
HOUSING ELEMENT

INTRODUCTION

This Housing Element provides guidance to the town in understanding its housing needs and finding ways to meet them, through both public and private efforts. The goal is to keep a wide variety of housing types available to people at all stages of their lives.

The concept of “affordability” runs throughout this element (and many contemporary housing discussions). “Affordability” describes the fit between the cost of housing in a specific area and the income of its residents. Thus, what is “affordable” in one community may not be affordable in another. This subject will be discussed further below.

This element begins with an overview of housing issues at Fort Myers Beach, followed by a brief numerical assessment of local housing needs. A summary of existing “affordable housing” programs is then presented (including federal, state, and county programs). Looking to the future, housing opportunities and strategies for the town are discussed, followed by goals, objectives, and policies for the town to follow.

HOUSING AT FORT MYERS BEACH

Brief History of Housing Development

Housing has been emerging on Fort Myers Beach since the earliest homesteaders settled on Estero Island in the late 1800s.

By the 1920s and 30s many cottages were constructed as second homes for winter visitors (see Figure 1). During the 1940s and 50s the island grew rapidly as land was dredged for canals and larger waterfront homes were constructed.

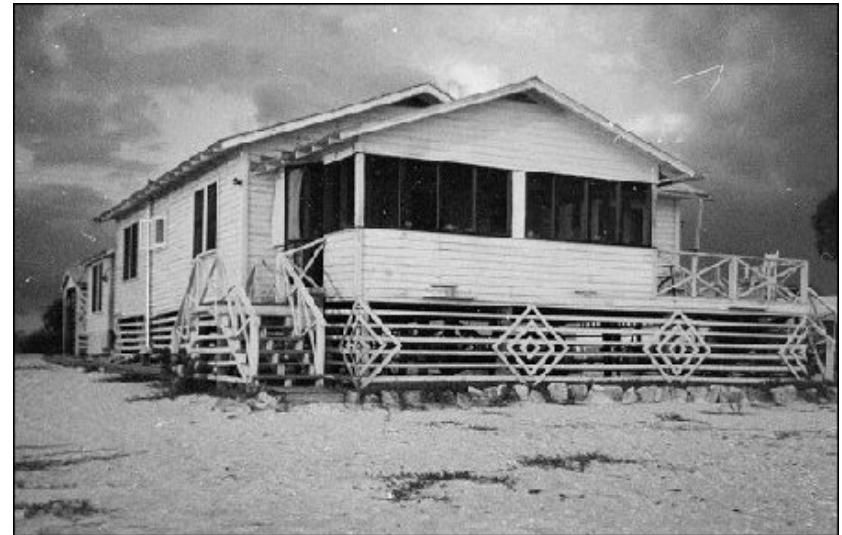


Figure 1, Early beachfront cottage
(photo courtesy Estero Island Historic Society)

The island was connected by a second bridge to Black Island and the mainland to the south in 1965, and the Matanzas Pass sky bridge replaced the old swing bridge at the north end in 1979. These connections opened the way for more intensive develop-

ment, and during the 1980s, high-rise condominiums development began to overwhelm the scale of the older cottages and waterfront single-family homes (see Figure 2).



Figure 2, Condominiums

Fort Myers Beach is mostly built out, with only about 8% of its land remaining for new development. Most of that land is governed by development agreements over which the town has little or no control. Height and density restrictions, as well as coastal construction regulations, limit the number of new units that can be redeveloped on existing built-up properties. The highly desirable beachfront location and limited land supply has caused land to be expensive, driving up the price of housing.

Even so, a substantial stock of “affordable housing” has emerged in the form of aging cottages converted to rentals, older single- and multi-family residences in multi-family zoned areas near downtown, and accessory apartments throughout the island (many built without permits or zoning compliance). The Red Coconut and Gulf View trailer parks also provide affordable living for both seasonal and permanent residents.

Housing on Barrier Islands — Special Issues

When local governments plan for housing, they normally compare the existing population to the existing housing stock to determine if “adequate” housing is available. Then they forecast the future population, determine how much additional housing will be required, and assess whether the private market will be able to provide the amount and type of housing that will be needed.

This type of planning is based on several assumptions, including:

- there are no artificial constraints on population growth;
- the housing market is fairly self-contained; and
- housing can and should be provided in the same community where demand is forecasted.

Different constraints exist in resort communities, especially in resort communities on barrier islands. Land costs rise very high in successful resort communities, and there are strong state and federal policies against continuing to concentrate housing on barrier islands. The typical transportation problems on barrier islands add another complication to housing planning; it would be better for service employees to live as close as possible to reduce car travel, but high land costs often force lengthy commutes for employees who cannot afford to live near the coast.

The attractiveness of Fort Myers Beach as a retirement as well as a tourist destination exacerbates the problem. These demands continually bid up the cost of land and housing, with successive waves of retirees choosing to live near the coast despite the higher costs. The limited land that is available for new development is used for expensive housing, and redevelopment opportunities are hampered by the high costs of purchasing and demolishing existing buildings (plus complying with the state and federal regulations that require expensive construction techniques).

Current employment patterns are expected to continue. While there are many service sector jobs available at Fort Myers Beach, the wages paid to most service workers are too low to afford average rents. Workers tend to “double up” to afford the rents, increasing the wear-and-tear on the older housing and often aggravating the retirees sharing the neighborhood. Landlords have little incentive to maintain or renovate their properties when such properties are in demand in their current condition. Other workers, drawn by seasonal employment activity or simply the lure of working in a beach environment, are forced to live on the mainland where they still often have to share lodging in crowded and poorly maintained conditions. They face the added expense of a private car and often endure (and contribute to) heavy traffic congestion on a daily basis.

The state rules governing local comprehensive plans acknowledge that the housing needs of a community are not limited by jurisdictional boundaries, that people often work in one community and live in another, and that coastal communities face unique circumstances. To address this situation, Rule 9J-5.010 of the *Florida Administrative Code* allows local governments to address the affordable housing needs of their jurisdiction in cooperation with nearby local governments. This cooperation can provide services more efficiently, or can share resources to address housing needs on a broader scale.

The cities of Sanibel, Punta Gorda, Longboat Key, and Naples have entered into cooperative agreements with their respective counties, as described later in this element. Under a similar agreement with Lee County, the Town of Fort Myers Beach could provide an outreach, educational, and referral function for its population. The town could advise eligible persons seeking services such as down-payment assistance or housing rehabilitation financing on the best ways to use the broad range of services available through Lee County’s existing programs.

The Town’s Vision for Housing

Despite the problems just discussed, there are many opportunities within the town’s boundaries to increase the supply of good quality housing in the affordable range and in a variety of housing types. These opportunities are consistent with the need to revitalize the aging housing stock in older neighborhoods. The private sector will continue to own this housing and provide all or most of the investment needed to improve it, but the town can provide important assistance. Some examples might be:

- offering incentives to encourage a range of unit sizes and cost in new development and re-development;
- encouraging mixed-use structures in the downtown area with apartments above commercial;
- encouraging renovation of historic cottages as residential or live/work spaces; and
- enforcing compliance with the town’s new policy regarding accessory apartments.

The following excerpt from the town’s vision for the future describes how these opportunities might unfold:

“Crescent Street, now attractively linked to Old San Carlos Boulevard by the pedestrian plaza, provides in-town housing for persons who wish to live or work here. The redevelopment overlay zone has been successful in encouraging compact development on Crescent Street. On-street parking and a sidewalk have been added on the south side, with regularly spaced shade trees growing along the street.

“School Street provides the primary entry into the “Heart of the Island,” the special place where the school, recreation center, ballfields, swimming pool, playground, nature preserve, historic cottage, and public library are all centered.... School Street has become ... a palm-lined showcase of restored and new cottages.... Existing and new infill development on School Street is in the spirit and scale of the Beach’s classic cottages, which can be used as homes or live-work spaces such as studios and galleries, or for

small-scale retail uses consistent with the historic theme of the street.

