Collier County

Consolidated Plan

U.S. Department of Housing & Urban Development (HUD)

What's Inside:

Needs Assessment
Market Analysis
Strategic Plan
2026 Annual Action Plan

2026-2030

DRAFT

Prepared by: Florida Housing Coalition
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Executive Summary

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Introduction

Collier County is a recipient of federal entitlement funding from the U.S. Department of Housing and Urban Development (HUD), including the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) programs. These federal resources provide the County with an important opportunity to address local housing and community development needs through investments in affordable housing, homelessness prevention and response, public facilities and infrastructure improvements, neighborhood revitalization, supportive services, and community development activities that benefit low- and moderate-income residents and vulnerable populations throughout the community.

During Program Years 2026-2030, Collier County anticipates receiving the following Entitlement funds: CDBG - $13,081,405; HOME - $3,731,048.10; and ESG - $1,152,445 to meet underserved needs, foster decent affordable housing, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Along with the County's CDBG, HOME, and ESG Entitlement allocations, the County will have available CDBG reprogrammed prior year funds in the amount of $1,431,517 and HOME program income of $31,571.43. These funds may be used during the PY 2026-2030 program years. Program income received will be used towards similar activities from which it was produced, and these funds will be allocated in accordance with the Consolidated Plan and Annual Action Plan goals. The County will also make efforts to leverage funds to maximize benefit to the community, particularly for the creation of affordable housing.

Allocations are subject to annual congressional appropriations and HUD formula allocations. Actual funding levels may vary from year to year, which may affect the scope and timing of projects and activities undertaken by the County.

Through these programs, Collier County works to address a broad range of housing and community development challenges, including rising housing costs, limited affordable housing availability, homelessness, housing instability, infrastructure needs, and barriers to economic opportunity. Federal funding also supports efforts to improve neighborhood conditions, expand access to supportive services, and strengthen coordination among housing providers, nonprofit organizations, public agencies, healthcare organizations, and other community stakeholders.

As a condition of receiving federal entitlement funding, HUD requires the County to prepare a Consolidated Plan that evaluates local housing market conditions, homelessness trends, housing affordability challenges, non-housing community development needs, and other factors impacting residents. The Consolidated Plan serves as a comprehensive strategic planning document that identifies priority needs, establishes goals and objectives, and outlines how federal resources will be allocated over the five-year planning period to address identified community needs.

The 2026–2030 Consolidated Plan was developed through extensive stakeholder consultation, public participation, community engagement activities, surveys, and analysis of demographic, housing, homelessness, and economic data. Through this process, Collier County engaged public agencies, housing providers, nonprofit organizations, community stakeholders, service providers, residents, and other partners to identify housing and community development priorities and strengthen coordination among agencies serving low- and moderate-income households and vulnerable populations.

The Consolidated Plan establishes a framework for addressing affordable housing needs, expanding access to supportive services, reducing homelessness, improving public facilities and infrastructure, supporting neighborhood revitalization efforts, and enhancing overall quality of life for residents throughout Collier County. Federal resources available through HUD entitlement programs, along with program income and other leveraged funding sources, will support implementation of the County's strategic priorities during the 2026–2030 planning period.

Summary of the objectives and outcomes identified in the Plan

The County's Needs Assessment identified priority need areas to be addressed during PY 2026–2030. These priority needs were established through analysis of demographic, housing, homelessness, and economic data, as well as stakeholder consultation, public participation activities, and community input gathered throughout the planning process. The identified priorities align with HUD's national objectives of providing decent housing, creating a suitable living environment, and expanding economic opportunities for low- and moderate-income residents and vulnerable populations. The priority needs, objectives, anticipated outcomes, and performance measures for the five-year planning period, are summarized below.

1	**Priority Need**: Affordable Housing **National Objective**: Low/Moderate Housing **Objective**: Decent Housing **Outcome**: Affordability/Accessibility/ Availability **Indicators**: - Direct Financial Assistance to Homeowners: 20 - Tenant-Based Rental Assistance: 115 Households Assisted - Homeowner Housing Added: 5 - Rental Housing Rehabilitated: 5
2	**Priority Need**: Community Support Services **National Objective**: Low/Mod Income Area or Low/Mod Income Limited Clientele **Objective:** Create a Suitable Living Environment **Outcome**: Accessibility/ Availability **Indicator:** - Public Service Activities Other Than Low/Moderate Income Housing Benefit: 1,250 Persons Assisted
3	**Priority Need**: Neighborhood Revitalization **National Objective**: Low Income Area Benefit or Limited Clientele **Objective**: Create a Suitable Living Environment **Outcome**: Accessibility/ Availability **Indicators:** - Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 100,000 Persons Assisted
4	**Priority Need:** Ending Homelessness **National Objective:** Low Income Housing/ Low Income Limited Clientele **Objective:** Decent Housing / Create a Suitable Living Environment **Outcome:** Affordability/Availability/Accessibility **Indicators:** Homelessness Prevention: 10 Persons Assisted Homeless Person Overnight Shelter: 1,250 Persons Assisted Rapid Re-Housing: 10 Households Assisted
5	**Priority Need:** Planning and Administration **National Objective:** N/A **Objective:** Create or Sustain a Suitable Living Environment **Outcome:** Sustainability **Indicator:** N/A

Table 1 – Priority Needs

Evaluation of past performance

Collier County has demonstrated strong performance and meaningful progress in implementing the previous 2021-2025 Consolidated Plan. The previous Consolidated Plan included eleven (11) goals. As of the most recent Consolidated Annual Performance and Evaluation Report (CAPER), the County achieved a 100% completion rate for eight (8) of the goals. Collier County far exceeded proposed accomplishments under several goals, particularly in the provision of public services, making improvements to public and other facilities, supporting affordable housing through homeownership activities, and preventing homelessness through emergency housing and services for the Homeless.

Five Year Accomplishments by Goal:

- **Goal 1 – Administration & Planning:** Completed 1 administration and planning activity, achieving 100% of the five-year goal.
- **Goal 2 – Improve Public Infrastructure:** Assisted 8,210 persons through public infrastructure improvements, exceeding the five-year target of 5,625 persons.
- **Goal 3 – Improve Public and Other Facilities:** Assisted 91,301 persons through public facility and community improvement projects, greatly exceeding the target of 900 persons.
- **Goal 4 – Support New Construction, Rehabilitation, and Acquisition of Rental Housing:** Constructed 4 new rental units toward a target of 400 units and rehabilitated 117 rental units toward a target of 265 units.
- **Goal 5 – Provide Public Services:** Assisted 113,369 persons through public service programs, substantially exceeding the target of 1,100 persons.
- **Goal 6 – Support Homeownership Opportunities:** Added 62 homeowner housing units, exceeding the target of 5 units, and assisted 17 homebuyers with direct financial assistance.
- **Goal 7 – Emergency Housing and Services for the Homeless:** Assisted 186 households through rapid rehousing and tenant-based rental assistance, provided overnight shelter services to 323 homeless individuals, and assisted 1,447 persons through homelessness prevention activities.
- **Goal 8 – HMIS Support:** Maintained and supported the Homeless Management Information System (HMIS) through 1 completed activity.
- **Goal 9 – Homelessness Prevention:** Assisted 19 persons through homelessness prevention activities, achieving 76% of the five-year target of 25 persons.
- **Goal 10 – Tenant-Based Rental Assistance:** Assisted 41 households through tenant-based rental assistance, exceeding the target of 20 households.
- **Goal 11 – CHDO Activities:** No CHDO-funded rental units were completed during the five-year period against a target of 20 units. The County has been granted a CHDO waiver for the previous Consolidated Plan program years.

Summary of citizen participation process and consultation process

The citizen participation and consultation process for the PY 2026–2030 Consolidated Plan was designed to encourage broad, inclusive, and meaningful engagement with residents, community stakeholders, service providers, housing professionals, and other interested parties throughout Collier County. Consistent with the County's Citizen Participation Plan (CPP), outreach efforts were intended to engage all community residents, with targeted efforts to encourage participation from low- and moderate-income households, public housing residents, persons experiencing homelessness, underserved populations, individuals with limited English proficiency, and persons with disabilities.

Collier County implemented a comprehensive outreach and engagement strategy that included direct outreach to stakeholders representing affordable housing providers, nonprofit organizations, social service agencies, public agencies, healthcare and behavioral health organizations, advocacy groups, community-based organizations, and other community partners. Public input was gathered through one in-person public meeting, two virtual public meetings, one virtual stakeholder meeting, public hearings, surveys, and public comment opportunities conducted throughout the planning process.

Community members and stakeholders were also invited to participate through a series of surveys and polls focused on housing affordability, homelessness, community development needs, public services, and neighborhood priorities. Surveys were made available online and included opportunities for residents and stakeholders to provide feedback regarding affordable housing, supportive services, public facilities, infrastructure needs, and other community concerns. To reduce barriers to participation, accessibility accommodations were offered upon request, and virtual participation opportunities were provided to encourage broader community engagement.

Following completion of the draft Consolidated Plan, the County made the document available for public review and comment in accordance with HUD requirements. Residents, stakeholders, partner agencies, and other interested parties were invited to review the proposed plan and provide comments prior to adoption by the Board of County Commissioners (BOCC). Public comment was open for 30 calendar days from July 1, 2026 – August 1, 2026.

The citizen participation and consultation process generated valuable community input and helped ensure that the Consolidated Plan reflects local priorities, incorporates stakeholder expertise, and supports strategies to expand affordable housing opportunities, improve community conditions, address homelessness, and enhance quality of life throughout Collier County. Refer to PR-10 and PR-15 of this plan for additional information regarding stakeholder consultation, outreach activities, and public participation efforts.

Summary of public comments

The County gathered significant input from residents, service providers, program participants, and stakeholders through public meetings, surveys, and polls that consistently identified affordable housing, homelessness prevention, transportation, childcare, workforce development, and neighborhood infrastructure as the County's most pressing needs. Key findings are below:

Category	Key Community Comments	Impact on Consolidated Plan Priority Needs	Impact on Consolidated Plan Goals
Housing	Residents identified housing affordability as the most pressing issue, citing rising rents, home prices, housing instability, and a lack of affordable rental and homeownership opportunities. Seniors, persons with disabilities, families with children, and low-income households were identified as having the greatest housing needs.	Reinforced affordable housing, homelessness prevention, housing preservation, and housing stability as high-priority needs. Confirmed the need for rental assistance, supportive housing, and housing accessibility improvements.	Supports goals to increase the supply of affordable housing, preserve existing affordable units, expand housing assistance programs, prevent homelessness, and improve housing opportunities for special-needs populations.
Public Services	Respondents identified emergency assistance, healthcare, behavioral health services, childcare, food assistance, and services for seniors and persons with disabilities as major unmet needs. Homelessness and financial hardship were also significant concerns.	Elevated public service investments as a priority need, particularly for vulnerable populations. Highlighted gaps in healthcare access, childcare availability, homelessness services, and supportive services.	Supports goals to expand access to public services, strengthen safety-net programs, improve health and behavioral health outcomes, increase childcare availability, and provide targeted assistance to vulnerable populations.
Infrastructure	Transportation was identified as the highest-priority infrastructure need. Residents emphasized improvements to streets, sidewalks, drainage, accessibility, and neighborhood conditions. Language and communication barriers were also noted.	Confirmed the need for investments in transportation, public facilities, infrastructure improvements, accessibility, and community connectivity.	Supports goals to improve transportation access, neighborhood infrastructure, mobility, accessibility, public facilities, and equitable access to community resources and services.

Economic Development	Residents cited low wages, unemployment, underemployment, limited educational opportunities, financial instability, and lack of career advancement opportunities as barriers to economic mobility. Workforce development and job training were identified as top priorities.	Reinforced economic opportunity, workforce development, and self-sufficiency as priority needs. Highlighted the need for employment supports and financial empowerment programs.	Supports goals to expand workforce training, improve access to living-wage employment, promote economic mobility, increase financial capability, and create pathways to long-term self-sufficiency for low- and moderate-income households.

Summary of comments or views not accepted and the reasons for not accepting them

Collier County encourages public participation and welcomes comments regarding the Consolidated Plan throughout the planning process and during the public review period. Input from residents, community stakeholders, service providers, housing professionals, and community partners is valued and considered in the development and implementation of housing and community development priorities. Comments received through public meetings, surveys, stakeholder consultations, public hearings, and the formal public comment period are reviewed by County staff and incorporated into the planning process, as appropriate. All public comments are documented as part of the Consolidated Plan process to support transparency, accountability, and meaningful community engagement in accordance with HUD requirements.

Summary

The Consolidated Plan establishes a strategic framework for guiding the use of federal housing and community development resources throughout the planning period. The Plan reflects the housing, homelessness, community development, and supportive service needs identified through demographic and housing data analysis, stakeholder consultation, public participation activities, and community input gathered during the planning process. By aligning local priorities with HUD national objectives, Collier County seeks to address housing affordability challenges, improve community conditions, expand access to supportive services and economic opportunities, and enhance quality of life for low- and moderate-income residents and vulnerable populations. The goals, strategies, and activities identified in this plan provide a roadmap for addressing priority community needs over the next five years.

The Process

PR-05 Lead & Responsible Agencies - 24 CFR 91.200(b)

Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Collier County	Community & Human Services Division
HOME Administrator	Collier County	Community & Human Services Division
ESG Administrator	Collier County	Community & Human Services Division

Table 2 – Responsible Agencies

Narrative

Collier County, through the Community & Human Services Division, is responsible for preparing and administering the PY 2026–2030 Consolidated Plan and associated HUD entitlement programs, including CDBG, HOME, and ESG. The Community & Human Services Division oversees program administration, planning, implementation, monitoring, reporting, citizen participation, and coordination of federally funded housing and community development activities throughout the County.

As the lead agency responsible for administration of these programs, the County coordinates with public agencies, nonprofit organizations, housing providers, service agencies, and community stakeholders to identify priority needs, allocate funding resources, and implement eligible activities that support affordable housing, homelessness response, public services, neighborhood improvements, and community development initiatives benefiting low- and moderate-income residents and vulnerable populations throughout Collier County.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

Introduction

Collier County's Consolidated Plan was developed through a comprehensive consultation process designed to encourage coordination among public agencies, assisted housing providers, nonprofit organizations, homeless service providers, healthcare and behavioral health organizations, community-based agencies, and other stakeholders involved in housing and community development activities throughout the County. In accordance with 24 CFR Part 91 and the County's Citizen Participation Plan, Collier County conducted outreach and consultation efforts to identify priority housing and community development needs, service gaps, and opportunities to improve coordination among agencies serving low- and moderate-income residents and vulnerable populations.

The consultation process provided valuable input on affordable housing needs, homelessness response, public housing and assisted housing needs, supportive services, special-needs populations, public services, and non-housing community development priorities. Stakeholder feedback helped inform the County's strategic priorities, funding recommendations, and policy direction for the five-year planning period.

Through stakeholder outreach, surveys, public participation activities, and direct consultation with local and regional partners, Collier County strengthened cross-sector collaboration, improved alignment between federal resources and community priorities, and established a framework for continued coordination and partnership to support effective implementation of the Consolidated Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

Collier County coordinates with public and assisted housing providers, nonprofit organizations, healthcare systems, behavioral health providers, homeless service agencies, and other governmental and community-based organizations to improve housing stability and access to supportive services for low- and moderate-income residents. Through the Consolidated Planning process, the County consulted with agencies involved in affordable housing development and preservation, public housing administration, homelessness response, healthcare, mental health services, workforce development, domestic violence services, veteran services, disability services, and other community support programs.

Collier County works collaboratively with these partners to identify housing and service gaps, improve referral networks, strengthen service integration, and enhance coordination between housing and supportive service providers. Coordination efforts also support the development of strategies to address affordable housing needs, homelessness, special needs populations, and barriers to housing stability. Input gathered through stakeholder outreach, surveys, public participation activities, and direct consultation informed priorities for housing, supportive services, public facilities and services, and community development activities funded through CDBG, HOME, and ESG programs.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Collier County coordinates with the SWFL Regional Coalition to End Homelessness, the lead agency for the FL-606 Collier County Continuum of Care, along with emergency shelter providers, outreach teams, healthcare organizations, behavioral health providers, veteran service organizations, domestic violence service providers, and other community partners to address the needs of persons experiencing homelessness and those at risk of homelessness. Through this coordination, the County works to strengthen the local homeless response system, improve access to housing and supportive services, and identify gaps in resources and service delivery.

Coordination efforts focus on addressing the needs of chronically homeless individuals and families, families with children, veterans, survivors of domestic violence, and unaccompanied youth through a combination of emergency shelter, homelessness prevention, rapid rehousing, permanent supportive housing, coordinated entry, and supportive services. Lack of resources for rapid re-housing activities proves to be limiting when providing services. The Continuum of Care and local service providers continue to collaborate to address these barriers and improve housing placement outcomes, expand access to mainstream resources, and support long-term housing stability for vulnerable populations.

Collier County also coordinates with the Continuum of Care to identify homelessness trends, evaluate system performance, and develop strategies to reduce barriers to housing and services. Stakeholder consultation and data sharing, including Point-in-Time Count data, Housing Inventory Count data, HMIS reporting, and provider input, help inform priorities for ESG funding, homeless assistance activities, and long-term planning efforts to prevent and end homelessness throughout the community.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Collier County consulted with SWFL Regional Coalition to End Homelessness, the FL-606 Collier County Continuum of Care during the development of the Consolidated Plan to identify homelessness needs, evaluate service gaps, and support coordination of homeless assistance activities funded through the Emergency Solutions Grant program. Consultation with the Continuum of Care included discussion regarding local homelessness trends, priority populations, shelter and housing capacity, coordinated entry processes, system performance measures, and community-wide strategies to prevent and end homelessness.

The County coordinated with the Continuum of Care to determine priorities for ESG funding allocation and to identify activities that best address the needs of individuals and families experiencing homelessness or at risk of homelessness. Consultation efforts also informed the development and evaluation of performance standards and outcomes related to emergency shelter, homelessness prevention, rapid rehousing, street outreach, and supportive services.

In addition, Collier County coordinated with the Continuum of Care on policies, procedures, and data-collection practices for administering the HMIS. HMIS data, Point-in-Time Count information, Housing Inventory Count data, and provider input were utilized to evaluate system performance, identify unmet needs, improve service coordination, and support strategic planning efforts designed to strengthen the effectiveness of the local homeless response system.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	**Agency/Group/Organization**	Legal Aid Service of Collier County
	Agency/Group/Organization Type	Legal Services Fair Housing Supportive Services
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach, survey participation, public engagement activities, etc. Anticipated outcomes include cross-sector collaboration, a better understanding of the legal needs of low-income and vulnerable populations (particularly renters) and a better alignment of federal resources with local priorities.
2	**Agency/Group/Organization**	Rural Neighborhoods
	Agency/Group/Organization Type	Affordable Housing Developer Nonprofit Housing Provider
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Public and Assisted Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding affordable housing needs, development barriers, and housing affordability challenges. Input helped inform the County's housing priorities and investment strategies. Anticipated outcomes include increased support for affordable housing development and a better understanding of the housing needs and opportunities for rural and workforce households.
3	**Agency/Group/Organization**	Baker Senior Center Naples
	Agency/Group/Organization Type	Senior Services Provider
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Assessment Special Needs Facilities and Services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding the needs of seniors, frail elderly residents, caregivers, and accessibility challenges. Input helped inform strategies related to aging in place, supportive services, and accessible housing. Anticipated outcomes include a better understanding of housing and service needs for older adults and people with special needs.
4	**Agency/Group/Organization**	Our Daily Bread Food Pantry
	Agency/Group/Organization Type	Food Pantry Public Services Provider
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding food insecurity, supportive service needs, and barriers affecting low-income households. Input helped inform public service and community development priorities. Anticipated outcomes include increased insight into the food assistance needs and available resources for vulnerable populations and stronger support for housing stability and household well-being.
5	**Agency/Group/Organization**	City of Naples
	Agency/Group/Organization Type	Local Government Municipal Partner
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach, survey participation, and public engagement activities. Anticipated outcomes include stronger cross-sector collaboration and better alignment of federal resources with local priorities.
6	**Agency/Group/Organization**	Immokalee Water and Sewer District
	Agency/Group/Organization Type	Utility/Public Infrastructure Agency
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach to identify public infrastructure, utility, service delivery, and community development needs. Anticipated outcomes include improved understanding of infrastructure-related barriers and stronger coordination with public agencies responsible for essential services.
7	**Agency/Group/Organization**	Healthcare Network of Southwest Florida
	Agency/Group/Organization Type	Healthcare Provider Community Health Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Assessment Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding healthcare access, behavioral health needs, disability-related services, and barriers affecting housing stability. Input helped inform strategies addressing housing, health, and supportive service needs. Anticipated outcomes include a better understanding of the healthcare needs of low-income and vulnerable populations and resources available and improved housing stability for vulnerable populations.
8	**Agency/Group/Organization**	Community Assisted and Supported Living, Inc. (CASL)
	Agency/Group/Organization Type	Supportive Housing Provider Special Needs Housing Provider
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Assessment Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding supportive housing needs, disability-related services, independent living resources, and barriers affecting housing stability. Input helped inform strategies addressing housing and supportive service needs for persons with disabilities and special needs populations. Anticipated outcomes include understanding the supportive housing needs, independent living opportunities available, and service needs of homeless and special-needs populations that promote long-term housing stability.

9	**Agency/Group/Organization**	David Lawrence Centers for Behavioral Health
	Agency/Group/Organization Type	Behavioral Health Mental Health Substance Use Service Provider
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Assessment Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding behavioral health needs, crisis services, and supportive service gaps. Input helped inform priorities related to special needs populations and housing stability. Anticipated outcomes include understanding the healthcare and mental health needs of low-income and vulnerable populations to coordinate more effective housing interventions for individuals experiencing behavioral health challenges.
10	**Agency/Group/Organization**	Gargiulo Education Center
	Agency/Group/Organization Type	Education/Youth Services Provider
	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment Non-Homeless Special Needs Assessment Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding the needs of children, youth, families, educational support services, and barriers affecting family stability. Input helped inform priorities related to youth services, supportive services, and housing stability. Anticipated outcomes include a better understanding of youth education and service needs to support families with children and improve opportunities for educational success and long-term household stability.
11	**Agency/Group/Organization**	Fun Time Early Childhood Academy
	Agency/Group/Organization Type	Childcare/Early Learning Provider
	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment Non-Homeless Special Needs Assessment Non-Housing Community Development Needs.
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding early childhood education, childcare needs, family support services, and barriers affecting household stability. Input helped inform priorities related to family well-being, supportive services, and educational opportunities for young children. Anticipated outcomes include understanding the support needs for families with young children to improve school readiness outcomes.

12	**Agency/Group/Organization**	Collier County Housing Authority
	Agency/Group/Organization Type	Public Housing Authority
	What section of the Plan was addressed by Consultation?	Public Housing Public and Assisted Housing Public Housing Accessibility and Involvement
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach and direct requests for Housing Choice Voucher data, waiting list information, resident demographics, accessibility needs, and assisted housing programs. Input helped inform affordable housing priorities, housing needs assessments, and strategies related to housing choice and accessibility. Anticipated outcomes include more informed planning for assisted housing needs and greater consideration of voucher holder and special needs populations.
13	**Agency/Group/Organization**	Collier Community Foundation
	Agency/Group/Organization Type	Foundation Philanthropic Partner
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach, survey participation, public engagement activities, and requests for information related to housing, public services, community development needs, service gaps, and opportunities for improved coordination. Anticipated outcomes include potential cross-sector collaboration and better alignment of federal resources with local priorities.
14	**Agency/Group/Organization**	Pathways Early Education Center of Immokalee
	Agency/Group/Organization Type	Childcare/Early Learning Provider
	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment Non-Homeless Special Needs Assessment Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding early childhood education, childcare needs, family support services, and barriers affecting family stability. Input helped inform priorities related to youth services, educational opportunities, and supportive services for low-income households. Anticipated outcomes include and understanding of early childhood education needs to better support children and families and provide greater consideration of the needs of underserved communities.

15	**Agency/Group/Organization**	Collier County Community and Human Services Division
	Agency/Group/Organization Type	Local Government Housing and Community Development Agency
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Collier County staff who live and work in the community were consulted through stakeholder outreach, survey participation, public engagement activities, and requests for information related to housing, public services, community development needs, service gaps, and opportunities for improved coordination. Anticipated outcomes include a better understanding of program and service delivery gaps, stronger cross-sector collaboration, and better alignment of federal resources with local priorities. Also, understanding the housing and community development needs and barriers from a programmatic standpoint.
16	**Agency/Group/Organization**	Valerie's House
	Agency/Group/Organization Type	Youth and Family Support/Grief Support Services
	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment Non-Homeless Special Needs Assessment Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding the needs of children, youth, and families experiencing loss, trauma, and instability. Input helped inform priorities related to supportive services, family well-being, and youth development. Anticipated outcomes include a better understanding of the needs of families with children to provide stronger support systems for children and families facing emotional and economic challenges.
17	**Agency/Group/Organization**	Kissinger Planning/Policy Services
	Agency/Group/Organization Type	Planning/Community Development Consultant
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs Anti-Poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach, survey participation, public engagement activities, and requests for information related to housing, public services, community development needs, service gaps, and opportunities for improved coordination. Anticipated outcomes include a better understanding of housing and community development needs from a planning perspective to promote stronger cross-sector collaboration and better alignment of federal resources with local priorities.
18	**Agency/Group/Organization**	Habitat for Humanity of Collier County
	Agency/Group/Organization Type	Affordable Housing Developer Nonprofit Housing Provider
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding affordable housing needs, development barriers, homeownership opportunities, and housing preservation strategies. Input helped inform priorities related to affordable housing development and housing stability for low- and moderate-income households. Anticipated outcomes include a better understanding of the housing needs of low-income and vulnerable populations to coordinate increased support for homeownership opportunities and preservation of affordable housing.
19	**Agency/Group/Organization**	Sunrise Community of Southwest Florida
	Agency/Group/Organization Type	Disability Services Supportive Services Provider
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Assessment Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding disability-related housing needs, supportive services, independent living resources, and barriers affecting housing stability. Input helped inform strategies addressing the needs of persons with disabilities and special needs populations. Anticipated outcomes include greater consideration of independent living needs and community-based housing options for persons with disabilities.
20	**Agency/Group/Organization**	St. Matthew's House
	Agency/Group/Organization Type	Homeless Services Emergency Shelter Supportive Services Provider

	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment Homeless Facilities and Services Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach to gather information on homelessness trends, shelter and housing needs, supportive services, priority populations, service gaps, and opportunities for improved coordination. Anticipated outcomes include stronger referral partnerships, improved understanding of the capacity of homeless services, and better alignment of housing and supportive service strategies.
21	**Agency/Group/Organization**	McDowell Housing Partners
	Agency/Group/Organization Type	Affordable Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding affordable housing needs, development barriers, financing challenges, and housing preservation opportunities. Input helped inform priorities related to affordable housing development and long-term housing affordability. Anticipated outcomes include identification of strategies to increase housing production and address barriers affecting affordable housing development.
22	**Agency/Group/Organization**	Grace Place for Children and Families
	Agency/Group/Organization Type	Education/Family Support Services Provider
	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment Non-Homeless Special Needs Assessment Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding educational opportunities, family support services, youth development, and barriers affecting family stability. Input helped inform priorities related to education, supportive services, and economic mobility for low-income households. Anticipated outcomes include greater consideration of strategies that support educational achievement, family self-sufficiency, and long-term economic opportunity.
23	**Agency/Group/Organization**	Florida Gulf Coast University
	Agency/Group/Organization Type	Education/Research Institution
	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment Non-Homeless Special Needs Assessment Non-Housing Community Development Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding education, student needs, housing instability, and workforce development. Input helped inform priorities related to economic mobility and community development. Anticipated outcomes include a better understanding of the needs of homeless and special-needs populations for increased recognition of education's role in supporting housing stability and workforce success.
24	**Agency/Group/Organization**	Youth Haven
	Agency/Group/Organization Type	Youth Shelter Family Services Provider
	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment Non-Homeless Special Needs Assessment Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding youth, family, and supportive service needs. Input helped inform priorities related to child well-being and family stability. Anticipated outcomes include increased awareness and understanding of challenges affecting vulnerable youth and families.
25	**Agency/Group/Organization**	YMCA of Collier County
	Agency/Group/Organization Type	Youth, Family, and Community Services Provider
	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment Non-Homeless Special Needs Assessment Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding youth development, childcare, family support services, recreation programs, and barriers affecting household stability. Input helped inform priorities related to family well-being, youth engagement, and supportive services. Anticipated outcomes include an understanding of youth and family supportive program needs for greater consideration of programs that promote healthy development, family resilience, and community connectedness.
26	**Agency/Group/Organization**	Meals of Hope
	Agency/Group/Organization Type	Food Assistance Public Services Provider
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs Anti-Poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding food insecurity, basic needs assistance, and challenges affecting low- and moderate-income households. Input helped inform priorities related to public services, poverty reduction, and household stability. Anticipated outcomes include greater awareness of food insecurity trends and the role of nutrition assistance in supporting overall quality of life.
27	**Agency/Group/Organization**	City of Marco Island
	Agency/Group/Organization Type	Local Government Municipal Partner
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach, survey participation, public engagement activities, and requests for information related to housing, public services, community development needs, service gaps, and opportunities for improved coordination. Anticipated outcomes include stronger cross-sector collaboration and better alignment of federal resources with local priorities.
28	**Agency/Group/Organization**	Harry Chapin Food Bank
	Agency/Group/Organization Type	Food Bank Public Services Provider
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach to identify food insecurity, public service needs, supportive service gaps, and anti-poverty priorities affecting low- and moderate-income households. Anticipated outcomes include a better understanding of the food and service needs of low-income, homeless, or vulnerable populations to promote stronger alignment of supportive services with housing stability strategies.
29	**Agency/Group/Organization**	The Shelter for Abused Women & Children
	Agency/Group/Organization Type	Domestic Violence Services Emergency Shelter Provider
	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment Homeless Facilities and Services Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach to gather information on homelessness trends, shelter and housing needs, supportive services, priority populations, service gaps, and opportunities for improved coordination. Anticipated outcomes include stronger referral partnerships, improved understanding of homeless service capacity, and better alignment of housing and supportive service strategies.
30	**Agency/Group/Organization**	SWFL Regional Coalition to End Homelessness
	Agency/Group/Organization Type	Continuum of Care Homeless Services Coordination Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment Homeless Facilities and Services Homelessness Strategy ESG Consultation and HMIS
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach and requests for Continuum of Care data, PIT/HIC information, HMIS and system performance information, coordinated entry practices, shelter and housing inventory, service gaps, and ESG-related priorities. Anticipated outcomes include a better understanding of the homeless, or at-risk of becoming homeless, populations needs to support stronger alignment of ESG resources, improved coordination of the homelessness system, and better identification of needs among people experiencing homelessness or at risk of homelessness.
31	**Agency/Group/Organization**	National Development
	Agency/Group/Organization Type	Affordable housing Developer Private Developer
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding affordable housing needs, development barriers, financing challenges, and housing preservation opportunities. Input helped inform priorities related to affordable housing development and long-term housing affordability. Anticipated outcomes include an understanding of the housing needs of low-income populations and identification of approaches to increase housing production and improve the feasibility of affordable housing developments.
32	**Agency/Group/Organization**	Project HELP
	Agency/Group/Organization Type	Victim Services Crisis Counseling Provider

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Assessment Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding behavioral health needs, crisis intervention services, supportive services, and barriers affecting housing stability. Input helped inform strategies addressing the needs of vulnerable individuals and households experiencing crisis situations. Anticipated outcomes include greater understanding of factors contributing to housing instability and the supportive services needed to promote long-term stability.
33	**Agency/Group/Organization**	Avow
	Agency/Group/Organization Type	Healthcare/Hospice/Grief Support Services Provider
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Assessment Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding the needs of seniors, individuals with serious illnesses, caregivers, supportive services, and barriers affecting housing stability. Input helped inform priorities related to aging in place, healthcare access, and quality of life for vulnerable populations. Anticipated outcomes include greater understanding and consideration for the housing and supportive service needs of seniors, caregivers, and individuals facing complex health challenges.
34	**Agency/Group/Organization**	The Related Group
	Agency/Group/Organization Type	Affordable Housing Developer Private Developer
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding affordable housing needs, development challenges, financing considerations, and opportunities to increase housing supply. Input helped inform priorities related to housing production, preservation, and long-term affordability. Anticipated outcomes include understanding the affordable housing needs of low-income populations and identification of development strategies that support the creation and preservation of affordable and workforce housing.
35	**Agency/Group/Organization**	The Able Academy
	Agency/Group/Organization Type	Disability Services Education Provider

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Assessment Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding disability-related educational needs, life skills development, supportive services, and barriers affecting independence and housing stability. Input helped inform priorities related to persons with disabilities and special needs populations. Anticipated outcomes include greater understanding and consideration for educational, developmental, and supportive service needs that contribute to long-term independence and community participation.
36	**Agency/Group/Organization**	Boys & Girls Club of Collier County
	Agency/Group/Organization Type	Youth Services Education Provider
	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment Non-Homeless Special Needs Assessment Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding youth, family, and educational support needs. Input helped inform priorities related to youth development and family stability. Anticipated outcomes include a better understanding and increased recognition of factors that contribute to positive outcomes for children and adolescents.
37	**Agency/Group/Organization**	Children's Advocacy Center of Collier County
	Agency/Group/Organization Type	Child Advocacy Family Support Services Provider
	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment Non-Homeless Special Needs Assessment Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding the needs of children and families impacted by abuse, neglect, trauma, and family instability. Input helped inform priorities related to supportive services, child well-being, and family resilience. Anticipated outcomes include greater understanding and consideration for factors affecting child safety, trauma recovery, and long-term family stability.
38	**Agency/Group/Organization**	Collier Resource Center
	Agency/Group/Organization Type	Community Resource and Referral Provider

	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach, survey participation, public engagement activities, and requests for information related to housing, public services, community development needs, service gaps, and opportunities for improved coordination. Anticipated outcomes include a better understanding of the service needs of low-income and vulnerable populations to promote stronger cross-sector collaboration and better alignment of federal resources with local priorities.
39	**Agency/Group/Organization**	Collier Senior Center
	Agency/Group/Organization Type	Senior Services Provider
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Assessment Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding the housing, transportation, and supportive service needs of older adults and caregivers. Input helped inform priorities related to aging in place and accessible communities. Anticipated outcomes include greater understanding of the housing and service needs for the elderly and identification of strategies that help seniors remain safely and independently housed.
40	**Agency/Group/Organization**	Drug Free Collier
	Agency/Group/Organization Type	Substance Abuse Prevention Community Coalition
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Assessment Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding substance use prevention, behavioral health needs, community health concerns, and barriers affecting household stability. Input helped inform priorities related to prevention, supportive services, and overall community well-being. Anticipated outcomes include greater understanding of the impact of substance use and behavioral health challenges on housing stability and quality of life.
41	**Agency/Group/Organization**	Immokalee Fair Housing Alliance
	Agency/Group/Organization Type	Affordable Housing/Fair Housing Organization

	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding affordable housing needs, fair housing concerns, barriers to housing choice, and challenges affecting low- and moderate-income households. Input helped inform priorities related to housing access, neighborhood opportunity, and housing stability. Anticipated outcomes include identification of challenges impacting equitable access to housing resources and increased cross-collaboration to serve vulnerable populations.
42	**Agency/Group/Organization**	Lighthouse of Collier
	Agency/Group/Organization Type	Disability Services Vision Services Provider
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Assessment Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding accessibility needs, disability-related services, and barriers affecting independent living. Input helped inform priorities related to persons with disabilities and housing stability. Anticipated outcomes include increased awareness of factors affecting independence and quality of life for individuals with visual impairments.
43	**Agency/Group/Organization**	Greater Naples Chamber
	Agency/Group/Organization Type	Business/Economic Development Organization
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach, survey participation, public engagement activities, and requests for information related to housing, public services, community development needs, service gaps, and opportunities for improved coordination. Anticipated outcomes include a better understanding of economic barriers for businesses or the needs of community employers to promote stronger cross-sector collaboration and better alignment of federal resources with local priorities.
44	**Agency/Group/Organization**	Collier County Public Schools
	Agency/Group/Organization Type	Education/Public School District

	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment Non-Homeless Special Needs Assessment Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding educational needs, student homelessness, housing instability, family support services, and barriers affecting student success. Input helped inform priorities related to youth, families, and community well-being. Anticipated outcomes include identification of housing-related factors that affect student attendance, academic performance, and family stability.
45	**Agency/Group/Organization**	Collier County Sheriff's Office
	Agency/Group/Organization Type	Public Safety Law Enforcement Agency
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach regarding public safety, crisis intervention, emergency response, and community service needs. Input helped inform priorities related to community well-being, vulnerable populations, and supportive services. Anticipated outcomes include identification of public safety and crisis-related factors that affect housing stability and quality of life.
46	**Agency/Group/Organization**	Comcast
	Agency/Group/Organization Type	Broadband/Telecommunications Provider
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach to identify broadband, communications, digital access, and infrastructure-related needs affecting residents and service providers. Anticipated outcomes include improved understanding of non-housing community development needs and opportunities to strengthen access to essential technology resources.
47	**Agency/Group/Organization**	Collier County Bureau of Emergency Services
	Agency/Group/Organization Type	Local Government Emergency Management Agency
	What section of the Plan was addressed by Consultation?	Hazard Mitigation Homeless and Other Special Needs Activities

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through stakeholder outreach and interagency coordination efforts regarding hazard mitigation, disaster preparedness, emergency sheltering, climate resilience, and recovery planning. Anticipated outcomes include a better understanding of the risks due to disaster, emergency preparedness, and emergency response needs to better support low-income and vulnerable populations, emergency shelter operations, and provide continuity of services, hazard mitigation activities, and recovery planning that protects vulnerable populations and affordable housing assets.
48	**Agency/Group/Organization**	Southwest Florida Fair Housing Alliance, Inc.
	Agency/Group/Organization Type	Fair Housing Agency Nonprofit Advocacy Agency
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Homeless and Other Special Needs Activities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted regarding fair housing concerns, housing discrimination, accessibility barriers, housing choice, landlord-tenant issues, and impediments to housing opportunity. Anticipated outcomes include improved fair housing outreach and education, increased awareness of housing rights and responsibilities, and strengthened referral networks

Table 3 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

At the time of preparation of the Consolidated Plan, Collier County conducted outreach to a broad range of public agencies, housing providers, homeless service organizations, healthcare and behavioral health providers, community-based organizations, educational institutions, workforce development agencies, employers, transportation departments, and other stakeholders involved in housing and community development activities. Engagement initiatives were open to the public and Collier County conducted direct outreach to nearly 100 stakeholder agencies and organizations. While the County made reasonable efforts to engage a diverse group of stakeholders, some agency types may not have participated directly in the consultation process due to scheduling limitations, nonresponse to outreach efforts, limited organizational capacity, or a lack of direct involvement in federally funded housing and community development activities.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	SWFL Regional Coalition to End Homelessness	Affordable housing, services, and economic development
10 Yr. Plan to Prevent Hunger and End Homelessness	SWFL Regional Coalition to End Homelessness	The Strategic Plan goals to address homelessness align with the Continuum of Care goals and strategies.
Collier County LHAP 2025 - 2028	Collier County	The County Local Housing Assistance Plan aligns with the Consolidated Plan and Action Plan to meet the needs of LMI households through the expanding production and preservation of affordable housing.
5-Year Strategic Plan for Mental Health & Addiction Services 2025 - 2029	Collier Coalition For Healthy Minds	The MHAS coordinates assistance for those with mental health and substance use disorders in the area which aligns with the County's Consolidated Plan and Action Plan goal to provide public services for this population.
Analysis of Impediments to Fair Housing Choice, 2021-2025	Collier County	Recommendations from the Analysis of Impediments on reducing fair housing impediments were considered in determining Consolidated Plan activities aligning with the County's housing goals for this plan.
Urban Land Institute Advisory Services Report	Collier County	The ULI Report defines how the County will expand affordable housing and was considered in determining Consolidated Plan and Action Plan goals.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Growth Management Plan	Collier County	The County's Housing Element of the Growth Management Plan contains goals and objectives to provide affordable, safe, and decent housing for all residents with a focus on very-low, low, moderate and workforce income households which is consistent with the intent of this Consolidated Plan and the County's HUD programs.
PHA Five-Year Plan	Collier County Housing Authority	The PHA annual plans include increasing access to affordable housing and supporting services to achieve self-sufficiency as goals which align with the County's Consolidated Plan and Action Plan priorities.

