

**CITY OF SANIBEL  
RESOLUTION 24-068**

**A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF SANIBEL, FLORIDA, SUPPORTING THE GRANT APPLICATION OF COMMUNITY HOUSING & RESOURCES (CHR) TO LEE COUNTY REQUESTING FIVE MILLION DOLLARS IN COMMUNITY DEVELOPMENT BLOCK GRANT – DISASTER RECOVERY (CDBG-DR) FUNDING TO CONSTRUCT TWENTY NEW AFFORDABLE HOUSING UNITS IN SANIBEL; AND PROVIDING AN EFFECTIVE DATE.**

**WHEREAS**, Objective 3 of the Sanibel Plan's Housing Element states "Increase the total number of housing (dwelling) units that are available to persons of very low, low, and moderate income in addition to providing essential services workforce housing based on needs"; and

**WHEREAS**, Policy 3.3 of the Sanibel Plan's Housing Element more specifically states the City should "Support and assist the efforts of the Housing Foundation to maintain the program's existing housing stock and evaluate the need to increase the number of BMRH (affordable housing) units"; and

**WHEREAS**, CHR is a non-profit agency providing affordable housing in Sanibel since 1979 and has served as the City's Housing Foundation since December 1983; and

**WHEREAS**, prior to Hurricane Ian's landfall on September 28, 2022, CHR successfully provided and managed 87 affordable housing units in Sanibel; and

**WHEREAS**, Hurricane Ian destroyed 13 affordable housing units, which equates to a 15% loss of the total affordable housing units in Sanibel, and inflicted significant damage to all other affordable housing properties provided by CHR; and

**WHEREAS**, Lee County was awarded \$1,107,881,000 in funding to support long-term recovery efforts following Hurricane Ian in CDBG-DR funds from the U.S. Department of Housing and Urban Development (HUD); and

**WHEREAS**, CHR submitted an application to Lee County requesting \$5,000,000 in CDBG-DR funding to acquire land at 1874 Middle Gulf Dr. and develop 20 new units of much needed affordable housing in Sanibel; and

**WHEREAS**, the Lee County CDBG-DR Action Plan states that "Sanibel Island, much of Fort Myers Beach, as well as North Fort Myers absorbed the brunt of Hurricane Ian's impact" (page 61), recognizing that Sanibel's funding for unmet needs would require external funding assistance; and

**WHEREAS**, CHR has requested the City of Sanibel's support for their application for \$5,000,000 in CDBG-DR funding to develop 20 new units of much needed affordable housing in Sanibel, a true and correct copy of which (less attachments) is attached hereto as Exhibit A.

**NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF SANIBEL, FLORIDA:**

**SECTION 1.** The recitals above are true and correct and made a part hereof.

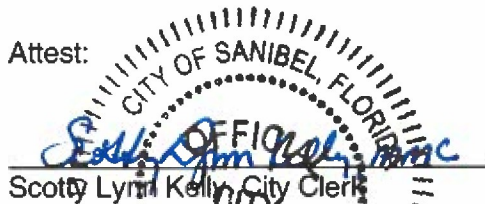
**SECTION 2.** The City Council of the City of Sanibel in recognition of the City's extraordinary need for affordable housing on Sanibel, the catastrophic loss of affordable housing caused by Hurricane Ian, and its utmost confidence in CHR as the City's Housing Foundation for the past 41 years, hereby expresses its full and unfettered support of CHR's application to Lee County requesting \$5,000,000 in CDBG-DR funding to construct new affordable housing units in Sanibel, for the purposes of providing essential workers with essential affordable housing dedicated for such purpose in perpetuity as proposed in CHR's application.

**SECTION 3.** The development of any affordable housing will be subject to CHR obtaining all required development and building permits.

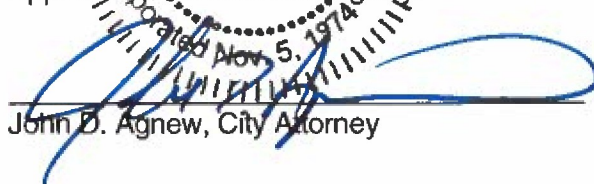
**SECTION 4.** This Resolution shall be effective immediately upon adoption.

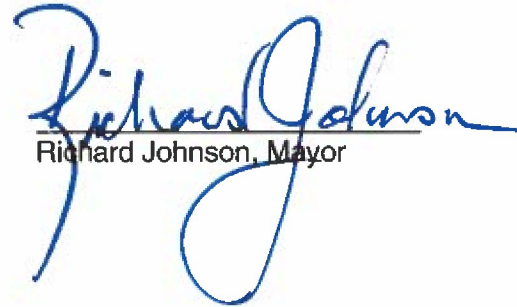
**PASSED IN OPEN AND REGULAR SESSION OF THE CITY COUNCIL OF THE CITY OF SANIBEL, FLORIDA THIS 1ST DAY OF OCTOBER 2024.**

Attest:

  
 Scotty Lynn Kelly, City Clerk

Approved as to form and legality:

  
 John D. Agnew, City Attorney

  
 Richard Johnson, Mayor

Date filed with City Clerk: 10/1/24

Vote of Council Members:

Johnson	<u>Aye</u>
Miller	<u>Aye</u>
Crater	<u>Aye</u>
Henshaw	<u>Aye</u>
Smith	<u>Aye</u>

EXHIBIT A



Lee County  
*Southwest Florida*

# Multifamily Housing Development Program



## Applicant Information

## Organization Information

- ▶ Organization Name: Community Housing and Resources, Inc
- ▶ Address: 2340 Periwinkle Way Suite K-2 SANIBEL, FL 33957-4304
- ▶ Organization Type: Non Profit Developer
- ▶ Telephone: (239) 472-1189
- ▶ Federal Employer ID #: 59-2037788
- ▶ Organization Website: sancapchr.org
- ▶ Unique Entity Identifier: CY89WK1WFKT5

## Authorized Organization Representative

- ▶ Name: Roger Grogman
- ▶ Title: Board President

## Contact Person

- ▶ Name: Nicole McHale
- ▶ Title: Executive Director
- ▶ Email: Nicole@SanibelCHR.org
- ▶ Telephone: (239) 472-1189

## Partner Organization

- ▶ Will your organization be partnering with any other organizations? No





Lee County  
*Southwest Florida*

## Applicant Capacity and Experience

### Applicant Capacity and Experience

- Does applicant have prior experience regarding compliance with Davis-Bacon and Related Acts?

Yes

CHR recognizes the importance of compliance with all federal regulations associated with this grant of federal funds. CHR has experience complying with Davis-Bacon and Related Acts as a recipient of federal funding for previous development grants (Centre Street - HOME funding). Additionally, CHR has experience complying as a subrecipient for CDBG funding. CHR is requiring Davis-Bacon compliance with its Riverview Project, currently under development.

CHR requests bids for contracting, and as contractors request bids for subcontracts, indicating all Davis-Bacon prevailing wage rates are applicable and that bid packages must include the current Davis-Bacon general wage determination for Lee County and/or Florida.

### Applicant Capacity and Experience

- Does applicant have prior experience with outreach and/or contracting to small, minority, women and/or veteran-owned businesses when fulfilling a federally-funded project's scope of work?

Yes

CHR has been engaging in outreach and contracting to small, minority, women and veteran-owned businesses through their development projects with or without federal funding requirements. CHR has previously taken affirmative steps to encourage small minority, female, and veteran-owned business enterprises as sources of supplies, equipment, construction, and services (24 CFR Part 85). CHR's current development project recently hired a MBE/WBE as the architect. CHR is currently in discussions with its general contractor on the Riverview project to, when economically feasible, divide construction requirements into smaller tasks or modify delivery schedules so as to permit maximum participation by MBE/WBEs.

### Applicant Capacity and Experience

- Does applicant have prior experience with Section 3 of the Housing and Community Development Act of 1968, pertaining to expansion of economic opportunities to low- and very low-income persons (especially recipients of government assistance) within federally-funded projects?

Yes

CHR has, to the greatest extent feasible, ensured that employment and other economic opportunities were directed to low- and very low-income persons (Section 3 workers and Targeted Section 3 workers) and to eligible businesses (Section 3 Businesses) and



## Applicant Capacity and Experience

requires the same of its contractors in previous development projects receiving federal funds – as a subrecipient. The Executive Director served as the Coordinator in the past and the current Executive Director will continue to do so if awarded CDBG-DR funding. Current development projects are being guided by the Section 3 guidebook published by HUD exchange. In addition to outreach, CHR has primarily focused on the training and education of individuals residing or planning to reside in CHR's portfolio of properties. Working closely with FISH of SanCap (Please see MOU in the attachments) CHR has supported Section 3 workers and Targeted Section 3 workers as economic drivers (employees) of CHR and its subrecipients as well as the small business community of Sanibel in total.