“The Red Coconut-Gulf View area at the southern end of the “Heart of the Island” will continue its current use as a pleasant home for visitors and long-term residents. A vision for this area, if redeveloped at some point in the future, is as a complete traditional neighborhood with an internal circulation system making it possible to walk or ride bikes to school, recreation areas, and shopping without using Estero Boulevard. An ideal plan would retain the psychological connection and view both directions to the nature preserve and the beach, and offer a variety of housing types and opportunity for mixed uses ... on the bay side of Estero Boulevard.

“The older near-town neighborhoods across from San Carlos Island have shed the blight that had begun to appear in the 1980’s. Their pleasantly varied housing types are just steps away from lively Estero Boulevard. Apartments for tourists and local employees mix congenially with new homes, many of which contain quiet home-offices. A new urban code has ensured that renovations and new homes mix gracefully with the old in these now highly desirable neighborhoods. Neighborhoods have truly achieved a higher ambition, becoming places where the streets are shady and public spaces are friendly, unified in design by trees, with well-used front porches and little traffic.”



Figure 3, Typical cottage design

Housing development at Fort Myers Beach has always been a market-driven private sector activity. To encourage the private sector to implement the vision of revitalized neighborhoods and mix of housing types described above, the town needs to seek partnerships and blending of resources and develop an incentive-driven regulatory framework.

In addition, the town’s continued participation in the county’s program would address housing needs that the town’s neighborhood revitalization program may not reach, and provide access to services that are more efficiently provided on a county-wide basis. The full range of federal, state, and local programs available through the county are summarized later in this element.

ASSESSMENT OF AFFORDABLE HOUSING NEEDS

Despite the unusual conditions faced by resort communities on barrier islands, the town is still required to assess its housing needs according to a common methodology required by Rule 9J-5.010 *FAC*. The assessment inventories the existing housing stock, identifies substandard housing conditions, provides current and forecasted estimates of population and households, and provides a forecast for the total housing demand and construction need for additional housing. The assessment determines the number of households which are paying greater than 30% of income towards rent or paying more than 2.11 times income in ownership housing costs.

Lee County recently completed this assessment for the entire county and also for Sanibel, Fort Myers, Cape Coral, and the unincorporated area. Fort Myers Beach was included in the unincorporated area because the assessment is based on 1990 and 1995 data which pre-dated the town’s formation. The University of Florida’s Shimberg Center for Affordable Housing created the base methodology for this assessment and intends to modify it to assess newly incorporated cities, but has not yet

been able to do so. Until a methodology is developed, Lee County's assessment will be used, and is incorporated herein by reference.

The assessment for the unincorporated area leads to the following general findings:

- There is an existing shortage of rental and owner-occupied housing that is considered "affordable" by today's standards. This shortage is most severe for households with annual incomes below \$12,500. (A fulltime worker earning the minimum wage of \$5.15 per hour earns about \$10,700 annually.)
- A shortage of *rental* housing reappears for households with incomes over \$30,000.
- This housing shortage will grow continuously through the year 2010 for the same income categories (unless of course sufficient additional housing for these income categories is built to eliminate the deficit and meet the increasing demand).

To illustrate the type of technical results produced by an affordable housing needs assessment, Table 12-1 below presents an expanded version of Table 38 from Lee County's assessment. Table 12-1 shows how the 1995 population of Lee County's unincorporated area "fits" with the existing housing stock. This comparison is strictly on the basis of household incomes and housing costs. Table 12-2 presents the same information for the City of Sanibel, for comparison purposes.

For owner-occupants, this assessment assumes that a household can afford a house with a value of no more than 2.11 greater than its annual income. The 2.11 number, calculated by the Florida Housing Finance Agency based on experience with their ownership programs, is designed to reflect the price of home a household can afford consistent with their ability to make a down payment, their other debts, and the interest rate and term

of a loan. For renters, the affordability assumption is that a household can pay no more than 30% of income toward rent.

Using these factors, households in each income range in Tables 12-1 and 12-2 are matched to the 1995 housing supply, resulting in either a deficit or surplus of homes affordable to households in each income range. The deficits (shown as negative numbers) constitute current unmet housing needs, based of course on the affordability assumptions used in this assessment. Note that the sum of the 1995 columns is near zero, since there is no absolute shortage of housing, only shortages in certain price ranges.

Succeeding columns in Tables 12-1 and 12-2 present the result of the assessment's forecasts for the future. Additional households will be looking for housing (because of both immigration and formation of new households as children leave their parents' homes). If the housing supply were frozen as it existed in 1995, these columns show how the deficits or surpluses of affordable housing would change each five years.

Several statistical anomalies show up in these forecasts, but the obvious trend is for all numbers to go down; in other words, where there is a surplus of housing in 1995, population growth will fill those units and begin a deficit. Where deficits existed in 1995, the deficits get worse. If no new housing were built, nearly every income category would face a deficit of housing by 2010.

On Sanibel, all groups below \$75,000 face a shortage of owner-occupied housing they can afford, using the standard affordability ratios. This reflects the sacrifices many families face to live on Sanibel, and also the non-income-producing wealth held by many residents.

Table 12-1 — Surplus and Deficit of Affordable Housing, Unincorporated Lee County, 1995 - 2010

<u>Surplus/Deficit of Affordable Owner-Occupied Units</u> (units minus households, negative number indicates a deficit of affordable units)					<u>Surplus/Deficit of Affordable Renter-Occupied Units</u> (units minus households, negative number indicates a deficit of affordable units)				
<u>Household Income</u>	<u>1995</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>	<u>Household Income</u>	<u>1995</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>
\$0 to \$5,000	-2,676	-3,223	-3,763	-4,290	\$0 to \$5,000	-878	-1,003	-1,123	-1,244
\$5,000 to \$10,000	-4,500	-5,613	-6,669	-7,683	\$5,000 to \$10,000	-1,527	-1,856	-2,138	-2,384
\$10,000 to \$12,500	-2,361	-3,074	-3,750	-4,439	\$10,000 to \$12,500	-576	-788	-958	-1,093
\$12,500 to \$15,000	-484	-1,117	-1,741	-2,402	\$12,500 to \$15,000	243	61	-112	-264
\$15,000 to \$17,500	-201	-959	-1,679	-2,442	\$15,000 to \$17,500	1,386	1,187	1,030	901
\$17,500 to \$20,000	670	-6	-683	-1,449	\$17,500 to \$20,000	2,687	2,576	2,494	2,415
\$20,000 to \$22,500	1,180	387	-377	-1,183	\$20,000 to \$22,500	2,366	2,188	2,050	1,924
\$22,500 to \$25,000	661	-106	-881	-1,719	\$22,500 to \$25,000	1,716	1,618	1,541	1,459
\$25,000 to \$27,500	932	227	-448	-1,161	\$25,000 to \$27,500	475	309	203	118
\$27,500 to \$30,000	1,156	587	21	-597	\$27,500 to \$30,000	420	334	258	185
\$30,000 to \$32,500	375	-270	-844	-1,408	\$30,000 to \$32,500	-836	-967	-1,063	-1,137
\$32,500 to \$35,000	697	203	-283	-830	\$32,500 to \$35,000	-496	-590	-657	-715
\$35,000 to \$37,500	335	-171	-642	-1,160	\$35,000 to \$37,500	-500	-576	-615	-648
\$37,500 to \$40,000	463	63	-307	-707	\$37,500 to \$40,000	-281	-353	-401	-442
\$40,000 to \$42,500	-122	-525	-870	-1,240	\$40,001+	<u>-4,200</u>	<u>-4,764</u>	<u>-5,148</u>	<u>-5,465</u>
\$42,500 to \$45,000	484	173	-128	-461	Total	-1	-2,624	-4,639	-6,390
\$45,000 to \$47,500	129	-198	-465	-727					
\$47,500 to \$50,000	330	52	-189	-450					
\$50,000 to \$55,000	322	-200	-615	-1,024					
\$55,000 to \$60,000	635	207	-180	-548					
\$60,000 to \$75,000	904	26	-677	-1,282					
\$75,000 to \$100,000	861	269	-218	-646					
\$100,000 to \$125,000	112	-178	-448	-707					
\$125,000 to \$150,000	286	148	41	-46					
\$150,000+	<u>-106</u>	<u>-409</u>	<u>-667</u>	<u>-908</u>					
Total	82	-13,707	-26,462	-39,509					

