

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



AGENDA

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

May 19, 2026, 9:00 AM

AHAC MEMBERS

Steve Hruby, Chair
Jennifer Faron, Vice Chair
Mary Waller, Member
Hannah Roberts, Member
Andrew Terhune, Member
Arol Buntzman, Member

Commissioner William McDaniel, BCC Liaison
Gary Hains, Member, DSAC Representative
Todd Lyon, Member
Paul Shea, Member, Planning Commission Member
Catherine Myers, Member
Bob Mulhere, Non-Voting Member

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

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

- 1. CALL TO ORDER & PLEDGE OF ALLEGIANCE**
- 2. ROLL CALL OF COMMITTEE MEMBERS AND STAFF**
 - a. Excused Absences – Commissioner McDaniel
- 3. APPROVAL OF AGENDA AND MINUTES**
 - a. Approval of today’s agenda
 - b. Approval of March 17, 2026, meeting minutes
- 4. INFORMATIONAL ITEMS AND PRESENTATIONS**
 - a. New strategies added to the Local Housing Assistance Plan (Lisa Carr)
 - b. 2026 LGAO Timeline (S. Harrington)
 - c. 2026 Income Limits & Rent Limits (S. Harrington)
 - d. The Renaissance apartments update (Steve Kirk)
- 5. PUBLIC COMMENT**
 - a. Persons wishing to speak must register prior to speaking. All registered speakers will receive up to three (3) minutes unless the time is adjusted by the Chairman.
- 6. DISCUSSION ITEMS**
 - a. Affordable-Workforce Housing Trust Fund Resolution (Lisa Carr & Maggie Lopez)
 - b. Allowance of Multi-family (Duplex, Tri-plex, Quad-plex) in single family zoning (S. Harrington)
 - c. Live Local Act (S. Harrington)
 - d. Initial Review of SHIP Incentives Report (S. Harrington)
- 7. STAFF AND COMMITTEE GENERAL COMMUNICATIONS**
 - a. Board updates
- 8. NEW BUSINESS**
- 9. ADJOURN**
- 10. NEXT AHAC MEETING DATE AND LOCATION: July 21, 2026, at 9:00 AM
Conference Room 609/610 - Growth Management Community Development
Department**

**MEETING MINUTES OF THE COLLIER COUNTY
AFFORDABLE HOUSING ADVISORY COMMITTEE**

Naples, Florida

March 17, 2026

LET IT BE REMEMBERED, the Collier County Affordable Housing Advisory Committee, in and for the County of Collier, having conducted business herein, met on this date at 9 a.m. in REGULAR SESSION at the Collier County Growth Management Department building, Conference Room #609/610, 2800 North Horseshoe Drive, Naples, Florida, 34104 with the following members present:

Chairman: Stephen Hruby

Vice chairman: Jennifer Faron

Mary Waller

Gary Hains, DSAC Representative

Hannah Roberts

Andrew Terhune

Arol Buntzman

Todd Lyon (Excused Absence)

Paul Shea, Planning Commission Member

Catherine Myers

William McDaniel, BCC (Excused Absence)

Bob Mulhere, Non-Voting Member

County Staff Members Present:

Cormac Giblin, Director, Housing Policy & Economic Development

Priscilla Doria, Ops Support Specialist II, Housing Policy & Economic Development

Kristi Sonntag, Director, Community & Human Services Division

Mike Bosi, Director, Planning & Zoning Division

Heidi Ashton, Managing Assistant County Attorney, Office of the County Attorney

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

MEETING MINUTES OF THE COLLIER COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE

1. CALL TO ORDER & PLEDGE OF ALLEGIANCE

Meeting called to order at 9 a.m.

2. ROLL CALL OF COMMITTEE MEMBERS AND STAFF

[Roll called and a quorum established]

3. APPROVAL OF AGENDA AND MINUTES

A. Approval of today's agenda

- Chairman Hruby made a motion to approve the agenda.
- Committee approved agenda with no changes. Motion passed unanimously.

B. Approval of January 20, 2026, meeting minutes

Chairman Hruby made a motion to approve the January 20, 2026, meeting minutes. Minutes approved as presented and motion passed unanimously.

4. INFORMATIONAL ITEMS AND PRESENTATIONS

A. The Teale, presented by Ryan Hylar, Partner at STYCO.

- Project location: 4100 Golden Gate Parkway, Naples, FL 34116
- 215 one-bedroom studio units targeting essential workers with average incomes around \$49,000.
- 49 units are income restricted (25 units at 80% of AMI and 24 at 100% AMI)
- 100 units delivered in October 2025 with 53 currently occupied
- 100% privately funded with County approval of increased density from 170 to 215 for the project
- Preferred employer program waives upfront application fees and gives \$200 off their first month's rent to local workers.
- Units include solid surface countertops, stainless steel appliances, soft close cabinetry, two-burner cook top and microwave-air fryer-oven combo.
- 50% of the units overlook golf course and have a private balcony.
- Delays in clubhouse completion were due to roof reconstruction
- Amenity package includes a clubhouse common area for residences, on-site laundry area, fitness center, and business center.
- Rents range from \$1449 to \$1900 per month (includes cable, internet,

MEETING MINUTES OF THE COLLIER COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE

water, sewer, trash service); Lease terms vary from 7 to 15 months.

[Mr. Hyler took questions and comments from the committee]

5. PUBLIC COMMENT

No public comment

6. DISCUSSION ITEMS

A. Infrastructure Surtax Funds

Mr. Giblin updated committee on surtax-funded land acquisitions.

- \$3,750,000 - Ekos Creekside, 7.5 acres site with 160 affordable units
- \$4,605,900 - Golden Gate Golf Course, 252 affordable units + 100 senior housing units
- \$5,950,000 - Williams Preserve – 412-acre parcel with 336 units
- Available Balance as of 3/5/26 - \$5,694,100

County accepting applications from interested developers wishing to utilize Surtax funding. Must be rental development and will include a 99-year land lease making the County owner of the land for that period.

[Mr. Giblin took questions and comments from the committee]

B. Number of newly completed and ongoing projects

Mr. Giblin reviewed developments approved by the BCC going back to 2018 with affordable housing commitments.

- Projects range from newly completed to in planning stages, reflecting ongoing affordable housing efforts.
- Development timelines include water management, state approvals, site design, and construction phases.
- Some projects have opted for payment in lieu of on-site affordable units.
- The county continues to encourage affordable housing through various mechanisms and partnerships.

[Further discussion focused on Payment in Lieu, including the guidelines and criteria used to determine the financial or non-monetary contributions]

MEETING MINUTES OF THE COLLIER COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE

provided to the County by developers who do not incorporate affordable housing into their projects. Staff indicated that there are no specific requirements or criteria; instead, contributions are established through negotiations between the developer and the County. Funds collected through the Payment in Lieu are directed to the Affordable Housing Trust Fund to support affordable housing initiatives. Vice-Chair Farron expressed a need to create best practices for Payment in Lieu ensuring funds are strategically used to support affordable housing goals. Mr. Bosi noted that the Board requires affordable housing provisions when developers seek increased density. He further noted that adopting a more direct, cost-based approach would be a benefit though it may require additional time and effort to implement.]

7. STAFF AND COMMITTEE GENERAL COMMUNICATIONS

A. Board updates

Affordable housing projects scheduled for upcoming Planning Commission and Board of County Commission hearings.

- **Corkscrew Village SRA**
 - Proposes 4,502 total units with 362 affordable units at 100% of AMI or less. Slated to be heard at the 4/28 Board meeting
- **Gateway Housing – B2R2O- Housing Alliance**
 - 36 affordable units, townhomes near Golden Gate Parkway. Slated to be heard at the Planning Commission on 4/2 and Board meeting on 5/26
- **Town of Ave Maria**
 - To add 6,738 new units with 511 affordable units at 100% AMI or less. Slated to be heard at the Planning Commission on 3/27 and Board meeting on 05/26

Chairman, Stephen Hruby, requests adding an agenda item to upcoming meeting to discuss missing middle housing, which includes duplexes, triplexes, and fourplexes in single family zones. The goal is to explore how this housing type fits into the County's growth management plan and identify appropriate areas for such development.

**MEETING MINUTES OF THE COLLIER COUNTY
AFFORDABLE HOUSING ADVISORY COMMITTEE**

8. NEW BUSINESS

No new business

9. ADJOURN

Meeting adjourned at 10:15 a.m.

10. NEXT MEETING DATE AND LOCATION:

May 19, 2026, at 9:00 A.M in Conference Room 609/610- Growth Management
Community Development Department

COLLIER COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE

Stephen Hruby, Chairman

These minutes were approved by the committee on _____,

as presented _____, or as amended _____

Collier County and the City of Naples



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

Table of Contents

Description	Page #
Section I, Program Details	3
Section II, Housing Strategies	8
A. Purchase Assistance	8
B. Owner-Occupied Rehabilitation	9
C. Local Declared Emergency Response Assistance /Emergency Housing Repair & Housing Resilience	12
D. Demolition and Replacement of Manufactured Housing/Mobile Home Housing	16
E. Disaster Assistance	19
F. New Construction Assistance	21
G. Rental Rehabilitation	23
H. Rental Acquisition	24
I. Rental Development	26
J. Community Land Trust Acquisition & Development	28
K. Rental Assistance (Tenant)	31
L. Security and/or Utility Deposits	31
M. Rapid Re-Housing	32
N. Manufactured/Mobile Homeowner-Lot Rental Assistance	33
O. Manufactured/Mobile Homeowner-Displacement Assistance	34
Section III, Incentive Strategies	35
A. Expedited Permitting	35
B. Ongoing Review Process	35
C. Other Incentive Strategies Adopted	36
Exhibits	37
A. Administrative Budget for each fiscal year covered in the Plan	
B. Timeline for Estimated Encumbrance and Expenditure	
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan	
D. Signed LHAP Certification	
E. Signed, dated, witnessed, or attested adopting resolution	
F. Ordinance: (If changed from the original creating ordinance)	
G. Interlocal Agreement	
H. Short Sale Policy & Short Sale Application	
I. Essential Personnel Certification	
J. Subordination Policy & Subordination Request Form	
K. Community Land Trust Acquisition & Development Instructions	
L. SAVE Immigration Status Form	

Section I. Program Details:

A. LG(s)

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

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2025-2026, 2026-2027, 2027-2028

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

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

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

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

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

I. Program wide Eligibility: All households applying for assistance must be certified to be income

eligible based on current annual income limits set forth in the Metropolitan Area of Naples-Immokalee-March Island, FL MSA of Collier County. Tenant applicants must be Collier County residents, owner/buyer applicants must own/purchase a home within Collier County.

J. United State residency requirement: All applicants for housing assistance must be lawfully within the United States. Consent will be obtained from every household member to verify immigration through the Systematic Alien Verification for Entitlements (SAVE) program at save.uscis.gov.

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

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

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

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

RANKING PRIORITY

1. Special Needs Households –persons with special needs as defined in 420.0004 (13)

- a) Very low
- b) Low
- c) Moderate

2. Essential Services Personnel

- a) Very Low
- b) Low
- c) Moderate

3. After Special Needs Set-asides and after ESP applicants

- a) Very Low
- b) Low
- c) Moderate

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

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

N. Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed

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

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

P. Welfare Transition Program: Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

Q. Monitoring and First Right of Refusal: In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county, or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 30 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 30 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

R. Administrative Budget: A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund is necessary to administer and

implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: “A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its

governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states:

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	Collier County Government	10%
Third-Party Entity/Subrecipient		

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

U. Project Delivery Costs: Project Delivery: In addition to the administrative costs listed above, the County or Sponsor will charge a project delivery fee of no more than 5 percent (5%) to cover inspections and other eligible project delivery activities performed by County or non-county employees. This fee will be included in the maximum award to the applicant.

For Owner-Occupied Rehabilitation, Demolition, and Replacement of Manufactured Homes and Emergency Housing Repair & Housing Resilience, project delivery costs may cover, but are not limited to, the following activities: inspections, work write-ups, recording fees, application and processing fees, development of assessments, and cost estimates. The project delivery fee is a flat fee fixed price and is not attributable towards a Sponsor’s employee’s salary time and does not require additional documentation to support payment.

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

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

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

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

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

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

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

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

Y. Describe efforts to reduce homelessness: Collier County supports the Continuum of Care (CoC) efforts to simplify and broaden outreach and assessment for homeless persons in the County. Much of the outreach to homeless persons is conducted at community events such as the Point in Time Count. Additionally, outreach is conducted by the many caseworkers at community agencies, the SW Florida Coalition on Homelessness, schools, and other not-for-profit social service entities that encounter the homeless during service delivery or during their regular course of business. Needs are assessed during these points of contact, and referrals are made as appropriate for shelter, food,

counseling, or other needs. The County works closely with various agencies and local resources utilizing federal ESG and State SHIP funds.

Section II. LHAP Strategies:

A. Purchase Assistance without Rehabilitation	Code 2
--	---------------

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

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award:

Very Low:	\$110,000 ESP, \$100,000 non-ESP
Low:	\$ 90,000 ESP, \$ 80,000 non-ESP
Moderate:	\$ 80,000 ESP, \$ 70,000 non-ESP

e. Terms:

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

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

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

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

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

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

- g. **Sponsor Selection Criteria:** N/A
 - 1. **h. Additional Information:** Manufactured homes constructed after June 1994 are considered eligible housing pursuant to Section 420.9071 (9), Florida Statute.
 - 2. First mortgage must be at a fixed rate; no ARMs, prepayment penalty, negative amortizations, balloon loans, owner financing, or other non-affordable loan terms are allowed.
 - 3. A newly constructed home must have received a Certificate of Occupancy within the twelve months prior to purchase. A manufactured home must be in place with all Declaration and Covenant site requirements t (carport, Shead, skirting, etc.), if applicable, and a valid certificate of occupancy. Funding, which is provided as a subordinate mortgage loan, may be used for down payment, closing costs, and principal buy-down as needed for affordable home ownership.
 - 4. Refinance may be allowed in accordance with the published "Subordination Policy".
 - 5. An applicant may submit a completed application for housing assistance to the County for a determination of eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility, and qualification determination.
 - 6. Funds will be reserved and awarded only to the applicants, who must meet all County requirements, be SHIP income-certified, and have obtained a mortgage loan pre-approval prior to applying for assistance. The applicant(s) shall be the borrower(s) under the loan and may not be a household member who is not a party to the loan. Upon SHIP approval and execution of loan documents, the applicant shall be considered the borrower.
 - 7. Applicants must attend a HUD-approved Homebuyer Education Program and provide a copy of the certificate to the Division prior to closing on a home. The certificate must be dated within 12 months of the income certification date.
 - 8. Verification of US Citizenship or Permanent Residency Status: The applicant(s) and household member(s) must submit one of the following: U.S. Passport, Birth Certificate, naturalization, and/or permanent residence card.
 - 9. The applicant(s)/borrower(s) shall be limited to cash or liquid assets not to exceed \$30,000.00 at the time of closing. This asset cap applies only to the applicant(s)/borrower(s) and is not applicable to other household members listed in the application. Household members shall not be considered applicants or borrowers for purposes of this requirement. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared disaster.

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

a. Summary: SHIP funds will be awarded to households needing repairs to correct code violations, health, and safety issues, electrical, plumbing, roofing, windows, other structural items, and relocation, if necessary. Assistance may include costs related to all eligible repairs, inspections, work write-ups, recording fees, and project delivery fees. Eligible properties include: single-family home, manufactured/mobile home, or condominium.

- b. Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
 - c. Income Categories to be served:** Very low, low, and moderate
 - d. Maximum award:** \$75,000
 - e. Terms:**
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and promissory note or, if the unit is on leased land, a security instrument in accordance with the Florida Department of Motor Vehicles Title will be recorded.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 15 years
 - 4. Forgiveness: If all conditions of the loan agreement are met, one-third of the loan will be forgiven in five-year increments so that at the end of the fifteenth (15) year the loan is fully forgiven. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan will be forgiven.
 - 5. Repayment: Monthly payments are not required.
 - 6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, County SHIP mortgage requirements, and repayment provisions, and certify that the unit assisted will be their primary residence.
- In addition to the above, repayment of the loan is required in full when one of the following conditions is met, whichever occurs first:
- i. Sale: if proceeds are not enough to pay off the promissory note, then the homeowner may contact the County regarding a settlement amount of the SHIP loan that is outlined in the County's "Short Sale Policy".
 - ii. Title transfer: either voluntary or by operation of law, divested of title by judicial sale, levy, or other proceedings, including foreclosure or Deed in Lieu.
 - iii. Refinance: may be allowed in accordance with the published "Subordination Policy".
 - iv. Home is no longer primary residence, abandoned, leased, or rented.

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

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

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

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

1. Must provide proof of homeowner's insurance or attestation of no insurance.
2. Property taxes must be current at the time of application and closing.
3. If applicable, must file a claim for and use proceeds from insurance and/or FEMA as the first option.
4. Where the unit and land are owned by the same person, the unit assisted must be owner-occupied and, have applied for, or already be homesteaded as the primary residence. Owner-occupied manufactured homeowners renting their lot may also apply for assistance.
5. Verification of US Citizenship or Permanent Residency Status: The applicant(s) and household member(s) must submit one of the following: U.S. Passport, Birth Certificate, naturalization, and or permanent residence card.
6. The applicant(s)/borrower(s) shall be limited to cash or liquid assets not to exceed \$30,000.00 at the time of closing. This asset cap applies only to the applicant(s)/borrower(s) and is not applicable to other household members listed in the application. Household members shall not be considered applicants or borrowers for purposes of this requirement. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared disaster.
7. Primary Residence: Documentation used for verification of primary residence includes, but is not limited to: homestead exemption, utility bill(s), or driver's license.

- g. **Sponsor Selection Criteria:** The County will issue a notice of Grant Application for SHIP funding for Owner Occupied Repair assistance from non-profit/for-profit organizations.

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

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

- Compliance with SHIP regulations
- Project risk analysis
- Financial risk analysis

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

h. Additional Information: Manufactured homes will only be eligible for housing assistance if owner occupied, is affixed to the ground, the land is (a) owned and homesteaded by the occupant or (b) leased/rented by the homeowner. Manufactured homes constructed after June 1994 are considered eligible housing pursuant to Section 420.9071 (9), Florida Statute. The repairs must not exceed 90% of the value of the existing property and residence, and all repairs are within existing codes for the property. For an owner-occupied mobile or manufactured home on land that is leased, a State of Florida Vehicle Certificate of Title will list Collier County Board of County Commissioners on the title as the security interest in the unit.

The homeowner award shall not exceed \$75,000 in total, inclusive of rehabilitation expenses, project delivery costs (not to exceed 5% of the total project cost), and relocation expenses (not to exceed \$15,000), if necessary.

Homeowners may receive additional Rehabilitation funding provided it has been at least three (3) years since the last rehabilitation. Disaster-related funding is exempt from this restriction.

C. Locally Declared Emergency Response Assistance and Emergency Housing Repair & Housing Resilience	Code 5,6 & 16
--	--------------------------

<p>a. 1. Summary: Locally Declared Emergency Response Assistance</p> <p style="padding-left: 20px;">a. SHIP funds will be awarded to households affected by a locally declared emergency who need assistance covering costs not paid by homeowner’s insurance, or for those without insurance coverage. Eligible expenses may include fees for tree and debris removal, correction of immediate minor code violations, tipping fees, and dumpster rentals, or any other fees or costs that are not otherwise covered through homeowner’s or flood insurance. Before any funds can be expended under the Locally Declared Emergency Response Assistance strategy, the Board must first declare a Local Emergency at a public hearing.</p> <p>a. 2. Summary: Emergency Housing Repair & Housing Resilience</p> <p>SHIP funds will be awarded to owner-occupied households in need of rehabilitation, and/or repair of their home related to a dire situation that needs to be mitigated immediately. Eligible rehabilitation and repair are:</p> <ul style="list-style-type: none"> • Remediation of an immediate health hazard to the occupants; • Elimination of a developing threat to the dwelling or infrastructure; • Structural elevation, rehabilitation, impact windows, doors, and/or waterproofing of the structure or critical components to comply with the local housing code and with Chapter 553. F.S. and; • Strengthening the home’s resilience against future emergency events.
--

SHIP funds may be awarded to applicants requiring emergency power generator installation if 1) A member of the household meets the Special Needs set-aside criterion, and 2) A written statement from a healthcare provider indicates that electricity is a bona fide medical necessity.

Proof of an insurance claim must be submitted, if applicable. SHIP funds may also be awarded to pay the Homeowner's Insurance Policy and/or Flood Insurance Policy for one year, if no insurance is in place at the time of the award. Homeowner's insurance and Flood insurance are grants with no recapture terms.

SHIP funds may be used to assist with the payment of relocation and storage/moving costs associated with the rehabilitation of the residence.

- b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. **Income Categories to be served:** Very Low, Low, and Moderate
- d. **1. Maximum award: \$ 10,000 Locally Declared Emergency Response Assistance**
2. Maximum award: \$100,000 Emergency Housing Repair & Housing Resilience
- e. **1. Terms: Locally Declared Emergency Response Assistance**
 - (a) Grant: Funds will be awarded as a grant with no recapture terms. The terms of an award under other strategies, if used in conjunction, will apply to the other strategies.
 - (b) Interest Rate: N/A
 - (c) Years in loan term: N/A
 - (d) Forgiveness: N/A
 - (e) Default: N/A
- e. **2. Terms: Emergency Housing Repair & Housing Resilience**
 - (a) Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and promissory note.
 - (b) Interest Rate: 0%
 - (c) Years in loan term: 15 years
 - (d) Forgiveness: If all conditions of the loan agreement are met, one-third of the loan will be forgiven in five-year increments so that at the end of the fifteenth (15) year, the loan is fully forgiven. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan will be forgiven.
 - (e) Repayment: Monthly payments are not required.
 - (f) Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable. Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, County SHIP mortgage requirements, and repayment provisions, and certify that the unit assisted will be their primary residence.

In addition to the above, repayment of the outstanding balance is required in full when one of

the following conditions is met, whichever occurs first:

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

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

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

f. 1. Locally Declared Emergency Response Assistance-Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with the following additional requirements:

- (a) Must provide proof of homeowner's insurance or attestation of no insurance, if applicable.
- (b) If applicable, homeowners must file a claim for and use proceeds from insurance as the
- (c) Where the unit and land are owned by the same person, the unit assisted must be owner-occupied and have applied for, or already be homesteaded, as the primary residence. Owner-occupied manufactured homeowners renting their lot may also apply for assistance.
- (d) Verification of US Citizenship, Permanent Residency Status, or qualified non-citizens as aligned with FEMA. The applicant(s) and household member(s) must submit one of the following: a U.S. Passport, a U.S. Birth Certificate, a U.S. naturalization document, a permanent resident card, or proof of immigration status.
- (e) Primary Residence: Documentation used for verification of primary residence includes, but is not limited to, lease, paystubs, homestead exemption, utility bill(s), or driver's license.
- (f) The applicant(s)/borrower(s) shall be limited to cash or liquid assets not to exceed \$30,000.00 at the time of closing. This asset cap applies only to the applicant(s)/borrower(s) and is not applicable to other household members listed in the application. Household members shall not be considered applicants or borrowers for purposes of this requirement. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared Locally Declared Emergency.

f. 2. Emergency Housing Repair & Housing Resilience-Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis, with the priorities for Special Needs, Essential Services Personnel, and income groups as described in Section I, Program Details, of this plan.

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

1. Must provide proof of homeowner's insurance or attestation of no insurance.
2. Property taxes must be current at the time of application and closing. Delinquent property taxes are a basis for denial.
3. If applicable, you must file a claim for and use proceeds from insurance and/or FEMA as the first option. If applicable.
4. Where the unit and land are owned by the same person, the unit assisted must be owner-occupied and have applied for, or already be homesteaded as, the primary residence. Owner-occupied manufactured homeowners renting their lot may also apply for assistance.
5. Verification of US Citizenship or Permanent Residency Status: All applicants and household members must submit one of the following: U.S. Passport, Birth Certificate, naturalization, and/or permanent residence card.
6. The applicant(s)/borrower(s) shall be limited to cash or liquid assets not to exceed \$30,000.00 at the time of closing. This asset cap applies only to the applicant(s)/borrower(s) and is not applicable to other household members listed in the application. Household members shall not be considered applicants or borrowers for purposes of this requirement. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared local emergency.
7. Primary Residence: Documentation used for verification of primary residence includes, but is not limited to: homestead exemption, utility bill(s), or driver's license.

g. 1. Locally Declared Emergency Response Assistance-Sponsor Selection Criteria: N/A.

g. 2. Emergency Housing Repair & Housing Resilience-Sponsor Selection Criteria: The County will issue a notice of Grant Application for SHIP funding for Emergency Housing Repair and Resilience assistance from non-profit/for-profit organizations.

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

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

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

- h. **1. Locally Declared Emergency Response Assistance-Additional Information:** Residents using this strategy during a locally declared emergency are required to submit a lease agreement or mortgage statement for each approved local emergency response event. Payment(s) will be paid directly to the service provider, a licensed contractor, or a licensed business on behalf of the applicant. The applicant may be reimbursed directly if they provide proof of payment and invoice, and/or receipt. Eligible properties include single-family home, manufactured/mobile home, or condominium. Manufactured homes constructed after June 1994 are considered eligible housing pursuant to Section 420.9071 (9), Florida Statute. Residents will need to provide documentation to demonstrate a relationship and direct impact on the locally declared emergency.

- h. **2. Additional Information:** Manufactured homes will be eligible for housing assistance only if the home is owner-occupied, is affixed to the ground, and the land is (a) owned and homesteaded by the occupant or (b) leased/rented by the homeowner. Manufactured homes constructed after June 1994 are considered eligible housing pursuant to Section 420.9071 (9), Florida Statute. The repairs must not exceed 90% of the value of the existing property and residence, and all repairs are within existing codes for the property. For an owner-occupied mobile or manufactured home on land that is leased, a State of Florida Vehicle Certificate of Title will list the Collier County Board of County Commissioners on the title as the security interest in the unit.

The homeowner award shall not exceed \$100,000 in total, inclusive of rehabilitation expenses, project delivery costs (not to exceed 5% of the total project cost), and relocation expenses (not to exceed \$15,000), if necessary.

Homeowners may receive additional Rehabilitation funding provided it has been at least three (3) years since the last rehabilitation. Disaster Assistance and Local Declared Emergency Response Assistance-related funding is exempt from this restriction.

Eligible properties include single-family home, manufactured/mobile home, or condominium.

D. Demolition and Replacement of Manufactured/Mobile Home Housing	Code 4
--	---------------

- a. **Summary:** SHIP funds will be awarded to homeowners in need of demolition and replacement of manufactured housing. This strategy will be used in place of rehabilitation when costs to repair the home are determined to exceed 51% of the home’s value, as determined by the Collier County Property Appraiser office or the structure must be certified by the SHIP inspector as not suitable for rehabilitation. The goal is to prevent the imminent displacement of homeowners due to distressed conditions, encourage revitalization, and increase the supply of safe, decent, and sanitary housing.
 - i. The property site must be suitable for demolition/replacement. Loans for assistance may include costs related to all eligible demolition activities, debris removal, permits, transportation, installation, inspections by the sponsor, work write-ups, sales tax, recording

fees, and project delivery fees.

- ii. Costs may include a one-time annual premium payment of a Homeowner's insurance and/or Flood Insurance Policy for homeowners not covered under an insurance policy at the time of home replacement.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: \$200,000.

e. Terms:

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

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

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

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

above.

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

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

g. Sponsor Selection Criteria: The County will issue a Request for Proposals for SHIP funding for demolition and replacement of manufactured housing from non-profit/for-profit organizations.

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

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

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

h. Additional Information:

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

1. For manufactured homes not located on leased or rental land, ownership must be a fee simple estate at the time of closing with the name of the applicants on the title.
2. Property taxes must be current at the time of application and closing. Delinquent property taxes are a basis for denial.
3. The value after replacement may not exceed the SHIP maximum allowable purchase price for existing homes.
4. The replacement housing shall be consistent with the replacement housing shall be consistent for the family household size and meet all requirements of the management or association covenants or bylaws. The homeowner may choose the most suitable replacement housing to meet their needs.
5. The existing home must be damaged or in disrepair to the extent that the home is condemned by Collier County Growth Management Community Development Department, the Department of Health, or the County's third-party inspector/general contractor.
6. Must provide proof of homeowner's insurance or attestation of no insurance.
7. If applicable, must file a claim for and use proceeds from insurance as the first option.

8. If applicable, must complete an FHFC-approved “Disaster Self-Declaration of Income” form, if this strategy is used during a declared disaster.
9. Where the unit and land are owned by the same person, the unit assisted must be owner-occupied and have applied for, or already be homesteaded as the primary residence. Owner-occupied manufactured homeowners renting their lot may also apply for assistance.
10. Verification of US Citizenship or Permanent Residency Status: The applicant(s) and household member(s) must submit one of the following: U.S. Passport, Birth Certificate, naturalization, and or permanent residence card.
11. The applicant(s)/borrower(s) shall be limited to cash or liquid assets not to exceed \$30,000.00 at the time of closing. This asset cap applies only to the applicant(s)/borrower(s) and is not applicable to other household members listed in the application. Household members shall not be considered applicants or borrowers for purposes of this requirement. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared disaster.
12. Primary Residence: Documentation used for verification of primary residence includes, but is not limited to homestead exemption, utility bill(s), or driver’s license.
13. The homeowner award shall not exceed \$200,000 in total, inclusive of rehabilitation expenses, project delivery costs (not to exceed 5% of the total project cost), and relocation expenses (not to exceed \$15,000), if necessary.

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

E. Disaster Assistance	Codes 5 & 16
-------------------------------	-------------------------

a.	<p>Summary: Disaster Assistance aids households in incorporated or unincorporated Collier County in the aftermath of a disaster as declared by the President of the United States or Governor of the State of Florida, to include households that were displaced or financially impacted in another disaster-affected area and then relocated to Collier County after the disaster event. This strategy will only be funded and implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by the Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:</p> <ol style="list-style-type: none"> 1. Purchase of emergency supplies for eligible households to weatherproof damaged homes. 2. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable. 3. Construction of wells and septic or repair of existing wells and septic systems where public water and/or sewer are not available. 4. Payment of insurance deductibles for rehabilitation of homes covered under homeowners’ insurance policies. 5. Security deposit and additional move-in deposits or fees listed in a lease for eligible recipients who have been displaced from their homes due to a disaster or have experienced a financial
-----------	--

impact directly related to the storm.

6. Temporary Rental and/or relocation assistance for eligible recipients who have been displaced from their homes due to a disaster or have experienced a financial impact directly related to the storm.
7. Temporary Rental and/or relocation assistance for households with a mortgage that have been displaced due to the disaster while their home is being repaired. This may be in Collier County or outside Collier County due to limited availability post-disaster.
8. Temporary mortgage payments and utility payments for homesteaded homeowners directly financially impacted by a disaster.
9. Foreclosure prevention services and housing counseling.
10. Relocation and moving expenses, if necessary.
11. One-time full premium payment of a Homeowner's and/or Flood Insurance Policy for homeowners not covered under an insurance policy at the time of a disaster.
12. Hotel or Motel or short-term Rental (VRBO/Airbnb payments for up to 90 days) for recipients displaced and in need of temporary housing until their home and/or rental unit is repaired OR a new unit is secured (Daily lodging rates will be pursuant to U.S General Services Administration (GSA) published rates at the time of the Disaster). This may be provided in Collier County or outside due to limited availability post-disaster.
13. Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster. Below see reference f.3. for disaster income "Disaster Self-Declaration of Income" requirements.
14. Other activities as proposed by the county and approved by Florida Housing Finance Corporation.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: \$\$25,000

e. Terms:

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

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

1. Must provide proof of homeowner's insurance or attestation of no insurance, if applicable to items 4 & 11..
2. If applicable, homeowners must file a claim for and use proceeds from insurance and/or FEMA as the first option.

3. Must complete an FHFC-approved “Disaster Self-Declaration of Income” form, if applicable. Where the unit and land are owned by the same person, the unit assisted must be owner-occupied and, have applied for, or already be homesteaded as the primary residence. Owner-occupied manufactured homeowners renting their lot may also apply for assistance.
4. Verification of US Citizenship, Permanent Residency Status or qualified non-citizens as aligned with FEMA. The applicants and household members must submit one of the following: U.S. Passport, U.S. Birth Certificate, U.S. naturalization document, permanent resident card or proof of immigration status.
5. Primary Residence: Documentation used for verification of primary residence includes, but is not limited to lease, paystubs, homestead exemption, utility bill(s), or driver’s license.

g. Sponsor Selection Criteria: N/A.

h. Additional Information: Residents using this strategy during a disaster are required to submit lease agreements, mortgage statements, past due notices if impacted by a disaster or proper invoices and receipts as applicable for each approved disaster activity above. Mortgage, Rent, Utility, and Counseling payments will be made directly to a landlord, financial institution, utility company or contracted community partner. Reimbursement for other Disaster Assistance expenses will require invoices and paid receipts, proof of insurance deductible, and proof of FEMA funds, as appropriate. Payments will be made to the service provider, community partner, or resident. Manufactured homes constructed after June 1994 are considered eligible housing pursuant to Section 420.9071 (9), Florida Statute. Residents will need to provide documentation to demonstrate a relationship and direct impact to the declared disaster, such as an approved FEMA letter, building permits, proof of loss of property, and/or loss of income

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

F. New Construction Assistance	Code 10
---------------------------------------	----------------

a. Summary: SHIP funds may be provided to organizations to be used for costs including, but not limited to, land acquisition, infrastructure, landscape and development costs, and all associated fees and permits for single-family housing for resale to eligible home buyers in incorporated or unincorporated Collier County. The units may be constructed on infill lots or as a part of a larger development. The funds awarded to the Sponsor will be passed through to the eligible buyer as down payment assistance.

- b. Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served:** Very low, low, and moderate
- d. Maximum award (per unit for Sponsor and buyer):** \$100,000/unit

e. Terms: - For the Sponsor:

1. Repayment loan/grant: Deferred Loan secured by a note and mortgage.
2. Interest Rate: 0%
3. Years in loan term for Sponsor: 18 months
4. Forgiveness: The Sponsor's obligation is forgiven upon the successful sale of the unit to an eligible homebuyer with the benefit being passed to the buyer in the form of a reduced sales price or a seller's credit.
5. Repayment: No monthly payments are required.
6. Default: If the property has not been successfully sold to an income-qualified buyer within 18 months of the date the mortgage and promissory note are entered into, the entire amount is due and payable to the County.

Terms - For the Eligible Homebuyer:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and promissory note.
2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Forgiveness: If all conditions of the loan are met, then the loan is forgiven after 30 years. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan will be forgiven.
5. Repayments: No monthly payments are required.
6. Default: The loan will be determined to be in default and due and payable if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable. Persons who qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, County SHIP mortgage requirements, and repayment provisions, and certify that the unit assisted will be their primary residence.

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

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

The county reserves the right to foreclose if the homeowner does not repay the loan as noted above. If the home is foreclosed on by a superior mortgage holder, the county may attempt to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

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

in their agreement with the County.

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

1. Applicants must complete a HUD approved Homebuyer Education Program and provide a copy of the certification to the Sponsor prior to closing on a property. The certificate must be dated prior to the SHIP award date and be good through closing.
2. Verification of US Citizenship or Permanent Residency Status: The applicant(s) and household member (3) must submit one of the following: U.S. Passport, Birth Certificate, naturalization, and or permanent residence card.
3. The applicant(s)/borrower(s) shall be limited to cash or liquid assets not to exceed \$30,000.00 at the time of closing. This asset cap applies only to the applicant(s)/borrower(s) and is not applicable to other household members listed in the application. Household members shall not be considered applicants or borrowers for purposes of this requirement. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared disaster.

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

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

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

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

- h. Additional Information:** N/A

G. Rental Rehabilitation	Code 14
---------------------------------	----------------

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

provided for large projects involving the repair of multiple rental units.