### Capacity to perform financial management and oversight

Tracy Haskins was hired in 2024 to direct the accounting responsibilities. Tracy is responsible for overseeing financial statements like balance sheets, invoices, accounts payable and accounts receivable. Her duties include directing staff and department operations, compiling financial reports based on financial statements and implementing policies and procedures for financial reporting. Tracy reports directly to the Executive Director and presents to the Finance Committee at the end of each month. At the end of each quarter, the Finance Committee requests more detailed reports, and reviews results with the staff by each line item. Line items are reviewed in comparison to budgeted line items, prior year results, and expectations based on forecasted updates. Haskins has experience with federal grants, and is responsible for accounting for construction projects, managing milestones, and flagging areas for follow-up by management.

The financial results are aggregated annually into a GAAP annual report and audited by independent auditors. The Audit team reports on the results of their review, provides management recommendations, and assesses the overall financial fiduciary duties of the staff to the Finance Committee, and to the full Board of Directors.

### Capacity to perform grant management functions as demonstrated through prior experience managing grants with in-house staff or with a grant management consultant

CHR has considerable experience spanning over four decades of non-profit experience operating its affordable housing portfolio – successfully amassing affordable housing sites and managing/maintaining its units for low-income residents. CHR has effectively complied with federal, state, local and foundation grants for projects of similar size and scope including annual funds from the City of Sanibel, the Small Business Administration, CDBG, and SHIP. Construction is currently underway, as CHR is rebuilding its Riverview affordable housing location on Periwinkle Way, an investment of over \$7M for its design and construction.

CHR engages in a financial management system that meets the Office of Management and Budget requirements. CHR staff and Board members have considerable experience working with the Federal Acquisitions Regulations (FAR) and the Code of Federal Regulations (CFR).



Lee County  
Southwest Florida

## Applicant Capacity and Experience

As an example, CHR completed a construction project known as Centre Place, including 14 duplexes in 2011, of which 7 are currently rental units and 7 are currently in a Limited Equity Ownership program managed by CHR. Construction of the complex was supported by Lee County's State Housing Initiatives Partnership (SHIP) program

The funds were extended initially as a loan, but are forgiven after 15 years of compliance. CHR has been an excellent steward of these funds, been fully compliant, and developed a robust system to ensure that families served meet the SHIP requirements both initially, and through annual re-certifications. Compliance is verified by the Property Manager and reviewed by the Landlord/Tenant Committee of the Board.

Steps CHR takes to ensure robust grant management for development projects include the following:

CHR ensures that the construction project is supported by a milestone budget, both cost and schedule, and that CHR's Accountant manages that budget regularly.

Results are reviewed by the Executive Director, Deputy Executive Director and the Finance Committee each month, or more frequently if concerns arise. Any variations to the budget are reviewed with the contractor and time and/or cost variations will be made up elsewhere.

Financial management systems in support of grant management functions followed by CHR are defined in the following ways:

Financial reporting objectives include reliable, timely, and accurate financial information for managing day-to-day operations and reporting on an agency's financial condition. Reliable financial reporting also includes maintaining internal control over financial reporting and financial system security.

Effective and efficient operations objectives include maintaining cost effective financial operations and ensuring resources are safeguarded against waste, loss, and misuse.

Compliance objectives ensure financial transactions are consistent with laws, regulations, and policies. CHR works with a volunteer grant expert who assists with all matters pertaining to grant application, maintenance, and fund development strategic direction. Dr. Elizabeth Barton was introduced to CHR by City of Sanibel Manager Dana Souza in 2022. Barton is a psychologist by education and training and founded The Waverly Group-MidWest, an organizational change consulting corporation, in 1995.

Barton has expansive experience, supporting organizations across the country. In the past decade, she has raised over \$210 million for clients in varied sectors with awards such as Capital Magnet Funds (CMF), Community Development Block Grants (CDBG), Community Development Financial Funds (CDFI), HOME Investment Partnerships Program (HOME), Certified Community Behavioral Health Clinic (CCBHC) Funds, SAMHSA, Community Project Funds (earmarks), and others. Her efforts have leveraged \$121 million of additional public and private funding for organizations including nearly \$80 million of private funding.



Applicant Capacity and Experience

A lean personnel structure, with significant volunteer contributions, has streamlined the financial practices of CHR, and limited operating expenditures. CHR possesses an all-volunteer board, with significant professional credentials (please see included biosketches). As a working board, diverse members contribute their time and expertise from legal, finance, real estate, social work, and education fields. For example, CHR's Strategic Fund Development/Capital Campaign Committee, which meets each week, includes two Board Members (Erika Steiner and Bob Miller) with extensive experience in accounting, finance, and fundraising.

A long-standing group of donors contribute regularly to CHR as well as supporting the organization as volunteers. For example, a volunteer group which performs maintenance work every Thursday consists of many retired tradesmen and lowers CHR's repair/maintenance costs significantly. Attached financials demonstrate the uniqueness of CHR given its lower operating expenses than a traditional non-profit organization.

Internal auditing capability

Although CHR does not hire a dedicated internal audit department, the functions of internal audit are fundamental to our monthly, quarterly and annual review procedures. The Finance Committee, along with CHR management, assesses risks, analyzes processes and systems, discusses anticipated events as they relate to budgets and forecasts, and ensures that we are aligned with objectives. Variations from budget are analyzed thoroughly and in detail.

CHR prepared a detailed Five-Year Strategic Plan at the beginning of the current fiscal year (October 1, 2023) and scheduled a review and update for July 2024. The Plan outlines the organization's objectives and goals for the next five years. As a part of the Plan, the Board and management recognized the need for additional staff, both to manage the workload and to ensure that internal controls are in place in order to segregate incompatible duties. Those positions have successfully been filled since the Plan was initiated.

Further, the independent audit conducted at the end of the year addresses and opines on the system of internal controls at CHR. All reports have supported unqualified opinions for as long as management is aware. Further, management has responded positively to all recommendations made by the outside auditors for improvements to systems and processes.

Administrative staffing

CHR is a relatively lean 501(c)(3) and is committed to remaining lean. CHR relies on grants, donations, and funding by the city of Sanibel, and therefore adds to staff only on an as-critical basis. The Board of Directors comprise a working Board, and many administrative matters are handled by board members, or outsourced as necessary.

CHR enjoys the support of Committee Members too, who do not serve on the Board but





## Applicant Capacity and Experience

are subject matter experts in their fields. For example, Craig Chandler, Sanibel City Planner, assists CHR by providing his skills and knowledge of planning and permitting to the organization's rehabilitation and development projects. Please see attached for select resumes of volunteer committee members.

But the primary functions for Affordable Housing are met by the work of the Executive Director Nicole Decker-McHale, Deputy Executive Director – Savannah Miller-Berg, Chief Financial Officer – Tracy Haskins, Housing Administrator -Bonnie McCurry, Communications Manager-Kate Stone Pujol, and Facilities Manager – Blake Donnelly. Please see attached resumes regarding the expertise of staff.

Nicole Decker-McHale, Executive Director, recently received the SWFL Inc. Citizen of the Year Award for her work with CHR. Nicole has been instrumental in increasing private donors for the organization, construction of the new Riverview Development, and serving as the voice of the organization at local and statewide events. Hired as the paid Executive Director of CHR, Nicole leverages her expansive relationships and expertise to direct property management, fund development, and overseeing the City of Sanibel's Below Market Rate Housing (BMRH). Nicole is responsible for compliance of all Federal, State and local regulations governing BMRH such as HUD, SHIP, CDBG, Lee County and The City of Sanibel.

A graduate of Florida Gulf Coast University in Public Health, Savannah Miller-Berg, Deputy Executive Director is a strong advocate for affordable housing in Lee County. Understanding that housing is a social determinant of health, Savannah oversees community/resident engagement, partnerships with on-and off-island organizations that support CHR residents' needs and directs project management of funded initiatives. She provides support to the construction committee and facilitates communication between the project manager, general contractor, and Executive Director.

