This issue is focused on the “one home” aspect of our mission statement. “One home” was chosen carefully by our team, rather than “one house” because we realize housing is more than shelter from the elements.

Many of us take housing for granted. We have never felt the fear or disorientation of not having a safe and secure roof over our heads. We have never wondered where we would go to after school or work, we just go home. To our houses. And here in Collier County, most of us go home to our very nice houses. Our lovely homes. The place where we feel safe and secure and where our lives and families flourish.

But sometimes, we get a glimpse of what others face on a regular basis. Mother Nature recently gave many of us a chance to experience some fear and some disorientation during the approach, occurrence and aftermath of Hurricane Irma. Many of us had to deal with the significant chance that our homes would be unlivable or in severe need of repair post storm. We began to ask ourselves “where will we go?”, “what will we do?”, “how will we pay for repairs and other expenses?”, and we dreaded losing the security of our homes. Some did, and we know they are hurting and struggling their way back. But, in the end, most of us were lucky. Yet, the “hangover” and stress of dealing with no air conditioning and no gasoline and making the repairs lingers on. We must use this lesson we have been taught. We must not only work toward normalcy again in our own lives, but we also need to remember that what we experienced for a short time is a daily and life-long issue for many.

Just for one second reflect on how you would handle not having a safe, secure home? Not having decent housing?

At CHS I am so fortunate to work with a team that dedicates themselves to recognizing and helping to meet the housing needs of people in our community. No matter what we do, it will never be enough. But that does not stop someone on the team from making that extra phone call. For seeking to spend our grant dollars as wisely as possible. For recommending policy that will work toward meeting the more global housing needs in our county. This newsletter theme was selected well in advance of the storm, yet, the timing provides a superb opportunity for us to remember not to take housing for granted, and work toward a time when everyone has a safe and secure home.
Collier County has a statutory obligation to provide housing for its current and anticipated population, including those most vulnerable. Affordable housing is part of a community’s infrastructure and therefore impacts the entire community.

First responders, health care professionals, teachers and others have been priced out of the housing market and must commute long distances. A vibrant and sustainable community needs to accommodate its workforce so that those people who educate our children and save our lives can live near where they work.

The Board of County Commissioners directed the development of a cohesive, inclusive plan to meet the housing affordability needs of the entire County with input from a diverse group of community stakeholders. The goal is to help create and guide the development of a long term, comprehensive housing plan.

A critical challenge for Collier County businesses is the ability to recruit entry-level professionals. There is a Jobs-Housing imbalance in Collier County resulting in at least 17.4% of the workforce (approximately 40,000 people) commuting daily from outside of Collier County. A critical challenge for Collier County businesses is the ability to recruit entry-level professionals. Having employees who reside outside of Collier County and who commute long distances for work means a high level of attrition for businesses.

61% of the jobs in Collier pay less than $33,250 per year. 40% of all Collier County households (58,685 households) are Housing Cost Burdened, spending more than 30% of their monthly income on housing expenses, and of these, 29,342 are Severely Cost Burdened, spending more than 50% on housing expenses. Collier is expected to add 58,000 households over the next 23 years. If the local issue of cost burden is not addressed, then at a minimum, 11,000 more households will experience Severe Cost Burden than do today.

To focus on better meeting the needs of those who work here but cannot afford to live here, and of those living here but who are cost burdened, a demand and response model has been developed that includes current market availability.

Cormac Giblin, AICP is the CHS Housing and Grant Development Manager. Maggie Lopez is the accountant.

The demand model indicates a need for 1,698 additional units to be developed at various income levels in the next year.
Community Housing Plan—Response

To begin to address this need the Community Housing Plan proposes strategies in several categories. Below is a summary of the recommendations in each category.