Table 4 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Collier County coordinates with a variety of public agencies, regional partners, local municipalities, state agencies, housing providers, and community organizations to support the implementation of the Consolidated Plan and improve the delivery of housing and community development resources throughout the County. Coordination efforts help ensure that local priorities are aligned with regional and state initiatives related to affordable housing, homelessness, economic opportunity, infrastructure, public services, and supportive housing.

Collier County works collaboratively with adjacent units of local government, including the City of Naples and the City of Marco Island, as well as regional organizations and service providers, to address shared housing and community development challenges. Coordination also occurs with the Collier County Housing Authority, the SWFL Regional Coalition to End Homelessness Continuum of Care, nonprofit housing and service providers, workforce development agencies, healthcare and behavioral health organizations, educational institutions, and agencies serving seniors, veterans, persons with disabilities, and other vulnerable populations.

The County also coordinates with State agencies and statewide organizations, including the Florida Housing Finance Corporation, the Florida Department of Children and Families, Department of Juvenile Justice, the Florida Department of Health, and other state and regional partners involved in affordable housing, homelessness response, supportive services, and community development activities. These coordination efforts support the leveraging of federal, state, local, and private resources; strengthen service delivery systems; reduce duplication of efforts; improve data sharing and strategic planning; and enhance the County's ability to address housing, homelessness, infrastructure, and supportive service needs in a comprehensive and collaborative manner.

Narrative

Collier County coordinates with local municipalities, regional organizations, State agencies, housing providers, nonprofit organizations, and community partners to support implementation of the Consolidated Plan and address housing and community development needs throughout the County. Coordination efforts include collaboration with the City of Naples, the City of Marco Island, the Collier County Housing Authority, the SWFL Regional Coalition to End Homelessness Continuum of Care, and various public and private service providers involved in affordable housing, homelessness response, healthcare, workforce development, and supportive services. The County also works with State agencies and regional partners to align local priorities with broader housing and community development initiatives, leverage available resources, improve service coordination, and strengthen the delivery of programs and services for low- and moderate-income residents and vulnerable populations.

PR-15 Citizen Participation - 91.105, 91.115, 91.200 (c) and 91.300(c)

Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Collier County implemented a comprehensive citizen participation process to inform the development of the Consolidated Plan and establish community-driven priorities for HUD funding. The outreach effort included direct outreach to nearly 100 stakeholders, three public meetings, a stakeholder listening session, five community surveys, and multiple interactive polls conducted during public meetings. These activities focused on identifying the County's housing, community development, and neighborhood revitalization needs and gathering input on priority issues facing residents.

To broaden participation and ensure diverse community representation, the County utilized multiple outreach methods, including email blast campaigns, public notices, website postings, and social media announcements. Topic-specific surveys were developed to encourage greater participation by allowing residents and stakeholders to provide input on issues most relevant to their experiences and areas of interest. This targeted approach helped capture a wider range of perspectives and provided more detailed feedback on specific community needs.

The feedback received through these engagement efforts directly influenced the Consolidated Plan's priority needs and goals. Community members consistently identified affordable housing, housing stability, public services, and infrastructure improvements as key concerns. Input gathered through the public meetings, stakeholder listening session, surveys, and polls helped the County prioritize the use of HUD resources and establish goals that reflect the most pressing needs of residents and stakeholders. As a result, the Consolidated Plan's funding priorities and strategic objectives are directly aligned with community-identified needs and opportunities.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	In-Person Public Meeting |March 9, 2026	Non-targeted/broad community Minorities Non-English Speaking Persons with disabilities Residents of Public and Assisted Housing Nonprofit organizations	9 Attendees - Residents, service providers, and community stakeholders attended and provided input regarding affordable housing needs, homelessness, infrastructure, public services, and community development priorities.	Through 63 poll responses, comments focused on affordable housing availability, rising housing costs, homelessness, infrastructure improvements, supportive services, and the need for additional housing resources for vulnerable populations.	All comments received were considered during development of the Consolidated Plan. No comments were rejected.	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Virtual Public Meeting |March 24, 2026	Non-targeted/broad community Minorities Non-English Speaking Persons with disabilities Residents of Public and Assisted Housing Nonprofit organizations	3 Attendees (staff). Extensive outreach was initiated to the public through public notices and stakeholder blast email campaigns. Numerous residents and stakeholders participated in other engagement initiatives.	No comments were received.	No comments were received during the meeting.	https://us02web.zoom.us/j/84769750099

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Virtual Public Meeting | March 26, 2026	Non-targeted/broad community Minorities Non-English Speaking Persons with disabilities Residents of Public and Assisted Housing Nonprofit organizations	8 Attendees - Community members and stakeholders participated virtually and provided feedback regarding housing, public services, homelessness, and community development needs.	Through 35 poll responses, comments focused on housing affordability challenges, special needs housing, homelessness assistance, public infrastructure, and supportive services for vulnerable populations.	All comments received were considered during the development of the Consolidated Plan. No comments were rejected.	https://us02web.zoom.us/j/88207034434

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Virtual Stakeholder Meeting | April 29, 2026	Non-targeted/broad community Minorities Non-English Speaking Persons with disabilities Residents of Public and Assisted Housing Nonprofit organizations	17 Attendees - Stakeholders representing housing, homelessness response, supportive services, healthcare, and community development participated in discussions regarding local needs, service gaps, and strategic priorities.	Through 73 poll responses, stakeholders discussed affordable housing needs, homelessness response coordination, supportive services, funding challenges, housing preservation, and service delivery gaps.	All stakeholder feedback was incorporated into planning analysis; no comments were rejected.	https://us02web.zoom.us/meeting/register/1SCN4S1pSxq_CVBaZOvQCA#/registration

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Community Needs Assessment Survey	Non-targeted/broad community Minorities Non-English Speaking Persons with disabilities Residents of Public and Assisted Housing Nonprofit organizations	43 Responses - Survey responses were received from residents throughout the County representing a variety of household types and income levels.	Responses identified affordable housing, cost burden, homelessness, infrastructure, public services, transportation, and access to supportive services as key community concerns.	All responses were reviewed and considered during development of the Consolidated Plan. No responses were rejected.	https://www.surveymonkey.com/r/FFQ5MBB

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Service Clientele Survey	Non-targeted/broad community Minorities Non-English Speaking Persons with disabilities Residents of Public and Assisted Housing Nonprofit organizations	Collier County launched a direct email campaign to stakeholders and received no survey responses. Numerous responses on social service needs were received through other published surveys	No comments were received.	No comments were received through the survey process.	https://www.surveymonkey.com/r/5DTWVM9 https://www.surveymonkey.com/r/ZY6N2BS

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Stakeholder Survey	Nonprofit organizations	3 Responses - Stakeholder agencies and organizations provided input regarding housing and community development priorities, service gaps, and coordination needs.	Responses focused on affordable housing shortages, homelessness services, supportive housing, funding limitations, infrastructure needs, and interagency coordination.	All responses were incorporated into planning analysis; no responses were rejected	https://www.surveymonkey.com/r/QL6WMGN

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public & Social Services Survey	Non-targeted/broad community Minorities Non-English Speaking Persons with disabilities Residents of Public and Assisted Housing Nonprofit organizations	19 Responses- Community members and service organizations submitted feedback regarding public services and community development needs.	Comments highlighted the need for expanded public services, mental health services, youth programs, transportation, healthcare access, and supportive services for vulnerable populations.	Responses were fully considered; no comments were rejected	https://www.surveymonkey.com/r/Q7YG5TZ

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Housing Needs & Affordability Survey	Non-targeted/broad community Minorities Non-English Speaking Persons with disabilities Residents of Public and Assisted Housing Nonprofit organizations	34 Responses - Responses were received from residents experiencing housing affordability challenges and housing instability.	Survey responses identified rising housing costs, limited affordable housing availability, cost burden, housing quality concerns, and barriers to homeownership as primary issues.	All responses informed housing analysis and priority setting; no comments were rejected	https://www.surveymonkey.com/r/FF9WDWF

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Neighborhood Housing Check In Poll	Non-targeted/broad community Minorities Non-English Speaking Persons with disabilities Residents of Public and Assisted Housing Nonprofit organizations	114 participants engaged and 25 Responses - Responses were received from residents experiencing housing affordability challenges and housing instability.	25 poll responses identified rising housing costs, limited affordable housing availability, cost burden, housing quality concerns, and barriers to homeownership as primary issues.	All responses informed housing analysis and priority setting; no comments were rejected	https://www.surveymonkey.com/r/FF9WDWF

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Neighborhood Infrastructure Check In Poll	Non-targeted/broad community Minorities Non-English Speaking Persons with disabilities Residents of Public and Assisted Housing Nonprofit organizations	118 participants engaged and 29 Responses - Responses were received from residents experiencing housing affordability challenges and housing instability.	29 poll responses identified streets, sidewalks, or crosswalks; Drainage or flood prevention improvements; street lighting and safety upgrades; and community facilities as primary needs.	All responses informed housing analysis and priority setting; no comments were rejected	https://www.surveymonkey.com/r/FF9WDWF

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12	Public Hearing | July 14, 2026	Non-targeted/broad community Minorities Non-English Speaking Persons with disabilities Residents of Public and Assisted Housing Nonprofit organizations				

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
13	Other-public comment period	Non-targeted/broad community Minorities Non-English Speaking Persons with disabilities Residents of Public and Assisted Housing Nonprofit organizations				

Table 5 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment section of the Plan identifies the housing and community development needs within Collier County across affordable housing, homelessness, special-needs populations, public housing, and non-housing community development. The Needs Assessment serves as the foundation for development of the Strategic Plan and assists the County in identifying priority needs and targeting limited housing and community development resources. The Needs Assessment is divided into the following sections:

Housing Needs Assessment (NA-10 through NA-30) – The Housing Needs Assessment includes an analysis of demographic, housing, and affordability data from several sources, including the American Community Survey (ACS) and the Comprehensive Housing Affordability Strategy (CHAS). The assessment examines the extent of housing need by income level and household type to identify the most common housing problems experienced by low- and moderate-income households. The section also evaluates housing needs by race and ethnicity to determine whether any populations experience disproportionately greater housing needs.

It is important to understand key terms utilized in this section of the Plan, including:

- **HUD Area Median Family Income (HAMFI)** – The median family income calculated by HUD to determine Fair Market Rents and income limits for HUD programs.
- **Area Median Income (AMI)** – Also used to refer to HAMFI.
- **Housing Cost Burden** – Households spending greater than 30% of their gross income on housing costs.
- **Severe Housing Cost Burden** – Households spending greater than 50% of their gross income on housing costs.
- **Overcrowding** – Households having more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
- **Severe Overcrowding** – Households having more than 1.51 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.

- **Lacking Complete Kitchen Facilities** – Kitchen facilities lacking a sink with piped water, a range or stove, or a refrigerator.
- **Lacking Complete Plumbing Facilities** – Households without hot or cold piped water, a flush toilet, and a bathtub or shower.
- **Small Family Households** – A family with 2 to 4 people residing in a household.
- **Large Family Households** – A family with 5 or more people residing in a household.

Public Housing (NA-35) – Reviews the housing needs of public housing residents, Housing Choice Voucher holders, and applicants on waiting lists in comparison to the housing needs of the population at large. This section provides information on the Collier County Housing Authority and evaluates public housing and voucher program needs, resident characteristics, accessibility needs, and housing assistance demand.

Homeless Needs Assessment (NA-40) – Analyzes the extent and characteristics of homelessness within Collier County, including the needs of individuals and families experiencing homelessness, available shelter and housing resources, and service gaps. The section utilizes data from the FL-606 Continuum of Care, Point-in-Time Count, Housing Inventory Count, HMIS reporting, and stakeholder consultation.

Non-Homeless Special Needs Assessment (NA-45) – Reviews the characteristics and needs of special needs populations, including elderly persons, persons with disabilities, persons with substance use disorders, survivors of domestic violence, veterans, and persons with HIV/AIDS. The section evaluates the need for housing assistance, supportive housing, and supportive services for vulnerable populations throughout the County.

Non-Housing Community Development Needs (NA-50) – Evaluates non-housing community development needs throughout Collier County, including public facilities, infrastructure, public services, accessibility improvements, and neighborhood development needs. This section draws from stakeholder consultation, public participation activities, survey responses, and available local and regional planning documents to identify priority community development needs and service gaps.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

This section of the Needs Assessment evaluates and forecasts the need for decent, safe, sanitary, and affordable housing for Collier County residents for the next five years based on the most reliable demographic and housing occupancy data available. The analysis focuses on residents in the jurisdiction whose household income falls within low- and moderate-income levels (<100% of AMI), also referred to as income-constrained households.

The housing needs summary tables below provide data on housing needs by income level, family type, household type, and tenure. Housing need is estimated by the number of households experiencing a housing problem. HUD defines housing problems as substandard housing, overcrowding, and housing cost burden.

- *Substandard housing* means a housing unit lacking complete plumbing or kitchen facilities;
- *Overcrowded* means a household having more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms;
- *Severely overcrowded* means a household have more than 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms;
- *Cost burdened* means a household's total gross income spent on housing costs exceeds 30% of household income; and
- *Severely cost burdened* means a household's total gross income spent on housing costs exceeds 50% of household income.

Demographics	Base Year: 2020	Most Recent Year: 2024	% Change
Population	379,345	398,291	5%
Households	147,977	165,875	12%
Median Income	$70,217	$90,045	28%

Table 6 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Between 2020 and 2024, Collier County experienced continued population and household growth, reflecting ongoing residential development and increased demand for housing and community services. The County's population increased by approximately 5 percent, while the number of households increased by approximately 12 percent during the period. Median household income also increased by approximately 28 percent. While rising incomes may reflect economic growth within the County, increasing housing costs and affordability challenges continue to impact many low- and moderate-income households, particularly renters, workforce households, seniors, and other vulnerable populations.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	15,850	16,410	25,680	12,255	58,100
Small Family Households	3,374	4,743	8,440	4,310	19,425
Large Family Households	975	1,445	2,245	795	2,735
Household contains at least one person 62-74 years of age	4,565	4,445	6,674	3,305	20,898
Household contains at least one person age 75 or older	4,023	4,730	6,129	2,258	13,624
Households with one or more children 6 years old or younger	1,719	2,394	4,082	1,185	3,774

Table 7 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	444	310	445	25	1,224	15	55	105	449	624
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	270	220	255	55	800	40	40	175	55	310
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	670	445	515	175	1,805	90	285	450	160	985
Housing cost burden greater than 50% of income (and none of the above problems)	4,364	2,280	919	79	7,642	4,720	2,950	2,279	310	10,259
Housing cost burden greater than 30% of income (and none of the above problems)	465	2,174	3,965	674	7,278	1,125	2,335	4,140	1,634	9,234

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	370	0	0	0	370	1,587	0	0	0	1,587

Table 8 – Housing Problems Table

Data Source: 2016-2020 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,745	3,270	2,135	330	11,480	4,865	3,325	3,009	970	12,169
Having none of four housing problems	1,480	3,114	6,850	3,284	14,728	3,769	6,710	13,665	7,670	31,814
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 9 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,889	2,434	2,219	6,542	1,020	1,043	1,848	3,911
Large Related	655	510	205	1,370	160	375	575	1,110
Elderly	1,975	1,435	1,584	4,994	3,939	3,675	3,228	10,842

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	1,503	775	1,388	3,666	783	369	1,029	2,181
Total need by income	6,022	5,154	5,396	16,572	5,902	5,462	6,680	18,044

Table 10 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	1,080	1,080	785	529	0	1,314
Large Related	0	0	135	135	130	55	125	310
Elderly	1,840	995	790	3,625	3,125	2,180	1,349	6,654
Other	0	1,444	390	1,834	715	0	0	715
Total need by income	1,840	2,439	2,395	6,674	4,755	2,764	1,474	8,993

Table 11 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	910	615	715	144	2,384	130	225	325	135	815
Multiple, unrelated family households	40	50	144	50	284	0	100	295	85	480
Other, non-family households	10	40	0	25	75	0	0	0	0	0
Total need by income	960	705	859	219	2,743	130	325	620	220	1,295

Table 12 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 13 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

Single-person households comprise a substantial share of households experiencing housing affordability challenges within Collier County. According to 2016–2020 CHAS data, elderly households represented one of the largest groups experiencing housing cost burden. Approximately 4,994 elderly renter households and 10,842 elderly owner households experienced housing cost burden greater than 30 percent of household income. Additionally, 3,625 elderly renter households and 6,654 elderly owner households experienced severe housing cost burden, spending more than 50 percent of their income on housing costs.

Many of these households consist of individuals living alone on fixed or limited incomes, including seniors and persons with disabilities. CHAS data also indicates that households with incomes below 50 percent of AMI experience the greatest housing needs, particularly among renter households. Rising housing costs, limited affordable rental inventory, and increasing cost burdens continue to place many single person households at risk of housing instability and homelessness.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Families in need of housing assistance who are disabled or survivors of domestic violence, dating violence, sexual assault, and stalking represent vulnerable populations within Collier County that often experience significant housing instability and barriers to obtaining safe, affordable housing. According to 2020–2024 ACS data, approximately 16 percent of Collier County residents reported having a disability, indicating a substantial need for accessible and affordable housing units, supportive services, and housing assistance programs tailored to persons with physical, developmental, mental, or other disabling conditions.

Households experiencing domestic violence or related forms of abuse are also at increased risk of homelessness and housing instability. Local service providers and emergency shelter organizations continue to report demand for emergency shelter, transitional housing, rapid rehousing assistance, supportive services, and permanent housing options for survivors and their families. Survivors often face barriers related to safety concerns, financial instability, limited affordable housing availability, and access to supportive resources.

PIT Count data from the SWFL Regional Coalition to End Homelessness Continuum of Care identified individuals and families experiencing homelessness within the County, including persons with disabling conditions, survivors of domestic violence, veterans, and households with children. PIT data and local stakeholder consultation indicate that mental health conditions, substance use disorders, domestic violence, and economic hardship continue to be contributing factors to housing instability and homelessness within the community. In addition, households with disabilities and extremely low-income households are more likely to experience severe housing cost burden and other housing problems, particularly among renter households earning less than 50 percent of AMI.

Continued coordination between housing providers, healthcare organizations, supportive service agencies, behavioral health providers, and domestic violence service organizations remains necessary to address the housing and supportive service needs of these vulnerable populations and improve access to stable, affordable, and supportive housing opportunities throughout Collier County.

What are the most common housing problems?

The most common housing problems in Collier County are housing cost burden and severe housing cost burden, particularly among low- and moderate-income households and elderly households. According to 2016–2020 CHAS data, the largest housing problem affecting both renters and homeowners was spending more than 30 percent of household income on housing costs. Approximately 16,572 renter households and 18,044 owner households experienced housing cost burden greater than 30 percent of income.

Severe housing cost burden, defined as spending more than 50 percent of income on housing costs, was also a significant issue throughout the County. Approximately 6,674 renter households and 8,993 owner households experienced severe housing cost burden. These housing affordability challenges were especially prevalent among households earning less than 50 percent of Area Median Income (AMI), with extremely low-income households experiencing the highest rates of housing problems.

Elderly households were among the populations most affected by housing affordability issues. Among elderly households, 4,994 elderly renter households and 10,842 elderly owner households experienced housing cost burden greater than 30 percent of income, while 3,625 elderly renter households and 6,654 elderly owner households experienced severe housing cost burden.

Overcrowding and severe overcrowding were also identified as housing problems, although to a lesser extent than housing affordability. Approximately 2,743 renter households and 1,295 owner households experienced overcrowding conditions, while 800 renter households and 310

owner households experienced severe overcrowding. Substandard housing conditions, including lack of complete plumbing or kitchen facilities, affected approximately 1,224 renter households and 624 owner households.

Overall, the data demonstrates that housing affordability remains the most significant housing challenge facing Collier County residents, particularly among low-income renters, elderly households, and households earning below 50 percent of AMI.

Are any populations/household types more affected than others by these problems?

The data indicates that extremely low-income households, elderly households, and renter households are disproportionately affected by housing problems in Collier County. Households earning less than 50 percent of AMI experience the highest rates of housing cost burden, severe cost burden, overcrowding, and other housing problems.

Housing affordability is the most significant issue affecting residents. Among renter households earning between 0 and 30 percent of AMI, 4,364 households experienced severe housing cost burden, spending more than 50 percent of household income on housing costs. Similarly, 4,720 owner households within the same income category experienced severe housing cost burden. Cost burden remained prevalent across nearly all income groups but was especially concentrated among lower-income households.

Elderly households were among the populations most impacted by housing affordability challenges. According to CHAS data, approximately 4,994 elderly renter households and 10,842 elderly owner households experienced housing cost burden greater than 30 percent of income. Additionally, 3,625 elderly renter households and 6,654 elderly owner households experienced severe housing cost burden greater than 50 percent of income, indicating substantial housing instability risks for seniors living on fixed incomes.

Renter households generally experienced greater housing problems than owner households, particularly among extremely low-income households. Renters also experienced higher rates of overcrowding and severe overcrowding. Approximately 2,743 renter households experienced overcrowding compared to 1,295 owner households. In addition, overcrowding was more common among lower-income renter households and larger family households.

The data also demonstrates that households earning below 50 percent of AMI are significantly more likely to experience one or more severe housing problems. Approximately 11,480 renter households and 12,169 owner households experienced one or more severe housing problems, including severe cost burden, overcrowding, or substandard housing conditions.

Overall, the findings indicate that extremely low-income households, elderly households, renter households, and households with limited financial resources are more heavily impacted by housing affordability and housing quality challenges throughout Collier County.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low-income individuals and families with children, particularly extremely low-income households earning less than 30 percent of Area Median Income (AMI), are at significant risk of housing instability and homelessness in Collier County due to rising housing costs, limited affordable housing availability, and severe housing cost burden. Many of these households are cost burdened, spending more than 30 percent of household income on housing costs, while others experience severe cost burden, spending more than 50 percent of income on housing. Households with limited incomes often face challenges related to rent increases, unstable employment, limited savings, childcare costs, transportation barriers, and access to supportive services, placing them at increased risk of eviction, homelessness, or becoming unsheltered.

Families with children are particularly vulnerable to housing instability because of the high cost of housing and the limited supply of affordable rental units within the County. Many households experiencing housing instability may also require supportive services such as childcare assistance, employment support, transportation assistance, healthcare, behavioral health services, and case management to maintain stable housing.

Formerly homeless individuals and families receiving rapid rehousing assistance may continue to face challenges maintaining long-term housing stability as rental assistance nears termination. Many households exiting rapid rehousing programs continue to experience extremely low incomes, limited financial resources, and difficulty locating affordable housing units within the private rental market. Without ongoing rental assistance, supportive services, employment growth, or access to affordable housing opportunities, these households remain at risk of returning to homelessness. Continued coordination between housing providers, the FL-606 Collier County Continuum of Care, supportive service agencies, and community partners remains critical to preventing returns to homelessness and improving long-term housing stability outcomes for vulnerable households.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Collier County does not provide formal estimates of at-risk populations as part of this Consolidated Plan. However, the County used available demographic, housing, homelessness, and affordability data, along with stakeholder consultations and public participation, to identify populations that may be vulnerable to housing instability and homelessness. Data sources reviewed included 2016–2020 HUD CHAS data, 2020–2024 ACS data, Point-in-Time Count data, Continuum of Care information, and input from housing and service providers throughout the community. Housing instability has been defined using the criteria established in 24 CFR 91.5.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Housing characteristics linked with instability and an increased risk of homelessness in Collier County include severe housing cost burden, overcrowding, substandard housing conditions, limited affordable rental housing availability, and extremely low household income. Households spending more than 50 percent of income on housing costs are particularly vulnerable to eviction, displacement, and homelessness due to limited financial resources available for other basic needs such as healthcare, transportation, childcare, and food.

Additional risk factors include residing in overcrowded housing conditions, lack of accessible housing for persons with disabilities or elderly residents, unstable rental arrangements, and living in housing lacking complete plumbing or kitchen facilities. Extremely low-income households, households with fixed incomes, and renters are disproportionately impacted by these housing challenges. Rising housing costs and limited affordable housing inventory throughout the County further contribute to housing instability and increased risk of homelessness for vulnerable populations.

Discussion

The data demonstrates that housing affordability remains the most significant housing challenge affecting Collier County residents, particularly among extremely low-income households, renters, elderly households, and other vulnerable populations. Rising housing costs, limited affordable housing inventory, and severe housing cost burden continue to place many households at risk of housing instability and homelessness. Households earning less than 50 percent of AMI experience the greatest concentration of housing problems, including severe cost burden, overcrowding, and substandard housing conditions.

The findings also indicate that elderly households and renters are disproportionately affected by housing affordability challenges, while overcrowding and housing quality concerns persist for lower-income households. Continued population and household growth within the County, combined with rising housing costs, will likely continue to put pressure on the local housing market and the affordable housing supply.

These conditions highlight the ongoing need for affordable rental housing, housing preservation and rehabilitation, homelessness prevention assistance, supportive housing, rental assistance programs, and coordinated supportive services to improve housing stability and reduce the risk of homelessness for vulnerable households throughout Collier County.

NA-15 Disproportionately Greater Need: Housing Problems - 91.205(b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section of the Needs Assessment evaluates whether any racial or ethnic groups in Collier County experience disproportionately higher housing needs than the population as a whole. HUD defines a disproportionately greater need as occurring when members of a racial or ethnic group experience housing problems at a rate greater than 10 percentage points above the average for all households within the same income category.

The analysis utilizes 2016–2020 HUD Comprehensive Housing Affordability Strategy (CHAS) data to examine the prevalence of housing problems among racial and ethnic groups at various income levels. Housing problems evaluated in this section include housing cost burden, overcrowding, substandard housing conditions, and lack of complete plumbing or kitchen facilities. The purpose of this analysis is to identify disparities in housing needs and inform housing and community development strategies aimed at improving housing stability and access to affordable housing opportunities for vulnerable populations throughout Collier County.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,190	3,668	0
White	7,234	2,653	0
Black / African American	764	245	0
Asian	120	0	0
American Indian, Alaska Native	14	0	0
Pacific Islander	0	0	0
Hispanic	3,849	765	0

Table 14 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,084	5,325	0
White	6,390	3,660	0
Black / African American	820	210	0
Asian	175	40	0
American Indian, Alaska Native	29	20	0
Pacific Islander	0	0	0
Hispanic	3,614	1,385	0

Table 15 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,275	12,425	0
White	7,609	8,284	0
Black / African American	1,145	910	0
Asian	100	65	0
American Indian, Alaska Native	8	20	0
Pacific Islander	0	0	0
Hispanic	4,150	3,118	0

Table 16 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,624	8,629	0
White	2,339	6,274	0
Black / African American	134	385	0
Asian	34	195	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,060	1,780	0

Table 17 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Discussion

0%–30% of Area Median Income

Within the 0–30 percent AMI category, housing problems were highly prevalent across all racial and ethnic groups in Collier County. Approximately 12,190 households within this income category experienced one or more housing problems, compared to 3,668 households reporting none of the four housing problems. Hispanic households experienced particularly high levels of housing problems, with 3,849 households reporting one or more housing problems compared to 765 households reporting none. Similarly, Black/African American households experienced disproportionately high housing needs, with 764 households reporting one or more housing problems compared to 245 households reporting none. The data indicates that extremely low-income households are significantly impacted by housing affordability and housing quality challenges.

30%–50% of Area Median Income

Among households earning between 30 and 50 percent of AMI, housing problems continued to affect a substantial portion of households throughout the County. Approximately 11,084 households experienced one or more housing problems, compared to 5,325 households reporting none of the four housing problems. Hispanic households continued to experience elevated housing needs, with 3,614 households reporting one or more housing problems,

compared with 1,385 reporting none. Black/African American households also experienced high levels of housing problems within this income category. The data suggests that lower-income households remain vulnerable to housing affordability challenges even as income levels increase modestly.

50%–80% of Area Median Income

Within the 50–80 percent AMI category, housing conditions improved somewhat compared to lower-income groups, although housing problems remained significant. Approximately 13,275 households experienced one or more housing problems, while 12,425 households reported none of the four housing problems. Hispanic households continued to experience notable housing needs, with 4,150 households reporting one or more housing problems, compared with 3,118 reporting none. While housing problems were less concentrated than in lower-income categories, affordability and housing quality issues continued to impact moderate-income households across multiple racial and ethnic groups.

80%–100% of Area Median Income

Households earning between 80 and 100 percent of AMI experienced lower rates of housing problems compared to lower-income households. Approximately 3,624 households reported one or more housing problems, while 8,629 households reported none of the four. Although housing conditions improved overall at higher income levels, some Hispanic and lower-income households in this category continued to experience challenges with housing affordability and quality. The data show that housing problems decrease as household income increases, though affordability concerns persist across all income categories in Collier County.

NA-20 Disproportionately Greater Need: Severe Housing Problems: 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section of the Needs Assessment evaluates whether any racial or ethnic groups in Collier County experience disproportionately greater severe housing needs compared to the population as a whole. HUD defines a disproportionately greater need as occurring when members of a racial or ethnic group experience severe housing problems at a rate greater than 10 percentage points above the average for all households within the same income category.

The analysis utilizes 2016–2020 HUD Comprehensive Housing Affordability Strategy (CHAS) data to evaluate severe housing problems among racial and ethnic groups at various income levels. Severe housing problems include severe housing cost burden, severe overcrowding, and substandard housing conditions, such as lacking complete kitchen or plumbing facilities. The purpose of this analysis is to identify disparities in severe housing needs and support the development of housing and community development strategies that improve housing stability and access to affordable housing opportunities for vulnerable populations throughout Collier County.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,610	5,249	0
White	6,389	3,513	0
Black / African American	584	415	0
Asian	110	10	0
American Indian, Alaska Native	14	0	0
Pacific Islander	0	0	0
Hispanic	3,329	1,285	0

Table 18 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,595	9,824	0
White	4,050	6,010	0
Black / African American	355	680	0
Asian	120	95	0
American Indian, Alaska Native	4	45	0
Pacific Islander	0	0	0
Hispanic	2,005	2,994	0

Table 29 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,144	20,515	0
White	2,993	12,864	0
Black / African American	685	1,370	0
Asian	40	125	0
American Indian, Alaska Native	4	20	0
Pacific Islander	0	0	0
Hispanic	1,200	6,070	0

Table 20 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,300	10,954	0
White	630	7,989	0
Black / African American	90	430	0
Asian	0	240	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	585	2,250	0

Table 21 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

0%–30% of Area Median Income

Within the 0–30 percent Area Median Income (AMI) category, severe housing problems were highly prevalent across all racial and ethnic groups in Collier County. Approximately 10,610 households experienced one or more severe housing problems, compared to 5,249 households reporting none of the four severe housing problems. Hispanic households experienced particularly high levels of severe housing problems, with 3,329 households reporting at least one severe housing problem compared to 1,285 reporting none. White households also experienced significant severe housing needs within this income category. The data indicate that extremely low-income households are disproportionately impacted by severe housing affordability and housing quality challenges.

30%–50% of Area Median Income

Among households earning between 30 and 50 percent of AMI, severe housing problems remained significant, although conditions improved relative to the lowest-income category. Approximately 6,595 households experienced one or more severe housing problems, while 9,824 households reported none of the four severe housing problems. Hispanic households continued to experience elevated rates of severe housing problems, with 2,005 households reporting one or more severe housing problems. The data demonstrate that lower-income

households remain vulnerable to severe housing affordability challenges, particularly high cost burdens.

50%–80% of Area Median Income

Within the 50–80 percent AMI category, the number of households experiencing severe housing problems declined substantially compared to lower income groups. Approximately 5,144 households experienced one or more severe housing problems, while 20,515 households reported none of the four severe housing problems. Although housing conditions improved overall within this income category, some Hispanic and Black/African American households continued to experience severe housing needs, particularly related to housing affordability.

80%–100% of Area Median Income

Households earning between 80 and 100 percent of AMI experienced the lowest rates of severe housing problems among all income categories. Approximately 1,300 households experienced one or more severe housing problems, while 10,954 households reported none of the four severe housing problems. While severe housing needs were less common at higher income levels, some households continued to experience housing affordability and housing quality challenges. Overall, the data demonstrates that severe housing problems decrease as household income increases.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.205 (b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section of the Needs Assessment evaluates whether any racial or ethnic groups in Collier County experience disproportionately higher housing cost burdens than the population as a whole. Housing cost burden occurs when a household spends more than 30 percent of its gross income on housing costs, while severe housing cost burden occurs when a household spends more than 50 percent of gross income on housing costs. HUD considers a disproportionately greater need to exist when a racial or ethnic group experiences housing cost burden at a rate greater than 10 percentage points above the average for all households within the same income category.

The analysis utilizes 2016–2020 HUD Comprehensive Housing Affordability Strategy (CHAS) data to examine housing cost burden among racial and ethnic groups at various income levels. The purpose of this analysis is to identify disparities in housing affordability and to support the development of strategies to increase housing stability and access to affordable housing opportunities for low- and moderate-income households throughout Collier County.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	84,760	21,139	20,391	2,000
White	65,009	12,580	13,873	1,737
Black / African American	3,310	1,455	1,038	65
Asian	1,089	190	274	0
American Indian, Alaska Native	133	29	14	0
Pacific Islander	0	0	0	0
Hispanic	14,680	6,769	4,764	194

Table 22 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

The data indicate that housing cost burden remains a significant issue affecting households throughout Collier County, particularly among lower-income and minority households. Approximately 21,139 households experienced housing cost burden between 30 and 50

percent of household income, while an additional 20,391 households experienced severe housing cost burden greater than 50 percent of income.

