HOUSING
GOAL
To ensure the provision of a sufficient supply and variety of sound, safe, and affordable living units.

OBJECTIVE 1
Increase the housing supply while achieving a balanced mix of housing types.

Policy 1.1) The City shall ensure that adequate amounts of land are designated or reserved to accommodate the anticipated needs for residential growth.

Action 1.1.1) Reserve on the Future Land Use Map, sufficient land to accommodate between 6,960 and 7,942 new single-family units within the Urban Reserve Area.

Action 1.1.2) Reserve sufficient land to accommodate between 6,800 and 7,500 new multi-family units.

Standard 1.1.2.1) Vacant land designated as office or commercial, but allowing residences, shall be assumed to eventually develop between 15% and 30% of the area as multi-family residential.

Standard 1.1.2.2) Mobile home parks shall be permitted as a conditional use within the High-Density Multi-Family or General Commercial Future Land Use Categories or may be permitted as a Planned Unit Development (PUD) in other Future Land Use Categories. The locational criteria for mobile home parks shall include consideration of hurricane protection needs, as well as minimum site size, frontage and access criteria, and site development criteria.

Standard 1.1.2.3) Group homes, foster homes, and other similar facilities fostering deinstitutionalized living shall be accommodated in all types of residential future land use categories consistent with applicable state law and rules.

Policy 1.2) The City shall promote an net increase of 12,000 to 14,000 housing units by the year 2030 to accommodate projected population needs.

Action 1.2.1) The City Planning Board shall review the net change in housing inventory to determine progress every five years. Of the following units, 47.5% should be single-family and 52.5% should be multi-family (mobile homes should be included in the multi-family percents).

Standard 1.2.1.1) The five-year target should be:

- 2000: 2400 additional units
- 2005: 1995 additional units
- 2010: 2496 additional units
- 2015: 3034 additional units
- 2020: 3028 additional units
- 2025: 2198 additional units
2030: 2197 additional units

Standard 1.2.1.2) External factors (for example, interest rates, impact fee costs, single-family or multi-family land costs) shall be considered in reviewing progress toward growth targets.

Action 1.2.2) The City shall allow natural market forces to correct any over-production of housing.

Action 1.2.3) Under-production of housing units (monitored every five years) shall be addressed administratively- for example, increased efforts toward existing housing programs (i.e. increase down payment/closing cost assistance amounts). The related comprehensive plan policies shall be evaluated during the Evaluation and Appraisal Report process and long-term targets may be adjusted.

Action 1.2.4) The City shall prepare an Urban Infill Housing Plan by December 2008 to be used as a tool for private and non-profit housing developers when developing new housing in older neighborhoods. The current urban infill program will be revised as a part of the implementation of the plan.

Standard 1.2.4.1) The plan will provide an inventory of infill lots where infrastructure meets current standards and/or will adequately service the increased development.

Standard 1.2.4.2) The plan will create neighborhood support, address market weaknesses, determine affordability by neighborhood, and include a procedure for identifying residential lots that could be acquired by the through a lot purchase program or the City’s lien foreclosure process (lots to be used to develop infill housing units) for various neighborhoods where infill is suitable.

Standard 1.2.4.3) The plan will provide alternative standards for infill development and will be sensitive to the qualities and density of properties in designated historic districts, as well as established neighborhoods.

OBJECTIVE 2

Improve the quality of housing, particularly single-family housing.

Policy 2.1) The City shall encourage the conservation of existing housing.

Action 2.1.1) The City Community Redevelopment Agency, in conjunction with the Housing Authority, shall encourage non-profit organizations to conduct an on-going housing counseling program to build skills in home maintenance and repair, ownership opportunities, and other topics. Attendance at the programs should be mandatory for recipients of public housing assistance, and open to any resident of Fort Myers.

Action 2.1.2) Financial assistance will be provided to low and moderate income homeowners for housing rehabilitation.
Standard 2.1.2.1) The criteria for qualifying for financial assistance under this program shall include geographic location. Loans may be issued anywhere within the City, but priority shall be given to qualified applicants within the Dunbar area. Priority shall also be given to qualified applicants within targeted sub-neighborhoods of the City. These targeted sub-neighborhoods will include, but shall not be limited to certain U.S. Census User-Defined Area Program (UDAP): Downtown, Broadway Corridor, West Seaboard Street, Ford Street/Highlands Avenue, West Tice Area, East End of Seaboard, West Tice, East End of Seaboard, Tice Street North, Billy Creek/Laredo Lakes, and the Six-Mile Cypress Corridor. The West Tice Area, Tice Street North Areas and a portion of Billy Creek/Laredo Lakes area are currently located within unincorporated Lee County; upon annexation these areas should be given priority status in the program. Priority shall also be given to property being rehabilitated as a result of code enforcement efforts.

Standard 2.1.2.2) Financial assistance may take the form of low-interest loans, deferred payment loans, interest write-downs, or grants. The program guidelines shall match the interest rate to the applicant’s ability to pay, with very low-income homeowners qualifying for a grant. The program shall require that a permanent junior lien in an amount equal to the assistance or subsidy be placed on the building, re-capturable upon the resale of the unit or as determined by the City or Community Redevelopment Agency.

Standard 2.1.2.3) The City will apply for grants and seek private sector participation to increase the availability of sufficient funds each year to rehabilitate the maximum number of homes possible. Preferred sources of funds (in order) are:

(a) Private sector;
(b) Program income;
(c) State, such as the Florida Housing Finance Agency programs or Florida Bureau of Historic Preservation for historic structures, or Federal grants; and,
(d) Local funds.

Policy 2.2) The City will adopt, amend, and enforce codes providing for minimum housing standards and housing maintenance.

