



# Phase Two Report

A presentation  
for the  
City of Naples CRA Board

Frank Wells

*President & Chief Impact Officer, Bright Community Trust*



[thebrightway.org](http://thebrightway.org)



# Scope Of Work

## Phase II – Households & Housing Assessments (90–120 Days)

**Task 2 – Local Demographics.** This element will be completed by Bright and Shimberg. Task 2 reporting elements are anticipated to include:

- **Current Naples residents**, earning under 120% Area Median Income (AMI) or ~\$100k household income, broken down by **income ranges**, and **household size and configuration** (single adult; adults living together without children; households with children), and **demographics**,
- **Cost burden** for renters and owners,
- **Housing plus transportation cost estimates**,
- A focus on the **workforce**, including **characteristics of commuters to and from Naples**,
- Similar data for County and SW Florida region, for context, including **comparison with 2017 ULI Collier study**, and
- Ongoing **community engagement with CRA residents and workforce**.

*Deliverables: CRA resident/workforce meeting. Data tables and graphics in a written report that includes interpretation of the data and data source citations. Virtual or in-person presentation. Technical assistance as needed in the use of the data.*



# Scope Of Work

**Task 3 – Local Housing Supply.** This element will be completed by Bright, GAI, and Shimberg. The purpose is to quantify, map and document the housing typologies in the CRA, City, County, and Region. This will allow us to characterize:

- For Sale and For Rent **housing supply**,
- **Changes over time** in the housing supply, median rents, and home sale prices, including **comparison with the 2017 ULI Collier study**,
- A map by **'suitability' for specified Household Size / Configurations**,
- **Affordability** at various income ranges,
- The **range of housing choices** within the sub-area geography of the CRA,
- The identification of any **existing private development sites** which are part of a Federal Program that may be expiring in the future, and
- A visualization with maps or infographics of any **mismatches between the Target Group and housing supply** within the CRA.

*Deliverables: Functional GIS-based mapping database of housing types suitable to create mapping graphics and a technical summary memorandum of housing types to support the household Target Market.*

PHASE II OUTPUTS: Initial presentation (virtual or in-person) of households and housing assessments, mapping tools, and written report. Feedback on the Phase II assessments will be incorporated into Phase III recommendations.



# Community Meeting: Background

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- Tues Sept 21, 2021 at 6pm, River Park Community Center
- Frank Wells of Bright Community Trust
- Jeff Oris, Interim CRA Manager, City of Naples CRA
- Total of 38 attendees
  - Several CRA and CRAAB members
  - Community residents, including many from Gordon River Apartments
  - Representatives from NAACP and other organizations
  - Naples Daily News live-tweeted, did interviews, and a story



# Community Meeting: Major Takeaways

- Housing Affordability Study Phase 1 overview and Q&A
- Concerns about loss of affordable units, lack of new construction
- Gordon River Apartments
  - Some residents will not be able to afford rent increases
  - No other affordable options in the area
  - Residents experiencing challenges with new owners: towing, lockouts
  - Want more communication, even if the news is bad news – owners to attend or host a meeting like this
- Other housing issues
  - Concerns about gentrification, losing the character of the neighborhood
  - "The City could be doing more if it wanted to."
  - Opportunity for a repair program to help homeowners stay





The Florida Housing Data Clearinghouse provides public access to data about housing needs and supply, subsidized rental housing, and household demographics in Florida communities.

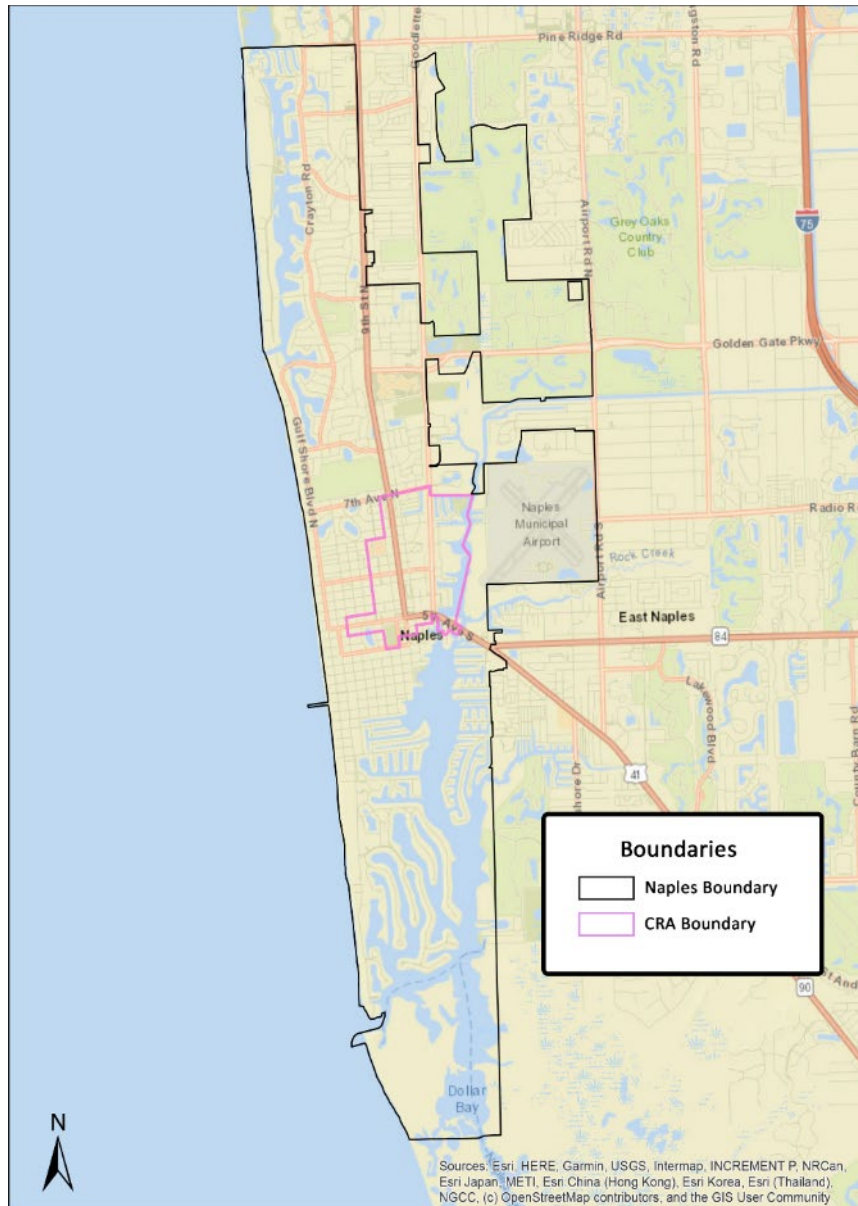
## Naples Housing Data Assessment: Phase II

