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OUT of REACH?

Rising home prices shutting many out of Collier County

BY NANJI THEORET

Florida Weekly Correspondent



THE BOOM IS BACK.

Collier County property values are busting pre-Recession records.

Good news if you're already a homeowner. Bad news if you're among the increasing number of mid-level employees and professionals priced out of the local housing market.

With home prices in Naples and the county once again on an upward trajectory, the challenge of affordable housing has resurfaced as a major issue affecting quality of life. Nurses, firefighters, teachers and a cadre of other professionals simply can't.

A limited supply of affordable houses and rentals in Collier County is forcing many workers to opt between commuting from another county or finding in-county housing at the risk of significant financial burden. Some 16,800 employees are choosing to live elsewhere.

The Community Housing Plan Stakeholders Committee, appointed by the Board of County Commissions, is tasked with finding solutions. Chairman Nick Kouloheras, president of Habitat for Humanity of Collier County, says households need to gross about \$128,000 annually to afford the county's median home price.

"The affordability spectrum covers a wide range of people," Mr. Kouloheras says. "The public has the perception that affordable housing is for those working in the hospitality or farming industry or construction labor force. But housing affordability in Collier County touches everybody's life. It's



Nick Kouloheras COURTESY PHOTO

employees who provide services like first responders and landscape maintenance. There's a huge lack of decent affordable housing for retirees and people with disabilities."

Housing cost burden in Collier County

In a 2015 study, two out of every five households in Collier County were cost-burdened, with one in five severely cost-burdened - meaning they spent more than 50 percent of their gross income on housing. Burden for three-person household earning 30 to 100 percent of area median income

ANNUAL HOUSEHOLD MEDIAN INCOME	PERCENTAGE OF AREA	PERCENTAGE OF HOUSEHOLDS BY BURDEN		
		SEVERELY BURDENED	MEDIAN PRICE	MEDIAN RENT
\$20,000	30%	81%	\$42K	\$1075
\$25,000	19	41	39K	850
\$32,000	50	26	52	1,025
\$39,000	100	23	61	1,260
\$46,000	110	19	46	1,515
\$53,000	170	17	42	1,785
\$60,000	150	14	24	2,100

1. IN 2015 FOR NAPLES, AS DETERMINED BY THE HUDSONS CENTER IN 2015.
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 3. BURDEN OF THIS BURDEN AND BURDEN OF GOVERNMENT PLUS ESTIMATED HOMEOWNERS AND HOMEOWNERS AND PROPERTY TAXES.

Estimated cost burden for households headed by selected wage earners

PROFESSION	ANNUAL WAGE RANGE	ESTIMATED COST BURDEN OF ANNUAL INCOME	
		SEVERELY BURDENED	SEVERELY BURDENED
Health care			
Registered nurse	\$47,000-\$60,000	38%	38%
Nurse assistant	\$20,000-\$26,000	41%	41%
Emergency medical technician	\$20,000-\$26,000	42%	42%
Education			
Teacher	\$40,000-\$50,000	35%	46%
Teaching assistant	\$27,000-\$34,000	45%	101%
Public safety			
Firefighter	\$50,000-\$61,000	29%	40%
Police officer	\$47,000-\$50,000	35%	41%
Service workers			
Mail and housekeeping	\$10,000-\$17,000	66%	100%
Manager (retail)	\$26,000-\$30,000	37%	48%
Caregiver	\$10,000-\$11,000	44%	70%
Entry-level health professional			
Nurse (nursing spec)	\$15,000-\$20,000	34%	40%
Dental assistant	\$10,000-\$13,000	30%	47%
Administrative assistant	\$17,000-\$21,000	40%	70%

SOURCES: U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT THE 2014 COLLIER COUNTY ECONOMIC, DEMOGRAPHIC & COMMUNITY PROFILE, THE HUDSONS CENTER SURVEY

Christine Welton, executive director of the Hunger & Homeless Coalition of Collier County and a member of the stakeholders committee, calls affordable housing "an everybody issue. It's not just the homeless or the working poor. More senior citizens are going to shelters because they can't afford to live here, and the shelters aren't equipped to handle that clientele. Most of these seniors have lived here a long time and their rent is going up and they can't afford it."

