to healthier lifestyles. In addition, with estimated road costs averaging \$4.6 million per lane mile, identifying proactive approaches that will reduce congestion and stress on roadways will save the county significant funds in the future.

For all of those reasons, creating greater synergies between housing and transportation decision making and investments is vital for Collier County. Although the panel applauds the efforts of past plans and initiatives, it strongly recommends leveraging the engagement and resources already in place to create a robust multimodal transportation system that better connects labor, jobs, services, and amenities to housing. It is time to act on the work of the past several years and to implement.

In keeping with the plans and efforts mentioned previously, the panel recommends that Collier County specifically pursue and prioritize the following recommendations in an implementation phase.

Integrate Bus Routes with Affordable Housing Locations

Currently, the average headway (the average interval of time between buses pausing at a given stop on a route) in Collier County is 1.5 hours, with the shortest headway at

45 minutes. For transit riders dependent on a bus service to get to work or to other services and the MPO's amenities, the infrequency of the service can make transportation and access an increased difficulty. For riders who might have multiple stops or transfers, those headways can change what would be a short car ride into an all-morning or all-evening commute.

If directed effectively, however, the transit service can be an extraordinary asset for the Collier County workforce, potentially reducing the group's commute and car ownership costs. According to the Federal Highway Administration (FHWA), the average American family spends 19 percent of its household budget on transportation. For families that are in transit-efficient locations, this cost decreases to 9 percent; for those in auto-dependent communities, it increases to 25 percent. Thus, transportation costs can directly add or subtract substantial funds from families' household budgets, thereby increasing cost burdens or providing more flexibility in household budgets.

In light of the budget realities, the panel recommends implementing the recommendations of past planning efforts and aligning affordable housing investments and bus routes to the greatest extent possible, specifically considering and including the following:

- **Identify transportation corridors for multifamily development:** In keeping with best practices from com-

munities such as Charlotte, North Carolina, Collier County should identify specific corridors that connect to major job centers and that incentivize specific zones for further multifamily development. By linking residential growth to the transit system, the county will relieve stress on the transportation system by encouraging transit ridership and by creating more effective commutes for the workforce in affordable locations.

■ **Implement park-and-ride systems:** *Park-and-ride* is a term that describes a traffic management practice where drivers leave their cars in parking lots of identified commercial centers (typically on the outskirts of urban areas) and travel to the job or employment centers on public transportation. Given the significant footprint of development across the county, as well as the potential for additional neighborhoods such as Ave Maria developing in the rural lands area, working with commercial centers to create a park-and-ride system would take congestion pressure off the internal traffic corridors and would provide workers living in outlying areas with simpler commutes to job centers. Already, circulator routes provided by the Collier Area Transit System (CATS) provide circulator services to and from major commercial centers, like the Super Walmart. The panel recommends consideration be given to enhancing, modifying, and marketing those routes as park-and-ride opportunities. In addition, the Florida Department of Transportation (FDOT) already operates many park-and-ride facilities across the state, thus facilitating vanpool and carpool options.

■ **Explore bus rapid transit and express service lines:** Recognizing that there are specific areas of greater transit ridership, CATS should explore the creation of either bus rapid transit or express routes to link specific areas to job centers via an express, limited-stop route. This approach is in keeping with the effective best practices that CATS has already established around many of its bus lines. The opportunity now is to enhance what is in place and to create demand-driven transportation lines serving workers. Las Vegas, another tourism dependent economy with a wide geographic footprint, has implemented bus rapid transit and express service lines across

Case Study: Arlington County, Virginia

In Virginia, Arlington County's Special Affordable Housing Protection District (SAHPD) identifies neighborhoods with existing affordable housing within the county's metro corridors. The goal of the SAHPD is to retain affordable housing opportunities (through preservation or replacement) in the county's high-cost transit corridors. In instances where redevelopment is proposed within those districts, developers can achieve higher densities if they include one-for-one replacement of existing affordable housing as part of their project. (One-for-one replacement has been interpreted as replacing the number of bedrooms or the gross floor area on a one-for-one basis.) Replacement can occur either on site or at a similar location off site.

the region to directly connect tourism workers to key areas of the city, including downtown and the Strip. Not only is the service successful, but also it is widely used by the workforce to access jobs and housing.

Enhance Bike Lane and Pedestrian Systems

According to the Collier County MPO's 2014 *Pedestrian and Bicycle Safety Study*—a complementary report to the 2012 *Comprehensive Pathways Plan*—a survey of 478 respondents resulted in 62 percent reporting that they had felt “threatened for personal safety during bicycling or walking trips.” For Collier County to reduce transportation road costs, effectively move the workforce across the community, and create healthy avenues for residents to engage in civic activities, this number must be mitigated and the recommendations of both studies should be advanced. Steps toward this goal include the following:

■ **Implement the *Comprehensive Pathways Plan* for the county:** Advancing the thorough recommendations of past studies is a meaningful next step in this process, but specific prioritization should be given to the “crash corridors” and “crash clusters” identified in the safety analysis.



ELVERT BARNES

An example of the successful and well-used bike lane infrastructure along 15th Street, a major downtown corridor in Washington, D.C.