Anne Ray

Shimberg Center for Housing Studies

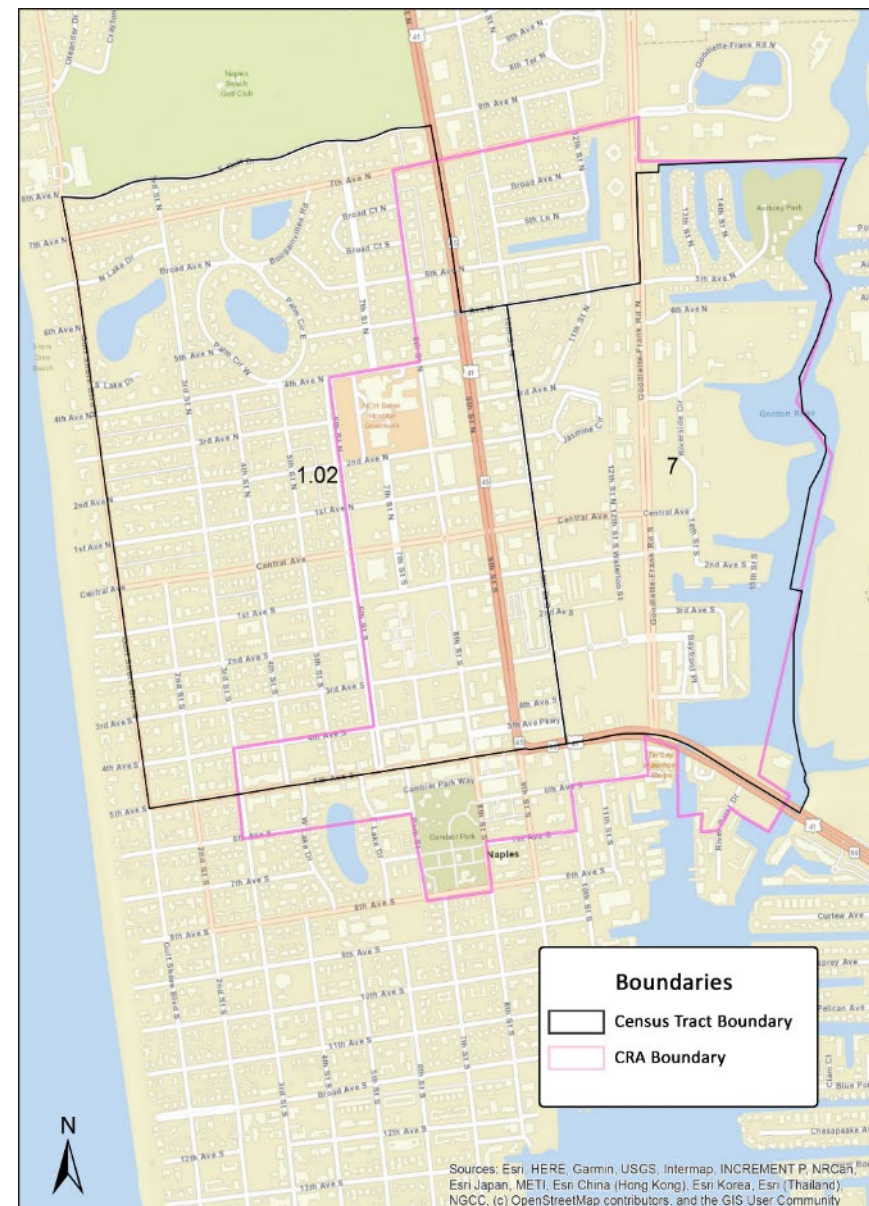
September 3, 2021

Naples & CRA Boundaries (Zoomed Out)



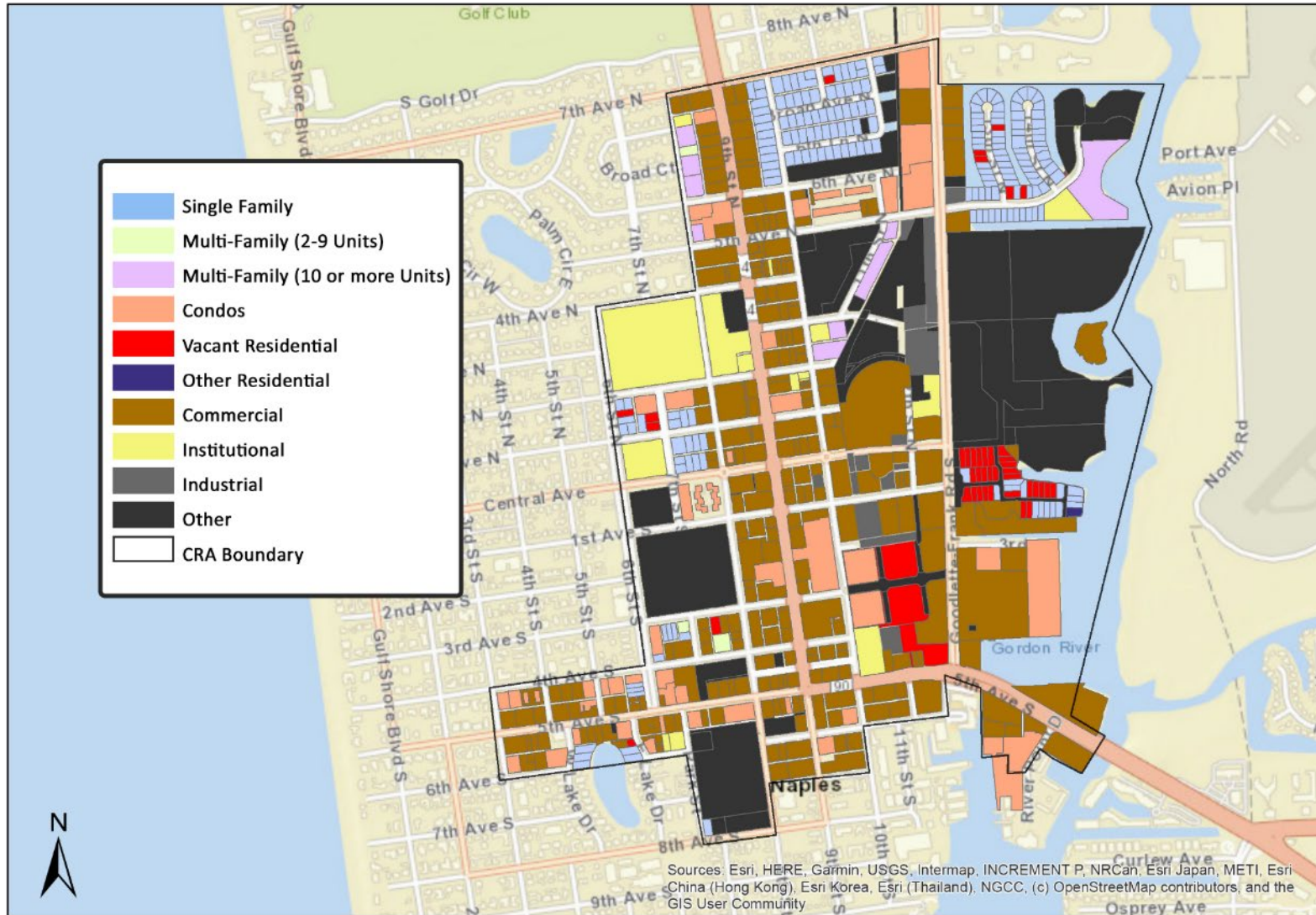
0 0.3250.65 1.3 Miles

CRA & Census Tract Boundaries (Zoomed In)



0 0.050.1 0.2 Miles

### CRA Land Use

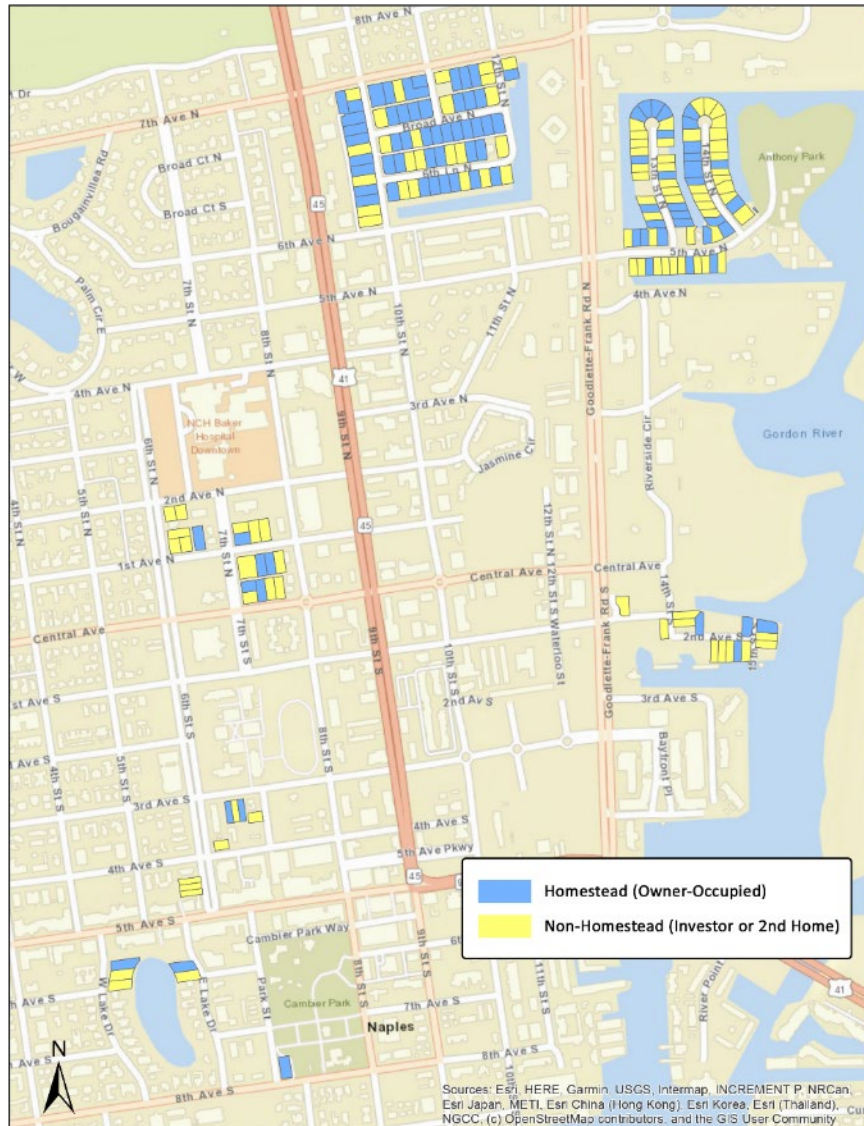


0 0.050.1 0.2 Miles

Source: Shimberg Center tabulation of Florida Department of Revenue, Name-Address-Legal File. Based on county property appraiser records.