### Monitoring and control of timely expenditure of funds

The budget for this acquisition and construction will be managed using sound project management tools, including organizing, planning and executing based on cost and schedule budgets. Critical milestones will be identified and tracked and the critical path to completion will be continually monitored. Expenditure will be made only upon completion of milestone objectives. Finemark Bank and Sanibel Captiva Community Bank have committed to establishing a line of credit of \$5,000,000 to support initial spending requirements and to accommodate grant fund reimbursement schedules.

### Describe your experience procuring goods and services in compliance with 2 CFR 200

CHR has experience with competitive bid solicitations for construction projects. To ensure compliance with 2 CFR 200, CHR's procurement solicitations include the following:

Submission deadline and requirements, info about pre-bid or pre-proposal meeting (if having one), federal funds disclaimer, EEO language, reservation of right to select more



## Applicant Capacity and Experience

than one firm or no firms, bid bond instructions, other basic information

Bid specifications on scope of work

Pricing or bid form

Scoring/evaluation criteria o Competitive Proposals: Qualitative factors and their relative weight of Sealed Bids: Contractor minimum qualifications: including MBE/WBE criteria with additional points in selection criteria for professional services procurements

Sample contract or contract terms

Davis-Bacon: o Current federal and state wage determinations for the type of project o Federal labor standards (HUD-4010) Section 3 o Section 3 assessment and certifications o Subcontractor and employee info forms of Sample Section 3 contract clause o Sample forms to document Section 3 qualitative efforts and report hours for Section 3 and targeted Section 3 workers and small, minority and women-owned business objectives

If subcontracts are to be executed, compliance with 2 CFR 200 is required

Procurement processes require distribution to diverse ad networks including:

Advertising opportunities via social media, including LinkedIn and Facebook;

Advertising opportunities via flyer distributions and mass mailings and posting ad in common areas of housing developments, community partners, and all CHR management offices

Advertising on solicitation lists of minority business enterprises (MBEs) and women business enterprises (WBEs) in Lee County and sending them an Invitation to Bid.

A Code of Conduct is included in the procurement policy that governs the performance, behavior and actions of the Organization, including Board members, employees, directors, volunteers, or agents who are engaged in any aspect of procurement, including – but not limited to – purchasing goods and services; awarding contracts and grants; or the administration and supervision of contracts

CHR possesses administrative checks and balances with procurement. The Organization's contract administration system ensures that:

The method of procurement is documented, and records maintained for five years after final payment is made,

All activities are carried out and costs are incurred in compliance with applicable requirements; and

Before payment is made, services performed are adequate and consistent with the contract scope of services.





Lee County  
Southeast Florida

## Project Information

### Project Information

- ▶ Name: Spoonbill Preserve
- ▶ Address: 1874 Middle Gulf Drive Sanibel, FL 33957

Item	Total Amount
Total Number of Housing Units in Project Location	20.00
Total Project Cost	\$10,343,365.00
Total CDBG-DR Funding Requested	\$5,000,000.00

- ▶ Is the Project a Low-Income Housing Tax Credit Project? No
- ▶ Is the Project located within the 100-year floodplain? Yes

To ensure future flood resistance and the safety of local residents and visitors, CHR will build Spoonbill Preserve in compliance with the elevation standards established by FEMA and its National Flood Insurance Program (NFIP) defined at 44 CFR 59.1, Insurance and Hazard Mitigation, and 24 CFR 55.2(b)(10). The new construction will be elevated with the lowest floor, including the basement, at least two feet above the 1 percent annual floodplain elevation.

- ▶ Has any physical work commenced on the project site? No



Project Locations

Project Locations

- |   |  |
|---|--|
| <input type="checkbox"/> City of Cape Coral         | <input type="checkbox"/> Town of Fort Myers Beach  |
| <input type="checkbox"/> City of Fort Myers         | <input type="checkbox"/> Village of Estero         |
| <input type="checkbox"/> City of Bonita Springs     | <input type="checkbox"/> Unincorporated Lee County |
| <input checked="" type="checkbox"/> City of Sanibel |  |



## Project Design Approach and Budget

### The scope and projected outcome(s) of the project

Hurricane Ian created a significant deficit in the availability of and access to affordable housing in Lee County and especially in the City of Sanibel. It also created a "tabula rasa" for Community Housing and Resources Inc. (CHR) to re-imagine affordable housing on Sanibel Island.

CHR is the City of Sanibel's designated Housing Foundation. In this capacity, CHR is charged with carrying out the City sponsored Below Market Rate Housing Program (BMRH), provided for and governed by Chapter 102 of the Sanibel Code. CHR was formed in 1979 and in 1983 became the City of Sanibel's Below Market Rate Housing Program. Annual contributions from the City of Sanibel support administrative costs associated with the organization. In 2023 CHR received \$393,753.13 and is projected to receive \$331,582.00 in 2024 from the City of Sanibel (a 20% reduction from previous years due to the City of Sanibel's budget).

CHR has over four decades of experience with the construction, management, and maintenance of affordable housing kept in perpetuity for LMI residents on Sanibel with similar scope/size as the proposed project. Prior to Hurricane Ian, CHR's portfolio included 76 units across 10 buildings, serving approximately 150 individuals and families. In 2024, eight buildings remain with 65 units and 83 residents.

Given the need and demand for affordable housing, CHR seeks to expand construction opportunities, increasing the size and value of their real estate portfolio, and improving opportunities to provide stable housing for more LMI residents in Lee County. Currently underway, a new development is being constructed on the island and is slated for completion in 2025. Currently single individuals are applying for homes, as this Riverview project (located on Periwinkle Way) is transforming vacant land into 10 additional one-bedroom, and 8 ensuite units for residents. As with all CHR units, affordable housing will be provided in perpetuity.

With CDBG-DR funding, CHR will undertake affordable housing development and construct a 20-unit project at 1874 Middle Gulf Drive. The currently vacant property is located along the east side of Middle Gulf Drive, just south of Casa Ybel Road, within the city limits of Sanibel. Middle Gulf Drive is a two-lane, city-maintained local roadway. Access to the property is provided by a driveway connection along Middle Gulf Drive and could also be accessed by an unimproved driveway easement on the north side of the property from East Lake Road. Middle Gulf Drive experienced a 2023 AADT (annual average daily traffic) count of 1,600 vehicles.

The irregularly shaped property is 293,705± square feet / 6.74± acres and is zoned as Upland Wetlands (D-2) & Mid-Island Ridge (F). The property has approximately 68,932 square feet of wetlands, which will be preserved by CHR. Per the Land Development Code the primary intended uses of the F mid-island ridge zone include multifamily dwellings. The property is located within a relatively low-density residential area with single-family dwellings, duplex dwelling units, and residential cluster developments. Accessibility to island amenities may occur by bicycle, car, or walking. A map is included in the attachments depicting the Middle Gulf property and proximity to the area's assets.

Currently privately owned with no encumbrances, CHR has an executed agreement to purchase the Middle Gulf property upon CDBG-DR award. (Please see attached signed letter of intent to purchase). The purchase price is aligned with market value and reasonable compared to the property appraisal (Please see attached) which was



## Project Design Approach and Budget

prepared in anticipation of the CDBG-DR NOFA.

The new Spoonbill Preserve development will consist of two 10-unit buildings. Based upon initial studies, the project will consist of two buildings, each consisting of (10) 1 Bed/1 Bath Units (approximately 5,520 sf each building) and outdoor decks/understory parking consisting of 8,840 sf. ■■ Each 1 Bed/1 Bath unit will be approximately 552 sf. Approximately 20-40 new residents will live at Spoonbill Preserve. ■■■■ All units will be reserved for very low- and low-income residents.

Excluding land and development costs, Spoonbill Preserve building costs will be \$6,964,554 (for the two 10-unit buildings) which falls within the current range for construction costs, appliance installations, and moderate apartment finishes. Development of all Sanibel housing units is affected by the Land Development Code, building codes and other land use regulations. These regulations are designed to accommodate the Island's housing needs while respecting the environmental fragility of its natural systems and its vulnerability to tropical storms. Because of high land costs and the need for construction techniques that provide resiliency/storm protection, housing costs on Sanibel tend to be well above the average for Lee County residential buildings.

Spoonbill Preserve will leverage measures aimed at reducing impacts of future disasters and increasing long-term affordability of the housing units. As such, CHR intends to achieve Florida Gold Level Certification with the Spoonbill Preserves project. Built in 2009/2010, CHR achieved this level of certification with its Centre Place development. The Riverview development project, currently underway, also will achieve Florida Gold Level Certification. Please see the sustainability section and budget subsections for planned building features consistent with a Florida Green Building Gold Level Standard.