**Increasing Density and Certainty in Development**
- Include residential development in commercial Activity Centers
- Allow Higher Densities (i.e. 20-25 units/acre) in Strategic Opportunity Sites
- Increase the existing Affordable Housing Density Bonus Program to allow up to 16 units per acre
- Implement a Mixed Income Housing Ordinance with local flexibility requiring new residential development to address housing affordability
- Enhance the Expedited Permitting Process
- Allow cost-saving regulatory and infrastructure changes
- Embrace a Smart Code

**Housing Trust Fund and Stable Funding Sources**
- Reinstate the Affordable Housing Trust Fund
- Advocate for full appropriation of the Sadowski Act trust funds
- Implement a non-residential Linkage Fee
- Collect Mixed Income Housing In-lieu-of fees
- Encourage Philanthropy
- Include housing affordability in uses of potential voter referendum
- Allocate ad valorem taxes to housing affordability

**Community Land Trust & Public Lands**
- Establish a public-private land trust administered by a non-profit entity
- Allow purchase or donation of land using Housing Trust Fund or Mixed Income Housing flexibility options
- Enact a policy encouraging the co-location of housing and public facilities
- Develop/Release an RFP for affordable development on surplus public land

**Transportation Enhancements**
- Integrate bus routes with Affordable Housing locations
- Enhance bike lane and pedestrian systems
- Promote ride sharing options
- Provide funding for transit and alternative mobility
- Explore other options

**Communication & Outreach**
- Create an online housing clearinghouse matching consumers with suppliers and housing related resources
- Educate the community on who needs housing and why

The following table demonstrates how the elements of this plan address the current and future need for housing that is affordable for our workforce and low-income seniors and special needs populations.
On March 24, 2009, the Collier County Board of Commissioners accepted a U.S. Department of Housing and Urban Development (HUD) Grant in the amount of $7.3M for acquisition and rehabilitation of foreclosed residential properties.

The Program required that a minimum of 25% of the total grant be used to serve households at 50% of the Area Median Income (AMI). To better serve this population, the County opted to set aside some units as rental units to house families not able or ready to become homeowners, and whose income did not exceed 120% of the AMI, a requisite of the Neighborhood Stabilization Program (NSP).

NR Contractors Inc. was the recipient of a twelve-unit project on Gilchrist Avenue in the Naples Manor area. The project consists of six separate buildings, with two units in each building. The County purchased these units with NSP funds for $485,636.00, while the developer invested $430,615.00 to totally rehabilitate the units. This included new roofs, windows, doors and interior renovations with upgraded appliances. “Thanks to the NSP Program, properties that were in poor conditions were rehabilitated and upgraded and currently provide housing to twelve low and moderate income working families”, stated Ray Muslimani, President of NR Contractors Inc. Currently all twelve units are rented to working families ranging in income from 50% to 80% of the AMI.

The second rental project consists of thirteen units scattered in East Naples. These properties were also acquired by the County and rehabilitated with NSP funds for $921,791.00. Once completed the units were transferred to Community Assisted and Supportive Living, Inc. (CASL) and now provide housing and services to twenty-five (25) individuals whose income do not exceed 50% of the Area Median Income (AMI). Ten (10) of the households are categorized as female head of households.

Tomas Calderon is the Grant Coordinator. The accountant is Maggie Lopez.
carpeting, which affected all the children’s health, causing asthma-related symptoms and allergies. Still, the landlord refused to replace the carpet. With their children's health and well-being as their number one priority, Rivelino and Junia knew they needed to find a healthier home. They were tired of moving around from rental to rental, but the cost of purchasing a home in Collier County was out of reach, even with Rivelino’s good job as an electrician. They came to Habitat for Humanity of Collier County looking for a safe, decent home that they could afford.

After an exhaustive approval process, the family was approved to build and purchase their own home in partnership with Habitat Collier. Because of their new home, life for this family is very different now. The children have plenty of room to play, grow, and work on their homework, mom and dad don’t have to worry about their children’s health, and everyone can finally sit down at the table for those family meals before. For this family and many others like them, homeownership means so much more than just a roof overhead.

To date, Habitat has built eleven homes in Naples Manor, Golden Gate Estates, and Golden Gate City. Eight of the homes have been sold to low and very low income residents. There are three remaining homes to be sold by the end of summer. To date, we have served 8 households with a total of 33 persons.

Rosa Munoz oversees the program and Jose Alvarado is the accountant.