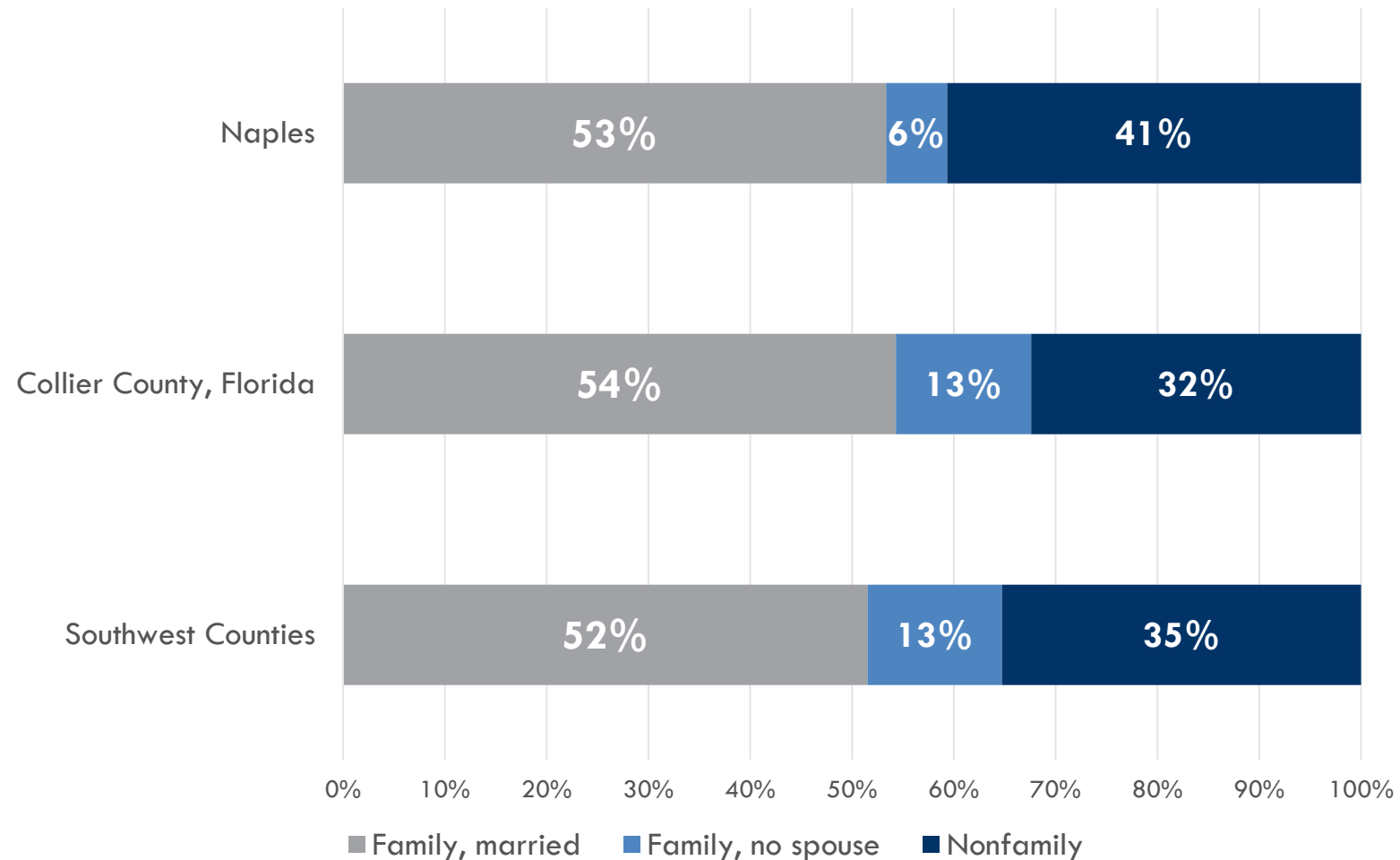
# Single Family Parcels by Homestead Status, Eastern Section of CRA



Source: Shimberg Center tabulation of Florida Department of Revenue, Name-Address-Legal File. Based on county property appraiser records.

## Naples households are mostly divided between married families and non-family households (e.g. single adults).

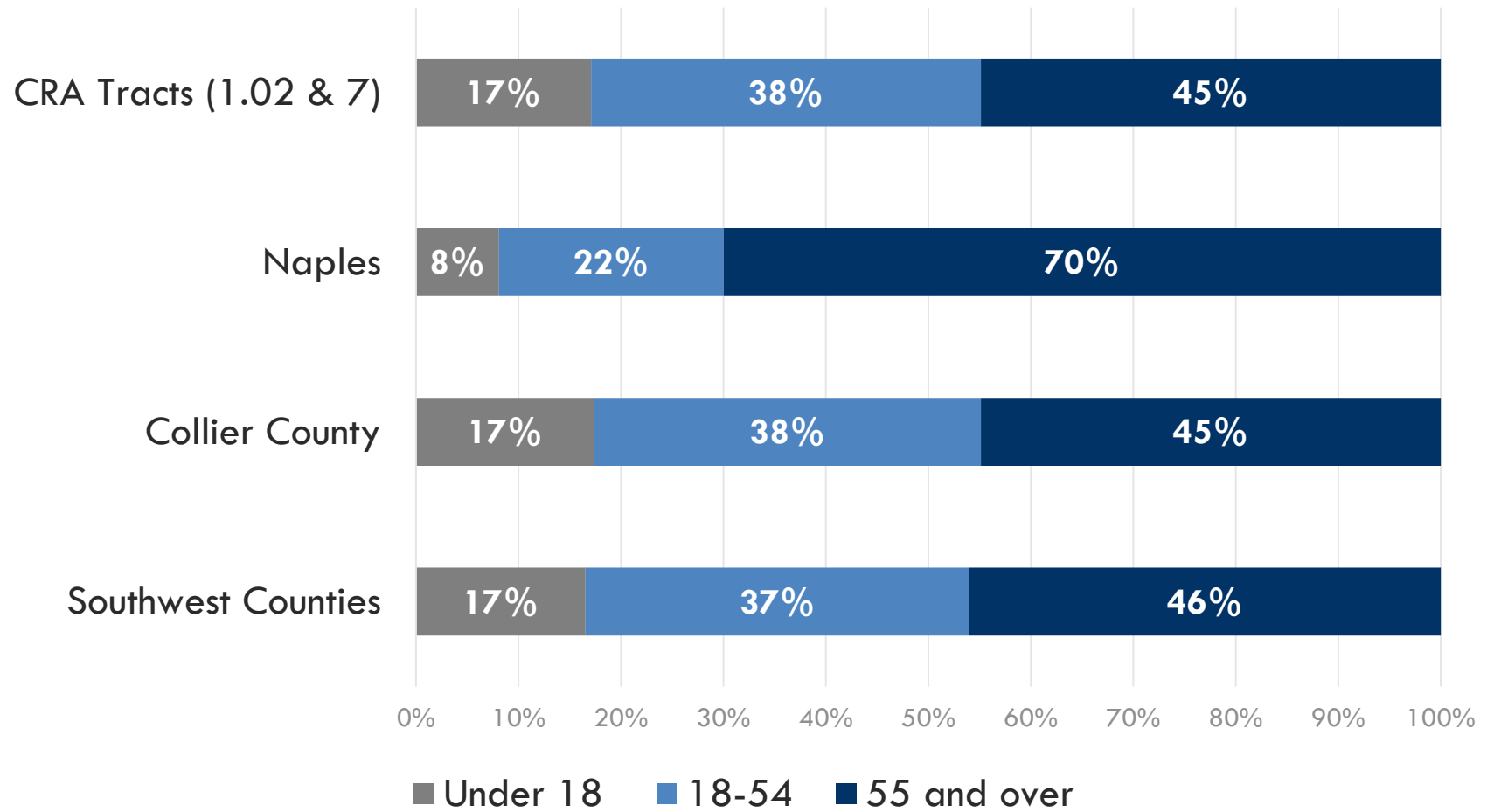
### Households by Family Type (Married vs Non-married)



Source: Shimberg Center tabulation of HUD 2013-2017 CHAS dataset. Southwest Counties made up of Charlotte, Collier, Glades, Hendry, Lee, & Sarasota Counties combined.