- b. Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served:** Very low, low, and moderate
- d. Maximum award:** \$300,000-Single-Family -1 to 4 dwelling units, \$75,000 per unit
\$750,000-Multi-Family-5 or more dwelling units, \$50,000 per unit
- 1-4 units assisted: 1 special needs, 1 Very Low-income person
 - 5-10 units assisted: 2 special needs, 3 very low income and 2 low income
 - 11-20 units assisted: 3 special needs, 4 very low, 3 low income
 - 20 or more units assisted: 4 special needs, 6 very low income and 5 low income
- e. Terms:**
1. Repayment loan/deferred loan/grant: Funds will be made available by loans secured by a subordinate mortgage, promissory note, and a land use restriction agreement placed on the property being rehabilitated.
 2. Interest Rate: 0%
 3. Years in loan term: 30 years
 4. Repayment: Monthly payments are not required.
 5. Forgiveness: If all conditions of the loan are met the loan is forgiven at the end of the 30th year.
 6. Default: Loan default will be triggered by any of the following actions:
 - i. Sale - if proceeds are not enough to pay off the mortgage note then the property owner (not-for-profit or for-profit or landlord) may contact the county regarding a settlement amount of the SHIP loan.
 - ii. Title transfer - either voluntary or by operation of law, divested of title by judicial sale, levy, or other proceedings, including foreclosure or Deed in Lieu.
 - iii. Refinance - a refinance of the first mortgage may be approved without repayment if the request is submitted in writing and the refinance is at a lower fixed rate and/or term with no cash-out.
 - iv. Change in use - Property no longer serves the intended population.
- f. Recapture:** Eligible Sponsors that offer rental housing for sale before the end of the 30-year term must give First Right of Refusal to other eligible nonprofit sponsors for purchase per Section 420.9075(5)(i) Florida Statutes.
- g. Tenant Selection Criteria:** Units receiving assistance must be reserved on a first-qualified, first-served basis for income-eligible residents who meet citizenship requirements. Sponsor will be required to assist the minimum number of special need, low and very low-income persons in accordance with the table in section d-. Maximum award.

- h. Sponsor Selection Criteria:** Non-profit/for-profit housing sponsors or landlords will be evaluated using established evaluation and selection criteria.

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

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

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

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

H. Rental Acquisition	Code 20
------------------------------	----------------

a.	Summary: The program is designed to purchase land for the development of rental units for eligible households within Collier County. The sponsor must purchase land in Collier County to create rental opportunities for very-low-, low-, -income tenants and Special Needs households as defined in 420.0004 (13).
-----------	--

- b. Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served:** Very low-income, and low-income
- d. Maximum award:** \$ 1,000,000 per property, as identified by the Collier County Property Appraiser.
- 1-4 units assisted: 1 special needs, 1 Very Low-income person
 - 5-10 units assisted: 2 special needs, 3 very low income and 2 low income
 - 11-20 units assisted: 3 special needs, 4 very low, 3 low income
 - 21 or more units assisted: 4 special needs, 6 very low income and 5 low income
- e. Terms:**
1. Repayment loan/deferred loan/grant: Funds will be made available by loans secured by a subordinate mortgage, promissory note, and land use restriction agreement placed on the

- property acquired.
2. Interest Rate: 0%
 3. Years in loan term: 30 years
 4. Repayment: Monthly payments are not required.
 5. Forgiveness: If all conditions of the loan are met, then the loan is forgiven after 30 years.
 6. Default: Repayment of the loan is required in full under the following conditions:
 - i. Sale: if proceeds are not enough to pay off the promissory note, then the property owner (non-profit or for-profit) may contact the County regarding a settlement amount of the SHIP loan.
 - ii. Title transfer: either voluntarily or by operation of law, divested of title by judicial sale, levy, or other proceedings, including foreclosure or Deed in Lieu.
 - iii. Refinance: a refinance of the first mortgage may be approved without repayment if the request is submitted in writing and the refinance is at a lower fixed rate and/or term, with no cash-out.
 - iv. Property will no longer serve the intended target population.
- f. **Recapture:** Eligible Sponsors that offer rental housing for sale before the end of the 30-year term must give First Right of Refusal to other eligible nonprofit sponsors for purchase per Section 420.9075(5)(i) Florida Statutes.
- g. **Tenant Selection Criteria:** Tenants will be selected on a first-qualified, first-served basis. Sponsor will be required to assist the minimum number of special need, low and very low-income persons in accordance with SHIP program set-aside requirements. However, the County reserves the right to request additional units.
- h. **Sponsor Selection Criteria:** Non-profit/for-profit housing sponsors will be evaluated using established evaluation and selection criteria.

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

- Compliance with SHIP regulations
 - Project risk analysis
 - Financial risk analysis
 - Capacity and experience
 - Project feasibility
 - Adherence to SHIP eligibilities/requirements
 - Past performance evaluation
- i. **Additional Information:** Once the acquisition is completed, the sponsor shall ensure all eligible tenants who occupy the units on the subject property will be income-qualified on an annual basis during the thirty-year (30) loan term.

This strategy may be used with Strategy G. Rental Rehabilitation.

I. Rental Development	Code 21
<p>a. Summary: Funds will be awarded to developers of affordable rental units for construction, impact fees, Local Government Contribution /grant (LGVC) funds, Local Government Area of Opportunity (to construct affordable rental units in incorporated or unincorporated Collier County. This funding is intended to be used as gap financing required for the project. In cases where a smaller development (less than 50 units) is being proposed that includes Special Needs units, the County may choose to provide a larger amount of the overall financing.</p>	

- b. Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served:** Very low, low, and moderate
- d. Maximum award:**
 - 1. Developments with 50 units or fewer:**
 Up to \$500,000 per development per year, provided the project includes:
 - a. At least two (2) Special Needs units
 - b. At least four (4) units reserved for households at or below 50% of Area Median Income (AMI) (very low-income)
 - c. The remaining units reserved for households at or below 120% AMI (low-income)
 - 2. Developments with 51 units or more:**
 Up to \$750,000 per development per year, or 25% of the total allocation, whichever is more, provided the project includes:
 - a. At least three (3) Special Needs units
 - b. At least eight (8) units reserved for households at or below 50% AMI (very low-income)
 - c. The remaining units reserved for households at or below 120% AMI (low-income)
 - 3. Local Government Voluntary Contribution (LGVC) Grant:** A maximum award of \$37,500 per development.
 - 4. Local Government Area of Opportunity (LGAO):** A maximum of \$460,000 or the applicable published amount per FHFC

The maximum SHIP allocation permitted for rental activities is 25% of the total SHIP allocation.

- e. Terms:**
 - 1. Repayment loan/deferred loan/grant:**
 - a. For-profit developers, funds will be awarded as a loan secured by a recorded subordinate mortgage, promissory note, and land use restriction agreement, against the property.
 - b. Non-profit developers, funds will be awarded as a forgivable loan or a grant secured by a recorded subordinate mortgage, promissory note, and land use restriction agreement, against the property.
 - 2. Interest Rate:** 0%

3. Years in loan term: 30 years
4. Forgiveness:
 - i. For for-profit developers, the loan is due and payable at the end of the term unless the County negotiates an extended loan term to secure affordable rental units in the best interest of the County's residents.
 - ii. For Non-profit developers, one-third of the principal loan balance is forgiven every ten years through the thirty (30) year term or a thirty (30) year Land Use Restriction Agreement (LURA).
5. Repayment: Monthly payments are not required.
6. Default: For all awards, the outstanding balance will be due and payable, and a default will be determined if any of the following occurs:
 - i. Sale: if proceeds are not enough to pay off the promissory note then the property owner (not-for-profit or for-profit) may contact the county regarding a settlement amount of the SHIP loan.
 - ii. Title transfer: either voluntary or by operation of law, divested of title by judicial sale, levy or other proceedings, including foreclosure or Deed in Lieu.
 - iii. Refinance: a refinance of the first mortgage may be approved without repayment if the request is submitted in writing and the refinance is at a lower fixed rate and/or term with no cash-out.
 - iv. Property will no longer serve the intended target population.

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

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

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

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

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

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

J. Community Land Trust Acquisition & Development	Code 9,10
--	------------------

a. **Summary:** Summary: Funds will be awarded to Community Land Trust (CLT) as a cost pay down reducing the base sales price for or the acquisition of new and existing homes that are sited on land that is, or will be, owned by a CLT. Assisted homes will be for sale to eligible first-time homebuyers. Funds may be used for acquisition (including land), soft costs, financing, buydown, developer fees, and all other eligible acquisition costs.

- b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. **Income Categories to be served:** Very low, Low
- d. **Maximum award:** \$400,000: \$250,000 for the purchase of existing single-family home(s) and \$150,000 for land acquisition
- e. **Terms - Sponsor Terms:**
 1. Repayment loan/deferred loan/grant: Funds will be awarded as deferred payment loans secured by recorded LURA, mortgages, and notes.
 - a. SHIP funds will be awarded as a deferred loan secured by a recorded mortgage and note for the acquisition, and other eligible costs related to the acquisition, and improvements (home), not to include the underlying land, 100% shall be converted to a mortgage and retained as a permanent subsidy to the benefit of the eligible initial and subsequent buyer.
 - b. When applicable, SHIP funds will be awarded as a deferred loan secured by a recorded mortgage and note for the acquisition of the underlying land, which will not be converted into a mortgage with the eligible buyer and will be forgiven =to be retained as permanent subsidy for future buyers. The value of the land for award purposes shall be determined by the purchase price of the land and the number of units sited/constructed on the land.
 2. **Interest Rate:** 0%
 3. **Years in loan term:** 18 months
 4. **Forgiveness:** If the loan(s) is in good standing upon the sale of the property to an eligible homebuyer, the County will release the lien and any restrictive covenant(s) with the Sponsor/CLT.
 5. **Repayment:** Full payment of the loan is due upon the earlier of:
 - a. The house is not sold to an eligible buyer prior to the end of the 18 months loan term; or
 - b. If the Sponsor/CLT sells or divests title to the land.
 6. **Default:** The loan(s) will be in default if the Sponsor/CLT fails to construct and sell the assisted unit(s) to an eligible buyer and execute a ground lease within the contractual

timeframe. The County will recapture the subsidy and/or property if the housing has not been completed within the term of the recorded Mortgage Agreement(s). Full payment of the loan is due upon the earlier of:

The house is not sold to an eligible buyer prior to the end of the 18-month loan term; or

Full payment is required when the house is sold to an eligible buyer. If the Sponsor/CLT sells or divests title to the land.

Terms - Recipient

1. **Repayment loan/deferred loan/grant:** Funds will be awarded as a deferred payment loan secured by a recorded mortgage and note totaling SHIP cost associated with the acquisition, development, and other eligible costs related to the improvements (home), that is assumable or originates as new at resale by each subsequent income qualified purchaser with prior approval by the CLT. The security interest provided shall be solely on the home and improvements, not the underlying land.
2. **Interest Rate:** 0%
3. **Years in loan term:** 30 years Forgiveness: If the loan remains in good standing, assistance will be forgiven at the end of the loan term but will be retained as a permanent subsidy via the CLT ground lease which will survive the term of the loan and will address the requirements for residency, resale price, subsequent buyer's income eligibility as well as to assure that units served remain affordable in perpetuity.
4. **Repayment:** Not required if the loan is in good standing.
5. **Default:** The loan will be determined to be in default if any of the following occurs:
 - Sale, transfer, or conveyance of the property to a buyer that was not pre-approved or deemed eligible pursuant to the requirements of this strategy by the CLT.
 - However, it shall not be an event of default if the loan is assumed by an income-eligible homebuyer, if the assumed loan is reflected in the contract for sale, and if the sale is approved by the CLT to ensure the assisted home remains affordable in perpetuity.
 - Conversion to a rental property.
 - Loss of homestead exemption status or failure to occupy the home as primary residence.
 - Unit is refinanced (including home equity loans or lines of credit) without prior authorization from the CLT.
 - In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an eligible heir who will occupy the home as a primary residence as established in the ground lease. If the legal heir does not comply or qualify, the heir may, within six months of becoming legal owner, sell the unit at the resale restricted price to an income-eligible buyer who can assume the mortgage and note, as approved by the CLT. Otherwise, the transfer of ownership is considered default, and the outstanding balance will be due and payable.

If any of these occur, the outstanding balance will be due and payable unless otherwise noted.

If a superior mortgage holder accelerates the loan or forecloses upon the home, the County will attempt to obtain repayment of funds via the legal process if the County determines that adequate funds may be available to justify pursuing repayment

f. Recipient Selection Criteria:

1. Applicants will be ranked for assistance based first on priorities established in part “I” of the first section of this plan and then on a first-qualified, first-served basis.
2. CLT homebuyers must complete a homebuyer education class that contains a community land trust component and/or session with the CLT in addition to a homebuyer education class that requires CLT buyers to demonstrate and attest to a clear understanding of the terms of community land trust homeownership.
3. First mortgage lender approval, if applicable.
4. Meet all citizenship requirements.

g. Sponsor Selection Criteria: Applications from potential sponsors/CLTs will be reviewed on an ongoing basis. The criteria to select sponsors may include, but is not limited to, the following:

1. Community land trusts that meet the definition of a “community land trust” under section 193.018 of the Florida Statutes. Preference will be given to CLTs who have been certified or are in the process of certification by the Florida Community Land Trust Institute.
2. Quantity and quality of experience in affordable housing development;
3. Experience in developing and/or stewarding CLT homes for permanent affordability;
4. Financial strength of the sponsor, including the ability to leverage funds from other sources;
5. Ability of the sponsor to complete the project by deadlines established by the City/County;
6. Capacity of the sponsor; and
7. Contract for sale/conveyance or site control.

h. Additional Information:

Subsidy for the acquisition, development, construction and rehabilitation of units, new or existing, will be awarded at the maximum amount to reduce the base price dollar-for-dollar for initial and subsequent homebuyers via the CLTs stewardship of the ground lease.

This type of assistance may first require that the CLT take ownership of the property (land & existing improvements) and sell the improvements and enter into a ground lease with the eligible buyer.

Please see Exhibit K for additional instructions and information for CLT purchases.

K. Rental Assistance (Tenant) Eviction Strategy	Code 13
--	----------------

a. Summary: Funds will be awarded to households in need of assistance for eviction prevention not to exceed six (6) months of rent to include those funds to pay past due rent, all utilities included in the lease and late fees. Funds may also be used to secure housing for those who are at risk of homeless. Assistance may be provided one time per 24 months.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Extremely Low, Very low

d. Maximum award: \$25,000 per household for rental assistance.

e. Terms:

- 1. Repayment loan/deferred loan/grant: Funds will be awarded in the form of a grant with no repayment due.**
- 2. Interest Rate: 0%**
- 3. Years in Loan Term: N/A**
- 4. Forgiveness: N/A**
- 5. Repayment: N/A**
- 6. Default: Applicant must remain income eligible throughout the assistance subsidy.**

f. Recipient Selection Criteria: An applicant may apply directly or may be referred to by a local service provider. Applicants shall meet all citizenship requirements. Applicants must demonstrate eminent eviction as evidenced by a 3,7 or 21 day notice, or eviction filing, or past due rent documentation. This assistance is for those households that have recovered from a temporary hardship that resulted in missed rental payments. Applicants at risk of becoming homeless may be referred to by the local Continuum of Care Coordinated Entry system. Also, the regional 2-1-1 Hotline, homeless assistance providers, social service agencies, Veterans Affairs offices and medical centers, and housing providers will serve as access points for people needing assistance.

g. Sponsor Selection Criteria: CHS will administer this strategy directly for eligible applicants.

<u>L. Rental, Security and/or Utility Deposits Assistance</u>	<u>Code 23</u>
--	-----------------------

a. Summary: Funds will pay first and last month’s rent, a security deposit and/or utility deposits for a new rental residence. Utilities for which deposits may be paid include rent, water, sewer, solid waste, electricity and gas. Assistance may be provided one time per 24 months.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Extremely Low, Very low

d. Maximum award: \$10,000 per household

e. Terms:

- 1. Repayment loan/deferred loan/grant: Funds will be awarded in the form of a grant with no repayment due.**

- 2. Interest Rate: 0%
- 3. Years in Loan Term: N/A
- 4. Forgiveness: N/A
- 5. Repayment: N/A
- 6. Default: Applicant must remain income eligible throughout the assistance subsidy.

f. Recipient Selection Criteria: An applicant may apply directly or may be referred to by a local service provider or housing agency. Applicants shall meet all citizenship requirements.

g. Sponsor Selection Criteria: CHS will administer this strategy directly for eligible applicants.

M. <u>Rapid Re-Housing Assistance</u>	<u>Code 2</u>
--	----------------------

a. Summary: This is a rent subsidy program for households with at least one adult who is a person with special needs as defined in s. 420.0004 or homeless as defined in 420.621. The rental assistance may not exceed 12 months for any eligible household and will pay for all utilities and fees included in the lease.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Extremely Low, Very low

d. Maximum award: \$25,000 per household

e. Terms:

- 1. Repayment loan/deferred loan/grant: Funds will be awarded in the form of a grant with no repayment due.
- 2. Interest Rate: 0%
- 3. Years in Loan Term: N/A
- 4. Forgiveness: N/A
- 5. Repayment: N/A
- 6. Default: Applicant must remain income eligible throughout the assistance subsidy.

f. Recipient Selection Criteria: Applicants who are homeless or at risk of homelessness may be referred to by the local Continuum of Care Coordinated Entry system, and be assisted on a first-qualified, first-served basis. Applicants with one or more special needs household members may apply directly or may be referred to by a special needs service provider. Applicants shall meet all citizenship requirements.

g. Sponsor Selection Criteria: CHS will administer this strategy directly for eligible applicants.

h. Additional Information: The lease must be at least twelve months in duration.

<u>N. Mobile Home Owner – Lot Rental Assistance</u>	<u>Code TBD</u>
--	------------------------

a. Summary: Lot rental assistance as defined in s. 723.003 is an approved home ownership activity for purposes of allocating program funds in the SHIP program. (FL SB 594). Funds will be awarded to mobile homeowners for their mobile homes as defined in s. 723.003 that are in need of assistance for 1) the Lot Rental Amount which includes all financial obligations, except user fees, which are required as a condition of tenancy. Mobile Home Lot Rental Assistance will be provided not to exceed six (6) months, including arrearage for eligible mobile homeowners with a valid mobile home lot rental agreement as defined in s. 723.003. Mobile homeowner(s) must provide proof of ownership, and mobile homes must be their primary residence. The mobile home must meet age limit requirements. Assistance will be paid directly to the mobile home park owner, operator or manager named in the mobile home lot rental agreement.

. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028 Effective July 1, 2026

c. Income Categories to be served: Extremely Low, Very low

d. Maximum award: \$10,000 per household

e. Terms:

- 1. Repayment loan/deferred loan/grant:** Funds will be awarded in the form of a grant with no repayment due.
- 2. Interest Rate:** 0%
- 3. Years in Loan Term:** N/A
- 4. Forgiveness:** N/A
- 5. Repayment:** N/A
- 6. Default:** Applicant must remain income eligible while receiving Mobile Home Lot Rental Assistance payments.

f. Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first served basis. Applicants shall meet all citizenship requirements

Additional Information: Manufactured homes constructed after June 1994 are considered eligible housing pursuant to Section 420.9071(9), Florida Statute.

g. Sponsor Selection Criteria: CHS will administer this strategy directly for eligible applicants.

<u>O. Mobile Home Owner – Displacement Assistance</u>	<u>Code TBD</u>
--	------------------------

a. Summary: Continued closure of mobile home parks has created a concern for owners of mobile homes in need of a lot to place their home. The County recognizes the unique vulnerability of Extremely Low and Very-low-income households faced with this uncertainty. Assistance will be made available to those affected by such closures. The County will coordinate with park owners, nonprofit service providers, and other community partners to identify those affected households to facilitate a smooth transition to stable housing. Households displaced due to mobile home park closures will be given a preference in applicable SHIP-funded programs, consistent with income eligibility and funding availability. Mobile homeowner assistance may include but is not limited to costs associated with the relocation of the mobile home where feasible, security and utility deposits/hook-up upon relocation, HOA architectural requirements, covenants, conditions, and restrictions, rental payments for six (6) months. Outreach, housing counseling and case management services may also be offered.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028 (Effective July 1, 2026)

c. Income Categories to be served: Extremely Low, Very low

d. Maximum award: \$30,000 per household

e. Terms:

- 1. Repayment loan/deferred loan/grant:** Funds will be awarded in the form of a grant with no repayment due.
- 2. Interest Rate** 0%
- 3. Years in Loan Term:** N/A
- 4. Forgiveness:** N/A
- 5. Repayment:** N/A
- 6. Default:** N/A

f. Recipient Selection Criteria: Mobile home must be primary residence. Income eligibility will be certified at application. Applicants shall meet all citizenship requirements

Manufactured homes constructed after June 1994 are considered eligible housing pursuant to Section 420.9071(9), Florida Statute.

g. Sponsor Selection Criteria: Sponsors will apply to the County through an application or solicitation process. The application/solicitation will require proof of developer experience in providing affordable rental housing, proof of financial capacity, proof of ability to proceed once

all funding is closed, and an approved housing unit designed plan that meets the County's housing element in the Comprehensive Plan.

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

a. Are in areas of immediate need due to lack of available units.

b. Proposed to preserve and improve existing units.

h. **Additional Information:** Sponsors will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring.

Section III. LHAP Incentive Strategies

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

A. Expedited Permitting

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

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

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

B. Ongoing Review Process

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

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

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

housing incentives.

C. Other Incentive Strategies Adopted:

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

An Affordable Housing Density Bonus Agreement must be submitted and approved by the Collier County Board of County Commissioners as provided for in the Collier County Land Development Code, § 2.06.00. Improvements to the Affordable Housing Density Bonus (AHDB) program were approved via Ordinance 2019-02.

2. Inventory of Locally Owned Public Lands Suitable for Affordable Housing.
Collier County prepares an inventory of all real property owned by Collier County that may be appropriate for use as affordable housing in accordance with Sec. 125.379 F.S. every three years.

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

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan
- B. Timeline for Estimated Encumbrance and Expenditure
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan
- D. Signed LHAP Certification
- E. Signed, dated, witnessed, or attested adopting resolution
- F. Ordinance: (If changed from the original creating ordinance)
- G. Interlocal Agreement
- H. Short Sale Policy & Short Sale Application
- I. Essential Personnel Certification
- J. Subordination Policy & Subordination Request Form
- K. CLT Acquisition & Development instructions and Information
- L. SAVE Immigration Status Form

DRAFT

Collier County and the City of Naples



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

Table of Contents

Description	Page #
Section I, Program Details	3
Section II, Housing Strategies	7
A. Purchase Assistance	7
B. Owner-Occupied Rehabilitation	9
C. Locally Declared Emergency Response/Emergency Housing Repair & Housing Resilience	12
D. Demolition and Replacement of Manufactured Housing	16
E. Disaster Assistance	18
F. New Construction Assistance	20
G. Rental Rehabilitation	23
H. Rental Acquisition	24
I. Rental Development	26
J. Community Land Trust Acquisition & Development	27
Section III, Incentive Strategies	28
A. Expedited Permitting	28
B. Ongoing Review Process	29
C. Other Incentive Strategies Adopted	29
Exhibits	30
A. Administrative Budget for each fiscal year covered in the Plan	
B. Timeline for Estimated Encumbrance and Expenditure	
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan	
D. Signed LHAP Certification	
E. Signed, dated, witnessed, or attested adopting resolution	
F. Ordinance: (If changed from the original creating ordinance)	
G. Interlocal Agreement	
H. Short Sale Policy & Short Sale Application	
I. Essential Personnel Certification	
J. Subordination Policy & Subordination Request Form	
K. Community Land Trust Acquisition & Development Instructions	

Section I. Program Details:

A. LG(s)

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

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2025-2026, 2026-2027, 2027-2028

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

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

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

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

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

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified

of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.

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

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

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

<p>RANKING PRIORITY</p> <p>1. Special Needs Households –persons with special needs as defined in 420.0004 (13)</p> <p style="margin-left: 20px;">a) Very low b) Low c) Moderate</p> <p>2. Essential Services Personnel</p> <p style="margin-left: 20px;">a) Very Low b) Low c) Moderate</p> <p>3. After Special Needs Set-asides and after ESP applicants</p> <p style="margin-left: 20px;">a) Very Low b) Low c) Moderate</p>
--

- J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, and Foreclosure Counseling.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90 percent (90%) of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units can be lower but may not exceed 90 percent (90%) of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

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

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

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

jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

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

Entity	Duties	Admin. Fee Percentage
Local Government	Collier County Government	10%
Third-Party Entity/Subrecipient		

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

S. Project Delivery Costs: Project Delivery: In addition to the administrative costs listed above, the County or Sponsor will charge a project delivery fee of no more than 5 percent (5%) to cover inspections and other eligible project delivery activities performed by County or non-county employees. This fee will be included in the maximum award to the applicant.

For Owner-Occupied Rehabilitation, Demolition, and Replacement of Manufactured Homes and Emergency Housing Repair & Housing Resilience, project delivery costs may cover, but are not limited to, the following activities: inspections, work write-ups, recording fees, application and processing fees, development of assessments, and cost estimates. The project delivery fee is a flat fee fixed price and is not attributable towards a Sponsor’s employee’s salary time and does not require additional documentation to support payment.

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

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

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

- Appliances replaced or installed shall be Energy Star.
- Doors and/or windows replaced or installed shall be Energy Star;
- Any lighting fixture replaced or installed shall be Energy Star;
- Weatherization shall be incorporated into all homes rehabilitated including but not limited

to weatherization of the attic; floor insulation, if appropriate; and sealing of exterior walls. New construction is presumed to meet the minimum insulation and sealing requirements. Any replaced or new HVAC unit shall have a SEER rating of at least 14.

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

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

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

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

W. Describe efforts to reduce homelessness: Collier County supports the Continuum of Care (CoC) efforts to simplify and broaden outreach and assessment for homeless persons in the County. Much of the outreach to homeless persons is conducted at community events such as the Point in Time Count. Additionally, outreach is conducted by the many caseworkers at community agencies, the SW Florida Coalition on Homelessness, schools, and other not-for-profit social service entities that encounter the homeless during service delivery or during their regular course of business. Needs are assessed during these points of contact, and referrals are made as appropriate for shelter, food, counseling, or other needs. The County works closely with various agencies and local resources utilizing federal ESG and State SHIP funds.

Section II. LHAP Strategies:

A. Purchase Assistance without Rehabilitation	Code 2
--	---------------

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

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award:

Very Low:	\$110,000 ESP, \$100,000 non-ESP
Low:	\$ 90,000 ESP, \$ 80,000 non-ESP
Moderate:	\$ 80,000 ESP, \$ 70,000 non-ESP

e. Terms:

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

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

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

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

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

- f. Recipient Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel, and income groups as described in Section I, Program Details, of this plan.
- g. Sponsor Selection Criteria:** N/A
- h. Additional Information:** Applicants must secure a first mortgage from a licensed mortgage lender.

Other requirements:

1. Manufactured homes constructed after June 1994 are considered eligible housing pursuant to Section 420.9071 (9), Florida Statute.
2. First mortgage must be at a fixed rate; no ARMs, prepayment penalty, negative amortizations, balloon loans, owner financing, or other non-affordable loan terms are

allowed.

3. A newly constructed home must have received a Certificate of Occupancy within the twelve months prior to purchase. A manufactured home must be in place with all Declaration and Covenant site requirements t (carport, Shead, skirting, etc.), if applicable, and a valid certificate of occupancy. Funding, which is provided as a subordinate mortgage loan, may be used for down payment, closing costs, and principal buy-down as needed for affordable home ownership.
4. Refinance may be allowed in accordance with the published "Subordination Policy".
5. An applicant may submit a completed application for housing assistance to the County for a determination of eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility, and qualification determination.
6. Funds will be reserved and awarded to applicants who have met all the County requirements, are SHIP Income Certified, and have a mortgage loan pre-approval from a participating Lender prior to applying.
7. Applicants must attend a HUD-approved Homebuyer Education Program and provide a copy of the certificate to the Division prior to closing on a home. The certificate must be dated within 12 months of the income certification date.
8. Verification of US Citizenship or Permanent Residency Status: All borrowers must submit one of the following: U.S. Passport, Birth Certificate, naturalization, and/or permanent residence card.
9. Asset Cap or Liquid Assets: All applicants will be limited to a cash or liquid asset of \$30,000.00 at the time of closing. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared disaster.

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

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

- b. Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served:** Very low, low, and moderate
- d. Maximum award:** \$75,000
- e. Terms:**
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and promissory note or, if the unit is on leased land, a security instrument in accordance with the Florida Department of Motor Vehicles Title will be recorded.
 2. Interest Rate: 0%
 3. Years in loan term: 15 years

4. **Forgiveness:** If all conditions of the loan agreement are met, one-third of the loan will be forgiven in five-year increments so that at the end of the fifteenth (15) year the loan is fully forgiven. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan will be forgiven.
5. **Repayment:** Monthly payments are not required.
6. **Default:** The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, County SHIP mortgage requirements, and repayment provisions, and certify that the unit assisted will be their primary residence.

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

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

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

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

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

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

1. Must provide proof of homeowner’s insurance or attestation of no insurance.
2. Property taxes must be current at the time of application and closing.
3. If applicable, must file a claim for and use proceeds from insurance and/or FEMA as the first option.
4. Where the unit and land are owned by the same person, the unit assisted must be owner-occupied and, have applied for, or already be homesteaded as the primary residence. Owner-occupied manufactured homeowners renting their lot may also apply for assistance.
5. **Verification of US Citizenship or Permanent Residency Status:** All borrowers must submit

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

6. Asset Cap or Liquid Assets: All applicants will be limited to a cash or liquid asset of \$30,000.00 upon completion, and rehabilitation assistance. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared disaster.
7. Primary Residence: Documentation used for verification of primary residence includes, but is not limited to: homestead exemption, utility bill(s), or driver's license.

- g. Sponsor Selection Criteria:** The County will issue a notice of Grant Application for SHIP funding for Owner Occupied Repair assistance from non-profit/for-profit organizations.

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

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

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

- h. Additional Information:** Manufactured homes will only be eligible for housing assistance if owner occupied, is affixed to the ground, the land is (a) owned and homesteaded by the occupant or (b) leased/rented by the homeowner. Manufactured homes constructed after June 1994 are considered eligible housing pursuant to Section 420.9071 (9), Florida Statute. The repairs must not exceed 90% of the value of the existing property and residence, and all repairs are within existing codes for the property. For an owner-occupied mobile or manufactured home on land that is leased, a State of Florida Vehicle Certificate of Title will list Collier County Board of County Commissioners on the title as the security interest in the unit.

Homeowner award may include up to \$75,000 for rehabilitation expenses, up to 5% project delivery cost, and up to \$15,000 for relocation expenses if necessary

Homeowners may receive additional Rehabilitation funding provided it has been at least three (3) years since the last rehabilitation. Disaster-related funding is exempt from this restriction.

C. Locally Declared Emergency Response Assistance and Emergency Housing Repair & Housing Resilience	Code 5,6 & 16
--	--------------------------

a. 1. Summary: Locally Declared Emergency Response Assistance

a. SHIP funds will be awarded to households affected by a locally declared emergency who need assistance covering costs not paid by homeowner’s insurance, or for those without insurance coverage. Eligible expenses may include fees for tree and debris removal, correction of immediate minor code violations, tipping fees, and dumpster rentals, or any other fees or costs that are not otherwise covered through homeowner’s or flood insurance. Before any funds can be expended under the SHIP Program for an event, the Board must first declare a Local Emergency at a public hearing.

a. 2. Summary: Emergency Housing Repair & Housing Resilience

SHIP funds will be awarded to owner-occupied households in need of rehabilitation, and/or repair of their home related to a dire situation that needs to be mitigated immediately. Eligible rehabilitation and repair are:

- Remediation of an immediate health hazard to the occupants;
- Elimination of a developing threat to the dwelling or infrastructure;
- Structural elevation, rehabilitation, impact windows, doors, and/or waterproofing of the structure or critical components to comply with the local housing code and with Chapter 553. F.S. and;
- Improving the home’s resilience to the impact of a future disaster.

SHIP funds may be awarded to applicants requiring emergency power generator installation if 1) A member of the household meets the Special Needs set-aside criterion, and 2) A written statement from a healthcare provider indicates that electricity is a bona fide medical necessity.

Proof of insurance claim must be submitted, if applicable. SHIP funds may also be awarded to pay the Homeowner’s Insurance Policy and/or Flood Insurance Policy for one year, if no insurance is in place at the time of the award. Homeowner’s insurance and Flood insurance a grants with no recapture terms.

SHIP funds may be used to assist with the payment of relocation and storage/moving costs associated with the rehabilitation of the residence.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Very Low, Low, and Moderate

d. 1. Maximum award: \$ 10,000 Locally Declared Emergency Response Assistance

2. Maximum award: \$100,000 Emergency Housing Repair & Housing Resilience

e. 1. Terms: Locally Declared Emergency Response Assistance

(a) Grant: Funds will be awarded as a grant with no recapture terms. The terms of an award under other strategies, if used in conjunction, will apply to the other strategies.

- (b) Interest Rate: N/A
- (c) Years in loan term: N/A
- (d) Forgiveness: N/A
- (e) Default: N/A

e. 2. Terms: Emergency Housing Repair & Housing Resilience

- (a) 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and promissory note.
- (b) 2. Interest Rate: 0%
- (c) 3. Years in loan term: 15 years
- (d) 4. Forgiveness: If all conditions of the loan agreement are met, one-third of the loan will be forgiven in five-year increments so that at the end of the fifteenth (15) year, the loan is fully forgiven. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan will be forgiven.
- (e) Repayment: Monthly payments are not required.
- (f) Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable. Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, County SHIP mortgage requirements, and repayment provisions, and certify that the unit assisted will be their primary residence.

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

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

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

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

f. 1. Locally Declared Emergency Response Assistance-Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with the following additional requirements:

- (a) Must provide proof of homeowner's insurance or attestation of no insurance, if applicable.
- (b) If applicable, homeowners must file a claim for and use proceeds from insurance as the

- (c) Must complete an FHFC-approved “Disaster Self-Declaration of Income” form, if applicable. Where the unit and land are owned by the same person, the unit assisted must be owner-occupied and have applied for, or already be homesteaded, as the primary residence. Owner-occupied manufactured homeowners renting their lot may also apply for assistance.
- (d) Verification of US Citizenship, Permanent Residency Status, or qualified non-citizens as aligned with FEMA. All borrowers must submit one of the following: a U.S. Passport, a U.S. Birth Certificate, a U.S. naturalization document, a permanent resident card, or proof of immigration status.
- (e) Primary Residence: Documentation used for verification of primary residence includes, but is not limited to, lease, paystubs, homestead exemption, utility bill(s), or driver’s license.

f. 2. Emergency Housing Repair & Housing Resilience-Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis, with the priorities for Special Needs, Essential Services Personnel, and income groups as described in Section I, Program Details, of this plan.

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

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

g. 1. Locally Declared Emergency Response Assistance-Sponsor Selection Criteria: N/A.

g. 2. Emergency Housing Repair & Housing Resilience-Sponsor Selection Criteria: The County will issue a notice of Grant Application for SHIP funding for Emergency Housing Repair and Resilience assistance from non-profit/for-profit organizations.

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

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

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

- h. 1. Locally Declared Emergency Response Assistance-Additional Information:** Residents using this strategy during a locally declared emergency are required to submit a lease agreement or mortgage statement for each approved local emergency response event. Payment(s) will be paid directly to the service provider, a licensed contractor, or a licensed business on behalf of the applicant. The applicant may be reimbursed directly if they provide proof of payment and invoice, and/or receipt. Manufactured homes constructed after June 1994 are considered eligible housing pursuant to Section 420.9071 (9), Florida Statute. Residents will need to provide documentation to demonstrate a relationship and direct impact on the locally declared emergency.

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

- h. 2. Additional Information:** Manufactured homes will be eligible for housing assistance only if the home is owner-occupied, is affixed to the ground, and the land is (a) owned and homesteaded by the occupant or (b) leased/rented by the homeowner. Manufactured homes constructed after June 1994 are considered eligible housing pursuant to Section 420.9071 (9), Florida Statute. The repairs must not exceed 90% of the value of the existing property and residence, and all repairs are within existing codes for the property. For an owner-occupied mobile or manufactured home on land that is leased, a State of Florida Vehicle Certificate of Title will list the Collier County Board of County Commissioners on the title as the security interest in the unit.

Homeowners may receive up to \$100,000 for rehabilitation expenses, up to 5% project delivery cost, and up to \$15,000 for relocation, if necessary, and storage/moving expenses if necessary.

Homeowners may receive additional Rehabilitation funding provided it has been at least three (3) years since the last rehabilitation. Disaster Assistance and Local Declared Emergency Response Assistance-related funding is exempt from this restriction.

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

- a. Summary:** SHIP funds will be awarded to homeowners in need of demolition and replacement of manufactured housing. This strategy will be used in place of rehabilitation when costs to repair the home are determined to exceed 51% of the home's value, as determined by the Collier County Property Appraiser office or the structure must be certified by the SHIP inspector as not suitable for rehabilitation. The goal is to prevent the imminent displacement of homeowners due to distressed conditions, encourage revitalization, and increase the supply of safe, decent, and sanitary housing. Awards made under this strategy will not exceed 20% of the County's allocation.
- i. The property site must be suitable for demolition/replacement. Loans for assistance may include costs related to all eligible demolition activities, debris removal, permits, transportation, installation, inspections by the sponsor, work write-ups, sales tax, recording fees, and project delivery fees.
 - ii. Costs may include a one-time annual premium payment of a Homeowner's insurance and/or Flood Insurance Policy for homeowners not covered under an insurance policy at the time of home replacement.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: \$200,000.

e. Terms:

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

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

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

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

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

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

- g. **Sponsor Selection Criteria:** The County will issue a Request for Proposals for SHIP funding for demolition and replacement of manufactured housing from non-profit/for-profit organizations.