Hispanic households experienced disproportionately high rates of housing cost burden compared to other racial and ethnic groups. Approximately 6,769 Hispanic households experienced housing cost burden between 30 and 50 percent of income, while 4,764 Hispanic households experienced severe housing cost burden greater than 50 percent of income. Black/African American households also experienced elevated levels of housing cost burden, with 1,455 households experiencing cost burden greater than 30 percent and 1,038 households experiencing severe housing cost burden.

Although White households represented the largest share of households experiencing housing cost burden overall, minority households experienced a greater concentration of housing affordability challenges relative to their share of total households. The data demonstrates that housing affordability continues to be a major concern throughout Collier County and disproportionately impacts low-income and minority households.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The data indicate that Hispanic households and Black/African American households experience disproportionately greater housing needs within several lower-income categories, particularly among households earning less than 50 percent of AMI. These households experience higher rates of housing cost burden, severe housing cost burden, overcrowding, and severe housing problems than the overall population in the same income categories. Housing affordability challenges are especially pronounced among extremely low-income households, where a substantial share of Hispanic and Black/African American households experience one or more housing problems.

If they have needs not identified above, what are those needs?

In addition to housing affordability challenges, many low-income and minority households may experience needs related to housing accessibility, overcrowding, transportation costs, access to supportive services, proximity to employment opportunities, and limited availability of affordable rental housing. Stakeholder consultation and public participation efforts also identified needs related to homelessness prevention, housing rehabilitation, supportive housing, childcare, healthcare access, and economic stability. Language barriers and limited access to housing resources may also impact some households, particularly among vulnerable and underserved populations.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Some minority and lower-income populations are more heavily concentrated within certain areas of Collier County, including portions of Immokalee, East Naples, Golden Gate, and other areas where lower-cost housing options are more prevalent. These areas may experience higher concentrations of housing affordability challenges, overcrowding, aging housing stock, and limited access to community resources and services. The geographic concentration of lower-income and minority households highlights the importance of targeted investments in housing, infrastructure, public services, and community development in areas experiencing greater housing need.

NA-35 Public Housing - 91.205 (b)

Introduction

The Public Housing section evaluates the role of tenant-based rental assistance and other publicly assisted housing resources serving low-income households within Collier County. Although Collier County does not contain traditional HUD-funded public housing developments, tenant-based Housing Choice Voucher assistance administered through the Collier County Housing Authority remains a critical affordable housing resource for extremely low-income and very low-income households throughout the County.

According to data provided by the Collier County Housing Authority, approximately 522 tenant-based Housing Choice Vouchers were in use during the reporting period, including specialized assistance for veterans and persons with disabilities through special purpose voucher programs. These programs primarily serve vulnerable populations including families with children, seniors, veterans, persons with disabilities, formerly homeless households, and other households experiencing housing instability.

The characteristics of voucher-assisted households demonstrate the significant housing needs present within the community. The average annual household income of voucher participants is approximately $12,798, indicating that many households served are extremely low-income and highly vulnerable to housing cost burden and housing instability. Approximately 50 households were homeless at admission, while additional participants included elderly households, persons with disabilities, and households requesting accessibility features.

Housing Choice Voucher assistance plays an especially important role within Collier County due to rising rental costs, limited affordable rental inventory, and increasing barriers to housing affordability. However, voucher holders may face challenges locating affordable rental units within payment standards due to strong market demand, limited vacancy rates, and increasing rents throughout the County.

This section examines the needs of voucher-assisted households, the demographic characteristics of residents receiving assistance, accessibility needs, barriers affecting housing choice, and the extent to which tenant-based rental assistance addresses broader affordable housing needs within Collier County. The analysis also considers how the needs of voucher-assisted households compare to the housing challenges experienced by the County's low- and moderate-income population overall.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use				522	0	28	0	0	65

Table 23 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: Collier County Housing Authority

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income				12,798		12,791		
Average length of stay				6		6		
Average Household size				2		2		
# Homeless at admission				50		26		
# of Elderly Program Participants (>62)				180		10		
# of Disabled Families				50		13		

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features				37		5		
# of HIV/AIDS program participants				0		0		
# of DV victims				5		2		

Table 3 – Characteristics of Public Housing Residents by Program Type

Data Source: Collier County Housing Authority

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White				301		21			20
Black/African American				110		7			11
Asian				2		0			0
American Indian/Alaska Native				2		0			0
Pacific Islander				0		0			0
Other				16		0			0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 4 – Race of Public Housing Residents by Program Type

Data Source: Collier County Housing Authority

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic				235		10			15
Not Hispanic				196		18			7
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 5 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The needs assessment identified a continued need for additional accessible and affordable housing units for persons with mobility impairments, seniors, and households requiring accessibility accommodations. According to data provided by the Collier County Housing Authority, households receiving tenant-based rental assistance include elderly residents, persons with disabilities, and households requesting accessibility features.

Key needs identified include:

- Increased availability of accessible housing units
- Additional ground-floor units and elevator-accessible units
- Housing located near medical facilities, supportive services, and public transportation
- Units with accessibility modifications for mobility-impaired residents
- Additional affordable housing options for persons with disabilities and elderly households

Stakeholder consultation and housing authority data indicate that households requiring accessible housing often face challenges locating affordable units that meet accessibility standards within the private rental market. Limited affordable housing inventory, rising rents, and low vacancy rates may further restrict housing options for persons with disabilities and elderly residents utilizing tenant-based voucher assistance.

The need for accessible housing is especially important in Collier County due to the County's growing senior population and the increasing demand for housing that supports aging in place and independent living. Continued coordination among housing providers, supportive service organizations, healthcare providers, and local governments remains important to expanding accessible housing opportunities and improving housing stability for residents with disabilities and mobility limitations throughout Collier County.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The most immediate needs identified for Housing Choice Voucher holders within Collier County include increased access to affordable rental units, expanded landlord participation in the voucher program, and greater availability of housing options located outside of areas with concentrated poverty. Because Collier County does not operate traditional HUD-funded public

housing developments, these needs primarily affect households receiving tenant-based rental assistance through the Collier County Housing Authority.

One of the most significant challenges facing voucher holders is the limited number of landlords willing to accept Housing Choice Vouchers. Rising market rents, low vacancy rates, and strong rental demand throughout Collier County may reduce landlord participation and make it difficult for voucher recipients to locate available units within required timeframes.

Another major need is the availability of rental units within HUD payment standard limits. Rapid increases in rental costs throughout the County have created challenges for voucher holders attempting to secure affordable housing in the private rental market. Many households continue to experience housing cost burden and difficulty locating safe and decent housing that meets affordability requirements.

Residents and stakeholders also identified the need for additional affordable housing opportunities located near employment centers, healthcare facilities, schools, public transportation, and supportive services. Expanding housing choice outside of areas with concentrated poverty remains important to improving economic mobility, educational access, and overall quality of life for low-income households.

Additional immediate needs include:

- Increased supply of affordable rental housing
- Accessible housing units for persons with disabilities and elderly residents
- Housing stability assistance for formerly homeless households
- Improved access to transportation and supportive services
- Housing rehabilitation and quality improvements within existing rental housing stock

These needs reflect broader housing affordability challenges affecting low-income households throughout Collier County and demonstrate the continued importance of expanding affordable housing opportunities and strengthening landlord participation in the Housing Choice Voucher program.

How do these needs compare to the housing needs of the population at large

The housing needs of Housing Choice Voucher participants generally mirror the broader affordable housing challenges affecting residents throughout Collier County, including limited affordable rental inventory, rising housing costs, increasing housing cost burden, and low vacancy rates. However, voucher-assisted households often experience these challenges more

severely due to extremely low household incomes, disability-related needs, and limited housing options within the private rental market.

Many voucher holders are elderly persons, persons with disabilities, formerly homeless households, families with children, or households with annual incomes significantly below the County median income. As a result, these households may face greater difficulty locating affordable rental units that meet Housing Quality Standards and fall within HUD payment standard limits.

The broader population of low- and moderate-income households throughout Collier County also faces affordability challenges related to rising rents, escalating home values, workforce housing shortages, overcrowding, and limited access to affordable housing near employment centers and services. However, Housing Choice Voucher participants may experience additional barriers related to accessibility needs, transportation limitations, discrimination, and limited landlord participation in the voucher program.

Both voucher-assisted households and the population at large continue to experience challenges associated with the lack of deeply affordable rental housing throughout the County. Stakeholder consultation and housing market analysis identified the need for additional affordable rental units, accessible housing, workforce housing, and housing located near transportation, healthcare, schools, and employment opportunities.

Overall, the housing needs of voucher holders reflect many of the same affordability and housing supply issues affecting the broader community, although these needs are often more acute among extremely low-income and vulnerable households receiving rental assistance through the Collier County Housing Authority.

NA-40 Homeless Needs Assessment - 91.205 (c)

Introduction:

This section evaluates the extent and characteristics of homelessness within Collier County and assesses the housing and supportive service needs of individuals and families experiencing homelessness or at risk of homelessness. It examines available data related to sheltered and unsheltered homelessness, subpopulations experiencing homelessness, housing instability, and the capacity of the local homeless response system to address community needs.

Homelessness within Collier County is influenced by several factors, including rising housing costs, limited affordable rental housing inventory, housing cost burden, low wages relative to housing costs, behavioral health challenges, domestic violence, substance use disorders, and economic instability. Vulnerable populations experiencing homelessness may include families with children, veterans, youth and young adults, survivors of domestic violence, persons with disabilities, persons with mental health or substance use disorders, and individuals exiting institutional settings.

This section utilizes information from the SWFL Regional Coalition to End Homelessness Continuum of Care, Point-in-Time Count data, Housing Inventory Count data, Homeless Management Information System data, stakeholder consultation, and community participation activities to evaluate local homelessness trends and service needs. The analysis also examines emergency shelter, transitional housing, rapid rehousing, permanent supportive housing, homelessness prevention resources, and supportive services available throughout the County.

Collier County's homeless response system includes coordination among nonprofit organizations, housing providers, behavioral health agencies, healthcare organizations, faith-based organizations, local governments, and community stakeholders working collaboratively to reduce homelessness and improve housing stability. Despite these efforts, demand for affordable housing and supportive housing resources continues to exceed available supply, particularly for extremely low-income households and individuals requiring supportive services.

The findings from this section help identify gaps in housing and supportive service capacity and support strategic planning efforts focused on homelessness prevention, housing stabilization, rapid rehousing, permanent supportive housing, and expansion of affordable housing opportunities throughout Collier County.

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	34	36				
Persons in Households with Only Children	7	45				
Persons in Households with Only Adults	167	245				
Chronically Homeless Individuals	0	5				
Chronically Homeless Families	0	0				
Veterans	33	63				
Unaccompanied Child	23	84				
Persons with HIV	2	1				
Total	266	479	660	560	53.3%	458

Table 27 – Number of People Experiencing Homelessness

Data Source: Naples/Collier County CoC 2024 Point-in Time Count, System Performance Measures

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Although complete annual inflow and outflow data by subpopulation is not available, the available Continuum of Care data provides insight into the relative size and characteristics of the homeless population in Collier County. On a given night, the largest homeless population consists of persons in households with only adults, with 167 sheltered individuals and 245 unsheltered individuals identified. Households with adults and children represent a smaller but significant portion of the homeless population, with 34 sheltered and 36 unsheltered persons identified. The data also indicates the presence of vulnerable populations including veterans, unaccompanied youth, persons with HIV/AIDS, and chronically homeless individuals.

Veterans continue to represent a notable segment of the homeless population, with 33 sheltered and 63 unsheltered veterans identified on a given night. Unaccompanied youth also remain a significant concern, with 23 sheltered and 84 unsheltered youth identified, highlighting the need for targeted outreach, housing interventions, education support, and family reunification services where appropriate.

The data indicates that chronic homelessness is primarily concentrated among individuals rather than families. Five chronically homeless individuals were identified as unsheltered, while no chronically homeless families were reported. Although the number is relatively small compared to other homeless populations, chronically homeless individuals often require intensive supportive services, behavioral health resources, and permanent supportive housing interventions to achieve long-term housing stability.

Overall, Collier County estimates that approximately 660 persons experience homelessness annually, while approximately 560 individuals exit homelessness each year. These figures suggest that a substantial number of individuals and families successfully transition from homelessness to permanent housing or other stable living situations through coordinated housing and supportive service interventions. However, the gap between the number of persons entering and exiting homelessness demonstrates the continued need for homelessness prevention, rapid rehousing, affordable housing development, and supportive housing resources.

The Continuum of Care estimates that persons experiencing homelessness spend an average of 458 days homeless before obtaining stable housing. This extended length of time underscores the challenges associated with securing affordable housing in a high-cost market and highlights

the importance of expanding housing inventory, increasing access to rental assistance, strengthening landlord engagement efforts, and improving supportive service coordination to reduce the duration of homelessness and improve housing outcomes for vulnerable populations.

Nature and Extent of Homelessness:

Race:	Sheltered:	Unsheltered (optional)
Black or African American	65	57
White	147	148
Asian	1	11
American Indian or Alaska Native	4	12
Pacific Islander	2	5
Multiple Races	17	55
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	16	113
Non-Hispanic	10	13

Table 28 – Nature and Extent of Homelessness

Data Source: Naples/Collier County CoC 2024 Point in Time Count Report

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Families with children and veteran households continue to represent important subpopulations in need of housing assistance within Collier County. Rising housing costs, limited affordable rental housing inventory, housing cost burden, and increasing economic pressures continue to place many families and veterans at risk of housing instability and homelessness.

According to available PIT and Continuum of Care data, an estimated 34 sheltered and 36 unsheltered persons experiencing homelessness were members of households with adults and children on a given night. In addition, 7 sheltered and 45 unsheltered persons were identified in households with only children or unaccompanied youth populations. These figures demonstrate ongoing need for affordable family housing, rapid rehousing assistance, homelessness

prevention services, childcare support, and supportive services for households with children experiencing housing instability.

Veteran households also continue to experience housing assistance needs within Collier County. PIT data identified approximately 33 sheltered and 63 unsheltered veterans experiencing homelessness on a given night. Many veteran households may experience barriers related to housing affordability, physical disabilities, behavioral health conditions, fixed incomes, or limited access to supportive services. Veterans experiencing homelessness often require supportive housing, rental assistance, case management, healthcare coordination, and behavioral health services to achieve long-term housing stability.

Stakeholder consultation and Continuum of Care coordination identified continued need for affordable rental housing, permanent supportive housing, rapid rehousing, Housing Choice Voucher assistance, and supportive services for both families with children and veteran households. Housing instability among these populations may be further exacerbated by rising rents, limited housing availability, low vacancy rates, and wages that do not keep pace with housing costs throughout Collier County.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Homelessness within Collier County disproportionately impacts certain racial and ethnic minority populations. According to PIT and Continuum of Care data, White individuals represent the largest number of persons experiencing homelessness overall, with approximately 147 sheltered and 148 unsheltered individuals identified on a given night. However, Black or African American residents are disproportionately represented within the homeless population relative to their share of the County's overall population, with approximately 65 sheltered and 57 unsheltered individuals experiencing homelessness.

Hispanic individuals also experience significant homelessness challenges within Collier County, particularly among the unsheltered population. PIT data identified approximately 113 unsheltered Hispanic individuals experiencing homelessness compared to 16 sheltered Hispanic individuals. Language barriers, housing affordability challenges, lower wage employment sectors, immigration-related concerns, overcrowding, and limited access to supportive services may contribute to housing instability among Hispanic households.

Additional racial groups represented within the homeless population include persons identifying as Asian, American Indian or Alaska Native, Pacific Islander, and persons identifying with multiple races. Individuals identifying as multiple races represented a notable portion of the unsheltered homeless population, with approximately 55 unsheltered individuals identified during the PIT count.

The data demonstrates that homelessness affects a diverse range of racial and ethnic populations throughout Collier County; however, racial and ethnic minority populations may experience disproportionate housing instability due to systemic barriers related to income, employment, housing affordability, healthcare access, discrimination, and limited access to supportive resources. Stakeholder consultation and community participation activities also identified the importance of culturally competent outreach, language accessibility, homelessness prevention, supportive housing, and coordinated supportive services to better address the needs of vulnerable racial and ethnic populations experiencing homelessness.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Collier County continues to experience both sheltered and unsheltered homelessness among a diverse range of populations, including individuals, families with children, veterans, unaccompanied youth, and persons with disabilities or chronic health conditions. According to PIT and Continuum of Care data, unsheltered homelessness represents a significant portion of the County's overall homeless population, reflecting ongoing challenges related to affordable housing availability, emergency shelter capacity, and supportive housing resources.

On a given night, approximately 266 persons experiencing homelessness were identified in sheltered settings, while approximately 479 persons were identified as unsheltered. Unsheltered homelessness includes individuals residing in places not meant for human habitation, such as streets, vehicles, encampments, abandoned properties, or other outdoor locations. Sheltered homelessness includes individuals residing in emergency shelters, transitional housing, or other temporary housing programs.

The largest homeless subpopulation within Collier County consists of persons in households with only adults, including approximately 167 sheltered and 245 unsheltered individuals. Families with children also continue to experience homelessness, with approximately 34 sheltered and 36 unsheltered persons identified in households with adults and children. Veteran homelessness remains a significant concern, with approximately 33 sheltered and 63 unsheltered veterans identified during the PIT count.

The data also indicates notable numbers of unaccompanied youth and individuals experiencing chronic homelessness. Rising housing costs limited affordable rental inventory, behavioral health challenges, substance use disorders, low wages relative to housing costs, and limited supportive housing availability continue to contribute to both sheltered and unsheltered homelessness throughout the County.

Stakeholder consultation and Continuum of Care coordination identified continued need for emergency shelter, rapid rehousing, permanent supportive housing, homelessness prevention assistance, behavioral health services, and coordinated supportive services designed to reduce the duration and severity of homelessness. The average length of time individuals experience homelessness within the system further demonstrates the need for expanded housing stability resources and affordable housing opportunities throughout Collier County.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction

This section of the Needs Assessment evaluates the characteristics, housing needs, and supportive service needs of non-homeless special needs populations within Collier County, including elderly persons, persons with disabilities, veterans, survivors of domestic violence, persons with mental health or substance use disorders, and persons living with HIV/AIDS and their families. These populations often experience unique housing challenges related to affordability, accessibility, fixed or limited incomes, supportive service needs, and barriers to maintaining stable housing.

According to 2020–2024 American Community Survey (ACS) data, approximately 16 percent of Collier County residents reported having a disability, while older adults continue to represent a growing share of the County's population. Many elderly and disabled households experience housing cost burden, accessibility challenges, transportation barriers, and increased need for healthcare and supportive services. Stakeholder consultation and community input gathered during development of the Consolidated Plan also identified continued need for affordable housing, supportive housing, mental health services, substance abuse treatment, transportation assistance, case management, and homelessness prevention services for vulnerable populations throughout the County.

Describe the characteristics of special needs populations in your community:

Collier County's non-homeless special needs populations include elderly persons, persons with disabilities, individuals with mental health or substance use disorders, survivors of domestic violence, persons living with HIV/AIDS, veterans with supportive service needs, and other vulnerable households that may require housing assistance and supportive services to maintain stable housing and independent living.

Elderly and Frail Elderly Persons: Collier County has a substantial and growing elderly population, many of whom live on fixed incomes and experience increasing housing cost burdens due to rising housing costs, insurance, taxes, utilities, and healthcare expenses. Many elderly residents also experience mobility limitations, chronic health conditions, or accessibility challenges that increase the need for affordable and accessible housing, home modification assistance, transportation services, healthcare access, and supportive services that promote aging in place.

Persons with Disabilities: Persons with physical, developmental, or mental disabilities represent a significant portion of the County's special needs population. According to 2020–2024 ACS data, approximately 16 percent of Collier County residents reported having a disability. Many persons with disabilities experience barriers related to housing affordability, accessibility, transportation, healthcare access, supportive services, and employment opportunities. These households often require affordable and accessible housing units, supportive housing, case management, behavioral health services, and independent living support.

Persons with Mental Health or Substance Use Disorders: Individuals experiencing mental health conditions or substance use disorders often require stable housing combined with behavioral health treatment, supportive services, healthcare coordination, and long-term case management. Housing instability may be exacerbated by affordability challenges, limited availability of supportive housing, barriers to accessing treatment, and limited financial resources. Stakeholder consultation identified the continued need for supportive housing, behavioral health services, and homelessness prevention assistance for this population.

Survivors of Domestic Violence: Survivors of domestic violence often require emergency shelter, transitional housing, permanent housing assistance, legal advocacy, counseling services, trauma-informed care, and supportive services to achieve long-term housing stability and safety. Domestic violence remains a contributing factor to housing instability and homelessness for many households, particularly women and children. Local service providers identified a continued need for safe shelter options, rental assistance, supportive services, and long-term housing solutions for survivors and their families.

Persons Living with HIV/AIDS: Persons living with HIV/AIDS and their families may experience housing instability related to healthcare costs, limited incomes, supportive care needs, and barriers to affordable housing. Stable housing is critical to maintaining healthcare access, treatment adherence, and overall well-being. Stakeholders identified ongoing need for affordable housing, supportive housing, transportation assistance, healthcare access, and case management services for persons living with HIV/AIDS within the community.

Veterans and Other Vulnerable Populations: Veterans experiencing disabilities, behavioral health conditions, fixed incomes, or housing instability may require specialized housing assistance, supportive services, healthcare access, and homelessness prevention resources. Additional vulnerable populations may include persons exiting institutional settings, youth transitioning out of foster care, and households at risk of housing instability due to economic hardship or supportive service needs.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly and Frail Elderly Persons: Elderly residents in Collier County often require affordable housing, accessibility modifications, transportation assistance, healthcare access, in-home supportive services, and programs that support aging in place. Many seniors live on fixed incomes and experience housing cost burden due to rising housing, insurance, and healthcare costs. Accessibility improvements and supportive services are critical for elderly residents experiencing mobility limitations or chronic health conditions.

These needs were identified through 2020–2024 American Community Survey (ACS) data, stakeholder consultation, public participation activities, and input from housing and healthcare providers serving seniors throughout the County.

Persons with Disabilities: Persons with physical, developmental, or mental disabilities often require affordable and accessible housing units, supportive housing, transportation assistance, behavioral health services, healthcare coordination, case management, and independent living support. Many persons with disabilities experience barriers related to housing affordability, limited accessible housing inventory, and access to supportive services.

These needs were identified through ACS disability data, stakeholder consultation, Continuum of Care information, service provider outreach, and public participation activities conducted during development of the Consolidated Plan.

Persons with Mental Health or Substance Use Disorders: Individuals experiencing mental health conditions or substance use disorders often require supportive housing, behavioral health treatment, healthcare services, case management, crisis intervention services, and long-term supportive services. Stable housing combined with supportive services is essential to reducing housing instability and preventing homelessness among this population.

These needs were identified through stakeholder consultation, Point-in-Time Count data, Continuum of Care information, behavioral health provider input, and public participation activities.

Survivors of Domestic Violence: Survivors of domestic violence often require emergency shelter, transitional housing, permanent housing assistance, legal advocacy, trauma-informed care, counseling services, childcare support, and homelessness prevention assistance. Safe and stable housing is critical for survivors seeking long-term safety and economic stability.

These needs were identified through stakeholder consultation, local service provider outreach, public participation activities, and coordination with organizations serving survivors of domestic violence within the community.

Persons Living with HIV/AIDS: Persons living with HIV/AIDS and their families may require stable affordable housing, supportive housing, transportation assistance, healthcare access, mental health services, and case management services. Housing stability is important to maintaining healthcare access, treatment adherence, and overall health outcomes.

These needs were identified through stakeholder consultation, healthcare provider input, local service provider outreach, and public participation activities conducted during development of the Consolidated Plan.

Veterans: Veterans may require affordable housing, supportive housing, rental assistance, healthcare coordination, behavioral health services, employment assistance, transportation support, and homelessness prevention services. Veterans experiencing disabilities, behavioral health conditions, or fixed incomes may be particularly vulnerable to housing instability.

These needs were identified through Point-in-Time Count data, stakeholder consultation, Continuum of Care information, veteran service provider outreach, and public participation activities.

Other Vulnerable Populations: Additional vulnerable populations within Collier County may include youth aging out of foster care, persons exiting institutional settings, households experiencing economic hardship, and persons at risk of homelessness. These populations may require affordable housing, supportive housing, case management, supportive services, employment assistance, transportation assistance, and homelessness prevention resources.

These needs were identified through stakeholder consultation, public participation activities, Continuum of Care information, and input from local housing and supportive service providers throughout Collier County.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Persons living with HIV/AIDS and their families within Collier County and the Eligible Metropolitan Statistical Area continue to experience housing and supportive service needs related to housing affordability, healthcare access, transportation, and long-term housing stability. According to the Florida Department of Health FLHealthCHARTS database, Collier County had approximately 1,103 persons living with diagnosed HIV in 2024, representing a rate of approximately 369.7 persons per 100,000 population.

Many persons living with HIV/AIDS may experience limited incomes, chronic health conditions, barriers to employment, and ongoing healthcare costs that increase risk of housing instability and homelessness. Stable housing is critical to maintaining healthcare access, treatment adherence, and improved long-term health outcomes for individuals and families living with HIV/AIDS.

Stakeholder consultation and local service provider input identified a continued need for affordable housing, rental assistance, supportive housing, transportation assistance, healthcare coordination, mental health services, and case management services for this population. Housing affordability challenges and limited affordable housing inventory throughout Collier County may increase vulnerability to housing instability among low-income households living with HIV/AIDS.

These needs were identified through a review of available HIV surveillance data, stakeholder consultations, healthcare provider outreach, input from local service providers, and public participation activities conducted during the development of the Consolidated Plan.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

Overall, the Non-Homeless Special Needs Assessment demonstrates that Collier County's special needs populations continue to experience housing affordability challenges, accessibility barriers, and supportive service needs. Elderly residents, persons with disabilities, veterans, survivors of domestic violence, persons with behavioral health conditions, and persons living with HIV/AIDS often face barriers related to limited incomes, rising housing costs, healthcare access, transportation, and supportive service availability.

These findings highlight the importance of continued coordination among housing providers, healthcare organizations, supportive service agencies, and community stakeholders to improve housing stability and supportive service access for vulnerable populations throughout Collier County.

NA-50 Non-Housing Community Development Needs - 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Collier County continues to experience growing demand for public facilities needed to support population growth, infrastructure capacity, and quality of life throughout the community. The County's 2025 Annual Update and Inventory Report/Capital Improvement Element (AUIR/CIE) identifies ongoing needs related to transportation facilities, stormwater infrastructure, potable water systems, wastewater treatment facilities, schools, parks and recreation facilities, libraries, emergency medical services, law enforcement facilities, and government buildings.

The report notes that Collier County currently maintains approximately 1,390 lane miles of arterial and collector roadways and anticipates continued infrastructure expansion to accommodate future growth. The County's five-year transportation work program includes 16 major construction projects, including roadway expansions, bridge projects, and sidewalk improvements.

Stakeholder consultation and community input also identified continued need for community facilities serving low- and moderate-income residents, including senior centers, youth centers, libraries, parks, recreational facilities, childcare facilities, and facilities operated by nonprofit and human service agencies. Public input emphasized the importance of maintaining and improving facilities that support vulnerable populations, including elderly residents, youth, persons with disabilities, and persons experiencing homelessness.

How were these needs determined?

Public facility needs were identified through review of the County's 2025 AUIR/CIE, the Collier County Comprehensive Plan, Capital Improvement Program data, stakeholder consultation, public meetings, community surveys, and prior planning documents. Community participation activities and stakeholder meetings consistently identified need for improved public facilities, expanded community resources, and infrastructure investments throughout the County.

Describe the jurisdiction's need for Public Improvements:

Collier County continues to experience substantial need for public improvements related to transportation infrastructure, sidewalks, pedestrian safety, drainage systems, stormwater management, roadway capacity, lighting, accessibility improvements, and utility infrastructure. The County's 2025 AUIR/CIE identified increasing traffic volumes and projected roadway deficiencies throughout several transportation corridors. The report noted a systemwide traffic volume increase of approximately 3.66 percent between 2024 and 2025.

The County's five-year transportation work program identifies significant planned investments in roadway widening, bridge improvements, sidewalks, intersection improvements, traffic operations upgrades, resurfacing, pathways, and congestion management projects totaling approximately $806 million between FY 2026 and FY 2030.

The AUIR/CIE also identified multiple roadway segments currently operating at deficient levels of service or projected to become deficient in future years, particularly along major corridors such as Collier Boulevard, Immokalee Road, Pine Ridge Road, and Golden Gate Parkway. Community input and stakeholder consultation further identified need for neighborhood infrastructure improvements, drainage improvements, pedestrian safety enhancements, street lighting, accessibility improvements, and redevelopment of deteriorated properties within low- and moderate-income areas.

How were these needs determined?

Public improvement needs were identified through review of the County's 2025 AUIR/CIE, MPO transportation studies, the Collier County Comprehensive Plan, stakeholder consultation, public meetings, infrastructure assessments, and community surveys. Public participation activities consistently identified transportation infrastructure, sidewalks, drainage, traffic congestion, and pedestrian safety as major community concerns.

Describe the jurisdiction's need for Public Services:

Collier County continues to experience substantial demand for public services supporting low- and moderate-income households, seniors, youth, persons with disabilities, veterans, persons experiencing homelessness, and other vulnerable populations. Community surveys and stakeholder consultation identified rental assistance, homelessness prevention, mental health services, senior services, youth services, childcare, transportation assistance, healthcare access, food assistance, and supportive services for persons with disabilities as significant community needs.

Stakeholders also identified increasing need for behavioral health services, case management, employment assistance, and supportive housing services due to rising housing costs, economic instability, and increasing service demands throughout the County. Input gathered during the Consolidated Planning process emphasized the need for coordinated supportive services that improve housing stability and reduce risk of homelessness among vulnerable populations.

Community participation activities consistently identified the following public services as high priorities:

- Rental and utility assistance
- Senior services
- Youth and childcare services
- Mental health and substance abuse services
- Transportation assistance
- Services for persons with disabilities
- Homelessness prevention and supportive services
- Food assistance and case management

How were these needs determined?

Public service needs were identified through stakeholder consultation, community surveys, Continuum of Care data, public meetings, prior Consolidated Plans, and review of the Collier County Comprehensive Plan and related County planning documents. Community input consistently identified affordable housing instability, behavioral health services, transportation, and supportive services as major areas of need.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis section of the Consolidated Plan provides a comprehensive assessment of Collier County's housing inventory, market conditions, affordability challenges, and community development assets in order to better understand how effectively the local housing market serves current and future residents. This analysis evaluates the County's housing supply, housing costs, housing quality, supportive housing resources, and broader economic and demographic factors that influence housing stability, neighborhood conditions, and access to opportunity throughout the community.

The purpose of this section is to identify housing market strengths, gaps, and barriers so that federal, state, and local resources can be strategically aligned to preserve existing housing, expand affordable housing opportunities, improve housing quality, and address unmet housing and community development needs among low- and moderate-income households, vulnerable populations, and underserved communities.

The Housing Market Analysis is organized into several key components:

Housing Supply and Inventory – This section evaluates the number and type of housing units within Collier County by tenure, structure type, occupancy status, and household characteristics to determine whether the existing housing supply adequately meets community demand. The analysis includes owner-occupied and renter-occupied units, vacant units, subsidized housing, and special needs housing resources.

Housing Affordability and Cost Burden – Housing affordability remains one of the most significant challenges facing Collier County residents. This section evaluates housing costs, including rents, home values, utilities, insurance, and related expenses, compared to household incomes in order to identify affordability gaps and populations disproportionately impacted by housing cost burden and severe housing cost burden.

Housing Condition and Quality – The condition of Collier County's housing stock directly affects resident safety, neighborhood stability, and long-term housing sustainability. This section examines housing age, rehabilitation needs, overcrowding, substandard housing conditions, and environmental health concerns such as lead-based paint hazards.

Public, Assisted, and Supportive Housing Resources – This component evaluates public housing, Housing Choice Voucher programs, project-based assisted housing, supportive housing, and other subsidized housing resources available throughout the County. Analysis of assisted housing inventory, waiting lists, and housing demand helps identify gaps in affordable and supportive housing availability.

Homeless and Special Needs Housing Systems – Collier County's homeless response system, supportive housing programs, and facilities serving seniors, persons with disabilities, veterans, persons living with HIV/AIDS, and other vulnerable populations are evaluated to assess housing and service capacity and identify unmet needs within the community.

Barriers to Affordable Housing and Fair Housing Access – This section examines local policies, market conditions, development constraints, infrastructure limitations, and other factors that may impact housing production, affordability, or equitable access to housing opportunities throughout the County.

Community Development and Economic Assets – Housing stability is closely connected to employment opportunities, transportation access, infrastructure, healthcare, education, and economic mobility. This section evaluates broader community development assets and economic conditions that influence long-term household stability and quality of life.

Broadband Access and Hazard Mitigation – Access to reliable digital infrastructure and resilience to environmental hazards are increasingly important components of housing stability. This section examines broadband access, infrastructure resiliency, flood risk, and other environmental or hazard-related factors that may affect housing security within Collier County.

Overall, the Housing Market Analysis provides Collier County with a framework for understanding local housing market conditions, identifying critical housing and community development priorities, and guiding strategic investment decisions that support safe, affordable, equitable, and sustainable communities throughout the County.

MA-10 Housing Market Analysis: Number of Housing Units - 91.210(a)&(b)(2)

Introduction

Understanding the size, composition, and characteristics of Collier County's housing inventory is essential to evaluating the County's ability to meet the housing needs of current and future residents. The MA-10 section provides a foundational analysis of the County's housing supply by examining the total number of housing units, occupancy patterns, tenure, structure types, and household characteristics throughout the jurisdiction.

This section evaluates whether Collier County's existing housing stock is sufficient, appropriately distributed, and responsive to the needs of low- and moderate-income households, families, seniors, persons with disabilities, workforce households, seasonal residents, and other vulnerable populations. Analysis of the housing inventory also helps identify housing supply constraints, market pressures, vacancy trends, and opportunities for future housing preservation, rehabilitation, and development.

The review of housing units includes:

- Total housing units
- Occupied and vacant housing units
- Owner-occupied and renter-occupied housing units
- Housing structure types, including single-family homes, multifamily housing, mobile homes, and other housing types
- Household size and bedroom configurations
- Seasonal and vacant housing inventory
- Geographic distribution of housing resources
- Housing trends affecting affordability, availability, and future housing demand

Collier County's housing market is influenced by several unique factors, including rapid population growth, seasonal housing demand, rising housing costs, limited land availability, workforce housing needs, and increasing development pressures. The County also experiences significant variation in housing conditions and affordability across different geographic areas and population groups.

By evaluating housing inventory data alongside population growth trends, affordability challenges, and community development priorities, this section establishes a baseline for understanding housing market conditions throughout Collier County. The findings from MA-10 help inform subsequent Housing Market Analysis sections related to affordability, housing condition, public and assisted housing, homelessness, supportive housing needs, and barriers to

affordable housing, ultimately guiding strategic investments in housing preservation, production, rehabilitation, and equitable community development throughout the County.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	102,309	42.7%
1-unit, attached structure	17,131	7.2%
2-4 units	22,280	9.3%
5-19 units	43,713	18.3%
20 or more units	43,088	18.0%
Mobile Home, boat, RV, van, etc	10,885	4.5%
Total	***239,406***	***100%***

Table 29 – Residential Properties by Unit Number

Data Source: 2020-2024 ACS, Table DP04 – Selected Housing Characteristics

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	473	0.3%	1,447	3.7%
1 bedroom	2,373	1.9%	6,747	17.4%
2 bedrooms	36,710	28.9%	18,594	47.9%
3 or more bedrooms	87,502	68.9%	12,029	31.0%
Total	***127,058***	***100.0%***	***38,817***	***100.0%***

Table 30 – Unit Size by Tenure

Data Source: 2020-2024 ACS, Table B25042 – Tenure by Bedrooms

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Collier County's assisted housing inventory includes a range of public, subsidized, and income-restricted housing resources that serve households across multiple income levels, with the greatest concentration of assistance targeted toward extremely low-income (0–30% AMI), very low-income (31–50% AMI), and low-income (51–80% AMI) households.

Assisted housing resources within the County include public housing, Housing Choice Voucher assistance, project-based rental assistance, Low-Income Housing Tax Credit (LIHTC) developments, HOME-assisted housing, State Housing Initiatives Partnership (SHIP) programs, Emergency Solutions Grant assistance, Continuum of Care housing resources, and other federal, state, and local affordable housing programs. These resources serve a variety of populations,

including families with children, seniors, persons with disabilities, veterans, workforce households, and persons experiencing or at risk of homelessness.