**In Naples, 70% of the population is 55+. The CRA more closely mirrors the county, with more than half of population under 55.**

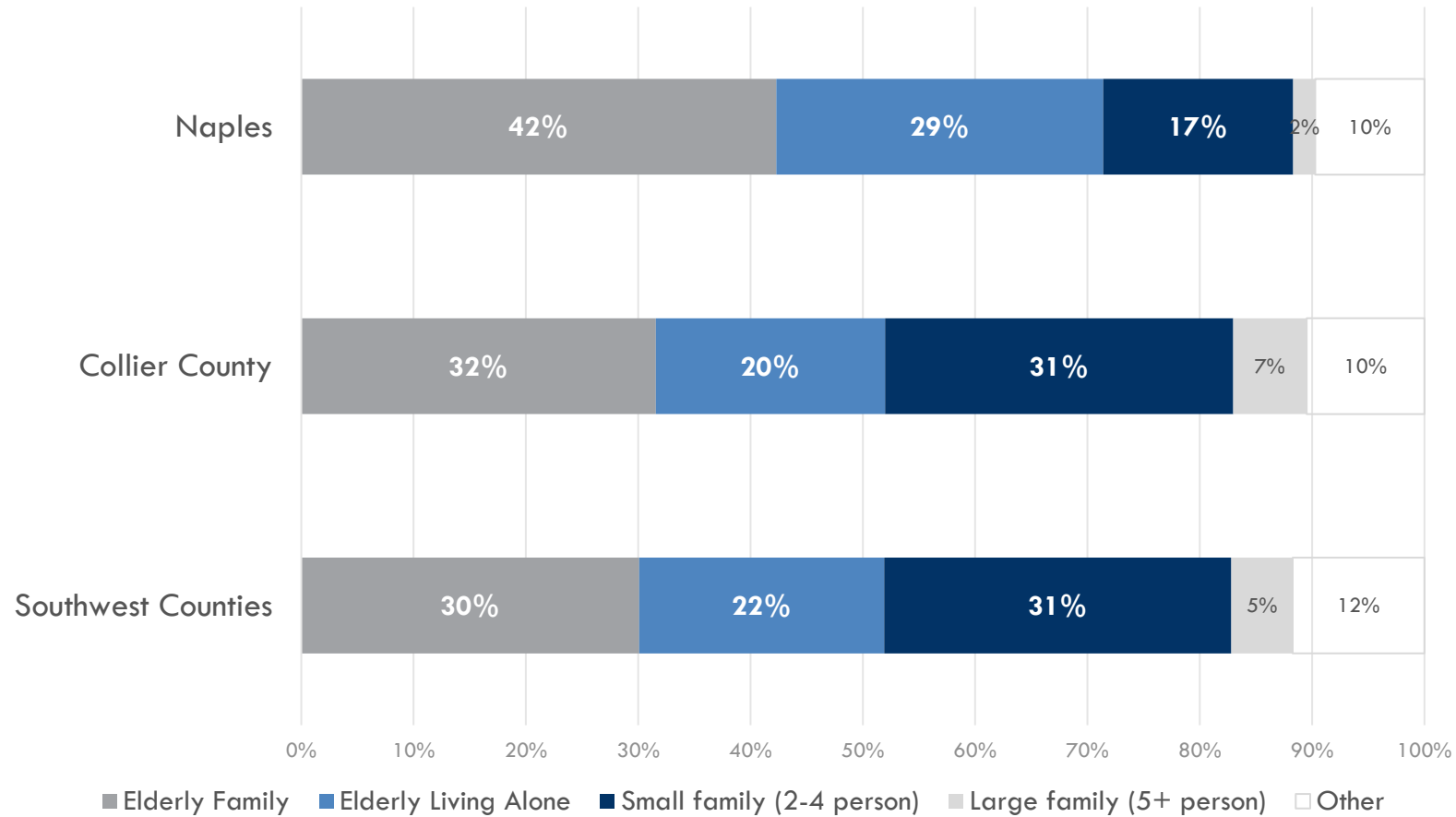
**Population by Age**



Source: Shimberg Center tabulation of 2015-2019 American Community Survey. Southwest Counties made up of Charlotte, Collier, Glades, Hendry, Lee, & Sarasota Counties combined.

**71% of Naples households are either elderly persons living with family (such as older couples) or elderly single adults.**

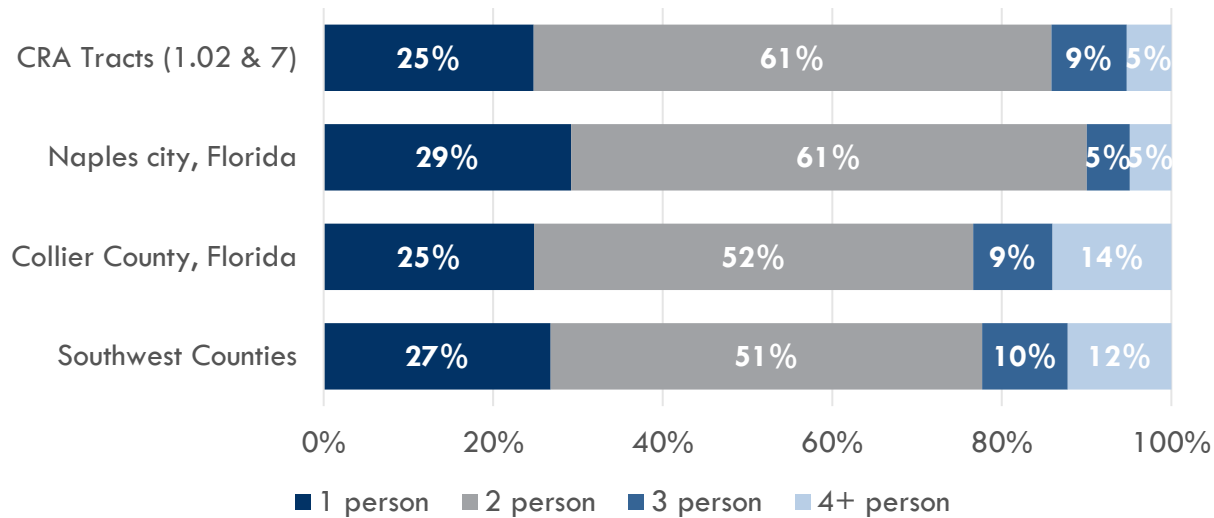
**Households by Family Composition**



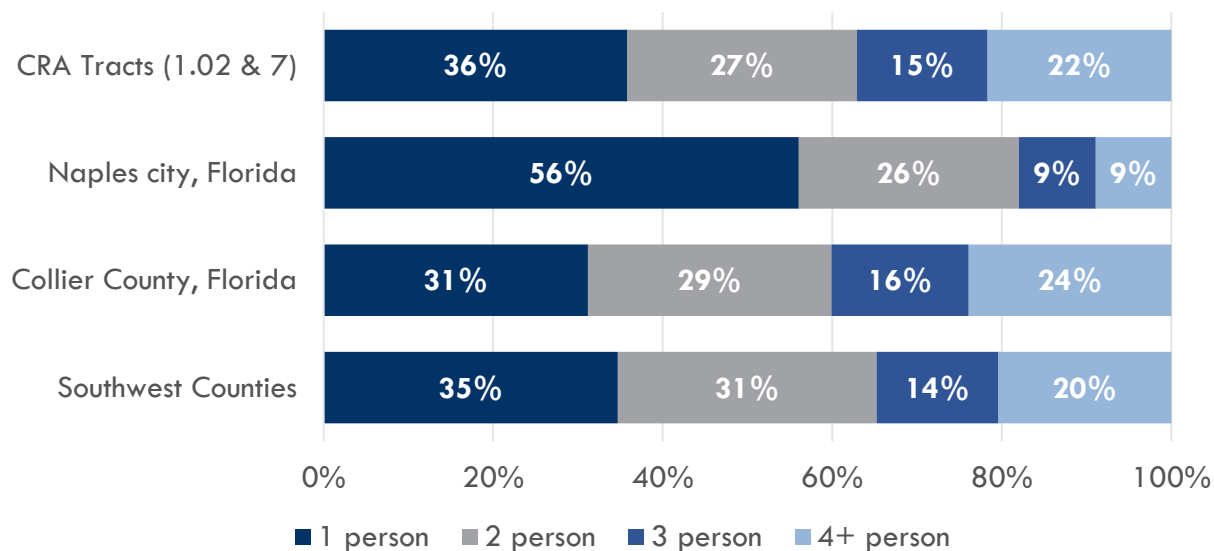
Source: Shimberg Center tabulation of HUD 2013-2017 CHAS dataset. Southwest Counties made up of Charlotte, Collier, Glades, Hendry, Lee, & Sarasota Counties combined.