Hurricane Ian caused overwhelming damage to CHR's properties, reducing the number of available affordable housing units for critical front-line workers, teachers, small business employees, and aging adults. Prior to the hurricane, almost 90 percent of CHR residents were employed by island businesses which depend largely on the tourism industry or by emergency support personnel critical to island operations. Approximately 18 percent of CHR residents were under the age 24 years, 17 percent 25-49 years, 49 percent 50-64 years, and 16 percent 65+ years.

Today, 23 percent of CHR residents are under the age of 22, 33 percent are 23-49, 25 percent are ages 50-69, and 19 percent are 70+ years. Additionally, 59 percent report as female and 5 percent disabled and requiring ADA compliance. Low-income residents are 61 percent and very low-income residents are 29% of the population. CHR anticipates serving a similar population with Spoonbill Preserve.

CHR recognizes the right of individuals to stable and affordable housing as a foundation for health, and social and economic well-being. As such, the goal of the Spoonbill Preserve development is to create an adequate supply of decent, safe, sanitary, and affordable housing in perpetuity for eligible Lee County residents. The development of housing on Sanibel Island is driven by historically expensive housing stock, effectively excluding very low- and low-income individuals and families from the housing market. Thus, CHR supports the City of Sanibel and Lee County to encourage the provision of affordable housing for all. Spoonbill Preserve will accomplish the following:

**OBJECTIVE 1:** Develop new affordable housing units in order to meet the current and future housing needs of individuals with very low, low, and affordable workforce incomes, including households with special needs and veterans.

**OBJECTIVE 2:** Increase the number of affordable housing units available for very low-,



## Project Design Approach and Budget

low-, and affordable workforce -income residents

**OBJECTIVE 3:** Create sustainable affordable multi-family units that encourage and leverage energy efficient and environmentally sensitive housing practices.

**OBJECTIVE 4:** Support housing stability for very low-, low-, and affordable workforce -incomes including households with special needs and veterans through supportive on-site and off-site services.

**OUTCOME 1:** Enhance economic growth in the City of Sanibel and Lee County tourism, hampered by the hurricane destruction, by creating residential options for employees of Sanibel businesses and non-profits, emergency services, teachers,, and seniors.

**OUTCOME 2:** Reduce homelessness among vulnerable populations in Lee County.

**OUTCOME 3:** Improve economic self-sufficiency, upward mobility and quality of life for CHR residents.

The proposed Spoonbill Preserve project aligns with the community goals described in the City of Sanibel 2019-2023 Consolidated Plan as it addresses the following:

AP-85 Other Actions – 91.220(k)

Actions planned to address obstacles to meeting underserved needs. Through CDBG-DR support CHR will develop 20 additional affordable housing units (1 bed/1 bath) for approximately 20-40 low-income individuals and families.

Actions planned to foster and maintain affordable housing. Spoonbill Preserve will become one of a number of affordable housing residences currently in CHR's real estate portfolio.

Actions planned to enhance coordination between public and private housing and social service agencies. CHR and in partnership with FISH of Sanibel and Captiva (a human service agency) and others will provide supportive services and additional resources to foster and maintain affordable housing in the new construction project.

### The proposed unit mix and rents to be charged

All 20 units will be reserved for LMI residents. Rent is based on 30% of all household income, including wages of all adult household members, child support, alimony as well as interest earned on any bank accounts, IRAs and other investments.

The amount calculated for rent does not include utilities. Tenants pay a set amount each month for trash removal, sewer and pest control. As a Spoonbill Preserve project tenant, the maximum income for one person is \$52,450 (80% of 2024 Lee County Area Median Income), monthly rent payments currently range from \$546 - \$1194. As a recipient of SHIP Loan funds, CHR also includes very low-income residents in eligibility requirements for their properties. The Spoonbill Preserve project may include very low-income





## Project Design Approach and Budget

residents including those on social security or those earning minimum wage at Sanibel establishments.

### The total cost of the project and leveraged funding sources already committed to the project

The total cost of the proposed project is \$10,043,366. Land acquisition costs are \$1,850,000 and Development Costs are \$8,193,366. CHR has received a commitment for a convention loan of \$4,515,766 at a 7.00% interest rate (20-yr) from Finemark Bank and Sanibel Captiva Community Bank. Selection of the bank will be determined by the terms offered upon CDBG-DR award. Additionally, a line of credit up to \$5,000,000 has been secured from the same banks to bridge funds required during construction prior to grant reimbursement. Source commitment letters from Finemark and Sanibel Captiva Community Bank are included in the packet. Cash equity is offered by CHR in the amount of \$527,600. Please see the CDBG-DR workbook for additional information.

### A description and justification of proposed costs

CHR is requesting funding of \$5,000,000 under this Affordable Housing Development & Preservation Program – Multifamily Round 2: Multifamily Housing Development grant.

The project contemplates building two 10-unit one bedroom apartment complexes, totaling 20 units, with total land acquisition, construction and related costs of \$10,043,366. The land (6.7 acres) will cost \$1,850,000, which we believe is reasonable given current market conditions. The estimated cost of land clearing, construction, and related costs is \$8,193,366 which is consistent with local construction costs.

This grant application is requesting an amount equaling \$250,000 per unit.

CHR will supply \$527,600 from savings to support the land acquisition. We have received commitments from two banks, either of which will finance the remaining \$4,525,000. CHR believes that the land acreage will permit future construction of significantly more apartments, all of which will be 100% devoted to affordable housing in perpetuity, making this acquisition particularly desirable.

We expect to acquire the land for \$1.85M immediately upon affirmation of the grant award. We will be using existing architectural drawings for a 10-unit apartment building already underway which will save time and money for construction. A set of engineering drawings will be required to adapt the design to the land and terrain.

CHR has also received commitments from the same lenders for a line of credit during the construction process to allow for bill paying and subsequent reimbursement from the grant. At construction's end, the remaining funded amount by the bank will be converted to a conventional mortgage.

The following details the schedule and the draw down of funds for the total project cost of \$10,043,366:





## Project Design Approach and Budget

January 12, 2025 – March 31, 2025; costs of \$2,667,150. During the first calendar quarter of 2025, we will purchase the land, have it surveyed, complete infrastructure and complete engineering specifications. We estimate that \$2.7 M will be spent during this process, which will be funded through proceeds from the grant and from CHR savings. CHR will issue a request for proposals for the construction, ensuring minority- and women-owned companies have access to the proposal. The required compliance with Davis-Bacon and other federal acquisition requirements (in accordance with 2 CFR 200) will be clearly detailed in the RFP, and then again in the signed contracts. The RFP and contracts will encourage contractors to use minority- and women-owned companies in subcontracts. The use of such suppliers will be a criterion used for selection of the general contractor. We will reach out to the Lee County Office of Equal Opportunity for referrals.

April 1, 2025 - June 30, 2025; costs of \$20,000. CHR will develop the drawings and related, required data, and secure city permits for the development and the construction of the buildings.

July 1, 2025 – September 30, 2025; costs of \$437,200. General Contractor will begin preparation for construction, and land will be cleared, treated, and leveled for new construction.

October 1, 2025 – December 31, 2025; costs of \$2,763,480. Construction will begin with pilings, slab, framework, roofing, plumbing, electrical and the HVAC system. Safety elements will be installed.

January 1, 2026 – March 31, 2026, costs of \$2,824,000. Finishings on units will be completed on both buildings, including roadways and landscaping. CHR will apply for the Certificate of Occupancy. April 1, 2026 – September 30, 2026; costs of \$1,331,536. The final quarter will include cleanup work, settlement of contractor profit, and advertising for availability.

This is an aggressive but manageable schedule, designed to get the units ready for occupancy as quickly as possible, regarding the safety, quality and resiliency of construction. The funding sources for this stage include grant proceeds and bank borrowing.

CHR formed in 1979 as a 501(c)(3) to address the growing need for affordable housing in the Sanibel and Captiva area. CHR has served as the City of Sanibel's housing foundation under its Affordable Housing Program established in 1983. Under a contract with the City, CHR receives funding for staff and other operational costs.

CHR has a rigorous application and verification process to ensure that only qualified very low- and low-income families are provided with Spoonbill Preserve housing. We charge our residents 30% of their family income for rent; currently the average one-bedroom apartment costs approximately \$1,000 per month.