The Housing Choice Voucher program, administered by the Collier County Housing Authority, continues to provide an important source of deeply affordable housing within the County. Additional affordable housing inventory is supported through LIHTC developments financed through the Florida Housing Finance Corporation, which primarily serve renter households earning below 60 percent AMI.

Housing market analysis and stakeholder consultation indicate that Collier County remains heavily reliant on subsidized and income-restricted housing resources to meet the needs of low-income renter households, particularly households earning below 50 percent AMI, where housing affordability gaps remain most severe. Rising housing costs, limited rental inventory, and continued population growth have increased demand for affordable and supportive housing throughout the County, reinforcing the importance of preserving existing assisted housing resources and expanding affordable housing opportunities for vulnerable populations.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Collier County's affordable housing inventory includes public, subsidized, and income-restricted housing resources; however, preservation remains a concern because affordability restrictions are time-limited and units may be lost through expiration of subsidy contracts, LIHTC affordability periods, market-rate conversion, foreclosure, or physical deterioration.

Available preservation data indicates that Collier County has previously experienced losses from the assisted housing inventory. A City of Naples housing analysis, citing Shimberg Center Assisted Housing Inventory data, found that nearly 1,000 assisted units exited the assisted inventory between 2009 and 2015 due to subsidy expirations, market-rate conversions, and foreclosures. The same analysis identified three LIHTC developments totaling 458 affordable units expected to exit rent and income restrictions by the end of 2030.

Statewide preservation data also indicates that affordability restrictions are a major concern for Florida's assisted housing inventory. The Shimberg Center's *State of Florida's Assisted Rental Housing 2025* report found that, statewide, affordability restrictions are expected to expire for 397 developments with 34,445 assisted units by the end of 2034. The report notes that most assisted housing developments have long-term but not permanent affordability restrictions, and many Florida Housing-funded developments from the 1990s and early 2000s are reaching the end of their affordability periods.

Collier County's existing assisted housing resources are especially important because the Collier County Housing Authority owns and manages 276 low-income housing units, 315 farm labor housing units at Farm Worker Village, and a 192-bed dormitory known as Horizon Village, while also serving more than 3,100 people through Section 8 rental assistance.

Based on available data, Collier County should continue to monitor LIHTC affordability periods, project-based rental assistance contracts, USDA-assisted properties, and other income-restricted developments to identify units at risk of loss. Preservation strategies may include refinancing, rehabilitation, extension of affordability periods, coordination with Florida Housing Finance Corporation, and targeting local, state, and federal resources to preserve existing affordable housing before restrictions expire.

Does the availability of housing units meet the needs of the population?

The availability of housing units in Collier County does not fully meet the needs of the current population, particularly for low-, very low-, and extremely low-income households. Housing market analysis, stakeholder consultation, and community input indicate that the County continues to experience significant shortages of affordable rental and ownership housing, rising housing costs, and limited availability of deeply affordable housing units.

According to 2016–2020 CHAS data, housing cost burden remains a significant issue throughout the County. More than 34,000 renter and owner households experienced housing cost burden greater than 30 percent of income, while nearly 16,000 households experienced severe housing cost burden greater than 50 percent of income. Extremely low-income households, particularly renter households earning below 30 percent AMI, experience the greatest housing affordability challenges.

The County's housing inventory is also heavily influenced by seasonal and higher-cost housing markets, which can limit housing availability for workforce households, seniors, and low-income residents. According to ACS 2020–2024 data, Collier County contains a substantial number of seasonal and vacant housing units, while demand for affordable rental housing continues to exceed available supply.

Stakeholder consultation and public participation activities consistently identified affordable housing availability as one of the County's most significant community challenges. Community members and service providers identified shortage of affordable rental units, rising rents, lack of workforce housing, and limited housing options for seniors, persons with disabilities, and vulnerable populations as ongoing concerns.

In addition, waiting lists for Housing Choice Voucher assistance and other subsidized housing programs remain lengthy, further demonstrating that the supply of affordable housing does not adequately meet existing demand. The County's continued population growth, limited land availability, increasing development costs, and rising insurance and construction costs further contribute to housing supply constraints.

Overall, the analysis indicates that while Collier County contains a diverse housing inventory, the availability of affordable and accessible housing units does not sufficiently meet the needs of many low- and moderate-income households and vulnerable populations throughout the County.

Describe the need for specific types of housing:

Collier County continues to experience need for a variety of housing types in order to address affordability challenges, population growth, demographic trends, and the needs of vulnerable populations throughout the community.

Affordable Rental Housing: The greatest housing need within Collier County is affordable rental housing for extremely low-income, very low-income, and low-income households. Rising rental costs and limited rental inventory continue to create significant affordability challenges for renter households, particularly households earning below 50 percent AMI. Stakeholder consultation and CHAS data indicate substantial demand for deeply affordable rental housing, Housing Choice Voucher units, and income-restricted multifamily housing developments.

Workforce Housing: Collier County continues to experience growing need for workforce housing serving households employed in essential industries such as healthcare, hospitality, retail, education, public safety, construction, and service sectors. Rising home prices and rental costs have made it increasingly difficult for workforce households to live within the communities where they work, contributing to longer commute times and workforce retention challenges.

Senior Housing: The County's growing elderly population continues to increase demand for affordable senior housing, assisted living options, accessible housing units, and supportive housing that supports aging in place. Many elderly households live on fixed incomes and experience housing cost burden, accessibility challenges, and increasing healthcare costs.

Housing for Persons with Disabilities and Supportive Housing: There is continued need for accessible housing units, permanent supportive housing, and supportive housing resources for persons with physical, developmental, or mental disabilities. Stakeholders identified need for housing integrated with supportive services, behavioral health services, healthcare access, and independent living support.

Housing for Persons Experiencing Homelessness: Collier County continues to experience need for emergency shelter, rapid rehousing, transitional housing, and permanent supportive housing for persons experiencing homelessness and households at risk of homelessness. Point-in-Time Count data and Continuum of Care consultation identified ongoing need for additional supportive housing and homelessness prevention resources.

Homeownership Opportunities: Affordable homeownership opportunities remain limited for many low- and moderate-income households due to rising home values, insurance costs, property taxes, and limited housing inventory. First-time homebuyers and workforce households continue to experience barriers to entering the homeownership market.

Farmworker and Rural Housing: Collier County also continues to need safe, affordable housing for agricultural workers and rural households, particularly in Immokalee and surrounding agricultural areas. Housing challenges within these areas may include overcrowding, substandard housing conditions, and limited affordable rental housing availability.

Overall, housing market analysis, stakeholder consultation, community surveys, and public participation activities indicate that Collier County continues to experience substantial need for affordable rental housing, workforce housing, senior housing, supportive housing, and accessible housing options throughout the County.

Discussion

Overall, the Housing Market Analysis indicates that Collier County's housing inventory does not fully meet the needs of current residents, particularly low-, very low-, and extremely low-income households. Rising housing costs, limited affordable rental inventory, workforce housing shortages, and increasing development pressures continue to impact housing affordability and availability throughout the County. Significant need exists for affordable rental housing, workforce housing, senior housing, supportive housing, accessible housing, and homelessness prevention resources.

Stakeholder consultation, community input, CHAS data, and housing market trends consistently identified housing affordability as one of the County's most significant challenges. Continued investment in housing preservation, affordable housing development, rehabilitation, supportive housing, and housing assistance programs will remain important to addressing unmet housing needs and supporting long-term housing stability for vulnerable populations throughout Collier County.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

This section evaluates housing costs and affordability conditions throughout Collier County to better understand the relationship among housing prices, rental costs, and household incomes. Housing affordability remains one of the most significant challenges facing residents throughout the County, particularly for low-, very low-, and extremely low-income households, workforce households, seniors, and other vulnerable populations.

This section analyzes housing costs for both owner-occupied and renter-occupied housing, including home values, gross rents, utilities, insurance, taxes, and other housing-related expenses. The analysis also examines housing cost burden and severe housing cost burden to identify the extent to which households are spending disproportionate shares of their income on housing costs.

Collier County's housing market continues to be influenced by rising home prices, rising rental costs, population growth, seasonal housing demand, limited land availability, rising insurance and construction costs, and ongoing market pressures tied to economic growth and migration trends. These conditions have contributed to growing affordability gaps and increased housing instability for many residents throughout the County.

The MA-15 section evaluates:

- Median home values and housing prices
- Gross rents and rental market trends
- Housing affordability by income level
- Housing cost burden and severe cost burden
- Affordability challenges among renter and owner households
- Market conditions affecting housing costs and availability
- Housing affordability impacts on vulnerable populations and workforce households

By examining housing costs relative to household incomes and market trends, this section helps identify affordability gaps and unmet housing needs throughout Collier County. The findings provide a foundation for strategic planning, housing preservation, affordable housing development, and targeted investments designed to improve housing affordability and long-term housing stability within the community.

Cost of Housing

	Base Year: 2020	Most Recent Year: 2024	% Change
Median Home Value	366,600	540,700	47%
Median Contract Rent	1,244	1,703	37%

Table 31 – Cost of Housing

Data Source: 2020-2024 ACS, Table B25077 Median Value, Table 25058 Median Contract Rent

Rent Paid	Number	%
Less than $500	931	2.6%
$500-999	3,025	8.3%
$1,000-1,499	7,013	19.3%
$1,500-1,999	9,962	27.4%
$2,000 or more	15,451	42.4%
Total	***36,382***	***100%***

Table 32 - Rent Paid

Data Source: 2020-2024 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,418	No Data
50% HAMFI	5,297	4,580
80% HAMFI	19,376	16,954
100% HAMFI	No Data	27,904
Total	***26,091***	***49,438***

Table 33 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	$1,396	$1,797	$1,986	$2,581	$2,805
High HOME Rent	$1,358	$1,456	$1,748	$2,011	$2,224
Low HOME Rent	$1,058	$1,134	$1,361	$1,573	$1,755

Table 34 – Monthly Rent

Data Source: 2026 HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. Collier County does not currently have sufficient housing to meet the needs of households at all income levels, particularly extremely low-income, very low-income, and low-income households. Housing affordability challenges are most severe among renter households earning below 50 percent of HAMFI, where the supply of affordable housing units remains limited compared to demand. According to 2016–2020 CHAS data, only 1,418 rental units were affordable to households earning 30 percent HAMFI, while only 5,297 rental units were affordable to households earning 50 percent HAMFI. Rising housing costs, limited rental inventory, population growth, and development pressures continue to contribute to housing shortages throughout the County.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing affordability in Collier County is likely to continue worsening if housing costs increase faster than household incomes. Between 2020 and 2024, median home values increased by approximately 47 percent, while median contract rents increased by approximately 37 percent. These increases significantly outpaced income growth for many households, particularly low- and moderate-income residents, workforce households, seniors, and fixed-income households.

Continued increases in housing costs, insurance premiums, construction costs, property taxes, and land values may further limit affordable housing opportunities and increase housing cost burden throughout the County. Rising housing costs may also increase displacement pressures, overcrowding, commuting burdens, and risk of homelessness among vulnerable populations.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HUD Fair Market Rents and HOME rent limits in Collier County remain substantially lower than prevailing market rents for many units within the County's rental market. According to ACS data, approximately 42.4 percent of renter households pay $2,000 or more per month in rent, while the FY 2024 HUD Fair Market Rent for a two-bedroom unit is $1,986 and the High HOME Rent for a two-bedroom unit is $1,748.

This gap between market rents and affordable housing rent limits may create challenges for affordable housing production and preservation because development and operating costs continue to increase while affordable rents remain restricted by federal program limits. These market conditions may reduce financial feasibility for affordable housing developments without additional subsidies, local incentives, or layered funding sources.

As a result, Collier County may need to continue prioritizing strategies that preserve existing affordable housing inventory, expand partnerships with affordable housing developers, utilize gap financing and local incentives, support rehabilitation of existing units, and leverage federal, state, and local funding resources to increase affordable housing production and maintain long-term affordability.

Discussion

The MA-15 analysis demonstrates that housing affordability remains one of the most significant challenges facing Collier County residents. Rapid increases in home values and rental costs, combined with limited affordable housing inventory, continue to place significant pressure on low- and moderate-income households, workforce households, seniors, and vulnerable populations. The data indicates a substantial mismatch between housing costs and incomes, particularly for renter households earning below 50 percent HAMFI.

The County's housing market conditions reinforce the importance of continued investment in affordable housing preservation, workforce housing development, rental assistance, supportive housing, and housing rehabilitation programs. Strategic use of federal, state, and local housing resources will remain critical to expanding affordable housing opportunities and reducing housing instability throughout Collier County.

MA-20 Housing Market Analysis: Condition of Housing - 91.210(a)

Introduction

This section evaluates the physical condition, age, quality, and rehabilitation needs of Collier County's housing stock in order to better understand how housing conditions impact resident health, safety, affordability, and long-term housing stability. The condition of the County's housing inventory plays an important role in neighborhood stability, housing preservation, environmental health, and overall quality of life throughout the community.

This section examines housing conditions among owner-occupied and renter-occupied housing units, including the prevalence of overcrowding, substandard housing conditions, housing units lacking complete kitchen or plumbing facilities, and housing units experiencing multiple housing problems. The analysis also evaluates the age of the housing stock, rehabilitation needs, and potential environmental health risks associated with older housing units, including lead-based paint hazards in units constructed prior to 1980.

Collier County's housing inventory includes a mix of newer residential development, older housing units, seasonal housing, mobile homes, and rural housing areas that may experience varying levels of rehabilitation need and housing quality concerns. Housing occupied by low- and moderate-income households may be more vulnerable to deferred maintenance, overcrowding, accessibility deficiencies, and rising repair costs due to limited financial resources available for rehabilitation and preservation activities.

The MA-20 section also evaluates vacant housing conditions, lead-based paint risk, and the need for owner and rental rehabilitation programs that preserve safe, decent, and affordable housing opportunities throughout the County. The findings from this analysis help guide housing preservation strategies, rehabilitation priorities, lead hazard reduction activities, and investments designed to improve long-term housing quality and neighborhood stability within Collier County.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Standard Condition: No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance. Such units may be eligible for housing rehabilitation funding if interior conditions are such that the HUD Section 8 Housing Quality Standards or other standards are not met. Examples of ways in which the interiors of such homes might be rehabilitated include the replacement of heating systems,

electrical system repairs or upgrades, plumbing system repairs or upgrades, energy efficiency improvements, and accessibility improvements.

Substandard Condition but Suitable for Rehabilitation: This category describes dwelling units that do not meet standard conditions but that are both financially and structurally feasible for rehabilitation. Such units may be lacking complete plumbing or kitchen facilities and/or may have exterior elements in need of repair (e.g., a roof in need of replacement, siding in need of repair or replacement, or a missing/failing foundation), and the unit value must exceed the cost of the repairs or upgrades required to bring it to standard condition.

Substandard Condition Not Suitable for Rehabilitation: The nature of the substandard condition makes rehabilitation both financially and structurally feasible. Such units will typically have an improvement value that is less than the cost of addressing the habitability and exterior elements that cause its classification as "substandard," or will be considered to be unoccupiable for reasons of safety by the county's building official.

Housing Conditions: Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	37,499	29.4%	20,423	52.6%
With two selected Conditions	837	0.7%	3,166	8.2%
With three selected Conditions	74	0.1%	47	0.1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	88,648	69.8%	15,181	39.1%
Total	***127,058***	***100%***	***38,817***	***100%***

Table 35 - Condition of Units

Data Source: 2020-2024 ACS Table B25123

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	57,906	45.5%	15,005	38.7%
1980-1999	49,748	39.2%	16,552	42.6%
1950-1979	18,800	14.8%	6,919	17.8%
Before 1950	604	0.5%	341	0.9%
Total	***127,058***	***100%***	***38,817***	***100%***

Table 36 – Year Unit Built

Data Source: 2020-2024 ACS Table B25036

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	19,404	15.3%	7,260	18.7%
Housing Units build before 1980 with children present	11,548	12%	6,085	18%

Table 37 – Risk of Lead-Based Paint

Data Source: 2020-2024 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	4,394	1,098	5,492
Abandoned Vacant Units	1,283	854	2,137
REO Properties	12	1	13
Abandoned REO Properties	15	2	17

Table 38 - Vacant Units

Data Source: 2020-2024 ACS Five-Year Estimates and 2024 ACS One-Year Estimates, Tables B25004 (Vacant Units) and B25131 (Abandoned Vacant Units – Vacant for 24 months or longer). RealtyTrac Listing Data (REO Properties – Bank Owned, Abandoned REO Properties - Auction Homes). **Data Comments:** Vacant Units are comprised of "other vacant" in the census data, which excludes for rent, for sale, and seasonal homes that likely are not vacant long-term and do not need rehabilitation. Units not suitable for rehabilitation calculated as 20% for vacant units, 40% of total abandoned vacant units and 10% of REO properties and abandoned REO properties.

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

The housing data indicate an ongoing need for both owner-occupied and rental housing rehabilitation, particularly to address housing quality deficiencies, aging housing stock, and potential lead-based paint hazards.

Among owner-occupied units, nearly one-third (30.2%) experience at least one housing condition deficiency, affecting more than 38,400 households. While most owner-occupied units have only one reported condition issue, these findings suggest that a substantial number of

homeowners may require rehabilitation assistance to address structural, systems, or maintenance-related needs that can impact housing quality and long-term affordability.

The need is even more pronounced among renter-occupied units. More than 60 percent (60.9%) of rental units have one or more housing condition deficiencies, including over 3,200 units with multiple deficiencies. The significantly higher rate of housing problems among renter households indicates a greater need for rental rehabilitation programs to preserve safe, decent, and affordable housing and prevent further deterioration of the rental housing inventory.

The age of the housing stock further supports the need for rehabilitation efforts. Approximately 15.3 percent of owner-occupied units and 18.7 percent of renter-occupied units were built before 1980, representing more than 26,600 housing units potentially requiring modernization, repairs, energy-efficiency upgrades, and code-related improvements. Older housing units are generally more susceptible to deferred maintenance, obsolete building systems, and health and safety concerns.

Overall, the data demonstrate a continued need for targeted owner-occupied and rental rehabilitation programs that address housing quality deficiencies, preserve the existing affordable housing stock, and improve health and safety conditions.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

For purposes of this plan, the number of units built before 1980 and occupied by households with children serves as a baseline for estimating the number of housing units occupied by LMI families with lead-based paint hazards. Approximately 19,404 owner-occupied and 7,260 renter-occupied units are potentially at risk for lead-based paint hazards, with a significant portion of those units also housing children (11,548 owner units and 6,085 renter units).

Regarding the risk for lead-based paint exposure for lower income families, the CHAS data in the “number of households” table in the needs assessment of this plan, reports that of the total households with children under the age of 6 in the county 1,719 are very low income (0-30% AMI), 2,394 are low income (31-50% AMI), and 4,082 are moderate income (51-80% AMI). If these children are living in homes built prior to 1980, there may be a risk of lead-based paint hazard. The data indicates a potential risk for a total of 8,195 low-and moderate-income households with children present. Based upon the age of housing in Collier County, over 80% of units were built after 1980, the risk for lead-paint poisoning for low-and moderate-income households is low.

MA-25 Public And Assisted Housing - 91.210(b)

Introduction

This section evaluates the availability, condition, accessibility, and effectiveness of public and assisted housing resources within Collier County. Public and assisted housing programs provide critical affordable housing opportunities for extremely low-income, very low-income, and low-income households, including seniors, persons with disabilities, veterans, workforce households, and other vulnerable populations who may otherwise face significant barriers to obtaining stable housing within the County's increasingly expensive housing market.

This section examines the County's inventory of public housing units, Housing Choice Voucher (HCV) assistance, project-based assistance, special purpose vouchers, supportive housing resources, and other assisted housing programs administered by local housing agencies and housing providers. The analysis also evaluates accessible housing availability, public housing conditions, inspection scores, rehabilitation needs, and the extent to which assisted housing resources meet community demand.

Collier County's assisted housing inventory remains an important component of the local housing system, particularly for households earning below 50 percent of Area Median Income where housing affordability challenges are most severe. Demand for affordable housing assistance continues to exceed available supply, contributing to lengthy waiting lists and increasing pressure on public and assisted housing resources throughout the County.

This section also evaluates the physical condition of public housing developments, restoration and revitalization needs, and strategies implemented to improve the living environment and long-term housing stability of low- and moderate-income residents residing in assisted housing. These efforts may include rehabilitation activities, accessibility improvements, modernization projects, supportive services, and preservation of existing affordable housing resources.

The findings from this section help identify gaps in affordable housing availability, preservation needs for assisted housing developments, and opportunities to expand housing assistance and improve housing outcomes for vulnerable households throughout Collier County.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				70		0			23
# of accessible units						0			
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 39 – Total Number of Units by Program Type

Data Source: Collier County Housing Authority

Describe the supply of public housing developments:

Collier County's public housing supply is limited relative to overall community demand for affordable housing assistance. Public housing and Housing Choice Voucher programs administered through the Collier County Housing Authority provide an important source of deeply affordable housing for extremely low-income households, seniors, persons with disabilities, veterans, and families with children throughout the County.

According to available housing authority information and HUD PIC data, the Collier County Housing Authority manages approximately 276 public housing units and administers more than 3,100 Housing Choice Vouchers and other rental assistance resources. The Housing Authority also operates specialized housing resources, including Farm Worker Village and Horizon Village, which provide housing opportunities for agricultural workers and other vulnerable populations.

Public housing developments within the County are generally concentrated in areas accessible to transportation, employment centers, schools, and community services. Assisted housing resources also include units designed to accommodate households with disabilities and households requiring supportive services. Despite these resources, demand for public housing and voucher assistance continues to exceed available supply, contributing to lengthy waiting lists and limited housing availability for extremely low-income households.

The County's assisted housing inventory remains an important component of the local housing system due to rising housing costs, limited affordable rental inventory, and continued population growth throughout Collier County.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

HUD's Real Estate Assessment Center (REAC) conducts physical inspections of properties owned, insured, or subsidized through HUD programs, including traditional public housing and multifamily assisted housing developments. However, the public housing units within Collier County are funded through USDA programs rather than HUD public housing programs and therefore, are not subject to REAC inspections or covered under a HUD Public Housing Agency (PHA) Plan.

In addition, Housing Choice Voucher assistance administered within the County is tenant-based, meaning participating households may lease privately owned rental units throughout the community. As a result, the physical condition of units utilizing voucher assistance may vary depending on the age, maintenance, and condition of the privately owned housing stock.

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	N/A

Table 40 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Because the public housing units within Collier County are funded through USDA programs rather than traditional HUD public housing programs, restoration and revitalization activities are generally focused on maintaining the long-term physical condition, safety, and sustainability of existing assisted housing units rather than large-scale HUD public housing redevelopment efforts. Ongoing rehabilitation and modernization needs may include roofing repairs, HVAC replacement, plumbing and electrical upgrades, accessibility improvements, site and infrastructure repairs, energy efficiency upgrades, and replacement of aging building components.

In addition, tenant-based Housing Choice Voucher units are privately owned and vary in physical condition depending on the age and maintenance of the housing stock. As a result, continued inspection, rehabilitation, and preservation efforts remain important to maintaining safe and decent housing opportunities for voucher-assisted households throughout the County.

Preservation of existing assisted housing resources remains especially important within Collier County due to rising housing costs, limited affordable housing inventory, and increasing demand for deeply affordable housing opportunities for low-income households, seniors, persons with disabilities, and other vulnerable populations.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Collier County Housing Authority works to improve living conditions through ongoing maintenance and rehabilitation activities, regular inspections, accessibility improvements, modernization of existing housing units, and compliance with applicable housing quality standards. The Housing Authority also supports low- and moderate-income households through administration of tenant-based rental assistance, which expands housing choice and allows participating households to access privately owned rental housing throughout the County.

Additional strategies may include coordination with supportive service providers, resident services, referrals to community resources, and partnerships that improve access to transportation, healthcare, employment opportunities, and supportive services for vulnerable households. Preservation of existing affordable housing resources remains a priority due to rising housing costs and limited affordable housing availability throughout Collier County.

MA-30 Homeless Facilities and Services - 91.210(c)

Introduction

This section evaluates the availability, capacity, and effectiveness of facilities, housing programs, and supportive services for individuals and families experiencing homelessness in Collier County. This section examines the local homeless response system, including emergency shelter, transitional housing, rapid rehousing, permanent supportive housing, homelessness prevention programs, and supportive services designed to assist vulnerable populations experiencing housing instability.

Homelessness within Collier County is influenced by rising housing costs, limited affordable rental housing inventory, housing cost burden, behavioral health challenges, substance use disorders, low wages relative to housing costs, domestic violence, and other economic and social factors. As housing affordability challenges continue to increase throughout the County, demand for homeless assistance and supportive housing resources has also increased.

This section utilizes information from the FL-606 Collier County Continuum of Care, PIT Count data, Homeless Management Information System data, stakeholder consultation, and community participation activities to evaluate homelessness trends and assess gaps in housing and supportive service capacity. The analysis also evaluates the extent to which existing facilities and services adequately address the needs of families with children, veterans, youth and young adults, survivors of domestic violence, persons with disabilities, and chronically homeless individuals.

Collier County's homeless response system includes coordination among nonprofit organizations, behavioral health providers, healthcare organizations, faith-based organizations, housing providers, local governments, and community stakeholders working collaboratively to reduce homelessness and improve housing stability. Despite these efforts, stakeholder consultation identified a continued need for additional emergency shelter capacity, rapid rehousing assistance, permanent supportive housing, affordable rental housing, behavioral health services, and homelessness prevention resources throughout the County.

The findings from this section help identify service gaps, housing needs, and strategic opportunities to strengthen the County's homeless response system and improve long-term housing stability for vulnerable populations experiencing homelessness within Collier County.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	30	0	48	0	
Households with Only Adults	90	0	7	59	
Chronically Homeless Households				0	
Veterans	0	0	7	3	
Unaccompanied Youth	72	0	40	0	

Table 41 - Facilities Targeted to Homeless Persons

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

Collier County's homeless response system is supported by a network of mainstream health, behavioral health, employment, education, and social service providers that complement housing and homelessness assistance programs throughout the community. These mainstream services play an important role in helping individuals and families experiencing homelessness achieve housing stability, improve self-sufficiency, and address barriers related to healthcare, employment, mental health, substance use disorders, and economic instability.

Healthcare and behavioral health services are provided through a variety of community organizations and healthcare providers throughout the County. David Lawrence Centers for Behavioral Health serves as a primary provider of mental health services, substance use treatment, crisis stabilization, counseling, and behavioral healthcare for vulnerable populations, including individuals experiencing homelessness. Additional healthcare services, primary care, and supportive services are available through community health clinics, hospitals, and nonprofit healthcare organizations serving low-income and uninsured residents.

Employment and workforce development services are also utilized to support individuals experiencing homelessness or housing instability. Workforce development organizations, educational institutions, nonprofit agencies, and career assistance programs provide employment counseling, job placement assistance, vocational training, financial literacy services, and supportive employment programs designed to increase economic stability and reduce barriers to permanent housing.

Mainstream supportive services available throughout Collier County may also include food assistance, transportation assistance, childcare services, legal assistance, veterans' services, domestic violence services, disability services, and public benefits assistance. These services are often coordinated with homeless assistance programs through partnerships among nonprofit organizations, faith-based organizations, local governments, healthcare providers, and the FL-606 Collier County Continuum of Care.

Collier County's Continuum of Care and community partners work collaboratively to connect individuals and families experiencing homelessness with mainstream resources that support long-term housing stability and improved quality of life. Stakeholder consultation identified continued need for expanded behavioral health services, supportive employment opportunities, healthcare access, and coordinated supportive services to better address the complex needs of vulnerable populations experiencing homelessness throughout the County.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Collier County has a broad network of homeless service providers offering emergency shelter, transitional housing, rapid rehousing, permanent supportive housing, behavioral health services, food assistance, veteran services, counseling, case management, and homelessness prevention assistance. These organizations work collaboratively with the FL-606 Collier County Continuum of Care to address the needs of individuals and families experiencing homelessness throughout the County.

The Shelter for Abused Women & Children provides emergency shelter, transitional housing, crisis intervention, counseling, court advocacy, safety planning, support groups, and assistance with basic needs for survivors of domestic violence and their children.

St. Matthew's House operates emergency shelter, transitional housing, addiction recovery programs, and supportive housing services in Naples and Immokalee. Services include food assistance, employment support, counseling, case management, and referrals for healthcare and behavioral health services.

David Lawrence Centers for Behavioral Health provides mental health services, crisis stabilization, substance use treatment, supportive housing coordination, counseling, and behavioral healthcare services for individuals experiencing homelessness or housing instability.

The Salvation Army and St. Vincent de Paul Society provide emergency financial assistance, food assistance, utility assistance, homelessness prevention services, and referrals to shelter and supportive services.

Youth Haven provides emergency shelter, counseling, case management, family support services, and transitional support for children and youth experiencing abuse, neglect, abandonment, or housing instability.

Providence House operates a transitional housing and self-sufficiency program for homeless or at-risk women with children and provides case management, life skills training, employment support, and counseling referrals.

Community Assisted and Supported Living (CASL) provides supportive housing and independent living services for persons with developmental disabilities and other special needs populations.

Healthcare Network provides healthcare, behavioral health services, and supportive care for low-income and uninsured residents, including persons experiencing homelessness.

Veteran households may also receive assistance through Veterans Affairs Supportive Housing (VASH) resources, veteran service organizations, and supportive housing programs focused on housing stability, healthcare access, and behavioral health support.

Together, these organizations provide a coordinated network of emergency shelter, supportive housing, healthcare, behavioral health services, and supportive services that address the needs of chronically homeless individuals, families with children, veterans, survivors of domestic violence, persons with behavioral health needs, and unaccompanied youth throughout Collier County.

MA-35 Special Needs Facilities and Services - 91.210(d)

Introduction

This section evaluates the availability, capacity, and effectiveness of housing facilities and supportive services that serve Collier County's special needs populations. Special needs populations may include elderly persons, persons with disabilities, persons experiencing mental health or substance use disorders, survivors of domestic violence, veterans, persons living with HIV/AIDS, persons experiencing homelessness, and other vulnerable households requiring supportive housing or supportive services.

This section examines the housing and service systems available to support these populations, including emergency shelter, transitional housing, permanent supportive housing, behavioral health services, healthcare access, transportation assistance, case management, supportive housing programs, and other community-based resources. The analysis also evaluates whether existing facilities and services adequately meet community demand and identifies gaps in housing and supportive service capacity throughout the County.

The MA-35 section also considers coordination among housing providers, healthcare organizations, nonprofit agencies, behavioral health providers, social service agencies, and the FL-606 Collier County Continuum of Care to address the housing and supportive service needs of vulnerable populations throughout the community.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Frail Elderly Persons: According to the 2020–2024 ACS, approximately 33 percent of Collier County residents are age 65 or older, reflecting a significant senior population within the County. Many elderly households live on fixed incomes and experience housing cost burden, mobility limitations, accessibility challenges, and increasing healthcare expenses. Supportive housing needs include affordable senior housing, accessible housing units, home modification assistance, transportation services, healthcare access, in-home supportive services, and housing that supports aging in place.

Persons with Disabilities: According to the 2020–2024 ACS, approximately 13 percent of the civilian noninstitutionalized population in Collier County lives with a disability. Persons with physical, developmental, or mental disabilities may require accessible housing units, supportive housing, behavioral health services, healthcare coordination, transportation assistance, independent living support, and case management services. Many households with disabilities also experience housing affordability challenges due to fixed or limited incomes.

Persons with Mental Health or Substance Use Disorders: Persons experiencing mental health conditions or substance use disorders often require supportive housing combined with behavioral health treatment, counseling services, crisis intervention, healthcare access, and long-term supportive services to prevent housing instability and homelessness. Stakeholder consultation identified the continued need for behavioral health services, supportive housing, and coordinated case management throughout the County.

Persons with Alcohol or Other Drug Addictions: Individuals experiencing substance use disorders may require transitional housing, recovery housing, supportive services, behavioral health treatment, and case management to support long-term housing stability and recovery. Housing instability and limited access to affordable housing may increase vulnerability to homelessness among this population.

Persons Living with HIV/AIDS and Their Families: According to the Florida Department of Health, approximately 1,103 persons were living with diagnosed HIV in Collier County in 2024. Persons living with HIV/AIDS and their families may require affordable housing, supportive housing, healthcare access, transportation assistance, mental health services, and case management services that support treatment adherence and long-term housing stability.

Public Housing Residents and Assisted Housing Households: Public housing residents and households receiving housing assistance may require supportive services related to employment, financial stability, transportation, healthcare access, childcare, education, and self-sufficiency. Rising housing costs and limited affordable housing inventory continue to increase housing instability risks for low-income households throughout the County.

Veterans: Veterans with disabilities, behavioral health conditions, or fixed incomes may require supportive housing, rental assistance, healthcare coordination, behavioral health services, and homelessness prevention assistance. Coordination with veteran service providers and supportive housing programs remains important to addressing veteran housing needs within the County.

Persons Experiencing Homelessness: Persons experiencing homelessness or at risk of homelessness may require emergency shelter, rapid rehousing, permanent supportive housing, case management, behavioral health services, healthcare access, and employment assistance. Consultation with the FL-606 Collier County Continuum of Care identified a continued need for supportive housing and homelessness prevention resources throughout the County.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Public systems and institutions, including hospitals, behavioral health facilities, correctional facilities, child welfare systems, and other institutional settings, may discharge individuals into unstable housing situations or directly into homelessness when adequate housing and supportive services are not available. Individuals transitioning from institutional settings often face significant barriers related to housing affordability, mental health needs, physical disabilities, substance use disorders, limited income, and lack of family or community support systems.

Within Collier County, supportive housing has been identified through stakeholder consultation and community participation activities as one of the greatest unmet needs for special needs populations transitioning from mental health facilities, substance abuse treatment programs, healthcare institutions, and other systems of care. Stable supportive housing combined with case management, behavioral health services, healthcare coordination, and life skills support is critical to reducing recidivism, preventing homelessness, and promoting long-term housing stability for these populations.

Community stakeholders identified a particular need for community-based supportive housing models, including group homes, transitional living environments, and community-living arrangements that help individuals transition from inpatient or institutional care settings into more independent living situations. These housing models may provide structured supportive services while promoting independent living skills and community integration.

In Collier County, housing referrals and behavioral health support services are often coordinated through David Lawrence Centers for Behavioral Health, a nonprofit organization that provides behavioral health treatment, crisis services, supportive housing, and substance use treatment programs for individuals experiencing mental health and substance use disorders. In addition, Community Assisted and Supported Living (CASL) provides supportive housing and community-based living opportunities for individuals with developmental disabilities and other special needs populations requiring supportive living environments and long-term housing stability.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Collier County will continue to prioritize increasing the supply of affordable housing that incorporates supportive services for special needs populations and vulnerable households throughout the community. Priority populations include families with children, seniors, veterans, persons with HIV/AIDS, survivors of domestic violence, persons with mental health or substance use disorders, persons with physical or developmental disabilities, individuals exiting institutional settings or incarceration, households experiencing eviction or foreclosure, and youth aging out of foster care.

The County recognizes that stable housing combined with supportive services is critical to promoting long-term housing stability, improving health outcomes, and reducing the risk of homelessness among vulnerable populations. As a result, Collier County will continue supporting housing strategies that integrate case management, behavioral healthcare, transportation assistance, employment services, healthcare coordination, and independent living support.

Collier County will prioritize affordable housing developments located near community amenities and opportunities, including grocery stores, healthcare services, employment centers, schools, public transportation, and supportive services. The County also recognizes the importance of increasing the supply of accessible housing units for persons with disabilities and seniors with mobility limitations.

To address special housing and supportive service needs, Collier County will continue to support programs that provide tenant-based rental assistance and rental subsidies to help low-income households access existing housing in the private rental market. The County will also support affordable housing development and preservation activities, including rehabilitation, new construction, and down payment assistance for eligible low- and moderate-income homebuyers.

HOME and CDBG funds will continue to support activities and developments that address the needs of special needs populations through affordable housing, supportive housing, accessibility improvements, housing rehabilitation, and integrated supportive services. Collier County also continues to support community efforts to expand local affordable housing resources and preserve long-term housing affordability despite limited and inconsistent funding sources for affordable housing trust fund initiatives.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Collier County will continue to prioritize increasing the supply of affordable housing that includes supportive services for special needs populations and vulnerable households throughout the community. Preference will be given to housing developments located near community amenities and opportunities, including grocery stores, healthcare services, employment centers, schools, and public transportation, in order to improve access to services and support long-term housing stability.

Many supportive services for special needs populations are provided through nonprofit organizations and community-based agencies throughout the County. As a result, continued coordination and collaboration among housing providers, healthcare organizations, behavioral health providers, social service agencies, and nonprofit partners remain important to ensuring efficient and effective delivery of services for vulnerable populations.