Preserving Rental Properties: Rental Rehab with HOME funds at Timber Ridge and Sanders Pines

CHS has partnered with Rural Neighborhoods and Oak Marsh, LLC to improve and preserve local rental communities. In the fall of 2016, the purchase of Timber Ridge (34 units) and Sanders Pines (41 units) rental communities was completed. Since the acquisition by Rural Neighborhoods, the properties—just 1,200’ apart in Immokalee’s Eden Park neighborhood—were combined to improve management and service to the tenants.

Next, preservation called for the existing assisted housing to be made safe, updated and green. Substantial interior rehabilitation has progressed throughout 2017. CHS plans to invest HOME funds this fall in a new agreement, and joins project financial partners Florida Housing Finance Corporation, Federal Home Loan Bank of Atlanta, USDA Rural Development, NeighborWorks America and Community Housing Capital to bring the renewed Timber Ridge and Sanders Pines Reserve up to contemporary standards. “In contrast to new construction, preservation is a cost-effective strategy if older properties are available,” states Dottie Cook, Neighborhood Revitalization Manager for Rural Neighborhoods.

“Bringing Timber and Sanders back to health gives an added boost to Eden Park revitalization.” It signals to others—invest in the target area.” The rehabbed rental units feature interior upgrades like new bathrooms, ceramic tile throughout, high-efficiency HVAC and LED lighting. Exterior improvements include ADA-accessibility, improved parking, reduced site hazards to roof and stucco repairs and repainting.”

Frank Ellis is the Grant Coordinator and Leslie Davis is the accountant.
Loan and grant programs that create affordable places to live often focus on first time homebuyers and renters. “That’s important,” reflects Steven Kirk, President of Rural Neighborhoods, “but helping older or disabled residents and others who made past investments to acquire their own homes, to help them fix-up and remain in their homes is just as important.” CHS and partners, Rural Neighborhoods and Habitat for Humanity of Collier County, have launched an expanded rehab program to aide owner-occupied homes throughout the county.

The goal: help up to 70 homeowners over two years save their homes from growing disrepair by helping owners fix roofs, repair plumbing leaks and correct electrical hazards they can no longer afford to fix themselves.

SHIP funds are provided through a 0% interest loan. The loan principal is reduced by 1/3 for every five years that the homeowner remains in their home, however, it is due on sale, loss of homestead, refinance or rental, but fully forgivable for those households who remain in their home for 15 years.

One of our applicants, a 77-year-old woman who is taking care of two disabled siblings, ages 72 and 70, overcomes daily obstacles caring for herself and her siblings on very little income. Our home rehabilitation program will be able to, at the very least, alleviate the safety issues that add to her stress. Her home will receive extensive electrical work and a new roof. In addition, there are many other health and safety issues that will be addressed as well.

CHS is currently accepting applications for the rehabilitation program. CHS anticipates having two agreements in place effective December 2017.

Lisa Carr is the Senior Grant Coordinator and Leslie Davis is the Accountant. Elizabeth Hernandez provides grant support.

**Path to Homeownership through Education**

Homebuyer Education is the key to homeownership. Owning a home is much more than a financial decision. A home is where you put down roots, grow your family, live your life and invest in your future. Homebuyer education can make your dream of homeownership possible.

The recent housing crisis has threatened the dream of homeownership for millions of Americans. Making sure that you are buying a home that is affordable and makes sense for you and your family is essential. Homebuyer education can help you make smart choices. Everyone in Collier County has access to the education they need to make smart choices about homeownership. Services are available online and in person through Rock Island Economic Growth and H.E.L.P. By completing homebuyer education, you may also qualify for down payment assistance, or other help that can make homeownership more affordable. Community and Human Services has two agreements in place with area agencies that can assist potential homeowners and current homeowners with the following:

- First-Time homebuyer counseling
- Homebuyer Education workshops
- Financial coaching
- Financial management education
- Financial Literacy
- Web Based Curriculum Portal

HELP offers live home buyer education workshops in Collier County monthly, alternating between English and Spanish. There is no charge to attend a workshop, but registration is required. Michael Puchalla, Executive Director states “We look forward to helping you achieve your home ownership goals.”