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

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

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

- h. **Additional Information:**

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

1. For manufactured homes not located on leased or rental land, ownership must be a fee simple estate at the time of closing with the name of the applicants on the title.
2. Property taxes must be current at the time of application and closing. Delinquent property taxes are a basis for denial.
3. The value after replacement may not exceed the SHIP maximum allowable purchase price for existing homes.

4. The replacement housing shall be consistent with the replacement housing shall be consistent for the family household size and meet all requirements of the management or association covenants or bylaws. The homeowner may choose the most suitable replacement housing to meet their needs.
5. The existing home must be damaged or in disrepair to the extent that the home is condemned by Collier County Growth Management Community Development Department, the Department of Health, or the County’s third-party inspector/general contractor.
6. Must provide proof of homeowner’s insurance or attestation of no insurance.
7. If applicable, must file a claim for and use proceeds from insurance as the first option.
8. If applicable, must complete an FHFC-approved “Disaster Self-Declaration of Income” form, if this strategy is used during a declared disaster.
9. Where the unit and land are owned by the same person, the unit assisted must be owner-occupied and have applied for, or already be homesteaded as the primary residence. Owner-occupied manufactured homeowners renting their lot may also apply for assistance.
10. Verification of US Citizenship or Permanent Residency Status: All borrowers must submit one of the following: U.S. Passport, Birth Certificate, naturalization, and or permanent residence card.
11. Asset Cap or Liquid Assets: All applicants will be limited to a cash or liquid asset of \$30,000.00 upon completion of the demolition and replacement assistance. This asset cap applies to all SHIP strategies. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared disaster.
12. Primary Residence: Documentation used for verification of primary residence includes, but is not limited to homestead exemption, utility bill(s), or driver’s license.
13. Homeowner may receive up to \$200,000 for construction, 5% for project delivery, and up to \$15,000 for relocation/moving/storage expenses, and \$10,000 for Homeowners’ and/or flood insurance if necessary

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

E. Disaster Assistance	Codes 5 & 16
-------------------------------	-------------------------

a.	<p>Summary: Disaster Assistance aids households in incorporated or unincorporated Collier County in the aftermath of a disaster as declared by the President of the United States or Governor of the State of Florida, to include households that were displaced or financially impacted in another disaster-affected area and then relocated to Collier County after the disaster event. This strategy will only be funded and implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by the Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:</p> <ol style="list-style-type: none"> 1. Purchase of emergency supplies for eligible households to weatherproof damaged homes. 2. Interim repairs to avoid further damage; tree and debris removal required to make the
-----------	---

- individual housing unit habitable.
3. Construction of wells and septic or repair of existing wells and septic systems where public water and/or sewer are not available.
 4. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
 5. Security deposit and additional move-in deposits or fees listed in a lease for eligible recipients who have been displaced from their homes due to a disaster or have experienced a financial impact directly related to the storm.
 6. Temporary Rental and/or relocation assistance for eligible recipients who have been displaced from their homes due to a disaster or have experienced a financial impact directly related to the storm.
 7. Temporary Rental and/or relocation assistance for households with a mortgage that have been displaced due to the disaster while their home is being repaired. This may be in Collier County or outside Collier County due to limited availability post-disaster.
 8. Temporary mortgage payments and utility payments for homesteaded homeowners directly financially impacted by a disaster.
 9. Foreclosure prevention services and housing counseling.
 10. Relocation and moving expenses, if necessary.
 11. One-time full premium payment of a Homeowner's and/or Flood Insurance Policy for homeowners not covered under an insurance policy at the time of a disaster.
 12. Hotel or Motel or short-term Rental (VRBO/Airbnb payments for up to 90 days) for recipients displaced and in need of temporary housing until their home and/or rental unit is repaired OR a new unit is secured (Daily lodging rates will be pursuant to U.S General Services Administration (GSA) published rates at the time of the Disaster). This may be provided in Collier County or outside due to limited availability post-disaster.
 13. Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster. Below see reference f.3. for disaster income "Disaster Self-Declaration of Income" requirements.
 14. Other activities as proposed by the county and approved by Florida Housing Finance Corporation.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: \$20,000

e. Terms:

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

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

1. Must provide proof of homeowner’s insurance or attestation of no insurance, if applicable.
2. If applicable, homeowners must file a claim for and use proceeds from insurance and/or FEMA as the first option.
3. Must complete an FHFC-approved “Disaster Self-Declaration of Income” form, if applicable. Where the unit and land are owned by the same person, the unit assisted must be owner-occupied and, have applied for, or already be homesteaded as the primary residence. Owner-occupied manufactured homeowners renting their lot may also apply for assistance.
4. Verification of US Citizenship, Permanent Residency Status or qualified non-citizens as aligned with FEMA. All borrowers must submit one of the following: U.S. Passport, U.S. Birth Certificate, U.S. naturalization document, permanent resident card or proof of immigration status.
5. Primary Residence: Documentation used for verification of primary residence includes, but is not limited to lease, paystubs, homestead exemption, utility bill(s), or driver’s license.

g. Sponsor Selection Criteria: N/A.

h. Additional Information: Residents using this strategy during a disaster are required to submit lease agreements, mortgage statements, past due notices if impacted by a disaster or proper invoices and receipts as applicable for each approved disaster activity above. Mortgage, Rent, Utility, and Counseling payments will be made directly to a landlord, financial institution, utility company or contracted community partner. Reimbursement for other Disaster Assistance expenses will require invoices and paid receipts, proof of insurance deductible, and proof of FEMA funds, as appropriate. Payments will be made to the service provider, community partner, or resident. Manufactured homes constructed after June 1994 are considered eligible housing pursuant to Section 420.9071 (9), Florida Statute. Residents will need to provide documentation to demonstrate a relationship and direct impact to the declared disaster, such as an approved FEMA letter, building permits, proof of loss of property, and/or loss of income

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

F. New Construction Assistance	Code 10
---------------------------------------	----------------

<p>a. Summary: SHIP funds may be provided to organizations to be used for costs including, but not limited to, land acquisition, infrastructure, landscape and development costs, and all associated fees and permits for single-family housing for resale to eligible home buyers in incorporated or unincorporated Collier County. The units may be constructed on infill lots or as a part of a larger development. The funds awarded to the Sponsor will be passed through to the eligible buyer as down payment assistance.</p>

- b. Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served:** Very low, low, and moderate
- d. Maximum award (per unit for Sponsor and buyer):** \$100,000/unit
- e. Terms: - For the Sponsor:**
 - 1. Repayment loan/grant: Deferred Loan secured by a note and mortgage.
 - 2. Interest Rate: 0%
 - 3. Years in loan term for Sponsor: 18 months
 - 4. Forgiveness: The Sponsor's obligation is forgiven upon the successful sale of the unit to an eligible homebuyer with the benefit being passed to the buyer in the form of a reduced sales price or a seller's credit.
 - 5. Repayment: No monthly payments are required.
 - 6. Default: If the property has not been successfully sold to an income-qualified buyer within 18 months of the date the mortgage and promissory note are entered into, the entire amount is due and payable to the County.

Terms - For the Eligible Homebuyer:

- 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and promissory note.
- 2. Interest Rate: 0%
- 3. Years in loan term: 30 years
- 4. Forgiveness: If all conditions of the loan are met, then the loan is forgiven after 30 years. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan will be forgiven.
- 5. Repayments: No monthly payments are required.
- 6. Default: The loan will be determined to be in default and due and payable if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable. Persons who qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, County SHIP mortgage requirements, and repayment provisions, and certify that the unit assisted will be their primary residence.

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

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

The county reserves the right to foreclose if the homeowner does not repay the loan as noted above. If the home is foreclosed on by a superior mortgage holder, the county may attempt to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

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

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

1. Applicants must complete a HUD approved Homebuyer Education Program and provide a copy of the certification to the Sponsor prior to closing on a property. The certificate must be dated prior to the SHIP award date and be good through closing.
2. Verification of US Citizenship or Permanent Residency Status: All borrowers must submit one of the following: U.S. Passport, Birth Certificate, naturalization, and or permanent residence card.
3. Asset Cap or Liquid Assets: All beneficiaries will be limited to a cash or liquid asset of \$30,000.00 upon completion of their new construction assistance. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared disaster.

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

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

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

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

- h. Additional Information:** N/A

G. Rental Rehabilitation	Code 14
---------------------------------	----------------

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

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: \$300,000-Single-Family -1 to 4 dwelling units, \$75,000 per unit
 \$1,000,000-Multi-Family-5 or more dwelling units, \$50,000 per unit

- 1-4 units assisted: 1 special needs, 1 Very Low-income person
- 5-10 units assisted: 2 special needs, 3 very low income and 2 low income
- 11-20 units assisted: 3 special needs, 4 very low, 3 low income
- 20 or more units assisted: 4 special needs, 6 very low income and 5 low income

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be made available by loans secured by a subordinate mortgage, promissory note, and a land use restriction agreement placed on the property being rehabilitated.
2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Repayment: Monthly payments are not required.
5. Forgiveness: If all conditions of the loan are met the loan is forgiven at the end of the 30th year.
6. Default: Loan default will be triggered by any of the following actions:
 - i. Sale - if proceeds are not enough to pay off the mortgage note then the property owner (not-for-profit or for-profit or landlord) may contact the county regarding a settlement amount of the SHIP loan.
 - ii. Title transfer - either voluntary or by operation of law, divested of title by judicial sale, levy, or other proceedings, including foreclosure or Deed in Lieu.
 - iii. Refinance - a refinance of the first mortgage may be approved without repayment if the request is submitted in writing and the refinance is at a lower fixed rate and/or term with no cash-out.
 - iv. Change in use - Property no longer serves the intended population.

f. Recapture: Eligible Sponsors that offer rental housing for sale before the end of the 30-year term must give First Right of Refusal to other eligible nonprofit sponsors for purchase per Section 420.9075(5)(i) Florida Statutes.

g. Tenant Selection Criteria: Units receiving assistance must be reserved on a first-qualified, first-served basis for income-eligible residents. Sponsor will be required to assist the minimum

number of special need, low and very low-income persons in accordance with the table in section d-. Maximum award.

- h. Sponsor Selection Criteria:** Non-profit/for-profit housing sponsors or landlords will be evaluated using established evaluation and selection criteria.

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

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

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

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

H. Rental Acquisition	Code 20
------------------------------	----------------

a.	Summary: The program is designed to acquire rental units within Collier County. The sponsor must purchase units in Collier County to create rental opportunities for very-low-, low-, - income tenants and Special Needs households as defined in 420.0004 (13).
-----------	---

- b. Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served:** Very low-income, and low-income
- d. Maximum award:** \$ 1,000,000 per property, as identified by the Collier County Property Appraiser.
- 1-4 units assisted: 1 special needs, 1 Very Low-income person
 - 5-10 units assisted: 2 special needs, 3 very low income and 2 low income
 - 11-20 units assisted: 3 special needs, 4 very low, 3 low income
 - 21 or more units assisted: 4 special needs, 6 very low income and 5 low income

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be made available by loans secured by a subordinate mortgage, promissory note, and land use restriction agreement placed on the property acquired.
2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Repayment: Monthly payments are not required.
5. Forgiveness: If all conditions of the loan are met, then the loan is forgiven after 30 years.
6. Default: Repayment of the loan is required in full under the following conditions:
 - i. Sale: if proceeds are not enough to pay off the promissory note, then the property owner (non-profit or for-profit) may contact the County regarding a settlement amount of the SHIP loan.
 - ii. Title transfer: either voluntarily or by operation of law, divested of title by judicial sale, levy, or other proceedings, including foreclosure or Deed in Lieu.
 - iii. Refinance: a refinance of the first mortgage may be approved without repayment if the request is submitted in writing and the refinance is at a lower fixed rate and/or term, with no cash-out.
 - iv. Property will no longer serve the intended target population.

f. Recapture: Eligible Sponsors that offer rental housing for sale before the end of the 30-year term must give First Right of Refusal to other eligible nonprofit sponsors for purchase per Section 420.9075(5)(i) Florida Statutes.

g. Tenant Selection Criteria: Tenants will be selected on a first-qualified, first-served basis. Sponsor will be required to assist the minimum number of special need, low and very low-income persons in accordance with the table below however, the County reserves the right to request additional units.

h. Sponsor Selection Criteria: Non-profit/for-profit housing sponsors will be evaluated using established evaluation and selection criteria.

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

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

i. Additional Information: Once the acquisition is completed, the sponsor shall ensure all eligible tenants who occupy the units on the subject property will be income-qualified on an annual basis during the thirty-year (30) loan term. This strategy may be used with Strategy G. Rental Rehabilitation.

I. Rental Development	Code 21
<p>a. Summary: Funds will be awarded to developers of affordable rental units for construction, impact fees, and land acquisition financing through other state or federal housing programs to construct affordable rental units in incorporated or unincorporated Collier County. This funding is intended to be used as gap financing required for the project. In cases where a smaller development (less than 50 units) is being proposed that includes Special Needs units, the County may choose to provide a larger amount of the overall financing.</p>	

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award:

1. \$1,000,000 per development with 50 units or less, which includes at least two (2) special needs units, at least four (4) 50% AMI very low-income units and the remaining units at 120% AMI low-income units.
2. \$1,500,000 per development with 50 units or less, which includes at least three (3) Special Needs units, at least eight (8) 50% AMI very low-income units and the remaining units at 120% AMI low-income units
3. \$2,000,000 per development with over 50 units, which includes at least six (6) Special Needs units, at least ten (10) 50% AMI very-low-income units and the remaining units at 120% AMI low-income units.

e. Terms:

1. Repayment loan/deferred loan/grant:
 - a. For-profit developers, funds will be awarded as a loan secured by a recorded subordinate mortgage, promissory note, and land use restriction agreement, against the property.
 - b. Non-profit developers, funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage, promissory note, and land use restriction agreement, against the property.
2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Forgiveness:
 - i. For for-profit developers, the loan is due and payable at the end of the term unless the County negotiates an extended loan term to secure affordable rental units in the best interest of the County's residents.
 - ii. For Non-profit developers, one-third of the principal loan balance is forgiven every ten years through the thirty (30) year term.
5. Repayment: Monthly payments are not required.
6. Default: For all awards, the outstanding balance will be due and payable, and a default will be determined if any of the following occurs:
 - i. Sale: if proceeds are not enough to pay off the promissory note then the property owner (not-for-profit or for-profit) may contact the county regarding a settlement

- amount of the SHIP loan.
- ii. Title transfer: either voluntary or by operation of law, divested of title by judicial sale, levy or other proceedings, including foreclosure or Deed in Lieu.
- iii. Refinance: a refinance of the first mortgage may be approved without repayment if the request is submitted in writing and the refinance is at a lower fixed rate and/or term with no cash-out.
- iv. Property will no longer serve the intended target population.

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

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

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

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

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

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

J.	Community Land Trust Acquisition & Development	Code 9,10
-----------	---	------------------

a.	<p>Summary: Summary: Funds will be awarded to Community Land Trust (CLT) as a cost pay down reducing the base sales price for or the acquisition of new and existing homes that are sited on land that is, or will be, owned by a CLT. Assisted homes will be for sale to eligible first-time homebuyers. Funds may be used for acquisition (including land), soft costs, financing, buydown, developer fees, and all other eligible acquisition costs.</p>
-----------	--

- b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. **Income Categories to be served:** Very low, Low
- d. **Maximum award:** \$400,000: \$250,000 for the purchase of existing single-family home(s) and \$150,000 for land acquisition
- e. **Terms - Sponsor Terms:**
 - 1. **Repayment loan/deferred loan/grant:** Funds will be awarded as deferred payment loans secured by recorded LURA, mortgages, and notes.
 - a. SHIP funds will be awarded as a deferred loan secured by a recorded mortgage and note for the acquisition, and other eligible costs related to the acquisition, and improvements (home), not to include the underlying land, 100% shall be converted to a mortgage and retained as a permanent subsidy to the benefit of the eligible initial and subsequent buyer.
 - b. When applicable, SHIP funds will be awarded as a deferred loan secured by a recorded mortgage and note for the acquisition of the underlying land, which will not be converted into a mortgage with the eligible buyer and will be forgiven =to be retained as permanent subsidy for future buyers. The value of the land for award purposes shall be determined by the purchase price of the land and the number of units sited/constructed on the land.
 - 2. **Interest Rate:** 0%
 - 3. **Years in loan term:** 18 months
 - 4. **Forgiveness:** If the loan(s) is in good standing upon the sale of the property to an eligible homebuyer, the County will release the lien and any restrictive covenant(s) with the Sponsor/CLT.
 - 5. **Repayment:** Full payment of the loan is due upon the earlier of:
 - a. The house is not sold to an eligible buyer prior to the end of the 18 months loan term; or
 - b. If the Sponsor/CLT sells or divests title to the land.
 - 6. **Default:** The loan(s) will be in default if the Sponsor/CLT fails to construct and sell the assisted unit(s) to an eligible buyer and execute a ground lease within the contractual timeframe. The County will recapture the subsidy and/or property if the housing has not been completed within the term of the recorded Mortgage Agreement(s). Full payment of the loan is due upon the earlier of:
 - The house is not sold to an eligible buyer prior to the end of the 18-month loan term; or
 - Full payment is required when the house is sold to an eligible buyer. If the Sponsor/CLT sells or divests title to the land.

Terms - Recipient

- 1. **Repayment loan/deferred loan/grant:** Funds will be awarded as a deferred payment loan secured by a recorded mortgage and note totaling SHIP cost associated with the acquisition, development, and other eligible costs related to the improvements (home), that is assumable or originates as new at resale by each subsequent income qualified purchaser with prior approval by the CLT. The security interest provided shall be solely on the home and improvements, not the underlying land.

2. **Interest Rate:** 0%
3. **Years in loan term:** 30 years Forgiveness: If the loan remains in good standing, assistance will be forgiven at the end of the loan term but will be retained as a permanent subsidy via the CLT ground lease which will survive the term of the loan and will address the requirements for residency, resale price, subsequent buyer's income eligibility as well as to assure that units served remain affordable in perpetuity.
4. **Repayment:** Not required if the loan is in good standing.
5. **Default:** The loan will be determined to be in default if any of the following occurs:
 - Sale, transfer, or conveyance of the property to a buyer that was not pre-approved or deemed eligible pursuant to the requirements of this strategy by the CLT.
 - However, it shall not be an event of default if the loan is assumed by an income-eligible homebuyer, if the assumed loan is reflected in the contract for sale, and if the sale is approved by the CLT to ensure the assisted home remains affordable in perpetuity.
 - Conversion to a rental property.
 - Loss of homestead exemption status or failure to occupy the home as primary residence.
 - Unit is refinanced (includes home equity loans or lines of credit) without prior authorization from the CLT.
 - In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an eligible heir who will occupy the home as a primary residence as established in the ground lease. If the legal heir does not comply or qualify, the heir may, within six months of becoming legal owner, sell the unit at the resale restricted price to an income-eligible buyer who can assume the mortgage and note, as approved by the CLT. Otherwise, the transfer of ownership is considered default, and the outstanding balance will be due and payable.

If any of these occur, the outstanding balance will be due and payable unless otherwise noted.

If a superior mortgage holder accelerates the loan or forecloses upon the home, the County will attempt to obtain repayment of funds via the legal process if the County determines that adequate funds may be available to justify pursuing repayment.

f. Recipient Selection Criteria:

1. Applicants will be ranked for assistance based first on priorities established in part "1" of the first section of this plan and then on a first-qualified, first-served basis.
2. CLT homebuyers must complete a homebuyer education class that contains a community land trust component and/or session with the CLT in addition to a homebuyer education class that requires CLT buyers to demonstrate and attest to a clear understanding of the terms of community land trust homeownership.
3. First mortgage lender approval, if applicable.

g. Sponsor Selection Criteria: Applications from potential sponsors/CLTs will be reviewed on an ongoing basis. The criteria to select sponsors may include, but is not limited to, the following:

1. Community land trusts that meet the definition of a “community land trust” under section 193.018 of the Florida Statutes. Preference will be given to CLTs who have been certified or are in the process of certification by the Florida Community Land Trust Institute.
2. Quantity and quality of experience in affordable housing development;
3. Experience in developing and/or stewarding CLT homes for permanent affordability;
4. Financial strength of the sponsor, including the ability to leverage funds from other sources;
5. Ability of the sponsor to complete the project by deadlines established by the City/County; and
6. Capacity of the sponsor; and
7. Contract for sale/conveyance or site control.

h. Additional Information:

Subsidy for the acquisition, development, construction and rehabilitation of units, new or existing, will be awarded at the maximum amount to reduce the base price dollar-for-dollar for initial and subsequent homebuyers via the CLTs stewardship of the ground lease.

This type of assistance may first require that the CLT take ownership of the property (land & existing improvements) and sell the improvements and enter into a ground lease with the eligible buyer.

Please see Exhibit K for additional instructions and information for CLT purchases.

Section III. LHAP Incentive Strategies

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

A. Expedited Permitting

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

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

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

B. Ongoing Review Process

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

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

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

C. Other Incentive Strategies Adopted:

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

An Affordable Housing Density Bonus Agreement must be submitted and approved by the Collier County Board of County Commissioners as provided for in the Collier County Land Development Code, § 2.06.00. Improvements to the Affordable Housing Density Bonus (AHDB) program were approved via Ordinance 2019-02.

2. Inventory of Locally Owned Public Lands Suitable for Affordable Housing.
Collier County prepares an inventory of all real property owned by Collier County that may be appropriate for use as affordable housing in accordance with Sec. 125.379 F.S. every three years.

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

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan
- B. Timeline for Estimated Encumbrance and Expenditure
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan
- D. Signed LHAP Certification
- E. Signed, dated, witnessed, or attested adopting resolution
- F. Ordinance: (If changed from the original creating ordinance)
- G. Interlocal Agreement

- H. Short Sale Policy & Short Sale Application
- I. Essential Personnel Certification
- J. Subordination Policy & Subordination Request Form
- K. CLT Acquisition & Development Instructions and Information

Collier County SHIP Budget

Fiscal Year 2025 - 2026	
Estimated SHIP Funds for Fiscal Year:	\$ 3,026,866.00
Salaries and Benefits	\$ 254,256.74
Office Supplies and Equipment	\$ 4,540.30
Travel Per diem Workshops, etc.	\$ 7,567.17
Advertising	\$ 3,026.87
Other	\$ 33,295.53
Total	\$ 302,686.60
Admin %	10%
Project FUNDS	\$ 2,724,179.40

Fiscal Year 2026 - 2027	
Estimated SHIP Funds for Fiscal Year:	\$ 3,178,209.00
Salaries and Benefits	\$ 266,969.56
Office Supplies and Equipment	\$ 4,767.31
Travel Per diem Workshops, etc.	\$ 7,945.52
Advertising	\$ 3,178.21
Other	\$ 34,960.30
Total	\$ 317,820.90
Admin %	10%
Project FUNDS	\$ 2,860,388.10

Fiscal Year 2027 - 2028	
Estimated SHIP Funds for Fiscal Year:	\$ 3,337,119.00
Salaries and Benefits	\$ 280,318.00
Office Supplies and Equipment	\$ 5,005.68
Travel Per diem Workshops, etc.	\$ 8,342.80
Advertising	\$ 3,337.12
Other	\$ 36,708.31
Total	\$ 333,711.90
Admin %	10%
Project FUNDS	\$ 3,003,407.10

EXHIBIT B

Timeline for SHIP Expenditures

Collier County Board of County Commissioners

_____ affirms that funds allocated for these fiscal years will
 (local government)
 meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
2025-2026	6/30/2027	6/30/2028	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030

If funds allocated for these fiscal years is not anticipated to meet expenditure deadlines, Florida Housing Finance Corporation should be notified according to the following dates:

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to robert.dearduff@floridahousing.org and include:

1. A statement that “(city/county) requests an extension to the expenditure deadline for fiscal year _____.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan/timeline of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended.

Other Key Deadlines:

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2025-2026												
Name of Local Government:												
Estimated Funds (Anticipated allocation only):			\$ 3,026,866									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
2	Purchase Assistance	Yes	1	\$100,000	2	\$80,000	1	\$70,000	\$330,000.00	\$0.00	\$330,000.00	4
3	Owner-Occupied Rehabilitation	Yes	3	\$75,000	2	\$75,000	1	\$69,000	\$444,000.00	\$0.00	\$444,000.00	6
5,6 & 16	Emergency Housing Repair & Housing Resilience/Local Declared Emergency Response Assistance	Yes	1	\$100,000	1	\$100,000	0	\$0	\$200,000.00	\$0.00	\$200,000.00	2
4	Demolition & Replacement of Manufactured Housing	Yes	1	\$200,000	1	\$200,000	0	\$0	\$400,000.00	\$0.00	\$400,000.00	2
5 & 16	Disaster Assistance	Yes	2	\$30,000	2	\$30,000	1	\$30,000	\$150,000.00	\$0.00	\$150,000.00	5
10	New Construction Assistance	Yes	3	\$100,000	9	\$100,000	0	\$100,000	\$1,200,000.00	\$0.00	\$1,200,000.00	12
9,10	Community Land Trust Acquisition & Development	No	0	\$400,000	0	\$400,000	0	\$400,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		11		17		3		\$2,724,000.00	\$0.00	\$2,724,000.00	31
Purchase Price Limits:			New	\$ 748,837	Existing	\$ 748,837						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14	Rental Rehabilitation	Yes	0	\$300,000	0	\$300,000	0	\$300,000	\$0.00	\$0.00	\$0.00	0
20	Rental Acquisition	No	0	\$1,000,000	0	\$1,000,000	0	\$1,000,000	\$0.00	\$0.00	\$0.00	0
21	Rental Development	Yes	0	\$1,000,000	0	\$1,000,000	0	\$1,000,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees			\$ 302,687		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds				\$ 3,026,687		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		90.0%	OK
Homeownership % (65% requirement)		90.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 985,000	32.5%	OK
Low Income (30% requirement)	\$ 1,570,000	51.9%	OK
Moderate Income	\$ 169,000	5.6%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:												
Estimated Funds (Anticipated allocation only):			\$ 3,178,209									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
2	Purchase Assistance	Yes	1	\$100,000	2	\$80,000	1	\$70,000	\$330,000.00	\$0.00	\$330,000.00	4
3	Owner-Occupied Rehabilitation	Yes	3	\$75,000	2	\$75,000	1	\$75,000	\$450,000.00	\$0.00	\$450,000.00	6
5,6 & 16	Emergency Housing Repair & Housing Resilience/Local Declared Emergency Response Assistance	Yes	1	\$30,000	0	\$100,000	0	\$0	\$30,000.00	\$0.00	\$30,000.00	1
4	Demolition & Replacement of Manufactured Housing	Yes	0	\$200,000	0	\$200,000	0	\$0	\$0.00	\$0.00	\$0.00	0
5 & 16	Disaster Assistance	Yes	2	\$30,000	2	\$30,000	1	\$30,000	\$150,000.00	\$0.00	\$150,000.00	5
10	New Construction Assistance	Yes	3	\$100,000	9	\$100,000	0	\$100,000	\$1,200,000.00	\$0.00	\$1,200,000.00	12
9,10	Community Land Trust Acquisition & Development	No	0	\$400,000	0	\$400,000	0	\$400,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		10		15		3		\$2,160,000.00	\$0.00	\$2,160,000.00	28
Purchase Price Limits:			New	\$ 748,837	Existing	\$ 748,837						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14	Rental Rehabilitation	Yes	0	\$300,000	0	\$300,000	0	\$300,000	\$0.00	\$0.00	\$0.00	0
20	Rental Acquisition	No	0	\$1,000,000	0	\$1,000,000	0	\$1,000,000	\$0.00	\$0.00	\$0.00	0
21	Rental Development	Yes	1	\$700,000	0	\$1,000,000	0	\$1,000,000	\$700,000.00	\$0.00	\$700,000.00	1
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		1		0		0		\$700,000.00	\$0.00	\$700,000.00	1
	Administration Fees			\$ 317,821		10%		OK				
	Home Ownership Counseling			\$ -								

Total All Funds			\$ 3,177,821	OK								
------------------------	--	--	--------------	----	--	--	--	--	--	--	--	--

Set-Asides

Percentage Construction/Rehab (75% requirement)		90.0%	OK
Homeownership % (65% requirement)		68.0%	OK
Rental Restriction (25%)		22.0%	OK
Very-Low Income (30% requirement)	\$ 1,415,000	44.5%	OK
Low Income (30% requirement)	\$ 1,270,000	40.0%	OK
Moderate Income	\$ 175,000	5.5%	

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2027-2028

Estimated Funds (Anticipated allocation only):		\$ 3,337,119											
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units	
	Homeownership												
2	Purchase Assistance	Yes	2	\$100,000	1	\$80,000	1	\$70,000	\$350,000.00	\$0.00	\$350,000.00	4	
3	Owner-Occupied Rehabilitation	Yes	3	\$75,000	2	\$75,000	1	\$75,000	\$450,000.00	\$0.00	\$450,000.00	6	
5,6 & 16	Emergency Housing Repair & Housing Resilience/Local Declared Emergency Response Assistance	Yes	1	\$13,000	1	\$100,000	0	\$0	\$113,000.00	\$0.00	\$113,000.00	2	
4	Demolition & Replacement of Manufactured Housing	Yes	0	\$200,000	1	\$200,000	0	\$0	\$200,000.00	\$0.00	\$200,000.00	1	
5 & 16	Disaster Assistance	Yes	0	\$30,000	2	\$30,000	1	\$30,000	\$90,000.00	\$0.00	\$90,000.00	3	
10	New Construction Assistance	Yes	3	\$100,000	9	\$100,000	0	\$100,000	\$1,200,000.00	\$0.00	\$1,200,000.00	12	
9,10	Community Land Trust Acquisition & Development	No	0	\$400,000	0	\$400,000	0	\$400,000	\$0.00	\$0.00	\$0.00	0	
									\$0.00	\$0.00	\$0.00	0	
									\$0.00	\$0.00	\$0.00	0	
									\$0.00	\$0.00	\$0.00	0	
	Total Homeownership		9		16		3		\$2,403,000.00	\$0.00	\$2,403,000.00	28	
Purchase Price Limits:			New	\$ 748,837	Existing	\$ 748,837							

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14	Rental Rehabilitation	Yes	1	\$300,000	1	\$300,000	0	\$300,000	\$600,000.00	\$0.00	\$600,000.00	2
20	Rental Acquisition	No	0	\$1,000,000	0	\$1,000,000	0	\$1,000,000	\$0.00	\$0.00	\$0.00	0
21	Rental Development	Yes	0	\$1,000,000	0	\$1,000,000	0	\$1,000,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		1		1		0		\$600,000.00	\$0.00	\$600,000.00	2
	Administration Fees			\$ 333,712		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds				\$ 3,336,712		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		90.0%	OK
Homeownership % (65% requirement)		72.0%	OK
Rental Restriction (25%)		18.0%	OK
Very-Low Income (30% requirement)	\$ 1,038,000	31.1%	OK
Low Income (30% requirement)	\$ 1,490,000	44.6%	OK
Moderate Income	\$ 175,000	5.2%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

COLLIER COUNTY/CITY OF NAPLES

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.
- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.

(13) SHIP funds will not be pledged for debt service on bonds.

(14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax

Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.

(15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.

(16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.

(17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.

(18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

ATTEST:
CRYSTAL K. KINZEL, CLERK

AS TO COUNTY:
BOARD OF COUNTY COMMISSIONERS OF
COLLIER COUNTY, FLORIDA

By: [Signature]
Attest as to Chairman's signature only Deputy Clerk

By: [Signature]
BURT L. SAUNDERS, CHAIRMAN

Date: April 14, 2025
(SEAL)

Date: 4/8/25

Approved as to form and legal sufficiency:

[Signature]
Jeffrey W. Klatzkow
Collier County Attorney

I, Crystal K. Kinzel, Clerk of Courts in and for Collier County do hereby certify that the above instrument is a true and correct copy of the original filed in Collier County, Florida.
By: [Signature] Deputy Clerk
Date: 4/14/2025

RESOLUTION No. 2025- 73

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF COLLIER COUNTY, FLORIDA, APPROVING THE LOCAL HOUSING ASSISTANCE PLAN FOR FISCAL YEARS 2025-2026, 2026-2027, AND 2027-2028, AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM; AUTHORIZING CHAIR TO EXECUTE ANY NECESSARY DOCUMENT AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, Subsections 420.907-420.9079, Florida Statutes, and Chapter 67-37, Florida Administrative Code, requires local governments to develop a one - to - three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by Section 420.9075, F.S., it is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the local housing assistance trust fund.

WHEREAS, Community and Human Services staff have prepared a new three-year Local Housing Assistance Plan (LHAP) for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the citizens of Collier County for it to submit the Local Housing Assistance Plan (LHAP) for review and approval so as to qualify for said

documentary stamp tax funds with administrative costs paid from moneys deposited into the local housing assistance trust fund.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF COLLIER COUNTY, FLORIDA that:

Section 1: The Board hereby approve the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss.420-907-420-9079, Florida Statutes, for fiscal years 2025-2026, 2026-2027, and 2027-2028.

Section 2: The Chair is hereby designated and authorized to execute any documents and certifications required by Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

Section 3: This resolution shall take effect immediately upon its adoption.

This Resolution passed and adopted this 8th day of April, 2025, after motion second and majority in favor of passage.

ATTEST:
CRYSTAL K. KINZEL, CLERK

BOARD OF COUNTY COMMISSIONERS
OF COLLIER COUNTY, FLORIDA

By: 

By: 

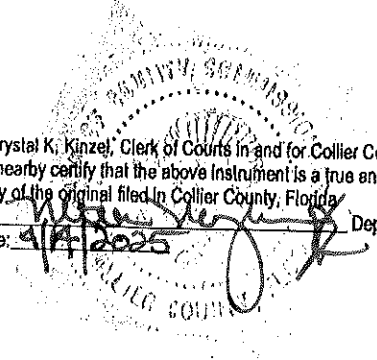

DEPUTY CLERK

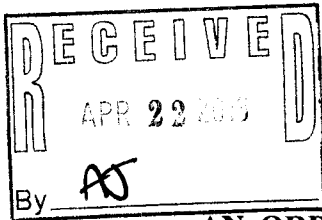
BURT L. SAUNDERS, CHAIRPERSON

Attest as to Chairman's
signature (only)

Approved as to form and legality:


Jeffrey A. Klatzkow
County Attorney


I, Crystal K. Kinzel, Clerk of Courts in and for Collier County
do hereby certify that the above instrument is a true and correct
copy of the original filed in Collier County, Florida
By:  Deputy Clerk
Date: 4/8/2025



ORDINANCE NO. 2013 - 27

AN ORDINANCE OF THE BOARD OF COUNTY COMMISSIONERS OF COLLIER COUNTY, FLORIDA, ESTABLISHING THE COLLIER COUNTY SHIP LOCAL HOUSING ASSISTANCE PROGRAM ORDINANCE; PROVIDING FOR TITLE AND CITATION; PROVIDING FOR DEFINITIONS; PROVIDING FOR ESTABLISHMENT OF THE LOCAL HOUSING ASSISTANCE PROGRAM; PROVIDING FOR ESTABLISHMENT OF A LOCAL HOUSING ASSISTANCE TRUST FUND; PROVIDING FOR DESIGNATION OF RESPONSIBILITY FOR IMPLEMENTATION; PROVIDING FOR ESTABLISHMENT OF AN AFFORDABLE HOUSING ADVISORY COMMITTEE; PROVIDING FOR REPEAL OF ORDINANCE NO. 93-19, AS AMENDED; PROVIDING FOR THE REPEAL OF ORDINANCE NO. 91-65, AS AMENDED; PROVIDING FOR INCLUSION IN THE CODE OF LAWS AND ORDINANCES; PROVIDING FOR CONFLICT AND SEVERABILITY; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, in 1992, the Legislature of the State of Florida approved the Affordable Housing Act creating the State Housing Initiatives Partnership (“SHIP”) Program for the specific purpose of supporting and expanding the availability of affordable housing resources within the State; and

WHEREAS, the Collier County Board of County Commissioners (Board) adopted Ordinance No. 93-19 on April 13, 1993, creating a local housing assistance trust fund, establishing a local housing assistance program, designating responsibility for the program, and creating an Affordable Housing Advisory Committee; and

WHEREAS, on July 23, 1991, the Board of County Commissioners adopted Ordinance No. 91-65, establishing the Collier County Affordable Housing Commission (now known as the Affordable Housing Advisory Committee), which Ordinance was subsequently amended by Ordinance Nos. 04-77, 05-69, 08-17, and 09-50; and

WHEREAS, the Board has determined that it is in the best interest of the County to repeal Ordinance No. 93-19, as amended, and Ordinance No. 91-65, as amended, in order to adopt a single consolidated Ordinance to comply with the requirements set forth in *Florida Statutes, Sections 420.907- 420.9070* and Chapter 67-37, Florida Administrative Code.