Recent analytics by John Burns Real Estate Consulting in Estero place the median Naples resale home price at \$397,000 and as high as \$530,000 for a new home, according to Kristine Smale, senior manager. The firm's proprietary affordability index ranks Naples at 8.2 on a 10-point scale, compared to a five rating in 2013.

"It's been climbing since 2014 and has been hovering between the seven and 8.5 range," says Ms. Smale. "It's the second least affordable market in the state."

By comparison, the average Naples rental is \$1,300. "In Naples, it's still cheaper to rent than to buy a median-priced home," she says. "Prices are so high, people pay \$1,200 more for mortgage, insurance and all the things that go into owning a home compared to renting an apartment."



SMALE

And that's for those spending no more than the Department of Housing and Urban Development's recommended 30 percent of gross annual income on housing costs. The Shimberg Center at the University of Florida estimated 58,685, or 40 percent, of Collier County's 140,131 households in 2015 were considered "cost-burdened," doling out more than 30 percent for housing. Of those, 29,342 spent more than 50 percent for a roof over their heads. They included nurses, teachers, police officers, firefighters, entry level or nonprofit professionals, service industry workers and government employees. Even attorneys and doctors beginning their careers.

Today, the county's median wage is \$69,759.



DALBY

After a fire in a building at Bear Creek apartments displaced 13 families in April, Ms. Welton spent weeks trying to find housing for a pregnant single-mother of two. "She has a four-year college degree, makes \$40,000 a year and works in the community. That's crazy she can't afford to live here."

The woman is now paying \$1,400 for a two-bedroom condo — above the 30 percent benchmark.

Straining the economy

The absence of affordable housing in Collier County impacts nearly every element of the local economy, says Michael Dalby, president and CEO of the Greater Naples Chamber of Commerce. Businesses have trouble recruiting and retaining new employees, and workers choose to live in other counties where they spend their money and pay property taxes while placing a burden on the county's roads and infrastructure during their daily commute.

Tackling affordable housing is the chamber's No. 1 goal in 2017 and an issue it's been working on for the past 1.5 years, Mr. Dalby says.

"This is an issue that requires a lot of different approaches," he says. "There is no one silver bullet. We know this is not a unique issue for resort communities or metro cities. It is a major issue in

Florida and we have to address it while making an effort to maintain the beauty and quality of life in Naples."

For years, the parking lot at Hodges University on Immokalee Road served as a reminder of the lack of affordable housing for those in the service industry here: Collier County Sheriff Office deputies, who until a policy change this year were not allowed to drive their take-home cruiser across county borders, parked their cruisers in the university lot at the end of their shifts and then drove their personal vehicles to their homes in Lee County. The university parking lot provided a strategic location, each morning and evening resembling a staging area for a DUI checkpoint or wolf pack.



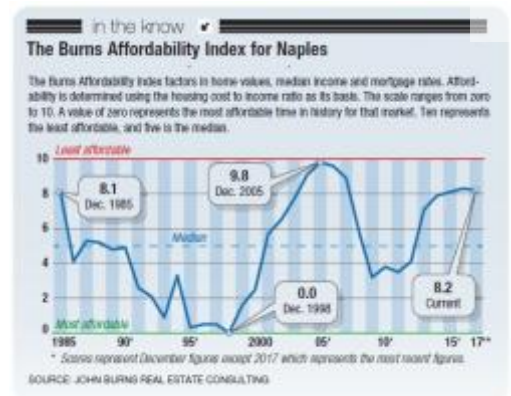
Christine Welton of the Hunger & Homeless Coalition of Collier County. VANDY MAJOR / FLORIDA WEEKLY

Not living where one works also impacts community character. Residents don't get to interact with their neighborhood police officer or paramedic, see him or her mowing grass or attending a child's ballgame or school event.