Source: Shimberg Center for Affordable Housing, from files ASUM_LEE.XLS, tabs AFOW-SUM & AFRN-SUM (1997)

Table 12-2 — Surplus and Deficit of Affordable Housing, City of Sanibel, 1995 - 2010

<u>Surplus/Deficit of Affordable Owner-occupied Units</u> (units minus households, negative number indicates a deficit of affordable units)					<u>Surplus/Deficit of Affordable Renter-occupied Units</u> (units minus households, negative number indicates a deficit of affordable units)				
<u>Household Income</u>	<u>1995</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>	<u>Household Income</u>	<u>1995</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>
\$0 to \$5,000	-29	-34	-39	-46	\$0 to \$5,000	-4	-4	-4	-5
\$5,000 to \$10,000	-66	-73	-79	-89	\$5,000 to \$10,000	-6	-7	-7	-8
\$10,000 to \$12,500	-45	-53	-58	-65	\$10,000 to \$12,500	-21	-24	-29	-37
\$12,500 to \$15,000	-39	-47	-53	-55	\$12,500 to \$15,000	6	8	9	9
\$15,000 to \$17,500	-73	-89	-98	-105	\$15,000 to \$17,500	-1	-1	-3	-1
\$17,500 to \$20,000	-48	-55	-61	-68	\$17,500 to \$20,000	24	24	23	23
\$20,000 to \$22,500	-24	-28	-30	-33	\$20,000 to \$22,500	10	10	8	5
\$22,500 to \$25,000	-51	-56	-63	-68	\$22,500 to \$25,000	-18	-14	-15	-18
\$25,000 to \$27,500	-66	-76	-81	-85	\$25,000 to \$27,500	-28	-45	-46	-44
\$27,500 to \$30,000	-60	-74	-76	-77	\$27,500 to \$30,000	8	7	5	6
\$30,000 to \$32,500	-11	-14	-16	-19	\$30,000 to \$32,500	-1	4	7	10
\$32,500 to \$35,000	-70	-83	-104	-128	\$32,500 to \$35,000	18	21	21	21
\$35,000 to \$37,500	-63	-79	-87	-92	\$35,000 to \$37,500	13	12	10	7
\$37,500 to \$40,000	-123	-142	-152	-158	\$37,500 to \$40,000	16	18	19	22
\$40,000 to \$42,500	-75	-89	-104	-119	\$40,001+	<u>-15</u>	<u>-19</u>	<u>-22</u>	<u>-22</u>
\$42,500 to \$45,000	-50	-51	-58	-66	Total	1	-10	-24	-32
\$45,000 to \$47,500	-22	-21	-23	-24					
\$47,500 to \$50,000	-39	-41	-46	-55					
\$50,000 to \$55,000	-39	-52	-67	-85					
\$55,000 to \$60,000	-3	-12	-21	-33					
\$60,000 to \$75,000	-50	-79	-112	-154					
\$75,000 to \$100,000	163	122	86	44					
\$100,000 to \$125,000	261	235	212	184					
\$125,000 to \$150,000	319	306	296	287					
\$150,000+	<u>305</u>	<u>249</u>	<u>210</u>	<u>180</u>					
Total	2	-336	-624	-929					

Source: Shimberg Center for Affordable Housing, from files ASUM_LEE.XLS, tabs AFOW-SUM & AFRN-SUM (1997)

Some 1990 census data has been obtained just for the town's boundaries. A few comparisons are shown in Table 12-3 between Fort Myers Beach characteristics and all of Lee County. At Fort Myers Beach, permanent residents are older, live in smaller households, are more likely to live in multifamily buildings, own much more expensive homes or condos, but pay only 20% more in rent. Although seasonal rentals command premium rents, the rental market for year-around units is not that much more expensive than Lee County as a whole.

A more complete set of population data is presented in Table 12-4. Note that population data from the U.S. Census is only for *permanent* residents. Housing data is presented in Table 12-5; it accounts for *all* housing units, including those occupied by permanent residents, those occupied by seasonal residents, and completely vacant units (but not hotel or motel rooms).

Table 12-3 — Census Comparison Between Fort Myers Beach and Lee County, 1990

	<i>Fort Myers Beach</i>	<i>Lee County</i>
Median age	55.6	42.0
Persons per occupied household	2.03	2.35
Percentage of units in single-family detached homes	30.3%	47.9%
Median value of owner-occupied housing	\$133,500	\$84,300
Median value of rent	\$501	\$417

Source: 1990 US Census, STF-1A

Table 12-4 — Fort Myers Beach Population Summary, 1990

TOTAL POPULATION (PERMANENT RESIDENTS ONLY)	5,812
SEX	
Male	2,827
Female	2,985
AGE	
Under 5 years	161
5 to 17 years	355
18 to 20 years	101
21 to 24 years	180
25 to 44 years	1,355
45 to 54 years	681
55 to 59 years	425
60 to 64 years	590
65 to 74 years	1,213
75 to 84 years	615
85 years and over	136
Median age	55.6
Under 18 years	516
Percent of total population	8.9%
65 years and over	1,964
Percent of total population	33.8%
HOUSEHOLDS BY TYPE	
Total households	2,833
Family households (families)	1,857
Married-couple families	1,657
Percent of total households	58.5%
Other family, male householder	56
Other family, female householder	144
Nonfamily households	1,253
Percent of total households	44.2%
Householder living alone	765
Householder 65 years and over	399
Persons living in households	5,756
Persons per household	2.03

Source: Compiled from 1990 US Census, block group data from File STF-1A

Table 12-5 — Fort Myers Beach Housing Summary, 1990

TOTAL HOUSING UNITS	7,420
OCCUPANCY AND TENURE	
Occupied housing units	2,833
Owner occupied	2,094
Percent owner occupied	73.9%
Renter occupied	739
Vacant housing units	4,587
For seasonal, recreational, or occasional use	2,918
Homeowner vacancy rate (percent)	5.3%
Rental vacancy rate (percent)	64.0%
Persons per owner-occupied unit	2.04
Persons per renter-occupied unit	2.01
Units with over 1 person per room	41
UNITS IN STRUCTURE	
1-unit, detached	2,247
1-unit, attached	133
2 to 4 units	731
5 to 9 units	128
10 or more units	3,925
Mobile home, trailer, other	256
VALUE	
Specified owner-occupied units	1,166
Less than \$50,000	16
\$50,000 to \$99,000	324
\$100,000 to \$149,000	360
\$150,000 to \$199,999	214
\$200,000 to \$299,999	163
\$300,000 or more	89
Median (dollars)	~\$133,500
CONTRACT RENT	
Specified renter-occupied units paying cash rent	667
Less than \$250	8
\$250 to \$499	327
\$500 to \$749	256
\$750 to \$999	30
\$1,000 or more	46
Median (dollars)	~\$501

Source: Compiled from 1990 US Census, block group data from File STF-1A

MEETING HOUSING NEEDS

The section describes measures the town can use to further its goal of keeping a wide variety of housing types available to people at all stages of their lives (or as stated by Rule 9J-5.010: "... the means to accomplish the provision of housing with supporting infrastructure for all current and anticipated future residents of the town with particular emphasis on the creation or preservation of affordable housing.")

This section begins with a summary of current affordable housing programs, followed by examples of how other barrier island resort communities have used interlocal agreements for affordable housing purposes. Specific measures are then described for an overall housing strategy for the Town of Fort Myers Beach.

Existing Affordable Housing Delivery System

Because the town was a part of unincorporated Lee County prior to incorporation in late 1995, Lee County's housing program and services have been available to Fort Myers Beach. Lee County is a federally designated "entitlement community," which means it is entitled, based on population size and characteristics, to receive and administer federal and state funds to address a variety of housing needs ranging from housing rehabilitation assistance to homelessness. Lee County is in the third year of its three-year entitlement cycle, which is due for renewal in October of 1998. Since the town was incorporated during the current cycle, it is still included as an eligible area for expenditure of funds under the county's program.

The following summary of the range of federal, state, and local programs available in Lee County is excerpted from the Lee Plan Housing Element Update (June 1997):

Summary of Housing Programs Available Through Lee County

Public and Private Housing Providers

One form of "housing provider" is a housing department within local government which handles local, state and federal housing programs. The Departments in Lee County Government that handle various aspects of the county's housing program include the Department of Human Services' Community Improvement Division and Division of Social Services which oversee federal funds and administration and the Community Development Department which administers state funding and regulatory incentive programs.