To address special housing and supportive service needs, Collier County will continue supporting Tenant-Based Rental Assistance programs, affordable rental housing development, homeowner housing activities, housing rehabilitation, and homebuyer assistance programs. HOME funds will continue to support future affordable housing development opportunities, and projects are encouraged to include housing opportunities or set-asides for special needs populations whenever feasible.

The County will also continue supporting SHIP-funded housing rehabilitation and repair programs that frequently benefit elderly households, persons with disabilities, veterans, and families with children. In addition, CDBG funds will continue supporting eligible public service activities, including food assistance, supportive services, homelessness prevention activities, social services, and assistance for survivors of domestic violence and children at risk of abuse or neglect.

Through continued investment in affordable housing, supportive services, rehabilitation activities, and collaborative partnerships, Collier County seeks to improve housing stability and expand access to supportive housing opportunities for vulnerable populations throughout the community.

MA-40 Barriers to Affordable Housing - 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

Collier County's public policies, development regulations, and market conditions create several challenges that may negatively affect affordable housing production and residential investment. While many policies are intended to protect environmental resources, preserve community character, and manage growth, these regulations may also increase development costs, reduce housing supply, and limit opportunities for affordable and workforce housing development.

One of the most significant barriers in Collier County is the limited supply of developable land. Large portions of the County are impacted by environmental conservation requirements, wetlands protections, floodplain regulations, and growth management restrictions associated with the Rural Lands Stewardship Area, coastal high-hazard areas, and environmentally sensitive lands. These limitations reduce the amount of land available for residential development and often increase mitigation, infrastructure, and permitting costs for affordable housing projects.

Collier County's zoning and land use patterns also contribute to affordability challenges. Many areas of the County are dominated by low-density residential zoning and large-lot development patterns that limit opportunities for multifamily housing, mixed-use housing, accessory dwelling units, and workforce housing. In higher-opportunity areas near employment centers, schools, and services, land costs and zoning limitations may make affordable housing financially difficult to develop.

Impact fees, utility connection costs, roadway improvements, stormwater requirements, and infrastructure expansion costs may further increase development expenses for residential projects. Affordable housing developers may face additional financial challenges related to rising construction costs, labor shortages, insurance premiums, and financing constraints, particularly for projects serving extremely low-income households.

Collier County's tourism-based economy and seasonal housing market also place pressure on the housing market. Strong demand for seasonal, luxury, and market-rate housing contributes to rising home values and rental costs, limiting access to affordable and available housing for workforce households employed in healthcare, hospitality, education, public safety, construction, agriculture, and service industries. Workforce housing shortages remain a significant concern identified through stakeholder consultation and community participation activities.

In addition, some rural and unincorporated areas of the County may lack sufficient infrastructure capacity, public transportation access, sewer and water availability, or roadway connectivity needed to support higher-density residential development. Lengthy development review processes and regulatory requirements may also increase project timelines and development uncertainty for affordable housing projects.

Despite these challenges, Collier County continues to support affordable housing through workforce housing policies, impact fee assistance programs, HOME, CDBG, SHIP funding, density incentives, and partnerships with nonprofit and private developers intended to preserve and expand affordable housing opportunities throughout the County.

MA-45 Non-Housing Community Development Assets - 91.215 (f)

Introduction

The MA-45 Non-Housing Community Development Assets section evaluates the economic, workforce, educational, transportation, and community development characteristics that influence long-term economic stability and quality of life within Collier County. In addition to housing conditions and affordability, factors such as employment opportunities, workforce composition, educational attainment, transportation access, and economic activity play a critical role in supporting household stability, economic mobility, and community resilience.

This section includes an economic development market analysis that examines labor force participation, employment trends, unemployment, occupations by sector, business activity, workforce characteristics, travel time to work, and educational attainment throughout the County. These indicators help assess the relationship between local economic conditions and housing affordability, particularly for low- and moderate-income households and workforce populations.

Collier County's economy is heavily influenced by tourism, hospitality, healthcare, retail trade, construction, professional services, agriculture, and real estate-related industries. While these sectors contribute significantly to the County's economic activity and employment base, many jobs within key industries may not provide wages sufficient to meet rising housing costs throughout the community. As a result, workforce housing affordability and access to employment centers remain important community development concerns identified through stakeholder consultation and public participation activities.

This section also evaluates commuting patterns, transportation access, and travel times, which may affect economic opportunity, household costs, and access to employment for County residents. Educational attainment and workforce development indicators are analyzed to better understand employment opportunities, income potential, and barriers to economic mobility within the County.

The findings from MA-45 help identify economic and workforce trends that influence housing needs and community development priorities and support strategic planning efforts focused on workforce housing, economic opportunity, transportation connectivity, infrastructure investment, and long-term community stability throughout Collier County.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	2,597	1,965	1.5%	1.4%	-0.1%
Arts, Entertainment, Accommodations	22,822	26,317	13.6%	19.0%	5.4%
Construction	17,866	18,799	10.6%	13.6%	3.0%
Education and Health Care Services	29,197	24,116	17.4%	17.4%	0.0%
Finance, Insurance, and Real Estate	15,516	8,911	9.2%	6.4%	-2.8%
Information	1,903	1,134	1.1%	0.8%	-0.3%
Manufacturing	8,175	5,218	4.9%	3.8%	-1.1%
Other Services	8,371	6,527	5.0%	4.7%	-0.3%
Professional, Scientific, Management Services	25,795	19,339	15.4%	14.0%	-1.4%
Public Administration	5,495	0	3.3%	0.0%	-3.3%
Retail Trade	20,257	17,646	12.1%	12.8%	0.7%
Transportation and Warehousing	6,534	2,393	3.9%	1.7%	-2.2%
Wholesale Trade	3,238	5,856	1.9%	4.2%	2.3%
Total	167,766	138,221	100%	100%	-

Table 42 - Business Activity

Data Source: 2020-2024 ACS (Workers) Table DP03, 2023 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	174,612
Civilian Employed Population 16 years and over	167,766
Unemployment Rate	2.9%
Unemployment Rate for Ages 16-24	7.4%
Unemployment Rate for Ages 25-65	2.5%

Table 43 - Labor Force

Data Source: 2020-2024 ACS Table DP03, S2301

Occupations by Sector	Number of People
Management, business and financial	63,982
Farming, fisheries and forestry occupations	-
Service	36,418
Sales and office	34,427
Construction, extraction, maintenance and repair	18,497
Production, transportation and material moving	14,442

Table 44 – Occupations by Sector

Data Source: 2020-2024 ACS Table DP03

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	86,807	63%
30-59 Minutes	41,336	30%
60 or More Minutes	9,645	7%
Total	***137,788***	***100%***

Table 45 - Travel Time

Data Source: 2020-2024 ACS Table S0801

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	16,211	298	6,082
High school graduate (includes equivalency)	35,112	1,505	9,922
Some college or Associate's degree	32,162	1,163	9,556
Bachelor's degree or higher	46,193	1,366	13,845

Table 46 - Educational Attainment by Employment Status

Data Source: 2020-2024 ACS Table B23006

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	886	1,462	3,932	7,176	5,277
9th to 12th grade, no diploma	2,770	2,289	2,492	5,240	3,035
High school graduate, GED, or alternative	8,406	12,105	9,931	24,513	29,607
Some college, no degree	8,134	5,333	5,971	14,279	23,438
Associate's degree	1,827	3,241	3,608	10,523	10,604
Bachelor's degree	2,966	9,005	8,313	22,244	32,843
Graduate or professional degree	135	2,485	4,727	14,661	29,917

Table 47 - Educational Attainment by Age

Data Source: 2020-2024 ACS Table B15001

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	$31,919
High school graduate (includes equivalency)	$36,634
Some college or Associate's degree	$49,130
Bachelor's degree	$62,339
Graduate or professional degree	$85,842

Table 48 – Median Earnings in the Past 12 Months

Data Source: 2020-2024 ACS Table S2001

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The table indicates that the major employment sectors within Collier County are concentrated in service-oriented industries, particularly those tied to tourism, healthcare, professional services, retail trade, and construction. The largest sectors by share of workers and jobs include:

- *Education and Health Care Services* — Represents the largest share of workers at 17.4 percent and 17.4 percent of jobs, reflecting the importance of healthcare systems, medical services, and educational institutions within the County's economy.
- *Professional, Scientific, and Management Services* — Accounts for 15.4 percent of workers and 14.0 percent of jobs, indicating a strong professional and business services sector.
- *Arts, Entertainment, and Accommodations* — Represents 13.6 percent of workers and the largest share of jobs at 19.0 percent. This reflects Collier County's tourism-driven economy and the significant role of hospitality, lodging, entertainment, and visitor-related industries.
- *Retail Trade* — Accounts for 12.1 percent of workers and 12.8 percent of jobs, demonstrating the continued importance of retail and consumer services within the local economy.
- *Construction* — Represents 10.6 percent of workers and 13.6 percent of jobs, reflecting ongoing residential and commercial development activity throughout the County.

Additional notable sectors include Finance, Insurance, and Real Estate; Other Services; and Manufacturing, although these sectors represent smaller shares of total employment activity.

The analysis also demonstrates that certain sectors, particularly Arts, Entertainment, Accommodations, Construction, and Wholesale Trade, contain more jobs than resident workers, suggesting that these industries may draw workers from outside the jurisdiction or experience strong labor demand. Conversely, sectors such as Finance, Professional Services, Transportation, and Manufacturing show higher shares of resident workers relative to available local jobs, indicating that some residents may commute outside the County for employment opportunities within these industries.

Overall, the data reflects a service-based economy heavily influenced by tourism, hospitality, healthcare, retail, and development-related industries, which are key drivers of economic activity within Collier County.

Describe the workforce and infrastructure needs of the business community:

Collier County's business community continues to experience workforce and infrastructure challenges that may affect economic growth, housing stability, and long-term community development. Stakeholder consultation, labor force data, and economic development analyses indicate that workforce housing affordability, labor shortages, transportation access, and infrastructure capacity remain significant concerns for many employers throughout the County.

One of the most significant workforce challenges identified within Collier County is the shortage of affordable and workforce housing for employees working in key sectors such as healthcare, hospitality, retail trade, construction, education, public safety, and service industries. Rising home values, increasing rents, and limited affordable rental inventory may make it difficult for employers to attract and retain workers, particularly moderate- and lower-wage employees essential to the County's tourism and service-based economy.

The County's largest employment sectors, including Education and Health Care Services, Arts, Entertainment and Accommodations, Professional Services, Retail Trade, and Construction, rely heavily on workforce populations that may experience housing cost burden or long commute times due to limited housing affordability near employment centers. Workforce shortages in healthcare, skilled trades, hospitality, and construction have been identified as ongoing concerns by employers and community stakeholders.

Transportation and infrastructure needs also continue to affect workforce mobility and economic development. Roadway congestion, long commute times, limited public transportation options, and infrastructure capacity constraints may create barriers for workers traveling to employment centers throughout the County. Additional transportation

connectivity, roadway improvements, transit access, sidewalks, drainage improvements, and utility infrastructure expansion may be needed to support future residential and commercial growth.

Employers and stakeholders also identified the importance of workforce training, educational attainment, digital connectivity, and access to childcare and supportive services in strengthening the local workforce. Continued coordination among educational institutions, workforce development organizations, economic development agencies, housing providers, and local governments remains important to addressing labor force needs and supporting long-term economic competitiveness within Collier County.

Overall, Collier County's workforce and infrastructure needs are closely tied to housing affordability, transportation access, infrastructure investment, and economic opportunity. Addressing these needs will remain important to supporting business growth, maintaining workforce stability, and promoting long-term community resilience throughout the County.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Several planned and ongoing public and private sector investments within Collier County may significantly influence economic conditions, workforce demand, infrastructure needs, and housing affordability during the planning period. Continued population growth, tourism activity, healthcare expansion, commercial development, and infrastructure investment are expected to create additional employment opportunities while also increasing demand for workforce housing, transportation improvements, utilities, and supportive infrastructure.

Healthcare expansion remains one of the most significant economic drivers within Collier County. Continued growth and investment by major healthcare providers, including hospital systems and medical facilities, are expected to increase demand for healthcare professionals, support staff, and related service industries. Expanding healthcare infrastructure may also generate additional demand for workforce housing affordable to healthcare employees and service workers.

Tourism, hospitality, and commercial development continue to play a major role in the County's economy. New hotel, retail, restaurant, and mixed-use developments throughout Naples, Immokalee, and surrounding areas may create additional employment opportunities within hospitality, retail trade, construction, and service industries. However, many of these sectors include moderate- and lower-wage occupations that may struggle to compete within Collier County's increasingly expensive housing market.

Residential and mixed-use development activity throughout the County is also expected to continue generating demand for skilled labor, construction workers, transportation improvements, utilities, drainage infrastructure, and public services. Ongoing roadway and infrastructure improvement projects identified within the County's Capital Improvement planning efforts may support future economic growth and mobility but may also increase the need for coordinated workforce housing strategies near employment centers.

Economic development initiatives focused on workforce training, business retention, small business support, and economic diversification may create additional opportunities for long-term economic growth within Collier County. At the same time, employers and stakeholders continue to identify workforce shortages, housing affordability challenges, transportation limitations, and infrastructure capacity as barriers to attracting and retaining workers.

As a result, continued investment in workforce development, affordable and workforce housing, transportation systems, infrastructure expansion, broadband access, and supportive services will remain important to supporting future business growth and economic competitiveness throughout the County. Coordination among economic development organizations, educational institutions, workforce agencies, housing providers, and local governments will also remain critical to addressing evolving workforce and infrastructure needs during the planning period.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Collier County's workforce generally reflects the service-oriented and professional sectors that drive the local economy, including healthcare, hospitality, retail trade, construction, professional services, and real estate-related industries. Educational attainment data indicates that higher levels of education are associated with increased employment opportunities and significantly higher earnings potential within the County.

According to ACS data, the largest share of employed residents age 16 and older possess a bachelor's degree or higher, representing approximately 46,193 employed persons, followed by high school graduates at 35,112 employed persons and individuals with some college or an associate's degree at 32,162 employed persons. The relatively high number of employed residents with postsecondary education corresponds with employment opportunities within professional services, healthcare, finance, management, and educational sectors, which represent major components of the County's economy.

At the same time, Collier County's economy also relies heavily on industries such as hospitality, retail trade, tourism, construction, and service occupations that may require lower formal educational attainment but often provide lower wages relative to local housing costs.

Individuals with less than a high school diploma continue to experience lower earnings and increased economic vulnerability compared to residents with higher levels of educational attainment. Median earnings increase substantially with education level, ranging from approximately $31,919 for persons without a high school diploma to approximately $85,842 for persons with graduate or professional degrees.

Educational attainment by age also demonstrates generational differences within the workforce. Younger age groups generally show higher levels of college enrollment and degree attainment, while older age groups include larger populations with high school education, some college education, or advanced degrees. The data suggests that workforce demand within Collier County increasingly favors occupations requiring specialized training, technical skills, postsecondary education, or professional credentials.

Stakeholder consultation and economic development analyses identified ongoing workforce needs related to healthcare occupations, skilled trades, construction, hospitality, education, and service industries. Employers also identified challenges related to workforce recruitment and retention, particularly due to rising housing costs and affordability barriers affecting moderate- and lower-wage workers.

Overall, the County's workforce skills and educational attainment generally align with major employment sectors within the jurisdiction; however, continued investment in workforce development, technical education, vocational training, and affordable workforce housing will remain important to supporting long-term economic competitiveness and economic mobility throughout Collier County.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Collier County benefits from several workforce training and economic development initiatives designed to strengthen the local labor force, improve economic mobility, and address employment needs within key industries such as healthcare, hospitality, construction, education, transportation, and skilled trades. These workforce development efforts are supported through partnerships among educational institutions, workforce development organizations, economic development agencies, nonprofit organizations, and local employers.

CareerSource Southwest Florida serves as the region's Workforce Development Board and provides workforce training, employment assistance, career counseling, job placement services, youth employment programs, vocational training, and employer partnerships throughout Collier County and the surrounding region. CareerSource Southwest Florida works with employers and training providers to address workforce shortages and support career

advancement opportunities for residents, particularly low-income individuals, unemployed persons, veterans, youth, and other populations facing barriers to employment.

Florida SouthWestern State College and Collier County Public Schools provide career and technical education, workforce certifications, adult education, English language instruction, healthcare training, and vocational programs aligned with regional employment needs. Programs focused on nursing, healthcare support, construction trades, information technology, hospitality, and business services help prepare residents for employment opportunities within major local industries.

Lorenzo Walker Technical College and Immokalee Technical College provide technical and vocational training programs that support workforce development in fields such as healthcare, construction, automotive technology, culinary arts, information technology, and skilled trades. These programs help increase access to employment opportunities and workforce credentials for residents throughout the County.

In addition, nonprofit organizations and community partners provide supportive employment services, financial literacy programs, youth workforce initiatives, and job readiness assistance for vulnerable populations, including persons experiencing homelessness, veterans, persons with disabilities, and low-income households.

These workforce development initiatives support the goals of the Consolidated Plan by promoting economic opportunity, increasing access to employment and career advancement, supporting self-sufficiency, reducing poverty, and improving housing stability for low- and moderate-income households. Workforce training and employment programs also help address barriers to economic mobility that contribute to housing instability and homelessness throughout Collier County.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes. Collier County participates in the regional Comprehensive Economic Development Strategy (CEDS) prepared by the Southwest Florida Regional Planning Council as part of the Southwest Florida Economic Development District. The regional CEDS includes Collier, Charlotte, Glades, Hendry, Lee, and Sarasota counties and provides a framework for regional economic development, workforce development, infrastructure investment, resiliency, and economic competitiveness.

The CEDS identifies regional priorities related to:

- Workforce development and education
- Economic diversification
- Infrastructure and transportation improvements
- Business competitiveness
- Housing and quality of life
- Disaster resiliency and long-term economic sustainability

The strategy also helps the region qualify for funding assistance through the U.S. Economic Development Administration for eligible economic development and infrastructure projects.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Collier County participates in the regional Comprehensive Economic Development Strategy developed through the Southwest Florida Regional Planning Council and the Southwest Florida Economic Development District. Several local and regional economic development initiatives identified through the CEDS, the Collier County Strategic Plan, and local economic development efforts may be coordinated with the goals and priorities of the Consolidated Plan.

Economic development initiatives within Collier County include workforce development and training programs, infrastructure and transportation improvements, healthcare expansion, small business support, economic diversification efforts, and initiatives focused on workforce and affordable housing. These efforts are intended to strengthen economic competitiveness, support business growth, improve quality of life, and address barriers affecting workforce stability and economic mobility.

CareerSource Southwest Florida, local educational institutions, technical colleges, and workforce training providers continue to support workforce development initiatives focused on healthcare, hospitality, construction, skilled trades, information technology, and service industries. These programs support Consolidated Plan goals related to economic opportunity, poverty reduction, employment access, and housing stability for low- and moderate-income households.

Collier County also continues to coordinate infrastructure and transportation planning efforts intended to improve roadway capacity, mobility, utility infrastructure, resiliency, and connectivity throughout growing areas of the County. Infrastructure investments may support future housing development opportunities, improve access to employment centers, and strengthen long-term community development outcomes.

In addition, affordable and workforce housing initiatives supported through HOME, CDBG, SHIP, impact fee assistance programs, and partnerships with nonprofit and private developers are closely connected to the County's economic development priorities. Stakeholders identified workforce housing affordability as a significant economic development issue affecting employee recruitment and retention within major industries including healthcare, hospitality, retail trade, education, and public safety.

The County's economic development and housing strategies are mutually supportive, as access to affordable housing, transportation, workforce training, infrastructure, and supportive services are all critical components of long-term economic growth and community stability. Coordination between economic development initiatives and Consolidated Plan activities will help support workforce retention, reduce housing instability, improve economic mobility, and promote sustainable growth throughout Collier County.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

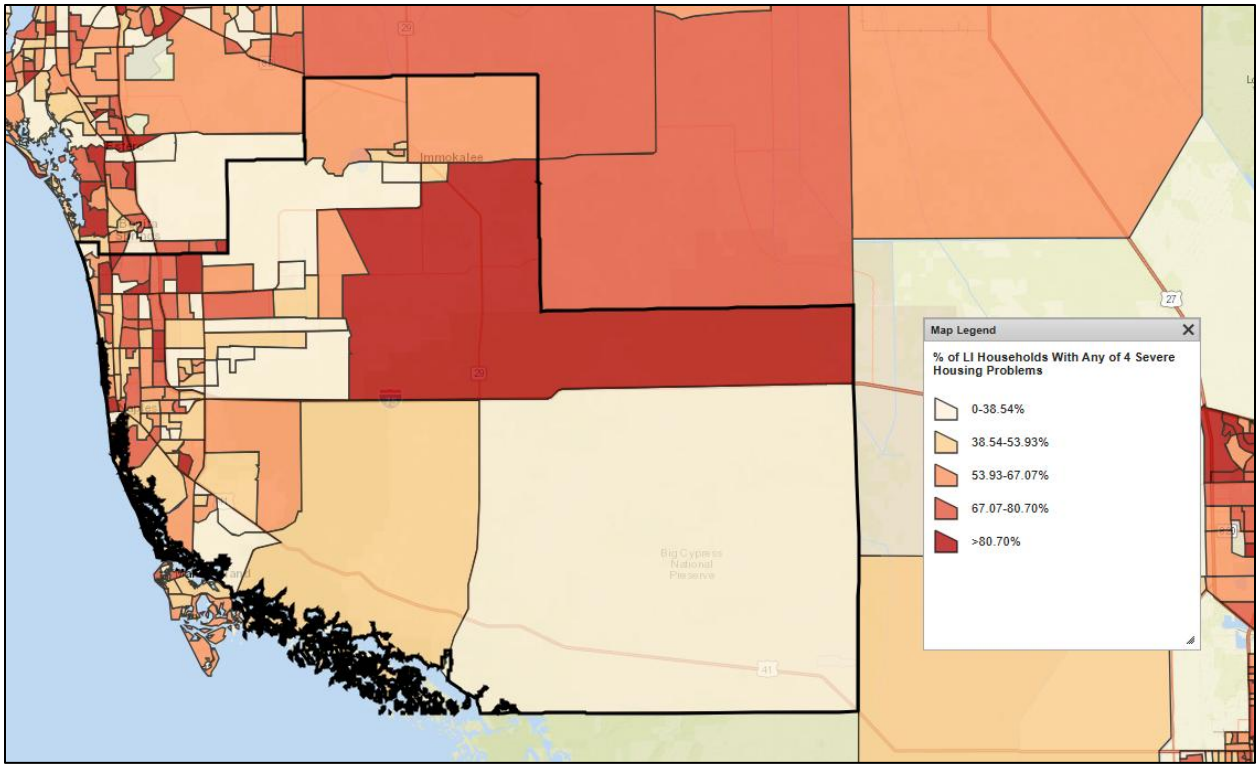
For purposes of this analysis, a “concentration” is defined as a geographic area where the percentage of households experiencing housing problems significantly exceeds the overall County average. Housing problems may include cost burden, severe cost burden, overcrowding, or lack of complete kitchen or plumbing facilities. Areas with high concentrations of low-income households experiencing multiple housing problems may indicate increased vulnerability to housing instability, displacement, or substandard housing conditions.

According to HUD CHAS data and mapping analysis, concentrations of households experiencing severe housing problems are present in several areas of Collier County, particularly within portions of Immokalee, Golden Gate City, Naples Manor, and East Naples. The attached mapping analysis of low-income households experiencing one or more severe housing problems indicates that some census tracts within these areas contain rates exceeding 80 percent of low-income households experiencing severe housing challenges.

Immokalee, in particular, demonstrates some of the highest concentrations of low-income households experiencing severe housing problems within the County. Factors contributing to these conditions may include lower household incomes, overcrowding, limited affordable rental housing inventory, aging housing stock, seasonal and agricultural employment patterns, and higher rates of renter occupancy. Similar housing challenges are also present within portions of Golden Gate City, Naples Manor, and East Naples, where residents may experience increased housing cost burden, overcrowding, and affordability pressures.

These areas generally contain larger concentrations of low- and moderate-income households, minority populations, agricultural workers, service industry workers, and renter households compared to the County overall. Rising housing costs, limited affordable housing availability, and increasing redevelopment pressures may further exacerbate housing instability within these neighborhoods.

Despite these challenges, many of these communities also contain important community assets, including schools, healthcare facilities, community centers, faith-based organizations, nonprofit service providers, parks, transit access, and local businesses that support neighborhood stability and quality of life. These areas may present opportunities for targeted affordable housing preservation, rehabilitation activities, infrastructure investment, neighborhood improvements, workforce housing development, and supportive service coordination designed to improve housing stability and economic opportunity throughout Collier County.



Data Source: HUD CPD Maps, https://egis.hud.gov/cpdmaps/

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For purposes of this analysis, a “concentration” is defined as a geographic area where the percentage of racial or ethnic minority residents or low-income households significantly exceeds the overall County average. Concentrations may indicate areas where residents experience greater vulnerability to housing affordability challenges, overcrowding, economic disparities, or limited access to opportunity.

According to demographic mapping analysis, racial and ethnic minority populations and low-income households are concentrated in several areas of Collier County, particularly within Immokalee, Golden Gate City, Naples Manor, and portions of East Naples. These areas generally contain higher proportions of Hispanic/Latino residents, agricultural workers, renter households, and low- and moderate-income families compared to the County overall.

Immokalee represents one of the most significant concentrations of minority and low-income populations within Collier County. The area contains large Hispanic/Latino and immigrant populations and experiences elevated rates of poverty, overcrowding, housing cost burden, and limited housing affordability. Similar patterns are present within portions of Golden Gate City and Naples Manor, where many households are employed within tourism, hospitality,

agriculture, construction, retail, and service-related industries that may provide lower wages relative to local housing costs.

The demographic mapping analysis also demonstrates that White non-Hispanic populations remain concentrated within many coastal and higher-income areas of the County, while minority and lower-income populations are more heavily concentrated within inland and workforce-oriented communities. These geographic patterns reflect historical housing trends, employment patterns, land values, and housing affordability differences throughout the County.

Many of the areas containing concentrations of minority and low-income households also experience higher rates of housing problems, including overcrowding, cost burden, and limited affordable rental housing availability. However, these communities also contain important community assets, including schools, parks, healthcare facilities, faith-based organizations, nonprofit service providers, local businesses, and social service agencies that support neighborhood stability and community identity.

The identification of concentrated areas of minority and low-income populations helps inform housing and community development priorities related to affordable housing preservation, workforce housing development, infrastructure investment, transportation improvements, neighborhood revitalization, and access to economic opportunity throughout Collier County.

Data Source: HUD CPD Maps, https://egis.hud.gov/cpdmaps/

What are the characteristics of the market in these areas/neighborhoods?

The market characteristics within areas containing concentrations of low-income households and racial or ethnic minority populations differ significantly from higher-income coastal and suburban areas of Collier County. These neighborhoods, particularly portions of Immokalee, Golden Gate City, Naples Manor, and East Naples, are generally characterized by lower median home values, higher renter occupancy rates, overcrowding, aging housing stock, and increased housing affordability challenges.

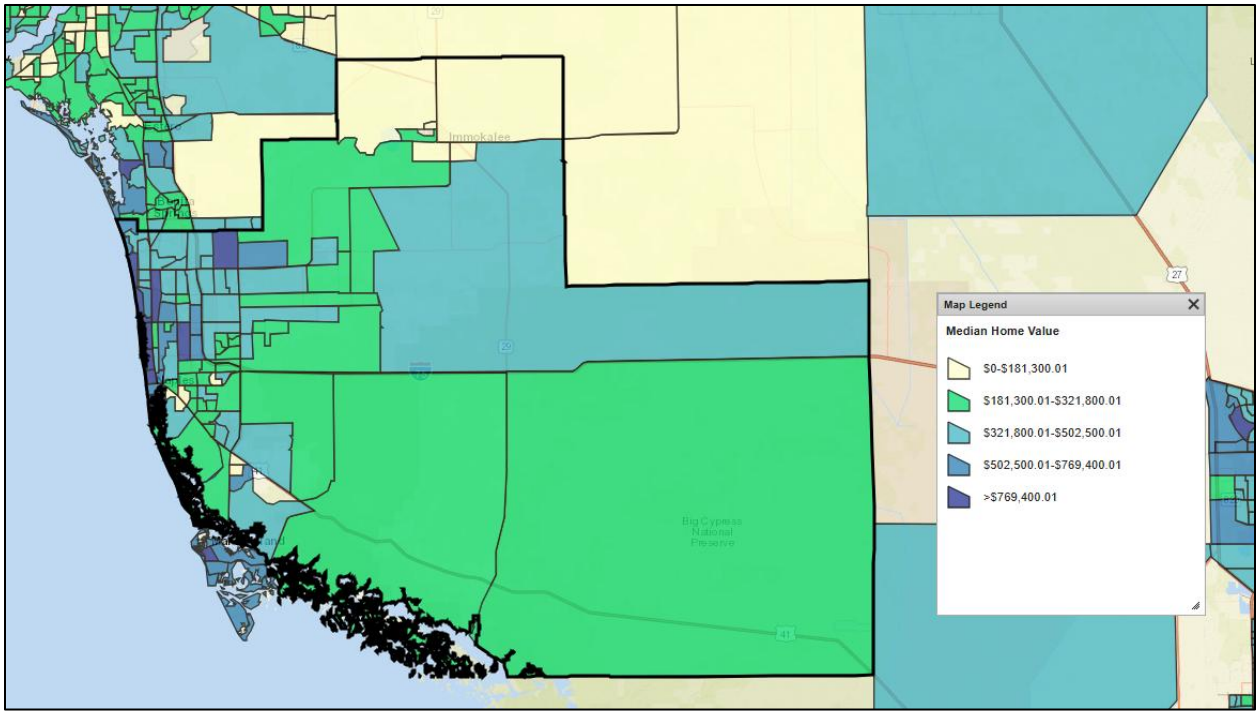
The mapping analysis of median home values demonstrates clear geographic disparities throughout the County. Coastal and western portions of Collier County, including many areas near Naples and the coastline, contain some of the highest median home values, often exceeding $769,400. In contrast, inland communities and workforce-oriented neighborhoods such as Immokalee, Golden Gate City, and portions of East Naples generally contain lower median home values and a larger supply of modestly priced housing relative to higher-income coastal areas.

These neighborhoods also tend to contain higher concentrations of workforce households employed within tourism, hospitality, agriculture, retail trade, construction, healthcare support, and service-related industries. Many households within these communities experience housing cost burden, overcrowding, and limited access to affordable rental housing due to rising home values and rental costs throughout the County.

Housing stock within these areas may include older single-family homes, mobile homes, duplexes, multifamily rental housing, and smaller lot development patterns. Some neighborhoods may also experience deferred maintenance, infrastructure needs, drainage concerns, limited pedestrian connectivity, and transportation challenges. At the same time, these communities often provide more attainable housing opportunities for workforce households compared to higher-cost coastal markets.

Despite affordability challenges, many of these neighborhoods benefit from proximity to employment centers, schools, healthcare facilities, local businesses, parks, faith-based organizations, and community service providers. Areas such as Immokalee also serve as important agricultural and workforce hubs within the County.

The market conditions within these neighborhoods reflect the broader economic and housing dynamics affecting Collier County, where strong demand for housing, limited affordable inventory, seasonal market pressures, and rising development costs continue to impact housing affordability and neighborhood stability for low- and moderate-income households.



Data Source: HUD CPD Maps, https://egis.hud.gov/cpdmaps/

Are there any community assets in these areas/neighborhoods?

Many of the areas containing concentrations of low-income households and racial or ethnic minority populations also contain important community assets that support neighborhood stability, economic opportunity, and quality of life. Communities such as Immokalee, Golden Gate City, Naples Manor, and East Naples benefit from a range of institutional, educational, healthcare, recreational, and community-based resources that serve residents throughout the County.

These neighborhoods contain important educational assets, including public schools, technical training centers, childcare facilities, and adult education programs that support workforce development and educational advancement. Immokalee, in particular, contains several community organizations and educational resources that provide services for agricultural workers, immigrant populations, youth, and low-income families.

Healthcare and supportive service providers are also important community assets within these areas. Community health clinics, behavioral health providers, food assistance programs, nonprofit organizations, and social service agencies help address healthcare access, food insecurity, behavioral health needs, and housing instability among vulnerable populations. Organizations providing supportive services, workforce assistance, and family support services remain critical components of neighborhood stability within these communities.

Additional community assets include parks, recreational facilities, libraries, faith-based organizations, community centers, and local businesses that contribute to neighborhood identity and social connectivity. Some areas also benefit from proximity to employment centers associated with healthcare, tourism, agriculture, retail trade, hospitality, and construction industries that provide important workforce opportunities for residents.

Transportation corridors and access to major roadways such as Interstate 75, U.S. 41, and State Road 29 also provide regional connectivity and access to employment, services, and commercial activity. While infrastructure and affordability challenges remain in some neighborhoods, these existing community assets provide opportunities for continued neighborhood investment, affordable housing preservation, workforce development, and coordinated community development efforts throughout Collier County.

Are there other strategic opportunities in any of these areas?

Several strategic opportunities exist within areas containing concentrations of low-income households, racial and ethnic minority populations, and households experiencing housing problems. Communities such as Immokalee, Golden Gate City, Naples Manor, and East Naples present opportunities for targeted investment and coordinated community development activities intended to improve housing stability, economic opportunity, infrastructure, and neighborhood quality of life.

Affordable housing preservation and workforce housing development represent significant strategic opportunities throughout these areas. Rising housing costs and redevelopment pressures have increased the need for housing rehabilitation, infill development, mixed-income housing, rental housing preservation, and development of additional workforce and affordable housing units near employment centers and community services.

Infrastructure improvements also represent an important opportunity within many of these neighborhoods. Continued investment in drainage improvements, roadway connectivity, sidewalks, pedestrian safety, public transportation access, utility infrastructure, stormwater systems, and neighborhood improvements may support long-term community resilience and quality of life. Areas experiencing aging infrastructure or limited connectivity may particularly benefit from targeted infrastructure investment.

Economic development and workforce initiatives may also support long-term stability within these communities. Opportunities exist to strengthen workforce training, technical education, small business development, and employment access for residents working within healthcare, hospitality, agriculture, retail trade, construction, and service industries. Coordination between workforce development and affordable housing initiatives may help improve economic mobility and reduce housing instability for low- and moderate-income households.

Additional strategic opportunities include expansion of supportive services, community facilities, healthcare access, parks and recreational amenities, resiliency planning, and partnerships with nonprofit organizations, faith-based institutions, educational providers, and community stakeholders. Many of these neighborhoods already contain strong community networks and institutional assets that may support collaborative revitalization and neighborhood improvement efforts.

Collier County may also leverage federal, state, and local funding resources, including HOME, CDBG, SHIP, infrastructure funding, and public-private partnerships, to support housing preservation, neighborhood revitalization, infrastructure investment, and community development initiatives within these areas during the planning period.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

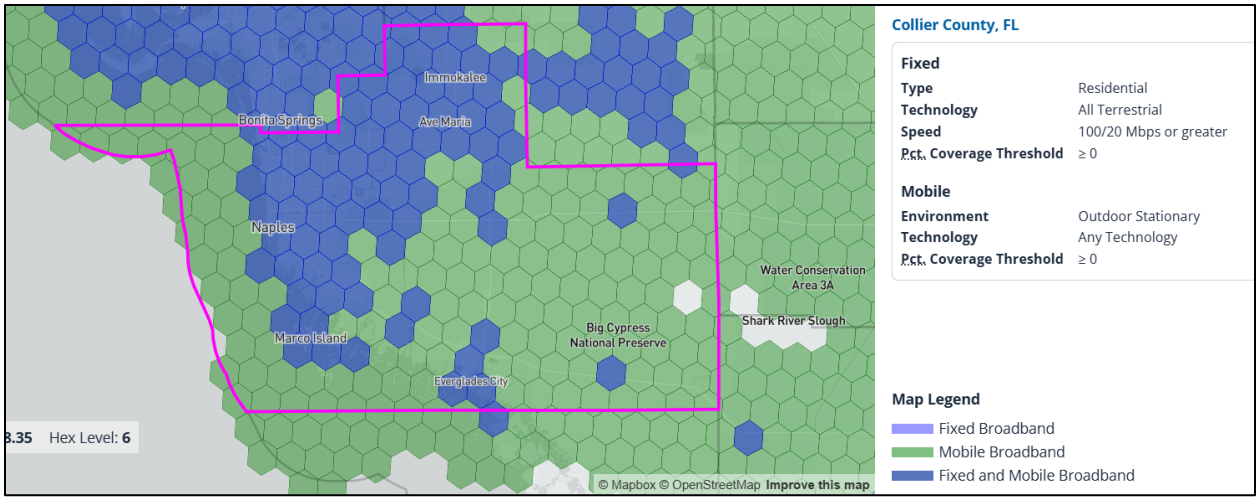
Reliable broadband access and digital connectivity are increasingly important to household stability, economic opportunity, education, healthcare access, and workforce participation within Collier County. Access to high-speed internet service is critical for residents to participate in remote work, online education, telehealth services, employment searches, workforce training, financial services, and access to government and social service programs.