- **Enhance safety for transit mobility:** The recommendations of the 2014 “Safety Study” should be prioritized and funding should be allocated for the full implementation of key safety issues, including continuing education for traffic engineers and law enforcement officers, application of the FHWA’s bike and pedestrian best practices, and continued integration of best practices in engineering design. In addition, the panel recommends addressing lighting, street signage, and public awareness for bicyclists and pedestrians.
- **Hire a bike and pedestrian coordinator for the county and leverage expertise at FDOT:** To take full advantage of the recommendations and work already completed, a specialized coordinator should be hired at the county level to advance bicycle and pedestrian priorities, including reviewing future roadway projects for bike and pedestrian enhancements and safety considerations. In New Orleans, a bike and pedestrian coordinator was able to advance the implementation of more than 100 miles of on- and off-road bike lanes after the project was embedded in the local Department of Public Works through a grant from the local utility company and support from the Louisiana Public Health Institute.

Establish Sustainable, Secure Revenue for Transit and Alternative Mobility

CATS is serving an increasingly vital need in the county as workforce demands intensify and traffic concerns grow. However, if the service is going to be able to keep up with the demands already placed on it, a critical element is that the service has a sustainable source of revenue it can leverage and depend on. Given the expenses of highways (\$4.6 million per lane mile), prioritizing proactive investments in transit today could save the county significant funds in the future. In addition, given the growing bike and pedestrian needs of the county and the multitude of community benefits that those amenities provide, a revenue source should also be identified and provided for such additional capacity.

Create Ride-Sharing Option

With smartphone apps and online connectivity, fantastic and successful tools for ride sharing are available that can be conveniently and affordably accessed. The county should explore promoting such resources and working with nonprofits to promote convenient ride-sharing options for populations living in more suburban or remote areas, like the Estates, Ave Maria, or Immokalee. The New Orleans Regional Planning Commission sponsors one such ride-share platform, the New Orleans GreenRide, which uses a social media platform to connect riders and carpoolers.

Enhance Wages

For several decades, middle- and lower-middle-class wages across the United States essentially have been stagnant while housing costs have risen significantly. This trend has resulted in increased pressure on affordability of housing. One effective option to address this issue is to increase wages. The panel has identified two possible options for Collier County.

Denver Transit-Oriented Development Fund

The Denver Transit-Oriented Development Fund was established in 2010 with \$13.5 million in debt capital to create and preserve affordable housing along current and future transit corridors in the city and county of Denver. In 2014, the fund was expanded to serve the surrounding seven-county region and is now capitalized at \$24 million. Borrowers may use funds to purchase, hold (for up to five years), and develop sites within a half mile of fixed-rail transit stations or a quarter mile of high-frequency bus stops. The fund has closed 11 transactions totaling nearly \$16 million, with a pipeline of more than 900 permanently affordable units and more than 150,000 square feet of commercial and community space. Returns to capital providers (public agencies, foundations, financial institutions, and community development financial institutions) are generally 2 to 6 percent.



DANIEL LOBIAS

Denver's new Regional Transportation District rail system has eight rail lines servicing 53 stations along the north, east, southeast, southwest, and west rail corridors.

REGIONAL PLANNING COMMISSION OF NEW ORLEANS

Metro New Orleans GreenRide links commuters with carpool matches in the New Orleans metropolitan region.

First, government employees are one of the largest groups affected by housing affordability issues in Collier County. On the basis of cost burden for this group, the panel recommends the county consider enhancing wages for county employees. Even modest increases in salary for this group

can have a profound impact on its ability to afford housing within the community.

Second, the panel recommends instituting enhanced minimum wage ordinances. Several U.S. cities including Albuquerque, New Mexico; Flagstaff, Arizona; Malibu, California; Miami Beach, Florida; Portland, Maine; and Washington, D.C., have attempted to address the issue of housing affordability this way and are seeing positive results. In virtually all cases, the ordinances call for a modest immediate increase in the minimum wage followed by a series of incremental steps spread over a period of three to five years that ultimately lead to a mandated minimum wage of \$13 to \$15 per hour.

Engage, Market, and Educate

Beyond moving ideas into action, education and communication also are critical pieces of a comprehensive and successful strategy for implementing housing affordability. If one is to combat the often false and confusing myths regarding what affordable housing is, what it might look like, and what unintended consequences it might create, it is crucial to educate the entire community about the full range of benefits that a balanced supply of housing brings,

to raise awareness, and to make affordable housing a visible problem to everyone.

Bolster Existing Programs and Processes

The county government has already developed an affordable housing database that tracks for-sale and rental units throughout the county. However, the panel recommends enhancing this database to include and track new units coming online and to include their sunset dates so that the county has a clear understanding of the supply of affordable units in real time.