Another public entity that functions as a housing provider is a housing authority that operates public housing or issues Section 8 certificates and vouchers to very-low and low-income households. The Lee County Housing Authority serves the Lee County area.

Partnerships among government, non-profits, individual banks or banking consortiums, and private developers have become one of the most successful models for providing affordable housing, capitalizing on the capabilities of each entity. Such partnerships have been particularly successful in blending resources and in their ability to attract and leverage money from other sources. Local governments often work closely with public or private non-profit groups to implement their programs and provide assistance to them in the form of site preparation, impact fee waivers, money for construction or rehabilitation, access to down payment/closing cost assistance funds, and operating support.

Federal Programs

Community Development Block Grants (CDBG), administered by the federal Department of Housing and Urban Development (HUD), are available to entitlement communities throughout the county. Lee County receives close to \$2 million annually. These funds may be used for a variety of community and economic development activities including housing rehabilitation, land acquisition, site preparation and construction activities for affordable housing. The State also receives a share of CDGB funds. These are administered by the Florida Department of Community Affairs (DCA) and are available to fund projects in non-entitlement communities.

HOME Investment Partnerships (HOME)

HOME funds are used primarily for new construction of owner units, rehabilitation of existing housing, down payment assistance, and to some degree for operating subsidies for nonprofit organizations to carry out the

activities. HOME funds are available to participating jurisdictions (a function of population size) and are administered by HUD. Lee County is a participating jurisdiction and receives approximately \$500,000 in funds annually. Funds are also allocated to the State and administered by the DCA. The Florida HOME program is projected to receive \$17 million in 1997 and provides a competitive annual cycle open to non-profit and non participating jurisdictions.

HOPE Home Ownership for People Everywhere (HOPE 3)

This program, also administered by HUD, provides grants to acquire and rehabilitate single family properties for low income households. Eligible applicants include private non-profit organizations, public agencies in cooperation with a private nonprofit organization and cooperative associations.

Youthbuild

Also administered by HUD, this program is targeted to persons aged 16-24, providing a means to complete their education while also learning construction skills building rental, transitional, or homeownership units affordable to low income persons. The program is competitive and available to public and private nonprofit groups.

HUD Section 202 and 811

The Section 202 program is a competitive program providing capital financing with a 3-5% match requirement for construction of multi-family, rental, and condominiums to serve the elderly and disabled (low income, over 62, and/or 100% disabled).

The HUD 811 program is a competitive program providing funds for the rehabilitation or construction of small multifamily complexes of 8-16 units to serve the disabled.

Low Income Housing Tax Credits (LIHTC) is an incentive rather than a subsidy program. It provides a ten year tax credit against federal tax owed for investors providing funds to developers to help build or rehabilitate rental housing for low income households. The benefits of this approach are that it rewards investing in meeting the housing needs of the community and provides a means for non-profit and for-profit developers to leverage additional money to develop the affordable housing product. The LIHTC program in Florida is administered by the Florida Housing Finance Corporation. Credits are issued to developers on a competitive basis.

Community Reinvestment Act (CRA)

This act has provided an incentive for banks to improve their record of making loans to low income borrowers and in "red lined" areas. Federal

regulators can now tie permission for mergers and expansions to a commercial lending institution's record of lending in undeserved areas and communities. The Community Reinvestment Act has served to encourage lenders to develop many innovative financing products and to be a partner in local affordable housing and redevelopment activities. The local lenders' consortium, the Lee County Banking Partnership, has played a valuable role in making difficult loans for Lee County's subsidized new construction program.

State Programs

State Housing Initiatives Partnership (SHIP).

The Florida Housing Finance Agency (FHFA) administers this fund which is derived from documentary stamp revenues allocated in 1992 as part of the William A Sadowski Affordable Housing Act. Funds are channeled to Florida counties and cities that are federal CDBG entitlement communities, including Lee County, Cape Coral, and Fort Myers.

The local jurisdiction is required to prepare a yearly spending plan specifying the amount of money to be spent on various activities and must adopt and implement an incentive plan that reduces permitting times, provides for a review of regulatory changes affecting the cost of housing, and a schedule for the implementation of incentives.

Funds may be used for grants, deferred payment loans, or direct loans and are targeted to eligible homeownership activities, construction and rehabilitation. Units produced must be affordable costing no more than 30% of a family's income for housing costs. Nonprofit groups and individuals may apply to the local government for use of these funds.

State Apartment Incentive Loan (SAIL) Program

This extremely competitive program, administered through the Florida Housing Finance Agency provides low interest loans to developers to build or rehabilitate rental housing units that are affordable to very low and low income households in a mixed income setting. Private for profit, nonprofit and public agencies may apply through the annual competition. Low income housing tax credits may be provided for successful applications.

Other State Programs:

- Affordable housing guarantee loan program designed to stimulate private sector lending for affordable housing, administered by FHFA.
- Elderly Homeowner Rehabilitation Program offers grants to local governments that have housing rehabilitation programs. Targeted to very low and low income elderly homeowners. Administered by DCA.

- FloridaFix provides grants to local government and non-profits to rehabilitate homes for low income, elderly, or handicapped Florida residents. Requires matching funds. Administered by DCA.
- Homeownership Assistance program provides a no interest second mortgage loan to low and moderate income home buyers to help cover down payment and closing costs. Administered by FHFA.
- Pre-development loan program for site acquisition and site development. Funds available to public and nonprofit organizations. Administered by FHFA.
- Weatherization Assistance for low income persons provides funds for energy related repairs for low income households. Administered by DCA.
- Community Services Block Grant Program provides grants in aid help to prevent homelessness by making emergency rent or mortgage payments, move-in rent, and rent and utility deposits as well as food, shelter, education and prescriptions.

Local Programs

The Way Home: Home Buyer Training and Counseling program created by the Lee County Housing Development Corporation and sponsored by Lee County covers all of the major areas of buying a home from establishing credit to finance and purchase, to home maintenance. Homeownership training is required for all SHIP applicants for new home construction or down payment assistance.

Special Needs Housing

Lee County has implemented several efforts to address the housing needs of the elderly, farm workers, developmentally or physically disabled, or homeless. Lee County will be the locale for a demonstration project to develop a model program for providing homeownership opportunities for people with developmental disabilities and has assisted special needs housing through providing SHIP funding for a variety of projects ranging from a single family owner occupied home for a disabled family, to participation in a 16 unit apartment complex using HUD 811 funds. Assisted elder housing is provided through the HUD 202 program.

To address the compounding problems of homelessness and mental illness/substance abuse, Lee County received more than \$4 million Supportive Housing Program (SHP) grant from HUD which supports services through the joint applicants, the Ruth Cooper Center and the Salvation Army. Lee County is a recent designee as a "Champion Community, which qualifies it for a number of benefits under the Empowerment Zone/Enterprise Community programs such as Youthbuild and the Homeless Assistance Program.

Coordinating Entities

- Affordable Housing Advisory Committee consists of 22 members representing various professions and interests related to affordable housing and is chaired by a member of the Board of County Commissioners.
- Housing and Community Development Committee, administered by the Department of Human Services provides review of proposals, and provides public input on all federally funded programs.
- Coalition of Emergency Assistance Providers is a forum for coordination and networking administered by the Lee County Division of Social Services and consists of 115 members from local government, public and private service providers.
- Homeless Coalition is a forum for coordinating services among more than 200 direct service providers, local government, community based organizations, church groups and others, administered by the Lee County Department of Human Services.
- The HUD homeownership partnership is a HUD organized partnership of local housing providers and lenders to increase homeownership opportunities in Lee County. The partnership will prepare a directory of programs and resources including sponsoring a housing fair.

Intergovernmental Cooperative Agreements

Both the federal government and the state now encourage jurisdictions to enter into cooperative agreements to provide affordable housing. Such agreements can create broader opportunities to address constraints to housing affordability such as high land cost, coastal high-hazard location, and limited available land.