Below market rate rents provides some revenue, and remaining needs are supported through fundraising, donations, and grants. Our forecasts and budgets are based on prior years' results and the Finance Committee of the Board of Directors compares budgets to actual results each month. We have been responsible for all debts and exercise excellent stewardship of grants, SHIP loans, and other financial vehicles. Our internal forecasts suggest that within a 20-year period we could either (1) pay back the grant proceeds of \$5M if requested by Lee County's CBDG-DR program, or (2) begin additional affordable housing construction to support the needs of the Sanibel-Captiva workforce.



Lee County  
Southeast Florida

## Project Design Approach and Budget

**A description of the timeframe, dependencies, and methods for obligating grant funds, and how the applicant plans to ensure funds are spent timely. A description of how the applicant will address and control dependencies, if applicable.**

Partnering with Sanibel Captiva Community Bank and Finemark Banks, CHR has a \$5,000,000 line of credit to address and control dependencies. CDBG-DR funds will be obligated first, bank financing next, and CHR committed funds will be spent in the final quarter. The timeframe and obligating grant fund schedule is as follows:

Q1 (1.1.25 – 3.31.25) Complete financing, complete project conceptual site and building design revisions.

Land acquisitions \$1,850,000

Plot surveys \$20,000

Onsite improvements (water, sewer, impact, digital) \$96,000

Construction insurance \$110,244

Construction loan origination fee \$37,500

Construction period taxes \$19,000

Construction loan interest \$375,000

Real estate attorney \$6,000

Property appraisal \$2,600

Architect and engineer designs \$150,806. Purchase of 1874 Middle Gulf Drive, architect and engineer designs modified. This will include roadways and landscaping plans. Prepared to submit permits and go out for bid

Q1 Total \$2,667,150

Q2 (4.1.25 – 6.30.25) Complete revisions of architectural and engineering plans, submit for required City of Sanibel permitting

Permitting \$20,000. CHR will work closely with the City of Sanibel's permitting department to ensure permits are ready in a timely manner

Q2 Total \$20,000



Lee County  
Sarasota, Florida

## Project Design Approach and Budget

Q3. (7.1.25 – 9.30.25). Building permit completed. Site work and utility work completed. Foundation work completed. General contractor will begin preparation for construction, land will be cleared, treated, and leveled for new construction.

Portable toilets \$6,000

Equipment rental \$30,000

Supervision \$200,000

Excavation, grading, and fill \$50,000

Landscape survey/Native planning per Sanibel requirements \$20,000

Protective materials \$3,000

Termite treatment \$3,000

Concrete and masonry \$115,200

Concrete cutting \$10,000

Q3. Total \$437,200

Q4. (10.1.25 – 12.31.25). Complete structure to an enclosed and waterproof state. Pilings, frame work, roofing, plumbing, HVAC system, and safety elements will be installed.

Pilings \$144,000

Frame labor \$480,000

Frame lumber \$360,000

Siding materials \$200,000

Siding labor \$159,000

Structural steel \$20,000

Roofing \$100,000

Gutters and downspouts \$9,480

Plumbing \$200,000

Plumbing fixtures \$60,000

Underground sewage and water \$40,000



## Project Design Approach and Budget

Sprinkler system \$100,000

Electrical \$400,000

Lighting fixtures \$100,000

Exterior lighting \$60,000

HVAC \$240,000

Insulation \$100,000

Q4 \$2,763,480

Q5 (1.1.26 -3.31.26). Complete structure to drywall wall and ceilings complete.

Drywall \$160,00

Shower doors \$30,000

Mirrors \$10,000

Trim carpentry materials \$70,000

Trim carpentry special \$20,000

Trim carpentry labor \$50,000

Cabinetry \$300,000

Countertops \$60,000

Exterior handrails \$100,000

Window materials \$250,000

Windows installation labor \$55,000

Exterior doors \$14,000

Exterior doors labor \$5,000

Door hardware \$10,000

Painting \$150,000

Coretech flooring \$120,000

Tile flooring and install \$220,000

Bath tile \$70,000

Appliances \$160,000



Lee County  
Sustained Florida

## Project Design Approach and Budget

Appliance installation \$10,000  
 Elevators \$400,000  
 Driveway and parking \$200,000  
 Landscaping \$100,000  
 Barricade \$100,000  
 General site cleanup \$100,000  
 Dumpsters. \$60,000  
 Q5. Total \$2,824,000

Q6. (4.1.26 – 6.30.26) Complete project to CO from City. Finishings on units will be completed on both buildings including road ways, and landscaping. Advertisement for availability will be published with hopes to have residents move in by August 2026.

Final cleaning \$100,000  
 Contractor profit \$495,574  
 Developer fee \$612,468  
 Contractor overhead \$123,494  
 Residents move into new housing  
 Total \$1,331,536

### **A description of what professional and construction services will need to be procured for the project and how the organization will complete the procurement in compliance with 2 CFR 200 (Subrecipients Only)**

CHR's development team consists of the General Contractor with construction services (to be procured), Project Manager (to be hired), Property Manager (CHR), Architect – Carmella Cioffi (already secured), Surveyor (to be procured), Project Sponsors – Finemark and Sanibel Captiva Community Bank, Legal – Robert Monk, Esq. (Board Member).

The contractor will be procured, complying with federal requirements. It is anticipated that the general contractor will be responsible for oversight of labor experienced in Bricklaying, Carpentry, Cement/Drywall, Electrical, Excavating, Engineering, Fencing.





## Project Design Approach and Budget

Heating/HVAC, Iron Works, Machine Operation, Painting, Plastering, Plumbing, and Road Work. Surveying will be procurement also.

In addition, the engineering and survey work will be procured. Specific services that will need to be procured include Environmental Remediation, Pilings, Geotechnical Engineering, Environmental Science, Facility Improvement, Forensics and Building Sciences

**Evidence of readiness to proceed. (Completion of zoning/planning approvals [if required]; commitment of all other funding sources; construction/permanent financing commitments; final architectural/engineering drawings; environmental reviews or other pre-development procurement)**

CHR is proposing a project that is close to being shovel ready. Upon award, the timeframe outlined in this application will be implemented.

Financial/Permanent financing has been secured. Commitments have been made by two different banks, providing CHR with flexibility based on terms.

Zoning is appropriate for multifamily housing - the planned development design

Architectural/engineering drawings have been completed. These plans have been discussed with community stakeholders. The development of drawings for Spoonbill Preserve have been leveraged by drawings created for the currently underway Riverview construction project. If edits need to be made, they will be nominal and will be required only to adjust the placement to accommodate the two buildings on the property.

Pre-development expenses will be addressed through a line of credit available through partnering banks.

Letters of financial commitment are attached, along with zoning confirmation, and architectural drawings

**A description of steps that will be taken to assure that small, minority- and woman-owned businesses have the opportunity to provide supplies, equipment, construction and services and maintain the proper solicitation documentation**

As required in 24 CFR Part 85, CHR will take affirmative steps to encourage contracting with small minority and female owned business enterprises when possible as sources of supplies, equipment, construction, and services. CHR will also include minority business enterprises (MBEs) and women business enterprises (WBEs) on solicitation lists and send them an invitation to Bid. Further, CHR assures that best efforts will be made to solicit MBE/WBEs whenever they are potential sources. When economically feasible, dividing total requirements into smaller tasks or quantities so as to permit maximum participation by small businesses and MBE/WBEs will occur.





Lee County  
Southwest Florida

## Project Design Approach and Budget

**The organization's plan to the greatest extent feasible, provide opportunities and training to low- and very low-income persons, especially recipients of government assistance for housing, and to businesses that provide economic opportunities to low- and very low-income persons and comply with Section 3 requirements outlined in 24 CFR Part 75.**

Aligning with Lee County's Section 3 Plan, CHR will make every effort to provide opportunities to low and very-low-income persons by providing resources and information to notify Section 3 individuals and businesses of opportunities surrounding the development of Spoonbill Preserve.

CHR will make every effort feasible to meet Section 3 benchmark goals by utilizing existing qualified workforce and by considering qualified eligible Section 3 workers and Targeted Section 3 workers (per the prioritization of effort outlined in Section 3) before any other person, when hiring additional employees is needed to complete the Spoonbill Preserve project.

At the time of bid, CHR will require the general contractor to present a list, of the number of total labor hours, Section 3 worker labor hours, and Targeted Section 3 worker labor hours expected to be generated from the initial contract and a list of projected number of available positions, to include job descriptions and wage rates.