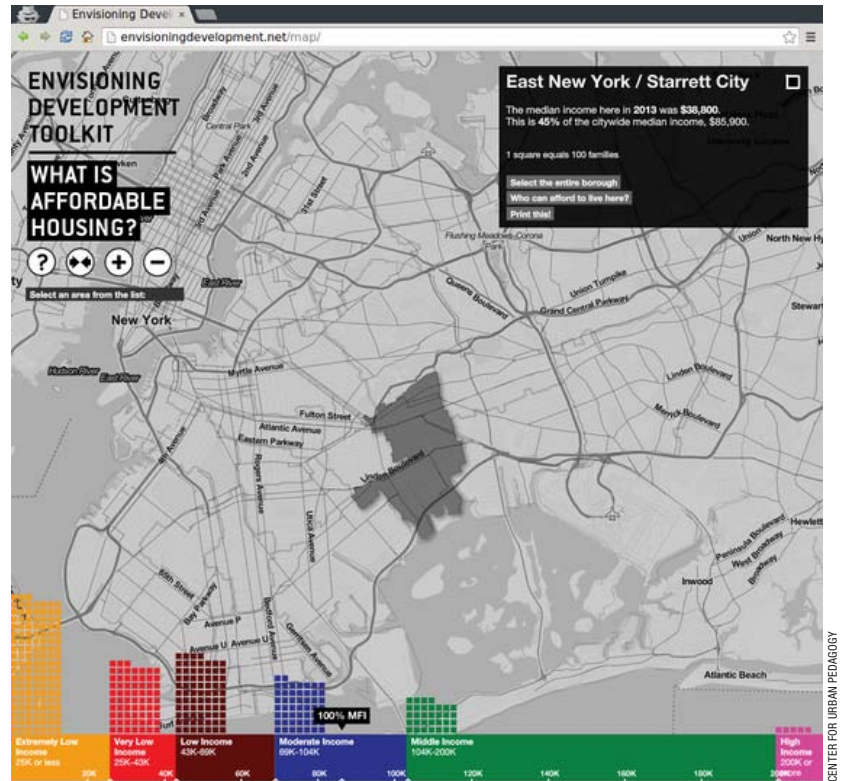
This information should include comprehensive details, including addresses, bedroom sizes, square footage, rental rates, for-sale rates, and neighborhood location. An enhanced database will also help ensure that the community has a credible source of real-time information that shows that affordability is spread throughout the county and not concentrated in any one district.

By improving existing housing information online, the county will create a robust information portal for existing and prospective residents to learn about the county's housing programs and any workshops or events related to housing in the county, ensuring that residents have the right information to make housing decisions.

The panel also recommends that existing housing applications are streamlined for residents and handled directly by the county instead of by individual developers. During the panel's review, it heard from the development community that developers are responsible for accepting income verification applications, which they are simply not qualified to manage. This process should be administered either by the county or an administrator managed by the county, such as a private or nonprofit lender.

Raise Awareness and Communicate with the Entire Community

Although the links between housing affordability and communications may not be immediately obvious, public awareness, communication, and an overall education campaign can help ensure that ongoing efforts around housing affordability succeed. The panel has seen a tremendous



number of plans and technical recommendations, but unless they are being communicated to the public at large in a clear and concise manner that is understandable by all, such efforts will go nowhere.

To start, the panel recommends that the county develop a comprehensive marketing and communications plan that appeals to a wide variety of audiences: the current and potential residents, the business community, the local community organizations, and the proven donors within the community. The plan needs to appeal to people who are seeking housing, to people who support housing affordability, and to those who are skeptics. The message should be tailored around those three key audiences and the language used should be culturally sensitive, age appropriate, and multilingual. Ideally, the strategies will include written, verbal, and visual approaches.

The key to the program's success is the hiring of a creative, community outreach specialist. This person should be a full-time county employee and engaged in public

The Center for Urban Pedagogy created an online map to help educate users on the many facets of affordable housing and to allow them to explore the income demographics of any New York City neighborhood.

One of the many community workshops conducted in the Park View and Pleasant Plains neighborhoods in Washington, D.C., as part of the community engagement video project SEE/CHANGE DC.



SEE/CHANGE

meetings, neighborhood events, and other aspects of countywide community engagement. The key to community outreach is for it to occur where people already are. People will not go out of their way to go to those types of meetings; the meetings must be brought to them. For example, the outreach specialist should hold the same workshop on three different dates and times to ensure those with atypical work schedules can still participate and be engaged.

Create a Residential Toolkit

The county should create a residential toolkit to address three constituencies: seekers of affordable housing, supporters of affordable housing, and skeptics of affordable housing.

Seekers of affordable housing. Building on an enhanced online inventory discussed earlier, the panel also recommends the county create an affordable housing directory for those residents seeking housing. The directory will list both rental and for-sale opportunities and will draw from the county's live online database. However, because not everyone is comfortable with (or has access to) the internet, the panel recommends two options for this database:

- A web-based platform, and
- A printed document that is updated periodically (e.g., quarterly).

The panel understands that a housing resources guide is already in place, but it recommends including a resource guide that is for first-time homebuyers and that includes information about housing assistance for downpayment programs, information about renters' assistance, and information about other community resources available to the public. The purpose is not only to provide information about how someone can afford housing, but also to provide information in a way that allows people to become engaged in the community and connected with their community.

In addition, the panel strongly recommends the county employ a housing counselor or expand existing housing counselors' current responsibilities. The housing coun-



PERRY ROSE

The panel recommends that Collier County think creatively about community engagement, marketing, and education strategies. Volunteer programs such as planting projects related to new housing developments and YIMBY (yes in my backyard) campaigns are great ways to raise awareness of and to engage the larger community in housing affordability issues.



DENVER HOUSING AUTHORITY

selor should collaborate with the community engagement specialist and other relevant county employees to create a robust educational program around what cost burden means. Also, it is essential for the housing counselor to develop programs and resources around household budgeting and wealth creation that will help residents improve their financial management.

Supporters of affordable housing. Collier County is privileged to have an engaged and effective philanthropic community. But the county needs to figure out how to get the group involved in affordable housing issues. The panel recommends partnering with the philanthropic community around specific fundraising campaigns, such as specific housing development projects or facade or exterior improvement programs. In addition, the county should

Case Study: SEE/CHANGE DC

Though not specifically about housing, SEE/CHANGE DC is an example of a successful, creative, community engagement project to encourage community building and foster dialogue about rapid neighborhood change. Something similar in Collier County could help create discussion about housing and community and could give greater visibility to housing affordability challenges.