The City of Sanibel and Lee County have an interlocal agreement to provide a portion of funding for Sanibel's "below market rate" rental program. This program is run by a non-profit housing development corporation, Community Housing & Resources, Inc. (CHR). CHR is a community-based organization committed to providing housing opportunities on the island targeted to persons and their families who work there. This program is targeted toward teachers, police officers, and retail and service workers whose wages would not be sufficient to afford market-rate housing on Sanibel. With continuing financial assistance from the City of Sanibel and Lee County, CHR has acquired or built almost 50 rental units which they continue to manage.

Tenants are selected according to a point system, with priority given to employment on Sanibel. CHR is also in the process of building a senior citizens' housing project on Sanibel.

The City of Naples uses a different approach. It is entitled to receive federal funds directly, but faces the constraint of very high land costs. Naples has entered into a cooperative agreement with Collier County that provides for sharing of resources so that housing can be provided where most feasible (not necessarily within the city). The agreement authorizes Collier County to administer the State Housing Initiative Partnership (SHIP) program on behalf of the city. It also establishes cooperative measures to encourage the development of 500 affordable housing units within a specific urban area boundary, but not necessarily within the city limits, to be constructed either by individual homeowners at scattered sites or by developers of large complexes. The agreement also provides the flexibility to spend the city's CDBG funds in unincorporated Collier County if the city council determines that an eligible activity warrants assistance with their funds.

The City of Punta Gorda has an interlocal agreement with Charlotte County to participate in the county's SHIP program. In exchange for receiving the city's estimated \$278,000 in annual SHIP funds, the county staff make a good-faith effort to award funding for specific affordable housing projects within Punta Gorda. The City of Punta Gorda also promotes housing affordability through both their Community Redevelopment Agency and their Community Development Block Grant (CDBG) program. These two city-administered programs provide mortgage down-payment grants to low- and moderate-income first-time homebuyers, and offer periodic assistance to current low- and moderate-income homeowners needing assistance in rehabilitating their homes.

Longboat Key has an agreement with Sarasota County that allows the town to submit projects to Sarasota County's CDBG

program for funding consideration, in exchange for the county's including the town's population for the purposes of qualifying the county as an entitlement community.

The housing situation at Town of Fort Myers Beach is somewhat different than each of the examples above. Fort Myers Beach does not have a large enough low-income population to qualify on its own for federal funds (or to compete effectively for state programs that are not tied to federal eligibility). However, the town does have low-income persons, persons with special needs, and a shortage of low- and moderate-income housing that could benefit from funding and services through Lee County's programs.

If an acceptable agreement cannot be reached with Lee County, the town could still apply on its own for certain federal and state funds. Federal CDBG money, for example, is provided not only to entitlement communities throughout the country but also to states, who then distribute funds to local governments. There is often great competition for these funds from project proponents throughout Florida from municipalities with greater concentrations of low-income households than Fort Myers Beach. Also, many of these grants do not cover costs of administration, requiring local governments to add staff to run these programs, many of which are time-intensive especially if effective outreach is conducted.

The terms of an agreement with the county could be as simple as the county's naming the Town of Fort Myers Beach in its federal and state housing plans as an area where they may spend money for eligible projects. Ideally such an agreement would guarantee town residents a reasonable share of county housing expenditures (not necessarily each year, but on a cumulative basis over time). The town could agree to pay a portion of staff and administrative costs if a project is funded. The town could act as liaison between Lee County and individual community members, community based non-profit groups, private developers, and

partnerships seeking funding or other assistance available through federal and state programs. In this manner, the town's citizens would be able to take full advantage of relevant programs without the town's needing to increase staff or administer complex programs.

The community revitalization program proposed in this comprehensive plan's Community Design Element does not depend on federal or state subsidies. However, to assist the needs of all segments of the community and to have access to the full range of funding options and services, it would be in the town's interest to retain its standing as an area eligible for these funds. This would also be advantageous in the aftermath of a severe hurricane.

Proposed Housing Strategies

To implement the town's goal of keeping a wide variety of housing types available to people at all stages of their lives, the town needs a housing strategy which:

- Provides liaison and technical assistance in linking eligible activities to partnerships and governmental funding sources;
- Encourages a variety of housing types and cost ranges;
- Focuses planning efforts on specific areas that are in transition and reinforces the quality of existing stable neighborhoods;
- Implements an incentive-driven regulatory system and the town's new policy regarding accessory apartments;
- Promotes revitalization of existing housing including historic structures; and
- Assists service workers to find suitable housing on the island.

The proposed agreement with Lee County to continue participation in their federal and state housing programs would be the component of this strategy that directly aids the immediate needs of individual low- and moderate-income community members.

The town's housing strategy would be accomplished for the most part through private-sector activity, given the appropriate incentives and regulatory framework and a healthy economic climate. In the downtown area, the town could also encourage housing revitalization for all income levels through a Downtown Redevelopment Agency that could assemble land, make public improvements, and create revolving loan programs (with or without federal or state subsidies).

The town's efforts to encourage the private sector to continue providing affordable housing should be based on realistic strategies that are carefully targeted at the most suitable geographic

areas within the town. The 1990 Census was examined for data that would confirm or contradict the town's initial strategy of combining neighborhood revitalization and affordable housing. The data displayed in the following four maps is based on housing units occupied only by "permanent residents," whether those residents own their own home or rent from others. Housing units occupied by seasonal residents in 1990 were counted by the Census but are not reported on these maps. All Census data was organized by "block groups," of which there were 11 on Estero Island (see full data in Table 12-6 and Figure 8). The following maps illustrate the most important data using these same block groups.

Figure 4 below shows the percentage of permanent housing that was occupied by renters in 1990, which ranged from 15% to 42%. Figure 5 shows the median monthly rent for permanent housing in 1990, which ranged from \$391 to \$1001.