Broadband mapping analysis indicates that while many portions of Collier County have access to fixed and mobile broadband service, gaps in fixed broadband availability and service quality remain present in portions of Immokalee, Golden Gate Estates, Big Cypress-area communities, rural eastern Collier County, and other lower-density areas. The mapping also demonstrates varying levels of broadband availability and coverage throughout the County, with some rural and low-density areas showing more limited fixed broadband infrastructure compared to urbanized coastal areas.

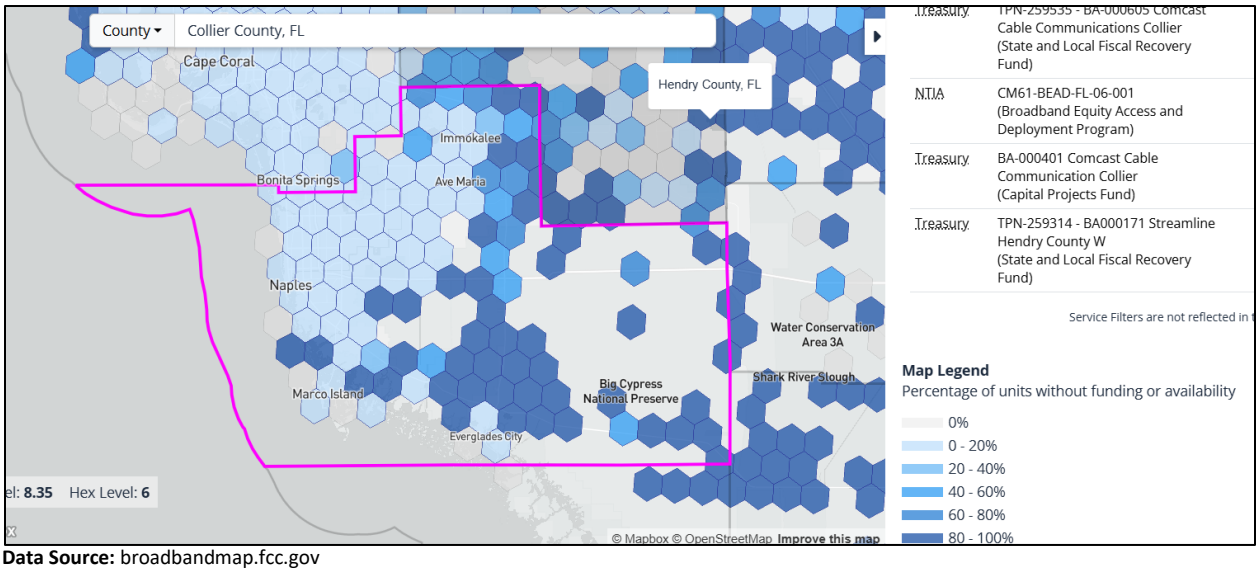
Low- and moderate-income households may face additional barriers related to internet affordability, device access, and digital literacy. These challenges may disproportionately impact seniors, students, agricultural workers, persons with disabilities, and workforce households that rely on internet access for education, employment, telehealth, and communication.

Broadband access has become increasingly important to economic development and workforce competitiveness throughout the County. Employers, educational institutions, healthcare providers, and workforce development organizations increasingly rely on digital infrastructure to support remote services, workforce training, and business operations.

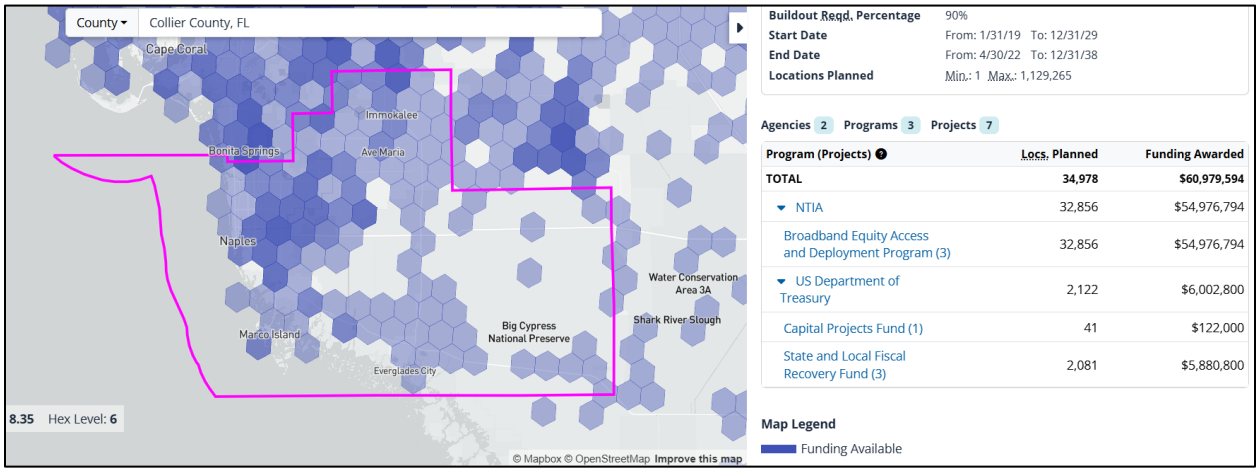
The mapping analysis also indicates that significant federal and state broadband funding has been allocated or planned within Collier County through Broadband Equity, Access, and Deployment (BEAD) and other infrastructure initiatives. These investments may help expand broadband infrastructure and improve connectivity within underserved and unserved areas during the planning period. Continued investment in broadband infrastructure, affordability programs, and digital access initiatives may help reduce barriers to opportunity and improve quality of life for low- and moderate-income households throughout Collier County.



Data Source: broadbandmap.fcc.gov



Data Source: broadbandmap.fcc.gov



Data Source: broadbandmap.fcc.gov

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Increasing competition among broadband Internet service providers remains an important need within Collier County, particularly within rural, lower-density, and underserved areas where residents may have limited provider choices or reduced access to reliable high-speed internet service. Greater provider competition may help improve affordability, service reliability, infrastructure investment, and consumer access to high-quality broadband service throughout the County.

Broadband mapping analysis demonstrates that broadband availability varies throughout Collier County, with urbanized areas generally showing greater fixed broadband coverage than portions of Immokalee, eastern Collier County, Golden Gate Estates, and rural communities near Big Cypress and other inland areas. In some locations, households may rely primarily on mobile broadband service or have limited fixed broadband provider options. Limited provider competition may contribute to higher service costs, slower speeds, and reduced reliability for residents and businesses.

Low- and moderate-income households may be disproportionately impacted by limited broadband competition due to affordability constraints and increasing dependence on internet access for education, telehealth, employment, remote work, workforce training, and access to public services. Reliable and affordable broadband access has become an essential component of economic mobility and household stability.

The mapping analysis also demonstrates that substantial federal and state funding has been allocated within Collier County through Broadband Equity, Access, and Deployment (BEAD) initiatives and related broadband infrastructure programs intended to improve service availability and expand connectivity in underserved areas. Continued investment and increased provider participation may improve broadband competition, expand service availability, and reduce digital inequities throughout the County.

Improved broadband competition may also support broader economic development goals by strengthening digital infrastructure, supporting business growth, expanding remote employment opportunities, and improving access to educational and workforce development resources throughout Collier County.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.
Collier County faces increasing natural hazard risks associated with climate change due to its coastal location, low-lying topography, environmental sensitivity, and continued population growth. According to the Collier County Multi-Jurisdictional Local Mitigation Strategy (LMS), the County is vulnerable to a variety of climate-related hazards, including hurricanes, tropical storms, flooding, storm surge, sea level rise, extreme heat, wildfire, heavy rainfall events, and coastal erosion.

Hurricanes and tropical storms remain among the most significant threats to the County. These events may result in widespread flooding, wind damage, storm surge impacts, infrastructure disruption, utility outages, and displacement of residents. Climate change is expected to contribute to more intense storm events, heavier rainfall, and increased flooding risks over time.

Flooding vulnerability is particularly significant throughout portions of Collier County due to coastal exposure, low elevations, extensive canal systems, wetlands, and stormwater management challenges. Both coastal flooding and inland flooding may affect residential neighborhoods, transportation systems, utilities, and critical infrastructure. Sea level rise may further increase the frequency and severity of tidal flooding, storm surge impacts, saltwater intrusion, and coastal erosion within vulnerable coastal areas.

Wildfire risk also remains a concern within portions of eastern and rural Collier County, particularly near conservation lands, undeveloped areas, and the wildland-urban interface surrounding Big Cypress National Preserve and other environmentally sensitive areas. Prolonged heat, drought conditions, and changing weather patterns may increase wildfire vulnerability over time.

Extreme heat and severe weather events may also disproportionately impact vulnerable populations, including seniors, persons with disabilities, low-income households, and residents with underlying health conditions. These hazards may increase energy costs, public health risks, and infrastructure stress throughout the County.

The County's Local Mitigation Strategy, resiliency planning efforts, floodplain management activities, infrastructure improvements, and emergency management coordination help support hazard mitigation and long-term climate resilience throughout Collier County.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income households within Collier County may be disproportionately vulnerable to natural hazards and climate-related impacts due to housing affordability challenges, housing location, limited financial resources, and housing condition. Analysis of hazard vulnerability, housing market conditions, FEMA floodplain data, and community development patterns indicates that many vulnerable households may reside in areas more susceptible to flooding, storm impacts, infrastructure disruption, and environmental hazards.

Lower-income households are often more likely to occupy older housing stock, manufactured housing, lower-cost rental housing, or housing requiring rehabilitation, which may be more vulnerable to wind damage, flooding, water intrusion, mold, and other hazard-related impacts. In some areas of the County, low- and moderate-income households may also experience overcrowding or housing cost burden, limiting their financial ability to prepare for, respond to, or recover from disasters.

Communities such as Immokalee, Golden Gate City, Naples Manor, and portions of East Naples contain concentrations of low- and moderate-income households that may experience increased vulnerability due to aging infrastructure, drainage limitations, lower housing quality, and affordability constraints. Rural areas and agricultural communities may also face challenges related to evacuation, transportation access, and infrastructure resilience during major storm events.

Flooding and storm surge risks may create additional challenges for renter households and homeowners with limited access to insurance coverage, savings, or disaster recovery resources. Rising insurance costs and post-disaster housing shortages may further affect housing affordability and long-term recovery for vulnerable populations.

The County's vulnerability analysis incorporates information from the Local Mitigation Strategy, FEMA floodplain mapping, housing condition data, CHAS data, ACS data, stakeholder consultation, and community participation activities. These findings support the need for continued investment in housing rehabilitation, resilient infrastructure, drainage improvements, hazard mitigation, emergency preparedness, and affordable housing preservation to reduce vulnerability among low- and moderate-income households throughout Collier County.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan provides the framework for how Collier County will invest its federal entitlement resources, including CDBG, HOME, and ESG funds during Program Years 2026–2030. The Strategic Plan is based on the findings of the Needs Assessment and Housing Market Analysis, as well as input received from residents, housing providers, nonprofit organizations, public agencies, service providers, community stakeholders, and regional partners. The plan establishes the County's priorities, goals, and expected outcomes for addressing affordable housing, homelessness, community development, public service, and infrastructure needs over the five-year Consolidated Plan period.

The Strategic Plan is organized into several key components. Geographic priorities describe how resources will generally be allocated throughout the County based on identified housing and community development needs, income eligibility requirements, infrastructure conditions, housing affordability challenges, and the ability to benefit low- and moderate-income households and special needs populations.

Priority Needs identify the major areas where resources will be directed, including affordable housing, community support services, neighborhood revitalization, ending homelessness, and grant management.

During Program Years 2026-2030, Collier County anticipates receiving the following Entitlement funds: CDBG - $13,081,405; HOME - $3,731,048.10; and ESG - $1,152,445 to meet underserved needs, foster decent affordable housing, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Along with the County's CDBG, HOME, and ESG Entitlement allocations, the County will have available CDBG reprogrammed prior year funds in the amount of $1,431,517 and HOME program income of $31,571.43. Program income received will be used towards similar activities from which it was produced, and these funds will be allocated in accordance with the Consolidated Plan and Annual Action Plan goals. The County will also make efforts to leverage funds to maximize benefit to the community, particularly for the creation of affordable housing.

The institutional delivery structure consists of County divisions, nonprofit organizations, housing providers, developers, social service agencies, public agencies, and community partners responsible for implementing Strategic Plan goals and activities. Collier County Community and Human Services Division serves as the lead entity responsible for administration and oversight of HUD entitlement programs and coordination with community partners.

To address identified needs, Collier County has established goals focused on creating or preserving affordable housing, advancing economic mobility, improving public facilities and infrastructure, enhancing homelessness response, and program administration and strategic planning. These goals guide the County's investment strategy and provide measurable outcomes for improving housing opportunities, neighborhood conditions, and quality of life for low- and moderate-income residents throughout Collier County.

SP-10 Geographic Priorities - 91.215(a)(1)

Geographic Area

1	**Area Name:**	**County-wide**
	Area Type:	Other
	Other Target Area Description:	Other
	Identify the neighborhood boundaries for this target area.	Collier County limits and distinctive rural-urban boundaries, including incorporated cities, the City of Naples and City of Marco Island.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Input received through public meetings, surveys, polls, a stakeholder meeting, and consultation with the Continuum of Care, Public Housing Authority, and other housing and homeless partners identified trending priority needs including affordable housing, public services, homelessness, and infrastructure improvements. These consultation efforts directly informed geographical interests by indicating that while there are certain areas where needs are high, investing county-wide will provide greater impact and overall benefit to Collier County residents.
	Identify the needs in this target area.	The needs assessment, market analysis, and public meetings determined that various areas throughout the county suffer from a lack of affordable housing, the need to revitalize community roadways and infrastructure, and make public improvements. There is also a high number of cost-burdened and poverty-stricken residents, particularly low-income and vulnerable populations, needing poverty reducing public and homeless services.

	What are the opportunities for improvement in this target area?	The County has the opportunity to invest in activities that will increase access to affordable housing through new construction and housing rehabilitation; revitalize neighborhoods through public improvements; and reduce poverty for low-income and vulnerable populations through the provision of public and homeless services.
	Are there barriers to improvement in this target area?	The current housing and economic markets act as barriers to fully improving housing affordability for county residents. Organizational capacity and lack of operating funds for housing partners also poses a challenge to large scale community change.

Table 49 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically

During the consolidated planning process, the County conducted a comprehensive housing needs assessment and market analysis to provide a better understanding of the trending community needs and identify geographical areas where funds should be directed. The analysis determined that various areas throughout the County suffer from a lack of affordable housing and that low-income and vulnerable populations require social services to reduce poverty. During this process, the County also engaged with residents, public housing residents, neighborhood leaders, social service providers, and adjacent and regional government entities to identify geographical areas of need. Several areas disbursed throughout the County were identified, further supporting the need for a community wide approach to revitalization so that the County can respond to emerging needs or opportunities across multiple areas. The areas of need identified align with the CDBG "target areas". Investing Countywide also supports revitalization growing more naturally based on community initiative, private investment, or local partnerships.

Key considerations for geographical allocation include:

- Concentration of Low- and Moderate-Income Populations: Priority is given to areas with the highest concentrations of households at or below 80% of Area Median Income (AMI). This ensures compliance with HUD requirements and directs investment toward

populations experiencing the greatest economic and housing instability.

- Identified Housing, Homelessness, and Community Development Needs: Geographic and programmatic priorities are informed by the Consolidated Plan needs assessment, market analysis, and ongoing community input. Areas with higher rates of housing cost burden, substandard housing, homelessness, infrastructure deficits, or service gaps are prioritized for investment.

- Alignment with Strategic Goals: Investments are guided by countywide goals such as expanding affordable housing, reducing homelessness, strengthening neighborhoods, and enhancing community services. Funding decisions prioritize projects that support long-term stabilization and equitable community development outcomes.

- Public Input and Community Engagement: Allocation priorities reflect robust engagement with residents, nonprofit organizations, service providers, housing partners, and other stakeholders through public meetings, consultations, and surveys.

- Coordination with Other Funding Sources: The County considers the availability and strategic use of other federal, state, and local resources (including SHIP, LIHTC, and other leveraged funding) to maximize impact, reduce duplication, and support comprehensive community investment strategies.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	**Priority Need Name**	**Affordable Housing**
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with HIV/AIDS and their Families Victims of Domestic Violence Veterans Homeless Persons
	Geographic Areas Affected	Countywide
	Associated Goals	Create, Preserve, or Support Affordable Housing
	Description	Support the provision of decent housing by increasing the affordability/availability/accessibility of housing. The County will address the priority need by funding activities that support affordable housing including, but not limited to, housing services in support of the HOME program, the new construction of affordable housing, housing rehabilitation activities for the restoration of substandard housing units for low- to moderate income households, and the provision of homebuyer assistance.

	Basis for Relative Priority	The county conducted a comprehensive analysis of quantitative and qualitative data to determine strengths and gaps to identify priority needs. This priority need was selected due to the results of a housing needs assessment and market analysis revealing a lack of affordable housing, cost burden for both renters and owners, and presence of substandard housing. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings.
2	**Priority Need Name**	**Community Support Services**
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Veterans At-Risk Youth Homeless Persons
	Geographic Areas Affected	Countywide
	Associated Goals	Advance Economic Mobility

	Description	Promote poverty reduction, upward mobility, and self-sufficiency by funding organizations providing essential services for low-income, vulnerable, and limited clientele populations. Activities include, but are not limited to, senior services, services for persons with disabilities, and staffing and case manager support.
	Basis for Relative Priority	The county conducted a comprehensive analysis to identify existing supportive services intended to reduce poverty, provide housing stability, and promote upward mobility and self-sufficiency and to determine gaps in service delivery. This priority need was selected due to the results of the analysis which revealed the unmet needs of the county's low-income and vulnerable populations. In an inflated market support services are greatly needed to provide housing and financial stability. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings.
3	**Priority Need Name**	**Neighborhood Revitalization**
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Countywide
	Associated Goals	Improve Public Facilities and Infrastructure
	Description	Encourage community revitalization by investing in public facilities or infrastructure improvements such as, but not limited to, renovation and expansion of community facilities, parks, health facilities, and public safety facilities, and potential enhancements to community infrastructure.

	Basis for Relative Priority	The county conducted a comprehensive analysis of quantitative and qualitative data to determine strengths and gaps to identify priority needs. This priority need was selected due to the results of a housing needs assessment and market analysis revealing that public facilities and infrastructure will need to be expanded or updated to support population growth, affordable housing activities, and overall revitalization efforts to provide suitable living environments for the County's low -income and vulnerable populations. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings.
4	**Priority Need Name**	**Ending Homelessness**
	Priority Level	High
	Population	Homeless Persons Extremely Low Low Moderate Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Countywide
	Associated Goals	Enhance Homelessness Response
	Description	Reduce homelessness and provide housing stability through the provision of assistance to extremely low-, very low-, low-, and low-to-moderate income households to provide shelter or prevent them falling into homelessness. Activities include, but are not limited to, homelessness prevention services, emergency shelter, rapid re-housing, and street outreach.

	Basis for Relative Priority	The county conducted a comprehensive analysis of quantitative and qualitative data to determine strengths and gaps to identify priority needs. This priority need was selected due to the results of a homeless needs assessment which identified existing homelessness in the County and the need for shelter and supportive services to help reduce homelessness or prevent families and households from becoming homeless. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings.
5	**Priority Need Name**	**Grant Management**
	Priority Level	High
	Population	N/A
	Geographic Areas Affected	Countywide
	Associated Goals	Program Administration and Strategic Planning
	Description	Management and operation of tasks related to administering and carrying out the county's HUD CDBG, HOME, and ESG programs, maintaining compliance with federal regulations, and preparing regulatory documents.
	Basis for Relative Priority	The County conducted a comprehensive housing needs assessment and market analysis to determine activities to carry out during the consolidated plan period to provide decent housing, a suitable living environment, and economic opportunities for its residents. The Community and Human Services Division is responsible for the administration of HUD grants and carrying out activities in accordance with federal regulations which resulted in the identification of grant management as a priority need.

Table 50 – Priority Needs Summary

SP-30 Influence of Market Conditions - 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	• Availability of affordable rental housing stock for families of all sizes. • Availability of voucher programs. • Availability of enforcement agencies to regulate eligibility terms and conditions of tenant based rental assistance program. • Local land use policies and jurisdiction comprehensive planning goals that support the development of multi-family housing stock. • High rates of cost burden and severe cost burden especially for LMI renters.
TBRA for Non-Homeless Special Needs	• Availability of affordable rental housing stock for individuals with disabilities, the elderly, victims of domestic violence, people suffering from substance abuse, or individuals living with HIV/AIDS. • Availability of voucher programs. • Availability of enforcement agencies to regulate eligibility terms and conditions of tenant based rental assistance programs. • Availability of enforcement agencies to regulate accommodation and modifications for individuals with disabilities and their families. • Availability of supportive housing services. • Local land use policies and jurisdiction comprehensive planning goals that support the development of accessible multi-family housing stock for individuals with disabilities and their families. • High rates of cost burden and severe cost burden especially for LMI renters. • Lower household income of individuals with special needs.
New Unit Production	• Local land use policies and jurisdiction comprehensive planning goals that support the development of affordable owner and rental housing. • Current cost of materials for new unit production. • Availability of incentives to developers to produce new single family and multi-family affordable housing units. • Limited supply of decent, affordable housing that represents the housing need based on size and household income. • Availability of surplus land or cost of land.

Rehabilitation	• Current cost of materials for rehabilitation. • Condition of housing units. • Age of housing stock.
Acquisition, including preservation	• Evaluation of fair market prices for home purchases. • Cost of materials for redevelopment • Increasing home values. • Fluctuating interest rates. • Stricter lending requirements and underwriting criteria. • Availability of loan products. • Inventory of homes and lands for sale.

Table 51 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) programs will have a significant impact on Collier County by addressing critical housing and community development needs. CDBG helps revitalize neighborhoods, improve public facilities, and support economic mobility, especially benefiting low- and moderate-income residents. The HOME program expands and preserve the supply of affordable housing. ESG focuses on preventing and addressing homelessness by funding homelessness prevention services, rapid rehousing, and emergency shelters. Together, these programs strengthen community infrastructure, promote stable housing, and enhance the quality of life for vulnerable populations.

Over the five-year period beginning October 1, 2026, and ending September 30, 2030, Collier County intends to have available HUD funds to carry out housing, public service, and community development activities and plans to leverage other resources, when available, for greater impact. Estimated amounts are dependent on the annual federal program allocations remaining level and are subject to an approved federal budget. Anticipated five-year HUD funding availability is $13,081,405 of Community Development Block Grant (CDBG), $3,731,048.10 of HOME Investment Partnerships Program (HOME), and $1,152,445 of Emergency Solutions Grant (ESG) funds. The County also anticipates having available $1,431,517 in CDBG prior year funds and $31,571.43 in HOME program income resources (not received annually) that will be expended over the 5-year Consolidated Plan period.

The goals and outcomes identified in the 5-Year Goals table reflect the total anticipated accomplishments to be achieved over the Consolidated Plan period using all available resources. This includes new annual allocations of CDBG, HOME, ESG, and other applicable funding, as well as any program income.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	Federal	Planning & Admin Public Facilities Public Infrastructure Public Services Affordable Housing	$2,616,281	$0	$1,431,517	$4,047,798	10,465,124	Resources available for the remainder of the consolidated plan is based on the annual CDBG Entitlement amount ($2,616,281) x5 plus $1,431,517 of available prior year funds. Prior year resources may be available for year-one of the Con Plan but are not guaranteed for the remainder of the plan. Therefore, $1,388,517/annually is not included in the calculation for available funds for the remainder of the Con Plan.

HOME	Federal	Planning & Admin Affordable Housing CHDO Set-Aside	$746,209.62	$31,571.43	$0	$777,781.05	2,984,838.48	The County will utilize HOME funds to increase access to affordable housing through direct financial assistance to homebuyers, new construction, and housing rehab. 15% will be set aside for the CHDO to carry out housing activities. Resources available for the remainder of the consolidated plan is based on the annual HOME Entitlement amount ($746,209.62) x5 plus $31,571.43 of program income. Program income resources may be available for year-one of the Con Plan but are not guaranteed for the remainder of the plan. Therefore, $31,571.43/annually is not included in the calculation for available funds for the remainder of the Con Plan.

ESG	Federal	Planning & Admin Homeless Prevention Rapid Re-Housing Emergency Shelter Street Outreach	$230,489	$0	$0	$230,489	$921,956	ESG Entitlement program funds will be used to provide shelter for those experiencing homelessness and to provide housing security for those at-risk of becoming homeless. The County will support homeless prevention, rapid re-housing, emergency shelter, and street outreach activities.

Table 52 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Leveraging

Collier County will continue to leverage grant funds with other public and private resources to maximize impact for beneficiaries. Leveraging resources aligns goals cross departmentally and supports interagency collaboration for community revitalization. Collier County routinely emphasizes to applicants the need to leverage federal funds with local funds to stretch the benefit of the federal dollars. These efforts have been successful, and projects funded under CDBG, HOME, and ESG have substantially exceeded accomplishments that could not have been achieved by using federal funds alone.

The County requires applicants for entitlement funds to outline any leveraged funds and offers bonus points in the award process for the degree to which this is achieved. Also, in the application process, the County rewards collaborative projects with additional points, which may also constitute leverage. Collier County has further added leverage of funds as a performance indicator for the CHS Division and it is published and tracked in the County budget documents.

Federal funds also leverage state funds received through the State Housing Initiative Partnership (SHIP) program, which is used to meet the housing needs of low- and moderate-income households and expand or preserve the availability of affordable housing. Collier County anticipates having SHIP funds available during the 2026-2030 program years to be used for a wide variety of rental, owner occupied, or homeownership programs.

The County further leverages federal housing resources by maintaining a local housing trust fund and supporting the annual Florida Local Government Areas of Opportunity (LGAO) application process, allocating local funds to strengthen applications, attract additional state housing investments, and expand affordable housing opportunities for low- and moderate-income households.

CDBG funds awarded to public services providers help to leverage additional public and/or private funding that provide services to the community.

HOME Match

The HOME program requires a 25% local match for any HOME funds drawn. In recent years, the County's match liability was reduced in accordance with regulations allowing for match reductions by HUD if the County is distressed or suffered a presidentially declared disaster. Due to hurricane impacts, HUD previously granted the County a 100% match reduction. However,

the County continued to contribute to the match liability through various methods and those contributions will be used towards satisfying the County's match requirements during 2026-2030 program years.

The County may also use State Housing Initiatives Partnership (SHIP) dollars to satisfy match requirements. SHIP funds, which are provided by the State of Florida to support the production and preservation of affordable housing, can be used as an eligible source of non-federal match when leveraged with HOME dollars. This approach not only maximizes the impact of both funding sources but also helps ensure that the County's affordable housing goals are met more efficiently.

ESG Match

ESG regulations require grant recipients to make matching contributions equivalent to the ESG annual award- or a 100% match. Collier County requires all ESG subrecipients to provide a dollar-for-dollar match. Matching funds may include contributions to any of the County's ESG programs, including funds awarded to a subrecipient. The matching requirements are met per 24 CFR Part 576.201. Community and Human Services requests at the time of application that expenditures are matched by applicant donations, in-kind contributions, other state and local funds, as well as private and foundation donations. ESG subrecipients can also satisfy the match with volunteer hours. The County also provides match support for the ESG program from the general fund.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The County has a history of utilizing public property for affordable housing. The County is continually looking at its inventory for what can be utilized for affordable housing development, as well as land owned by other public agencies, to determine whether certain properties are well suited for affordable housing. Recent examples of using publically owned properties or land to address unmet needs include:

- The Collier County Surtax Land Acquisition Fund has secured 7.5 acres for the development of affordable housing as part of the upcoming Ekos Creekside project. Located on Collier Blvd in Naples, Florida, Ekos Creekside will feature 82 newly constructed units, addressing the critical need for workforce housing in the area. The project is being developed by McDowell Housing Partners.

- Collier County approved $10 million in funding for a new workforce housing project at the former Golden Gate Golf Course, now county owned land. The project will consist of 352 units with 252 units of workforce housing and 100 units of senior housing. Workforce housing is for essential service workers, including government employees, healthcare professionals, and educators. The project is designed to provide affordable housing options in a region where nearly 50,000 households are considered cost-burdened, spending more than 30% of their income on housing.

- Collier County previously provided a land donation for the Ekos on Santa Barbara project, an affordable housing project funded by county Affordable Housing fund dollars from the General Fund, multi-family revenue bonds, and 4% LIHTC tax credits. Ekos on Santa Barbara is an 82-unit, new construction project located in Naples, Florida that will provide workforce housing to households making between 30-80% of Area Medium Income. Collier County partnered with McDowell Housing Partners on a 99-year ground lease and provided the land for the project. The eighty-two affordable housing units are now open and 100% occupied.

Florida Statutes Section 166.0451, Disposition of municipal property for affordable housing, requires that the County create an inventory list of real property with fee simple title appropriate for affordable housing. In compliance with the statute, Collier County maintains the inventory of county-owned surplus land that are potential properties for the development of permanent affordable housing. The County may partner with nonprofit organizations that develop affordable housing for low-income households. The disposition of any of these properties for affordable housing is subject to the discretion of the County.

SP-40 Institutional Delivery Structure - 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Collier County Community and Human Services Division	Local Government	Lead Agency Funding Administration HCD Planning	Jurisdiction
Collier County Housing Authority	Public Housing Agency	Housing Choice Voucher Administration	Jurisdiction
SWFL Regional Coalition to End Homelessness	Continuum of Care Lead Agency	Homelessness	Region
St. Matthew's House	Nonprofit Organization	Homelessness Public Services	Jurisdiction
The Shelter for Abused Women	Nonprofit Organization	Homelessness Public Services	Jurisdiction
David Lawrence Centers for Behavioral Health	Nonprofit Behavioral Health Provider	Public Services	Jurisdiction
Healthcare Network	Nonprofit Healthcare Provider	Public Services	Jurisdiction
CareerSource Southwest Florida	Workforce Development Organization	Economic Development Public Services	Region
Youth Haven	Nonprofit Organization	Homelessness	Jurisdiction
Providence House	Nonprofit Organization	Homelessness Public Services	Jurisdiction
Community Assisted and Supported Living	Nonprofit Organization	Public Services	Jurisdiction
The Salvation Army	Nonprofit Organization	Homelessness Public Services	Jurisdiction
St. Vincent de Paul Society	Nonprofit Organization	Homelessness Public Services	Jurisdiction

Table 63 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Collier County's institutional delivery system benefits from a strong network of public agencies, nonprofit organizations, housing providers, healthcare organizations, behavioral health providers, workforce agencies, and community stakeholders that work collaboratively to address affordable housing, homelessness, supportive service, and community development needs throughout the jurisdiction. The County's housing and community development system demonstrates several important strengths, although significant gaps and capacity challenges

remain due to increasing housing costs, growing service demand, and limited affordable housing inventory.

One of the primary strengths of the institutional delivery system is the strong coordination among housing and supportive service providers throughout the County. Organizations such as the Collier County Community and Human Services Division, Collier County Housing Authority, SWFL Regional Coalition to End Homelessness Continuum of Care, Hunger & Homeless Coalition of Collier County, St. Matthew's House, David Lawrence Centers for Behavioral Health, and other nonprofit and healthcare providers maintain active partnerships focused on housing stability, homelessness response, behavioral health services, workforce development, and supportive services for vulnerable populations.

The County also benefits from experienced nonprofit organizations providing emergency shelter, supportive housing, domestic violence services, healthcare, food assistance, workforce training, youth services, and behavioral health services. Regional workforce development partnerships and educational institutions further support economic mobility and workforce training opportunities throughout the community.

Despite these strengths, significant gaps remain within the institutional delivery system. The most significant challenge identified through stakeholder consultation is the lack of affordable and workforce housing throughout Collier County. Limited affordable rental inventory, rising housing costs, low vacancy rates, and increasing development costs continue to strain the capacity of housing providers and supportive service organizations.

Additional gaps identified include:

- Limited supply of deeply affordable rental housing
- Insufficient permanent supportive housing
- Limited accessible housing units for persons with disabilities and seniors
- Shortage of emergency shelter and transitional housing resources
- Limited landlord participation in the Housing Choice Voucher program
- Transportation and public transit limitations
- Workforce shortages among service providers and healthcare organizations
- Limited local funding sources for affordable housing development and supportive services
- Increasing demand for mental health and substance use treatment services

Stakeholders also identified the need for greater coordination between housing, transportation, healthcare, workforce development, and economic development systems to better address long-term housing stability and economic mobility.

Overall, while Collier County's institutional delivery system demonstrates strong collaboration and a broad range of supportive service resources, continued investment in affordable housing, supportive housing, infrastructure, workforce capacity, and service coordination will remain necessary to address growing community needs during the Consolidated Plan period.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	
Other			
Other	X	X	X

Table 54 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Collier County's service delivery system consists of a coordinated network of public agencies, nonprofit organizations, healthcare providers, behavioral health providers, housing agencies, faith-based organizations, and community partners working collaboratively to address the needs of individuals and families experiencing homelessness. These organizations provide emergency shelter, homelessness prevention, rapid rehousing, supportive housing, healthcare, behavioral health services, employment assistance, food assistance, and case management services throughout the jurisdiction.

The SWFL Regional Coalition to End Homelessness Continuum of Care coordinates homelessness response activities, housing resources, outreach efforts, and supportive services among community partners. Coordinated Entry, HMIS participation, and collaborative case management help connect individuals and families to housing and supportive services based on assessed needs and vulnerability.

Emergency shelter and supportive housing services are provided through organizations such as St. Matthew's House, which offers emergency shelter, transitional housing, addiction recovery services, supportive housing, employment assistance, food assistance, and case management for individuals and families experiencing homelessness. The Shelter for Abused Women & Children provides emergency shelter, counseling, legal advocacy, and transitional housing services for survivors of domestic violence and their children.

Behavioral health and healthcare services are provided through organizations such as David Lawrence Centers for Behavioral Health and Healthcare Network, which provide mental health services, substance use treatment, crisis stabilization, healthcare access, counseling, and supportive services for vulnerable populations, including chronically homeless individuals and persons with behavioral health needs.

Families with children, unaccompanied youth, and youth at risk of homelessness may receive shelter, counseling, educational support, family services, and case management through organizations such as Youth Haven and other family-serving agencies throughout the County. Veteran households experiencing homelessness may receive housing assistance, supportive services, and case management through veteran-focused programs. Collier County works with several partners to provide housing assistance and supportive services for veterans; like, the Housing Authority, Collier County Veterans Services, Warrior Homes and the local Continuum of Care.

While Collier County's service delivery system provides a broad range of supportive services, stakeholders identified continued gaps related to affordable housing availability, permanent supportive housing, mental health services, transportation access, and landlord participation in rental assistance programs. Despite these challenges, ongoing coordination among service providers and community partners helps strengthen the County's ability to address homelessness and improve housing stability for vulnerable populations throughout the jurisdiction.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Collier County's service delivery system for special needs populations and persons experiencing homelessness benefits from a strong network of nonprofit organizations, healthcare providers, behavioral health agencies, housing providers, faith-based organizations, and public agencies that work collaboratively to provide housing assistance, supportive services, healthcare, behavioral health treatment, and homelessness response services throughout the jurisdiction.

One of the primary strengths of the service delivery system is the high level of coordination among housing and supportive service providers. Organizations such as the SWFL Regional Coalition to End Homelessness, St. Matthew's House, David Lawrence Centers for Behavioral Health, Healthcare Network, The Shelter for Abused Women & Children, and Community Assisted and Supported Living (CASL) provide a broad range of services including emergency shelter, supportive housing, mental health treatment, substance use treatment, healthcare access, domestic violence services, case management, food assistance, and supportive services for vulnerable populations.

The County also benefits from strong behavioral health and healthcare partnerships that help address the needs of chronically homeless individuals, persons with mental illness, persons with substance use disorders, seniors, veterans, persons with disabilities, survivors of domestic violence, and other special needs populations. Coordinated Entry, HMIS participation, outreach efforts, and case management services help improve coordination and referral processes among service providers.

Despite these strengths, significant gaps remain within the service delivery system. Stakeholders identified the lack of affordable and supportive housing as one of the most significant barriers affecting homeless and special needs populations throughout Collier County. Limited affordable rental inventory, rising housing costs, and low vacancy rates continue to create housing instability and reduce housing placement opportunities for vulnerable households.