What it is: The video art project puts a human face on how population change and revitalization are affecting two Washington, D.C., neighborhoods: Park View and Pleasant Plains.

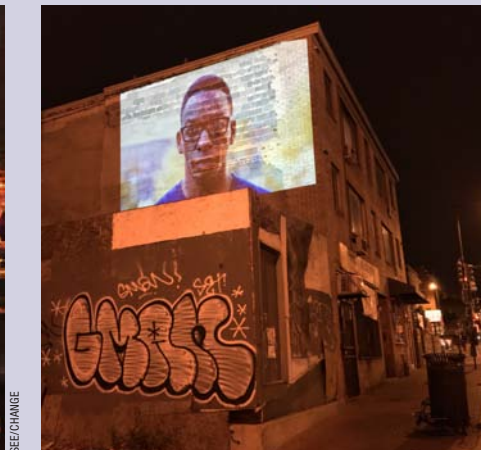
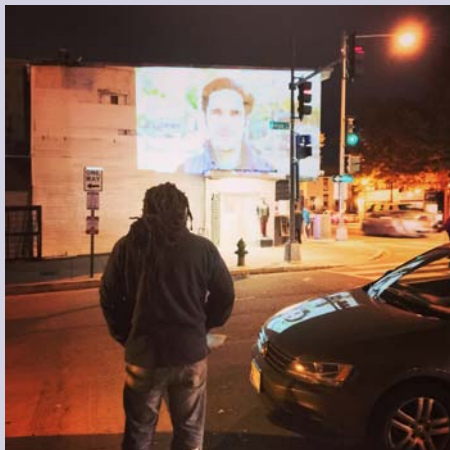
When: During fall 2016, video portraits of community members were projected in storefronts and on street corners along a main corridor—Georgia Avenue, N.W., in the Park View and Pleasant Plains neighborhoods.

Who: SEE/CHANGE DC was imagined and produced by the Pink Line Project + Citizen Innovation Lab, created by Composite Co. and BellVisuals, and funded by the D.C. Office of Planning (OP) and the Kresge Foundation.

How: SEE/CHANGE DC is part of OP’s comprehensive creative placemaking initiative: “Crossing the Street: Building DC’s Inclusive Future through Creative Placemaking” grant from the Kresge Foundation. The grant is intended to “promote community-building in neighborhoods that are experiencing rapid demographic and social change, to engage residents in conversations about the future of the District as OP embarks on an update of D.C.’s Comprehensive Plan, and to demonstrate or test select placemaking recommendations articulated in OP’s neighborhood plans and District Department of Transportation transit corridor studies and livability studies.” In December 2015, OP released a request for applications seeking qualified curators and project managers to work with OP and other District and community stakeholders to define and implement temporary creative placemaking projects. Curators were selected in early 2016 and projects, such as SEE/CHANGE DC, were implemented during 2016.

For further information, see www.seechangedc.com.

SEE/CHANGE DC is a creative video project that uses community engagement as it inspires community building and fosters conversation about neighborhood change.



partner with the philanthropic community to develop fun and creative community volunteer projects and programs to raise awareness and bring the community together. Examples include planting projects related to new housing developments, public art initiatives, “welcome wagon” programs, and “yes in my backyard” (YIMBY) campaigns. Those types of programs can go a long way toward bringing the community together.

Skeptics of affordable housing. Do not leave out the skeptics of affordable housing. The panel recommends creating a “myths and facts” brochure (available in a printed format and on the county’s housing website) to

help debunk myths and perceptions related to negative implications that are often falsely associated with affordable housing (e.g., increased traffic, crime and density, depressed property values). In addition, creating a workhouse media campaign could be another valuable approach to community-wide education about housing affordability and whom it affects.

Conclusion

IT IS THE OPINION OF THE PANEL *that Collier County absolutely has a housing affordability problem.* It is not a crisis yet, but if housing is not addressed, the panel believes that it will become a crisis. Given the growth projections for the county, the panel believes this problem will occur far sooner than expected.

All of the panel's recommendations are intended to help the city and the county provide housing that is affordable for the full range of incomes found within the community.

First and foremost, the panel believes the county needs to immediately come to a consensus and establish a clear vision for the county about how to move forward. Does the county want to remain a community that primarily relies on tourism and retirement, or does it want to diversify its

economy? Does the county want to limit growth, or does it want to embrace it? Regardless of the answers, it is—in the panel's opinion—essential that the county address the issue of housing affordability. This approach needs to be a priority. Housing affordability is essential to creating and maintaining a vibrant, sustainable community.

Although the county may well have some time to implement the panel's recommendations, time is of the essence. *Failure to act now will put at risk the very things that make Collier County so special.* Maintaining paradise is both a privilege and an obligation.