## Population & Households

### Owner-Occupied Units by Household Size



### Renter-Occupied Units by Household Size

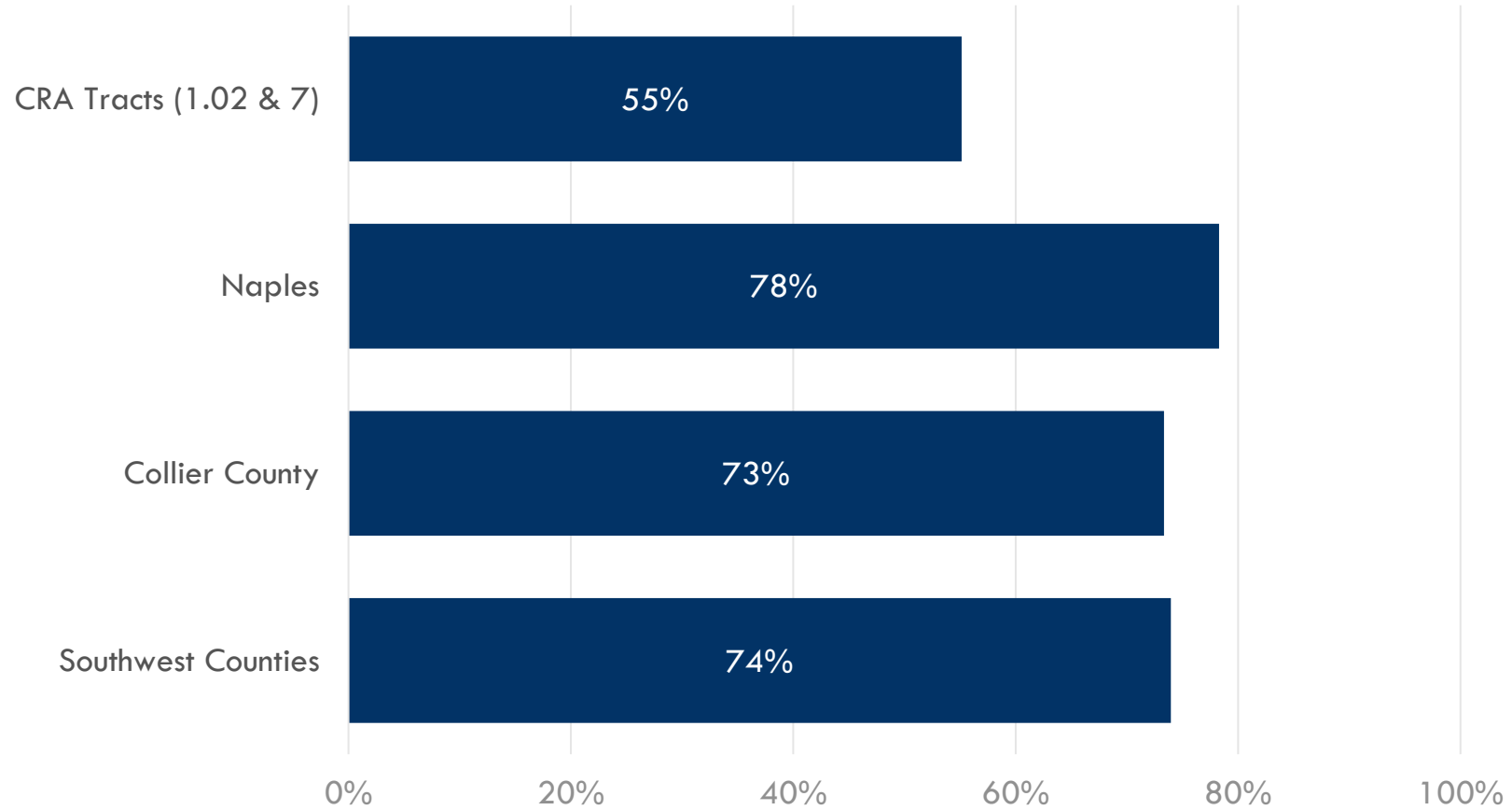


- ▶ Most owner-occupied households are made up of 1-2 people. Nearly 2/3 of owner households in the CRA and Naples are 2-person households.
- ▶ More renter-occupied households are made up of 3 or more people, but the majority are 1-2 person households.
- ▶ The City of Naples in particular has a large share of 1-person renter households.
- ▶ The small household sizes are consistent with the city and region's older population profile.

Source: Shimberg Center tabulation of 2015-2019 American Community Survey. Southwest Counties made up of Charlotte, Collier, Glades, Hendry, Lee, & Sarasota Counties combined.

## The homeownership rate for the CRA is lower than in the surrounding city and counties.

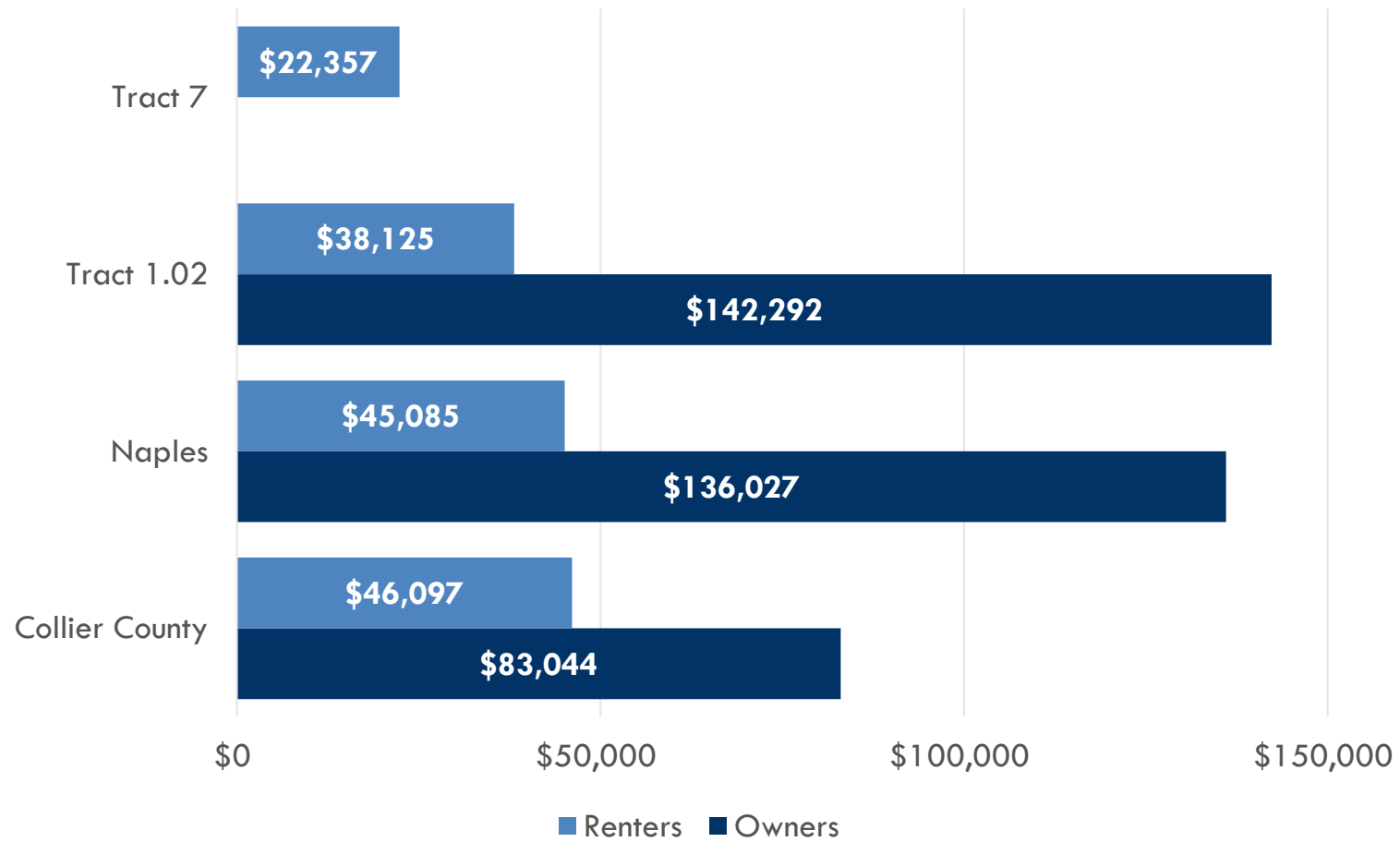
### Homeownership Rate



Source: Shimberg Center tabulation of 2015-2019 American Community Survey. Southwest Counties made up of Charlotte, Collier, Glades, Hendry, Lee, & Sarasota Counties combined.