Christopher Spencer, president of the North Collier Professional Fire Fighters & Paramedics Local 2297, says many of his fellow first responders live in Lehigh Acres, Cape Coral and other Lee County communities. Some also commute from Fort Lauderdale and other cities on Florida's east coast. He's been an advocate of affordable housing for years.

"This is a big issue and a problem that goes beyond buying a house. There are no affordable rentals," Mr. Spencer says. "And it doesn't just affect the people who wear the uniforms and badges people recognize; it affects hospital workers, maintenance people and others.

"Real estate is crazy expensive," he adds. "Some of the younger guys live with their parents, and I'm sure their parents aren't thrilled."



SPENCER

Mr. Spencer says firefighters' salaries — starting around \$35,000 and averaging \$65,000 for long-timers — are not in line with the cost of living. "Utilities are going up, housing costs are going up and salaries aren't going up," he says. "A dollar in Lee County goes further than a dollar in Collier County. Our guys are making money here and investing it in Lee County, Arcadia and Hendry County."



He estimates a third of the department's employees live in Lee County. "Some do rent here. They might find a guesthouse, but it's tough for the guys making \$35,000 who want to start a family."

Try, try again

Collier County took a stab at easing the affordable housing crisis during the last building boom, requiring developers to pay into an affordable housing trust based on the size of their proposed new development. The county collected \$604,581 of an anticipated \$8 million from 2005 to 2007, and then stopped as the market collapsed. In 2011 it ended the program and refunded developers for homes or lot sales that never happened.

"There is no one silver bullet. We know this is not a unique issue for resort communities or metro cities. It is a major issue in Florida and we have to address it while making an effort to maintain the beauty and quality of life in Naples." □ Michael Dalby, president and CEO of the Greater Naples Chamber of Commerce

Some folks claim past committees looking into affordable housing solutions were comprised of too many real estate agents and those who'd most benefit from higher home prices. The Community Housing Plan Stakeholders Committee formed last September is comprised of government and city representatives, developers, nonprofit groups, bankers and officials from schools, the sheriff's office and large employers including Naples Community Hospital, Publix and Arthrex.



CURATOLO

"I'm more encouraged than I've ever been in 15 years of being in Collier County," Mr. Kouloheras says. "The Board of County Commissioners is truly concerned and working to resolve this issue. My approach personally as a representative for Habitat is that we can make changes without adding a cost burden to taxpayers."

The stakeholders group enlisted the help of the Urban Land Institute, which spent nearly a week in early February scouring the county, talking to civic leaders and citizens. The ULI noted that retirement and resort communities like the Naples area are notorious for their lack of affordable housing.

"The highly desirable area is home to millionaires and billionaires from around the world," ULI's final 49-page report noted.

The organization also determined a need for action and implementation requiring "political leadership and will" and making unpopular decisions — all necessary for Collier County's long-term viability and sustainability.

The county is projected to add another 58,000 households by 2040 and without resolving affordable housing, one-fifth will experience severe cost burden, the ULI report noted. Not taking action will also lead to brain drain to Lee County, competition instead of collaboration with neighboring counties, loss of county tax revenues and increased traffic congestion and impact on infrastructure.

People most affected by home and rent prices are those in entry-level positions and employees earning median income rates in health care, public safety and professional sectors, the report said. They're more likely to "experience a cost burden than are the people holding executive, management and supervisory positions ... Collectively the employment sectors that are the most at risk to incur a significant cost burden represent more than 50 percent of the local labor force."

ULI recommendations

But first, Collier County has to find its vision "for what it wants to be when it grows up."

The ULI made 35 recommendations, covering the gamut from changing county zoning to increase density, improving access to transportation, creating new revenue streams, using available public land or vacant and underused retail sites and forming — and using — a housing trust fund.