Appendix A: Implementation Schedule

Implementation Schedule

| | Added Supply | Regulation and Governance | Communication and Education Strategies |
|--|--|---|---|
| Short Term <hr/> 0 to 3 years | <p>Review existing land inventory for possible affordable housing development sites, including commercial sites for conversion.</p> <p>Develop a cross-agency strategy to consider other public facilities.</p> <p>Identify and vet funding sources to reinstate Housing Trust Fund (HTF).</p> | <p>Draft additions to the Land Development Code (LDC) and the Growth Management Plan to include inclusionary zoning and expand expedited permit review process for all affordable projects.</p> <p>Permit guest houses as rental units.</p> <p>Revise the LDC to include a smart code that makes it easier to create mixed-income developments.</p> <p>Identify strategic opportunity sites for density increases such as the Bayshore Gateway Triangle Community Development Area.</p> <p>Create an expedited and/or concurrent comprehensive zoning plan approval process. Offer administrative approvals for certain applications.</p> | <p>Develop inventory of affordable housing units and update regularly.</p> <p>Develop a marketing and communications plan.</p> <p>Employ a housing counselor.</p> <p>Expand and enhance educational programs to</p> <ul style="list-style-type: none"> ■ Explain housing affordability ■ Explain cost burden ■ Assist residents (renters and homeowners) in household budgeting. |
| Medium Term <hr/> 3 to 5 years | <p>Implement an inclusionary zoning program.</p> <p>Implement an expanded fee waiver/deferral program.</p> <p>Fund HTF to take advantage of other financing vehicles (LIHTC, AHP, etc.) to support affordable housing development.</p> <p>Develop a process for commercial-to-residential conversions.</p> | <p>Plan for additional increased density in certain activity centers with the provision of mixed-income housing.</p> <p>Add at-large Board of County Commissioners members and/or reduce the super-majority rule.</p> | <p>Continue to refine and update affordable housing inventory.</p> <p>Update and refresh the marketing and communications plan as needed.</p> <p>Update and refresh educational tools and programming as needed.</p> <p>Review and refine resources and tools available to the housing counselor.</p> |
| Long Term <hr/> 5 to 10+ years | <p>Conduct an annual review of HTF levels and report on fund expenditures.</p> <p>Adjust the inclusionary zoning program to balance the needs of residents with those of developers and the current market.</p> <p>Continuously review and monitor inclusionary zoning program, expanded fee waiver/deferral program, and commercial-to-residential conversions process to ensure that the goal of increasing the availability of affordable housing is being met.</p> | <p>Continuously review and monitor the LDC and revisions, strategic opportunity sites, and updated comprehensive zoning plan approval process to ensure that the desired goal of increasing the availability of affordable housing is being met.</p> | <p>Continuously review and monitor affordable housing inventory, marketing and communications plan, and educational tools and programming, as well as resources and tools available to the housing counselor, to ensure that the goal of increasing the availability of affordable housing is being met.</p> |

Appendix B: Examples of County Housing Initiatives

Private funding for housing development and services: Santa Clara County, California (www.housingtrustsv.org/)

Mobilizing owners and resources to preserve existing affordable units: Cook County, Illinois (www.preservation-compact.org/)

Utilizing publicly controlled real estate to support mixed-income development: Arlington County, Virginia (<https://projects.arlingtonva.us/plans-studies/land-use/public-land/>)

Helping low-income families access opportunity neighborhoods: King County, Washington (<https://www.kcha.org/about/education/>)

Inclusionary zoning: Palm Beach County, Florida (<https://uli.org/larson-policy-awards/robert-c-larson-award-finalists-palm-beach-county-florida/>)

Appendix C: City of Austin, 2014 Robert C. Larson Policy Leadership Award Winner



2014 WINNER

ORGANIZATION

City of Austin, Texas

YEAR OF IMPLEMENTATION

2000

AFFORDABILITY

100 percent of units affordable to households at or below 80 percent of median family income (MFI), with 12 percent serving households at 30–50 percent of MFI

NUMBER OF UNITS PRODUCED

18,406

WEBSITE

<http://housingworksAustin.org/>
www.austintexas.gov/department/imagineaustin



City of Austin

Austin, Texas, has adopted a multifaceted approach to address the challenges of providing affordable housing in the vibrant and steadily growing city. Outstanding programs include a voter-approved bond program and a city ordinance to incentivize the development of affordable housing. These efforts have yielded 18,406 units since 2000.

Austin (pop. 885,000), the capital of Texas, is a national leader in job creation, education, and research, and offers residents a high quality of life with an array of recreational and cultural amenities. Over the past two decades, in the face of rapid and steady population growth attracted to the city, Austin has also encountered corresponding increases in residential rents and home prices. To overcome the resulting squeeze on affordable housing for low-income households, Austin has pursued a multifaceted package of housing programs. These tools include the Housing Trust Fund, the Housing Bond Program, developer incentives, public/private partnerships, and impact statements.

- **Housing Trust Fund (2000).** Since 2000, the Austin City Council has directed \$8.8 million in local funds to the Housing Trust Fund (HTF). The city dedicates to the fund 40 percent of incremental tax revenues derived from private sector developments built on designated city-owned property.



- **Housing Bond Program (2006).** When 63 percent of voters approved an allocation of \$55 million, Austin for the first time in its history used general obligation bond funding for affordable housing. Through May 2012, the Housing Bond Program had created or retained 3,055 housing units, of which 73 percent are affordable to households earning 30 to 50 percent of MFI.