## Median renter incomes are far lower than owner incomes.

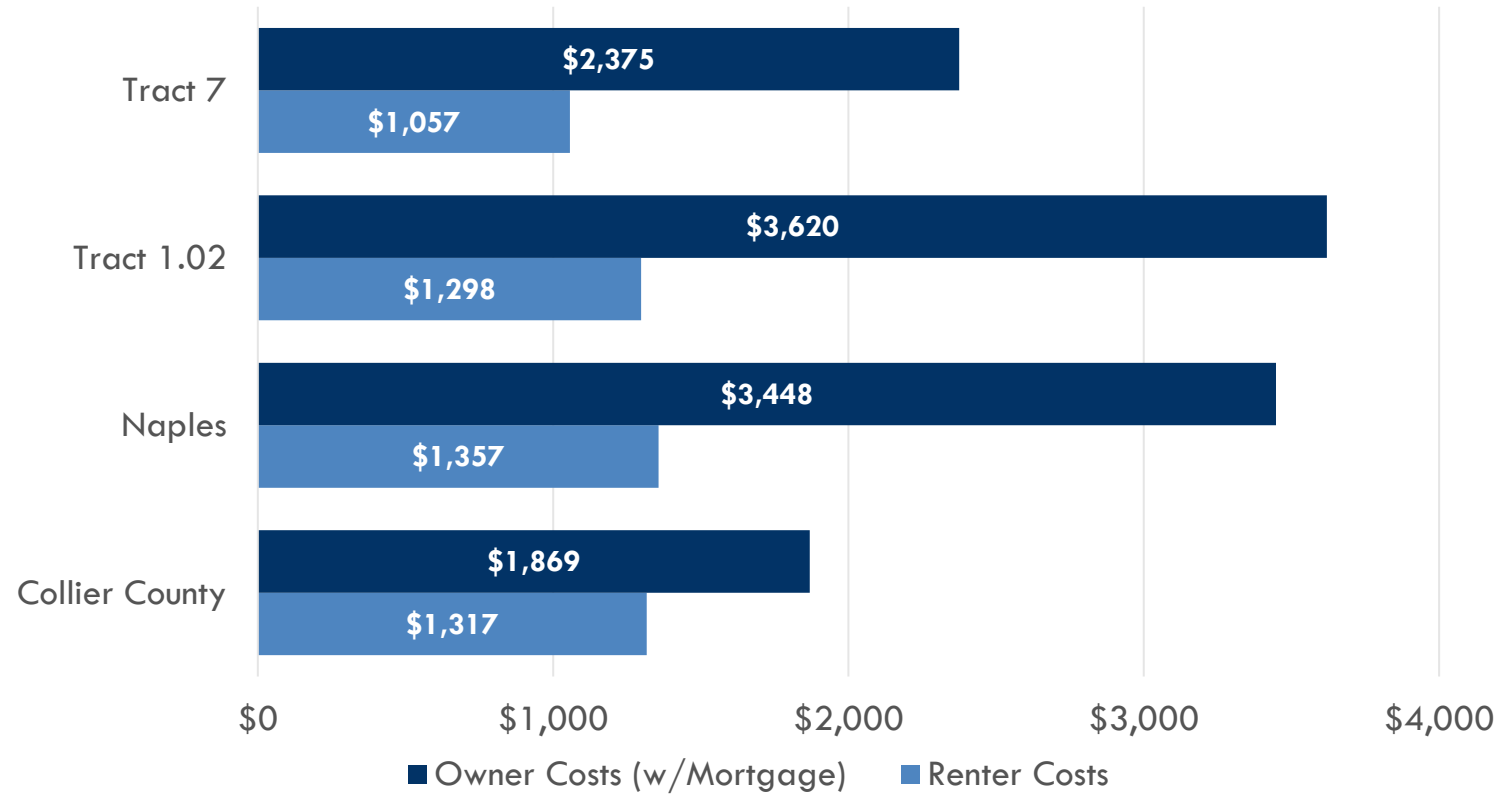
Median Income by Tenure



Source: Shimberg Center tabulation of 2015-2019 American Community Survey. Census Tract 7 median owner income unavailable.

**Median monthly costs for owners in the CRA and the City of Naples exceed costs for renters. This is driven by a large number of high-end owner-occupied homes.**

**Median Monthly Housing Costs by Tenure**



Source: Shimberg Center tabulation of 2015-2019 American Community Survey. Median costs include utilities. Owner costs for owners with mortgages only. Owner costs include mortgages, taxes, property insurance, utilities, and condo/mobile home lot fees. Renter costs include contract rent paid to landlord and utilities.

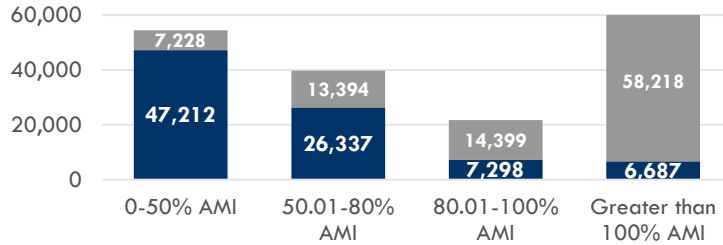


## At all geographic levels, low-income renters are the most likely to be cost burdened.

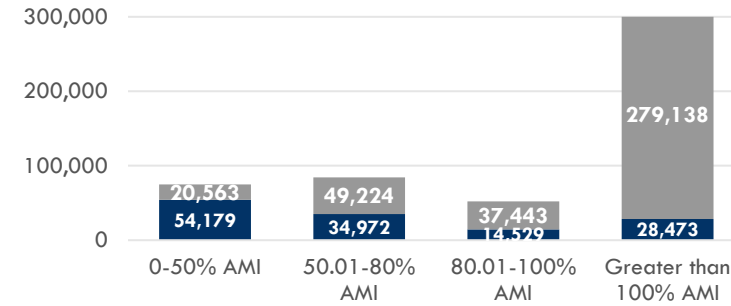
### Households by Tenure, Income (% AMI), and Cost Burden (Paying More than 30% of Income for Housing)

#### Renters

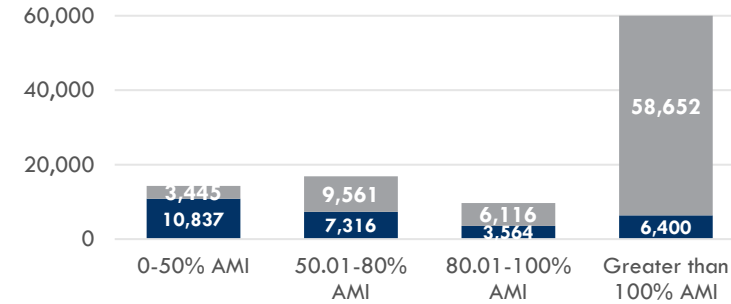
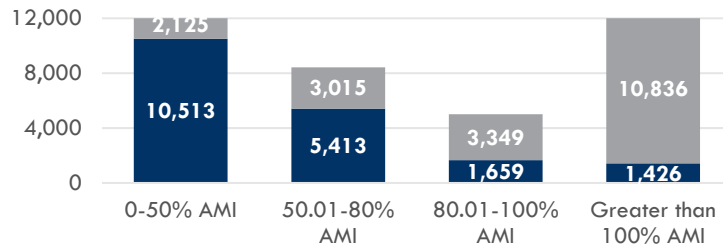
##### Southwest Region



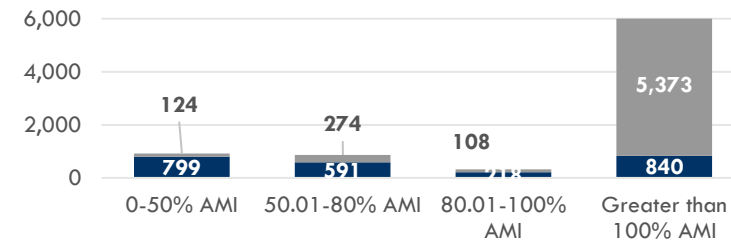
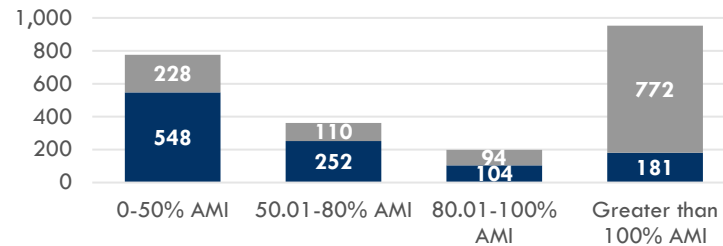
#### Owners