FILED
 2013 APR 25 PM 3:05
 DEPARTMENT OF STATE
 TALLAHASSEE, FLORIDA

NOW, THEREFORE, BE IT ORDAINED BY THE BOARD OF COUNTY COMMISSIONERS OF COLLIER COUNTY, FLORIDA, that:

SECTION ONE: Title and Citation.

This Ordinance shall be known and cited as the “Collier County SHIP Local Housing Assistance Program Ordinance”.

SECTION TWO: Definitions.

For the purposes of this Ordinance, the definitions contained in Florida Statutes, Chapter 420.9071 and Rule 67-37.002, Florida Administrative Code, as they may be amended or replaced from time to time, are adopted herein by reference.

SECTION THREE: Establishment of the Local Housing Assistance Program.

The Local Housing Assistance Program is hereby created and established to implement the requirements of *Florida Statutes, Section 420.907* and *Rule 67-37, Florida Administrative Code*, adopted herein by reference, as they may be amended or replaced from time to time.

The County shall implement the program within the unincorporated boundaries of Collier County and may enter into an interlocal agreement with municipalities. The strategies of the program will be set forth in the County's SHIP local housing assistance plan.

SECTION FOUR: Establishment of a Local Housing Assistance Trust Fund.

Pursuant to the requirements *Section 420.907 Florida Statutes*, the County hereby reaffirms establishment of a Local Housing Assistance Trust Fund within the official and fiscal accounting office of the County as originally established on April 13, 1993, by Ordinance No. 93-19. The County's local housing assistance trust fund shall be separately stated as a special revenue fund in the county's audited financial statements. Copies of such audited financial statements shall be forwarded to the Florida Housing Finance Agency.

All moneys received from the state pursuant to the State Housing Initiative Partnership (SHIP) Program and any other funds received or budgeted to provide funding for the Local Housing Assistance Program shall be deposited into the Collier County Local Housing Assistance Trust Fund.

SECTION FIVE: Designation of responsibility for implementation.

The Director of the County's Department of Housing, Human and Veterans Services shall be primarily responsible for implementation and administration of the local housing assistance program.

SECTION SIX: Establishment of an Affordable Housing Advisory Committee.

The Affordable Housing Advisory Committee is created and established in accordance with *Florida Statutes, Section 420.9076* and County Ordinance No. 01-55, Standards for The Creation and Review of Boards. In the event of a conflict, the provisions of *Florida Statutes, Section 420.9076* shall apply.

Duties of the advisory committee are provided in *Florida Statutes, Section 420.9076(2)(a) - (k)* adopted herein by reference, as they may be amended or replaced from time to time.

Appointments to the Affordable Housing Advisory Committee will be made in accordance with the membership requirements of *Florida Statutes, Section 420.9076*, including joint appointments to prepare a joint plan when a participating municipality enters into an interlocal agreement to administer its program.

The committee shall consist of eleven (11) members as required by *Florida Statutes 420.9076 (2)(a)-(k)*, appointed by Resolution of the Board of County Commissioners no later than March 2, prior to the year the Local Housing Assistance Plan is due. The term of service shall be for three (3) years or at the discretion of the Board. Terms may be extended for one additional three (3) year term.

Six (6) members shall constitute a quorum sufficient to permit the committee to take any formal action. However, if formal action is not taken, the committee may meet to hear presentations with less than a quorum in attendance, if the meeting is duly noticed.

A majority of concurring votes of the entire membership of the committee shall be necessary for a decision or recommendation by the committee.

The committee may elect a chairperson or presiding officer.

The committee members serving immediately prior to this Ordinance's adoption shall fulfill the remainder of their appointed terms.

The committee shall meet at least triennially and submit a report to the local governing body that includes recommendations on, and triennially thereafter evaluates the implementation of, affordable housing incentives as required by *Florida Statutes, Section 420.9076(4)(a) - (k)*.

The Board of County Commissioners may sunset or suspend meetings of the committee upon submission of the triennial Incentive Report and reconvene no later than March 2 of the year the Incentive Report is due. The committee will be cooperatively staffed by Housing, Human and Veterans Services Department and Planning and Zoning Department staff in accordance with *Florida Statutes, Section 420.9076(9)*.

SECTION SEVEN: Repeal of Ordinance No. 93-19, as amended.

Ordinance No. 93-19, pertaining to the Collier County Housing Initiatives Partnership Program, and all amendments thereto, is hereby repealed in its entirety.

SECTION EIGHT: Repeal of Ordinance No. 91-65, as amended.

Ordinance No. 91-65, pertaining to the Affordable Housing Committee, and all amendments thereto, is hereby repealed in its entirety.

SECTION NINE: Inclusion in the Code of Laws and Ordinances.

The provisions of this Ordinance shall become and be made a part of the Code of Ordinances of Collier County, Florida. The sections of this Ordinance may be renumbered or re-lettered to accomplish such, and that the word "ordinance" may be changed to "section," "article," or other appropriate word or phrase necessary to accomplish such intentions.

SECTION TEN: Conflict and Severability.

In the event this Ordinance conflicts with any other Ordinance of Collier County or other applicable law, deemed a separate, distinct and independent provision and such holding shall not affect the validity of the remaining portion.

SECTION ELEVEN: Effective date.

This Ordinance shall become effective thirty (30) days after its adoption by the Board of County Commissioners.

PASSED AND DULY ADOPTED by the Board of County Commissioners of Collier County, Florida, this 9th day of April, 2013.

ATTEST:
DWIGHT E. BROCK, CLERK

BOARD OF COUNTY COMMISSIONERS
COLLIER COUNTY, FLORIDA

By: [Signature]
Deputy Clerk

By: [Signature]
Georgia A. Hiller, Esq.

Attest as to Chairman's signature only.

Chairwoman

Approved as to form and legal sufficiency:

[Signature]
Jennifer B. White
Assistant County Attorney

*JBW
3/5/13*

This ordinance filed with the Secretary of State's Office the 10th day of April, 2013 and acknowledgement of that filing received this 9th day of April, 2013.

By: [Signature]
Deputy Clerk

STATE OF FLORIDA)

COUNTY OF COLLIER)

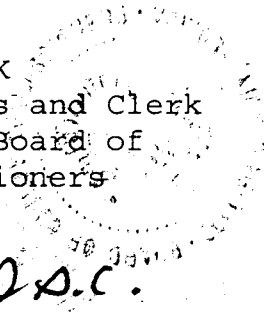
I, DWIGHT E. BROCK, Clerk of Courts in and for the Twentieth Judicial Circuit, Collier County, Florida, do hereby certify that the foregoing is a true and correct copy of:

ORDINANCE 2013-27

which was adopted by the Board of County Commissioners on the 9th day of April, 2013, during Regular Session.

WITNESS my hand and the official seal of the Board of County Commissioners of Collier County, Florida, this 15th day of April, 2013.

DWIGHT E. BROCK
Clerk of Courts and Clerk
Ex-officio to Board of
County Commissioners



Ann Jennejohn

By: Ann Jennejohn,
Deputy Clerk

COLLIER COUNTY/CITY OF NAPLES

INTERLOCAL AGREEMENT

STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM

THIS INTERLOCAL AGREEMENT (the "Agreement") made and entered into this 8 day of April, 2025, by and between Collier County, a political subdivision of the State of Florida, acting by and through its Board of County Commissioners, and the City of Naples, a municipal corporation created and existing under the laws of the State of Florida, acting by and through its City Council.

WITNESSETH:

WHEREAS, Section 420.9072, et seq., Florida Statutes (the "State Housing Initiatives Partnership Program" ("SHIP")), authorizes monies in the Local Government Housing Trust Fund (the "Fund") to be distributed to approved counties and eligible municipalities within the county pursuant to an Interlocal Agreement; and

WHEREAS, Collier County is an approved county and the City of Naples is an eligible municipality within Collier County; and

WHEREAS, the parties desire to jointly utilize SHIP allocations pursuant to this Agreement; and

WHEREAS, the parties have determined that SHIP funds can be more efficiently utilized and managed when the parties work cooperatively to address the community's affordable housing needs.

NOW, THEREFORE, in consideration of the mutual promises set forth herein, the parties agree as follows:

1. The County and City do hereby agree that the SHIP Program funds as allocated in Section 420.9073, Florida Statutes, are to be distributed to Collier County to administer in conformity with the mutually approved Local Housing Assistance Plan.

EXHIBIT G

2. Unless earlier terminated pursuant to other provisions of this Interlocal Agreement, the term of this Agreement shall run concurrent with the three-year Local Housing Assistance Plan (the "LHAP") which expires June 30, 2028 and will be automatically renewed with adoption of subsequent LHAPs.

3. The County and City direct the Florida Housing Finance Corporation (the "Corporation") to distribute and allocate the SHIP Program funds in accordance with this Agreement and authorize the Corporation to rely on their stated intent and their authority to execute this Agreement.

4. The SHIP Program funds so distributed will be deposited in a single depository trust fund account created and managed by Collier County, Finance Division of the Office of the Clerk of the Circuit Court. This account shall be known as the Collier County Local Housing Trust Fund (hereinafter referred to as "Local Fund"), to which SHIP funds are distributed by the Corporation. The Corporation will be notified of any change in the Local Fund status and the parties agree to have such Local Fund audited annually as required by Chapter 420, Florida Statutes and Chapter 67-37, Florida Administrative Code. Since all distributions from the Local Fund shall be processed by Collier County, parties hereto agree that the Comprehensive Single Entity Audit of the accounts and records of the County with respect to SHIP revenues and expenditures shall constitute the audit for the Interlocal Entity as described in the SHIP Regulations. The parties hereto agree that the Local Fund may be allocated a pro-rata cost of the independent audit by the County.

5. During the term of this Agreement, both parties agree that they will not do anything to jeopardize the other party's right to receive its allocation from the Local Fund.

6. Membership to the Affordable Housing Advisory Committee shall be jointly appointed by Resolution of both the County and City to triennially prepare a joint Local Housing Incentive Plan as required by Chapter 420.9076, Florida Statutes.

7. The parties to this Agreement have adopted incentives from the Affordable Housing Incentive Plan as prepared and submitted by the joint Affordable Housing Advisory Committee, amending the Local Housing Assistance Plan accordingly. Both parties understand that Chapter 420, Florida Statutes requires continuing monitoring and implementation of the Affordable Housing Incentive Plan for the purpose of enhancing and providing affordable housing

and agree to cooperate in ensuring that the requirements and spirit of the Chapter 420, Florida Statutes is satisfied.

8. Neither party shall use any revenues distributed and allocated for purposes other than those authorized by Section 420.907 et seq., Florida Statutes, or Chapter 67-37, Florida Administrative Code.

9. During the term of this Agreement, any party may give the other party ninety (90) days written notice that it wishes to renegotiate the terms of this Agreement, to be effective on the first day of the next fiscal year. If the parties fail to reach a new agreement prior to the commencement of the next fiscal year, this Agreement shall terminate and be of no further force or effect, and the funds shall be allocated according to population pursuant to Section 420.9072 and Section 420.9073, Florida Statutes.

10. If either party shall cease to be eligible for allocation and distribution, such party's allocation of the funds shall remain in the Local Fund to be used by the Corporation. Both parties acknowledge the SHIP enabling legislation, the rules promulgated to implement same, and that the Chapter 420, Florida Statutes and Chapter 67-37, Florida Administrative Code are incorporated herein as if they were restated.

IN WITNESS THEREOF, the parties hereto have caused this Agreement to be executed by their duly authorized officials.

ATTEST:
CRYSTAL K. KINZEL, CLERK

BOARD OF COUNTY COMMISSIONERS
OF COLLIER COUNTY, FLORIDA

[Handwritten Signature]
Attest as to Chairman's
signature only Deputy Clerk

By: *[Handwritten Signature]*
BURT L. SAUNDERS, CHAIRPERSON

Approved as to form and
legal sufficiency:

[Handwritten Signature]
Jeffrey A. Klazkow
Collier County Attorney

I, Crystal K. Kinzel, Clerk of Courts in and for Collier County do hereby certify that the above instrument is a true and correct copy of the original filed in Collier County, Florida
By: *[Handwritten Signature]* Deputy Clerk
Date: 4/14/2025

RESOLUTION 2025-15592

A RESOLUTION APPROVING AN INTERLOCAL AGREEMENT BETWEEN THE CITY OF NAPLES AND THE BOARD OF COUNTY COMMISSIONERS OF COLLIER COUNTY FOR THE FLORIDA STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM (SHIP); AUTHORIZING THE MAYOR TO EXECUTE THE INTERLOCAL AGREEMENT; AUTHORIZING THE CORRECTION OF SCRIVENER'S ERRORS; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, Collier County, in partnership with the City of Naples, under the State Housing Initiatives Partnership (SHIP) Act, Subsections 420.907 through 420.9079, Florida Statutes, and Chapter 67-37, Florida Administrative Code, is required to adopt a Local Housing Assistance Plan (LHAP) and submit the program to the Florida Housing Finance Corporation for review; and

WHEREAS, under the SHIP program, Collier County and the City of Naples receive funds from the State to provide initiatives to expand affordable housing opportunities; and

WHEREAS, the City of Naples and Collier County have entered into Interlocal Agreements for affordable housing since September 1, 1993, which have stipulated a number of joint conditions to ensure coordination regarding the development of affordable housing in the urban area; and

WHEREAS, the City has determined that it is in the City's best interest to continue this cooperative affordable housing effort with the County as part of the State Housing Initiatives Partnership (SHIP) program and Local Housing Assistance Plan (LHAP);

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF NAPLES, FLORIDA:

Section 1. That the above "Whereas" clauses are hereby ratified, confirmed, and incorporated by reference as if set forth herein as the City Council's findings.

Section 2. That the Interlocal Agreement is hereby approved between the City of Naples and the Board of County Commissioners of Collier County for the Florida State Housing Initiatives Partnership Program (SHIP).

Section 3. That the Mayor is hereby authorized to execute the Interlocal Agreement, a copy of which is on file with the City Clerk's Office.

Section 4. That the City Attorney may correct scrivener's errors found in this Resolution by filing a corrected copy of this Resolution with the City Clerk.

Collier County
Community and Human Services Division
State Housing Initiatives Partnership Program

SHORT SALE POLICY

Requests for short sale must be approved in advance and in writing by Collier County Community and Human Services Division. The following minimum criteria shall apply:

1. The recipient, as seller of the property, shall not receive any funds from the Short Sale transaction.
2. To facilitate a Short Sale, Collier County shall forgive 70 percent (70%) of the assistance provided based upon the following table.

<u>PROPOSED SHORT SALE SETTLEMENT AMOUNT</u>
<u>30% of SHIP Second Mortgage face value amount</u>

3. The Collier County Short Sale amount cannot conflict with the primary mortgage lender Short Sale Agreement.
 - If the primary lender rejects the SHIP Proposed Short Sale Settlement amount, at the discretion of the CHS Director or his/her designated representative, the settlement amount may be reduced as appropriate to help facilitate the sale of the property to avoid the possibility of foreclosure.

In order to determine if a recipient may qualify for Short Sale, the Division will require the following information:

1. Short Sale Request Form from owner or authorized agent.
2. Evidence of the first mortgage lender's approval for Short Sale.
3. Copy of signed sales contract or buyer offer sheet.

Following initial review, the Division will advise in writing if the recipient has been pre-approved for Short Sale. However, the following documents will be required prior to closing of the Short Sale and issuance of final approval:

1. Final unsigned Closing Disclosure as prepared for settlement (signed copy to be obtained immediately after settlement); and
2. Final first mortgage lender Short Sale approval; and
3. Final signed sales contract; and
4. Name, phone number and email address of closing agent.

Please allow 20 business days for processing from the date the request is submitted to our office. If approved, the Division will forward the Short Sale Agreement and/or payoff letter to the title company. If we are unable to approve the request, a denial letter will be issued.

EMAIL THE SHORT SALE REQUEST FORM ALONG WITH SUPPORTING DOCUMENTS TO:

CollierCountySHIP@colliercountyfl.gov
Collier County
Community and Human Services Division
State Housing Initiatives Partnership Program

SHORT SALE APPLICATION

Recipient(s) name: _____

Property address: _____

First Mortgage Information

First Mortgage Lender: _____

Principal Balance: _____

Approved Short Sale Amount: _____

Net Proceeds to Recipient: _____

SHIP Second Mortgage Information

SHIP Mortgage Amount: _____

SHIP File Number: _____

Date Recorded: _____

Required Repayment Amount: _____

Amount Paid by Lender: _____

Amount Paid by Other: _____

Net Proceeds to Recipient: _____

OFFICE USE ONLY

- PRE-APPROVED
- DENIED

CHS Director Date

Exhibit I

ESSENTIAL PERSONNEL CERTIFICATION

Collier County Purchase Assistance Program recipients must have evidence of employment status in a specific field before they may be approved for additional funding in the program. Please certify which category the below-named person's employment falls under.

Employee Name:	
Position Title:	

I certify that to the best of my knowledge the above-named applicant is a;

- Healthcare Personnel Skilled Building Trade Personnel Police and Fire Personnel
- Teacher and Educators, other school district, community college, university employees
- Government Employees

Healthcare Personnel and Government Employees

Health care personnel (HCP) are persons who have special education on health care and who are directly related to provision of health care services. HCP includes all paid and unpaid persons working in health-care settings. Physicians, nurses, nursing assistants, therapists, technicians, emergency medical service personnel, dental personnel, pharmacists, laboratory personnel, autopsy personnel who are employed with health-care facility will fall under HCP category.

Teacher and Educators, other school district, community college, university employees

A teacher or educator, employed by a county/city school district, private or public college/university or technical school/institute.

Skilled Building Trade Personnel

Common skilled trade careers include machinist, tool designer, fabricator, production technician, carpenter, mason, plumber, pipefitter, steamfitter, electrician, painter, HVAC and roofer.

Police, Emergency and Fire Personnel

An employee of a local law enforcement agency who is an officer sworn to carry out law enforcement duties. Examples of this class are sheriffs, deputy sheriffs, chiefs of police, city police officers, and sworn personnel of law enforcement subunits of port and transit authorities. This class includes campus police officers employed by of local city and community college districts. Private campus police are excluded.

A firefighter or fire personnel who are extensively trained in firefighting. In addition those individuals also trained in Emergency Medical Services (EMS) and operate ambulances who may or may not in addition to being a firefighter.

Government Employees

An employee of Federal, State or Local Government is responsible for protecting the public's health and safety during emergencies. As such, all regular full and part-time employees are considered essential personnel and are expected to participate as assigned during and/or after a declared emergency and/or activation event, which will fall into one of the following categories: Department/Division Protective Measures, Shelter Operations, Emergency Support Function/Emergency Operations Center, Phone Bank/Hotline, Damage Assessment,

Other: (Childcare, Volunteer Coordinator, Point of Distribution Assistant, etc. to be initiated by Emergency Management or their Division Director)

Employer Name:

Representative Name:

Signature:

Collier County Community and Human Services Department

SUBORDINATION POLICY

Requests for subordination must be approved in advance by the Community and Human Services Division (“Division”). We may consider subordinating our loan if the following factors are present:

- If the proposed transaction is a rate and term refinance (less than \$500.00 to the borrower at closing), the new interest rate must be at least one percent less than the current interest rate; or any combination of Interest Rate reduction plus Mortgage Insurance reduction that would be the equivalent of a one percent interest rate reduction; and
- The new principal and interest payment is lower than the current total payment(s) as evidenced by the Loan Application or Loan Estimate; or if the new monthly payment is increased due to a reduction to the term of the loan, the Division will determine if the new payment is reasonable and beneficial to the client; and
- The proposed transaction may include the current first mortgage plus other purchase-related grants and/or financing (i.e., USDA Subsidy, etc.) OR
- Cash out transaction are allowed, provided the Combined Loan-To-Value (CLTV) ratio of mortgages plus County liens does not exceed 80% of the current appraised value for the subject property. In this instance, the one percent reduction in interest rate may be waived if the transaction is beneficial to the client as determined by the Division; and
- Closing costs are reasonable as determined by the Division; and
- The proposed transaction does not include a prepayment penalty.
- Property being refinanced must be the borrower’s principal residence.

The following documents must be submitted to our office to process a subordination request:

1. Subordination Request form (attached).
2. Signed and executed Loan Estimate or equivalent; and
3. Signed and executed mortgage/loan application; and
4. Preliminary Closing Disclosure or equivalent; and
5. Copy of title commitment
6. Copy of Appraisal (if applicable)

Please allow 20 business days for processing from the date the request is submitted to our office. If approved, the Division will notify the lender and title company to prepare the Subordination Agreement. If we are unable to approve the request, a payoff letter will be issued.

EMAIL THE SUBORDINATION REQUEST FORM ALONG WITH THE DOCUMENTS 2-6 TO:

For additional questions contact:

Lisa Carr, Supervisor-Grants

Phone: 239-252-2509

Email: Lisa.Carr@colliercountyfl.gov or
CollierCountySHIP@colliercountyfl.gov

Subordination Request Form

To be completed by the Financial Institution processing refinance on behalf of clients listed below

Borrower (s) name: _____

Borrower (s) address: _____

Financial Institution: _____

Address: _____

Email: _____ Phone: _____

Current Mortgage Information

Principal Balance: _____ Interest Rate: _____

Monthly Payment (PITI): _____ Loan Term: _____

New Mortgage Information

Loan Amount: _____ Interest Rate: _____

Monthly Payment (PITI): _____ Loan Term: _____

Closing Agent/Title Company Information

Name: _____ Contact Person: _____

Phone: _____ Email Address: _____

I certify that the above information is correct. I certify that there will be no cash out to the borrower, and no other unsecured debt will be paid off (i.e., credit cards, automobile loans, etc.). I understand that the subordination document prepared by Collier County will be invalid if that is the case.

Lender/Broker Signature

Lender/ Broker Name Printed

Date

Email address

Phone

EXHIBIT K

Additional Instructions and Information for Assistance for Community Land Trust Homes

To qualify, homes must be acquired/developed by a city/county-approved community land trust (CLT) that meets the definition of a “community land trust” under section 193.018 of the Florida Statutes. The CLT will execute a 99-year ground lease with the homebuyer. A memorandum of that ground lease is recorded in the public records immediately following the deed. The terms of the ground lease restrict the resale of the property to an income-eligible household and provide a right of repurchase to the CLT in the event of default. The CLT must approve the subsequent homebuyer. In the event of a default, the CLT must notify the City/County whether it intends to exercise its right of repurchase. In the event the CLT is not willing or able to exercise its right of repurchase, it shall transfer its right of repurchase to City/County, giving City/County the right, but not the obligation, to purchase the property.

Development assistance shall be treated as a cost pay-down to further reduce the sales price to the homebuyer. The assistance amount on a CLT home shall be separated from the Base Price and Formula Price as defined in the ground lease. The balance of the assistance must be included in the Purchase Option Price as defined in the ground lease to repay the funds to the City/County in the event of default. At the end of the loan term, the loan will be forgiven, and the lien released. However, the CLT ground lease will remain in effect and the subsidy as well as the requirements for residency, resale price, and subsequent buyer’s income eligibility will continue. The CLT may request satisfaction of a loan and release of the lien during the term of the loan on behalf of a homeowner or seller, and under certain defined circumstances, with approval granted by the City/County on a case-by-case basis.

When selling a CLT home, the seller must notify the CLT. The CLT will then enter into a purchase and sale agreement with the seller, that will get assigned to the subsequent homebuyer who will execute an [Assumption Agreement or new loan with identical terms and/or ground lease]. The Purchase Option Price for the CLT will be calculated as follows:

Purchase Option Price = Formula Price + Payoff Amount of Deferred Payment Loans

Until the recipient loan is forgiven, the Formula Price is calculated using a Base Price calculated by subtracting the amount of SHIP assistance from the purchase price. The assistance on the improvements is included to lower purchase price. For example:

Purchase Price: \$335,000
MINUS Assistance Provided as buy down (maximum): \$100,000
EQUALS Base Price (sales price) for first buyer: **\$235,000**

The base price is the amount the buyer would need to finance (plus transaction costs) and is used to calculate the Formula Price in the ground lease.

Suppose the Formula (re-sale) Price in the ground lease is calculated by a 1% annual increase to the Base Price, compounded. Suppose the home is sold after 5 years. To calculate the Purchase Option Price (price that will go in the purchase and sale agreement between the CLT and the seller), first calculate the Formula Price:

Formula Price = Base Price x Compound Rate

Calculated as follows:

Year 1 = \$235,000 x 1.01 = \$237,350
Year 2 = \$237,350 x 1.01 = \$239,723.50
Year 3 = \$239,723.50 x 1.01 = \$242,120.74
Year 4 = \$242,120.74 x 1.01 = \$244,541.95
Year 5 = \$244,541.95 x 1.01 = \$246,987.37

Formula Price = \$246,987

Purchase Option Price = \$246,987 + \$100,000 = \$346,987

The price to the subsequent buyer equals the Purchase Option price minus any down payment assistance (development assistance already included in the lower initial purchase price):

Purchase Option Price:	\$346,987.37
DPA assumed:	<u>- \$100,000</u>
Sales price for subsequent buyer:	\$246,987.37 (New Base Price for Formula Price)

The new price should be affordable to the subsequent buyer without additional subsidy.

At the end of the loan term, the value of the Purchase Option Price will be equal to the Formula Price; however, funds will remain as a direct subsidy of the unit via the CLT and its administration of a ground lease.

Proposed 2026 LGAO Timeline

May 19th – Provide LGAO timeline to AHAC at May AHAC Meeting

June 1st – LGAO application released by CHS

July 6th – Applications due to CHS from developers

July 13th – CHS provides applications to Housing Policy & Economic Development

-In this timeframe, GMCD staff review & score applications.

July 14th – AHAC Agenda packet published containing LGAO applications

July 21st – July AHAC Meeting; Provide LGAO applications to AHAC with request to review

September 15th – AHAC Review Applications; Recommendation to County Manager

*- County Manager Signs LGAO form for the selected applicant

*Dependent on when Florida Housing Finance Corporation opens the LGAO cycle and provides this year's LGAO form.

*- 9% Tax Credit Applications Due to Florida Housing

*Dependent on when Florida Housing Finance Corporation closes the LGAO cycle

HUD release: 5/1/2026

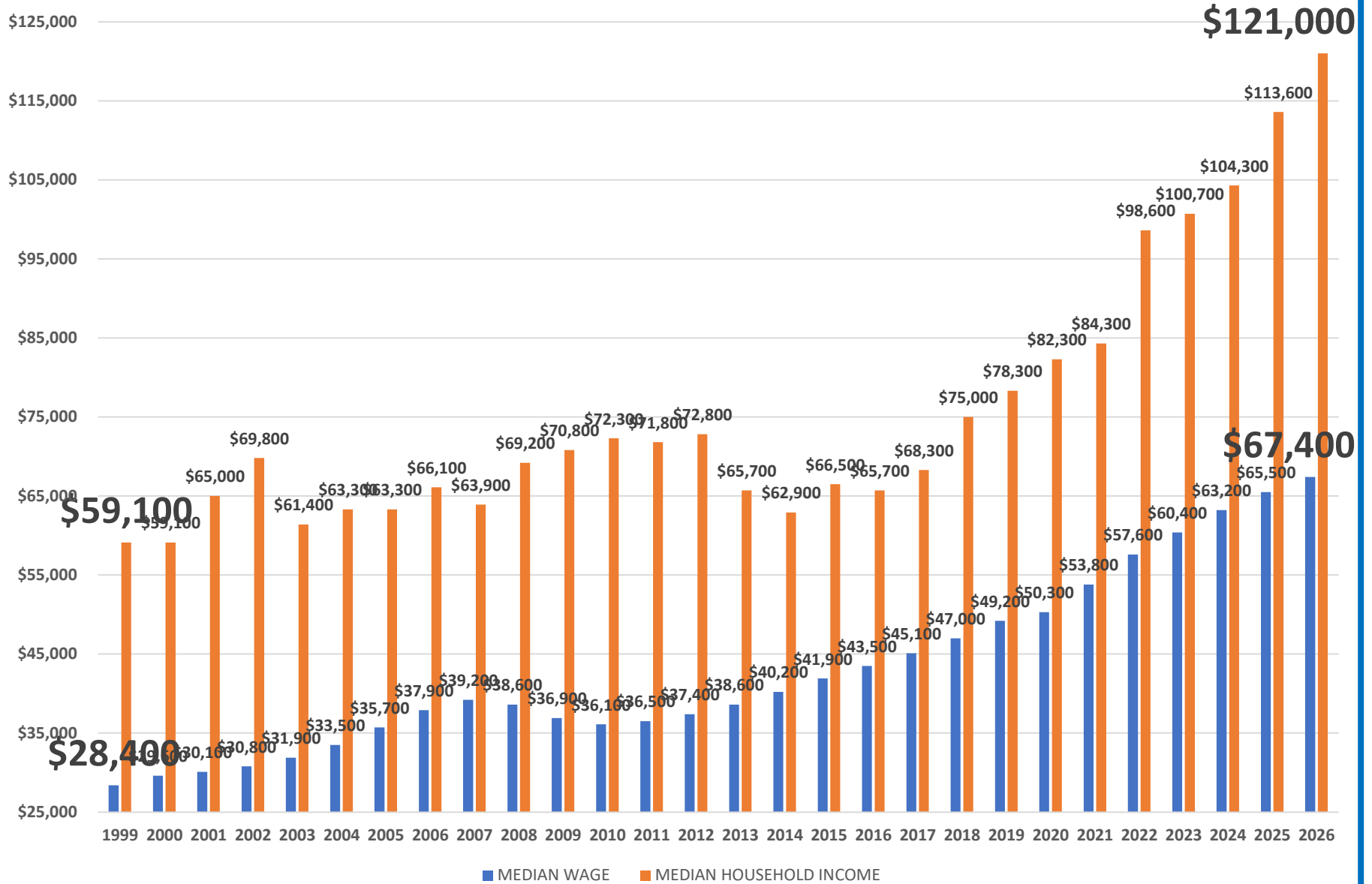
Effective: 5/1/2026

2026 Income Limits and Rent Limits										
2026 Collier County Median Household Income \$121,000	Percentage AMI	Category Name	Income Limit by Number of Persons in Household				Rent Limit by Number of Bedrooms in Unit			
			1	2	3	4	Efficiency	1-Bedroom	2- Bedroom	3- Bedroom
	30%	Extremely Low	25,400	29,050	32,650	36,300	635	680	816	943
	50%	Very Low	42,350	48,400	54,450	60,500	1,058	1,134	1,361	1,573
	80%	Low	67,750	77,450	87,100	96,800	1,693	1,693	2,117	2,516
	100%	Median	84,700	96,800	108,900	121,000	2,117	2,268	2,722	3,146
	120%	Moderate	101,640	116,160	130,680	145,200	2,541	2,541	3,267	3,775
	140%	Gap	118,580	135,520	152,460	169,400	2,964	3,176	3,811	4,404

Source: HUD 2026 Median Income; Florida Housing Finance Corp. Income and Rent Limits

Florida Housing Finance Corporation (FHFC) income and rent limits are based upon figures provided by the United States Department of Housing and Urban Development (HUD) and are subject to change. Updated schedules will be provided when changes occur.

Collier County Median Household Income & Median Annual Wage



RENAISSANCE HALL AT OLD COURSE



Presented by Rural Neighborhoods



PHASE I 252 UNITS

<50%, <80%, 81% - 120% AMI

1 Bedroom, 2 Bedroom and 3 Bedroom Apartments

Initial Occupancy May 2026 and

Construction Completion August 2026

PHASE 1/2



PROGRESS PHOTOS



RECREATIONAL AMENITIES

- Children's Playground
- Mini-Pitch Soccer/Volleyball
- Pickleball Court
- Pool and Spa
- Dog Park
- Bocce Ball
- Putting Green
- Disc Golf



RUN, JUMP, PLAY





TWO BEDROOM 2 BATH

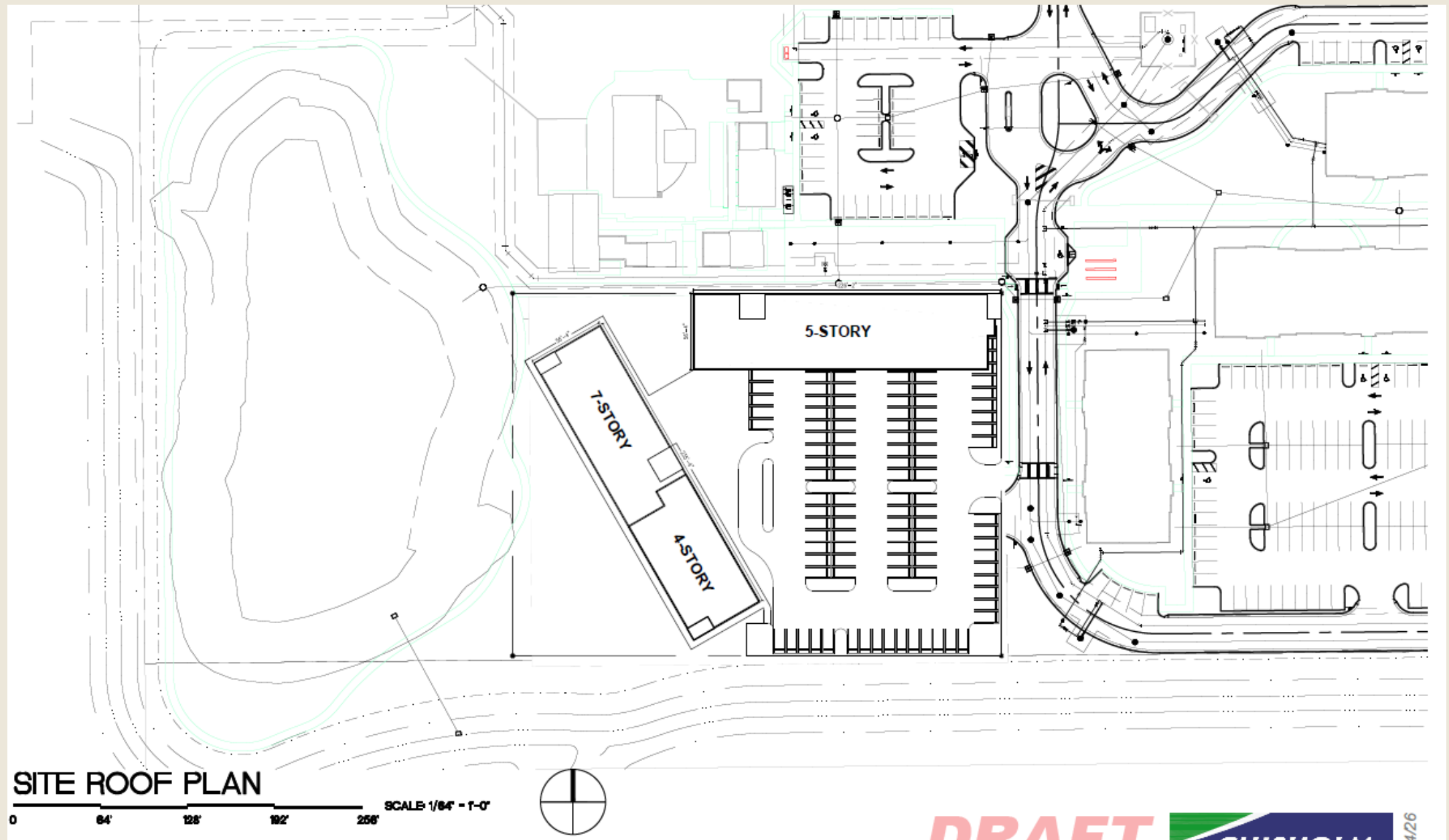
MODEL APARTMENT



MODEL APARTMENT

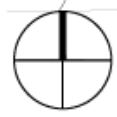


REVISIONING
RENAISSANCE HALL
SENIOR LIVING



SITE ROOF PLAN

0 64' 128' 192' 256' SCALE 1/8" = 1'-0"



DRAFT



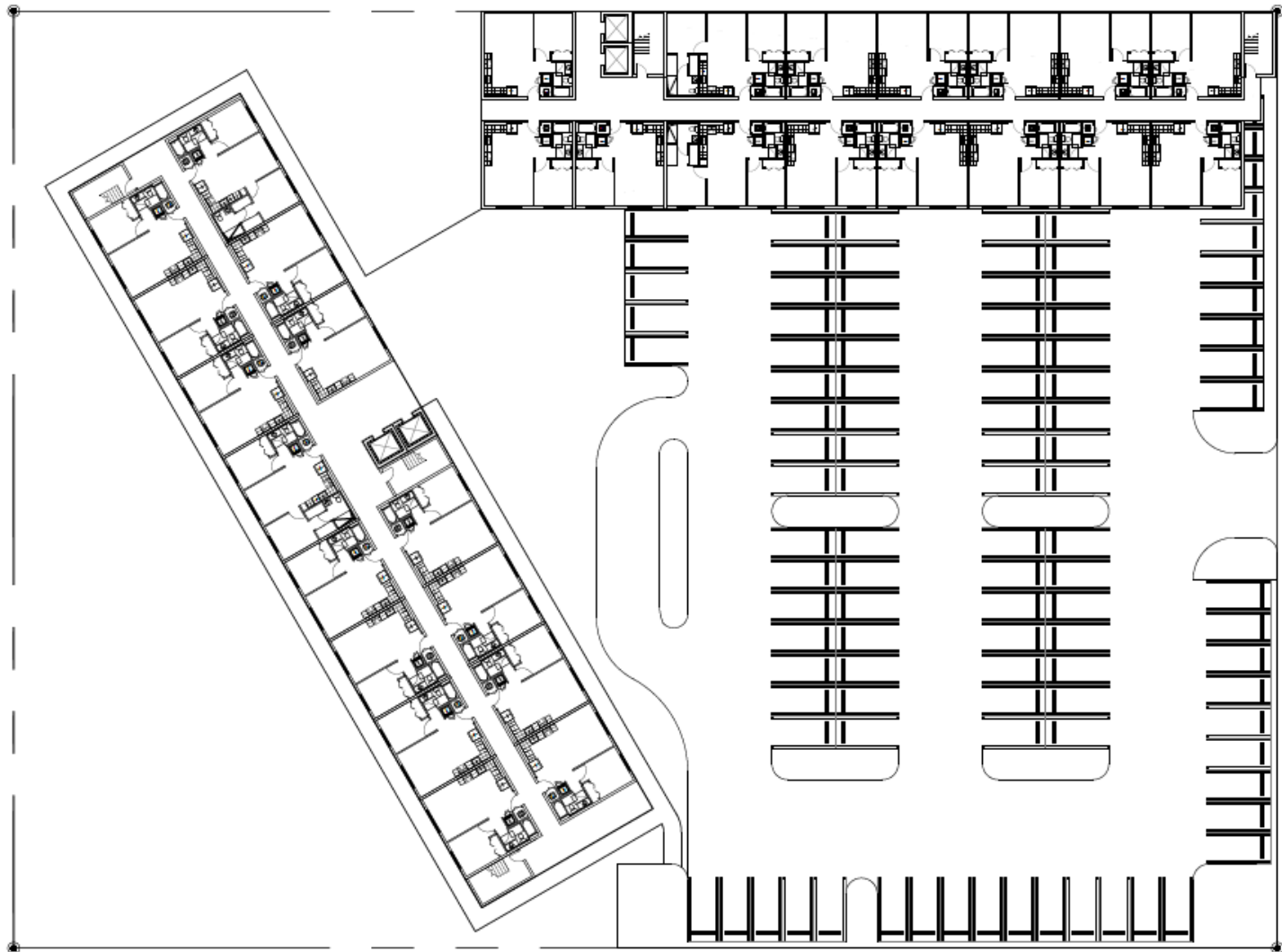
3312426

Copyright Notice: This document, including all designs, diagrams, plans, and related materials, is the intellectual property of RE CHISHOLM ARCHITECTS INC. It is protected under the copyright laws of the United States of America. This work shall not be reproduced, stored in a retrieval system, or used for any other purpose without the written consent of the architect.