DEVELOPER INCENTIVES

- **S.M.A.R.T. Housing™ (2000).** S.M.A.R.T. Housing is an incentive program designed to encourage accessible, mixed-income development by providing development fee waivers and an expedited review process for developers who set aside 10 percent of housing units as affordable (S.M.A.R.T. stands for Safe, Mixed-income, Accessible, Reasonably priced, and Transit oriented.) Units must also meet the Austin Energy Green Building Program minimum energy efficiency rating. The program has produced 15,351 units affordable to households earning 80 percent of MFI or less.
- **Vertical Mixed Use (2007).** Commercial design standards provide a density bonus and parking standards exemptions in exchange for 10 percent of housing units in mixed-use developments being designated as affordable. These units must be maintained as affordable for 40 years for rental, and 99 years for ownership. The program has produced 41 units to date.
- **University Neighborhood Overlay (2004).** A density bonus and entitlements are provided to developers who set aside housing as affordable in the University of Texas at Austin campus area. Two tiers of affordability are required—10 percent of units for households earning at or below 80 percent of MFI, and 10 percent of units for households at or below 65 percent of MFI. To date, 117 units have been constructed at 50 percent of MFI, ten at 65 percent of MFI, and 357 units at 80 percent of MFI.
- **The Downtown Density Bonus Program (2013) and the East Riverside Corridor Program (2013).** Height-density bonus programs encourage production of affordable

“Because of GO Bond funding, the City of Austin has reaped direct and indirect benefits including increased income (through wages), increased local taxes (both property and sales), and increased local jobs.”

Betsy Spencer
 Director, City of Austin
 Neighborhood Housing
 and Community Development



“Austin’s commitment to providing affordable housing is strong, and our citizens expect the City of Austin to take action on this critical issue. I believe Austin’s affordable housing bond votes were successful in 2006 and 2013 because Austinites wanted to see affordable housing in all parts of our city and believe we all benefit from providing affordable housing for low income families.”

Mandy DeMayo
HousingWorks Austin
Austin, Texas

housing in downtown Austin and in a neighborhood recommended for a future high-capacity transit route.

- **Transit-Oriented Development (2009).** Affordable housing goals have been established through individual station-area plans for areas within a half mile of the Capital Metro commuter rail stations. The overall goal is for 25 percent of all new housing units in the transit-oriented development areas to be occupied by households earning at or below 80 percent of MFI for homeownership or at or below 60 percent of MFI for rental.

PUBLIC/PRIVATE PARTNERSHIPS

- **Robert Mueller Municipal Airport Redevelopment (1996–present).** In a key public/private partnership for the city, the Mueller development when complete will have about 1,200 housing units affordable for households earning at or below 80 percent of Austin’s MFI for ownership and 60 percent of MFI for rental.
- **Private Developer Agreements—Case by Case.** The city continues to negotiate the inclusion of affordable housing in development agreements with market-rate developers to bring affordability into developments that otherwise would be unaffordable to low- and moderate-income households. These units must remain affordable through 2020.

IMPACT STATEMENTS

- **Affordability Impact Statements (2000).** Required by Austin’s S.M.A.R.T. Housing™ ordinance, an affordability impact statement (AIS) is prepared by a city staff member for all proposed city code amendments, ordinances, and other proposed changes to identify any potential impacts on housing affordability. To date, Austin has issued more than 150 affordability impact statements.

Austin’s multifaceted approach to meeting the city’s need for affordable housing—from zoning to streamlining development approvals, transit, and green construction—provides an effective way to consider housing needs in a variety of contexts. While individual programs have an impact, it is the combination of tools that is most powerful, reflecting committed leadership from the city as well as the willingness of Austin residents to step up and vote for bonds for affordable housing.

For more information about the Terwilliger Center Awards, see www.uli.org/terwilligeraward.

About the Panel

Philip Payne

Panel Chair

Charlotte, North Carolina

For more than 25 years, Payne's primary focus has been the development, acquisition, rehabilitation, and management of middle market (workforce) multifamily housing. During his career, Payne has been involved in more than \$4 billion in multifamily related transactions.

Payne is currently the chief executive officer of Ginkgo Residential, which was formed in July 2010. Ginkgo provides property management services for multifamily properties in the southeastern United States and is actively involved in the acquisition and substantial rehabilitation of middle market multifamily properties. He is a principal in Ginkgo Investment Company, which was formed in July 2013 and which invests in multifamily properties in the southeastern United States. From 2007 to 2010, Payne served as the CEO of Babcock & Brown Residential. Before joining Babcock & Brown Residential, he was the chair of BNP Residential Properties Trust, a publicly traded real estate investment trust that was acquired by Babcock & Brown Ltd.—a publicly traded Australian investment bank—in February 2007.

In addition to his duties at Ginkgo, Payne is a member of the board of directors of Ashford Hospitality Trust, a New York Stock Exchange-listed real estate investment trust that is focused on the hospitality industry.

Payne is a trustee and governor of the ULI. He is a member of ULI's Responsible Property Investing Council (founding chair); is a former cochair of the Institute's Climate, Land Use, and Energy Committee; and currently serves as a member of the advisory board for ULI's Center for

Sustainability. He is a member of the National Multifamily Housing Council.

Payne received a BS and a JD degree from the College of William & Mary in Virginia. He has written for various publications and spoken at numerous conferences on a variety of topics including real estate investment trusts, securities regulations, finance, workforce housing, responsible property investing, sustainability, and resilience.

Hilary Chapman

Washington, D.C.

Chapman is the housing program manager for the Metropolitan Washington Council of Governments (COG). At COG, Chapman collaborates with regional leaders to solve the challenges of homelessness and affordable housing and provides research and analysis to support local housing policy and practice using a regional solutions-based framework.

As the lead staff person for two technical committees on housing and homelessness, Chapman collaborates with COG's other departments to integrate housing considerations into related fields of health, transportation, and the environment. In her role as lead staff person for the Homeless Services Committee, she helps coordinate the annual regional homeless enumeration that takes place during the last week of January each year, and she is the principal author of the committee's findings, "Homelessness in Metropolitan Washington."