CHR will require contractors to notify Lee County's Section 3 Coordinator of their interests regarding employment of Section 3 workers prior to hiring.

CHR will all require contractors to register on the HUD Business Registry and direct contractors to the HUD Section 3 Business Registry  
<https://www.hud.gov/section3businessregistry>

CHR will leverage Lee County 's communication outlets (social media, website, etc.) to effectively communicate employment and contracting opportunities that arise from Spoonbill Preserve.

The anticipated benchmark for Section 3 workers is set at 25 percent or more of the total number of labor hours worked by all workers on a Section 3 project. The benchmark for Targeted Section 3 workers is set at 5 percent or more of the total number of labor hours worked by all workers on a Section 3 project. This means that the 5 percent is included as part of the 25 percent threshold.

In partnership with CHR, FISH of SanCap and Florida SouthWestern College will provide technical assistance to help Section 3 workers compete for jobs associated with CHR's development project (e.g., resume assistance, coaching) and provide support to connect Section 3 workers with opportunities available with CHR's Spoonbill Preserve project



## Project Design Approach and Budget

### A description of how the project will comply with Davis-Bacon and Related Acts.

CHR recognizes the importance of compliance with all federal regulations covering procurement and contracting associated with this grant of federal funds. CHR will establish these requirements specifically in our agreement with our building contractor, and further require that they include the same clause in any subcontracts arranged in order to complete construction of our buildings. The rates allowed will be no less than the prevailing rates in Lee County, or in Florida, as determined by the U.S. Secretary of Labor.

Further, as we request bids for contracting, and as contractors request bids for subcontracts, we will state, or require to be stated, in all solicitations that Davis-Bacon prevailing wage rates are applicable and that bid packages must include the current Davis-Bacon general wage determination for Lee County and/or Florida.

If a contract is not awarded within 90 days of the bid opening date, the prevailing wage determination will be updated in contract documents. All contracts will include specific language about minimum wages, withholdings, payroll and basic records, subcontracts, and Contract Work Hours and Safety Standards Act requirements.

CHR will post applicable notices at all work sites covered by this grant in prominent and accessible places where they may be easily seen by employees.

As a developer as defined by the NOFA for this application, CHR will request that any contractor will perform periodic employee interviews as described in the Act to ensure that the work actually being done by construction workers and mechanics is consistent with the corresponding job titles and wages being reported on the certified payrolls. At the grantee's request, CHR can do these interviews in their place of business.

### The organization's plan to meet affordability period requirements, include ongoing maintenance and operating expenses.

CHR revenue sources have remained consistent over time, despite the disruptive Hurricane Ian. Diversification of revenue remains key for CHR's sustainability. In total, revenue for FY2022 was \$1,778,666 and in FY 2023 it was \$1,881,117. In 2022, rent was 37% of the revenue compared to 13% in 2023 and City of Sanibel contributes 22% of the overall revenue each year to support operating costs. Rent fell sharply in FY2023 due to the displacement of residents following Hurricane Ian.

With the hire of CHR's Executive Director and focus on grant development post-hurricane, donations increased from 11% to 58%. Finemark and Sanibel Captiva Community Bank have signed commitments to provide CHR a \$5,000,000 line of credit to address funding needs resulting from the reimbursement schedules of the CDBG-DR award and/or unanticipated project costs.

Lee County  
*Southwest Florida*

## Project Design Approach and Budget

**The proposed timeline for affordability (minimum 30-years), and structure for repayment of CDBG-DR funds.**

Our internal forecasts suggest that within a 20-year period we could either (1) pay back the grant proceeds of \$5M if requested by Lee County's CDBG-DR program, or (2) begin additional affordable housing construction to support the needs of the Sanibel-Captiva workforce. CHR is devoted to creating a safe and comfortable place for residents to call home. CHR's staff is committed to enhancing the City of Sanibel's economic diversity and to provide services and resources to prospective and current residents. CHR keeps track of resident needs and resources provided to residents. Below market rate rents provides some revenue, and remaining needs are supported through fundraising, donations, and grants. Our forecasts and budgets are based on prior years' results and the Finance Committee of the Board of Directors compares budgets to actual results each month. We have been responsible for all debts and exercise excellent stewardship of grants, SHIP loans, and other financial vehicles.



Lee County  
Southwest Florida

## Sources of Leverages Funds and Duplication of Benefits

### Sources of Leverages Funds and Duplication of Benefits

Source of Funds	Amount	Status of Funds
FEMA Building Resilient Infrastructure and Communities (BRIC)	\$0.00	N/A
Use of Funds:		
Purpose of Funds:		N/A
FEMA Hazard Mitigation Grant Program (HMGP)	\$0.00	N/A
Use of Funds:		
Purpose of Funds:		N/A
FEMA Public Assistance (PA)	\$0.00	N/A
Use of Funds:		
Purpose of Funds:		N/A
Local (Municipal) Funds	\$0.00	N/A
Use of Funds:		
Purpose of Funds:		N/A
Other CDBG-CP Funds (from Florida CCM)	\$0.00	N/A
Use of Funds:		
Purpose of Funds:		N/A
Other State Funds	\$0.00	N/A
Use of Funds:		
Purpose of Funds:		N/A
Private Insurance	\$0.00	N/A
Use of Funds:		
Purpose of Funds:		N/A
Resilient Florida	\$0.00	N/A
Use of Funds:		
Purpose of Funds:		N/A
Small Business Administration	\$0.00	N/A
Use of Funds:		
Purpose of Funds:		N/A
State Housing Initiatives Partnership Program (SHIP)	\$0.00	N/A
Use of Funds:		
Purpose of Funds:		N/A
Total	\$0.00	



## Sustainability and Resilience Measures

### **The planned integration of adaptable and reliable technologies, mitigation measures, and durable materials to prevent displacement and protect tenants/owners, specifically for vulnerable populations**

The planned integration of adaptable and reliable technologies, mitigation measures, and durable materials to prevent displacement and protect tenants/owners, specifically for vulnerable populations.

### **How the project will design with broadband in mind to ensure high-speed internet access is available for current/future tenants**

While available across Sanibel, consistent high-speed internet access is challenging to residents. Current CHR properties do have intentional mechanisms in place. The new project will intentionally include installed broadband infrastructure designed to reliably meet or exceed symmetrical 100 Mbps download and upload speeds.

CHR understands that as required by Federal Register, 88 FR 32046, Thursday, May 18, 2023, and as defined by 24 CFR 5.100, construction of Spoonbill Preserve must include installation of permanent broadband infrastructure including wireless infrastructure, that can provide access to internet connections in the individual housing units. An alternate solution is to deliver fixed wire broadband to the building and provide the required high-speed internet service to each rental unit by installing wireless access points (WAPs) throughout the building complex.

The City of Sanibel's Planning Department recently submitted a grant application to Lee County's CDBG-DR Recovery and Resiliency Planning Program for a broadband feasibility study. Its purpose is to determine the feasibility of underground and aerial installation of infrastructure for fiberoptic-based high-speed symmetrical internet network connectivity to end users (households, businesses, et cetera) within the city limits. Should the feasibility study lead to alternative broadband accessibility for residents, CHR will align its plans with the City of Sanibel.

### **The planned integration of green/energy efficient design for new construction. Describe how the project will use Florida Green Building Coalition standards or other HUD-approved green building certification for the new construction of the units**

Spoonbill Preserve will leverage measures aimed at reducing impacts of future disasters and increase long-term affordability of the housing units. CHR intends to promote high quality, durable, energy-efficient, sustainable, and mold resistant construction methods in this project. CHR will ensure that their work meets all locally adopted building codes.





Lee County  
Southwest Florida

## Sustainability and Resilience Measures

standards, and ordinances as evidenced by final certificate of occupancy in addition to meeting the Florida Building Code.