Figure 4, Percentage of permanent housing occupied by renters, 1990

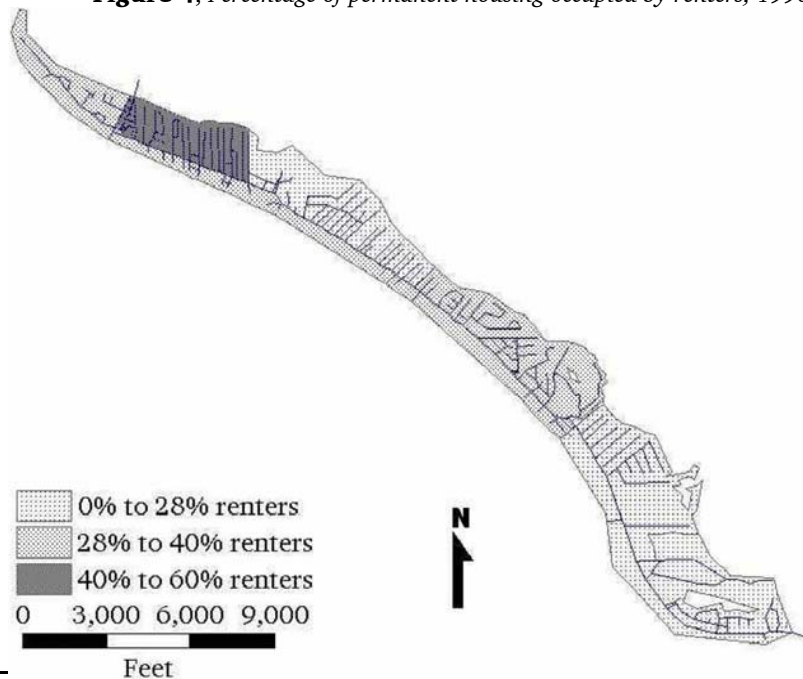


Figure 5, Median monthly rent for permanent housing, 1990

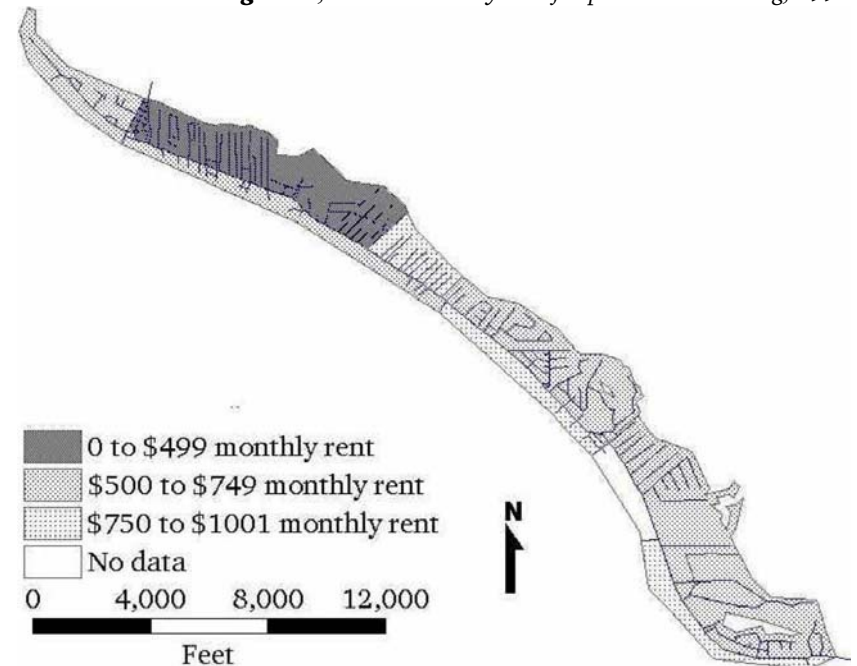


Figure 6 shows the median year that permanent housing units in each block group were built (an equal number of permanent housing units were built before and after the median year). The significance of this data is that older housing at Fort Myers Beach was often of modest size and quality, as well as likely to have deteriorated in condition due to its age. Older housing stocks can often be economically retrofitted for continued use.

Figure 7 shows the percentage of permanent housing units whose occupants use alternate travel modes to their jobs, in this case traveling by foot, bicycle, or motorcycle. No bus usage was reported by the 1990 Census. These percentages range from 0% to 19%. Given the absence of bus trips, the higher percentages were close to commercial areas where many jobs were available. This data is significant because one of the town's major housing goals is to accommodate employees in suitable housing that is close to employment, in an effort to avoid the cost and congestion impacts of being forced to commute by private car.

Other 1990 data on retirement income and market value of housing was examined, but was inconclusive as to spatial distribution within the town.

The data reported on Figures 4 through 7 supports the town's initial strategy of combining neighborhood revitalization with affordable housing. Existing housing from Crescent Street to the elementary school has a high percentage of rentals available to year-round residents; has low rents; is older and likely in need of substantial rehabilitation; and is in close proximity to jobs that residents can reach without a private car.

The town's housing strategy should therefore focus on the geographic areas discussed in the next section and use methods such as those listed there to promote the community's design, revitalization, and housing goals.

Figure 6, Median year that permanent housing units were built

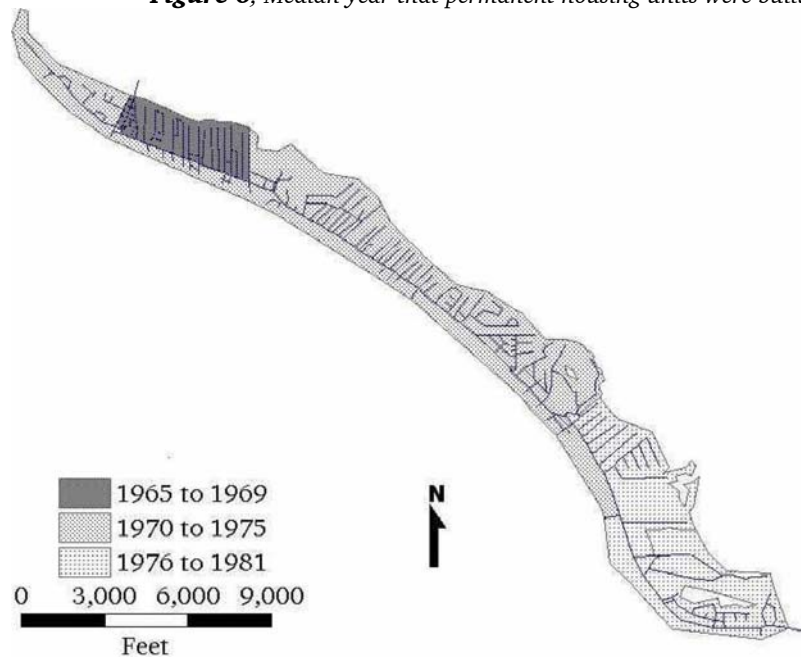
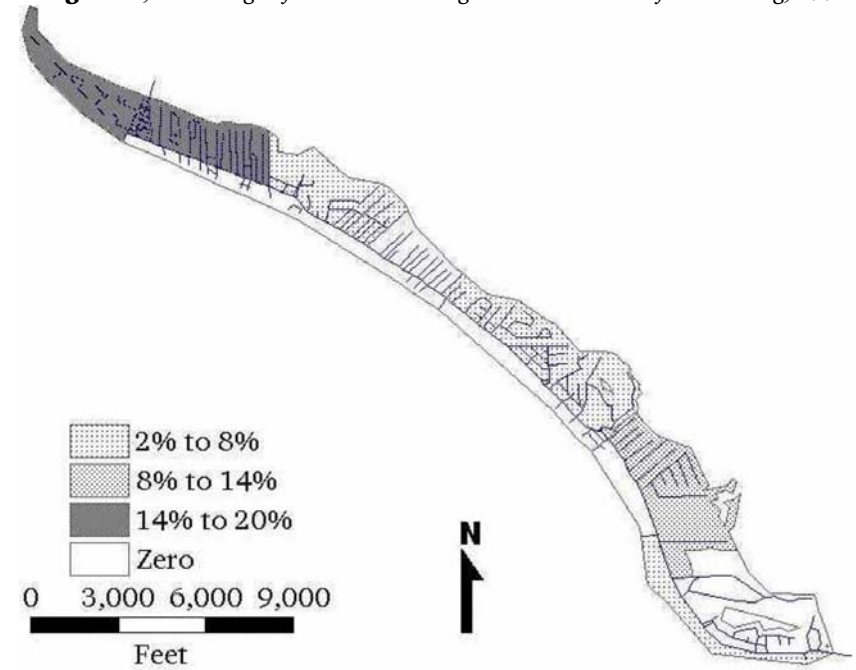


Figure 7, Percentage of households using alternate means of commuting, 1990



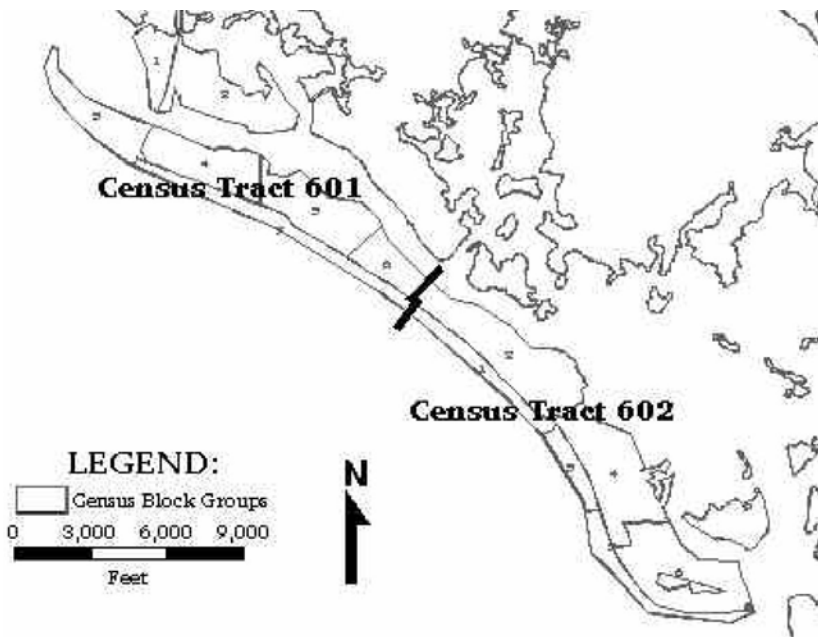


Figure 8, Census Tracts and Block Groups, 1990

Table 12-6 — 1990 Census Data Illustrated in Figures 4, 5, 6, & 7

Census Tract	Block Group	(Figure 4) % Renters	(Figure 5) Median Rent	(Figure 6) Median Year Built	(Figure 7) % Alt. Commuting
601	3	30%	\$525	1974	19%
"	4	42%	\$471	1965	17%
"	5	27%	\$453	1971	6%
"	6	25%	\$785	1971	0%
"	7	31%	\$691	1974	0%
602	1	33%	\$1,001	1975	0%
"	2	28%	\$572	1975	7%
"	3	24%	(data not available)	1973	0%
"	4	21%	\$598	1977	9%
"	5	16%	\$762	1979	3%
"	6	15%	\$748	1981	0%