Chapman collaborates with COG's housing and planning partners, serving as an advisory board member for the Northern Virginia Affordable Housing Alliance, a participant and convener of the Greater Washington Housing Leaders Group, and a planning member for the Housing Association

of Nonprofit Developers' annual meeting. She participated in the ULI Washington's Regional Land Use Leadership Institute and is active in ULI's Housing Initiative Council. She also volunteers weekly at a program site in the District of Columbia with the Homeless Children's Playtime Project.

Before joining COG, Chapman spent nearly a decade as an affordable housing developer, working with public housing authorities nationally primarily through the U.S. Department of Housing and Urban Development's HOPE VI program to redevelop its most distressed housing units. She had direct responsibility for the construction of more than 250 affordable housing units and the planning and financing of more than 1,000 more. She also served the government of the District of Columbia as a Capital City Fellow.

Chapman holds a master's degree in city planning from the Massachusetts Institute of Technology and an undergraduate degree in sociology from the College of William and Mary in Virginia.

Ian Colgan

Oklahoma City, Oklahoma

Colgan is the assistant executive director of the Oklahoma City Housing Authority, one of the largest public housing authorities in the country with 3,100 public housing units and more than 4,000 housing choice vouchers. Colgan leads all real estate development, planning, and policy initiatives for the authority.

He was previously the assistant planning director for Oklahoma City, where he spearheaded the production of the city's Comprehensive Plan, Downtown Planning Framework, and several commercial district plans, as well as the creation of two new tax increment finance districts. Colgan was also formerly principal with Development Concepts Inc., a redevelopment consulting firm that is based in Indianapolis, Indiana, where he prepared market-based studies and redevelopment plans for communities throughout the Midwest and Southeast.

Colgan holds a master's degree in urban planning from the University of Washington, a master's degree in business

administration from Anderson University, and a bachelor's degree from Kalamazoo College. He has been a member of ULI since 2012 and participates on the Urban Revitalization Product Council.

JoAnne Fiebe

Tampa, Florida

Fiebe is a research faculty member and adjunct instructor at the Florida Center for Community Design and Research—a statewide research center at the University of South Florida's School of Architecture and Community Design. Through her work at the Florida Center, Fiebe provides design expertise, performs applied research, and manages community engagement programs to address urban challenges related to the built environment.

Fiebe has 13 years of experience in both the public and private sectors while managing a range of urban design and planning projects. Before coming to the Florida Center, she worked for the Fairfax County Office of Community Revitalization on long-range planning, economic development, and policy for transit-oriented development districts in the Washington, D.C., metro area. Her previous experience included managing entitlements for large residential and mixed-use projects at several development firms. For the past seven years, she has served on the board of a nonprofit urban design collaborative, the Urban Charrette, which cultivates knowledge of leading urban design practices to build vibrant cities. She also teaches graduate courses at the University of South Florida about city planning and sustainable urban development.

Fiebe earned her degrees in architecture from the University of Miami and a master's of urban and community design from the University of South Florida, where she also worked at the Center for Urban Transportation Research and coauthored a study on transit and bicycle lanes. She has been published in the Transportation Research Board and in the *National Civic Review*, and her research was cited in the NACTO Urban Street Design Guide. In her career, Fiebe has led more than 20 public planning projects including over a dozen community engagement

charrettes. She participated in ULI's Regional Land Use and Leadership Institute and was a resource team member for two Mayor's Institute for City Design programs. She is a member of the American Planning Association and the Urban Land Institute, is LEED accredited, and is a certified charrette planner.

Lacy McManus

New Orleans, Louisiana

As the director of program development for Greater New Orleans (GNO) Inc.—the economic development alliance for the ten-parish New Orleans region—McManus is responsible for relationships and for the coordination between product and business development. McManus has positioned the organization's workforce and environmental and resilience initiatives as catalysts for wealth generation in southeast Louisiana. In this role, she acts as a liaison between GNO Inc. and private philanthropies, business community stakeholders, government agencies, and nonprofit partners to ensure that GNO Inc.'s programs create a thriving regional economy.

Specifically, McManus oversees GNO Inc.'s Coalition for Coastal Resilience and Economy, a business-led advocacy campaign for holistic coastal restoration in south Louisiana. She also coordinates GNO's workforce development programs, including an award-winning outreach series to local educators, as well as ongoing engagements with regional higher-education institutions. In 2015, she worked with the state of Louisiana and New Orleans to bring in more than \$233 million in resilience funds to the region through the U.S. Department of Housing and Urban Development's National Disaster Resilience Competition. On the federal front, McManus serves on GNO's policy team advancing reauthorization of the National Flood Insurance Program through the Coalition for Sustainable Flood Insurance. She also represents GNO on the Housing NOLA Leadership Team and CONNECT Coalition.

Before joining the GNO staff, McManus was the special initiatives manager with the nonprofit organization the Center for Planning Excellence, where she oversaw an

innovative transportation, land use, and housing policy and advocacy campaign. She has branding and communications experience from several years living and working abroad in both Auroville, India, and in Paris, France. She is an active member of the Junior League of New Orleans, a board member of the public transit advocacy organization RIDE New Orleans, an alumna of the 2016 Emerging Philanthropist of New Orleans class, and a lead mentor to entrepreneurs in the Propeller small business incubator.