##### Collier County



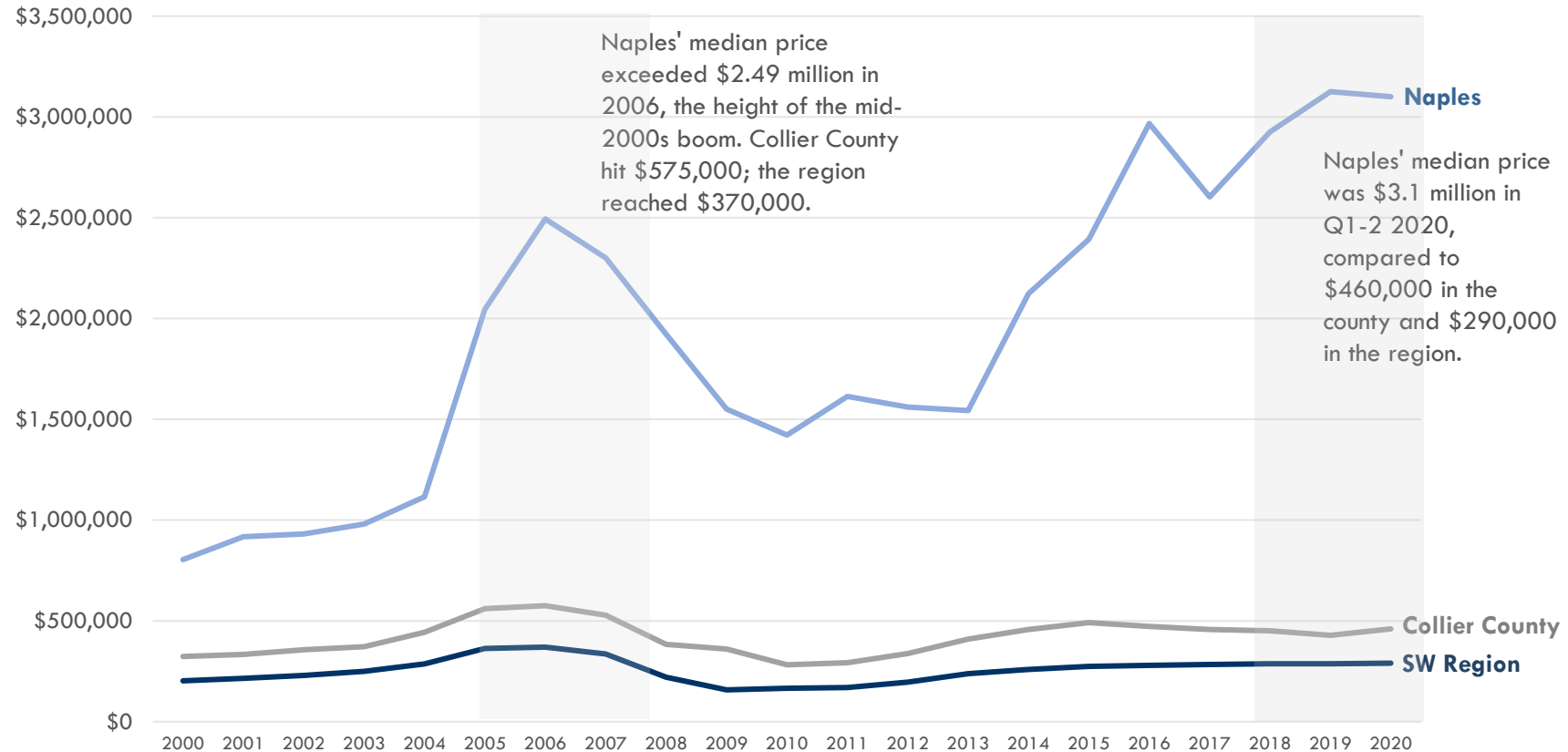
##### Naples



Source: Shimberg Center, Affordable Housing Needs Assessment

## The median single family sales prices in Naples exceeded \$3 million in the first half of 2020—above the height of the mid-2000s housing boom.

### Real Median Single Family Home Sales Price (2020 \$), 2000-2020



Source: Shimberg Center tabulation of Florida Department of Revenue, Sales Data File. Based on county property appraiser records. All prices in 2020 dollars to correct for inflation. Results for 2020 are for 1<sup>st</sup> and 2<sup>nd</sup> quarter of the year.

**Most recent housing construction in the region—and all construction in Naples—consists of single family homes and condominiums.**

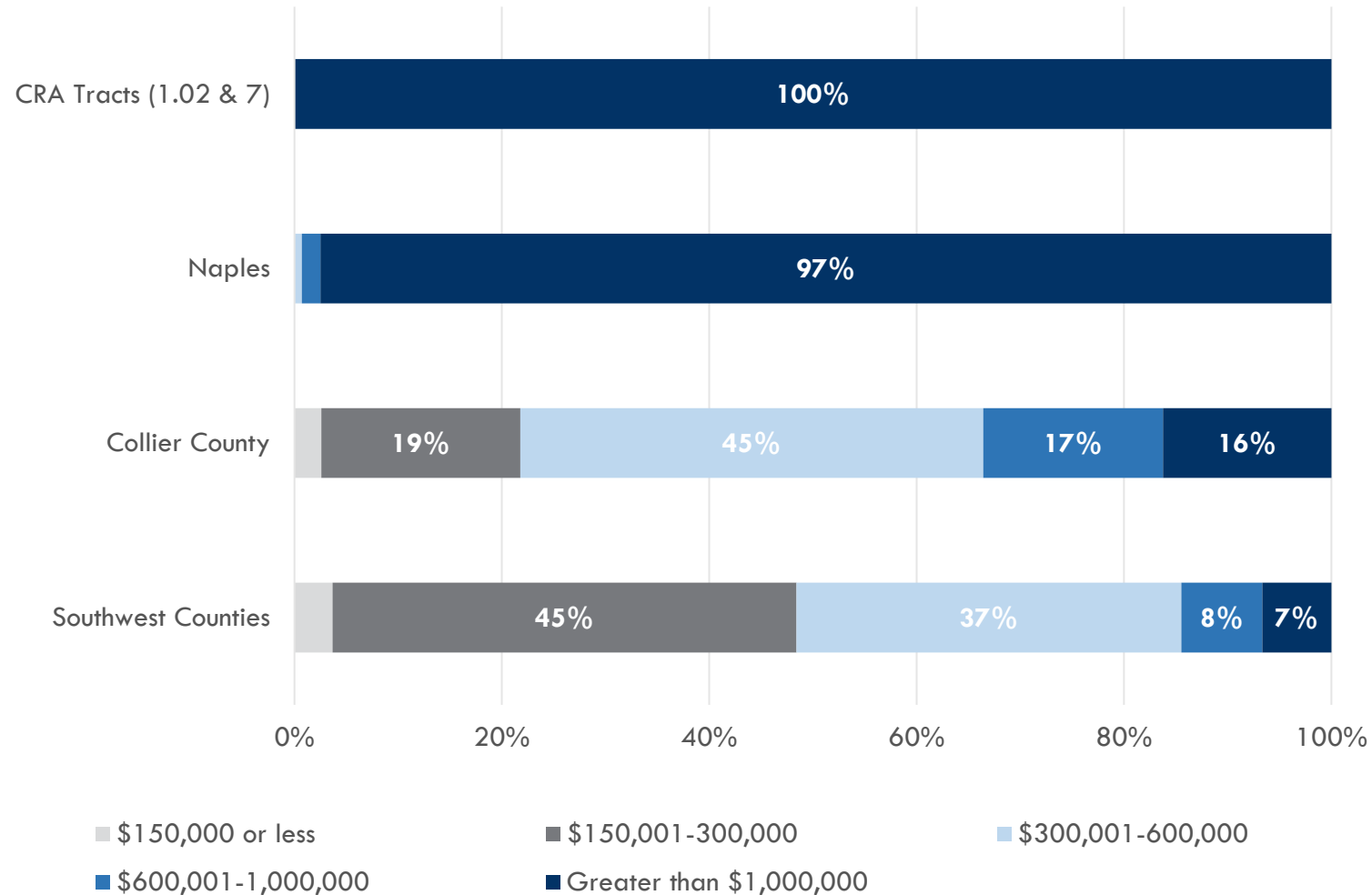
**Residential Parcels Built 2010-2019 by Housing Type**

	<b>Single Family</b>	<b>Condominiums</b>	<b>Mobile Homes</b>	<b>Multifamily 2-9 Units</b>	<b>Multifamily 10+ Units</b>
Southwest Region	80,101	11,490	2,351	843	79
Collier County	20,849	5,190	334	17	11
Naples	1,112	348	0	0	0
CRA Tracts (1.02 & 7)	212	260	0	0	0

Source: Shimberg Center tabulation of Florida Department of Revenue, Name-Address-Legal File. Based on county property appraiser records.