H.E.L.P can be reached by calling Maria Gonzalez 239-434-2397 ext 200 or email: mgonzalez@collierhousing.com

Rock Island can be reached by calling 855-788-6311or email: info@growthcorp.org

Lisa Carr is the Senior Grant Coordinator and Leslie Davis is the Accountant. Don Luciano and Elizabeth Hernandez provide grant support.
Collier County Community and Human Services (CHS) offers Purchase Assistance under the State Housing Initiatives Partnership Program (SHIP) which provides down payment and closing costs assistance to eligible first-time homebuyers interested in purchasing a home within unincorporated Collier County, the City of Naples, the City of Marco Island or Everglades City. The funds come from documentary tax stamps that are collected on the sale of real estate and then allocated among the counties on a yearly basis. Funds must be expended in three years. Allocation amounts vary from county to county based mostly on size and density of population.

Collier County has adopted a straight award amount for each income category for down payment assistance (DPA). The SHIP award will be dependent on income level and funds available. Funds are available on a first come/first qualified basis, based on funding availability, for first-time homebuyers who meet the program requirements. Moderate income households are eligible for $20,000, low income households are eligible for $30,000 and very low & extremely low income households can receive $50,000.

Since August 2016, CHS has closed 27 SHIP DPA files totaling $810,000, plus income approved many more families who are looking for homes.

KB, a Collier County Public Schools employee just recently closed on her home. “This program has made our dream into a reality”, she says. Since her divorce, it has just been her and her son.

“This program is a huge benefit to the community, particularly for hard-working single parents who want to take the next step for their families.”

JM, a health care provider at Naples Community Hospital moved here by herself from Macedonia and became a US citizen in November, 2015. After her divorce, she saved money to buy her first home, but found the payments to be unmanageable for her. With the SHIP funds, her monthly mortgage payment was lowered enough that she could afford a home. “The SHIP program helped me fulfill part of the American Dream that I had when I came to this country,” also adding, “it helps me to sleep at night knowing that I am not overextended on my bills every month.”

Due to Hurricane Irma, this funding is temporarily closed based on Florida Statutes requiring all available funds to be expended to support disaster relief.

Lisa Carr is the Senior Grant Coordinator and Leslie Davis is the Accountant. Don Luciano provides grant support.
Focus on Safety– A Home Safety Checklist

- Install smoke alarms generously, there should be one on each floor of your home and covering all sleeping areas. Test alarms monthly and change batteries annually.
- Consider installing a fire extinguisher, keep it in your kitchen and always replace if damaged.
- Inspect power cords, repair or replace any loose or frayed wires. Avoid running cords under rugs.
- Inspect water heaters annually, the temperature should be set at no higher than 120 degrees.
- Change your air conditioning filter, according to the directions on the type of filter you use. Check often and change if excessive debris are collecting.
- Lock up hazardous materials, lock up poisonous materials and keep the Poison Control’s phone number on hand, 1-800-222-1222.
- Practice pool safety, install four-sided fencing to separate the house and yard from the pool. Clear everything from the pool once finished and never leave children unsupervised while swimming. Install a door alarm from the house to the pool area.
- Prevent falls, keep stairways and walkways clear of tripping hazards. Install lights at the top and bottom of stairs.
- Create a fire escape plan, practice the plan twice per year. Establish a meeting place.
- Burglar-Proof, keep your home looking lived in while you are away. Plan to have your mail collected and your lawn maintained. Leave a vehicle parked in the driveway.

Information provided by Real Simple. For a complete home safety check list please visit: https://www.realsimple.com/home-organizing/organizing/home-safety-checklist

Affordable and Safe Rental Housing in Immokalee through the HOME Program

CHS received $513,949 in funding from the U.S. Department of Housing and Urban Development (HUD) to administer the HOME Investment Partnership Rental Program (HOME). The program begins 10/1/17 and ends 3/31/20. The HOME Program provides funding for direct rental assistance to low-income households. The intent of the program is to provide rental housing that is affordable and to ensure the properties meet all housing quality, health, and safety standards.

Collier County Housing Authority (CCHA) will administer the Tenant Based Rental Assistance Program (TBRA) under the HOME program. The TBRA Program is designed to assist low and moderate income individuals and families find housing if they are homeless, at risk of becoming homeless, elderly or disabled.