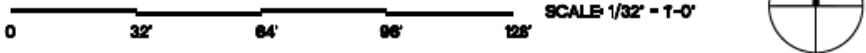
UNIT MIX SUMMARY				
Building A	FLOOR	1BR	2BR	TOTAL
	Ground Floor	4	0	4
	Second Floor	13	2	15
	Third Floor	13	2	15
	Fourth Floor	13	2	15
	Fifth Floor	7	1	8
	Sixth Floor	7	1	8
	Seventh Floor	7	1	8
	Subtotal	64	9	73
	Unit Mix	87.7%	12.3%	100%

Building B	FLOOR	1BR	2BR	TOTAL
	Ground Floor	0	0	0
	Second Floor	13	2	15
	Third Floor	13	2	15
	Fourth Floor	13	2	15
	Fifth Floor	13	2	15
	Subtotal	52	8	60
	Unit Mix	86.7%	13.3%	100%

PARKING SUMMARY	
Ground Parking	119 SP



SECOND TO FOURTH FLOOR PLAN



Copyright Notice: This document, including all designs, diagrams, plans, and related materials, is the intellectual property of RE CHISHOLM ARCHITECTS INC. It is protected under the copyright laws of the United States of America. This material is provided solely for the purpose of evaluating the proposed project and may not be reproduced, distributed, or used for any other purpose without the explicit written permission of RE CHISHOLM ARCHITECTS INC. Any unauthorized use, reproduction, or distribution of this material may result in legal action.
© 2025 RE CHISHOLM ARCHITECTS INC. All rights reserved.

DRAFT  **CHISHOLM**
architects 032426

Architects . Planners . Interior Designers 782 NW 42ND AVE. Miami . FL 33126 P-305.661.2070 F-305.661.6090 RE Chisholm Architects, Inc. aac01952 www.chisholmarchitects.com

PHASE 2 PARAMETERS

Initial Phase 2 called for 100 – 120 apartment units:

- Florida Housing Finance Corporation Tax Credit levels were limited to \$2.8M in FY25 resulting in insufficient equity to construct large 100-unit properties and not expected to rise.
- Existing PUD Density allows Phase 1 and 2 to 400 total units resulting in a remaining 148.

Neighborhood Presentations noted up to 6 stories:

- Two buildings – one at 5-6 stories and a second at 4 stories may result in 134+/- units with 119+/- spaces for senior parking at ratio >0.80.

FHFC Funding Strategy:

- Tax Credits remain highly competitive. In FY25, 12.5% (or 9 of 72 proposals) were funded. The LGAO bonus remains effective with 4 of the 9 selected projects holding the “preferred project” local government designation. Multiple year LGAOs receive more selections than 1st year nominees.
- Permit Ready is FHFC’s newest criteria. In FY24, 2 projects were PR; in FY25, 5 projects were. PR now trumps lottery number. RHSL will invest \$500K+ to become permit ready if Development Agreement extended.

RESOLUTION NO. 18 – 82

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF COLLIER COUNTY, FLORIDA, SUPERCEDING RESOLUTION NO. 07-203, WHICH ESTABLISHED AN AFFORDABLE-WORKFORCE HOUSING TRUST FUND AND GUIDELINES FOR THE USE OF MONEY, AND ESTABLISHING A NEW LOCAL HOUSING TRUST FUND AND GUIDELINES FOR THE USE OF MONEY TO REPLACE IT.

RECITALS

WHEREAS, on July 24, 2007, the Board of County Commissioners (BCC) adopted Resolution No. 2007-203 declaring a valid public purpose for accepting voluntary donations for affordable-workforce housing made directly to the County, establishing an Affordable-Workforce Housing Trust Fund and providing general guidelines for use of monies in the affordable workforce housing trust fund; and

WHEREAS, subsequently the BCC suspended collection of voluntary donations and provided a mechanism for the received collections to be returned upon request, and developed the required mechanism, approved September 25, 2012; and

WHEREAS, the voluntary donations established by Resolution No. 2007-203 remain suspended and the balance remains available for refund; and

WHEREAS, it is the intent of the BCC to increase the amount of housing that is affordable for its workforce and residents, and to encourage the retention of housing that is affordable in the County; and

WHEREAS, Objective 1 of the GMP's Housing Element states that the County will seek to provide new affordable housing units in order to meet the current and future housing needs of legal residents with extremely low, very-low, low, moderate and gap incomes, including senior households and those with special needs; and

WHEREAS, in furtherance of the spirit and intent of Florida State Statute 163.3177(6)(f)a, outlining, "...Principles, guidelines, standards, and strategies to be followed in the provision of housing for all current and anticipated future residents of the jurisdiction..."; and

WHEREAS, given the long planning process involved in housing development and the need to layer multiple funding sources, a local housing trust fund should be active; and

WHEREAS, the BCC recognizes that a Local Housing Trust Fund is a national best practice for the development of revenue streams to support BCC approved Affordable Housing programs, initiatives and directives; and

WHEREAS, the BCC declares a valid public purpose for establishing and maintaining a Local Housing Trust Fund and providing general guidelines for revenue generation and use of such monies in the local housing trust fund, limited to meeting affordable housing needs and associated administration; and

WHEREAS, the BCC wishes to recognize the winding down of the Affordable-Workforce Housing Trust Fund and the creation of a new local housing trust fund.

NOW, THEREFORE, BE IT RESOLVED by the Board of County Commissioners of Collier County, Florida, that:

1. The foregoing Recitals are adopted as true and incorporated as part of this Resolution.
2. It continues to be Board direction and is affirmed that the collection of funds into the Affordable-Workforce Housing Trust Fund is suspended and staff shall continue to make efforts to return money collected to Developers pursuant to prior Board direction.
3. When all money is refunded from the Affordable-Workforce Housing Trust Fund, the fund is automatically terminated and dissolved without further Board action.

3. The Board of County Commissioners' Local Housing Trust Fund, is adopted for immediate use, as follows:

A. **Purpose/Scope:** The purpose is to establish procedures for operations of a Housing Trust Fund in order to provide for housing that is affordable for community residents who are extremely low income to gap income as defined in the Community Housing Plan and Land Development Code.

B. **Applicability:** These procedures apply to qualified affordable housing for extremely low income to gap income households.

The Board has determined that the local economy and the public health, safety and general welfare requires establishment of the Local Affordable Housing Trust Fund for the following purposes:

1. Implement the goals, objectives and policies of the Community Wide Housing Plan, and the Collier County Comprehensive Plan
2. To meet the statutory requirements as set forth in Fl. Statutes Chapter 163.3177(6)(f)a, and to satisfy the community's obligation to ensure that a fair share of the community's housing production is affordable to Collier County families
3. To provide housing opportunities for Collier County families in order to meet the existing and anticipated housing needs of such persons and to maintain a more balanced socio-economic mix in the community
4. To specifically meet the housing needs of those earning less than 140% of AMI, to include seniors, persons with disabilities, and any other identified underserved market
5. To provide for a range of rental and homeownership opportunities for those who presently cannot afford to rent or purchase a home within the community, or who are cost burdened in so doing
6. To provide incentives to developers to create additional rental and for sale units, and to consumers so they may be able to afford rental or purchase opportunities

C. The Board declares there is a valid public purpose in accepting funds for affordable housing and that such funds may be in the form of donations as well as other defined revenue streams as determined by the Board.

D. Local Affordable Housing Trust Fund

There shall be established a Local Affordable Housing Trust Fund (Fund). All voluntary donations or other revenue generated for affordable housing shall be deposited into the Fund either upon the day of receipt or the next business day following receipt.

The Fund shall be maintained in an interest-bearing account and any interest derived from deposits in the Fund shall follow and remain within the Fund. Any recaptured monies, e.g. repayments on loans, shall also be deposited in the Fund. Monies in the Fund, including interest and recaptured monies, shall be disbursed according to the eligible uses set forth and as approved by the Board and administered by the Community and Human Services Division.

Awards from the Fund shall be made at the discretion of the BCC. The Community and Human Services Division will act as the administrators of the fund and associated projects for the BCC. The AHAC will work with CHS staff to develop oversight protocols and specific eligibility criteria for BCC approval. Additional members may be recommended to join the AHAC to assure a balanced oversight committee.

E. Designation of a Project to Provide Affordable Housing:

- (1) Development of criteria: The Affordable Housing Advisory Committee, along with CHS staff shall develop criteria for evaluating the appropriate mix of very-low-income, low-income, moderate-income, gap-income and other housing in a project to qualify for award of HTF. The criteria shall be based in part on the Community Wide Housing Plan and the Housing Element of the GMP. These criteria shall be established by policy of the Board of County Commissioners, and may be amended from time to time by the BCC. The policy shall also provide for a covenant running with the land to ensure the continued affordable housing status of the property. No less than 10% of the fund balance is to be set aside for projects benefitting seniors and/or persons or families with special needs.
- (2) Applicability of criteria: A project for which the HTF funding is sought shall be reviewed by the AHAC to determine the appropriate mix of extremely low income, very-low income, low income, moderate income, gap income, and other housing necessary to qualify for the special applicability. The determination shall be based on the criteria adopted as called for in paragraph (1) above. The determination shall be made by the Board of County Commissioners upon the recommendation of the AHAC. Once the appropriate mix is established, and other appropriate conditions imposed related to the criteria, the project shall be considered a project to provide affordable housing and be eligible for award of HTF monies.

F. Use of Funds

1. All funds deposited into the Local Housing Trust Fund shall comply with all applicable federal, state and local laws governing the establishment and operations of the Trust Funds.
2. All funds deposited in the Local Affordable Housing Trust Fund shall be deposited in a separate and segregated account and shall be dedicated solely to the development and preservation of affordable housing.
3. Programs for which funds may be used include the following:
 - 1) Down Payment Assistance
 - 2) Impact Fee Relief
 - 3) Land Acquisition
 - 4) Construction Loans
 - 5) Community Land Trust
 - 6) Preserve Existing Affordable Housing Supply
 - 7) Rental Assistance
 - 8) Local Contribution for Tax Credit or SAIL applications

The above list is not exhaustive, and the County Commission may add or remove alternative affordable housing programs. Additional points in scoring, or additional funds will be awarded to those projects that are mixed income, in activity centers, or on major transit routes (in particular on CAT routes). Ten percent (10%) of all funds are set aside to benefit seniors and/or persons or families with special needs.

4. Any funds that remain uncommitted at the end of the County's fiscal year (including interest, other earned income, or repayments on loans) shall remain in the Trust Fund and shall be used for the purposes hereof during the next fiscal year.
5. No more than ten percent (10%) of Local Affordable Housing Trust Fund money available as of the start of the County's fiscal year may be budgeted for administration of the Housing Trust Fund. Administrative expenses are limited to operating expenses directly associated with administration of Trust Fund activities and programs.
6. Annual reports will be provided to the County Commission on all approved projects funded through the Local Housing Trust Fund.

G. Approvals

All projects funded through the Local Housing Trust Fund at a minimum include an application process, written underwriting standards, and loan or grant documents containing repayment provisions and provisions and instruments that guarantee affordability periods.

An annual workplan will be developed for BCC approval with an estimated balance of funds to award, and categories and programs recommended, and may be amended from time to time by approval of the BCC. Staff would then accept applications. Trust Fund Loans, grants, or other financial incentives will be presented for approval first to the Affordable Housing Advisory Committee and then to the BCC for approval by a simple majority vote.

This Resolution adopted after motion, second, and majority vote this 24th day of April, 2018.

ATTEST:
DWIGHT E. BROCK, CLERK

BOARD OF COUNTY COMMISSIONERS
COLLIER COUNTY, FLORIDA

By: *Amey Yumice*
DEPUTY CLERK

By: *Andy Solis*
ANDY SOLIS, CHAIRMAN

Attest as to Chairman's
signature only.

Approved as to form
and legality:

JAB
Jennifer A. Belpedio
Assistant County Attorney

JAB
4/3/18

Item #	<u>11A</u>
Agenda Date	<u>4-24-18</u>
Date Rec'd	<u>5-1-18</u>
<u><i>Amey Yumice</i></u> Deputy Clerk	

RESOLUTION NO. 2026-__

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF COLLIER COUNTY, FLORIDA, REPEALING AND REPLACING RESOLUTION NO. 2018-82 TO UPDATE SOURCES OF REVENUE, USES OF FUNDS, FEES, MONITORING, AND ADMINISTRATION FOR THE LOCAL HOUSING TRUST FUND.

RECITALS

WHEREAS, on July 24, 2007, the Board of County Commissioners (BCC) adopted Resolution No. 2007-203 declaring a valid public purpose for accepting voluntary donations for affordable-workforce housing made directly to the County, establishing an Affordable-Workforce Housing Trust Fund and providing general guidelines for use of monies in the affordable workforce housing trust fund; and

WHEREAS, subsequently the BCC suspended collection of voluntary donations and provided a mechanism for the received collections to be returned upon request, and developed the required mechanism, approved September 25, 2012; and

WHEREAS, the voluntary donations established by Resolution No. 2007-203 remain suspended and the balance remains available for refund; and

WHEREAS, it is the intent of the BCC to increase the amount of housing that is affordable for its workforce and residents, and to encourage the retention of housing that is affordable in the County; and

WHEREAS, Objective 1 of the GMP's Housing Element states that the County will seek to provide new affordable housing units in order to meet the current and future housing needs of legal residents with extremely low, very-low, low, moderate and gap incomes, including senior households and those with special needs; and

WHEREAS, in furtherance of the spirit and intent of Florida State Statute 163.3177(6)(f)a, outlining, "... Principles, guidelines, standards, and strategies to be followed in the provision of housing for all current and anticipated future residents of the jurisdiction..."; and

WHEREAS, given the long planning process involved in housing development and the need to layer multiple funding sources, a local housing trust fund should be active; and

WHEREAS, the BCC recognizes that a Local Housing Trust Fund is a national best

practice for the development of revenue streams to support BCC approved Affordable Housing programs, initiatives and directives; and

WHEREAS, the BCC declares a valid public purpose for establishing and maintaining a Local Housing Trust Fund and providing general guidelines for revenue generation and use of such monies in the local housing trust fund, limited to meeting affordable housing needs and associated administration; and

WHEREAS, the BCC wished to recognize the winding down of the Affordable-Workforce Housing Trust Fund and the creation of a new local housing trust fund; and

WHEREAS, on April 24, 2018, the Board adopted Resolution No. 2018-82 establishing the Local Housing Trust Fund; and

WHEREAS, the Board now desires to repeal and replace Resolution No. 2018-82 to update revenue sources, establish a fee structure, provide additional eligible programs and administrative provisions.

NOW, THEREFORE, BE IT RESOLVED by the Board of County Commissioners of Collier County, Florida, that:

1. The foregoing Recitals are adopted as true and incorporated as part of this Resolution.
2. It continues to be Board direction and is affirmed that the collection of funds into the Affordable-Workforce Housing Trust Fund is suspended and staff shall continue to make efforts to return collated to Developers pursuant to prior Board directions.
3. When all money is refunded from the Affordable-Workforce Housing Trust Fund, the fund is automatically terminated and dissolved without further Board action.
4. The Board of County Commissioners' Local Housing Trust Fund, is adopted for immediate use, as follows:
 - A. **Purpose/Scope:** The purpose is to establish procedures for operations of a Housing Trust Fund in order to provide for housing that is affordable for community residents who are extremely low income to gap income as defined in the Community Housing Plan and Land Development Code.
 - B. **Applicability:** These procedures apply to qualified affordable housing for extremely low income to gap income households.

The Board has determined that the local economy and the public health, safety and general welfare requires establishment of the Local Affordable Housing Trust Fund for the following purposes:

1. Implement the goals, objectives and policies of the Community Wide Housing Plan, and the Collier County Comprehensive Plan.
 2. To meet the statutory requirements as set forth in Fl. Statutes Chapter 163.3177(6)(f)a, and to satisfy the community's obligation to ensure that a fair share of the community's housing production is affordable to Collier County families
 3. To provide housing opportunities for Collier County families in order to meet the existing and anticipated housing needs of such persons and to maintain a more balanced socio-economic mix in the community.
 4. To specifically meet the housing needs of those earning less than 140% of AMI, to include seniors, persons with disabilities, and any other identified underserved market.
 5. To provide for a range of rental and homeownership opportunities for those who presently cannot afford to rent or purchase a home within the community, or who are cost burdened in so doing.
 6. To provide incentives to developers to create additional rental and for sale units, and to consumers so they may be able to afford rental or purchase opportunities.
- C. The Board declares there is a valid public purpose in accepting funds for affordable housing and that such funds may be in the form of donations or fees as well as other defined revenue streams as determined by the Board.

D. Local Affordable Housing Trust Fund:

There shall be established a Local Affordable Housing Trust Fund (Fund). All voluntary donations, fees or other revenue generated for affordable housing shall be deposited into the Fund either upon the day of receipt or the next business day following receipt.

The Fund shall be maintained in an interest-bearing account and any interest derived from deposits in the Fund shall follow and remain within the Fund. Any recaptured monies for programs funded under the Fund, e.g. repayments on loans, or fees shall also be deposited in the Fund. Monies in the Fund, including interest and recaptured

monies, shall be disbursed according to the eligible uses set forth and as approved by the Board and administered by the Community and Human Services Division. Awards from the Fund shall be made at the discretion of the BCC. The Community and Human Services Division will act as the administrators of the fund and associated projects for the BCC. The AHAC will work with Housing and Economic Development staff to develop oversight protocols and specific eligibility criteria for BCC approval.

E. Sources of Revenue:

1. Revenues are defined as: Developer monitoring fees, Impact Fees application fees and Affordable Housing Density Bonus application fees, loan repayment(s) and voluntary donations.
 - a. Impact Fee Deferral Application- owner-occupied \$500 per unit and multifamily rentals \$100 per unit, capped at \$5,000 per development.
 - b. Affordable Housing Density Bonus Application Fee- owner-occupied \$500 per unit and multifamily rentals \$100 per unit, capped at \$5,000 per development.
 - c. PUD Monitoring: \$100 per unit, capped at \$5,000 per development annually.
 - d. HOME Monitoring: \$100 per unit, capped at \$5,000 per development according to HUD HOME monitoring schedule or risk level.

F. Criteria:

1. The Affordable Housing Advisory Committee, along with Housing and Economic Development staff shall develop criteria for evaluating the appropriate mix of very-low-income, low-income, moderate-income, gap-income and other housing in a project to qualify for award of Local Affordable Housing Trust Fund. The criteria shall be based in part on the Community Wide Housing Plan and the Housing Element of the GMP. These criteria shall be established by policy of the Board of County Commissioners, and may be amended from time to time by the BCC. The policy shall also provide for a covenant running with the land to ensure the continued affordable housing status of the property.
2. Applicability of criteria:

- a. A homeownership or rental development project for which the Fund is sought may be reviewed by an AHAC designee to determine the appropriate mix of extremely low income, very-low income, low income, moderate income, gap income, and other housing necessary to qualify for the special applicability
- b. Additional points in scoring, or additional funds will be awarded to those projects that are mixed income, in activity centers, or on major transit routes (in particular on CAT routes).
- c. No less than 10% of the fund balance is to be set aside for projects benefitting seniors and/or persons or families with special needs.

G. Use of Funds:

- 1. All funds deposited into the Local Affordable Housing Trust Fund shall comply with all applicable federal, state and local laws governing the establishment and operations of the Trust Funds.
- 2. All funds deposited in the Local Affordable Housing Trust Fund shall be deposited in a separate and segregated account and shall be dedicated solely to the development and preservation of affordable housing.
- 3. Programs for which funds may be used include the following:
 - 1) Down Payment Assistance
 - 2) Impact Fee Relief
 - 3) Land Acquisition for homeownership or rental development
 - 4) Construction Loans for homeownership or rental development
 - 5) Community Land Trust
 - 6) Preserve Existing Affordable Housing Supply through Rehabilitation
 - 7) Rental Assistance
 - 8) Local Contribution for Tax Credit or SAIL applications
 - 9) Affordable Housing Marketing activities and Website Maintenance
 - 10) Local Government Voluntary Contribution

The above list is not exhaustive, and the County Commission may add or remove alternative affordable housing programs.

4. Any funds that remain uncommitted at the end of the County's fiscal year (including interest, other earned income, or repayments on loans) shall remain in the Trust Fund and shall be used for the purposes hereof during the next fiscal year.
5. No more than twenty-five percent (25%) of Local Affordable Housing Trust Fund money available as of the start of the County's fiscal year may be budgeted for administration of the Housing Trust Fund. Administrative expenses are limited to operating expenses directly associated with administration of Fund activities, including monitoring and application processing and direct program assistance for homeownership and rental assistance.
6. Annual reports will be provided at the request of the Board or individual funded project awards will be provided to the County Commission on all conditionally approved projects funded through the Local Affordable Housing Trust Fund.

H. Approvals:

All projects funded through the Local Housing Trust Fund at a minimum include an application process, and loan or grant documents containing repayment provisions and provisions and instruments that guarantee affordability periods.

CHS Staff will accept applications for the Fund. Local Housing Trust Fund Loans, grants, or other financial incentives may be presented for approval first to the Affordable Housing Advisory Committee and then to the BCC for approval by a simple majority vote.

[SIGNATURES ON FOLLOWING PAGE]

Missing Middle Housing – Florida State Legislative Actions and Pending Legislation

Overview

“Missing Middle” housing refers to housing types between single-family homes and large apartment complexes, including duplexes, triplexes, fourplexes, townhomes, accessory dwelling units (ADUs), and small multifamily buildings. These housing types are often restricted by local single-family zoning regulations, limiting housing supply and affordability.

The overall legislative direction indicates continued state involvement in land use regulation to increase housing supply and affordability through Missing Middle housing strategies. Florida has addressed Missing Middle housing primarily through statewide zoning preemption policies specifically by preempting certain local zoning regulations and allowing higher density residential development in areas previously limited to single-family use, affordable housing legislation, and proposed legislation allowing ADUs, smaller homes on smaller lots, and multifamily units in areas traditionally limited to single-family housing. Florida’s legislative trend from 2023 through the 2026 legislative session shows a consistent movement toward:

1. State preemption of local zoning authority
 2. Allowing multifamily housing in commercial, industrial, and public land areas
 3. Allowing Accessory Dwelling Units in single-family zones
 4. Allowing smaller lots and smaller homes
 5. Allowing multiple units (duplex, triplex, fourplex) in certain single-family areas
 6. Increasing density near transit and activity centers
- Reducing local government ability to deny housing developments

Live Local Act Updates (HB 1389)

HB 1389: Ordered engrossed, then enrolled on Friday, March 13, 2026

Proposed updates expanded provisions allowing housing development on publicly owned land and religious institution property and limited local government ability to opt out of certain housing incentives and tax exemptions.

The big changes in 2026 to the LLA include: developments allowed to be used on county owned land & on religious lands without BCC approval so long as the church/religious building remains. The elimination of building height and setbacks as a calculation for height thereby keeping the setbacks as a straight number ex: 15’ or 35’.

Florida Starter Homes Act (SB 948 / HB 1143)

SB 948: Died in Judiciary on Friday, March 13, 2026

HB 1143: Died in Commerce Committee on Friday, March 13, 2026

This legislation proposed:

- Allowing smaller homes on smaller lots
- Allowing duplexes, triplexes, townhomes, and up to four units on certain single-family parcels
- Requiring local governments to permit these housing types where water and sewer infrastructure is available

This legislation directly targeted Missing Middle housing by allowing multiple units on parcels previously limited to single-family homes.

ADU Legislation (SB 48 / HB 313)

SB 48: Died in Messages on Friday, March 13, 2026

HB 313: Died in Intergovernmental Affairs Subcommittee on Friday, March 13, 2026

This legislation proposed and would have required local governments to allow accessory dwelling units (ADUs) by right in areas zoned single-family zoning districts by December 2026 and to approve them administratively. These small, self-contained homes built on the same property as a primary residence hold incredible potential to ease Florida's affordable housing crunch.

References (Legislative and Policy Sources)

Florida Senate Bill Analyses and Staff Reports

<https://www.flsenate.gov/Session/Bill/2026/1520/Analyses/2026s01520.pre.ft.PDF>

Florida House Bill Analyses

<https://www.flhouse.gov/Sections/Bills/billsdetail.aspx?BillId=84125&SessionId=113>

Florida TaxWatch Legislative Updates

<https://floridataxwatch.org/Legislative-Update>

American Institute of Architects Florida Legislative Issues Reports

https://www.aiafla.org/Governmental-Affairs_2026-Legislative-Issues.cfm

Florida Realtors Legislative Summaries

<https://www.floridarealtors.org/advocacy/2026-legislative-final-report#:~:text=Affordable%20Housing:%20HB%201389%20is,homeowners%2C%20including%20lot%20rental%20assistance>

<https://www.floridarealtors.org/advocacy/2026-legislative-final-report>

Florida Housing Coalition Policy Publications

<https://flhousing.org/2025-fall-winter-blueprints/>

FLORIDA HOUSE OF REPRESENTATIVES FINAL BILL ANALYSIS

This bill analysis was prepared by nonpartisan committee staff and does not constitute an official statement of legislative intent.

BILL #: [CS/CS/HB 1389](#)

TITLE: Affordable Housing

SPONSOR(S): Redondo

COMPANION BILL: [SB 1548](#) (Calatayud)

LINKED BILLS: None

RELATED BILLS: [CS/CS/SB 48](#) (Gaetz), [SB 1520](#) (Calatayud)

FINAL HOUSE FLOOR ACTION: 98 Y's

4 N's

GOVERNOR'S ACTION: Pending

SUMMARY

Effect of the Bill:

The bill amends the Live Local Act (Act) to:

- Authorize multifamily and mixed-use residential as allowable uses on property owned by a county, municipality, school district, or a religious institution, provided certain criteria are satisfied.
- Prohibit local governments from restricting the height of a proposed development through the use of setbacks or stepbacks.
- Specify that farms and farm operations are not considered “commercial uses” or “industrial uses” for purposes of the Act, which applies retroactively to January 1, 2024.
- Allow multifamily and mixed-use developments to consist of an assemblage of certain parcels, which expires July 1, 2030.
- Exempt certain areas from the requirements of the Act.
- Make certain changes to the ad valorem tax exemption created by the Act.

The bill waives sovereign immunity for the state and any governmental entity if prohibited discrimination in a land use decision or the permitting of a development occurs, and clarifies that discrimination based on the source of financing for an affordable housing development is prohibited. The bill allows local governments to provide density bonus incentives to certain landowners, and directs the Office of Program Policy Analysis and Government Accountability to conduct certain studies.

Fiscal or Economic Impact:

The bill has an indeterminate impact on local governments and the private sector.

[JUMP TO](#)

[SUMMARY](#)

[ANALYSIS](#)

[RELEVANT INFORMATION](#)

ANALYSIS

EFFECT OF THE BILL:

Live Local Act

The bill amends the [Live Local Act](#) (Act) and requires:

- Local governments¹ to authorize multifamily and mixed-use residential as allowable uses on property owned by a county, municipality, or school district, and on any parcel greater than 3 acres owned by a religious institution² that has contained a house of public worship for the preceding 10 years, if at least 40 percent of the residential units in a multifamily development are rental units that have an [affordability](#) period of 30 years or more;
- A proposed development on property owned by a county, municipality, or school district to be within the geographic boundaries of the county, municipality, or school district, as applicable, and for the respective county, municipality, or school district to be a party to the development application; and

¹ Local government means any county or municipality. See [s. 163.3164\(29\), F.S.](#)

² “Religious institution” means any church, synagogue, or other established physical place for worship at which nonprofit religious services and activities are regularly conducted. [S. 170.201\(2\), F.S.](#)

STORAGE NAME: h1389z

DATE: 3/25/2026

- A house of public worship on property owned by a religious institution to continue on the property after a proposed development is constructed, and for the respective religious institution to be a party to the development application. (Section [1](#) for counties; Section [2](#) for municipalities.)

The bill specifies that a multifamily or mixed-use residential development may consist of an assemblage of parcels under common ownership or control separated by no more than 15 feet of land and limited to public pedestrian access. This provision expires July 1, 2030. (Section [1](#) for counties; Section [2](#) for municipalities.)

Setbacks and Stepbacks

The bill prohibits local governments from circumventing the requirements of the Act by:

- Restricting the [height](#) of a proposed development below the highest height currently allowed, or the highest allowed on July 1, 2023, for certain buildings located in its jurisdiction through other dimensional means, such as establishing setbacks or stepbacks by height.
- Requiring setbacks or stepbacks that are more restrictive than the minimum setbacks or stepbacks permitted in the proposed development. (Section [1](#) for counties; Section [2](#) for municipalities.)

Definitions

The bill specifies that [farms](#) and [farm operations](#), as defined in the [Florida Right to Farm Act](#), or uses associated with farming, including the packaging and sale of products raised on the premises, are not considered [commercial uses](#) or [industrial uses](#) for purposes of the Act. Accordingly, local governments are not required to authorize multifamily and mixed-use residential uses in areas with a farm or farm operation or uses associated therewith. (Section [1](#) for counties; Section [2](#) for municipalities.)

The bill removes “meat packing facilities, citrus processing and packing facilities, and produce processing and packing facilities” as industrial uses under the Act. (Section [1](#) for counties; Section [2](#) for municipalities.)

The bill’s changes to the definitions of “commercial use” and “industrial use” for purposes of the Act are intended to be remedial and clarifying in nature, and apply retroactively to January 1, 2024. (Section [3](#).)

Exemptions

The bill exempts the following areas from the requirements of the Act:

- Areas subject to land development regulations³ in existence before July 1, 2026, which are intended to retain the [open character of land](#), including, but not limited to, open space districts, open space recreation districts, open use estate districts, open use rural districts, and park and open space districts.
- [Areas of Critical State Concern](#); and
- Any portion of a property encumbered by a recorded [conservation easement](#). (Section [1](#) for counties; Section [2](#) for municipalities.)

Development Applications Submitted Prior to Bill’s Effective Date

The bill allows an applicant for a proposed development who submitted an application, written request, or notice of intent to use the provisions of the Act to a local government, and which application, written request, or notice has been received by the local government before July 1, 2026, to:

- Notify the local government by July 1, 2026, of her or his intent to proceed under the Act as it existed at the time the application was submitted; or
- Submit a revised application, written request, or notice of intent to account for the changes made by the bill. (Section [4](#).)

³ “Land development regulations” mean ordinances enacted by governing bodies of local governments for the regulation of any aspect of development and includes any local government rezoning, subdivision, building construction, sign regulations, or any other regulations controlling the development of land. [S. 163.3164\(26\), F.S.](#)

Affordable Housing Tax Exemption

The bill defines “multifamily project” for purposes of the [ad valorem tax exemption authorized by the Act](#) to mean a development that is held under common ownership or control which is approved and developed in compliance with the same site plan approval, development agreement,⁴ or development order.⁵ The term does not include individual detached single-family residences or parcels separated by more than 200 feet of land. (Section [5](#).)

The bill requires a taxing authority to make a finding, for purposes of “[opting out](#)” of the tax exemption created by the Act, that annual housing reports published by the Shimberg Center for Housing Studies identify that a county within its jurisdiction is within a metropolitan statistical area or region where, **for each of the previous 3 years**, the number of affordable and available units in the metropolitan statistical area or region is greater than the number of renter households in the metropolitan statistical area or region for the category entitled 1-120 percent annual median income. (Section [5](#).)

The bill specifies that projects for which a building permit is issued on or after July 1, 2026, may still apply for the tax exemption even if a local government opts out of the tax exemption as long as such application is made within 4 years prior to the local government opting out of the tax exemption, and allows the property owner to receive the exemption for each subsequent year that the same or successive owner applies for and is granted the exemption. (Section [5](#).)

The bill’s changes to the tax exemption created by the Act first apply to the 2027 property tax roll. (Section [6](#).)

Proposed Developments Near Airports

The bill allows for the approval of developments in or near [airport-impacted areas](#), which are currently exempt from the provisions of the Act, if the application for a development is approved by the governing body of the relevant airport. (Section [7](#).)

Discrimination in Land Use and Permitting Decisions

The bill clarifies that it is unlawful to [discriminate in land use decisions or in the permitting of development](#) based on the financing of a development or proposed development that is for affordable housing. (Section [9](#).)

The bill expressly waives sovereign immunity for the state and its agencies and subdivisions for a cause of action based upon the application of [s. 760.35, F.S.](#) relating to civil actions under the [Florida Fair Housing Act](#). (Sections [8](#) and [10](#).)

Density Bonus Incentives

The bill provides that local governments may provide [density bonus incentives](#) to landowners who donate real estate for the purpose of assisting local governments in providing affordable housing to military families that receive the basic allowance for housing. (Section [11](#).)

Affordable Housing Study

The bill directs the Office of Program Policy Analysis and Government Accountability (OPPAGA) to assess the effectiveness of mezzanine finance, or second-position short-term debt, to encourage the construction of owner-

⁴ “Development agreements are contracts between a local government and a private developer that establish the terms and conditions for developing a specific property. In the context of land use and zoning, development agreements are often used to provide certainty and predictability to developers and local governments by establishing a framework for the development process.” Jimerson Birr, *Development Agreements*, <https://www.jimersonfirm.com/services/land-use-zoning/development-agreements/> (last visited Mar. 16, 2026). The Florida Local Government Development Agreement Act (Act), codified in [ss. 163.3220-163.3243, F.S.](#), authorizes local governments to enter into development agreements with developers, subject to the procedures and requirements of the Act.