CHR intends to achieve Florida Green Building Gold Level Certification with the project. Elements incorporated in the construction will include:

- State of Florida Energy Calculation (by min.)
- Units will meet HERS (Home Energy Rating System) of 75 or less
- AC to be minimum of 18 SEER with programmable thermostats
- AC duct work will be conditioned space
- Air infiltration per ACH50 of 5 or less
- All glass will be impact resistant and meet a min. U-Value of .65 and SHCG .027
- All glass will be impact rated 170 mph wind loads
- All insulation of floors, walls and ceilings/roofs will Icynene spray foam
- Air ducts will be in conditioned space
- All exterior lighting will be LED and Dark Sky compliant, all lighting will on motion sensors where applicable
- All appliances and lighting will have ENERGY STAR ratings.
- All plumbing, toilets, shower heads, faucets, will be "low flow" devices.
- Shower heads will have a flow rate of less than 2.0 gallons per minute and sink faucets will have a flow rate of 1.5 gallons per minute or less.
- Electric water heaters will have a rating of .61 or better.
- The building will have a galvalume metal roof for durability and heat reflectivity.
- All landscaping will consist of "native plants" as defined by the City of Sanibel.
- Mulch will have native pine straw, non-cypress
- Landscaping will not have irrigation
- Stormwater management will meet the City of Sanibel's guidelines
- Open Air Parking
- All units will be serviced by a community elevator
- Parking and driveway systems will be with shell gravel or "permeable" pavers.

Exceptional building resilience measures are included in the budget workbook attached to the project and include:





Lee County  
Sustainable Future

## Sustainability and Resilience Measures

- Distributed heating/cooling
- Energy and resilience audit
- Envelope efficiency (insulation, ENERGY STAR, landscaping, and albedo roofs)
- Solar energy backup and storage
- Solar photovoltaic



## Timeliness and Urgency

### Financing Closings (list all closing dates anticipated to occur after CDBG-DR award, if any)

The project timeline is also reflected in the draw down schedule listed in the financial workbook. Milestones are anticipated to follow the below schedule based upon the CDBG-DR posted award announcement schedule and contract agreement. Financing Closings (list all closing dates): 3/31/25 Staff hire. A project manager will be hired to oversee the development. A position description is included in the attachments (Org chart, resumes)

### Acquisition

An intent to purchase the Middle Gulf Property has already been executed. Purchase will occur within 30 days of the award. CHR is leveraging its Riverview development architectural and engineering plans for Spoonbill Preserve moving the construction schedule to be attainable within 6 months of the agreement execution.

The property is already zoned appropriately as Mid-Island Ridge (F). The property has approximately 68,932 square feet of wetlands, which will be preserved by CHR. Per the Land Development Code the primary intended uses of the F mid-island ridge zone include multifamily dwellings such as proposed.

### Design/Engineering

Conceptual designs have already been completed. Costs for this project milestone are reduced as CHR is leveraging plans already developed for Riverview, a development currently under construction. Designs are included in the attachments of this application.

### Procurement of Construction Services

Procurement of General Contractor. Bid and selection of a general contractor will be completed by 3/1/25. Procurement of Construction Services. Based on permitting, design/engineering revisions may need to occur and will be completed by 3/31/25.

### Permitting

Permitting will be completed by the City of Sanibel by 9/30/25.

Lee County  
Southeast Florida

## Timeliness and Urgency

**Construction Start**

With building permits completed, site and utility work to prepare the site will occur. Foundation work will be completed. Completion milestone is 9/30/25.

**Construction 50% Complete**

Construction will begin on 10/1/25. The halfway mark for building completion will be 3/31/26.

**Construction Completion**

The completion date is 6/30/26, with CO delivered by the City of Sanibel.

**Tenant Occupancy**

Tenant Occupancy will begin on 8/1/26.



## Meeting Community Needs

## Meeting Community Needs

Item	Total Amount
Total Number of New LMI Housing Units	20.00
Total Number of Beneficiaries	40.00
Total Number of LMI Beneficiaries (Low/Mod tenant households)	40.00

**Describe how the Activity will provide housing set-asides for tenants with income less than 80% AMI or other special needs sub-populations**

No set-asides will occur. Rather, all 20-units at CHR's Spoonbill Preserve will be provided to individuals and families if they are very low- or low-income (defined as earning less than 80% of Area Median Income), AND if they are either: employees of a Sanibel-based business OR are retired and over age 62 OR disabled as defined by the ADA. Income qualification is verified during the application process and reviewed yearly thereafter. Successful applicants will be those who demonstrate financial need, island employment, and/or demonstrated involvement with our islands. CHR utilizes an objective and comprehensive assessment process as outlined in the Sanibel Land Development Code to select CHR residents. The application form is available on our website at [SanCapCHR.org](http://SanCapCHR.org).



Lee County  
Southeast Florida

## Meeting Community Needs

**The target populations from the table below who would benefit from the plan if it were implemented**

Populations presumed by HUD to be LMI persons:

- ☐ Abused children
- ☒ Elderly persons (62 and older)
- ☐ Battered spouses
- ☐ Homeless persons
- ☐ Severely disabled adults (as defined by the Census)
- ☐ Illiterate adults
- ☐ Persons living with AIDS
- ☐ Migrant farm workers

Vulnerable populations, as defined by HUD in the Consolidated Notice. Groups or communities whose circumstances present barriers to obtaining or understanding information or accessing resources, based on such factors as the following

- ☐ Geography
- ☐ Markets
- ☐ Prevalent housing stock and tenure
- ☐ History
- ☐ Prejudice

Underserved communities, as defined by HUD in the Consolidated Notice:

- ☒ Populations sharing a particular characteristic, as well as geographic communities, that have been systematically denied a full opportunity to participate in aspects of economic, social, and civic life





## Meeting Community Needs

**Provide description of the community outreach and engagement that has happened to date, including a description of the stakeholders and approaches to outreach and engagement**

Demand for on-island housing has increased significantly since the hurricane. Through increased outreach via Facebook, Instagram, LinkedIn, social media, press releases, and newspaper articles, CHR has received 48 housing inquiries since January 1, 2024. Seventy-five percent of those inquiries are from individuals who are working and homeless, meaning they are living on the floor of their workplace, couch surfing, or living in their cars. CHR currently has a waitlist of 24 individuals in need of stable housing on the island.

1. Community events. In anticipation of submitting a CDBG-DR application, CHR initiated several engagement activities to solicit public feedback on the proposed activities. The vision of the proposed project was available for review and comments from stakeholders present at these events. Large newsprint was available for individuals to comment on number and type of housing units, island location, and necessary services. CHR staff were available to meet residents in person to provide information and answer questions.

The outreach activities were intended to capture the community's values and priorities (non-CHR island residents, previous and current CHR residents) and commitment to expanded affordable housing in the City of Sanibel. The total number of individuals reached through engagement activities was 200. Stakeholder engagement included the following:

April Extravaganza on April 14 from 2 to 5 p.m. at The Community House, at 2173 Periwinkle Way, Sanibel. CHR hosted residents and community members to gather and view Spoonbill Preserve project drawings. CHR asked for comments and suggestions from the community members who attended the event.

CHR Celebrity Bartending Night held April 13 from 3:30 to 6 p.m. at Tutti Pazzi Italian Kitchen, at 1200 Periwinkle Way, Sanibel. Nonprofit leaders from various island organizations served as the celebrity bartenders. The vision of the proposed project was available for review and comments from stakeholders present at the event.

Island Night, Wednesday April 17, Hammond Stadium in Fort Myers. CHR showcased the CDBG-DR affordable housing opportunity and requested comments during an event with other businesses and organizations before the minor league baseball game.

Donut and Coffee Resident Event, May 30, 2024. CHR hosted a donut and coffee event and 6 residents participated. CHR displayed photos of the new project and was able to ask residents what they thought about the building, if they had any additions or recommendations.

CHR Ribbon Cutting and Open House for new Administrative Offices, June 5, 2024. CHR invited the entire community (over 150 people attended). CHR displayed the CDBG construction opportunity and elicited suggestions from the public.

Participants confirmed their support for affordable housing on Sanibel, described the economic need for a workforce on the island, and identified affordable housing as a necessity as the island continues its recovery.

CHR Community Survey. CHR residents were mailed an affordable housing survey on



## Meeting Community Needs

April 29, 2024 to complete and return by June 1, 2024. Fifty-four respondents answered questions about housing style and accommodations, the need for different types of support services, community characteristics, and finally, demographics. Thirty percent of respondents were seeking a one-bedroom unit, with 76 percent of individuals below 30 years and above 50 years preferring this type of housing. Proximity to amenities was critical to 74 percent of respondents, openness to diversity (56 percent), and accessibility to broadband (56 percent).

CHR ensures meaningful access and equal opportunity to community engagement programs for individuals with disabilities and persons with limited English proficiency, including appropriate ADA accommodations and translation of documents.