Under this program, eligible clients will receive assistance with security and electric utility deposits, along with rental assistance.

Farm Worker Village, Immokalee
Cont’d from page 8

for up to twelve months. “We, at Collier County Housing Authority, are very excited that with the TBRA grant awarded by Collier County Department of Community and Human Services, we will be able to help families have a roof over their heads”, Oscar Hentschel, Executive Director.

CCHA is a public housing authority created by Florida Statute 421 in 1966 to serve low and very low income households in Collier County. The housing Authority owns and manages multi-family units including 561 units at Farm Worker Village in Immokalee, and various other units throughout the Collier County.

Frank Ellis spearheads the program. The accountant is Leslie Davis.

Collier County BCC Observes National Recovery Month

On September 26, 2017, members of the Criminal Justice, Mental Health, Substance Abuse Planning Council accepted a proclamation observing National Recovery Month. Each September, National Recovery Month is recognized as a way to increase awareness and understanding of mental and substance use disorders and celebrate the people who recover. Now in its 27th year, Recovery Month highlights the achievements of individuals who have reclaimed their lives in long-term recovery and honors the treatment and recovery service providers who make recovery possible. Recovery Month also promotes the message that recovery in all of its forms is possible and encourages citizens to take action to help expand and improve the availability of effective prevention, treatment, and recovery services for those in need.

Proclamation accepted by Sgt. Weidenhammer and Scott Burgess, as well as treatment staff and Planning Council members

CHS Employee Corner

On August 26, 2017, Dory Carrillo was honored for her 15 years of service to the citizens of Collier County. Dory is the Services for Seniors Grants Accountant. She previously held the position of Accounting Tech. Dory’s responsibilities include the monthly draws for the OAA and State revenue grants. Congratulations, Dory on 15 years!

Frank Ellis joins Collier County after many years with the Department of Energy where he served as an Inspector General and as an Auditor. Frank will be managing the HOME and Emergency Solutions Grant programs. Welcome, Frank, to our team!
On September 9, 2017, Hurricane Irma made landfall in Collier County as a major category three hurricane. It was the most intense Atlantic hurricane to strike the United States since Hurricane Katrina in 2005. The aftermath of Hurricane Irma caused widespread and catastrophic damage to Collier County and many surrounding areas. Many County staff are considered essential personnel and all employees are required to be available pre, during, and post storm. We want to recognize our employees for their dedication and hard work during such a devastating and sensitive time.

**Storm Support:** Lisa Oien, Maggie Lopez, Kim Grant, Ana Diaz, Louise Peltier, Dory Carrillo, Dawn Whelan, Ivonne Garcia, Frank Ellis, Wendy Klopf, Margo Castorena, Blanca Aquino-Luque, Marco Chouinard, Carlton Bronson, Danielle Mourdant, and Cormac Giblin.

**Don Luciano, SHIP Grant Support Specialist,** received an e-mail from a client who completed the SHIP survey after recently closing on her new home:

"... It was an easy call to make and all the praise was well deserved! I've completed the survey and want to thank you all again for everything you did to make the dream of home ownership a reality for me and my son. The SHIP program is a real blessing." - KB

**Recent Team Accomplishments:**

CHS was recently awarded $400,000 in Department of Justice funds to administer the Drug Court Program. The three year program begins October 1.

Jody Paley and Maggie Lopez closed out Shelter + Care.

Rachel Brandhorst and Blanca Aquino-Luque closed out the 14-17 Criminal Justice Mental Health Substance Abuse Grant.

On 10/2/17, the Collier County Housing Plan was approved to move forward to the Board of County Commissioners. The Housing Plan was spearheaded by Cormac Giblin and Susan Golden.

The SHIP team, lead by Lisa Carr, Don Luciano, Leslie Davis, Maggie Lopez, Kristi Sonntag, Cormac Giblin and Susan Golden developed and moved forward the SHIP Disaster Program.

Kristi Sonntag and Frank Ellis achieved their HUD Environmental Certification.

Maggie Lopez completed the leadership challenge.

Social Services met with Collier Health Services who have opened a medical office at the David Lawrence Naples location so that we can assist with medical and prescription needs.