⁵ “Development order” means any order granting, denying, or granting with conditions an application for a development permit. See [s. 163.3164\(15\), F.S.](#) “Development permit” includes any building permit, zoning permit, subdivision approval, rezoning, certification, special exception, variance, or any other official action of local government having the effect of permitting the development of land. See [s. 163.3164\(16\), F.S.](#)

occupied affordable housing and the potential of tiny homes in meeting the state’s affordable housing needs. The bill requires OPPAGA to consult with the Florida Housing Finance Corporation and the University of Florida Shimberg Center for Housing Studies in conducting its evaluation. OPPAGA is required to report its conclusions to the President of the Senate and the Speaker of the House of Representatives by December 31, 2027. The report must include recommendations for a model mezzanine finance program. (Section [12](#).)

Effective Date

Subject to the Governor’s veto powers, the effective date of this bill is July 1, 2026. (Section [13](#).)

FISCAL OR ECONOMIC IMPACT:

LOCAL GOVERNMENT:

The bill has an indeterminate impact on local governments that are subject to the bill’s requirements to authorize the development of affordable housing.

PRIVATE SECTOR:

The bill has an indeterminate positive impact on the private sector to the extent that the bill facilitates, and results in an increase in the availability of, affordable housing in the state. The bill also has an indeterminate positive impact on military families who receive the basic allowance for housing, but only to the extent that the local jurisdictions in which the military families live opt-in to provide the density bonus incentive described in the bill.

RELEVANT INFORMATION

SUBJECT OVERVIEW:

Affordable Housing

Housing is considered [affordable](#) when monthly rents or monthly mortgage payments, including taxes, insurance, and utilities, do not exceed 30 percent of a family’s gross income.⁶ Over 2.4 million low-income Florida households pay more than 30% of their incomes towards housing, which is the maximum amount considered affordable by experts.⁷ Over half of these households, or 1.3 million low-income households, spend more than 50% of their income towards housing costs.⁸ This makes it difficult for those households to save for retirement or emergencies and afford other necessities such as food and childcare.⁹

Eligibility to participate in Florida’s state and federally-funded housing programs is determined by area median income (AMI) or statewide median family income, which is published annually by the United States Department of Housing and Urban Development (HUD).¹⁰ In Florida, the current statewide AMI for a family of **four** is \$95,300 (as family size changes, the income range also varies):¹¹

- Extremely-low-income – earning up to 30 percent of the AMI (at or below \$28,600);¹²
- Very-low-income – earning from 30.01 to 50 percent of the AMI (\$28,601 to \$47,650);¹³
- Low-income – earning from 50.01 to 80 percent of the AMI (\$47,651 to \$76,250);¹⁴ and

⁶ [S. 420.0004\(3\), F.S.](#)

⁷ Florida Housing Coalition, *2025 Home Matters Report*, p. 1. <https://flhousing.org/wp-content/uploads/2025/09/Home-Matters-Report-2025-V5-DIGITAL.pdf> (last visited Mar. 16, 2026).

⁸ *Id.*

⁹ *Id.*

¹⁰ See U.S. Dept. of Housing and Urban Development (HUD): Office of Policy Development and Research, *Income Limits*, <https://www.huduser.gov/portal/datasets/il.html#year2025> (last visited Mar. 16, 2026).

¹¹ HUD: Office of Policy Development and Research, *FY 2025 State Income Limits: Florida*, https://www.huduser.gov/portal/datasets/il/il2025/2025summary.odn?inputname=STTLT*129999999%2BFlorida&select%20ion_type=county&stname=Florida&statefp=12.0&year=2025 (last visited Mar. 16, 2026).

¹² *Id.*; see also [s. 420.0004\(9\), F.S.](#)

¹³ *Supra* note 11; see also [s. 420.0004\(17\), F.S.](#)

¹⁴ *Supra* note 11; see also [s. 420.0004\(11\), F.S.](#)

- Moderate-income – earning from 80.01 to 120 percent of the AMI (\$76,251 to \$114,360).¹⁵

As of 2025, Florida had only 24 affordable and available rental units for every 100 extremely-low-income renters.¹⁶ In addition, there were little to no communities in Florida that could provide enough housing to support this group of renters, which is primarily made up of low-income workers, retirees, and people with disabilities.¹⁷

Land Use for Affordable Housing Development

All development, both public and private, and all development orders¹⁸ approved by a local government must be consistent with the local government’s comprehensive plan.¹⁹ The Growth Management Act requires every county and municipality to create and implement a comprehensive plan to guide future development.²⁰ A comprehensive plan is intended to provide for the future use of land, which contemplates a gradual and ordered growth, and establishes a long-range maximum limit on the possible intensity of land use.

A locality’s comprehensive plan lays out the locations for future public facilities, including roads, water and sewer facilities, neighborhoods, parks, schools, and commercial and industrial developments. A comprehensive plan is made up of 10 required elements, each laying out regulations for a different facet of development.²¹

The future land use element designates proposed future general distribution, location, and extent of the uses of land. Specified use designations include those for residential, commercial, industry, agriculture, recreation, conservation, education, and public facilities. The approximate acreage and the general range of density or intensity of use must be provided for each land use category.²² The specific use and intensities for specific parcels are decided by a more detailed, implementing zoning map.²³

The housing element sets forth guidelines and strategies for the creation and preservation of affordable housing for all current and anticipated future residents of the jurisdiction, elimination of substandard housing conditions, provision of adequate sites for future housing, and distribution of housing for a range of incomes and types.²⁴

A comprehensive plan is implemented through the adoption of land development regulations²⁵ that are consistent with the plan and that contain specific and detailed provisions necessary to implement the plan.²⁶ Such regulations must, among other requirements, regulate the subdivision of land and the use of land for the land use categories in the land use element of the comprehensive plan.²⁷ Substantially affected persons have the right to maintain administrative actions that ensure land development regulations are implemented and consistent with the comprehensive plan.²⁸

¹⁵ *Supra* note 11; see also [s. 420.0004\(12\), F.S.](#)

¹⁶ *Supra* note 7, at p. 1.

¹⁷ *Id.*

¹⁸ *Supra* note 5.

¹⁹ [S. 163.3194\(3\), F.S.](#)

²⁰ [S. 163.3167\(2\), F.S.](#)

²¹ [S. 163.3177\(6\), F.S.](#) The 10 required elements include capital improvements; future land use plan; transportation; general sanitary sewer, solid waste, drainage, potable water, and natural groundwater aquifer recharge; conservation; recreation and open space; housing; coastal management; intergovernmental coordination; and property rights. Throughout statutes exist plans and programs that may be added as optional elements.

²² [S. 163.3177\(6\)\(a\), F.S.](#)

²³ Richard Grosso, A Guide to Development Order "Consistency" Challenges Under Florida Statutes Section 163.3215, 34 J. Envtl. L. & Litig. 129, 154 (2019) citing *Brevard Cty. v. Snyder*, 627 So. 2d 469, 475 (Fla. 1993).

²⁴ [S. 163.3177\(6\)\(f\), F.S.](#)

²⁵ "Land development regulations" means ordinances enacted by governing bodies for the regulation of any aspect of development and includes any local government zoning, rezoning, subdivision, building construction, or sign regulations or any other regulations controlling the development of land. See [s. 163.3164\(26\), F.S.](#)

²⁶ [S. 163.3202, F.S.](#)

²⁷ *Id.*

²⁸ [S. 163.3213, F.S.](#)

Development that does not conform to the comprehensive plan may not be approved by a local government unless the local government first amends its comprehensive plan. State law requires a proposed comprehensive plan amendment to receive two public hearings, the first held by the local planning board and the second held by the governing board.²⁹ Following the hearings, the local government must transmit the plan to several statutorily identified agencies, including the Department of Commerce as the state land planning agency, for review.³⁰ Most plan amendments are placed into the expedited state review process, while plan amendments relating to large-scale developments are placed into the state coordinated review process.³¹

Live Local Act

The Live Local Act (Act), which became law in 2023, preempts certain county and municipal zoning and land use decisions to encourage development of affordable multifamily rental housing in targeted land use areas.³² Specifically, counties and municipalities must allow a multifamily or mixed-use residential³³ rental development in any area **zoned for commercial, industrial, or mixed-use**, and in portions of any flexibly zoned area such as a planned unit development **permitted for commercial, industrial, or mixed use**, if at least 40 percent of the residential units in the development are rental units that, for a period of at least 30 years, meet certain affordability requirements.³⁴

The Live Local Act provides the following definitions:³⁵

- **Commercial use** means activities associated with the sale, rental, or distribution of products or the performance of related services. The term includes, but is not limited to, such uses or activities as retail sales; wholesale sales; rentals of equipment, goods, or products; offices; restaurants; hotels; food service vendors; sports arenas; theaters; tourist attractions; and other for-profit business activities. A parcel zoned to permit such uses by right without the requirement to obtain a variance or waiver is considered commercial use, irrespective of the local land development regulation’s listed category or title.
 - The term does not include home-based businesses or cottage food operations undertaken on residential property, vacation rentals, or uses that are accessory, ancillary, incidental to the allowable uses, or allowed only on a temporary basis. Recreational uses, such as golf courses, tennis courts, swimming pools, and clubhouses, within an area designated for residential use are not commercial use, irrespective of how they are operated.
- **Industrial use** means activities associated with the manufacture, assembly, processing, or storage of products or the performance of related services. The term includes, but is not limited to, such uses or activities as automobile manufacturing or repair, boat manufacturing or repair, junk yards, **meat packing facilities**,³⁶ **citrus processing and packing facilities**, **produce processing and packing facilities**,³⁷

²⁹ [Ss. 163.3174\(4\)\(a\)](#) and [163.3184, F.S.](#)

³⁰ [S. 163.3184, F.S.](#)

³¹ See [ss. 163.3184](#) and [380.06, F.S.](#) In the Expedited State Review Process, the Department of Commerce reviews and approves or amends the proposed comprehensive plan amendment. This process can take 4 to 6 months. The State Coordinated Review Process is a more thorough, complex, multi-phase process. For more information, see <https://floridajobs.org/community-planning-and-development/programs/community-planning-table-of-contents/amendments-that-must-follow-the-state-coordinated-review-process-procedures-and-timeframes> (last visited Mar. 16, 2026).

³² Ch. 2023-17, ss. 3, 5, Laws of Fla., codified as [ss. 125.01055\(7\)](#) and [166.04151\(7\), F.S.](#)

³³ For mixed-use residential projects, at least 65 percent of the total square footage must be used for residential purposes; local governments may not require that more than 10 percent of the total square footage be used for nonresidential purposes. [Ss. 125.01055\(7\)\(a\)](#) and [166.04151\(7\)\(a\), F.S.](#)

³⁴ *Id.*

³⁵ [Ss. 125.01055\(7\)\(c\)](#) and [166.04151\(7\)\(c\), F.S.](#)

³⁶ Meat packing facilities are facilities for the business or industry of slaughtering cattle and other meat animals and processing the carcasses for sale, sometimes including the packaging of processed meat products. Dictionary.com, *meat packing*, <https://www.dictionary.com/browse/meat-packing> (last visited Mar. 16, 2026).

³⁷ Citrus and produce processing and packing facilities are where fresh produce is brought from the field, postharvest practices such as sizing and packaging are performed, and quality standards are monitored to meet the targeted market needs and requirements. Elhadi M. Yahia, *Postharvest Technology of Perishable Horticultural Commodities* (2019), <https://www.sciencedirect.com/topics/agricultural-and-biological-sciences/packing-house> (last visited Mar. 16, 2026).

electrical generating plants, water treatment plants, sewage treatment plants, and solid waste disposal sites. A parcel zoned to permit such uses by right without the requirement to obtain a variance or waiver is considered industrial use for the purposes of this section, irrespective of the local land development regulation's listed category or title.

- The term does not include uses that are accessory, ancillary, incidental to the allowable uses, or allowed only on a temporary basis. Recreational uses, such as golf courses, tennis courts, swimming pools, and clubhouses, within an area designated for residential use are not industrial use, irrespective of how they are operated.
- **Mixed use** means any use that combines multiple types of approved land uses from at least two of the residential use, commercial use, and industrial use categories.
 - The term does not include uses that are accessory, ancillary, incidental to the allowable uses, or allowed only on a temporary basis. Recreational uses, such as golf courses, tennis courts, swimming pools, and clubhouses, within an area designated for residential use are not mixed use, irrespective of how they are operated.

Local governments are prohibited from restricting the density³⁸ of a proposed development below the highest density currently allowed (or the highest allowed on July 1, 2023) on land within its jurisdiction where residential development is allowed³⁹ and may not restrict the floor area ratio⁴⁰ of a proposed development below 150 percent of the highest floor area ratio currently allowed (or the highest allowed on July 1, 2023) on land within its jurisdiction where residential development is allowed.⁴¹

Local governments are also prohibited from restricting the [height](#) of a proposed development below the highest height currently allowed (or the highest allowed on July 1, 2023) for a commercial or residential building located in its jurisdiction within one mile of the proposed development or three stories, whichever is higher.⁴² However, a local government may restrict the height of a proposed development if:

- The proposed development is adjacent to, on two or more sides, a parcel zoned for single-family residential in a single-family residential development with at least 25 contiguous single-family homes, in which case the local government may restrict the height of the proposed development to 150 percent of the tallest building on any property adjacent to the proposed development, the highest height currently allowed (or the highest allowed on July 1, 2023) for the property provided in the local government's land development regulations, or three stories, whichever is higher, but not to exceed 10 stories;⁴³ or
- The proposed development is on a parcel with a contributing structure or building within a historic district listed in the National Register of Historic Places⁴⁴ (Register) before January 1, 2000, or is on a parcel with a structure or building individually listed in the Register, in which case a local government may restrict the height of the proposed development to the highest height currently allowed (or the highest allowed on July

³⁸ "Density" means an objective measurement of the number of people or residential units allowed per unit of land, such as residents or employees per acre. See [s. 163.3164\(12\), F.S.](#)

³⁹ [Ss. 125.01055\(7\)\(b\)](#) and [166.04151\(7\)\(b\), F.S.](#)

⁴⁰ For purposes of these provisions, "floor area ratio" includes floor lot ratio and lot coverage. [Ss. 125.01055\(7\)\(c\)](#) and [166.04151\(7\)\(c\), F.S.](#)

⁴¹ [Ss. 125.01055\(7\)\(c\)](#) and [166.04151\(7\)\(c\), F.S.](#)

⁴² [Ss. 125.01055\(7\)\(d\)1.](#) and [166.04151\(7\)\(d\)1., F.S.](#)

⁴³ [Ss. 125.01055\(7\)\(d\)2.](#) and [166.04151\(7\)\(d\)2., F.S.](#)

⁴⁴ The National Register of Historic Places (Register) is the official list of the nation's historic places worthy of preservation. Authorized by the National Historic Preservation Act of 1966, the Register is maintained by the National Park Service (NPS) as a part of a national program to coordinate and support public and private efforts to identify, evaluate, and protect America's historic and archeological resources. As of May 13, 2025, over 100,000 places have been listed in the Register for their significance in American history, art, architecture, engineering, and culture. See NPS, *What is the National Register of Historic Places?* <https://www.nps.gov/subjects/nationalregister/index.htm> (last visited Mar. 16, 2026); see also, NPS, *National Register of Historic Places: Program Updates May 13, 2025*, <https://www.nps.gov/subjects/nationalregister/program-updates.htm> (last visited Mar. 16, 2026).

1, 2023) for a commercial or residential building within three-fourths of a mile of the proposed development or 3 stories, whichever is higher.⁴⁵

An application for a development authorized by the Act must be administratively approved without further action by the governing body of the local government or any quasi-judicial or administrative board or reviewing body, provided the development satisfies the local government’s land development regulations for multifamily developments in areas zoned for such use and is otherwise consistent with the jurisdiction’s comprehensive plan, with the exception of provisions establishing density, floor area ratios, height, and land use requirements.⁴⁶

Under the Act, local governments are required, upon request of an applicant, to reduce parking requirements for a proposed development by 15 percent if the development:

- Is located within one-quarter mile of a transit stop, as defined in the local government’s land development code, and the transit stop is accessible from the development;
- Is located within one-half mile of a major transportation hub⁴⁷ that is accessible from the proposed development by safe, pedestrian-friendly means, such as sidewalks, crosswalks, elevated pedestrian or bike paths, or other multimodal design features; or
- Has available parking within 600 feet of the proposed development, which may consist of options such as on-street parking, parking lots, or parking garages available for use by residents of the proposed development.⁴⁸

The provisions of the Act described above do not apply to recreational and commercial waterfronts in industrial areas,⁴⁹ the Wekiva Study Area,⁵⁰ or the Everglades Protection Area.^{51,52} Additionally, local governments are not required to authorize developments in [airport-impacted areas](#); specifically, local governments are not required to authorize the following types of developments:

- A proposed development near a runway within one-quarter of a mile laterally from the runway edge and within an area that is the width of one-quarter of a mile extending at right angles from the end of the runway for a distance of 10,000 feet of any existing airport runway or planned airport runway identified in the local government’s airport master plan.
- A proposed development within any airport noise zone identified in the federal land use compatibility table or in a land-use zoning or airport noise regulation adopted by the local government.
- A proposed development that exceeds maximum height restrictions identified in the political subdivision’s airport zoning regulation adopted pursuant to statute.⁵³

The provisions of the Act are effective until October 1, 2033.⁵⁴

Ad Valorem Tax Exemption for Affordable Housing

⁴⁵ [Ss. 125.01055\(7\)\(d\)3](#), and [166.04151\(7\)\(d\)3](#).

⁴⁶ However, if a proposed development is on a parcel with a contributing structure or building within a historic district which was listed in the Register before January 1, 2000, or is on a parcel with a structure or building individually listed in the Register, the local government may administratively require the proposed development to comply with local regulations relating to architectural design, such as façade replication, provided it does not affect height, floor area ratio, or density of the proposed development. [Ss. 125.01055\(7\)\(e\)](#) and [166.04151\(7\)\(e\), F.S.](#)

⁴⁷ For purposes of these provisions, “major transportation hub” means any transit station, whether bus, train, or light rail, which is served by public transit with a mix of other transportation options. [Ss. 125.01055\(7\)\(f\)3](#), and [166.04151\(7\)\(f\)3, F.S.](#)

⁴⁸ A local government, however, may not require that the available parking compensate for the reduction in parking requirements. [Ss. 125.01055\(7\)\(f\)1](#), and [166.04151\(7\)\(f\)1, F.S.](#)

⁴⁹ See [s. 342.201\(2\)\(b\), F.S.](#)

⁵⁰ See [s. 369.316, F.S.](#)

⁵¹ See [s. 373.4592\(2\)\(i\), F.S.](#)

⁵² [Ss. 125.01055\(7\)\(o\)](#) and [166.04151\(7\)\(o\), F.S.](#)

⁵³ [S. 333.03\(5\), F.S.](#)

⁵⁴ [Ss. 125.01055\(7\)\(p\)](#) and [166.04151\(7\)\(p\), F.S.](#)

The ad valorem tax or “property tax” is an annual tax levied by counties, municipalities, school districts, and some special districts. The tax is based on the taxable value of property as of January 1 of each year.⁵⁵ The property appraiser annually determines the “just value”⁵⁶ of property within the taxing jurisdiction and then applies relevant exclusions, assessment limitations, and exemptions to determine the property’s “taxable value.”⁵⁷ Tax bills are mailed in November of each year based on the previous January 1 valuation, and payment is due by March 31 of the following year.

The Florida Constitution prohibits the state from levying ad valorem taxes,⁵⁸ and it limits the Legislature’s authority to provide for property valuations at less than just value, unless expressly authorized.⁵⁹

Ad Valorem Tax Exemption for Newly Constructed Affordable Housing

The Act established a new [ad valorem tax exemption](#) for owners of newly constructed multifamily rental developments who use a portion of the development to provide affordable housing.⁶⁰ Eligible property includes units in a newly constructed multifamily development containing more than 70 units dedicated to housing natural persons or families below certain income thresholds.⁶¹ However, units subject to an agreement with the Florida Housing Finance Corporation (Corporation) are not eligible for the exemption.⁶²

“Newly constructed” is defined as an improvement substantially completed within five years before the property owner’s first application for a certification notice.⁶³ The units must be occupied by such individuals or families and rent limited so as to provide affordable housing at either the 80 or 120 percent AMI threshold.⁶⁴ Rent for such units may not exceed 90 percent of the fair market value of rent as determined by a rental market study.⁶⁵

Qualified property used to provide affordable housing at the 80 to 120 percent AMI threshold receives an exemption of 75 percent of the assessed value of the affordable units, while such property providing affordable housing up to the 80 percent AMI threshold receives a complete ad valorem tax exemption for the affordable units.⁶⁶ When determining the value of a unit for purposes of applying an exemption, the property appraiser must include in such valuation the proportionate share of the residential common areas, including the land, fairly attributable to the unit.⁶⁷

To receive this exemption, a property owner must apply by March 1 to the property appraiser, accompanied by a certification notice from the Corporation.⁶⁸ To receive the Corporation’s certification, a property owner must submit a request on a form including the most recent market study, which must have been conducted by an independent certified general appraiser in the preceding three years, a list of units for which the exemption is

⁵⁵ Both real property and tangible personal property are subject to tax. [S. 192.001\(12\), F.S.](#), defines “real property” as land, buildings, fixtures, and all other improvements to land. [S. 192.001\(11\)\(d\)](#), defines “tangible personal property” as all goods, chattels, and other articles of value capable of manual possession and whose chief value is intrinsic to the article itself.

⁵⁶ Property must be valued at “just value” for purposes of property taxation, unless the Florida Constitution provides otherwise. FLA. CONST. art VII, s. 4. Just value has been interpreted by the courts to mean the fair market value that a willing buyer would pay a willing seller for the property in an arm’s-length transaction. *See Walter v. Shuler*, 176 So. 2d 81 (Fla. 1965); *Deltona Corp. v. Bailey*, 336 So. 2d 1163 (Fla. 1976); *Southern Bell Tel. & Tel. Co. v. Dade Cnty.*, 275 So. 2d 4 (Fla. 1973).

⁵⁷ *See* [s. 192.001\(2\) and \(16\), F.S.](#)

⁵⁸ FLA. CONST. art. VII, s. 1(a).

⁵⁹ *See* FLA. CONST. art. VII, s. 4.

⁶⁰ Ch. 2023-17, s. 8, Laws of Fla., codified as [s. 196.1978\(3\), F.S.](#)

⁶¹ [S. 196.1978\(3\)\(b\), F.S.](#)

⁶² [S. 196.1978\(3\)\(j\), F.S.](#)

⁶³ [S. 196.1978\(3\)\(a\)2., F.S.](#)

⁶⁴ [S. 196.1978\(3\)\(b\)1., F.S.](#)

⁶⁵ [S. 196.1978\(3\)\(b\)3., F.S.](#)

⁶⁶ [S. 196.1978\(3\)\(d\)1., F.S.](#)

⁶⁷ [S. 196.1978\(3\)\(d\)2., F.S.](#)

⁶⁸ [S. 196.1978\(3\)\(e\), F.S.](#)

sought, the rent amount received for each unit, and a sworn statement restricting the property for a period of not less than three years to provide affordable housing.⁶⁹

The certification process is administered within the Corporation. The Corporation is responsible for publishing the deadline for submission, reviewing each request, sending certification notices to both the successful property owner and the appropriate property appraiser, and notifying unsuccessful property owners and providing reasons for the denial.⁷⁰

This exemption first applied to the 2024 tax roll and will expire on December 31, 2059.

Beginning with the 2025 tax roll, a taxing authority may elect, upon adoption of an ordinance or resolution approved by a two-thirds vote of the governing body, to “opt out” of exempting qualified property located in a county specified by the **most recently published** Shimberg Center for Housing Studies Annual Report as being within a metropolitan statistical area (MSA) or region where the number of affordable and available units in the MSA or region is greater than the number of renter households in the MSA or region for the “0-120 percent AMI” category.⁷¹

Florida Right to Farm Act

In response to the loss of farmland due to encroaching suburban sprawl, nuisance claims, and modern zoning, the Legislature enacted Florida’s Right to Farm Act (Farm Act) in 1979. The purpose of the Farm Act was to provide more protection for commercial agriculture and farming operations from nuisance claims, and slow the rapid conversion of farmland to more compatible uses.⁷²

The Legislature has determined that agricultural activities conducted on farm land in urbanizing areas are potentially subject to lawsuits based on the theory of nuisance and that these suits encourage or force the premature removal of the farm land from agricultural use. The Farm Act seeks to protect reasonable agricultural and complementary agritourism activities conducted on farm land from nuisance suits and other similar lawsuits.⁷³

The Farm Act provides the following definitions:⁷⁴

- **Farm** means the land, buildings, support facilities, machinery, and other appurtenances used in the production of farm or aquaculture products.
- **Farm operation** means all conditions or activities by the owner, lessee, agent, independent contractor, or supplier which occur on a farm in connection with the production of farm, honeybee, or apiculture products or in connection with complementary agritourism activities. These conditions and activities include, but are not limited to, the marketing of farm products at roadside stands or farm markets; the operation of machinery and irrigation pumps; the generation of noise, odors, dust, fumes, and particle emissions; ground or aerial seeding and spraying; the placement and operation of an apiary; the application of chemical fertilizers, conditioners, insecticides, pesticides, and herbicides; agritourism activities; and the employment and use of labor.

Florida Fair Housing Act

The **Florida Fair Housing Act**⁷⁵ prohibits discrimination in housing-related activities, including the sale, rental, and financing of housing.⁷⁶ The law protects individuals from discrimination based on race, color, national origin, sex, disability, familial status, or religion.⁷⁷ The law also specifically prohibits local governments from **discriminatory**

⁶⁹ [S. 196.1978\(3\)\(f\), F.S.](#)

⁷⁰ [S. 196.1978\(3\)\(g\), F.S.](#)

⁷¹ [S. 196.1978\(3\)\(o\)1, F.S.](#)

⁷² Ch. 79-61, Laws of Fla.

⁷³ [S. 823.14\(2\), F.S.](#)

⁷⁴ [S. 823.14\(3\), F.S.](#)

⁷⁵ [Ss. 760.20-760.37, F.S.](#)

⁷⁶ [S. 760.23, F.S.](#)

⁷⁷ *Id.*

[practices in land use decisions and development permitting](#), including discrimination based on the source of financing of a development, except as otherwise provided by law.⁷⁸ The Florida Fair Housing Act is enforced by the Florida Commission on Human Relations, which investigates complaints and can seek legal remedies for violations.⁷⁹

Currently, the state has not waived sovereign immunity for itself and its agencies and political subdivisions for causes of action based a violation of the Florida Fair Housing Act.

Open Space Ordinances

In general, “open space” is land that is not intensively developed for residential, commercial, industrial, or institutional use, and may include parks, recreational sites, scenery, trails, forests, wetlands, rare or important habitats, farms, and historic properties.⁸⁰ Open space zoning typically concentrates buildings on part of a property while maintaining greenspace and wildlife habitat on the remainder.⁸¹ Some local governments in Florida have adopted ordinances and zoning categories to protect or encourage open spaces.⁸² For example, the City of Port St. Lucie has created an open space conservation zoning district to locate and establish areas which are deemed to be uniquely suited for the conservation of open space and the natural environment, while allowing the limited use of said areas for recreational and open space activities. The zoning district allows the following uses and structures:⁸³

- Open space devoted to the conservation and maintenance of natural waterways, vegetation, and wildlife.
- Hiking and bicycle trails.
- Nature study areas and boardwalks.
- Picnic areas.
- Boat ramps or docks.
- Observation towers or platforms.
- Pavilions for outdoor exhibits and special nature study instruction.

Additionally, some Florida local governments have open space districts which may be located within or directly adjacent to a residential district,⁸⁴ or have open space requirements for a residential district. For example, Lee County requires residential developments, other than certain individual build one- or two-family dwellings, to retain 35-40 percent open space in the development area, depending on the size of the development.⁸⁵

Areas of Critical State Concern

In 1972, the Florida Environmental Land and Water Management Act was enacted, creating the Areas of Critical State Concern (ACSC) Program. The ACSC Program is intended to protect resources and public facilities of major statewide significance within designated geographic areas from uncontrolled development that would cause substantial deterioration of such resources.⁸⁶

Under the program, the Governor and Cabinet, sitting as the Administration Commission,⁸⁷ designates ACSCs by rule.⁸⁸ To be designated as an ACSC, the area must:

⁷⁸ [S. 760.26, F.S.](#)

⁷⁹ [S. 760.03, F.S.](#)

⁸⁰ Cornell University, *Open Space Planning*, <https://hudson.dnr.cals.cornell.edu/conservation-planning/inventory-and-planning/open-space-planning> (last visited Mar. 16, 2026).

⁸¹ Lauren McDonnell, Martha C. Monroe, and Basil V. Iannone, *Land Conservation Tools and Zoning*, <https://ask.ifas.ufl.edu/publication/FR256> (last visited Mar. 16, 2026).

⁸² See Sec. 10-263, City of Tallahassee, Florida Code of Ordinances; Sec. 39-380, Broward County, Florida Code of Ordinances.

⁸³ Sec. 158.101, City of Port St. Lucie, Florida Code of Ordinances.

⁸⁴ See Sec. 39-380, Broward County, Florida Code of Ordinances.

⁸⁵ Sec. 10-415, Lee County, Florida Code of Ordinances.

⁸⁶ Florida Commerce, *Areas of Critical State Concern Program*, <https://www.floridajobs.org/community-planning-and-development/programs/community-planning-table-of-contents/areas-of-critical-state-concern> (last visited Mar. 16, 2026).

⁸⁷ [S. 14.202, F.S.](#) (The Administration Commission is part of the Executive Office of the Governor.); see also [s. 380.031\(1\), F.S.](#)

⁸⁸ [S. 380.05, F.S.](#)

- Contain, or have a significant impact upon, environmental or natural resources of regional or statewide importance, the uncontrolled private or public development of which would cause substantial deterioration of such resources;
- Contain, or have a significant impact upon, historical or archaeological resources, sites, or statutorily defined historical or archaeological districts, the private or public development of which would cause substantial deterioration or complete loss of such resources, sites, or districts; or
- Have a significant impact upon, or be significantly impacted by, an existing or proposed major public facility or other area of major public investment, including, but not limited to, highways, ports, airports, energy facilities, and water management projects.⁸⁹

Areas currently designated as ACSCs include the Big Cypress Area,⁹⁰ the Green Swamp Area,⁹¹ the Florida Keys Area,⁹² the Apalachicola Bay Area,⁹³ and the Brevard Barrier Island Area.⁹⁴

Conservation Easements

A conservation easement is a right or interest in real property which is appropriate to retaining land or water areas predominantly in their natural, scenic, open, agricultural, or wooded condition.⁹⁵ Conservation easements are meant to retain areas as suitable habitat for fish, plants, or wildlife or to retain the structural integrity or physical appearance of sites or properties of historical, architectural, archaeological, or cultural significance. A conservation easement is a perpetual, undivided interest in property that may be created or stated by a restriction, easement, covenant, or condition in any deed will, or other instrument executed by or on behalf of the owner of the property.⁹⁶ The easement runs with land and is binding on all subsequent owners of the property.⁹⁷

The purpose of a conservation easement is accomplished by restricting the amount of development allowed on a piece of property, limiting other land uses, and maintaining existing areas of conservation interest on a piece of property in its natural condition. A conservation easement must prohibit or limit any or all of the following:

- Construction or placing of buildings, roads, signs, billboards or other advertising, utilities, or other structures on or above the ground;
- Dumping or placing of soil or other substance or material as landfill or dumping or placing of trash, waste, or unsightly or offensive materials;
- Removal or destruction of trees, shrubs, or other vegetation;
- Excavation, dredging, or removal of loam, peat, gravel, soil, rock, or other material substance in such manner as to affect the surface;
- Surface use except for purposes that permit the land or water area to remain predominantly in its natural condition;
- Activities detrimental to drainage, flood control, water conservation erosion control, soil conservation, or fish and wildlife habitat preservation;
- Acts or uses detrimental to such retention of land or water areas; and
- Acts or uses detrimental to the preservation of the structural integrity or physical appearances of sites or properties of historical, architectural, archaeological, or cultural significance.⁹⁸

Density Bonus Incentives

⁸⁹ [S. 380.05\(2\), F.S.](#)

⁹⁰ [S. 380.055, F.S.](#)

⁹¹ [S. 380.0551, F.S.](#)

⁹² [S. 380.0552, F.S.](#)

⁹³ [S. 380.0555, F.S.](#)

⁹⁴ [S. 380.0553, F.S.](#)

⁹⁵ [S. 704.06\(1\), F.S.](#)

⁹⁶ [S. 704.06\(2\), F.S.](#)

⁹⁷ [S. 704.06\(4\), F.S.](#)

⁹⁸ [S. 704.06\(1\)\(a\)-\(h\), F.S.](#)

A density bonus is a development incentive that allows developers to increase the maximum allowable development for a proposed project, as defined by a local zoning code, in exchange for the developer's support of specified public policy goals.⁹⁹ Density bonus programs are a common planning tool at local, county, and state levels across the United States, but vary greatly both in the types of bonuses offered and the policy goals the incentives are intended to address.¹⁰⁰

In Florida, local governments have the inherent home rule authority¹⁰¹ to provide density bonuses in exchange for the production of affordable housing units. Additionally, local governments that have adopted inclusionary housing ordinances are required to provide incentives to developers to offset the cost of the developer's affordable housing contribution, which may include granting density or intensity bonuses.¹⁰²

A local government may also provide density bonus incentives to any landowner who voluntarily donates real property to the local government for the purpose of assisting the local government in providing affordable housing.¹⁰³ To receive a density bonus under this provision, the donated real property must:

- Be appropriate for use as affordable housing, as determined by the local government;¹⁰⁴ and
- Be subject to deed restrictions to ensure the property will be used for affordable housing.¹⁰⁵

The deed restrictions must also prohibit an affordable housing unit from being sold at a price that exceeds the threshold for housing that is affordable for low-income or moderate-income persons or to a buyer who is not eligible due to his or her income under chapter 420, F.S., Florida's housing statutes. The deed restriction may allow affordable housing units to be rented to extremely-low-income, very-low-income, low-income, or moderate-income persons.¹⁰⁶

In practice, an increase in density for a proposed development offers an economic incentive for developers to produce affordable housing.¹⁰⁷ The allowance of full density allowed by local land use and zoning regulations, as well as additional approved units allowed by density bonuses, creates the opportunity for an affordable housing development to be financially feasible.¹⁰⁸ The allowance of more density also incentivizes market-rate developers to produce affordable units.¹⁰⁹ The sale of more units or the leasing of more apartments offsets the lower sales price or rent payments for each affordable unit.¹¹⁰

⁹⁹ Planetizen, *What is a Density Bonus?* <https://www.planetizen.com/definition/density-bonuses> (last visited Mar. 16, 2026).

¹⁰⁰ *Id.*

¹⁰¹ Home rule power refers to the ability of counties and municipalities to enact ordinances at the local level without prior state approval. Such ordinances, however, must not conflict with state or federal laws. In Florida, home rule language was proposed and subsequently adopted in the 1968 Constitutional revision. After several legal challenges, the Legislature adopted the Home Rule Powers Act in 1973, which ended challenges related to city and county home rule powers. See Florida League of Cities, *Florida Municipal Officials Manual*, 2022, pgs. 6-8, <https://www.floridaleagueofcities.com/wp-content/uploads/2025/06/florida-municipal-officials-manual.pdf> (last visited Mar. 16, 2026).

¹⁰² See [ss. 125.01055\(1\), \(2\), and \(4\)](#), and [166.04151\(1\), \(2\), and \(4\), F.S.](#)

¹⁰³ [S. 420.615\(1\), F.S.](#)

¹⁰⁴ *Id.*

¹⁰⁵ [S. 420.615\(6\), F.S.](#)

¹⁰⁶ *Id.*

¹⁰⁷ Florida Housing Coalition, *Affordable Housing Incentive Strategies: A Guidebook for Affordable Housing Advisory Committee Members and Local Government Staff*, Aug. 2021, p. 49, <https://www.flhousing.org/wp-content/uploads/2021/08/8-4-21-AHAC-Guide-UPDATE.pdf> (last visited Mar. 16, 2026).

¹⁰⁸ *Id.*

¹⁰⁹ *Id.*

¹¹⁰ *Id.*

RECENT LEGISLATION:

YEAR	BILL #/SUBJECT	HOUSE/SENATE SPONSOR(S)	OTHER INFORMATION
2023	CS/CS/HB 627 - Housing	Busatta, Lopez, V./ <i>Calatayud</i>	Created the Live Local Act. Approved by the Governor.
2024	CS/CS/HB 1239 - Affordable Housing	Lopez, V./ <i>Calatayud</i>	Amended the Live Local Act. Approved by the Governor.
2025	CS/CS/CS/HB 943 - Real Property and Land Use and Development	Lopez, V./ <i>Calatayud</i>	Amended the Live Local Act. Approved by the Governor.