Action 2.2.1) Continue to adopt and enforce the most recent editions of the Standard Housing Code and the Standard Code for the Elimination or Repair of Unsafe Buildings.

Action 2.2.2) Maintain a minimum maintenance code to provide a common standard for exterior conditions.

Action 2.2.3) Maintain a manual setting out administrative policies for code enforcement.

Standard 2.2.3.1) The manual shall review and document the organizational structure of code enforcement.

Standard 2.2.3.2) The manual shall include inspection schedules and procedures. First priority shall be to respond to citizen complaints, second priority shall be to conduct inspections of apartment and rooming house projects, and third priority
shall be to conduct inspections on a neighborhood basis. Neighborhood priority shall be determined by the Code Enforcement Department.

Standard 2.2.3.3) The manual shall set out a program to familiarize other City field workers (for example, meter readers, police officers, fire fighters, building inspectors, fire inspectors, and utility crews with code enforcement rules and regulations, and a method for these workers to notify code enforcement inspectors of potential violations.

Standard 2.2.3.4) The manual shall set forth a program of "neighborhood enforcement" in neighborhoods with existing homeowner's associations. Code violation complaints in these neighborhoods shall initially be referred to the neighborhood association who shall attempt to negotiate compliance. This neighborhood council would also issue informal notices of violations. Formal Code Enforcement proceedings would be instituted only when the neighborhood council cannot achieve voluntary compliance within six months.

Standard 2.2.3.5) Areas without homeowners associations will continue to be handled directly by Code Enforcement.

Action 2.2.4) The City will consider variances for the purpose of preserving historically significant sites when such action is not determined to be detrimental to the neighboring properties of the City.

Policy 2.3) The City shall promote home ownership as a means of achieving quality housing.

Action 2.3.1) The City will work with the Florida Housing Finance Agency and local financial institutions to obtain mortgage revenue bond allocations for the area.

Action 2.3.2) Investigate, and implement when feasible, innovative programs such as, but not limited to, home or property swapping, repair assistance services, counseling for potential or actual homeowners, supportive housing programs, self-construction units, low-income housing tax credits, credit-to-own programs, housing rehabilitation, or employee assisted housing programs to promote home ownership.

Action 2.3.3) The City will work with the Florida Housing Finance Agency to devise and implement the State Housing Initiatives Partnership Program (SHIP) within the City of Fort Myers.

Action 2.3.4) If a shortage of land appropriate for affordable housing provision becomes a barrier to providing affordable housing units, the City will propose and request an interlocal agreement with Lee County to provide adequate sites for affordable housing development.

Policy 2.4) Persons displaced as a result of redevelopment projects or code enforcement shall be provided services which will ensure that they are not unduly inconvenienced by their relocation.

Action 2.4.1) The City shall, in cooperation with the community redevelopment agency, prepare and adopt rules for the relocation of individuals and families.
Standard 2.4.1.1) These rules shall establish eligibility criteria for benefits, if any and shall comply with the varying Federal, State, and local law.

Action 2.4.2) Until such rules are adopted, persons displaced shall receive priority in available public housing units.

Policy 2.5) The City will promote energy-efficient housing.

Action 2.5.1) The City will make the public aware of energy conservation measures through pamphlets and public announcements, to make their homes more energy efficient.

Action 2.5.2) The City shall encourage or require, through Building and Development Regulations, energy efficient construction.

Action 2.5.3) The City will support the use of non-fossil fuels for home energy needs.

OBJECTIVE 3

Improve availability of housing to meet the differing needs of all Fort Myers’ residents and their differing income levels.

Policy 3.1) The City shall ensure equal access to an open housing market for all persons.

Action 3.1.1) The Community Redevelopment Agency shall update and enforce the Equal Housing Code thereby bringing the enforcement procedures into line with current City organization and the code.

Action 3.1.2) Maintain an Impediments to Fair Housing Analysis Study evaluating any housing discrimination within the City of Fort Myers public or private sector.

Policy 3.2) The City shall take the following steps to provide for a net increase of 80 affordable housing units available to very-low, low, and moderate income families, annually.

Action 3.2.1) The City will seek out and apply for Federal and State assistance for housing for low and moderate-income persons.

Action 3.2.2) The City will actively assist the Fort Myers Housing Authority in developing, owning, and operating the greatest number of public housing units available under Federal Regulation. In addition, the City will apply for additional funding sources and assist the Fort Myers Housing Authority in an effort to increase homeownership among former public housing residents.

Action 3.2.3) Maintain Land Development Regulations to incorporate incentives for private-sector production of affordable workforce, low or moderate income housing; for example, density increases, allowable housing types, subsidies, public-private partnerships, tax incentives, or other programs.
Action 3.2.4) If a shortage of land appropriate for affordable housing provision becomes a barrier to providing affordable housing units, the City will propose and request an interlocal agreement with Lee County to provide adequate sites for affordable housing development.

Policy 3.3) The City shall avail itself of job training, job creation, and economic development/redevelopment solutions to increase citizens' income, thereby decreasing the need for subsidized housing.

Action 3.3.1) The City will continue to staff and operate the Southwest Florida Enterprise Center, which will be expanded, and will provide assistance to minority and disadvantaged businesses through the Florida Department of Management Services, Office of Supplier Diversity, thereby increasing economic opportunity for disadvantaged citizens and providing for self sufficiency.

Policy 3.4) The City will support housing projects that will improve, enhance, or maintain the level of independence of elderly or disabled citizens.

Action 3.4.1) The City will assist private housing developers in locating adequate sites when housing developments intended primarily for the elderly or disabled are to be located within a reasonable walking distance of bus stops, shopping centers, medical centers, and/or elderly activity facilities.