Additional gaps identified include:

- Limited permanent supportive housing units
- Limited accessible and affordable housing for persons with disabilities and seniors
- Insufficient emergency shelter and transitional housing capacity
- Limited landlord participation in rental assistance programs
- Transportation and transit barriers
- Increasing demand for mental health and substance use treatment services
- Limited affordable housing options for extremely low-income households
- Workforce shortages among service providers and healthcare organizations
- Limited funding for supportive services and housing development

Stakeholders also identified the need for increased coordination between housing providers, healthcare organizations, behavioral health agencies, workforce development organizations, and transportation providers to better address long-term housing stability and supportive service needs.

Overall, while Collier County's service delivery system demonstrates strong community collaboration and a broad network of supportive service providers, continued investment in affordable housing, supportive housing, healthcare access, behavioral health services, transportation, and service coordination remains necessary to address the growing needs of special needs populations and persons experiencing homelessness throughout the jurisdiction.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Collier County will continue to strengthen coordination among public agencies, nonprofit organizations, housing providers, healthcare systems, behavioral health providers, workforce development organizations, and community stakeholders to address identified gaps in the institutional structure and service delivery system. The County's strategy focuses on increasing affordable housing opportunities, improving coordination of supportive services, expanding housing stability resources, and strengthening partnerships that support low- and moderate-income households, persons experiencing homelessness, and special needs populations.

A primary component of the County's strategy is increasing the supply of affordable and supportive housing through the continued use of CDBG, HOME, ESG, SHIP, and other available funding sources. These resources will support affordable rental housing development, housing rehabilitation, tenant-based rental assistance, homelessness prevention activities, rapid rehousing, and supportive housing initiatives. The County will also continue to encourage

partnerships with nonprofit organizations, housing developers, and private sector partners to leverage additional funding and expand housing opportunities throughout the jurisdiction.

Collier County will continue to coordinate closely with the SWFL Regional Coalition to End Homelessness Continuum of Care, Collier County Housing Authority, healthcare providers, behavioral health organizations, and community service agencies to improve access to housing and supportive services for vulnerable populations. Coordination efforts will focus on strengthening referral systems, Coordinated Entry participation, outreach efforts, case management services, and long-term housing stabilization activities for individuals and families experiencing homelessness or housing instability.

The County will also work to address gaps related to accessible housing, transportation access, behavioral health services, workforce development, and supportive services for seniors, persons with disabilities, veterans, youth, and other special needs populations. Additional strategies include supporting landlord participation in rental assistance programs, improving access to economic opportunity and workforce training, expanding permanent supportive housing opportunities, and investing in infrastructure and neighborhood improvements within low- and moderate-income communities.

Through continued collaboration, strategic investment, and coordination among community partners, Collier County will work to strengthen the institutional delivery system, improve service integration, and address priority housing and community development needs identified throughout the Consolidated Plan process.

SP-45 Goals - 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create, Preserve, or Support Affordable Housing	2026	2030	Affordable Housing	Countywide	Affordable Housing	CDBG: $1,250,000 HOME: $3,389,514.73	Direct Financial Assistance to Homeowners: 20 Households Tenant-Based Rental Assistance/Rapid Re-Housing: 115 Households Assisted Owner Housing Units Added: 5 Households Rental Housing Units Rehabilitated: 5 Households

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Advance Economic Mobility	2026	2030	Non-Housing Community Development	Countywide	Community Support Services (Public Services)	CDBG: $1,962,210	Public Service Activities Other Than Low/Moderate Income Housing Benefit: 1,250 Persons Assisted
3	Improve Public Facilities and Infrastructure	2026	2030	Non-Housing Community Development	Countywide	Neighborhood Revitalization	CDBG: $8,684,431	Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 100,000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Enhance Homeless Response	2026	2030	Homeless	Countywide	Ending Homelessness	ESG: $1,066,011.65	Homeless Person Overnight Shelter: 1,250 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homelessness Prevention: 10 Persons Assisted
5	Program Administration and Strategic Planning	2026	2030	Administration	Countywide	Grant Management	CDBG: $2,616,281 HOME: $373,104.80 ESG: $86,433.35	N/A

Table 55 – Goals Summary

Goal Descriptions

1	**Goal Name**	Create, Preserve, or Support Affordable Housing
	Goal Description	Support the provision of decent housing by increasing the availability/accessibility, and affordability of housing. Funds will be used in the construction or rehabilitation of affordable housing units and direct financial assistance to homebuyers. A minimum set aside of 15% will be available to an approved CHDO for the County, unless provided a HUD waiver.
2	**Goal Name**	Advance Economic Mobility
	Goal Description	Promote poverty reduction, upward mobility, and self-sufficiency by funding organizations providing essential services for low-income, vulnerable, and limited clientele populations. Funds will not exceed the 15% limitation of the annual CDBG allocation and will fund senior services, services for persons with disabilities, and potentially other poverty-reducing social service activities.
3	**Goal Name**	Improve Public Facilities and Infrastructure
	Goal Description	Encourage community revitalization by investing in public facilities or infrastructure improvements such as renovation and expansion of community neighborhood and health facilities, parks, public safety facilities and potentially improvements to community infrastructure.
4	**Goal Name**	Enhance Homeless Response
	Goal Description	Reduce homelessness and provide housing stability through the provision of assistance to extremely low-, very low-, low-, and low-to-moderate income households to provide shelter or prevent them falling into homelessness. Activities will provide local shelters with the means to administer essential services to shelter residents; support rapid rehousing for homeless individuals or families; street outreach and prevent individuals or families from becoming homeless.

5	**Goal Name**	Program Administration and Strategic Planning
	Goal Description	Management and operation of tasks related to administering and carrying out the County's HUD CDBG, HOME, and ESG programs, maintaining compliance with federal regulations, and preparing regulatory documents.

Table 56 – Goals Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Collier County will utilize federal funds to provide affordable housing, as defined by HOME 91.315(b)(2), for 165 extremely low-, low, and moderate-income households through new construction, housing rehabilitation, direct financial assistance to homebuyers, and rapid re-housing and homelessness prevention activities. In addition, the County will support activities assisting the homeless or at-risk of becoming homeless with housing stability by investing an estimated $556,010 during PY 2026-2030 towards emergency shelter operations and services.

SP-50 Public Housing Accessibility and Involvement - 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Collier County's public housing system, Collier County Housing Authority, recognizes the continued need to expand and preserve accessible housing opportunities for seniors, persons with disabilities, and households requiring mobility or accessibility accommodations. While no current Section 504 Voluntary Compliance Agreement requiring corrective action has been identified based on available planning information, the housing authority remains responsible for maintaining compliance with federal accessibility standards. Ongoing redevelopment, modernization, rehabilitation, and property preservation efforts support increased accessibility and improved housing conditions throughout the public housing portfolio.

Activities to Increase Resident Involvements

Although Collier County does not contain traditional HUD-funded public housing developments, the Collier County Housing Authority continues to support resident involvement and self-sufficiency opportunities for households participating in the Housing Choice Voucher Program. One of the primary initiatives identified during the planning period is the reestablishment of the Family Self-Sufficiency (FSS) Program for Section 8 participants.

The FSS Program is designed to help voucher-assisted households increase earned income, improve financial stability, and reduce dependence on public assistance through goal-oriented case management and supportive services. Participants may receive assistance related to employment, workforce training, financial literacy, budgeting, homeownership preparation, education, and career advancement. The program also encourages long-term economic mobility and housing stability for participating households.

In addition to the FSS Program, the Housing Authority continues to provide opportunities for resident communication and engagement through case management, participant briefings, housing counseling, supportive service referrals, and coordination with community service providers. Residents receiving tenant-based rental assistance may also be connected to supportive services related to healthcare, transportation, employment assistance, and behavioral health services through partnerships with nonprofit organizations and local agencies.

The Housing Authority's efforts to strengthen resident involvement focus on increasing self-sufficiency, improving housing stability, supporting economic opportunity, and enhancing access to community resources for low-income households throughout Collier County.

Is the public housing agency designated as troubled under 24 CFR part 902?

Based on the currently available planning documents and prior Consolidated Plan data, the Collier County Housing Authority is not currently designated as troubled under 24 CFR Part 902.

Plan to remove the 'troubled' designation

Not applicable.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h)

Barriers to Affordable Housing

Collier County faces several specific barriers that negatively affect the production, preservation, and accessibility of affordable housing for low- and moderate-income households, workforce populations, seniors, and other vulnerable residents.

One of the most significant barriers is the extremely high cost of land and housing development within the County. Market trends, limited developable land, and continued population growth have contributed to rising land values, home prices, and rental costs. Environmental constraints, wetlands protections, floodplain regulations, and conservation requirements further limit the amount of land available for residential development and may increase mitigation and infrastructure costs for affordable housing projects.

Collier County's zoning and land use patterns may also limit affordable housing opportunities in some areas. Large lot development patterns and low-density residential zoning reduce opportunities for higher-density housing, multifamily development, accessory dwelling units, and workforce housing near employment centers and public services. In addition, the availability of land appropriately zoned for affordable multifamily development remains limited in certain high-opportunity areas of the County.

Infrastructure and development costs also present substantial barriers. Utility extension costs, roadway improvements, stormwater requirements, impact fees, permitting costs, and infrastructure upgrades may significantly increase the cost of residential development. These costs may make affordable housing projects financially difficult to develop without subsidies or incentives.

Rising insurance premiums, property taxes, construction costs, and labor shortages continue to increase housing development and operating costs throughout the County. These factors may also limit the preservation of existing affordable housing and contribute to rising rents for tenants.

Collier County's tourism-driven and seasonal economy further contributes to housing affordability challenges. Demand for seasonal, luxury, and market-rate housing has increased housing prices and reduced housing availability for workforce households employed in healthcare, hospitality, retail trade, education, construction, agriculture, and public service occupations. Many workers are forced to commute long distances from neighboring counties due to limited affordable housing options within Collier County.

Additional barriers identified through stakeholder consultation and community participation activities include:

- Limited supply of deeply affordable rental housing
- Limited availability of accessible housing units
- Overcrowding within lower-income communities
- Long waitlists for rental assistance programs
- Transportation and commuting challenges
- Limited availability of supportive housing
- Financing challenges for affordable housing development
- Limited local funding sources for affordable housing activities

These barriers collectively contribute to housing instability, workforce shortages, overcrowding, and limited housing choice for many low- and moderate-income households throughout Collier County.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Collier County is addressing affordable housing barriers through a comprehensive approach that combines regulatory incentives, financial assistance programs, housing preservation efforts, and partnerships with nonprofit and private-sector housing providers. Collier County supports affordable and workforce housing development through land acquisition activities, affordable housing trust fund investments, public-private partnerships, density bonus provisions, and development incentives designed to offset high land and development costs.

The County reviews and updates land development regulations to encourage flexible residential design, mixed-use development, and a wider range of housing options. Affordable Workforce Housing Density Bonus provisions, expedited permitting, and other incentives help increase housing opportunities in appropriate locations. To reduce development costs, the County utilizes impact fee deferrals, expedited permitting, technical assistance, and coordination with utility providers to facilitate affordable housing development and infrastructure availability.

The County administers rehabilitation, emergency repair, resilience, and replacement housing programs through SHIP funding. These programs help preserve existing affordable housing, improve housing quality, and reduce long-term maintenance and insurance costs. The County also prioritizes workforce housing through assistance programs serving essential service personnel and supports the development of affordable housing near employment centers through partnerships and development incentives.

The County supports affordable rental housing development, acquisition, and rehabilitation through SHIP and other funding sources while partnering with nonprofit and private-sector housing developers to expand the supply of affordable units. Through the County's rehabilitation, accessibility improvements, and supportive housing initiatives housing opportunities for persons with disabilities and other vulnerable populations are increased.

Collier County leverages SHIP, CDBG, and other federal, state, and local resources while supporting nonprofit and private developers seeking additional financing for affordable housing projects. Through a combination of regulatory incentives, impact fee relief, density bonuses, housing rehabilitation and resilience programs, affordable rental housing initiatives, homeownership assistance, and public-private partnerships, Collier County is working to expand affordable housing opportunities, preserve existing housing stock, and improve housing stability for low- and moderate-income households.

SP-60 Homelessness Strategy - 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Collier County's strategic plan supports a coordinated and data-driven approach to identifying, engaging, and assessing individuals and families experiencing homelessness through partnerships with the SWFL Regional Coalition to End Homelessness, homeless service providers, healthcare organizations, behavioral health providers, and other community stakeholders. The County supports ESG-funded street outreach, homelessness prevention, rapid rehousing, and coordinated entry activities that help connect homeless individuals to appropriate housing and supportive services. Through participation in HMIS and the annual Point-in-Time Count, the County and its partners are able to monitor trends, identify service gaps, and assess the unique needs of vulnerable populations, including chronically homeless individuals, veterans, families with children, unaccompanied youth, and persons with disabilities. The County also participates in ongoing coordination meetings with service providers and veteran-serving organizations to review housing needs, identify available resources, and facilitate housing placements. Given that more than two-thirds of persons identified during the 2024 Point-in-Time Count were unsheltered, continued outreach, engagement, and assessment efforts remain a critical component of the County's strategy to reduce homelessness and connect vulnerable individuals to housing and services.

Addressing the emergency and transitional housing needs of homeless persons

Collier County's strategic plan supports the continued operation, coordination, and enhancement of emergency shelter and transitional housing resources throughout the community. ESG funding will continue to support emergency shelter operations, outreach services, and housing stabilization activities. The County provides funding to The Shelter for Abused Women & Children, which operates Collier County's only state-certified domestic violence shelter and provides emergency shelter, outreach services, counseling, case management, and supportive services for survivors of domestic violence and human trafficking. The County also works closely with Continuum of Care partners to streamline intake procedures, improve coordinated entry processes, and ensure individuals and families experiencing a housing crisis are connected to shelter and supportive services as quickly as possible. Through collaboration with nonprofit organizations, faith-based providers, and community agencies, the County seeks to strengthen emergency housing resources while helping households transition from crisis situations toward permanent housing solutions.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

A primary objective of the County's homelessness strategy is to reduce the duration of homelessness for individuals and families and increase access to permanent housing opportunities. Collier County will continue to support rapid rehousing activities through ESG funding and tenant-based rental assistance through HOME-ARP resources to help homeless and at-risk households secure and maintain stable housing. The County also supports the development, preservation, and rehabilitation of affordable housing through HOME, SHIP, and other housing resources to increase the supply of housing available to low-income households. Special attention is given to populations with the greatest needs, including chronically homeless individuals, veterans, families with children, unaccompanied youth, survivors of domestic violence, and persons with disabilities. Veteran households may access housing assistance through Veterans Affairs Supportive Housing (VASH) vouchers, which combine rental assistance with case management and supportive services. The County further promotes long-term housing stability through coordinated case management, employment support, supportive services, healthcare referrals, and partnerships among housing and service providers designed to prevent returns to homelessness and support independent living.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Collier County's strategic plan emphasizes homelessness prevention as a key strategy for reducing housing instability among extremely low-income households and vulnerable populations. The County supports homelessness prevention activities through ESG-funded rental assistance, utility assistance, housing stabilization services, rapid rehousing, and supportive services designed to help households remain housed and avoid entering the homeless system. Particular emphasis is placed on assisting individuals and families exiting publicly funded institutions and systems of care, including hospitals, behavioral health facilities, correctional institutions, foster care programs, and domestic violence shelters. The County collaborates with community partners, healthcare providers, social service agencies, educational institutions, and the Collier County Sheriff's Office to connect individuals to housing

resources, supportive services, employment assistance, transportation resources, and reintegration programs. Through coordinated prevention efforts, housing assistance, case management, and supportive services, the County seeks to reduce inflows into homelessness, improve housing stability, and strengthen the safety net available to households most at risk of becoming homeless.

SP-65 Lead-based Paint Hazards - 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Collier County will continue to implement strategies to reduce lead-based paint hazards through housing rehabilitation activities, public education, and compliance with federal lead-safe housing requirements. The County recognizes that housing units constructed prior to 1978 may contain lead-based paint hazards that can negatively impact the health and safety of residents, particularly children under the age of six, pregnant women, and other vulnerable populations.

Through its housing rehabilitation and federally assisted housing programs, Collier County will continue to identify and address lead-based paint hazards in eligible housing units. Housing rehabilitation activities funded through CDBG, HOME, SHIP, or other applicable programs will comply with HUD Lead Safe Housing Rule requirements and Environmental Protection Agency (EPA) regulations. Lead-based paint evaluations, risk assessments, interim controls, and abatement activities will be conducted as required based on the scope of rehabilitation work and applicable federal regulations.

The County will continue to educate property owners, residents, contractors, and program participants about the health risks associated with lead-based paint exposure and methods for reducing exposure hazards. Public education efforts will emphasize the importance of lead-safe work practices, early identification of lead hazards, and protecting children from exposure within older housing units.

Collier County has established policies and procedures for evaluating and addressing lead-based paint hazards within federally assisted housing activities. These procedures include lead hazard assessments, preparation of work specifications, cost estimates, contractor requirements, clearance testing, and post-rehabilitation inspections to ensure compliance with applicable federal standards. The County will continue to prioritize lead hazard reduction activities in income-eligible housing units occupied by low- and moderate-income households and will coordinate lead-safe rehabilitation activities as funding becomes available.

How are the actions listed above related to the extent of lead poisoning and hazards?

Lead poisoning remains one of the most serious environmental health hazards affecting children and can result in long-term and irreversible developmental, neurological, and behavioral problems. The primary source of lead exposure is deteriorating lead-based paint and lead-contaminated dust commonly found in housing constructed prior to 1978, when residential use of lead-based paint was banned. Homes built before 1950 may present an even greater risk due to the higher concentrations of lead historically used in paint products.

Lower-income households living in older housing units may face an increased risk of exposure because aging housing stock often requires additional maintenance and rehabilitation to address deteriorated paint surfaces and other environmental hazards. Lead hazards are most commonly created when lead-based paint deteriorates, chips, peels, or is disturbed during repair or renovation activities, creating lead-contaminated dust that can be inhaled or ingested by children.

Children under the age of six are particularly vulnerable to lead exposure because their developing nervous systems are more sensitive to the harmful effects of lead and because young children are more likely to ingest contaminated dust through normal hand-to-mouth activity. As a result, maintaining safe housing conditions, conducting lead-safe rehabilitation activities, and educating residents about lead hazards remain important components of protecting public health and improving housing quality within older housing units.

How are the actions listed above integrated into housing policies and procedures?

Collier County's policies and procedures require compliance with applicable federal lead-based paint regulations, including the HUD Lead Safe Housing Rule at 24 CFR Part 35. The County works closely with contractors, subrecipients, housing partners, and program administrators to ensure lead-based paint requirements are incorporated into federally assisted housing activities and rehabilitation projects.

As part of these efforts, the County supports lead hazard evaluation, inspection, testing, interim controls, and abatement activities when required under federal regulations. Contractors and program partners are informed of applicable lead-safe work practices and are responsible for complying with HUD and Environmental Protection Agency (EPA) requirements during rehabilitation and construction activities involving pre-1978 housing units.

Collier County also provides educational materials and outreach information to residents, property owners, and households that may be at risk of lead exposure. Public education efforts focus on increasing awareness of lead-based paint hazards, safe maintenance practices, and methods for reducing potential exposure within older housing units.

SP-70 Anti-Poverty Strategy - 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Collier County's anti-poverty strategy focuses on expanding access to affordable housing, increasing economic opportunity, improving housing stability, and strengthening supportive services for low- and moderate-income households. The County recognizes that poverty is closely connected to housing affordability, employment access, healthcare availability, transportation barriers, and the rising cost of living throughout Southwest Florida. As housing costs continue to increase, many households employed in service-sector, hospitality, healthcare, retail, agricultural, and construction occupations remain vulnerable to housing instability and economic hardship.

To reduce the number of households living in poverty, Collier County will continue to support programs and policies that promote housing stability, workforce development, self-sufficiency, and economic mobility. The County will utilize CDBG, HOME, ESG, SHIP, and other available funding sources to support affordable housing development, housing rehabilitation, rental assistance, homelessness prevention, public services, and neighborhood improvement activities benefiting low- and moderate-income households.

The County's anti-poverty strategy also includes coordination with workforce development agencies, educational institutions, nonprofit organizations, healthcare providers, and housing agencies to improve access to employment opportunities, job training, financial literacy services, childcare resources, transportation assistance, healthcare, and supportive services. Organizations such as CareerSource Southwest Florida provide workforce training, employment assistance, career counseling, and job placement services intended to improve household income and long-term economic stability.

Collier County will continue to support programs that help prevent homelessness and reduce housing cost burden among extremely low-income households, seniors, persons with disabilities, veterans, and families with children. The County also supports efforts to increase access to affordable housing located near employment centers, schools, healthcare facilities, public services, and transportation corridors to improve economic mobility and reduce barriers to opportunity. Additional strategies include supporting affordable and workforce housing development, expanding homelessness prevention and rapid rehousing activities, supporting small business and economic development efforts, improving neighborhood conditions and infrastructure, and strengthening supportive services for special needs populations.

Through continued investment, coordination, and community partnerships, Collier County seeks to reduce poverty, improve housing stability, increase self-sufficiency, and expand economic opportunity for low- and moderate-income residents throughout the jurisdiction.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Collier County's poverty reduction goals, programs, and policies are closely coordinated with the priorities and objectives identified throughout the Consolidated Plan and affordable housing strategy. The County recognizes that housing affordability, housing stability, employment access, healthcare, transportation, and supportive services are interconnected factors that directly affect poverty levels and long-term economic mobility for low- and moderate-income households.

The Consolidated Plan supports poverty reduction by prioritizing investments in affordable housing development, housing rehabilitation, rental assistance, homelessness prevention, supportive services, public infrastructure improvements, and neighborhood revitalization activities that benefit low- and moderate-income residents. These housing-related investments help reduce housing cost burden, improve housing stability, prevent homelessness, and increase access to safe and affordable housing opportunities throughout the jurisdiction.

Collier County also coordinates its anti-poverty strategy with workforce development, economic development, healthcare, and supportive service initiatives intended to improve self-sufficiency and economic opportunity. Programs supported through CDBG, HOME, ESG, SHIP, and other funding sources are designed to complement workforce training, employment assistance, financial literacy, childcare support, transportation access, and supportive services provided by nonprofit organizations, housing providers, educational institutions, and agencies such as CareerSource Southwest Florida.

The County's homelessness prevention and housing stabilization efforts are also integrated into the broader anti-poverty strategy. Rental assistance, rapid rehousing, supportive housing, utility assistance, and eviction prevention programs help reduce housing instability among extremely low-income households and vulnerable populations. In addition, the County prioritizes affordable housing opportunities located near employment centers, schools, healthcare facilities, transportation corridors, and supportive services to improve access to economic opportunity and reduce barriers affecting low-income households.

Through coordinated planning, strategic investment, and partnerships with public agencies, nonprofit organizations, housing providers, and community stakeholders, Collier County seeks to align affordable housing activities with broader poverty reduction goals to improve housing stability, increase self-sufficiency, and expand economic opportunity throughout the jurisdiction.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Collier County Community and Human Services (CHS) provides subrecipients with information regarding applicable federal, state, and local regulations related to their funded activities, along with guidance on how those requirements apply to specific projects and programs. Each subrecipient agreement includes clearly defined performance objectives and measurable outcomes to ensure funded activities are carried out in compliance with HUD requirements and County policies.

Prior to contracting, CHS staff reviews all applicable program requirements with prospective subrecipients, including eligible activities, documentation standards, conflict of interest requirements, financial management expectations, and any special conditions associated with the agreement. This process helps ensure subrecipients understand program responsibilities and compliance obligations before project implementation begins.

CHS staff conducts ongoing monitoring throughout the life of each project. Documentation submitted with reimbursement requests is reviewed for compliance with applicable regulations, eligible costs, national objectives, and performance benchmarks prior to the release of funds. In addition, CHS staff participate in preconstruction conferences and maintain regular communication with funded entities to monitor project progress and address potential compliance concerns early in the process.

On-site monitoring visits are conducted by the CHS Grant Monitoring Team using risk-based monitoring procedures and standardized monitoring tools. Monitoring activities may include review of financial records, procurement procedures, beneficiary documentation, construction activities, labor standards compliance, reporting requirements, and overall program performance. All projects receive closeout monitoring, and projects with longer implementation periods may receive additional monitoring visits throughout construction or program delivery.

Following monitoring visits, CHS provides written follow-up correspondence identifying monitoring results, compliance concerns, and any required corrective actions. When necessary, subrecipients must develop Corrective Action Plans, and CHS staff continue to monitor compliance until all findings have been resolved. Technical assistance and training are provided to subrecipients as needed to strengthen program administration and support compliance with federal grant requirements.

Collier County has established written policies and procedures governing the administration of federal grant programs and continues to provide technical assistance, monitoring, and partnership coordination to support successful project implementation and long-term compliance with HUD program requirements.

Expected Resources

AP-15 Expected Resources - 91.220(c)(1,2)

Introduction

The Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) programs will have a significant impact on Collier County by addressing critical housing and community development needs. CDBG helps revitalize neighborhoods, improve public facilities, and support economic mobility, especially benefiting low- and moderate-income residents. The HOME program expands and preserve the supply of affordable housing. ESG focuses on preventing and addressing homelessness by funding homelessness prevention services, rapid rehousing, and emergency shelters. Together, these programs strengthen community infrastructure, promote stable housing, and enhance the quality of life for vulnerable populations.

Over the one-year period beginning October 1, 2026, and ending September 30, 2027, Collier County intends to have available HUD funds to carry out housing, public service, and community development activities and plans to leverage other resources, when available, for greater impact. Estimated amounts are dependent on the annual federal program allocations remaining level and are subject to an approved federal budget. Anticipated one-year HUD funding availability is $2,616,281 of Community Development Block Grant (CDBG), $746,209.62 of HOME Investment Partnerships Program (HOME), and $230,489 of Emergency Solutions Grant (ESG) funds. The County also anticipates having available $1,431,517 in CDBG prior year funds and $31,571.43 in HOME program income resources.

The goals and outcomes identified in the 1-Year Goals table reflect the total anticipated accomplishments to be achieved during Program Year (PY) 2026-2027 using all available resources. This includes Entitlement allocations of CDBG, HOME, ESG, and other applicable funding, as well as any program income.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	Federal	Planning & Admin Public Facilities Public Infrastructure Public Services Affordable Housing	$2,616,281	$0	$1,431,517	$4,047,798	10,465,124	Resources available for the remainder of the consolidated plan is based on the annual CDBG Entitlement amount ($2,616,281) x5 plus $1,431,517 of available prior year funds. Prior year resources may be available for year-one of the Con Plan but are not guaranteed for the remainder of the plan. Therefore, $1,388,517/annually is not included in the calculation for available funds for the remainder of the Con Plan.

HOME	Federal	Planning & Admin Affordable Housing CHDO Set-Aside	$746,209.62	$31,571.43	$0	$777,781.05	2,984,838.48	The County will utilize HOME funds to increase access to affordable housing through direct financial assistance to homebuyers, new construction, and housing rehab. 15% will be set aside for the CHDO to carry out housing activities. Resources available for the remainder of the consolidated plan is based on the annual HOME Entitlement amount ($746,209.62) x5 plus $31,571.43 of program income. Program income resources may be available for year-one of the Con Plan but are not guaranteed for the remainder of the plan. Therefore, $31,571.43/annually is not included in the calculation for available funds for the remainder of the Con Plan.

ESG	Federal	Planning & Admin Homeless Prevention Rapid Re-Housing Emergency Shelter	$230,489	$0	$0	$230,489	$921,956	ESG Entitlement program funds will be used to provide shelter for those experiencing homelessness and to provide housing security for those at-risk of becoming homeless. The County will support homeless prevention, rapid re-housing, and emergency shelter activities.

Table 57 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Leveraging

Collier County will continue to leverage grant funds with other public and private resources to maximize impact for beneficiaries. Leveraging resources aligns goals cross departmentally and supports interagency collaboration for community revitalization. Collier County routinely emphasizes to applicants the need to leverage federal funds with local funds to stretch the benefit of the federal dollars. These efforts have been successful, and projects funded under CDBG, HOME, and ESG have substantially exceeded accomplishments that could not have been achieved by using federal funds alone.

The County requires applicants for entitlement funds to outline any leveraged funds and offers bonus points in the award process for the degree to which this is achieved. Also, in the application process, the County rewards collaborative projects with additional points, which may also constitute leverage. Collier County has further added leverage of funds as a performance indicator for the CHS Division and it is published and tracked in the County budget documents.

Federal funds also leverage state funds received through the State Housing Initiative Partnership (SHIP) program, which is used to meet the housing needs of low- and moderate-income households and expand or preserve the availability of affordable housing. Collier County anticipates having SHIP funds available during the 2026-2030 program years to be used for a wide variety of rental, owner occupied, or homeownership programs.

The County further leverages federal housing resources by maintaining a local housing trust fund and supporting the annual Florida Local Government Areas of Opportunity (LGAO) application process, allocating local funds to strengthen applications, attract additional state housing investments, and expand affordable housing opportunities for low- and moderate-income households.

CDBG funds awarded to public services providers help to leverage additional public and/or private funding that provide services to the community.

HOME Match

The HOME program requires a 25% local match for any HOME funds drawn. In recent years, the County's match liability was reduced in accordance with regulations allowing for match reductions by HUD if the County is distressed or suffered a presidentially declared disaster. Due

to hurricane impacts, HUD previously granted the County a 100% match reduction. However, the County continued to contribute to the match liability through various methods and those contributions will be used towards satisfying the County's match requirements during 2026-2030 program years.

The County may also use State Housing Initiatives Partnership (SHIP) dollars to satisfy match requirements. SHIP funds, which are provided by the State of Florida to support the production and preservation of affordable housing, can be used as an eligible source of non-federal match when leveraged with HOME dollars. This approach not only maximizes the impact of both funding sources but also helps ensure that the County's affordable housing goals are met more efficiently.

ESG Match

ESG regulations require grant recipients to make matching contributions equivalent to the ESG annual award- or a 100% match. Collier County requires all ESG subrecipients to provide a dollar-for-dollar match. Matching funds may include contributions to any of the County's ESG programs, including funds awarded to a subrecipient. The matching requirements are met per 24 CFR Part 576.201. Community and Human Services requests at the time of application that expenditures are matched by applicant donations, in-kind contributions, other state and local funds, as well as private and foundation donations. ESG subrecipients can also satisfy the match with volunteer hours. The County also provides match support for the ESG program from the general fund.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The County has a history of utilizing public property for affordable housing. The County is continually looking at its inventory for what can be utilized for affordable housing development, as well as land owned by other public agencies, to determine whether certain properties are well suited for affordable housing. Recent examples of using publically owned properties or land to address unmet needs include:

- The Collier County Surtax Land Acquisition Fund has secured 7.5 acres for the development of affordable housing as part of the upcoming Ekos Creekside project. Located on Collier Blvd in Naples, Florida, Ekos Creekside will feature 82 newly constructed units, addressing the critical need for workforce housing in the area. The project is being developed by McDowell Housing Partners.

- Collier County approved $10 million in funding for a new workforce housing project at the former Golden Gate Golf Course, now county owned land. The project will consist of 352 units with 252 units of workforce housing and 100 units of senior housing. Workforce housing is for essential service workers, including government employees, healthcare professionals, and educators. The project is designed to provide affordable housing options in a region where nearly 50,000 households are considered cost-burdened, spending more than 30% of their income on housing.

- Collier County previously provided a land donation for the Ekos on Santa Barbara project, an affordable housing project funded by county Affordable Housing fund dollars from the General Fund, multi-family revenue bonds, and 4% LIHTC tax credits. Ekos on Santa Barbara is an 82-unit, new construction project located in Naples, Florida that will provide workforce housing to households making between 30-80% of Area Medium Income. Collier County partnered with McDowell Housing Partners on a 99-year ground lease and provided the land for the project. The eighty-two affordable housing units are now open and 100% occupied.

Florida Statutes Section 166.0451, Disposition of municipal property for affordable housing, requires that the County create an inventory list of real property with fee simple title appropriate for affordable housing. In compliance with the statute, Collier County maintains the inventory of county-owned surplus land that are potential properties for the development of permanent affordable housing. The County may partner with nonprofit organizations that develop affordable housing for low-income households. The disposition of any of these properties for affordable housing is subject to the discretion of the County.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create, Preserve, or Support Affordable Housing	2026	2027	Affordable Housing	Countywide	Affordable Housing	CDBG: $300,732 HOME: $703,160.09	Direct Financial Assistance to Homeowners: 4 Households Tenant-Based Rental Assistance/Rapid Re-Housing: 23 Households Assisted Owner Housing Units Added: 1 Households Rental Housing Units Rehabilitated: 1 Households

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Advance Economic Mobility	2026	2027	Non-Housing Community Development	Countywide	Community Support Services (Public Services)	CDBG: $392,442	Public Service Activities Other Than Low/Moderate Income Housing Benefit: 250 Persons Assisted
3	Improve Public Facilities and Infrastructure	2026	2030	Non-Housing Community Development	Countywide	Neighborhood Revitalization	CDBG: $2,831,368.18	Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 20,000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Enhance Homeless Response	2026	2030	Homeless	Countywide	Ending Homelessness	ESG: $213,202.33	Homeless Person Overnight Shelter: 250 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 2 Households Assisted Homelessness Prevention: 2 Persons Assisted
5	Program Administration and Strategic Planning	2026	2030	Administration	Countywide	Grant Management	CDBG: $523,256 HOME: $74,620.96 ESG: $17,286.67	N/A

Table 58 – Goals Summary

Goal Descriptions

1	**Goal Name**	Create, Preserve, or Support Affordable Housing
	Goal Description	Support the provision of decent housing by increasing the availability/accessibility, and affordability of housing. Funds will be used in the construction or rehabilitation of affordable housing units and direct financial assistance to homebuyers. A minimum set aside of 15% will be available to an approved CHDO for the County, unless provided a HUD waiver.
2	**Goal Name**	Advance Economic Mobility
	Goal Description	Promote poverty reduction, upward mobility, and self-sufficiency by funding organizations providing essential services for low-income, vulnerable, and limited clientele populations. Funds will not exceed the 15% limitation of the annual CDBG allocation and will fund senior services, services for persons with disabilities, and potentially other poverty-reducing social service activities.
3	**Goal Name**	Improve Public Facilities and Infrastructure
	Goal Description	Encourage community revitalization by investing in public facilities or infrastructure improvements such as renovation and expansion of community neighborhood and health facilities, parks, public safety facilities and potentially improvements to community infrastructure.
4	**Goal Name**	Enhance Homeless Response
	Goal Description	Reduce homelessness and provide housing stability through the provision of assistance to extremely low-, very low-, low-, and low-to-moderate income households to provide shelter or prevent them falling into homelessness. Activities will provide local shelters with the means to administer essential services to shelter residents; support rapid rehousing for homeless individuals or families; and prevent individuals or families from becoming homeless.

5	**Goal Name**	Program Administration and Strategic Planning
	Goal Description	Management and operation of tasks related to administering and carrying out the County's HUD CDBG, HOME, and ESG programs, maintaining compliance with federal regulations, and preparing regulatory documents.

Table 59 – Goal Descriptions

AP-35 Projects - 91.220(d)

Introduction

The County will undertake various projects during PY 2026-2027 focused on providing decent affordable housing, creating a suitable living environment, and expanding economic opportunity for residents. The County will utilize its HUD CDBG, HOME, and ESG grant allocations to carry out activities intended to address priority needs in the community and ensure the greatest impact to beneficiaries.

In PY 2026-2027, Collier County will fund a total of nine (9) projects under five (5) goals including: creating, preserving, and supporting affordable housing; advancing economic mobility; improving public facilities and infrastructure; enhancing homelessness response; and program administration and strategic planning. CDBG has an administrative cap of 20% and 15% for public services, HOME has an administrative cap of 10% and requires 15% to be set aside for a designated CHDO, and ESG has an administrative cap of 7.5%.

Projects

PY 2026 Projects	
CDBG	
1	Administration & Planning
2	Public Services
3	Public Facilities & Infrastructure
4	Affordable Housing
5	Homebuyer Assistance (DPA) Program
HOME	
6	Administration & Planning
7	CHDO Set-Aside Reserve
8	Tenant-Based Rental Assistance (TBRA)
ESG	
9	ESG26 Collier County

Table 60 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Allocation priorities for the PY 2026-2027 Action Plan are consistent with those outlined in the Strategic Plan portion of the County's 2026-2030 Consolidated Plan. The priorities were determined through a market analysis and needs assessment analyzing affordable housing, special needs housing, homelessness, and community revitalization needs in Collier County.

Substantial participation by residents, local and regional organizations, and other stakeholders also informed these priorities.