1 A bill to be entitled
2 An act relating to affordable housing; amending ss.
3 125.01055 and 166.04151, F.S.; requiring counties and
4 municipalities, respectively, to authorize multifamily
5 and mixed-use residential uses as allowable uses for
6 specified property; providing requirements for certain
7 proposed developments; specifying that certain
8 proposed developments shall not exclude an assemblage
9 of certain parcels; providing for the expiration of
10 certain provisions; prohibiting counties and
11 municipalities, respectively, from restricting the
12 height of certain proposed developments through other
13 dimensional means and from requiring certain setbacks
14 or stepbacks; revising the definitions of the terms
15 "commercial use" and "industrial use"; revising
16 applicability; providing retroactive applicability;
17 authorizing applicants for certain proposed
18 developments to notify the county or municipality, as
19 applicable, by a specified date of intent to proceed
20 under certain provisions; requiring counties and
21 municipalities to allow certain applicants to submit
22 revised applications, written requests, and notices of
23 intent to account for changes made by the act;
24 amending s. 196.1978, F.S.; creating a definition for
25 "multifamily project"; revising a specified finding

26 | that a taxing authority must make in order to elect
27 | not to exempt certain property from certain ad valorem
28 | taxation; authorizing certain property owners in a
29 | multifamily project to apply for and continue to
30 | receive an exemption; amending s. 333.03, F.S.;
31 | providing an exception to the inapplicability of
32 | certain provisions; amending s. 760.22, F.S.; revising
33 | the definition of the term "person"; amending s.
34 | 760.26, F.S.; revising a prohibition on discriminatory
35 | practices in land use decisions and in permitting of
36 | development to include housing that is affordable;
37 | amending s. 760.35, F.S.; waiving the state's
38 | sovereign immunity for certain causes of action based
39 | upon housing discrimination; providing applicability;
40 | amending s. 420.615, F.S.; authorizing a local
41 | government to provide a density bonus incentive to
42 | landowners who make certain real property donations to
43 | assist in the provision of affordable housing for
44 | military families; requiring the Office of Program
45 | Policy Analysis and Government Accountability to
46 | evaluate the efficacy of using mezzanine finance and
47 | the potential of tiny homes for specified purposes;
48 | requiring the office to consult with certain entities;
49 | requiring the office to submit a certain report to the
50 | Legislature by a specified date; providing an

51 effective date.

52
53 Be It Enacted by the Legislature of the State of Florida:

54
55 Section 1. Paragraphs (a), (d), (n), and (o) of subsection
56 (7) of section 125.01055, Florida Statutes, are amended to read:

57 125.01055 Affordable housing.—

58 (7) (a) 1. A county must authorize multifamily and mixed-use
59 residential as allowable uses in any area zoned for commercial,
60 industrial, or mixed use; ~~and~~ in portions of any flexibly zoned
61 area such as a planned unit development permitted for
62 commercial, industrial, or mixed use; on property owned by a
63 county, municipality, or school district; and on property that
64 is more than 3 acres in size and owned by a religious
65 institution, as defined in s. 170.201(2), which has contained a
66 house of public worship for at least 10 years before the
67 proposed development, regardless of the underlying zoning, if at
68 least 40 percent of the residential units in a proposed
69 multifamily development are rental units that, for a period of
70 at least 30 years, are affordable as defined in s. 420.0004.
71 Notwithstanding any other law, local ordinance, or regulation to
72 the contrary, a county may not require a proposed multifamily
73 development to obtain a zoning or land use change, special
74 exception, conditional use approval, variance, transfer of
75 density or development units, amendment to a development of

76 regional impact, or comprehensive plan amendment for the
77 building height, zoning, and densities authorized under this
78 subsection. For mixed-use residential projects, at least 65
79 percent of the total square footage must be used for residential
80 purposes. The county may not require that more than 10 percent
81 of the total square footage of such mixed-use residential
82 projects be used for nonresidential purposes. A proposed
83 development on property owned by a county, municipality, or
84 school district must be within the geographic boundaries of the
85 respective county, municipality, or school district, and the
86 respective county, municipality, or school district must be a
87 party to the application for the proposed development. A
88 proposed development on property owned by a religious
89 institution must be applied for by both the applicant and the
90 religious institution, and the house of public worship must
91 continue to operate on the property after the proposed
92 development is constructed.

93 2. A multifamily or mixed-use residential development
94 proposed under this section shall not exclude an assemblage of
95 parcels under common ownership or control separated by no more
96 than 15 feet of land and limited to public pedestrian access.
97 This subparagraph expires July 1, 2030.

98 (d)1. A county may not restrict the height of a proposed
99 development authorized under this subsection below the highest
100 currently allowed, or allowed on July 1, 2023, height for a

101 commercial or residential building located in its jurisdiction
102 within 1 mile of the proposed development or three stories,
103 whichever is higher. A county may not restrict height below the
104 height authorized under this paragraph through other dimensional
105 means, such as establishing setbacks or stepbacks by height, or
106 require setbacks or stepbacks that are more restrictive than the
107 minimum permitted in the proposed development. For purposes of
108 this paragraph, the term "highest currently allowed height" does
109 not include the height of any building that met the requirements
110 of this subsection or the height of any building that has
111 received any bonus, variance, or other special exception for
112 height provided in the county's land development regulations as
113 an incentive for development.

114 2. If the proposed development is adjacent to, on two or
115 more sides, a parcel zoned for single-family residential use
116 which is within a single-family residential development with at
117 least 25 contiguous single-family homes, the county may restrict
118 the height of the proposed development to 150 percent of the
119 tallest building on any property adjacent to the proposed
120 development, the highest currently allowed, or allowed on July
121 1, 2023, height for the property provided in the county's land
122 development regulations, or three stories, whichever is higher,
123 not to exceed 10 stories. For the purposes of this paragraph,
124 the term "adjacent to" means those properties sharing more than
125 one point of a property line, but does not include properties

126 separated by a public road.

127 3. If the proposed development is on a parcel with a
128 contributing structure or building within a historic district
129 which was listed in the National Register of Historic Places
130 before January 1, 2000, or is on a parcel with a structure or
131 building individually listed in the National Register of
132 Historic Places, the county may restrict the height of the
133 proposed development to the highest currently allowed, or
134 allowed on July 1, 2023, height for a commercial or residential
135 building located in its jurisdiction within three-fourths of a
136 mile of the proposed development or three stories, whichever is
137 higher. The term "highest currently allowed" in this paragraph
138 includes the maximum height allowed for any building in a zoning
139 district irrespective of any conditions.

140 (n) As used in this subsection, the term:

141 1. "Commercial use" means activities associated with the
142 sale, rental, or distribution of products or the performance of
143 services related thereto. The term includes, but is not limited
144 to, such uses or activities as retail sales; wholesale sales;
145 rentals of equipment, goods, or products; offices; restaurants;
146 public lodging establishments as described in s. 509.242(1)(a);
147 food service vendors; sports arenas; theaters; tourist
148 attractions; and other for-profit business activities. A parcel
149 zoned to permit such uses by right without the requirement to
150 obtain a variance or waiver is considered commercial use for the

151 purposes of this section, irrespective of the local land
152 development regulation's listed category or title. The term does
153 not include home-based businesses or cottage food operations
154 undertaken on residential property, public lodging
155 establishments as described in s. 509.242(1)(c), or uses that
156 are accessory, ancillary, incidental to the allowable uses, or
157 allowed only on a temporary basis. Recreational uses, such as
158 golf courses, tennis courts, swimming pools, and clubhouses,
159 within an area designated for residential use are not commercial
160 use, irrespective of how they are operated. Farms and farm
161 operations as those terms are defined in s. 823.14(3) and uses
162 associated therewith, including the packaging and sale of
163 products raised on the premises, are not commercial use.

164 2. "Industrial use" means activities associated with the
165 manufacture, assembly, processing, or storage of products or the
166 performance of services related thereto. The term includes, but
167 is not limited to, such uses or activities as automobile
168 manufacturing or repair, boat manufacturing or repair, junk
169 yards, ~~meat packing facilities, citrus processing and packing~~
170 ~~facilities, produce processing and packing facilities,~~
171 electrical generating plants, water treatment plants, sewage
172 treatment plants, and solid waste disposal sites. A parcel zoned
173 to permit such uses by right without the requirement to obtain a
174 variance or waiver is considered industrial use for the purposes
175 of this section, irrespective of the local land development

176 regulation's listed category or title. The term does not include
177 uses that are accessory, ancillary, incidental to the allowable
178 uses, or allowed only on a temporary basis. Recreational uses,
179 such as golf courses, tennis courts, swimming pools, and
180 clubhouses, within an area designated for residential use are
181 not industrial use, irrespective of how they are operated. Farms
182 and farm operations as those terms are defined in s. 823.14(3)
183 and uses associated therewith, including the packaging and sale
184 of products raised on the premises, are not industrial use.

185 3. "Mixed use" means any use that combines multiple types
186 of approved land uses from at least two of the residential use,
187 commercial use, and industrial use categories. The term does not
188 include uses that are accessory, ancillary, incidental to the
189 allowable uses, or allowed only on a temporary basis.
190 Recreational uses, such as golf courses, tennis courts, swimming
191 pools, and clubhouses, within an area designated for residential
192 use are not mixed use, irrespective of how they are operated.

193 4. "Planned unit development" has the same meaning as
194 provided in s. 163.3202(5)(b).

195 (o) This subsection does not apply to:

- 196 1. Airport-impacted areas as provided in s. 333.03.
- 197 2. Property defined as recreational and commercial working
198 waterfront in s. 342.201(2)(b) in any area zoned as industrial.
- 199 3. The Wekiva Study Area, as described in s. 369.316.
- 200 4. The Everglades Protection Area, as defined in s.

201 373.4592(2).

202 5. Areas subject to land development regulations, as
203 defined in s. 163.3164, which are in existence before July 1,
204 2026, and are intended to retain the open character of land,
205 including, but not limited to, open space districts, open space
206 recreation districts, open use estate districts, open use rural
207 districts, and park and open space districts.

208 6. Any area of critical state concern, as designated in
209 ss. 380.055, 380.0551, 380.0552, 380.0553, and 380.0555.

210 7. Any portion of a property encumbered by a recorded
211 conservation easement, as defined in s. 704.06(1).

212 Section 2. Paragraphs (a), (d), (n), and (o) of subsection
213 (7) of section 166.04151, Florida Statutes, are amended to read:

214 166.04151 Affordable housing.—

215 (7)(a)1. A municipality must authorize multifamily and
216 mixed-use residential as allowable uses in any area zoned for
217 commercial, industrial, or mixed use;~~;~~and in portions of any
218 flexibly zoned area such as a planned unit development permitted
219 for commercial, industrial, or mixed use; on property owned by a
220 county, municipality, or school district; and on property that
221 is more than 3 acres in size and owned by a religious
222 institution, as defined in s. 170.201(2), which has contained a
223 house of public worship for at least 10 years before the
224 proposed development, regardless of the underlying zoning, if at
225 least 40 percent of the residential units in a proposed

226 multifamily development are rental units that, for a period of
227 at least 30 years, are affordable as defined in s. 420.0004.
228 Notwithstanding any other law, local ordinance, or regulation to
229 the contrary, a municipality may not require a proposed
230 multifamily development to obtain a zoning or land use change,
231 special exception, conditional use approval, variance, transfer
232 of density or development units, amendment to a development of
233 regional impact, amendment to a municipal charter, or
234 comprehensive plan amendment for the building height, zoning,
235 and densities authorized under this subsection. For mixed-use
236 residential projects, at least 65 percent of the total square
237 footage must be used for residential purposes. The municipality
238 may not require that more than 10 percent of the total square
239 footage of such mixed-use residential projects be used for
240 nonresidential purposes. A proposed development on property
241 owned by a county, municipality, or school district must be
242 within the geographic boundaries of the respective county,
243 municipality, or school district, and the respective county,
244 municipality, or school district must be a party to the
245 application for the proposed development. A proposed development
246 on property owned by a religious institution must be applied for
247 by both the applicant and the religious institution, and the
248 house of public worship must continue to operate on the property
249 after the proposed development is constructed.

250 2. A multifamily or mixed-use residential development

251 proposed under this section shall not exclude an assemblage of
252 parcels under common ownership or control separated by no more
253 than 15 feet of land and limited to public pedestrian access.
254 This subparagraph expires July 1, 2030.

255 (d)1. A municipality may not restrict the height of a
256 proposed development authorized under this subsection below the
257 highest currently allowed, or allowed on July 1, 2023, height
258 for a commercial or residential building located in its
259 jurisdiction within 1 mile of the proposed development or three
260 stories, whichever is higher. A municipality may not restrict
261 height below the height authorized under this paragraph through
262 other dimensional means, such as establishing setbacks or
263 stepbacks by height, or require setbacks or stepbacks that are
264 more restrictive than the minimum permitted in the proposed
265 development. For purposes of this paragraph, the term "highest
266 currently allowed height" does not include the height of any
267 building that met the requirements of this subsection or the
268 height of any building that has received any bonus, variance, or
269 other special exception for height provided in the
270 municipality's land development regulations as an incentive for
271 development.

272 2. If the proposed development is adjacent to, on two or
273 more sides, a parcel zoned for single-family residential use
274 that is within a single-family residential development with at
275 least 25 contiguous single-family homes, the municipality may

276 restrict the height of the proposed development to 150 percent
277 of the tallest building on any property adjacent to the proposed
278 development, the highest currently allowed, or allowed on July
279 1, 2023, height for the property provided in the municipality's
280 land development regulations, or three stories, whichever is
281 higher, not to exceed 10 stories. For the purposes of this
282 paragraph, the term "adjacent to" means those properties sharing
283 more than one point of a property line, but does not include
284 properties separated by a public road or body of water,
285 including manmade lakes or ponds. For a proposed development
286 located within a municipality within an area of critical state
287 concern as designated by s. 380.0552 or chapter 28-36, Florida
288 Administrative Code, the term "story" includes only the
289 habitable space above the base flood elevation as designated by
290 the Federal Emergency Management Agency in the most current
291 Flood Insurance Rate Map. A story may not exceed 10 feet in
292 height measured from finished floor to finished floor, including
293 space for mechanical equipment. The highest story may not exceed
294 10 feet from finished floor to the top plate.

295 3. If the proposed development is on a parcel with a
296 contributing structure or building within a historic district
297 which was listed in the National Register of Historic Places
298 before January 1, 2000, or is on a parcel with a structure or
299 building individually listed in the National Register of
300 Historic Places, the municipality may restrict the height of the

301 proposed development to the highest currently allowed, or
302 allowed on July 1, 2023, height for a commercial or residential
303 building located in its jurisdiction within three-fourths of a
304 mile of the proposed development or three stories, whichever is
305 higher. The term "highest currently allowed" in this paragraph
306 includes the maximum height allowed for any building in a zoning
307 district irrespective of any conditions.

308 (n) As used in this subsection, the term:

309 1. "Commercial use" means activities associated with the
310 sale, rental, or distribution of products or the performance of
311 services related thereto. The term includes, but is not limited
312 to, such uses or activities as retail sales; wholesale sales;
313 rentals of equipment, goods, or products; offices; restaurants;
314 public lodging establishments as described in s. 509.242(1)(a);
315 food service vendors; sports arenas; theaters; tourist
316 attractions; and other for-profit business activities. A parcel
317 zoned to permit such uses by right without the requirement to
318 obtain a variance or waiver is considered commercial use for the
319 purposes of this section, irrespective of the local land
320 development regulation's listed category or title. The term does
321 not include home-based businesses or cottage food operations
322 undertaken on residential property, public lodging
323 establishments as described in s. 509.242(1)(c), or uses that
324 are accessory, ancillary, incidental to the allowable uses, or
325 allowed only on a temporary basis. Recreational uses, such as

326 | golf courses, tennis courts, swimming pools, and clubhouses,
327 | within an area designated for residential use are not commercial
328 | use, irrespective of how they are operated. Farms and farm
329 | operations as those terms are defined in s. 823.14(3) and uses
330 | associated therewith, including the packaging and sale of
331 | products raised on the premises, are not commercial use.

332 | 2. "Industrial use" means activities associated with the
333 | manufacture, assembly, processing, or storage of products or the
334 | performance of services related thereto. The term includes, but
335 | is not limited to, such uses or activities as automobile
336 | manufacturing or repair, boat manufacturing or repair, junk
337 | yards, ~~meat packing facilities, citrus processing and packing~~
338 | ~~facilities, produce processing and packing facilities,~~
339 | electrical generating plants, water treatment plants, sewage
340 | treatment plants, and solid waste disposal sites. A parcel zoned
341 | to permit such uses by right without the requirement to obtain a
342 | variance or waiver is considered industrial use for the purposes
343 | of this section, irrespective of the local land development
344 | regulation's listed category or title. The term does not include
345 | uses that are accessory, ancillary, incidental to the allowable
346 | uses, or allowed only on a temporary basis. Recreational uses,
347 | such as golf courses, tennis courts, swimming pools, and
348 | clubhouses, within an area designated for residential use are
349 | not industrial use, irrespective of how they are operated. Farms
350 | and farm operations as those terms are defined in s. 823.14(3)

351 and uses associated therewith, including the packaging and sale
352 of products raised on the premises, are not industrial use.

353 3. "Mixed use" means any use that combines multiple types
354 of approved land uses from at least two of the residential use,
355 commercial use, and industrial use categories. The term does not
356 include uses that are accessory, ancillary, incidental to the
357 allowable uses, or allowed only on a temporary basis.
358 Recreational uses, such as golf courses, tennis courts, swimming
359 pools, and clubhouses, within an area designated for residential
360 use are not mixed use, irrespective of how they are operated.

361 4. "Planned unit development" has the same meaning as
362 provided in s. 163.3202(5)(b).

363 (o) This subsection does not apply to:

- 364 1. Airport-impacted areas as provided in s. 333.03.
365 2. Property defined as recreational and commercial working
366 waterfront in s. 342.201(2)(b) in any area zoned as industrial.
367 3. The Wekiva Study Area, as described in s. 369.316.
368 4. The Everglades Protection Area, as defined in s.
369 373.4592(2).

370 5. Areas subject to land development regulations, as
371 defined in s. 163.3164, which are in existence before July 1,
372 2026, and are intended to retain the open character of land,
373 including, but not limited to, open space districts, open space
374 recreation districts, open use estate districts, open use rural
375 districts, and park and open space districts.

376 6. Any area of critical state concern, as designated in
377 ss. 380.055, 380.0551, 380.0552, 380.0553, and 380.0555.

378 7. Any portion of a property encumbered by a recorded
379 conservation easement, as defined in s. 704.06(1).

380 Section 3. The amendments made by this act to ss.
381 125.01055(7)(n) and 166.04151(7)(n), Florida Statutes, are
382 intended to be remedial and clarifying in nature and apply
383 retroactively to January 1, 2024.

384 Section 4. An applicant for a proposed development
385 authorized under s. 125.01055(7), Florida Statutes, or s.
386 166.04151(7), Florida Statutes, who submitted an application, a
387 written request, or a notice of intent to use such provisions to
388 the county or municipality and which application, written
389 request, or notice of intent has been received by the county or
390 municipality, as applicable, before July 1, 2026, may notify the
391 county or municipality by July 1, 2026, of its intent to proceed
392 under the provisions of s. 125.01055(7), Florida Statutes, or s.
393 166.04151(7), Florida Statutes, as they existed at the time of
394 submittal. A county or municipality, as applicable, shall allow
395 an applicant who submitted such an application, written request,
396 or notice of intent before July 1, 2026, the opportunity to
397 submit a revised application, written request, or notice of
398 intent to account for the changes made by this act.

399 Section 5. Paragraphs (a) and (o) of subsection (3) of
400 section 196.1978, Florida Statutes, are amended to read:

401 196.1978 Affordable housing property exemption.—

402 (3) (a) As used in this subsection, the term:

403 1. "Corporation" means the Florida Housing Finance
404 Corporation.

405 2. "Multifamily project" shall include a development
406 authorized under this subsection that is held under common
407 ownership or control, approved and developed in compliance with
408 the same site plan approval or development agreement or order,
409 but shall exclude individual detached single-family residences,
410 as well as parcels separated by more than 200 feet of land.

411 ~~3.2.~~ "Newly constructed" means an improvement to real
412 property which was substantially completed within 5 years before
413 the date of an applicant's first submission of a request for a
414 certification notice pursuant to this subsection.

415 ~~4.3.~~ "Substantially completed" has the same meaning as in
416 s. 192.042(1).

417 (o)1. Beginning with the 2025 tax roll, a taxing authority
418 may elect, upon adoption of an ordinance or resolution approved
419 by a two-thirds vote of the governing body, not to exempt
420 property under sub-subparagraph (d)1.a. located in a county
421 specified pursuant to subparagraph 2., subject to the conditions
422 of this paragraph.

423 2. A taxing authority must make a finding in the ordinance
424 or resolution that annual housing reports ~~the most recently~~
425 ~~published by the~~ Shimberg Center for Housing Studies ~~Annual~~

426 ~~Report, prepared~~ pursuant to s. 420.6075, identify ~~identifies~~
427 that a county that is part of the jurisdiction of the taxing
428 authority is within a metropolitan statistical area or region
429 where, for each of the previous 3 years, the number of
430 affordable and available units in the metropolitan statistical
431 area or region is greater than the number of renter households
432 in the metropolitan statistical area or region for the category
433 entitled "0-120 percent AMI."

434 3. An election made pursuant to this paragraph may apply
435 only to the ad valorem property tax levies imposed within a
436 county specified pursuant to subparagraph 2. by the taxing
437 authority making the election.

438 4. The ordinance or resolution must take effect on the
439 January 1 immediately succeeding adoption and shall expire on
440 the second January 1 after the January 1 in which the ordinance
441 or resolution takes effect. The ordinance or resolution may be
442 renewed prior to its expiration pursuant to this paragraph.

443 5. The taxing authority proposing to make an election
444 under this paragraph must advertise the ordinance or resolution
445 or renewal thereof pursuant to the requirements of s. 50.011(1)
446 prior to adoption.

447 6. The taxing authority must provide to the property
448 appraiser the adopted ordinance or resolution or renewal thereof
449 by the effective date of the ordinance or resolution or renewal
450 thereof.

451 7. Notwithstanding an ordinance or resolution or renewal
452 thereof adopted pursuant to this paragraph, property in a
453 multifamily project that received an exemption pursuant to sub-
454 subparagraph (d)1.a. before the adoption or renewal of such
455 ordinance or resolution may continue to receive such exemption
456 for each subsequent consecutive year that the same owner or each
457 successive owner applies for and is granted the exemption.

458 8. Notwithstanding an ordinance or a resolution or a
459 renewal thereof adopted pursuant to this paragraph, the owner of
460 a property in a multifamily project that was issued a building
461 permit on or after July 1, 2026, for the development of the
462 multifamily project within 4 years before the effective date of
463 such ordinance or resolution may apply for and be granted the
464 exemption under sub-subparagraph (d)1.a. after meeting the
465 requirements of this subsection and may continue to receive such
466 exemption for each subsequent consecutive year that the same
467 owner or each successive owner applies for and is granted the
468 exemption.

469 Section 6. The amendments made by this act to s. 196.1978,
470 Florida Statutes, first apply to the 2027 property tax roll.

471 Section 7. Subsection (5) of section 333.03, Florida
472 Statutes, is amended to read:

473 333.03 Requirement to adopt airport zoning regulations.—

474 (5) Sections 125.01055(7) and 166.04151(7) do not apply to
475 any of the following, unless the respective application is

476 approved by the governing body of the airport:

477 (a) A proposed development near a runway within one-
 478 quarter of a mile laterally from the runway edge and within an
 479 area that is the width of one-quarter of a mile extending at
 480 right angles from the end of the runway for a distance of 10,000
 481 feet of any existing airport runway or planned airport runway
 482 identified in the local government's airport master plan.

483 (b) A proposed development within any airport noise zone
 484 identified in the federal land use compatibility table or in a
 485 land-use zoning or airport noise regulation adopted by the local
 486 government.

487 (c) A proposed development that exceeds maximum height
 488 restrictions identified in the political subdivision's airport
 489 zoning regulation adopted pursuant to this section.

490 Section 8. Subsection (8) of section 760.22, Florida
 491 Statutes, is amended to read:

492 760.22 Definitions.—As used in ss. 760.20–760.37, the
 493 term:

494 (8) "Person" includes one or more individuals,
 495 corporations, partnerships, associations, labor organizations,
 496 legal representatives, mutual companies, joint-stock companies,
 497 trusts, unincorporated organizations, trustees, trustees in
 498 bankruptcy, receivers, ~~and~~ fiduciaries, agencies, governmental
 499 entities, and other legal or commercial entities.

500 Section 9. Section 760.26, Florida Statutes, is amended to

501 read:

502 760.26 Prohibited discrimination in land use decisions and
503 in permitting of development.—It is unlawful to discriminate in
504 land use decisions or in the permitting of development based on
505 race, color, national origin, sex, disability, familial status,
506 or religion, or, except as otherwise provided by law, based on
507 the source of financing of a development or proposed
508 development, including, but not limited to, financing of a
509 development or on a proposed development for housing that is
510 affordable as defined in s. 420.0004.

511 Section 10. Subsection (4) of section 760.35, Florida
512 Statutes, is amended to read:

513 760.35 Civil actions and relief; administrative
514 procedures.—

515 (4) If the court finds that a person has engaged in a
516 discriminatory housing practice ~~has occurred~~, it must ~~shall~~
517 issue an order prohibiting the practice and providing
518 affirmative relief from the effects of the practice, including
519 injunctive and other equitable relief, actual and punitive
520 damages, and reasonable attorney fees and costs. In accordance
521 with s. 13, Art. X of the State Constitution, the state, for
522 itself and its agencies or political subdivisions, waives
523 sovereign immunity for a cause of action based upon the
524 application of this section. Such waiver is limited only to
525 actions brought under this section.

526 Section 11. Subsection (1) of section 420.615, Florida
527 Statutes, is amended to read:

528 420.615 Affordable housing land donation density bonus
529 incentives.—

530 (1) A local government may provide density bonus
531 incentives pursuant to ~~the provisions of~~ this section to any
532 landowner who voluntarily donates fee simple interest in real
533 property to the local government for the purpose of assisting
534 the local government in providing affordable housing, including
535 housing that is affordable for military families receiving the
536 basic allowance for housing. Donated real property must be
537 determined by the local government to be appropriate for use as
538 affordable housing and must be subject to deed restrictions to
539 ensure that the property will be used for affordable housing.

540 Section 12. The Office of Program Policy Analysis and
541 Government Accountability (OPPAGA) shall evaluate the efficacy
542 of using mezzanine finance, or second-position short-term debt,
543 to stimulate the construction of owner-occupied housing that is
544 affordable as defined in s. 420.0004(3), Florida Statutes, in
545 this state. OPPAGA shall also evaluate the potential of tiny
546 homes in meeting the need for affordable housing in this state.
547 OPPAGA shall consult with the Florida Housing Finance
548 Corporation and the Shimberg Center for Housing Studies at the
549 University of Florida in conducting its evaluation. By December
550 31, 2027, OPPAGA shall submit a report of its findings to the

551 President of the Senate and the Speaker of the House of
552 Representatives. Such report must include recommendations for
553 the structuring of a model mezzanine finance program.

554 Section 13. This act shall take effect July 1, 2026.

SHIP Incentive Strategies Report 2026 Timeline

May 19 – AHAC Meeting: Provide approved 2025 Incentive Strategies Report to AHAC with request to review and propose edits during the July AHAC Meeting for the 2026 SHIP Incentives Strategies Report

July 21 – AHAC Meeting: Review *First Draft* 2026 SHIP Incentive Strategies Report & provide Executive Summary to AHAC.

August 31 - Public notice deadline for advertisement for review of the 2026 SHIP Incentive Strategies Report. (Fulfills the public notice for review of the 2026 SHIP Incentive Strategies Report; Recommended to advertise 15 days prior to Public Hearing)

September 15 – AHAC Meeting: *Review/Approval* of 2026 SHIP Incentive Strategies Report and Executive Summary. Fulfills the public notice for review of the 2026 SHIP Incentive Strategies Report.

September 30 – Staff Deadline to Upload 2026 SHIP Incentive Strategies Report into County’s Agenda system for Nov. 10 BCC Meeting

November 10 – BCC Meeting Approval of 2026 SHIP Incentive Strategies Report

December 31 –2026 SHIP Incentive Strategies Report Due to State

SHIP Affordable Housing Incentive Strategies Report

Affordable Housing Advisory Committee Report to Board of County Commissioners

SUBMITTED TO: ROB DEARDUFF, FLORIDA HOUSING FINANCE CORPORATION

THROUGH: COLLIER COUNTY BOARD OF COUNTY COMMISSIONERS

DATE SUBMITTED: 11/18/2025

PREPARED BY: HOUSING POLICY & ECONOMIC DEVELOPMENT DIVISION,
COMMUNITY & HUMAN SERVICES DIVISION, and AHAC

BACKGROUND

As a recipient of State Housing Initiatives Partnership funds, Collier County established an Affordable Housing Advisory Committee in 1993 (Ord 93-19) and repealed and replaced early versions with Ord. 2013-27, further amended by Ord.2020-27 as required by the Florida Statutes, Sec. 420.9076.

The AHAC is responsible for reviewing and evaluating local plans, policies, procedures, land development regulations, the Comprehensive Plan, and other aspects of County housing activities that affect the production of affordable housing. Further, the AHAC is specifically directed by the SHIP Statute to consider and evaluate the implementation of the incentives set out in Florida Statutes, Sec. 420.9076 (4)(a)-(k).

Based on the AHAC evaluation, it may recommend to local government that it make modifications of, exceptions to, or creation of new plans, policies, procedures, and other governing vehicles which would encourage production of affordable housing.

As approved by the Collier County Board of County Commissioners, the recommendations are then used to amend the Local Housing Assistance Plan (LHAP) and the local Comprehensive Plan Housing Element.

COMMITTEE COMPOSITION

The Board of County Commission appointed or re-appointed members to the Committee via Ordinance 2020-27 recognizing the requirement to appoint an elected official and, on January 09, 2024, appointed a new Board Elected Official. Florida Statutes, Sec. 420.9076 (2) lists the categories from which committee members must be selected. Each AHAC must have a locally elected official from the county or municipality participating in the SHIP program. The locally elected official must be from the County or municipality. The elected official will count as a member of the AHAC for purposes of meeting the number of members requirements.

There must be at least eight committee members but no more than eleven committee members with representation from at least six of the following categories:

- (a) A citizen who is actively engaged in the residential home-building industry in connection with affordable housing.
- (b) A citizen who is actively engaged in the banking or mortgage banking industry in connection with affordable housing.
- (c) A citizen who is a representative of those areas of labor actively engaged in homebuilding in connection with affordable housing.
- (d) A citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing.
- (e) A citizen who is actively engaged as a for-profit provider of affordable housing.
- (f) A citizen who is actively engaged as a not-for-profit provider of affordable housing.
- (g) A citizen who is actively engaged as a real estate professional in connection with affordable housing.
- (h) A citizen who actively serves on the local planning agency pursuant to s. 163.3174. If the local planning agency is comprised of the governing board of the county or municipality, the governing board may appoint a designee who is knowledgeable in the local planning process.
- (i) A citizen who resides within the jurisdiction of the local governing body making the appointments.
- (j) A citizen who represents employers within the jurisdiction.
- (k) A citizen who represents essential services personnel, as defined in the local housing assistance plan.

The currently appointed AHAC Committee members are included here, along with their category affiliation.

Category Represented	Name	Date Appointed	Term Expiration Date
Elected Official	Dan Kowal	12/13/2024	01/01/2026
Residential Home Building Industry	Stephen J. Hruby	11/08/2022	10/01/2028
Non-Profit Provider	Arol I. Buntzman	11/12/2024	10/01/2027
Labor Engaged in Home Building	Gary Hains	11/12/2024	10/01/2027
Banking Industry	Catherine Myers	11/12/2024	10/01/2027
Employers within Jurisdiction	Andrew Terhune	06/13/2023	10/01/2026
Essential Services Personnel	Todd Lyon	11/08/2022	10/01/2028
Member of the Collier County Planning Commission	Paul Shea	03/08/2022	10/01/2026
Resident in Jurisdiction	Mary Waller	10/27/2020	10/01/2026
Employers within Jurisdiction	Hannah Roberts	06/13/2023	10/01/2026
Real Estate Professional	Jennifer L. Faron	11/08/2022	10/01/2028

AFFORDABLE HOUSING RECOMMENDATIONS

The AHAC has reviewed local government plans, policies, procedures, ordinances, regulations, statutes, and the comprehensive plan, among other documents applicable to affordable housing, to evaluate their impacts on affordable housing.

Further, the AHAC has specifically considered and evaluated the strategies set out in Florida Statutes, Sec. 420.9076 (4)(a)-(k).

Based on this review and evaluation, the AHAC has formulated recommendations to the County Commission that it incorporate into its housing strategy certain changes designed to encourage production of affordable housing.

The AHAC, from its review, consideration, evaluation, and recommendations, drafts and submits this report to the County Commission and to Florida Housing Finance Corporation, which details the scope of its work and the resulting following recommendations.

(Recommendations continue on next page, this space intentionally left blank)

RECOMMENDATION 1: Complete the Implementation and Adoption of four (4) Regulatory Relief Initiatives previously approved through the Collier County Community Housing Plan. These Initiatives include:

- (a) Permit housing that is affordable by right in Commercial Zoning Districts
- (b) Increase allowed density in Activity Centers from 16 units per acre (upa) to 25 upa
- (c) For any properties designated as Strategic Opportunity Sites (SOS), allow a maximum density of 25 upa
- (d) Establish a policy to encourage higher density along transit corridors.

Meeting Synopsis:

The County's Affordable Housing Advisory Committee (AHAC) has reviewed various staff and consultant (Johnson Engineering) recommendations to provide development standards and regulatory relief for housing that is affordable.

AHAC has reviewed and provided input on four (4) additional initiatives during 2024 and will continue to work to bring forward development standards providing regulatory relief for housing that is affordable. At their May 2024 AHAC meeting, the text for the implementing Land Development Code (LDC) amendments was presented to the committee, and the committee voted to recommend that the Board of County Commissioners approve the LDC Amendments.

Existing Strategy:

Growth Management Plan amendments authorizing these four (4) initiatives were recommended for adoption by the Collier County Planning Commission on October 5, 2023, and the Board of County Commissioners (BCC) on November 14, 2023.

Schedule for Implementation:

The LDC amendments to implement the recommended initiatives were approved by the BCC on September 23, 2025. The BCC elected to move forward with items, b, c, and d.

RECOMMENDATION 2: AHAC recommends the creation of a transparent, publicly accessible database with a corresponding GIS map to identify, locate, and provide data and long-term monitoring results for all housing that is affordable in Collier County.

Meeting Synopsis:

The County's Affordable Housing Advisory Committee (AHAC) determined a need for citizens to locate information pertaining to affordable housing within Collier County.

Existing Strategy:

In 2023, staff compiled and verified a database of active, affordable housing commitments in Collier County. The database's information was then presented in a visually concise map to the AHAC at their August meeting. Feedback from the AHAC meeting was incorporated and the final map brought back to AHAC. The map was then published on the county's website. The Community and Human Services Division has also created a website repository for all affordable housing compliance monitoring reports, making them available for public viewing.

Schedule for Implementation:

Ongoing annual review and update of the database's information with corresponding updates to the affordable housing map is completed by staff. Planned enhancements to the map include more descriptive status symbols and identifying renter or owner-occupied developments.

RECOMMENDATION 3: AHAC should take a greater role in advocacy efforts to review, recommend, and promote affordable housing issues and developments.

Meeting Synopsis:

The County's Affordable Housing Advisory Committee (AHAC) determined a need to identify areas of action to facilitate the production of more housing that is affordable.

Existing Strategy:

AHAC formed a sub-committee to create the work plan with assistance from staff. In 2023, the work plan was completed and brought to the AHAC for review and approval. That work plan has now been incorporated as a recommendation in the Housing Incentives Strategies Report.

Schedule for Implementation:

The AHAC will continue to review, recommend, and promote the development of affordable housing. On-going discussion in 2026 to include reviewing the SHIP Incentives Report at AHAC's every other monthly meeting to assess progress and update associated timelines.

On at least an annual basis, the AHAC will **Review**:

- The number of newly completed and ongoing projects to build affordable housing in order to incorporate those findings into its future work plans.
- Data containing the number of available and occupied rental units (“the Apartment Survey”).
- The impact of affordable housing projects that have been completed and are open; and make recommendations on any changes to plans, programs, policies, and incentives that will improve outcomes in the future.
- Data containing the annual monitoring for developer compliance to commitments as completed by CHS and PUD Monitoring.

AHAC will **Recommend**:

- Approval of developments containing an affordable housing component in Collier County.
- The consideration of policies, plans, and programs by the BCC that will encourage the development and preservation of affordable housing. Such as:
 - The Housing Plan LDC amendments.
 - RFMUD Affordable Housing Density Bonus program.
 - Accessory Dwelling Units (ADUs) Pilot Program
- Proposed developer presentations to AHAC prior to CCPC and BCC.
- LGAO Applicants to present proposals to AHAC
- Consideration of impact fee policies to promote the construction of more affordable units.
- Consideration of changes to parking requirements for affordable housing developments as directed by State Statute.