Mr. Kouloheras says commissioners approved most of the suggestions for additional study by the stakeholders group's six subcommittees and rejected a handful, including increasing the minimum wage. The committee will present specific policies and options at the commission's Sept. 26 meeting.

"Just because a recommendation was a no-go for now doesn't mean it's a no forever," Mr. Kouloheras says. "Commissioners wanted us to focus on the other recommendations first."

Both Mr. Kouloheras and Mr. Dalby are optimistic about the outcome of the stakeholders' final report.

"There have been studies done before by the county and organizations, but this is the first at this level involving this many stakeholders that I'm aware of," Mr. Kouloheras says. "Our whole mantra is if you haven't been invited to participate on the committee, it doesn't mean you can't."

The affordable housing equation

Creating affordable housing in Collier County is a complex formula, accounting for factors beyond a home's price. Buyers also have to factor in homeowners insurance that is among the highest in Florida, mortgage insurance if they pay less than 20 percent down and flood insurance. The county also has to attract developers willing to build affordable housing units.

"Everyone's objective is to make money," says Cormac Giblin, the county's grants and housing development manager. "Some developers are interested if we can make it beneficial. They're willing to line up and do it if the numbers work."

Changes allowing higher housing densities, speeding up the approval process and providing a degree of certainty of approval would help. Reducing requirements for sidewalks on both sides of a road and two feet of fill dirt would provide additional cost savings for developers.

Traditionally, impact fees on new developments and buildings have theoretically offset the impact to infrastructure created by the project. But as the ULI noted, the fees are too dependent on a strong construction market. Its report provided snapshots of cities and municipalities that have implemented new or designated existing revenue streams to finance housing trusts. The Community Housing Plan Stakeholders Committee is researching a number of stable funding mechanisms for a trust. Among them are commercial linkage fees, a square footage-based fee representing the additional housing needs generated by new or redeveloped commercial property; a restaurant tax; philanthropic donations; fees in lieu of inclusionary zoning; and a ½-cent sales tax increase to fund infrastructure.

Any new affordable housing location needs to be accessible to transportation. Families spend 19 percent of their income on transportation — a figure slashed to 9 percent in transit-efficient areas. The stakeholders committee is exploring a number of options, including identifying major transit corridors, expanding park-and-ride opportunities and offering rapid transit and express service bus lines, the latter which have proven successful in Las Vegas. It's also considering ride-sharing programs modeled after an effective New Orleans initiative using smartphones and apps.

People doth protest

The committee has also identified about 925 acres of publically owned lands that could be used for affordable housing. But there are obstacles: Portions of some properties are wetlands or protected, some were donated through trusts, others have limited accessibility and a few are adjacent to upscale developments that could raise serious not-in-my-backyard objections.

"This is America and everyone is allowed to have their opinion," Mr. Kouloheras says. "We have to change people's views of affordable housing. There are stereotypes, but the reality is that affordable housing in Collier County is a household making a six-figure salary. By eliminating some of the steps in the process or regulations, it frees up capital we can improve the aesthetic value of a home or apartment. From the Habitat for Humanity standpoint, we're creating communities and neighborhoods that look and have the feel more of a market-rate neighborhood."

In April, NIMBYists persisted in getting the Naples City Council, a partner in the ULI study, to reject a proposal for workforce housing within its community redevelopment area between Goodlette Frank Road and U.S. 41. Developers would have been allowed to exceed density for projects incorporating workforce housing. Residents successfully protested.

Introducing affordable housing within the city's 14 square miles is next to impossible, says Mayor Bill Barnett. "Land is limited and it's expensive. Workforce housing is price prohibitive in an area like that."

The city does offer workforce housing in the Jasmine Cay and George Washington Carver apartments, which the ULI cited as a good examples of community land trusts that reduce costs to developers.