Sources: 1990 U.S. Census:
 STF-1A (H-03) STF-3A (H-43A) STF-3A (H-25A) STF-3A (P-49)

Proposed Housing Strategies by Geographic Area

Downtown

Promote new construction and rehabilitation of existing structures for compact moderate-priced housing on Crescent Street consisting of multi-family units of various sizes, targeted for year-round occupancy for persons who wish to live or work downtown, through:

- The regulatory framework and incentives provided through the redevelopment overlay zone;
- Activities of a Downtown Redevelopment Agency (see Community Design Element Policy 3-D-1) such as land assembly, low-interest revolving loans, and provision of infrastructure (drainage, sidewalks, streetscape, undergrounding of utilities etc.); and
- Other measures to encourage residential uses over retail throughout the downtown area.

Heart of the Island – Civic Center

Promote the revitalization of School Street as a walkable palm-lined street of restored and infill cottages for residential use, live-work spaces such as studios or galleries, and small-scale specialty retail uses consistent with the historic theme with retail on the ground floor and residential above.

- Prepare regulations that would allow a compatible mix of uses and would ease setback and parking requirements to accommodate the unique needs of renovations of existing and move-on cottages.
- Provide architectural and design guidelines which illustrate cost-effective rehabilitation techniques consistent with the historic theme.
- In partnership with the Estero Island Historic Society, seek grant funds to reduce costs of move-on and rehabilitation of historic cottages.

The Red Coconut-Gulf View Colony area

Support the continued use of the Red Coconut-Gulf View area as a pleasant home for visitors and long-term residents, and provide

a pre-approved redevelopment option for a traditional neighborhood with a variety of housing types.

- Use the criteria in Community Design Element Policy 3-D-6 to evaluate any other redevelopment proposals for the Red Coconut-Gulf View properties, with a particular emphasis on the provision of a variety of housing types including single family, townhouse, apartment, and mixed use, with the more durable housing types and residential above commercial located along Estero Boulevard.

Near-Town Neighborhoods

The residential areas on the Bay side of Estero Boulevard near downtown, while pleasant, walkable, and convenient, are also showing signs of deterioration. First platted in 1915 and subsequently subdivided into smaller lots, the area has lots smaller than today’s standard of 7,500 square feet and has been developed at higher densities than are currently allowed. There are many single vacant lots and numerous rental units, some of which have been poorly maintained. The most historic buildings in Fort Myers Beach are located here (see Figure 9).

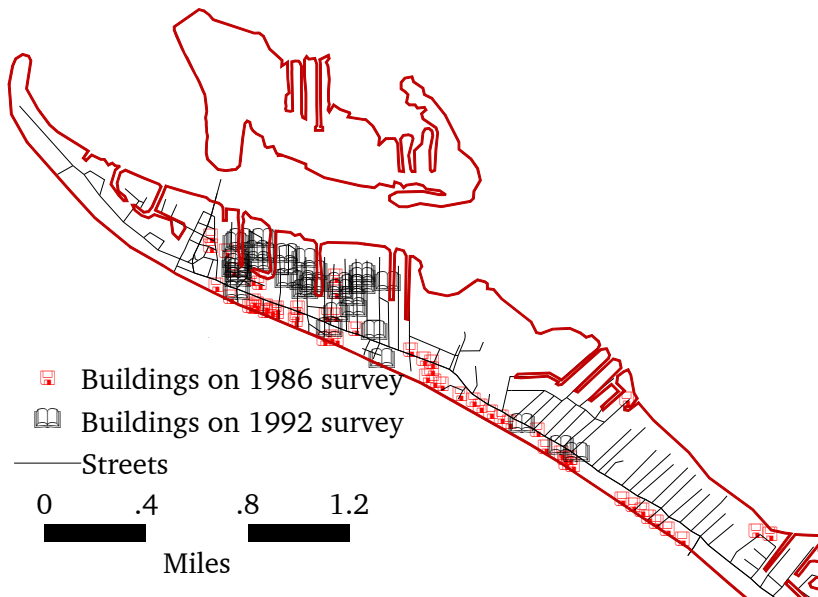


Figure 9, Oldest structures on Estero Island

Methods to encourage revitalization of the older near-town residential areas using traditional neighborhood techniques for renovations and infill include:

- Modifying current regulations that have, to date, been a barrier to redevelopment, including lot size, setback, and parking requirements;
- Encouraging the cottage design tradition of front porches and decks to help frame public spaces and define private areas, promoting neighborhood safety;
- Permitting quiet home offices (and possibly other mixed uses); and
- Developing measures to protect residential areas from intrusion by poorly regulated short-term rentals.

In addition, income-qualifying homeowners can participate in the following programs that promote revitalization:

- Lee County’s Community Improvement Office conducts a housing rehabilitation program for very-low- and low-income families. It also administers an affordable homestead program which purchases foreclosed single-family homes, rehabilitates them, and sells them to eligible families.
- CDBG, HOME, and SHIP funds are also available for income-qualifying owners of homes constructed over 50 years ago. (Some grants for historic rehabilitations are available through the county’s Community Development Department that are not tied to income eligibility.)
- Weatherization and energy improvements grants are available for eligible households through Lee County, which administers this program for the Florida Department of Community Affairs.
- Lee County occasionally offers federal and state funds and grants to rehabilitate historic housing.

Neighborhood Stability Throughout the Town

Protect the stability of all residential areas through:

- Enforcement of the town’s new policy on accessory apartments;

- Implementation of the residential streets program that provides guidelines and technical assistance to neighborhoods that wish to improve their public spaces as civic projects (Community Design Policy 2-B-2)
- Fostering safe, comfortable, and attractive neighborhoods through such design measures as:
 - Promoting walkable streets;
 - Promoting streets as the neighborhood realm, differentiated from private areas;
 - Provide, in the land development code, opportunities to:
 - Bring buildings closer to the street, with the private space on the other side of the structure's wall and to use
 - Use the elevation required by flood regulations (rather than a deep front yard) to create privacy;
 - Use front porches, decks, picket fences, and other "cottage" elements to define space and promote a natural surveillance of the street.

Regulations and Incentives for Affordable Housing

Clear and consistent rules and streamlined permitting can be a significant factor in holding down the cost of construction and therefore contributing to housing affordability. As the town prepares its land development code and regulatory process, procedures should be identified by which residential or mixed-use projects, including moderate-cost housing, can be reviewed promptly and approved if they meet the town's requirements.

In addition, the town could consider other methods to reduce the cost of constructing or rehabilitating housing, such as:

- Graduated impact fees so that small units or housing designed for island employees would pay less than larger housing units.
- Reducing restrictions on improvements to non-conforming buildings without triggering the requirement for elevation above expected flood levels.
- Supporting DCA's proposed "residential construction mitigation program" to help lower-income residents to retrofit

their homes to increase their safety and protect their investments before a disaster occurs, through low-interest loans or grants.

Other Housing Measures

This element is required to describe how Fort Myers Beach will provide affordable housing; eliminate substandard conditions; provide adequate sites for housing, group homes, and foster care facilities; address relocation; and preserve historically significant housing. Previous discussions in this element described means for providing affordable housing and for promoting rehabilitation to eliminate substandard conditions.

There are no group homes or foster care facilities licensed or funded by the state anywhere in the town; however, the town's current Land Development Regulations provide for the placement of group homes in compliance with Chapter 419, *F.S.*

The town should maintain an inventory of substandard housing and pursue the elimination of such conditions through encouraging revitalization using the above described measures and through code enforcement activity where necessary.