The County made its funding decisions for this AAP based on need, geographic priorities, and opportunities to work with subrecipients and other partners that contribute additional resources to leverage federal funds. The County uses a ranking system to determine needs as low, medium, high, or no need. In ranking needs within the community, the County takes into consideration quantitative and qualitative The County assesses the amount of funding available, determines high need target areas, and considers which activities will best address those needs when deciding how to allocate funds. The priority ranking system is as follows:

- High Priority: Activities determined to be critical to addressing the immediate needs of the community and will be funded during the five-year period.
- Medium Priority: Activities determined to be a moderate need and may be funded during the five-year period as funds are available.
- Low Priority: Activities determined as a minimal need and are not expected to be funded during the five-year period.

In the event of natural disasters, pandemics, and other worldwide crisis events (natural or manmade), the County may substantially amend the projects or activities in this Plan to meet the immediate needs of the community. It is the responsibility of the County to plan and be disaster prepared. For example, in the event of hurricanes the County may reprioritize from normal projects/activities to focus on infrastructure and facilities improvements, or increase public services, where allowable, in the case of a pandemic or other natural disaster. Under the State SHIP program, the County has an existing Disaster Assistance Strategy that goes into effect when a disaster declaration has been declared by the President of the United States or the Governor of the State of Florida. Collier County will also take advantage of federal waivers that may be issued in the event of declared disasters.

The primary obstacle to meeting underserved needs is the lack of sufficient financial resources. Annually several proposals may be unfunded or receive only partial funding due to lack of available resources.

The housing market impacts the ability to address housing needs. The market continues to shift, however home values, interest rates, and rents remain high. To offset costs, the County may have had to increase subsidies resulting in less homebuyers or renters being served through purchase assistance or tenant-based rental assistance programs. Inflation also increased the cost of labor and materials, reducing the number of affordable units that could be constructed with available resources.

The County is also currently lacking a key partnership with a local Community Housing Development Organization (CHDO) which could increase development and redevelopment opportunities. The County is working with local organizations to become HUD certified CHDOs and has previously been granted a CHDO waiver.

AP-50 Geographic Distribution - 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Collier County is an urban county that relies on widely accepted data such as American Community Survey (ACS), HUD low and moderate-income summary data (LMISD), and Federal Financial Institutions Examinations Council (FFIEC) data to determine areas throughout the community with concentrations of low and moderate-income communities. Program resources are allocated County-wide based on low-mod areas which often coincide with areas of minority concentration. Over the next year, the County intends to utilize CDBG, HOME, and ESG funds in unincorporated parts of the County and the City of Naples and City of Marco Island.

The geographic distribution of the County's allocations will primarily be Countywide, however, the County targets resources in low-moderate income census block groups to meet regulatory requirements for CDBG grant funds and to focus on areas with the highest level of needs. These areas are considered "target areas" for use of HUD grant funds for area improvements, such as public infrastructure or facility improvements. To determine these block groups the County uses HUD CDBG Low Mod Income Summary Data (LMISD), which has defined the eligible tracts within the jurisdiction. The identified block group tracts within the County that are considered low-moderate income can be found on the HUD Exchange website at: https://www.hudexchange.info/programs/acs-low-mod-summary-data/. The County reviews this data annually to ensure funds are allocated in eligible CDBG target areas.

A portion of HUD funds may be spent outside of these targeted areas for direct benefit activities including the provision of public services, housing rehabilitation, new construction of affordable housing, homeownership assistance, or other benefits directly for low- and moderate-income households or special needs populations. In addition, Collier County may spend funds in current Opportunity Zones which align with HUD low-income target areas.

Geographic Distribution

Target Area	Planned Percentage of Allocation	Narrative Description
Countywide	100%	Collier County limits and distinctive rural-urban boundaries, including incorporated cities, the City of Naples and City of Marco Island.

Table 61 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

During the consolidated planning process, the County conducted a comprehensive housing needs assessment and market analysis to provide a better understanding of the trending community needs and identify geographical areas where funds should be directed. The analysis determined that various areas throughout the County suffer from a lack of affordable housing and that low-income and vulnerable populations require social services to reduce poverty. During this process, the County also engaged with residents, public housing residents, neighborhood leaders, social service providers, and adjacent and regional government entities to identify geographical areas of need. Several areas disbursed throughout the County were identified, further supporting the need for a community wide approach to revitalization so that the County can respond to emerging needs or opportunities across multiple areas. The areas of need identified align with the CDBG "target areas". Investing Countywide also supports revitalization growing more naturally based on community initiative, private investment, or local partnerships.

Although Collier County establishes countywide goals to benefit eligible residents throughout the jurisdiction, specific projects are evaluated and prioritized based on the severity of local need, project readiness, feasibility, cost-effectiveness, and the ability to achieve measurable outcomes. The County also considers how proposed activities advance strategic goals such as expanding affordable housing, reducing homelessness, supporting public services, promoting economic opportunity, affirmatively furthering fair housing, and stabilizing neighborhoods.

In determining geographic allocations, Collier County coordinates HUD resources with other federal, state, and local funding sources, including the State Housing Initiatives Partnership (SHIP) Program, Low-Income Housing Tax Credits (LIHTC), county redevelopment incentives, and local affordable housing trust funds. The County also encourages partnerships with nonprofit organizations, for-profit developers, community-based organizations, and public agencies to leverage additional investment and avoid duplication of effort.

Through this strategic and coordinated allocation process, Collier County ensures that HUD resources are directed to the areas of greatest need while maintaining the flexibility to address priority needs and opportunities throughout the entire County.

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

This section reports on affordable housing goals under 24 CFR 91.220(g), which may include activities undertaken in the CDBG, HOME, and ESG programs. The need for affordable rental and homeownership housing was a common theme heard during the Consolidated Plan development process. The greatest need is among renters with very-low incomes, large families, immigrant families, and residents with disabilities. Housing for people at-risk of homelessness was also identified as a priority need.

To address these needs in PY 2026-2027, the County will utilize CDBG, HOME, and ESG in support of affordable housing activities through housing rehabilitation (1 HH), tenant-based rental assistance (23 HH), rapid re-housing/homelessness prevention (4 HH), new construction of housing units (1 HH), and homebuyer assistance (4HH). The County's proposed affordable housing accomplishments are based on careful consideration of available funding, current market conditions, and organizational capacity to achieve established goals. Many of Collier County's housing activities are supported through the State Housing Initiatives Partnership (SHIP) Program. Collier County leverages SHIP funding to support a variety of affordable housing activities, including housing rehabilitation, homebuyer assistance, and housing development initiatives.

Proposed goals for the number of households to be supported in PY 2026-2027 through affordable housing activities are provided below.

One Year Goals for the Number of Households to be Supported	
Homeless	4
Non-Homeless	29
Special-Needs	0
Total	**33**

Table 62 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	27
The Production of New Units	1
Rehab of Existing Units	1
Acquisition of Existing Units	4
Total	**33**

Table 63 - One Year Goals for Affordable Housing by Support Type

Discussion

The County will directly support affordable housing through the following projects:

Rental Assistance

- Tenant Based Rental Assistance – 23 Households Assisted
- Rapid Re-Housing – 4 Households Assisted (Homeless or At-Risk of Becoming Homeless)

Production of New Units

- CHDO Reserve Set-Aside – 1 Households Assisted

Rehab of Existing Units

- Projects to be determined– 1 Households Assisted

Acquisition of Existing Units

- Homebuyer Assistance (DPA)– 4 Households Assisted

The County continues to prioritize capacity-building efforts for nonprofit organizations seeking to become certified Community Housing Development Organizations (CHDOs), recognizing that a strong network of qualified CHDO partners is essential to advancing long-term affordable housing production. Through targeted training, technical assistance, and guidance on HUD requirements, development processes, and organizational compliance, the County supports nonprofits in building the skills necessary to meet CHDO certification standards and successfully administer HOME-funded housing activities. These efforts are designed to create and sustain lasting partnerships with local CHDOs that can effectively sponsor, develop, and manage affordable housing projects, thereby expanding the County's ability to leverage federal resources and increase the supply of affordable housing for low- and moderate-income households.

AP-60 Public Housing - 91.220(h)

Introduction

Collier County does not operate traditional public housing developments but administers Housing Choice Voucher (HCV) and special purpose voucher programs through the Collier County Housing Authority. The Housing Authority plays a critical role in addressing affordable housing needs for extremely low-, very low-, and low-income households throughout the jurisdiction by providing tenant-based rental assistance, expanding affordable housing opportunities, supporting self-sufficiency initiatives, and coordinating with community partners. The Collier County Housing Authority's Five-Year Plan emphasizes expanding assisted housing opportunities, improving housing quality, increasing landlord participation, promoting economic mobility, and affirmatively furthering fair housing.

Actions planned during the next year to address the needs to public housing

During the next year, the Collier County Housing Authority will continue efforts to expand affordable housing opportunities and improve housing stability for voucher-assisted households. Planned activities include pursuing additional Housing Choice Vouchers and other housing resources if funding becomes available, administering tenant-based rental assistance programs for homeless, elderly, disabled, and low-income households, and continuing partnerships that support affordable housing acquisition and rehabilitation activities. The Housing Authority also plans to continue outreach to landlords throughout the jurisdiction to increase participation in the voucher program and expand housing opportunities outside areas of concentrated poverty and minority populations. Additional actions include supporting affordable housing preservation activities, strengthening supportive service partnerships, and maintaining high program performance standards.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Although Collier County does not operate traditional public housing developments, the Housing Authority encourages resident involvement and self-sufficiency among Housing Choice Voucher participants through supportive services, partnerships, and resident-focused initiatives. The Housing Authority plans to continue collaborating with nonprofit organizations, educational institutions, workforce development agencies, and financial institutions to support financial literacy, employment training, GED classes, and homeownership counseling opportunities. The Housing Authority also plans to reestablish and support Family Self-Sufficiency (FSS) activities intended to help assisted households increase earned income, improve financial stability, and pursue long-term economic mobility and potential homeownership opportunities. The Housing Authority's Five-Year Plan includes goals related to identifying working households capable of

achieving homeownership and expanding partnerships that support resident self-sufficiency.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Collier County Housing Authority is not currently designated as a troubled Public Housing Authority. The Housing Authority continues to maintain strong program performance standards and has consistently achieved high SEMAP performance scores in recent years. The Housing Authority's Five-Year Plan identifies continued efforts to maintain high performer status through program oversight, compliance monitoring, staff training, landlord outreach, and ongoing coordination with community partners.

AP-65 Homeless and Other Special Needs Activities - 91.220(i)

Introduction

Collier County has identified expanding housing opportunities for persons experiencing homelessness and those at risk of homelessness as a strategic priority. The County's long-term homelessness strategy focuses on increasing access to emergency shelter, supportive services, homelessness prevention resources, rapid rehousing assistance, and permanent housing opportunities while strengthening coordination among housing and service providers through the Continuum of Care and Coordinated Entry System.

To support these efforts, Collier County will use Emergency Solutions Grant (ESG) funding for emergency shelter operations, homelessness prevention, rapid rehousing, street outreach, and program administration. ESG-funded programs are designed to assist individuals and families experiencing homelessness or housing instability by providing immediate support and connecting them to housing and supportive services. The County prioritizes projects that reduce the duration of homelessness, improve access to stable, affordable housing, increase housing retention, and reduce the likelihood of future episodes of homelessness. Through coordinated case management, housing navigation, and supportive services, these programs help individuals and families move as quickly as possible from homelessness and crisis situations into stable, permanent housing.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Collier County works closely with the Southwest Florida Regional Coalition to End Homelessness, the lead agency for the CoC, to coordinate homelessness response efforts and connect individuals and families experiencing homelessness to housing and supportive services. A key component of the County's outreach strategy is the use of the HMIS, which supports data collection, performance measurement, needs assessment, and service coordination across the homeless assistance system. HMIS data, combined with stakeholder input and annual PIT Count results, helps the County identify trends, understand the needs of specific homeless populations, and target resources where they are most needed.

During the program year, the Community and Human Services Division will continue administering ESG-funded homelessness prevention, rapid rehousing, and emergency shelter activities. ESG funding will support organizations that provide housing stabilization services, emergency assistance, case management, and supportive services for individuals and families

experiencing homelessness or at risk of homelessness. The County will also continue supporting The Shelter for Abused Women & Children, which provides emergency shelter, counseling, prevention services, outreach programs, and community education for survivors of domestic violence and human trafficking. These services are provided free of charge and play an important role in helping vulnerable households achieve safety and housing stability.

Collier County will continue participating in regular coordination meetings with the Continuum of Care and community partners to review housing needs, identify available resources, and improve service coordination for persons experiencing homelessness, including veterans, families with children, unaccompanied youth, chronically homeless individuals, and persons with disabilities. These collaborative efforts help strengthen referral networks, reduce duplication of services, and facilitate housing placement through partnerships with housing providers, healthcare organizations, behavioral health agencies, veteran-serving organizations, and other social service providers.

The County also funds subrecipients that administer homelessness prevention, outreach, shelter, and housing assistance programs. ESG-funded providers are required to participate in the Coordinated Entry System to ensure individuals and families are assessed consistently and connected to the most appropriate housing and service interventions. These organizations provide emergency shelter, rental and utility assistance, food assistance, clothing, case management, and supportive services designed to address the needs of homeless and at-risk populations, including veterans, families with children, unaccompanied youth, survivors of domestic violence, and persons with HIV/AIDS.

Collier County will continue to participate in the annual PIT Count conducted by the Southwest Florida Regional Coalition to End Homelessness. The PIT Count provides a snapshot of sheltered and unsheltered homelessness on a single night and serves as an important tool for identifying trends, assessing service needs, and measuring progress toward reducing homelessness. Results from the PIT Count help the County identify populations requiring targeted interventions, including chronically homeless individuals, veterans, families with children, and unaccompanied youth, while informing future planning, funding, and service delivery decisions.

Addressing the emergency shelter and transitional housing needs of homeless persons

Collier County utilizes a portion of its ESG allocation to support emergency shelter and housing stabilization services for individuals and families experiencing homelessness. During the program year, the County will continue providing ESG funding to The Shelter for Abused Women & Children to support emergency shelter operations and outreach services in both Naples and Immokalee. The Shelter operates a 60-bed emergency shelter that provides safe, secure housing 24 hours a day, seven days a week for survivors of domestic violence, human

trafficking, and their children. As the only state-certified domestic violence center serving Collier County, The Shelter provides critical services that are not available through any other local provider.

In addition to emergency shelter, The Shelter offers a comprehensive range of supportive services designed to help survivors achieve safety, stability, and long-term independence. These services include counseling, case management, advocacy, community education, outreach programs, and referrals to housing, employment, healthcare, and other community resources. By providing immediate safety and supportive services, The Shelter helps vulnerable households stabilize their lives and begin the transition toward permanent housing and self-sufficiency.

Consistent with the goals of the HEARTH Act and 24 CFR Part 576, Collier County works collaboratively with ESG subrecipients, Continuum of Care partners, and other community organizations to prevent homelessness whenever possible and rapidly connect individuals and families experiencing homelessness to permanent housing solutions. The County supports coordinated entry, housing-focused case management, homelessness prevention, and rapid rehousing strategies designed to help households remain in or quickly return to permanent housing. Improved coordination among service providers has strengthened referral processes, streamlined shelter intake procedures, and increased the ability of community partners to divert households from homelessness and reduce the length of time individuals and families remain homeless.

In addition to ESG-funded activities, Collier County continues to leverage resources available through the Continuum of Care, HOME-ARP, SHIP, and other federal, state, local, and private funding sources to address emergency shelter, transitional housing, rapid rehousing, and permanent housing needs throughout the community. These coordinated investments support the County's broader goal of reducing homelessness and increasing housing stability for vulnerable residents.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Collier County will continue to administer ESG funding and oversee programs designed to help individuals and families transition from homelessness to permanent housing and independent living. A key component of the County’s strategy is supporting rapid rehousing activities that

help households quickly exit homelessness and secure stable housing. By reducing the amount of time individuals and families remain homeless, rapid rehousing programs provide a foundation for improved employment outcomes, educational stability for children, and long-term housing success.

To further promote housing stability, the County will utilize a portion of its HOME-ARP allocation to provide tenant-based rental assistance for qualifying households experiencing homelessness or at risk of homelessness. In addition, SHIP-funded activities such as housing rehabilitation, homebuyer assistance, and affordable housing development help expand the supply of affordable housing throughout the community. Increasing the availability of affordable housing options is critical to helping homeless individuals and families secure and maintain permanent housing.

Collier County Community and Human Services also administers Veteran Services programs that assist veterans in accessing benefits and resources available through the U.S. Department of Veterans Affairs. Housing assistance for homeless veterans is available through the Veterans Affairs Supportive Housing (VASH) program, which combines Housing Choice Voucher rental assistance with case management and supportive services provided by the Department of Veterans Affairs. Through regional partnerships and coordinated service delivery, veteran households are connected to housing resources that improve housing affordability and reduce the risk of homelessness.

The County's Social Services and Senior Services programs further support housing stability by providing energy assistance, prescription assistance, medical assistance, referral services, and other supportive resources for low-income households, seniors, and persons with disabilities. These programs help reduce financial burdens on households living on fixed or limited incomes, allowing residents to maintain stable housing and avoid homelessness.

Collier County recognizes that successful transitions to permanent housing require strong collaboration among housing providers, social service agencies, healthcare organizations, behavioral health providers, workforce development agencies, and community stakeholders. While some households may only need short-term assistance to overcome a temporary crisis, others require more intensive and longer-term support, including case management, supportive housing, employment assistance, and life-skills training. To maximize available resources and improve outcomes, the County continues to support coordinated entry, standardized assessment practices, and ongoing enhancements to the HMIS. These efforts improve coordination among service providers, reduce duplication of services, and help ensure individuals and families are connected to the housing and supportive services most appropriate to their needs.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Collier County and the SWFL Regional Coalition to End Homelessness recognize that homelessness prevention is a critical component of the local homeless response system, particularly for individuals and families exiting publicly funded institutions and systems of care. Households leaving hospitals, behavioral health facilities, correctional institutions, foster care programs, domestic violence shelters, and other care settings often face significant barriers to securing stable housing. Providing housing assistance, supportive services, and coordinated case management at the point of discharge can help prevent housing instability, reduce returns to homelessness, and improve long-term outcomes for vulnerable populations.

To support these efforts, Collier County allocates ESG funding to The Shelter for Abused Women & Children to assist with the operation of emergency shelter and supportive services for adults and children fleeing domestic violence and human trafficking. In addition to emergency shelter, The Shelter provides a comprehensive range of services designed to promote safety, stability, and long-term independence, including rapid rehousing, youth services, community education, case management, outreach programs, and other supportive services. These programs help vulnerable households avoid homelessness, achieve housing stability, and successfully transition to safe and permanent housing.

The County also supports reintegration efforts for individuals exiting the criminal justice system. Through the Collier County Sheriff's Office, Reintegration Specialists work directly with inmates prior to release to assess individual needs and connect them with housing resources, employment assistance, healthcare services, behavioral health treatment, educational opportunities, and other community supports. This individualized approach helps improve successful community reintegration and reduces the likelihood that individuals will experience homelessness following release. In addition, inmates have access to educational, recovery, life-skills, and faith-based programming while incarcerated, helping them prepare for independent living and self-sufficiency upon reentry into the community.

Through continued collaboration with housing providers, social service agencies, healthcare organizations, behavioral health providers, and community partners, Collier County seeks to strengthen homelessness prevention efforts, improve discharge planning practices, and ensure that vulnerable individuals and families have access to the resources necessary to maintain stable housing and avoid homelessness.

AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)

Introduction

Collier County faces several specific barriers that negatively affect the production, preservation, and accessibility of affordable housing for low- and moderate-income households, workforce populations, seniors, and other vulnerable residents.

One of the most significant barriers is the extremely high cost of land and housing development within the County. Strong market demand, limited developable land, and continued population growth have contributed to rising land values, home prices, and rental costs. Environmental constraints, wetlands protections, floodplain regulations, and conservation requirements further limit the amount of land available for residential development and may increase mitigation and infrastructure costs for affordable housing projects.

Collier County's zoning and land use patterns may also limit affordable housing opportunities in some areas. Large lot development patterns and low-density residential zoning reduce opportunities for higher-density housing, multifamily development, accessory dwelling units, and workforce housing near employment centers and public services. In addition, the availability of land appropriately zoned for affordable multifamily development remains limited in certain high-opportunity areas of the County.

Infrastructure and development costs also present substantial barriers. Utility extension costs, roadway improvements, stormwater requirements, impact fees, permitting costs, and infrastructure upgrades may significantly increase the cost of residential development. These costs may make affordable housing projects financially difficult to develop without subsidies or incentives.

Rising insurance premiums, property taxes, construction costs, and labor shortages continue to increase housing development and operating costs throughout the County. These factors may also limit the preservation of existing affordable housing and contribute to rising rents for tenants.

Collier County's tourism-driven and seasonal economy further contributes to housing affordability challenges. Demand for seasonal, luxury, and market-rate housing has increased housing prices and reduced housing availability for workforce households employed in healthcare, hospitality, retail trade, education, construction, agriculture, and public service occupations. Many workers are forced to commute long distances from neighboring counties due to limited affordable housing options within Collier County.

Additional barriers identified through stakeholder consultation and community participation activities include:

- Limited supply of deeply affordable rental housing
- Limited availability of accessible housing units
- Overcrowding within lower-income communities
- Long waitlists for rental assistance programs
- Transportation and commuting challenges
- Limited availability of supportive housing
- Financing challenges for affordable housing development
- Limited local funding sources for affordable housing activities

These barriers collectively contribute to housing instability, workforce shortages, overcrowding, and limited housing choice for many low- and moderate-income households throughout Collier County.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Collier County is addressing affordable housing barriers through a comprehensive approach that combines regulatory incentives, financial assistance programs, housing preservation efforts, and partnerships with nonprofit and private-sector housing providers. Collier County supports affordable and workforce housing development through land acquisition activities, affordable housing trust fund investments, public-private partnerships, density bonus provisions, and development incentives designed to offset high land and development costs.

The County reviews and updates land development regulations to encourage flexible residential design, mixed-use development, and a wider range of housing options. Affordable Workforce Housing Density Bonus provisions, expedited permitting, and other incentives help increase housing opportunities in appropriate locations. To reduce development costs, the County utilizes impact fee deferrals, expedited permitting, technical assistance, and coordination with utility providers to facilitate affordable housing development and infrastructure availability.

The County administers rehabilitation, emergency repair, resilience, and replacement housing programs through SHIP funding. These programs help preserve existing affordable housing, improve housing quality, and reduce long-term maintenance and insurance costs. The County also prioritizes workforce housing through assistance programs serving essential service

personnel and supports the development of affordable housing near employment centers through partnerships and development incentives.

The County supports affordable rental housing development, acquisition, and rehabilitation through SHIP and other funding sources while partnering with nonprofit and private-sector housing developers to expand the supply of affordable units. Through the County's rehabilitation, accessibility improvements, and supportive housing initiatives housing opportunities for persons with disabilities and other vulnerable populations are increased.

Collier County leverages SHIP, CDBG, and other federal, state, and local resources while supporting nonprofit and private developers seeking additional financing for affordable housing projects. Through a combination of regulatory incentives, impact fee relief, density bonuses, housing rehabilitation and resilience programs, affordable rental housing initiatives, homeownership assistance, and public-private partnerships, Collier County is working to expand affordable housing opportunities, preserve existing housing stock, and improve housing stability for low- and moderate-income households.

AP-85 Other Actions - 91.220(k)

Introduction

In addition to the housing, homelessness, and community development activities described throughout this Action Plan, Collier County will undertake a variety of additional actions intended to strengthen affordable housing opportunities, improve service coordination, reduce housing instability, and address community development needs throughout the jurisdiction. These efforts include actions to reduce lead-based paint hazards, strengthen institutional coordination, support anti-poverty strategies, improve service delivery systems, foster affordable housing opportunities, and enhance collaboration among public agencies, nonprofit organizations, housing providers, and community stakeholders.

Actions planned to address obstacles to meeting underserved needs

Collier County will continue collaborating with public agencies, nonprofit organizations, healthcare providers, housing providers, and community stakeholders to improve service delivery and reduce barriers affecting underserved populations. The County recognizes that rising housing costs, transportation barriers, limited affordable housing inventory, and increasing service demands continue to affect low- and moderate-income households, seniors, persons with disabilities, and persons experiencing homelessness throughout the community.

The County will continue supporting coordinated planning efforts, interagency partnerships, and community-based solutions intended to improve access to housing resources, supportive services, and economic opportunity. Collier County will also continue supporting efforts to strengthen coordination among homeless service providers, housing agencies, behavioral health organizations, and healthcare systems, including continued support for HMIS participation and coordinated service delivery efforts.

Actions planned to foster and maintain affordable housing

Collier County will continue prioritizing the investment of federal, state, and local resources into affordable housing activities intended to preserve and expand housing opportunities for low- and moderate-income households. The County will continue supporting affordable housing development, housing rehabilitation, tenant-based rental assistance, down payment assistance, land acquisition activities, and housing preservation efforts through programs funded by CDBG, HOME, SHIP, ESG, and other available resources.

The County will also continue supporting partnerships with nonprofit housing organizations, Community Housing Development Organizations, affordable housing developers, and private sector stakeholders to increase affordable and workforce housing opportunities throughout the jurisdiction. Additional efforts may include supporting housing rehabilitation activities,

preserving existing affordable housing inventory, and promoting fair housing education and outreach activities.

Actions planned to reduce lead-based paint hazards

Collier County will continue implementing lead hazard reduction strategies in accordance with HUD Lead Safe Housing Rule requirements and applicable Environmental Protection Agency (EPA) regulations. Housing units constructed prior to 1978 and assisted through federally funded housing programs will continue to be evaluated for potential lead-based paint hazards as required by federal regulations.

The County will continue supporting lead hazard inspections, risk assessments, interim controls, abatement activities, and lead-safe rehabilitation practices where required. Public education and outreach efforts will also continue to increase awareness of lead-based paint hazards and methods for reducing exposure risks, particularly for children and vulnerable populations living in older housing units.

Actions planned to reduce the number of poverty-level families

Collier County will continue implementing anti-poverty strategies focused on increasing housing stability, expanding economic opportunity, supporting workforce development, and improving access to supportive services for low- and moderate-income households. The County will continue coordinating with workforce development agencies, nonprofit organizations, educational institutions, healthcare providers, and economic development partners to improve access to employment opportunities, job training, financial literacy services, transportation assistance, and supportive services.

The County will also continue supporting homelessness prevention activities, housing rehabilitation programs, affordable housing development, and supportive housing initiatives intended to reduce housing cost burden and improve long-term housing stability for vulnerable households.

Actions planned to develop institutional structure

Collier County Community and Human Services will continue administering and coordinating HUD-funded activities and community development programs throughout the jurisdiction. The County will continue strengthening coordination among public agencies, nonprofit organizations, housing providers, healthcare organizations, and community stakeholders to improve program delivery and maximize the efficient use of available resources.

The County recognizes the importance of maintaining strong interagency coordination and collaborative partnerships to address affordable housing, homelessness, supportive service,

and community development needs. Continued coordination among departments, service providers, and community partners will help improve service integration, strengthen program performance, and support implementation of Consolidated Plan priorities.

Actions planned to enhance coordination between public and private housing and social service agencies

Collier County will continue fostering collaboration among affordable housing providers, social service agencies, healthcare organizations, behavioral health providers, workforce development agencies, and community stakeholders. The County will continue supporting coordinated planning efforts, subrecipient meetings, community partnerships, and Continuum of Care activities intended to improve communication, referral systems, and service coordination across the jurisdiction.

The County will also continue encouraging community-based and regional partnerships that support affordable housing development, homelessness prevention, supportive services, and neighborhood stabilization efforts. Through ongoing coordination and collaboration, Collier County seeks to strengthen the overall housing and service delivery system and improve outcomes for low- and moderate-income residents throughout the community.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

This section provides information required by regulations governing the Community Development Block Grant (CDBG) program, the HOME Investment Partnerships (HOME) program, and the Emergency Solutions Grants (ESG) program.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)
Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	**0**

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. **A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

   Not applicable. Collier County does not anticipate using any other forms of investment beyond those identified in Section 92.205.

2. **A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

   The County's Recapture Provisions permit the original homebuyer to sell the property to any willing buyer, at any price the market will bear, during the period of affordability while the County is able to recapture all, or a portion of the HOME assistance provided to the original homebuyer.

   Collier County utilizes a recapture policy in compliance of 24 CFR 92.254. The affordability period is determined based upon the amount of HOME Investment Partnerships Program funds invested into an individual project. HOME Regulations set three minimum tiers of affordability periods.

   When a homeowner chooses to sell or use the property for non-eligible HOME Program activities during the Period of Affordability, the full amount of the HOME Program Direct Subsidy shall be recaptured and repaid to Collier County provided that net proceeds are sufficient. If net proceeds are insufficient to repay the total HOME investment due, only the actual net proceeds will be recaptured. In the event that net proceeds are zero (as is usually the case with foreclosure), the recapture provision still applies. Recaptured funds shall be returned to Collier County to reinvest in other affordable housing projects for low- to moderate-income persons.

   The County's Resale Provisions shall ensure that when a HOME-assisted homebuyer sells or otherwise transfers his or her property, either voluntarily or involuntarily, during the affordability period:

   1) The property is sold to another low-income homebuyer who will use the property as his or her principal residence.

   2) The original homebuyer receives a fair return on investment, (i.e., the homebuyer's

down payment plus capital improvements made to the house); and

3) The property is sold at a price that is "affordable for a reasonable range of low-income buyers."

3. **A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds, As outlined in 24 CFR 92.254(a)(4) are as follows:**

Development Subsidy – a development subsidy is defined as financial assistance provided by the County to offset the difference between the total cost of producing a housing unit and the fair market value of the unit. When provided independently and absent any additional subsidy that could be classified a direct subsidy, development subsidy triggers resale.

Direct Subsidy – a direct subsidy is defined as financial assistance provided by the County that reduces the purchase price for a homebuyer below market value or otherwise subsidizes the homebuyer [i.e., down-payment loan, purchase financing, assistance to CHDO to develop and sell unit below market or closing cost assistance]. A direct subsidy triggers recapture.

Net Proceeds – the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

4. **Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

Not applicable. Collier County has no plans to use HOME funds to refinance existing debt secured by multifamily housing rehabilitated with HOME funds.

5. **If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

Pursuant to 24 CFR 92.209(c)(2)(i), the County has provided a preference for persons with a special need, which includes the elderly and persons at risk of homelessness. The County will administer HOME TBRA.

6. **If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

   Collier County has provided a preference for the elderly and persons at risk of homelessness with HOME program funds. HOME funds will provide tenant-based rental assistance for persons who are elderly and those with special needs who are in extremely low and low-income households and who are also experiencing homelessness or are unstably housed. This preference is needed to narrow the gap in benefits for this group as it will prevent homelessness and allow them to be stably housed and continue living independently in place while working towards self-sustainability.

7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

   In accordance with 24 CFR 92.253(d)(3), an owner of the rental housing assisted with HOME funds must comply with the affirmative marketing requirements established by Collier County (PJ) pursuant to 24 CFR 92.351(a). The owner of the rental housing project must adopt and follow written tenant selection policies and criteria, which include that it may give a preference to a particular segment of the population, if permitted in its written agreement with the PJ, such as persons with a disability or other special needs. However, at this time there is no limit to eligibility or preference given to any particular segment of the population with rental housing projects funded by the County's HOME funds. HOME funds however must target low- to moderate-income households. The County does not discriminate and provides equal access to all eligible households in the HOME program.

8. **Describe eligible applicants (e.g. categories of eligible applicants), its process for solicitating and funding applications or proposals (e.g. competition, first-come first serve) and where detailed information may be obtained (e.g. application packages are available at the office of the jurisdiction or on the jurisdiction website).**

   An annual competitive application process is used to solicit subrecipient agencies. Eligible applicants for HOME rental housing funds typically include entities that have the capacity to develop, own, or manage affordable rental housing in accordance with HOME program requirements. These applicants may include non-profit organizations, Community Housing Development Organizations (CHDOs), public housing agencies, private for-profit developers,

and units of local government. All applicants must demonstrate the ability to comply with federal regulations related to affordability periods, tenant protections, and property standards. Notice of Funding is disseminated through public notice in the local newspaper, on the County website, and relayed directly to existing partner agencies at quarterly partnership meetings. Applications are accepted through an online portal connected to the County's grant management software via a link on the County website. When the application period has closed, complete applications are forwarded to a Review & Ranking committee for scoring and recommendations of award (Community & Human Services Division employees do not participate in the selection process).

Once awarded, the subrecipient agreement requires the partner agency to qualify applicants for assistance and adhere to the tenant selection criteria found at 24 CFR 92.253(d). The County considers applicants to be eligible when they meet income eligibility criteria and other federal requirements as outlined in the tenant selection criteria.

Collier County uses subrecipients to administer HOME construction projects. This year, Community & Human Services will administer HOME Tenant Based Rental Assistance, HOME Homebuyer Assistance and HOME-ARP Tenant-Based Rental Assistance as no applications were submitted by subrecipients.

Community & Human Services' current HOME Policies and Procedures manual includes a CHS Tenant Selection Policy & Procedure as well as the requirement for the subrecipient to provide a Tenant Policy Manual.

9. **Indicate if the County plans to limit the beneficiaries or give preferences to a segment of the low-income population.**

The County is only limited to the funds available in the HOME program and does not have a preference; however, all beneficiaries of the HOME program must meet income eligibility requirements.

Emergency Solutions Grant (ESG)

Reference 91.220(l)(4)

1. **Include written standards for providing ESG assistance (may include as attachment)**

   Collier County's ESG Policy and Procedures Manual is attached as an appendix to this Plan.

2. **Describe amount of ESG funds budgeted for street outreach and emergency shelter activities (note cannot exceed the greater of 60% of the jurisdiction's fiscal year ESG grant).**

   The County's FY 2026-2027 ESG grant annual allocation is $230,489. In PY 2026-2027 the County budgeted $113,202.33 (49.1%) for Emergency Shelter services through The Shelter for Abused Women & Children. Under ESG guidelines, no more than 60% of the FY26 ESG grant may be allocated towards these activities. The County has also budgeted $17,286.67 (7.5%) for admin of the ESG program, and the balance of $100,000 towards Rapid Rehousing and Homelessness Prevention activities.

3. **If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.**

   Coordinated Entry is a streamlined system designed to efficiently match people experiencing homelessness or those at risk of homelessness to available housing, shelter, and services. It prioritizes those who are most in need of assistance and provides crucial information that helps the Continuum of Care strategically allocate resources. Anyone seeking homelessness or homelessness prevention services in Collier County will complete a coordinated entry assessment which is subsequently evaluated for services.

4. **Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).**

   The County provides a competitive process for awarding all entitlement funding. This is widely advertised formally, via email, and at partnership meetings. A review and ranking committee reviews applications for merit and compliance. The CoC is provided an opportunity to support or not support an application. Eventually, the recommended awardees are noted in the Annual Action Plan. All public comment requirements are followed. The Annual Action Plan is presented to the Board of County Commissioners for approval, and then to HUD. The process is as follows:

a) Identification of community development issues, needs, and concerns through community meetings and citizen input.

b) Formulation of community development goals and preliminary strategies, i.e., staff and citizens.

c) Dissemination of Grant Funds information to agencies and individuals.

d) Submission of Project applications.

e) Project Selection: Review of project applications by review committee, Present recommendations to the Board of County Commissioners, Public Hearing, and Final Selection sent to HUD.

5. **If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

Collier County meets the homeless participation requirement found in 24 CFR 576.405(a) through the Continuum of Care, which is led by the SWFL Regional Coalition to End Homelessness. The CoC comments on funding applications and considers policies regarding homeless facilities and services. Other organizations representing the homeless provided input for the Consolidated Planning process, through public and stakeholder meetings, to gather input about housing and community development priorities. The County will continue to secure consultation with homeless or formerly homeless individuals, along with local organizations that represent and provide services to the homeless.

6. **Describe performance standards for evaluating ESG.**

Performance standards provide a measure for Collier County to evaluate the effectiveness of each ESG service provider in the areas of (a) Targeting those who need assistance most; (b) Reducing the number of people living on the streets or in emergency shelters; (c) Reducing the time people spend homeless; and (d) Reducing clients' housing barriers or housing stability risks.

In addition, the County evaluates the success of ESG programs by reviewing Homeless Management Information System (HMIS) data. Subrecipients are required to submit regular reports which are reviewed by staff. These reports are used to ensure ESG compliance with regulations and local written standards as well as confirming that program goals are being

met. ESG programs are also subjected to “on-site monitoring.” The County has a Monitoring Group to monitor the ESG programs. This group has participated in over 100 federal grant evaluation designs, evaluation projects, and implementation of evaluation plans. The basis for monitoring is to address findings and provide recommendations for program improvements.

Collier County will also evaluate each ESG service provider’s performance based on the following standards:

a) Subrecipients will develop and adhere to priorities for service delivery by need.

b) Subrecipients will assist clients in rapid movement to permanent housing from shelters or from the street.

c) Subrecipients will ensure that clients have easy access to services.

d) Subrecipients will provide comprehensive case management to address a spectrum of needs for each client.