AHAC will *Promote*:

- Substantive and impactful policies and programs through active participation and engagement in the community.
- Community support for projects under consideration at Neighborhood Information Meetings (NIMS). AHAC members will volunteer to participate in NIMS for developments related to affordable housing and report back to AHAC at the next meeting.
- The understanding of local employer needs and plans for workforce housing.
- The construction of workforce housing by positively engaging developers in official and unofficial communications.

RECOMMENDATION 4: AHAC recommends staff identify challenges and opportunities presented through the State’s recent adoption of the Live Local Act (LLA), including:

- a) Identify parcels eligible for use with the Live Local Act.
- b) Identification of areas where the Live Local Act conflicts with existing local development regulations.
- c) Develop solutions to resolve these conflicts while ensuring all life/safety regulations are appropriately adhered to and unintended detrimental impact is mitigated.
- d) Participate in a public forum with all stakeholders to brainstorm the issues developers are facing in relation to implementing the Live Local Act.

Meeting Synopsis:

The County's Affordable Housing Advisory Committee (AHAC) determined a need to evaluate the Live Local Act (LLA). LLA offers certain benefits regarding maximum densities and building height within a one-mile radius to developers who agree to abide by the 30-year affordability restriction and other requirements. The AHAC generated the need and outsourced the coordination and hosting of a meeting to discuss the impact and practicality of the LLA and identify obstacles existing in the present codes that will hinder its use.

Existing Strategy:

Staff compiled and provided AHAC a map of all properties zoned commercial, industrial, and mixed-use eligible for LLA. The County and AHAC identified areas where the LLA benefits cannot be maximized due to conflicts with other existing regulations such as parking, setback, and street requirements.

Schedule for Implementation:

AHAC supported a forum with all stakeholders to brainstorm the issues developers are facing in relation to implementing the LLA; a follow-up discussion ensued to further discuss the problem areas. On-going discussion in 2026 to include reviewing and evaluating proposed regulations and developments on a rolling and as-requested basis.

RECOMMENDATION 5: Continued Use of Collier County Surtax Funding for Affordable Housing Land Acquisition, including the development and use of evaluation criteria for reviewing parcels and proposed developments.

Meeting Synopsis:

Ordinance 2018-21 imposed a countywide local government infrastructure surtax of one percent (1%) (commonly referred to as the Surtax funds) collected on all authorized taxable transactions occurring within Collier County as authorized by F.S. 212.055(2). The tax was authorized to begin on January 1, 2019, and continue for seven years or until the aggregate funds of \$490 million were collected, whichever was sooner. Of the aggregate \$490 million, \$20 million is allocated for land acquisition specifically for affordable housing—the Surtax Fund sunset on December 31, 2023.

In 2023, oversight of the Surtax Affordable Housing Land Acquisition program was transferred to the Growth Management and Community Development Department, and the Department engaged with AHAC to establish a process to expend the funding, including creation of review criteria. The Board of County Commissioners adopted these evaluation criteria in March 2023 and the Infrastructure Surtax Citizen Oversight Committee in June 2023. An application for developers to request surtax funds was created and released in September 2023 by the Housing Policy and Economic Development Division.

Existing Strategy:

Evaluation criteria for acquiring lands using surtax funds were created in 2023 and are comprised of a multifaceted approach, including reviews conducted by multiple divisions within the Growth Management and Community Development Department. On an as-needed basis, proposed acquisitions are brought to the AHAC and the Surtax Oversight Committee for recommendations and ultimately to the Board of County Commissioners for approval.

Schedule for Implementation:

At this point, land acquisition for two developments has been approved to use surtax funds: Renaissance Hall, located on the Golden Gate Golf Course (\$4,605,900), and Ekos on Collier (\$3,750,000). The BCC has also directed that an additional \$5,950,000 in surtax funding be used in the Williams property Acquisition. Approximately \$5,700,000 remains available for allocation in the land acquisition fund.

Statute Required Incentives

The AHAC has reviewed, considered, and evaluated the following required strategies provided in the SHIP Statute at Florida Statutes, Sec. 420.9076(4):

- (a) The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects, as provided in s. 163.3177(6)(f)3.
- (b) All allowable fee waivers provided for the development or construction of affordable housing.
- (c) The allowance of flexibility in densities for affordable housing.
- (d) The reservation of infrastructure capacity for housing for very low-income, low-income, and moderate-income persons.
- (e) Affordable accessory residential units.
- (f) The reduction of parking and setback requirements for affordable housing.
- (g) The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
- (h) The modification of street requirements for affordable housing.
- (i) The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- (j) Preparing a printed inventory of locally owned public lands suitable for affordable housing.
- (k) The support of development near transportation hubs, major employment centers, and mixed-use developments.

420.9076(4)(a)

EXPEDITED PERMITTING

Meeting Synopsis:

No meetings.

Existing Strategy:

Collier County has had an Expedited/Fast-Track permitting process in place for housing that is affordable since 2007. Based upon AHAC and community stakeholders' input during the development of the 2017 Community Housing Plan (CHP), the Expedited Permitting process was reviewed and updated with the adoption of Resolution 2018-40 on February 27, 2018.

Schedule for Implementation:

Resolution 2018-40 has been implemented, and affordable housing developers have successfully utilized the improved process.

AHAC Recommendation:

Existing programs and policies are working as intended; no changes are recommended at the present time. AHAC encourages State and Federal Government partners to implement expedited review permitting processes and the BCC to make expedited review permitting processes a legislative priority.

420.9076(4)(b)
ALLOWABLE FEE WAIVERS

Meeting Synopsis:

Impact Fees have been discussed during various meetings since 2023. Some members were aware of communities that base impact fees on the square footage of each home, thereby having a lower impact fee for housing that is affordable. Other members indicated that discounting impact fees would be helpful for a reduction of the total cost of homes that are affordable. However, eliminating impact fees can lead to a structure that does not provide enough revenue to provide the basic infrastructure necessary to cover the cost of streets, water, sewer, etc. Some believe that homes that are affordable should contribute to the infrastructure of the community. Other members have noted that the current Impact Fee Deferral system does not work well for affordable rental housing development and should be modified to better match the financing timeframes of Low-Income Housing Tax Credit (LIHTC) properties and other affordable rental developments.

Existing Strategy:

Collier County has had an Impact Fee Deferral program in place for housing that is affordable since the late 1980s. Based upon recommendations from the 2017 Community Housing Plan, the Impact Fees Deferral program was modified and improved via Ordinance #2018-28 on February 27, 2018. The Impact Fee Deferral program granted 24 rental deferrals in Fiscal Year (FY) 2024 year to date and 0 rental deferrals in FY 2023. Deferrals are available on a first-come, first-served basis. The aggregate amount of impact fee rental deferrals granted shall be limited, in total, to 225 units per fiscal year with no rollover of units. For FY 2023, Collier County issued Impact Fee Deferrals for 86 ownership units totaling \$1,071,536.97. For FY 2024, Collier County issued Impact Fee Deferrals for 88 ownership units totaling \$1,123,104.33.

Schedule for Implementation:

Collier County Board of Commissioners approved the use of grant funds as an alternative funding source to support developments principally financed with Low-Income Housing Tax Credit Projects, Tax Exempt Bond Financing, or other qualifying affordable housing developments. In 2024, AHAC will consider rental housing developer needs related to the existing Impact Fee Deferral program.

AHAC Recommendation:

In 2026, explore an Impact Fee Deferral Pilot Program utilizing alternative funding sources to support long-term affordable rental housing.

Further, it is recommended that the County should review opportunities to increase the length of the deferral period available for rental housing to align with various financing sources.

420.9076(4)(c)

FLEXIBLE DENSITIES

Meeting Synopsis:

AHAC has discussed densities since 2023. Many in Collier County have come to the realization that increased density is needed to produce more housing that is affordable. The Collier County Land Development Code has recently been amended to allow for greater density bonuses for affordable developments. Continued implementation of the Housing Plan recommendations will explore additional density opportunities.

Existing Strategy:

Throughout most of Collier County, residential zoning has a base density of 4 units per acre. Collier County has had an affordable housing density bonus program since 1990 Ord.#90-89. As a result of the 2017 Community Housing Plan and AHAC, Collier County amended its Land Development Code to increase density for units that are affordable through Ordinance #2019-02, adopted on February 12, 2019. The Affordable Housing Density Bonus (AHDB) program now provides up to 16 units per acre.

Applicants who have requested additional density above base residential zoning and require a Growth Management Plan Amendment have been recommended by the Collier County Planning Commission and required by the Board of County Commissioners to set aside a minimum number of units in proposed developments that will be made affordable for a minimum of 30 years to households earning at or below 120% of the Area Median Income. This process has allowed for the approval of several hundred new affordable units this year alone.

Schedule for Implementation:

The proposed increases in density were heard by the Planning Commission and the BCC in the fourth quarter of 2023 and throughout 2024 on a requested basis.

AHAC Recommendation:

Recommend approval of the proposed regulatory relief initiatives to increase density in Collier County for Housing that is Affordable.

AHAC further supports CPCC and Board policy that negotiates a public good for those applicants requesting density with a minimum of 30% of units developed to be provided to households at or below 100% of the Area Median Income (with emphasis on rental units at the 50% and 80%AMI levels) and encourages the development of a written policy formalizing this policy.

420.9076(4)(d)

RESERVATION OF INFRASTRUCTURE CAPACITY

Meeting Synopsis:

Collier County does not reserve infrastructure capacity. Collier County is not experiencing any capacity limitations.

Existing Strategy:

Collier County does not need to reserve infrastructure capacity at this time.

Implementation:

None needed.

AHAC Recommendation:

No changes are recommended at the present time.

420.9076(4)(e)

PARKING AND SETBACK REQUIREMENTS

Meeting Synopsis:

AHAC has regularly discussed these topics since the development of the Community Housing Plan (CHP) in 2017.

Existing Strategy:

The County currently has two processes where developers can request a reduction of parking and setback requirements. Deviations from existing requirements can be requested through the Site Development Plan (SDP) process or the rezoning to Planned Unit Development (PUD) process. Recommendations to modify some setback requirements for housing that is affordable were included in Ordinance 2021-05 amending the Land Development Code, adopted February 9, 2021.

Schedule for Implementation:

On-going discussion in 2024. Reduction of parking and setback requirements are on an as-requested basis.

AHAC Recommendation:

In 2026, the AHAC will recommend practical application of The Live Local Act (LLA) for parcels not meeting parking and setback requirements. LLA may require additional parking and setback relief for developments in compliance with State Statute.

420.9076(4)(f)

AFFORDABLE ACCESSORY DWELLING UNITS

Meeting Synopsis:

Accessory Dwelling Units (ADUs) have been discussed at multiple meetings since 2023 by AHAC

members. In 2023 County staff was directed by the Board of County Commissioners to determine the feasibility of ADUs in the Urban Golden Gate Estates area. County staff are evaluating this option, developing a program to seek input from area residents to see if residents are interested in building ADUs on their property, and determining how the ADUs would be incorporated into the LDC and monitored for affordability. AHAC and County staff discussed whether having income restrictions on the ADUs would be a benefit or hindrance to the program. County staff conducted a pilot study of residents seeking feedback about ADUs, and the collected information will be used to develop a recommendation for ADUs. The County's Land Development Code (LDC) Amendment staff has drafted amendments to allow for renting guest houses for properties that are zoned Estates and located west of Collier Boulevard. This modification will allow for properties that are homesteaded to participate in the Pilot program, which is proposed to run for 5 years from the date the Board approves the LDC amendments. Additionally, Staff will bring to the Board annually a report on the participation of the program to inform of its utilization and determination as to the possibility of transitioning the Pilot program to a permanent program. Currently, there are 3,558 parcels zoned Estates within the Urban Area, of which 400 have guest houses. If adopted by the Board as a Pilot Program, this would include existing ADUs and newly built ADUs.

Existing Strategy:

Collier County does not allow for the rental of Accessory Dwelling Units (ADUs) LDC Section 5.03.03. The County only allows construction of "Guesthouses" on large single-family lots of with a minimum lot size of one acre or more. Furthermore, the LDC prohibits the rental of any guesthouse as they are to be used for personal reasons only.

Schedule for Implementation:

Continue to explore in 2026.

Form Sub-committee in 2026.

Revisit ADU policies for future consideration.

AHAC Recommendation:

AHAC supports the efforts of County Staff and the Board of County Commissions (BCC) to determine whether ADUs would be accepted by residents and a meaningful source of additional attainable housing or a source that frees up other attainable housing units. AHAC encourages the BCC to fully explore this option and recognizes that feedback from residents is an important part of this issue.

This idea was tabled after being heard by the Board of County Commissioners.

420.9076(4)(g)

FLEXIBLE LOT CONFIGURATIONS

Meeting Synopsis:

This strategy was discussed extensively with the adoption of the 2017 Community Housing Plan. At that time, it was recommended that the County consider adopting some elements of "smart code". Through this process, amendments were made to the Land Development Code in February 2021 with the adoption of Ord. 2021-05.

Existing Strategy:

Zero lot line development is allowed in Planned Unit Development (PUDs) and as a Conditional Use under Cluster Housing. Recently Ordinance 2021-05 clarified that Cluster Development of affordable housing is allowed by right in the RMF-6 Zoning District.

Schedule for Implementation:

Continue to explore in 2026.

Missing Middle Housing Initiative.

Allow between two to four units in Single Family zoning.

AHAC Recommendation:

No changes are recommended at the present time.

420.9076(4)(h)

MODIFICATION OF STREET REQUIREMENTS

Meeting Synopsis:

As part of the regulatory relief proposed in the 2017 Community Housing Plan, modifications to street requirements have been discussed in 2019-2021.

Existing Strategy:

Historically, street requirements for affordable housing developments are considered, on a case-by-case basis, as deviations in the PUD approval process or variances in the conventional zoning process. In February 2021, Ordinance 2021-05 added a new section to the LDC to allow design deviations for housing that is affordable, including modifications to internal, privately maintained roadways and sidewalks.

Schedule for Implementation:

On-going discussion in 2024. Modifications of street requirements are approved on an as-needed basis.

AHAC Recommendation:

In 2026, AHAC recommends evaluating the effectiveness of Ordinance 2021-05.

420.9076(4)(i)

PROCESS OF ONGOING REVIEW

Meeting Synopsis:

Previous AHAC discussions on this topic included the following comments: Ongoing implementation and enforcement for new processes and Land Development Code (LDC) regulation require permanent, dedicated County staff. Any changes made will require monitoring to ensure the rules continue to be followed. Monitoring uses resources both from the County and the developers. In addition, educating and promoting a favorable environment for developers and builders will draw more partners into working in the County. Closer coordination between growth

management planning, zoning, development review, housing policy, and economic development, and the Community & Human Services (CHS) is critical for the success of process changes and approval for developments. New coordination created will reduce or eliminate many of the repeated review cycles.

Existing Strategy:

Housing Policy responsibilities previously located within the Community & Human Services (CHS) Division under the Public Services Department were transitioned and elevated as its own division under the Growth Management Community Development Department (GMCDD) as the Housing Policy and Economic Development Division. This move enables closer collaboration and communication between housing policy staff and planners within areas such as zoning, comprehensive planning, and coastal resiliency. Long-term monitoring will remain with CHS, and CHS will remain included in and privy to affordable housing commitments drafted by the Housing Policy and Economic Development Division.

Schedule for Implementation:

Ongoing

AHAC Recommendation:

No changes are recommended at the present time.

420.9076(4)(j)

PUBLIC LAND INVENTORY

Meeting Synopsis:

Since 2018, AHAC meetings have regularly discussed public lands. In 2023, AHAC members reviewed the list of County-Owned lands.

Existing Strategy:

The County's Real Property office maintains a list of county-owned properties as required by F.S. 125.379. This inventory is circulated to county departments for review and determination of whether properties are needed to implement department operations or program mandates. Available properties are presented to the Board of County Commissioners (BCC) and advertised for sale in the local newspaper.

The BCC adopted Resolution 2018-39 to encourage the co-location of public facilities and housing that is affordable. In 2018, two County-owned parcels known as Bembridge and Manatee were part of a Request for Information (RFI) process, with multiple developers submitting proposals for the development of the 5-acre Bembridge site. In 2019, through an Invitation to Negotiate (ITN) process, the County selected McDowell Housing Partners to construct 82 units of affordable rental housing. This project, called Ekos, on Santa Barbara, opened in 2024 and is governed by a Developer Agreement with a 99-year ground lease ensuring long term affordability. During 2018-2019, the BCC decided not to move forward with proposals for the Manatee site.

In 2019, the County acquired the defunct Golden Gate Golf Course. In 2020 through an ITN

process, the County selected Rural Neighborhoods, Inc. to develop a portion (25+/- acres) of this publicly owned property for affordable rental housing for seniors, veterans, and Essential Service Personnel (ESP). A long-term land lease and developer agreement have been executed, and construction on 252 apartments and 120 senior housing units is expected to commence in the summer of 2024.

Schedule for Implementation:

An annual review of county-owned lands list has been implemented. Promotion and advertisement of the county-owned lands eligible for construction of affordable housing to developers is ongoing. Use of surtax funding to purchase new properties will assist in adding to the inventory.

AHAC Recommendation:

While an annual review of and frequent discussion about the county-owned lands list occurred in 2023 and 2024, AHAC recommends formalizing a process to include an evaluation of the properties by the County’s Real Property Division for the annual review of the county-owned surplus lands eligible for constructing affordable housing. AHAC also recommends promoting and advertising the surplus public inventory lands eligible for constructing affordable housing. Recent changes to State Statute provide a highly prescriptive procedure for addressing surplus properties.

420.9076(4)(k)

SUPPORT OF DEVELOPMENT NEAR TRANSPORTATION HUBS

Meeting Synopsis:

Discussed during the spring and summer of 2021 as part of the Community Housing Plan, regulatory relief, and development standards modifications to the Land Development Code (LDC).

Existing Strategy:

This issue was reviewed during the development of the 2017 Community Housing Plan (CHP) with recommendations for the County to consider integration of bus routes (Collier Area Transit, CAT) with affordable housing locations, development of Strategic Opportunity Sites, and higher housing densities in existing Activity Centers.

Schedule for Implementation:

This recommendation was heard and recommended for adoption by the Planning Commission on October 5, 2023, and scheduled for presentation to the Board of County Commissioners during the fourth quarter of 2023. Implementing LDC amendments were approved by the BCC on September 23, 2025.

AHAC Recommendation:

Implement the recommended LDC Amendments to prioritize higher density along transit corridors ranging from 13 units per acre (upa) to 25 upa.

PUBLIC NOTICES

Fictitious Business

NOTICE IS HEREBY GIVEN that the undersigned desiring to engage in business under fictitious name of Equisite Watches and Jewelry located at 4200 Gulf Shore Blvd North in the County of Collier in the City of Naples, FL 34103, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated at Naples, Florida, this 7th day of October, 2025.
Owner, Thomas Gatto
October 9, 2025
LSAR0385330

Foreclosure / Sheriff Sales

Notice of Sheriff's Sale
PURSUANT TO A WRIT OF EXECUTION issued in the Circuit Court of Collier County, Florida, on the 17th day of February, 2025, in the cause wherein MICHELLE A. KINDER, TRUSTEE OF THE MICHELLE A. KINDER TRUST (U/D/OCTOBER 11, 2011), plaintiff and PATRICK SUSEMILH, an individual, defendant, and MATTHEW KREMER and ANDREW AND GREENTECH MINING, INC., a DELAWARE CORPORATION, defendants, case no. 112022-000126, in said court, I, Kevin J. Rambosk, as Sheriff of Collier County, Florida, have levied upon all the right, title and interest of the defendant(s), PATRICK SUSEMILH, in and to the following described REAL property to-wit:

UNIT NO. 203 BUILDING 6, OF ANTIQUA AT ANTIQUES, A CONDOMINIUM TOGETHER WITH THE PRO RATA INTEREST IN THE COMMON ELEMENTS AND COMMON PROPERTY OF THE CONDOMINIUM AND LIMITED COMMON ELEMENTS APPURTENANT THERETO. MORE PARTICULARLY DELINEATED AND IDENTIFIED IN THE DECLARATION OF CONDOMINIUM OF ANTIQUA AT ANTIQUES, A CONDOMINIUM RECORDED IN O.R. BOOK 5812, AT PAGE 1836, ET SEQ. OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA AND AS AMENDED. TOGETHER WITH ALL THE TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO BELONGING OR IN ANYWISE APPERTAINING.
THE PHYSICAL ADDRESS OF PROPERTY 183 INDIAN CREEK EAST APARTMENT 203, NAPLES, FL 34114 PARCEL IDENTIFICATION NUMBER: 22761013189
Name(s) of owner(s) of above described real property: Patrick Susemilh
And on the 6th day of November, 2025, at the Collier County Law Office 2375 East Horseshoe Drive, Naples, FL 34104, at the hour of 10:00 AM, or shortly thereafter, will offer for sale all of the defendant(s), PATRICK SUSEMILH, right, title, and interest in aforesaid property at public outcry and will sell same, subject to all prior liens, encumbrances and judgments, if

Foreclosure / Sheriff Sales

any, to the highest ad best bidder for CASH IN HAND. The proceeds to be applied in full as may be to the payment of costs and the satisfaction of the above described execution.
Kevin J. Rambosk, as Sheriff Collier County Florida
Patricia J. DeLoe, Deputy Sheriff Dates Advertised: 10/9/2025, 10/16/2025, 10/23/2025
In accordance with the American with Disabilities Act, persons needing a special accommodation to participate in this proceeding should contact the District Manager, whose office is located at 11111 Collier Parkway, Suite 200, E. Horseshoe Drive, Naples, FL 34104, telephone: 239-252-0880, at least seven days prior to the date of the hearing. Hearing impaired (TDD) 1-800-955-8771, or Voice (V) 1-800-955-8770, via Florida Relay Service.
No. 11698428 Oct. 2, 9, 16, 23, 2025

Govt Public Notices

CORKSCREW GROVE STEWARDSHIP DISTRICT NOTICE OF THE DISTRICT'S INTENT TO USE THE UNIFORM METHOD OF COLLECTION OF NON-AD VALOREM SPECIAL ASSESSMENTS
Notice is hereby given that the Corkscrew Grove Steewardship District (the "District") intends to use the uniform method of collecting non-ad valorem special assessments to be levied by the District pursuant to Section 191.0025, Florida Statutes. The Board of Supervisors of the District will conduct a public hearing on October 30, 2025, at 1:00 p.m. at 1020 Sanitation Road, Immokalee, FL 34142.
The purpose of the public hearing is to consider the adoption of a resolution authorizing the District to use the uniform method of collecting non-ad valorem special assessments. (The "Uniform Method") to be levied by the District on properties located in land included in, or to be added to, the District.
The District may levy non-ad valorem special assessments for the purpose of financing, acquiring, maintaining and/or operating facilities, services and improvements within and without the boundaries of the District, to consist of, among other things, roadway water, sewer and reclaimed water systems, stormwater management, trails, landscape, streetscape, signage, electric street lighting, and any other lawful improvements.
Owners of the properties to be assessed or to be assessed by the parties may appear at the public hearing and be heard regarding the use of the Uniform Method. This hearing is open to the public and will be conducted in accordance with the provisions of District 5000. The public hearing may be continued to a date, time and location to be specified on the record at the hearing. There may be occasions when Supervisors of District 5000 may participate by speaker telephone. Pursuant to provisions of the Americans with Disabilities Act, any

Govt Public Notices

person needing special accommodations in the hearing should contact the District Office at PFM Group, LLC, 407-723-5900, at least seven (7) days prior to the hearing or contact the Florida Relay Service at 1-800-955-8771. Each person who wishes to appeal any decision made by the Board with respect to any matter considered at the hearing is advised that person will need a record that the proceedings and that accordingly, a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.
Lynne Mullins
District Manager
11575919
10/2, 10/9, 10/16, 10/23/25

Govt Public Notices

CORKSCREW GROVE STEWARDSHIP DISTRICT NOTICE OF PUBLIC HEARINGS TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2025 AND FISCAL YEAR 2026 PROPOSED BUDGETS AND NOTICE OF REGULAR BOARD OF SUPERVISORS MEETING
The Board of Supervisors (Board") of the Corkscrew Grove Steewardship District (the "District") will hold public hearings and regular meetings as follows:
DATE: October 30, 2025
TIME: 1:00 P.M.
LOCATION: 1020 Sanitation Road, Immokalee, FL 34142
The purpose of the public hearings is to receive comments and objections on the adoption of the District's proposed budgets for the fiscal year ending September 30, 2025, and the fiscal year beginning October 1, 2025, and ending September 30, 2026 ("Proposed Budgets"). A regular Board meeting of the District will also be held at the above time where the Board may consider any other business that may properly come before it. A copy of the agenda and Proposed Budgets may be obtained at the offices of the District Manager, PFM Group Consulting, LLC, 3501 Quangle, Boulevard, Suite 270, Orlando, Florida 32817, 407-723-5900 ("District Manager's Office").
The public hearings and meeting are open to the public and will be conducted in accordance with the provisions of Florida law. The public hearings and/or meeting may be continued in progress to a date, time and location to be specified on the record at the public hearing. There may be occasions when Board Supervisors of District 5000 may participate by speaker telephone. Accommodations at the public hearing for persons with a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the public hearing and meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TDD) / 1-800-955-8770 (Voice), for

Govt Public Notices

aid in contacting the District Manager's Office.
Each person who wishes to appeal any decision made by the Board with respect to any matter considered at the public hearings or meeting should contact the person who will need a record of proceedings and that accordingly, a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.
Lynne Mullins
District Manager
11575917
Oct. 9, 16, 2025

Govt Public Notices

Public Notice
Notice is hereby given that the Collier County Affordable Housing Advisory Committee (AHAC) will hold a public hearing, Tuesday, November 18, 2025, at 9:00 AM in the Growth Management Community Development Department, 3900 North Horseshoe Drive, Room 609/610, Naples, FL 34104, to adopt its evaluation and final local housing strategies recommendations.
This public hearing, the Affordable Housing Advisory Committee (AHAC) will take public comment on the 2025 State Housing Initiatives Partnership (SHIP) Incentive Strategies Report.
The 2025 SHIP Incentive Strategies Report addresses the following: (1) State and Federal Housing Incentives: Expedited Approvals of Affordable Housing, Allowable Fee Waivers, Flexible Densities, Reservation of Infrastructure Capacity, Parking & Setback Requirements, Lot Configurations, Modification of Reviewing Government Action that Increases the Cost of Housing, Public Land Inventory, and Development Near Transportation Hubs. In addition to the required incentives, AHAC has made recommendations on the five (5) following topics: (1) implement affordable housing by right in commercial zoning districts per the Collier County Community Housing Plan (CHP); (2) create a publicly accessible database with corresponding GIS map to provide long-term monitoring for affordable housing in Collier County; (3) for AHAC to take a greater role in advocacy efforts for affordable housing issues and developments; (4) for Collier County staff to report to AHAC challenges and opportunities presented through the State's recent adopting of the Live Local Act; and (5) continue the use of Collier County Surtax Funding for Affordable Housing.
All interested parties are invited to register to speak at the AHAC meeting on November 18, 2025. All registered public speakers will be limited to three minutes unless additional time is granted by the chairperson. Written comments may be submitted to Cormac Giblin

Govt Public Notices

at Cormac.Giblin@colliercountyfl.gov until November 18, 2025, at 5:00 PM.
Collier County Ordinance No. 2003-53, as amended by Ordinance Nos. 2004-05 and 2007-24, requires that all lobbyist shall, before engaging in any lobbying activities (including but not limited to addressing the Board of Commissioners, an advisory board or quasi-judicial board) in partnership with the Clerk to the Board at the Board Minutes and 25cc's of the public hearing. If you are a person with a disability who needs accommodations to participate in the proceeding, and you are unable, at no cost to you, the provision of certain assistance, please contact the Collier Facilities Management Department, located at 3335 Tamiami Trail East, Suite 1, Naples, FL 34112, (239) 252-3418 at least two days prior to the meeting. Assisted listening devices for the hearing impaired are available in the Facilities Management Division. For more information call (239) 252-2460.
No. 11738425 Oct. 9, 2025

Govt Public Notices

Notice To Creditors
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA, PROBATE DIVISION
File No. 11-2025-00001-01
IN RE Estate of ANTHONY J. CREANE
NOTICE TO CREDITORS
The administration of the estate of ANTHONY J. CREANE, deceased, whose date of death was July 22, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES 733.702 WILL BE DEEMED BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The personal representative or curator has no duty to discover whether any property has at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Community Property Rights at Death Act, as described in ss.

Notice To Creditors

732.216-732.228 applies, or may apply, unless a written demand is made by a creditor or a beneficiary as specified under s. 732.211. The written demand must be filed with the clerk.
The date of first publication of this notice is September 30, 2025.
Attorney for Personal Representative:
VICTOR DEBIANCHI, JR., P.A.
1720 HARRISON ST., STE 100E
HOLLYWOOD, FL 33020
Personal Representative:
MARGARET A. DANYLOWITZ & VICTOR P. DEBIANCHI, JR., as Co-Personal Representatives
October 2, 9, 2025
LSAR0381078

Public Notices

NOTICE OF CERTIFICATION OF TAX ROLL
Pursuant to Section 193.122, Florida Statutes, VICKIE DOWNS, Property Appraiser of COLLIER COUNTY, FLORIDA, hereby gives notice that the 2025 Tax Roll for COLLIER COUNTY, FLORIDA, was certified to the Tax Collector on the 6th day of October, 2025, for the collection of taxes.
October 9, 2025 11732525

Richard W. Maloney, M.D. Notice of Intestacy
Patricia M. Maloney, M.D. Notice of Intestacy
Effective 10-30-2025, I, Richard W. Maloney, MD, am retiring from practice. Patients needing copies of medical records should contact Aesthetic Surgery Center, at 1175 Creekside Parkway, Suite 1000, Naples, Florida 34108.
October 2, 9, 16, 23 2025
LSAR0375971

Garage Sales Work

Clear out your clutter! Place your ad today.

Find your new best friend.
Check the classified listings everyday.

THE WORLD'S LIGHTEST WHEELCHAIR

For those of us—or our loved ones—who are finding our mobility slowing down and may need the use of a wheelchair, there's a remarkable breakthrough that's changing lives. The **Featherweight Wheelchair**, weighing just 13 pounds*, is nothing like the bulky, heavy models of the past that can weigh over 35 pounds. Imagine lifting your wheelchair in and out of a car without straining your back, gliding effortlessly through your garden, joining your family at the park, or going for a medical checkup, without the worry of fatigue. Why not take the first step toward renewed independence with this ultra-lightweight innovation?

In recent years, we've seen great advancements in mobility aids—from canes and walkers to rollators and scooters—all designed to help people stay active and independent. But until now, there hasn't been a truly revolutionary wheelchair. That's changed thanks to a team of engineers who've created something extraordinary: the **world's lightest wheelchair**, weighing only 13.5 pounds. Aply named the **Featherweight Wheelchair**, this breakthrough has already been called a game-changer by those who use it.

The first thing you'll notice about the Featherweight is just how incredibly light it is. At only 13.5 pounds, it's easy for just about anyone to lift into a car, store at home, or take on the go. It's not only lightweight but also strong, stylish, and easy to maneuver. **The lighter the chair, the easier it is to push, propel, and lift.** With its sleek design and custom color options, the Featherweight Wheelchair isn't just practical—it's something you'll feel good about using every day.

*13lbs. Without the rear wheels, 19 lbs. all in

Jennifer F. us
Verified Buyer

★★★★★ **Lightweight Wheelchair**

It's so light weight that it's no problem to lift in and out of the back of my car. It's also easy to set up and collapse down. It is very compact and the wheels come off for compact packing alongside luggage or groceries etc. My Mom finds it very comfortable to ride in as well and enjoys the look. We both love it.

Why take our word for it?

CALL NOW, and receive **\$50 OFF** when you purchase a **Matte Black Featherweight Wheelchair! Only \$599!**

Mention **CODE 50FEATHER** to start your journey towards effortless mobility.

855-520-6122
*13 lbs. with the rear wheels removed. Overall weight, with rear wheels, is 19 lbs.

1800 WHEELCHAIR.COM
Since 1997

Scan Me

Executive Summary

Recommendation to approve and submit the 2025 State Housing Initiatives Partnership Incentive Strategies Report to Florida Housing Finance Corporation and Florida Housing Coalition as required by section 420.9076, Florida Statutes.

OBJECTIVE: To comply with section 420.9076, Florida Statutes, and provide an annual report that evaluates the implementation of affordable housing incentives in eleven (11) required areas

CONSIDERATIONS: As a State Housing Initiatives Partnership (SHIP) program recipient, Collier County must prepare an annual report that reviews established policies, procedures, ordinances, land development regulations, and the local Comprehensive Plan. At a minimum, the Affordable Housing Advisory Committee (AHAC) shall submit a report to the local governing body, the Board of County Commissioners (BCC), that evaluates the implementation of the eleven (11) required affordable housing incentives required by statute. This required Incentives Strategies Report had been due to the Florida Housing Finance Corporation (FHFC) every three (3) years until, in 2020, House Bill 1339 made this an annual requirement of the SHIP program.

The eleven (11) incentives required to be reviewed are:

1. Expedited Permitting (for housing that is affordable)
2. Modification of Impact Fees
3. Flexible Densities
4. Reservation of Infrastructure Capacity
5. Parking and Setback Requirements
6. Accessory Dwelling Units
7. Flexible Lot Configurations
8. Modification of Street Requirements
9. Process of Ongoing Review (provisions that could impact housing affordability)
10. Public Land Inventory and
11. Development Near Transportation.

In addition to the required incentives, AHAC has made recommendations on the following five (5) additional topics:

1. AHAC recommends implementing affordable housing by right in the commercial zoning district per the Collier County Community Housing Plan.
2. AHAC recommends the creation of a transparent publicly accessible database with a corresponding GIS map to identify, locate, and provide data and long-term monitoring results for all housing that is affordable in Collier County.
3. AHAC desires to take a greater role in advocacy efforts to review, recommend, and promote affordable housing issues and developments.
4. AHAC requests that staff identify challenges and opportunities presented through the State's recent adoption of the Live Local Act (LLA).
5. AHAC recommends continued use of Collier County Surtax funding for affordable housing land acquisition, including the development and use of evaluation criteria for reviewing parcels and proposed developments.

The AHAC may also explore and report on other incentives as directed by the Board.

The AHAC meets every other month and reviewed the above noted incentives. Some of the eleven (11) required areas of incentives were addressed through the 2017 Collier County Community Housing Plan (CHP). Based on the recommendations in the 2017 CHP, some of the required incentives are either recently completed, in the process of implementation, or have already been reviewed and evaluated by County staff, the Development Services Advisory Committee (DSAC), and forwarded to the Planning Commission and the BCC for review and approval.

A draft SHIP Incentives Strategies Report was presented at a public hearing of AHAC on July 15 and September 16, 2025. An advertisement and summary of the SHIP Incentives Strategies Report with notice of the November 18, 2025, AHAC meeting, was published in the Naples Daily News on October 9, 2025. In addition, the SHIP Incentives Strategies Report was also made available on the Collier County website.

No public comments were received at the public hearing or prior to the meeting. The SHIP Incentives Strategies Report was reviewed and approved by AHAC on September 16, 2025, to forward it to the BCC for acceptance and submittal to FHFC.

The BCC has ninety (90) days from the submittal of the SHIP Incentives Report to act on the recommendations and amend the Local Housing Assistance Plan (LHAP) to include any new or amended incentives.

This item is consistent with the Collier County strategic plan objective to support comprehensive affordable housing opportunities.

FISCAL IMPACT: Costs associated with the SHIP Incentives Strategies Report, including advertising fees in addition to staff time and resources for compiling the Report. Execution of this report will ensure that Collier County continues to participate in and receive future funding for the SHIP Program, which is budgeted in the SHIP Fund (1053). The SHIP Incentives Strategies Report outlined in the Report may assist in the development of future housing initiatives which may budgeted in the Affordable Workforce Housing Fund (1075).

GROWTH MANAGEMENT IMPACT: The State Housing Initiatives Partnership (SHIP) program assists Collier County in addressing goals and objectives in the Housing Element of the Growth Management Plan.

LEGAL CONSIDERATIONS: This item is approved for form and legality and requires a majority vote for Board action. - CLD

RECOMMENDATION(S): To approve and submit the 2025 State Housing Initiatives Partnership Incentive Strategies Report to Florida Housing Finance Corporation and Florida Housing Coalition as required by section 420.9076, Florida Statutes.

PREPARED BY: Sarah Harrington, Planning Manager, Housing Policy and Economic Development Division

ATTACHMENTS:

1. 2025 State Housing Initiatives Partnership Incentive Strategies Report -Final 10.17.25