None of the town's anticipated revitalization activities would cause residential displacement. Where federal funds are being used to rehabilitate housing, temporary lodging can be funded by CDBG money.

Tables 13-1 and 13-2 in the Historic Preservation Element provide an inventory of structures at Fort Myers Beach that are listed on the Florida Master Site File as historically significant. Identification and promoting rehabilitation of historically significant housing should be an ongoing activity of the town in partnership with the Estero Island Historic Society, particularly as it relates to the most important historic buildings and aiding individual housing rehabilitation efforts.

GOALS - OBJECTIVES - POLICIES

Based on the analysis of housing issues in this element, the following goals, objectives, and policies are adopted into the Fort Myers Beach Comprehensive Plan:

GOAL 12: To keep a wide variety of housing types available to people at all stages of their lives.

OBJECTIVE 12-A GENERAL HOUSING STRATEGIES — Maintain or increase 1997 federal/state funding levels for affordable housing; maintain an adequate supply of land to meet forecasted housing needs; and maintain current levels of on-island housing suitable for employees working within the town.

- POLICY 12-A-1 The town shall pursue the following affordable housing strategies:
- i. Provide liaison and technical assistance in linking eligible activities to partnerships and governmental funding sources;
 - ii. Encourage a variety of housing types and cost ranges through flexible provisions in the Land Development Code (see Policy 12-C-1);
 - iii. Focus planning efforts on specific areas that are in transition, such as the near-town neighborhoods between Times Square and Bay Oaks, and reinforces the quality of existing stable neighborhoods;
 - iv. Implement an incentive-driven regulatory system and the town's new

policy regarding accessory apartments (see Policy 4-C-7);

- v. Promote revitalization of existing housing including historic structures (see specific programs in the Historic Preservation Element); and
- vi. Assist service workers to find suitable housing on the island.

POLICY 12-A-2 This plan's Future Land Use Map shall continually designate sufficient residential and mixed-use land for varying housing densities and housing types to accommodate the town's forecasted housing needs through build-out.

- POLICY 12-A-3 The town shall help provide access to affordable housing services for its residents with special attention to the needs of its low-income and "special needs" population.
- i. The town shall seek an agreement with Lee County to retain the town's standing as an eligible area for expenditures under the county's federal and state entitlement programs, provided assurances are made that town residents received a reasonable share of these expenditures over time. Unless determined to be infeasible or undesirable, the town shall enter into a cooperative agreement with Lee County before October 1998.
 - ii. The town shall promote the use of public-private partnerships wherever feasible to accomplish the implementation of its housing objectives. Such partnerships could include a Downtown Redevelopment Agency, non-profit housing providers, and private developers and builders.

- iii. Encourage local lenders to provide affordable homeownership opportunities (including needed renovations) through programs such as mortgage assistance, reduced closing costs, and lower interest rates.

POLICY 12-A-4 The town shall strive to eliminate substandard housing conditions and improve the structural and aesthetic qualities of existing housing. The town shall identify unsafe or substandard structures and take appropriate actions to address such conditions by adopting the Standard Housing Code by 1999 and enforcing it to regulate conditions in rental housing. Emphasis shall be on renovation rather than demolition wherever possible.

POLICY 12-A-5 If ever necessary, the town shall provide equitable housing for citizens who must be relocated through government action supported by federal funds consistent with Chapter 421.55 *F.S.*

POLICY 12-A-6 The town shall update this element using a state-approved methodology after census data for the year 2000 is available and no later than the town's next scheduled evaluation and appraisal report.

OBJECTIVE 12-B NEIGHBORHOOD-SPECIFIC HOUSING STRATEGIES — This plan's vision for revitalized and stable neighborhoods shall guide neighborhood-specific strategies to upgrade the housing stock and maintain a wide range of housing types and costs.

POLICY 12-B-1 **DOWNTOWN (TIMES SQUARE) —** Promote new construction and

rehabilitation of existing structures for compact moderate-priced housing on Crescent Street consisting of multi-family units of various sizes, targeted for year-round occupancy for persons who wish to live or work downtown, through:

- i. The regulatory framework and incentives provided through the redevelopment overlay zone;
- ii. Activities of a Downtown Redevelopment Agency (if established, see Community Design Element Policy 3-D-1) such as land assembly, provision of infrastructure (drainage, sidewalks, streetscape, undergrounding of utilities etc), and low-interest revolving loans.
- iii. Other measures to encourage residential uses over retail throughout the downtown area.

POLICY 12-B-2 **HEART OF THE ISLAND – CIVIC CENTER** — Promote the revitalization of the School Street (see Community Design Policy 3-A-4) as a walkable palm-lined street of restored and infill cottages for residential use, live-work spaces such as studios or galleries, and small-scale specialty retail uses consistent with the historic theme with retail on the ground floor and residential above.

- i. Prepare regulations that would allow a compatible mix of uses and would ease setback and parking requirements to accommodate the unique needs of renovations of existing and move-on cottages.
- ii. Provide architectural and design guidelines which illustrate cost-effective

rehabilitation techniques consistent with the historic theme.

- iii. In partnership with the Estero Island Historic Society, seek grant funds to reduce costs of move-on and rehabilitation of historic cottages.

POLICY 12-B-3 **RED COCONUT/GULFVIEW COLONY AREA** — Support the continued use of the Red Coconut/Gulfview Colony area (see Community Design Policy 3-A-5) as a pleasant home for visitors and long-term residents, and provide a pre-approved option for redevelopment as a traditional neighborhood with a variety of housing types.

POLICY 12-B-4 **NEAR-TOWN NEIGHBORHOODS** — Revitalize the older near-town residential areas using traditional neighborhood techniques for renovations and infill (see Community Design Policy 3-B-1), using methods such as:

- i. Modify current regulations that have proven to be barriers to redevelopment.
- ii. Encourage the cottage design tradition of front porches and decks to help frame public spaces and define private areas, promoting neighborhood safety.
- iii. Permit quiet home offices (and possibly other mixed uses as determined appropriate).
- iv. Protect residential areas from intrusion by poorly regulated short-term rentals.
- v. Provide access to federal and state housing programs available to income-qualifying owners through Lee County's programs.

OBJECTIVE 12-C REVISE THE CURRENT REGULATORY SYSTEM — Complete a thorough revision of the town's land development regulations by the end of 1999 to provide clear and consistent rules for development and redevelopment.

- POLICY 12-C-1 The town's zoning and development regulations shall allow a variety of lot sizes, densities, and housing types.
- POLICY 12-C-2 Implement the town's new policy on accessory apartments in residential neighborhoods and include standards by which to measure compliance.
- POLICY 12-C-3 Adopt the Standard Existing Buildings Code by 1999 (see Historic Preservation Policy 13-B-6).
- POLICY 12-C-4 The land development regulations shall include measures to implement Chapter 419 *F.S.* about the proper siting of group homes and foster care facilities.
- POLICY 12-C-5 Consider (and implement as feasible) various methods to reduce the cost of constructing or rehabilitating housing, such as:
- i. adjusting impact fee schedules so that small units or housing designed for island employees would pay less than larger housing units;
 - ii. supporting DCA's new "residential construction mitigation program" to help lower-income residents retrofit their homes to increase their safety and protect their investments before a disaster occurs using low-interest loans or grants;
 - iii. considering a bonus system to allow densities above what is normally

- allowed if reserved for housing in a price range affordable by low- or moderate-income residents; or
- iv. relaxing rules that require many sound buildings to be elevated above expected flood levels before they can be structurally improved.

OBJECTIVE 12-D HISTORICALLY SIGNIFICANT HOUSING — Retain at least 90% of the town’s historically significant housing for residential uses (or appropriate adaptive re-uses).

- POLICY 12-D-1 The town shall maintain the inventory of historic structures contained in the Historic Preservation Element.
- POLICY 12-D-2 The town, in cooperation with the Estero Island Historic Society, will assist owners of historically significant housing in locating funds to restore or rehabilitate their homes. Assistance may be provided to move buildings if there is no other option to save the home.
- POLICY 12-D-3 The town shall consider other incentives to encourage renovation of historic structures, as detailed in the Historic Preservation Element. Such incentives could include property tax relief, transfer of development rights, and below-market interest rate loans.

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