McManus holds a bachelor's degree from the University of Georgia's Grady School of Journalism, a master's degree in global communications from the American University of Paris, and a master's degree in business administration from Tulane University.

John Orfield

Dallas, Texas

Orfield is both the product and a proponent of the collaborative style that BOKA Powell exemplifies. The 40-year-old planning and design firm, which is based in Dallas, specializes in corporate and commercial office, higher education, hospitality, urban living, and senior living. A LEED-accredited professional, Orfield is an expert in urban planning and sustainability. His 35 years of design experience includes landmark workplace, academic, luxury hotel, and residential projects across the United States and Mexico.

Growing up in an artistically inclined family, Orfield developed an interest in exploring the kinship between architecture, film, and dance—art forms he sees as related in their portrayal of human experience moving through space and time. He has sought out collaborative environments or created them on the spot in design firms and universities from New York to Indianapolis to Mexico City. Orfield considers every project a partnership, not only between the architect and the client, but also with the site itself. He sees this contextual approach as one reason there is no recognizable BOKA Powell "style"—only spaces that

benefit their surroundings as the result of a very intentional design process.

Orfield's recent projects include major projects for Southwest Airlines, including the carrier's corporate headquarters master plan, the 1.1 million-square-foot "Wings" Office Building, the Flight Training Center and Garage, and the 500,000-square-foot Training and Operations Support Center at Dallas's Love Field. Other projects include the Texas A&M West Campus student housing complex, which is designed to accommodate 4,000 students in College Station, Texas; the Venue at the Ballpark, which is a 241-unit apartment complex overlooking the Birmingham Barons ballpark; the Hotel Ajax, which is a boutique hotel and condominium project in Telluride, Colorado; and multiple corporate and commercial office projects for Hillwood and Cawley Partners in North Texas.

Orfield's higher education portfolio includes more than 5.5 million square feet of university architecture, including student housing and academic buildings. He has designed corporate headquarters campuses for Accor, Daimler Chrysler, Mercedes-Benz, and Computer Associates. While a vice-president at Browning Day Mullins Dierdorf Inc., he completed the iconic 400,000-square-foot Eli Lilly Corporate Center in downtown Indianapolis.

In 1996, Orfield joined Dallas-based architecture and planning firm HaldemanPowell+Partners. Now known as BOKA Powell, he became a partner and owner in the practice in 1999. Earlier, Orfield was a vice president at Indianapolis-based Browning Day Mullins Dierdorf Inc. from 1988 to 1994. He worked in numerous architectural intern positions in Houston, Texas; New Haven, Connecticut; and New York City, including an undergraduate internship with Mitchell Giurgola. He earned a master's degree in architecture and building design from Columbia University in 1987. He earned his first bachelor's degree in architecture in 1980 and a second bachelor's of architecture in 1982 from Rice University in Houston.

A lifelong educator, Orfield was a member of the faculty of the University of Houston College of Architecture

from 1984 to 1986, where he earned the Excellence in Teaching award. He also held an appointment as a visiting professor at the Universidad de las Americas in Puebla, Mexico, from 1994 to 1995.

Cassie Wright

Denver, Colorado

Wright is the project manager for Urban Ventures LLC, a real estate company that is dedicated to creating healthy, sustainable communities. In her position, Wright works on all aspects of real estate development: from land acquisition to project construction. She tests the financial feasibility of projects, actively participates in the site planning and design processes, develops marketing and sales related materials, and closely interacts with project partners. In addition, Wright consults on real estate projects that focus on the relationship between the built environment and healthy living. In this role, she researches and implements best practices and health-based programming to foster community development that promotes social cohesion and positive wellbeing.

Currently, Wright is involved with the land development of Aria Denver, a 17.5-acre, mixed-use, mixed-income project that will include more than 450 units and a commercial component. Upon completion, Aria Denver will promote healthy living with community gardens, production farms, a food-producing greenhouse, pocket parks, outdoor fitness equipment, and pathways integrated into the site. Aria Denver is part of Cultivate Health, a partnership among neighboring Regis University, the surrounding neighborhoods, and more than a dozen nonprofit organizations. Funded in large part by the Colorado Health Foundation, Cultivate Health is providing infrastructure enhancements and programming that promote an active lifestyle, increase access to healthy food, and offer integrated health services. Wright is co-manager of the Colorado Health Foundation grant and is managing the implementation of three major infrastructure projects (i.e., production farms, improved bicycle facilities, and neighborhood wellness loop) that are included in the Cultivate Health initiative.

Wright is also actively working on the Aria Cohousing project. Cohousing communities are intentional, collaborative neighborhoods that combine private homes and shared spaces. In cohousing, residents actively participate in the design and operation of their neighborhoods while sharing common facilities and good connections with neighbors. Aria Cohousing is the redevelopment of a 35,000-square-foot convent into 28 condominium units and shared community spaces including a community dining room, kitchen, multipurpose room, guest room, and sunroom.


Finally, Wright is project manager for STEAM on the Platte, a 3.2-acre, mixed-use project in Denver's abandoned, industrial corridor along the Platte River. In its first phase, STEAM will feature the conversion of an existing 65,000-square-foot industrial warehouse into office space and the creation of a courtyard and promenade that connects to the river's edge.

Wright holds a master's degree in city planning from the University of Pennsylvania and a bachelor's degree in sociology and anthropology from St. Olaf College in Northfield, Minnesota. She serves on the nonprofit board for Soul Spring, as well as on the Mile High Connects Advisory Council.

A ULI Advisory Services Panel Report



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