All planned communication and information compiled through outreach and engagements has been compliant with Lee County Board of County Commissioners policies in support of the Section 504 and Americans with Disabilities Act, the Civil Rights Act Section VI, Lee County Language Access Plan, and HUD provisions of 24 CFR 8.6 for effective communication with applicants, beneficiaries, and members of the public.

**A description of additional community outreach, engagement, and partnerships that will occur as part of this Activity, including the approach to engaging new stakeholders, and those who are expected to or currently reside in the housing units**

**Outreach** City of Sanibel's 31st Independence Day Parade – July 4th, 2024 CHR will participate in the City of Sanibel's 4th of July parade and invite all residents to join.

**Resident Pizza Party** at CHR's office – on July 17th, 2024 CHR will host a resident pizza party at the CHR office, allowing staff and residents to discuss the new project and ask for ideas and suggestions. CHR staff will also make sure the residents are doing well and can find resources if residents are in need.

**Volunteer Recruitment Event** with CHR and FISH of SanCap – On July 25th CHR and FISH of SanCap will host a volunteer recruitment event. This will give CHR a chance to reach out to the community and share what CHR has been up to the future for CHR including the new project. CHR will be open to questions and suggestions from the community.

**Resident Coffee and Donuts** – On August 8th, 2024, CHR will host a resident coffee and donuts at the CHR office. This allows staff and residents to discuss the new project and ask for ideas and suggestions. CHR staff will also make sure the residents are doing well and can find resources if residents are in need.

**Resident Coffee and Donuts** on September 12th, 2024, CHR will host a resident coffee and donuts at the CHR office. This allows staff and residents to discuss the new project and ask for ideas and suggestions. CHR staff will also make sure the residents are doing well and can find resources if residents are in need.

\*CHR will host bi-weekly/monthly resident gatherings to stay in close contact with the residents, provide updates on the new project, ask for resident feedback and needs.

CHR intends to solidify its relationship with Florida SouthWestern State College (FSW).



## Meeting Community Needs

CHR residents will be provided with no-cost adult learning programs designed to meet their needs. <https://www.fsw.edu/workforce>. FSW has a number of off-site locations including one in Fort Myers. CHR tenants also will have access to online educational opportunities. Upskilling and retooling residents' skills will improve their ability to access higher paying jobs, remain housing stable, and economic self-sufficiency.

FSW also will provide access to a workforce development coach to help households with employment, job coaching, resume building and training resources. These services will allow households the opportunity to increase their income – leading to a better quality of life.

### **Describe how the Activity will engage low-to-moderate income households and vulnerable populations in planning, design, and construction**

CHR will engage very low- and low- income households and vulnerable populations in planning, design, and construction of Spoonbill Preserve. CHR will establish an advisory committee of approximately 10, with diverse representation of the stakeholders and community interests and serve as a consistent, facilitated forum for dialogue, debate, and decision-making about the CHR housing solution. Members will include elected officials, CHR staff, as well as housing practitioners and industry stakeholders, non-housing (e.g., education, environmental, transportation) practitioners and advocates, and community representatives.

The taskforce will primarily be responsible for the development of broader engagement strategies and the overseeing the project development.



## Supportive Services

**How the Activity will facilitate the provision of on-site supportive services, including, but not limited to services that promote health and wellness, economic mobility, and educational attainment**

The project will incorporate co-located support services provided in open-air garden space that will serve as a meeting place on the Spoonbill Preserve grounds. The open-air meeting space will be designed for residents to gather as a group for educational workshops, recreational and social activities. The space is intended to be approachable, with office hours held by CHR staff and supportive service partner FISH of Sanibel and Captiva (FISH of SanCap) to meet with residents regarding emergency and ongoing basic needs. Case management, including referrals will be primarily generated through CHR/FISH of SanCap interactions with residents in this co-located space. CHR and FISH of SanCap work collaboratively to aid residents in maintaining housing and improving their quality of life. CHR enjoys a long partnership with FISH of SanCap (<https://www.fishofsancap.org/>). FISH of SanCap is a human services organization focused for 40 years on 'neighbors helping neighbors' with a vision to create communities where all people have the support they need to thrive. Its mission is to enrich the lives of all people in Sanibel and Captiva Islands by neighbors helping neighbors with social services, education, and financial assistance.

CHR and FISH of SanCap are leveraging their ongoing and lengthy partnership to create more resilient LMI residents through the Spoonbill Preserve project. Supportive services for CHR residents are enhanced by FISH of SanCap staff (mental health practitioner) and volunteers. FISH of SanCap support is facilitated by referrals made by CHR staff who initially meet with residents seeking services. Recently, the FISH of SanCap/CHR partnership has provided furniture for residents, rent assistance, non-perishable food, an adult tricycle as a transportation resource, and provided disaster relief assistance.

To address ongoing storm related mental health, FISH of SanCap and SalusCare offer services by appointment on Sanibel. A trained SalusCare professional provides one-on-one therapy sessions focusing on hurricane related topics including PTSD, trauma and loss with discussion on post storm trauma, including mental exhaustion, decision making, financial fears, etc. Anyone who is coping with anxiety, depression and/or PTSD, regardless of the source, is welcome and encouraged to seek guidance.

In addition to mental health programming, FISH of SanCap will support CHR by providing ongoing case management to track status and progress of those with health concerns. Depending on circumstance, this may include home visits or daily calls from the FISH of SanCap team or in-depth services from home health providers, medical doctors or physical therapists. FISH of SanCap can assist with scheduling, monitoring, transportation and offsetting costs as dictated by the individual's circumstance.

Further, financial coaches exist to provide services that will assist tenants with stabilizing their finances and build wealth. During one-on-one financial coaching, tenants will meet with a trained financial coach to develop a workable budget and assess their financial situations. Individual coaches will help households understand their spending habits and assist in recognizing unhealthy financial habits. Households will learn how to stop living "paycheck to paycheck" and start building wealth.

A commitment letter is attached outlining FISH of SanCap supportive services for residents including: -Access to the FISH of SanCap food pantry. -Educational programming provided at the meeting space including workshops on personal budgeting, tax preparation, healthy food preparation/nutrition -Available emergency financial





## Supportive Services

assistance for those with a documented need (i.e. expenses related to rent, medical, transportation, childcare) -Home visits and assurance calls for residents -Access to non-electrical medical equipment to ensure accessibility (i.e. walkers, wheelchairs, commodes) -Mental health services

Indeed, the supportive services goals are to ensure long-term housing stability for residents and improve the quality of their lives

**How the Activity will ensure tenant access to off-site supportive services, including, but not limited to services that promote health and wellness, economic mobility, and educational attainment**

Over the past decade, CHR has witnessed tenants experiencing increases in their annual incomes as a result of obtaining stable, safe and quality housing. As a result, tenants are able to focus on obtaining educational and employment related skills to increase their households wealth and well-being.

Partnering FISH of SanCap supports CHR residents by providing educational scholarships in the form of financial assistance for individuals who are motivated to further their education to help move themselves forward. Financial assistance for Continuing Education may include college/university tuition assistance, certification programs and licensing, books, calculators and other materials needed for such programs, and continuing education credit courses. Through this program, FISH of SanCap hopes to strengthen individuals in the community by helping them achieve the knowledge and skills required to increase employability. Once they have been empowered through education, self-confidence and self-efficacy increases, which contributes to their overall health, wellness and economic outlook.

In partnership with Florida SouthWestern State College (FSW), CHR residents will be provided with no-cost adult learning programs designed to meet their needs. <https://www.fsw.edu/workforce>. FSW has a number of off-site locations including one in Fort Myers. CHR tenants also will have access to online educational opportunities. Upskilling and retooling residents' skills will improve their ability to access higher paying jobs, remain housing stable, and economic self-sufficiency.

FSW also will provide access to a workforce development coach to help households with employment, job coaching, resume building and training resources. These services will allow households the opportunity to increase their income – leading to a better quality of life.

Finally, CHR will provide referrals to 2-1-1 support for tenants if not available on Sanibel.





## Application Certification

## Application Certification

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct and that the application and all support documentation has been duly authorized by the governing body of the applicant. I further certify that I am authorized to submit this application and have followed all policies and procedures of my agency regarding grant application submissions.

▶ Authorized Organization Representative Name:	Roger Grogman
▶ Authorized Submitter Representative Name:	Roger Grogman
▶ Authorized Submitter Representative Title:	Board President
▶ Certification Date:	06/26/2024
▶ Authorized Submitter Representative Signature:	<i>Roger Grogman</i>
▶ Authorized Submitter Representative IP Address:	73.54.30.246