Land outside the city limits is also expensive, "exorbitant," says Kathy Curatolo, CEO of the Collier Building Industry Association. The preliminary 2016 record-breaking property reports showed the largest gains — 14 to 15 percent over 2015 — in Golden Gate, Golden Gate Estates, East Naples and Immokalee.

Selling it to the county

The stakeholders' goal is to show county commissioners higher density doesn't mean congestion or unattractive. In fact, the ULI noted mixed-income communities are healthier than homogenous, low-income neighborhoods because they prevent blight, support the upwardly mobile and help retain property values — all points the communications subcommittee will make in its efforts to change attitudes to YIMBY, or yes in my backyard.

"We feel it's time to begin a campaign to clarify what we mean by 'workforce housing' — using social media to show images of a nurse, teacher, bank manager, sheriff's deputy, etc., and explain that we need them and they need housing that's affordable," the communications committee reported. It suggested using school and hospital officials and Sheriff Kevin Rambosk making brief video statements that "housing challenges are beginning to impact their ability to find staff, and that when those staff live outside our community, we lose their off-duty contributions in our neighborhoods."

Ultimately, it's Collier County commissioners who will shape the future, determining which policies get implemented and those that get nixed. Some of those decisions could prove unpopular.

"There has to be strong political will," Mr. Kouloheras says. "At the end of the day there are tough decisions to be made. It may be controversial, but you have to consider the county was once all farms and agriculture and when decisions were made for new communities, those were unpopular, too."

The CBIA, which represents builders, developers and related industries, believes the cost of affordable housing should be spread throughout the community as a whole, that impact fees and inclusionary zoning are counterproductive and workforce housing mandates are unfair to builders and developers.

Ms. Curatolo, a member of the Community Housing Plan Stakeholders Committee, praises the suggestions presented by the ULI and her committee peers. "I feel there are creative ideas being developed by this group and that our commissioners are open to creative ideas where they weren't in the past. Those discussions never went anywhere."

Mr. Dalby cautions major changes will take years to develop and implement. "We're putting ourselves in the position where we can help address these issues for all citizens of the county. We're building community."

Those who interact daily with some of Collier County's lowest wage earners see the greatest need for affordable housing to become reality.

"We work with the hungry, homeless and those at risk of becoming homeless," Ms. Welton says. "There's not the huge gap it used to be. Senior citizens and single moms are at the greatest risk for homelessness. People don't realize how many people come through our shelters."

Mr. Spencer of the North Collier Professional Fire Fighters & Paramedics Local 2297 lives the Naples condo his wife owned prior to their marriage. "It's painful to see how expensive it is to live in Naples and how far behind the curve we are," he says. "I'm grateful the committee is doing this." |

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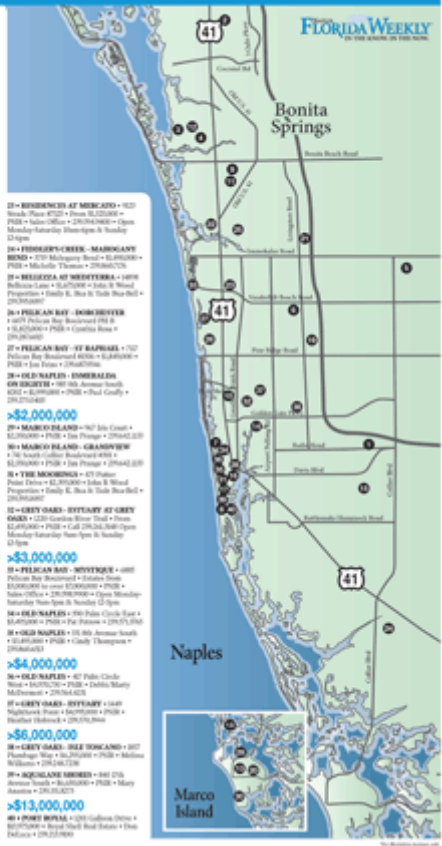
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