**Every recently built single family home in the CRA tracts and nearly every home in Naples is valued over \$1,000,000. The range in the county and region is much wider.**

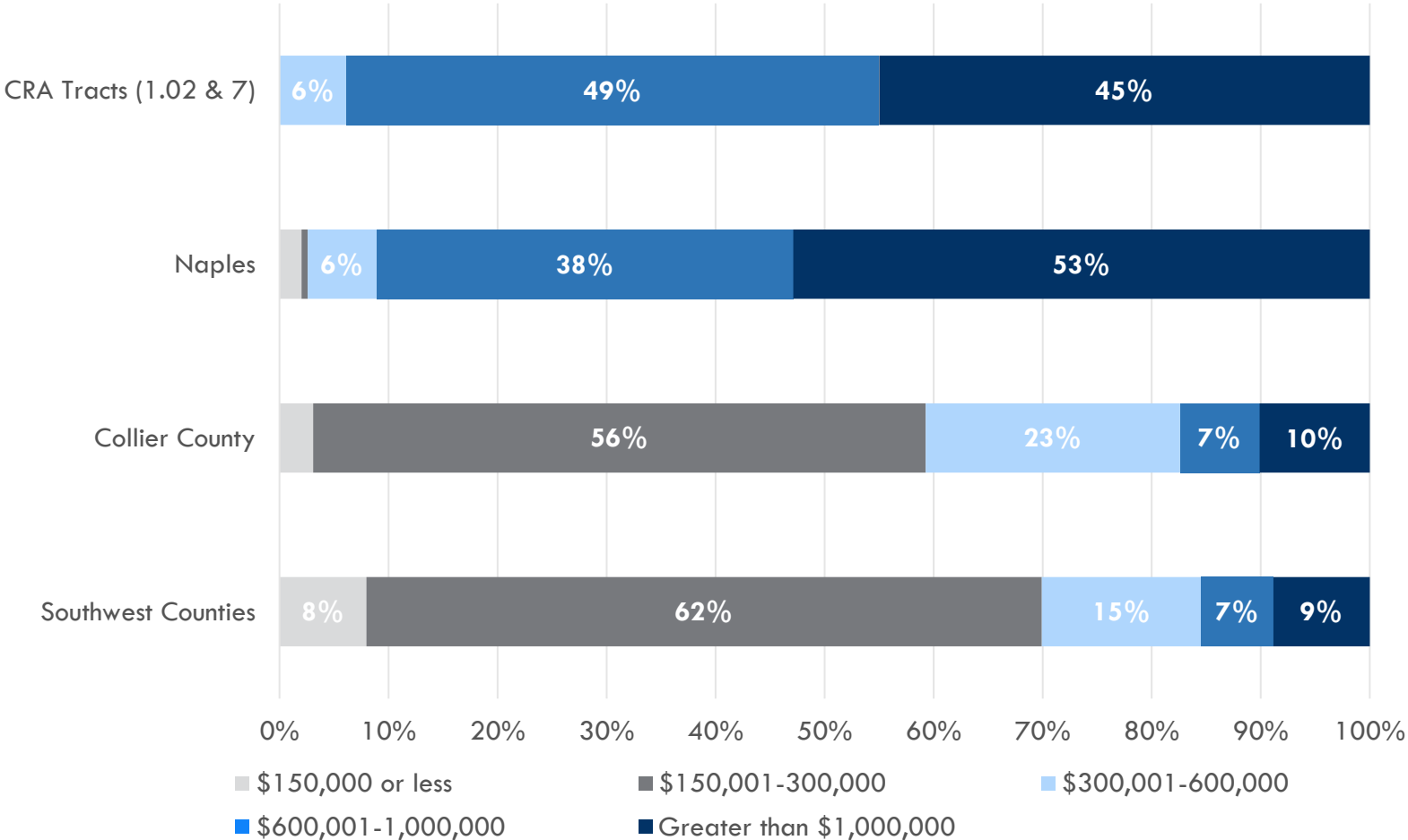
**Single Family Homes Built 2010-2019 by Just Value**



Source: Shimberg Center tabulation of Florida Department of Revenue, Name-Address-Legal File. Based on county property appraiser records.

**Most recently built condos in the CRA and Naples are valued above \$600,000, and about half are valued over \$1,000,000.**

**Condominiums Built 2010-2019 by Just Value**

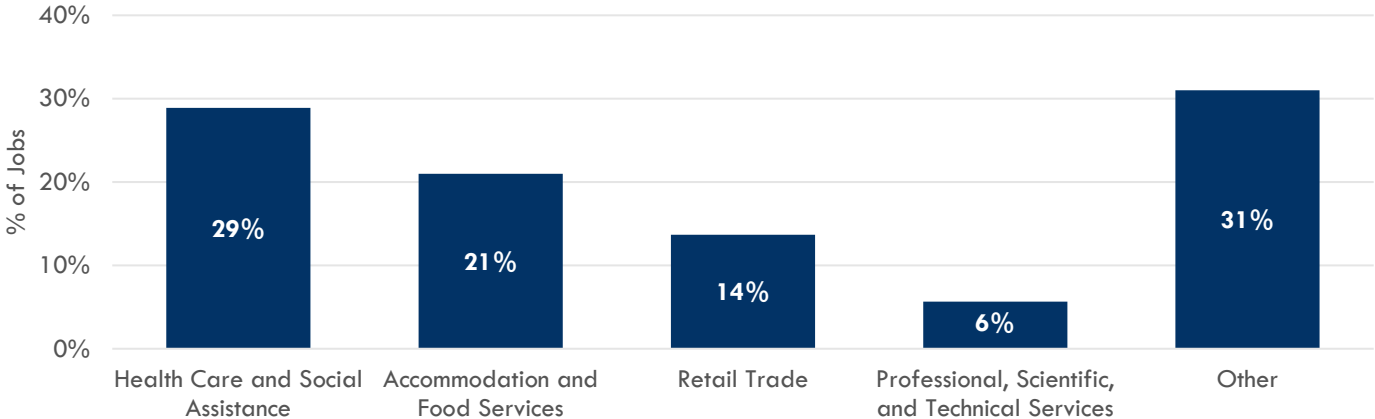


Source: Shimberg Center tabulation of Florida Department of Revenue, Name-Address-Legal File. Based on county property appraiser records.

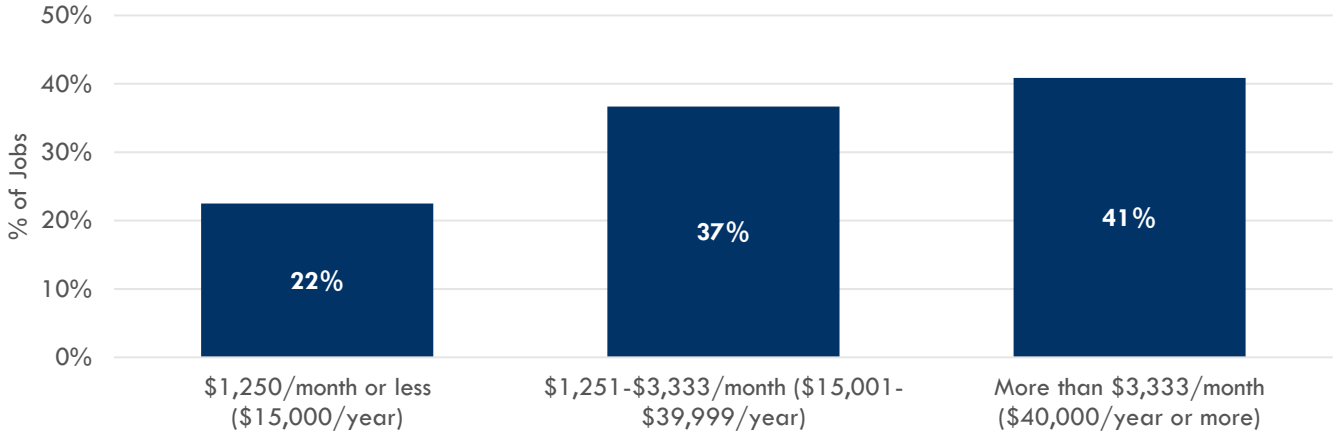
# Commuting In: Naples Workforce Profile

Job characteristics for 27,376 jobs located in the City of Naples:

## Top Industries



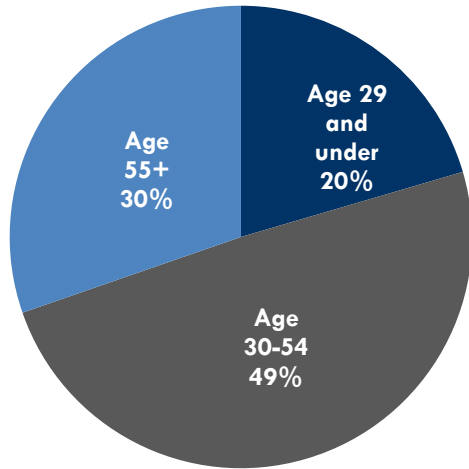
## Wages



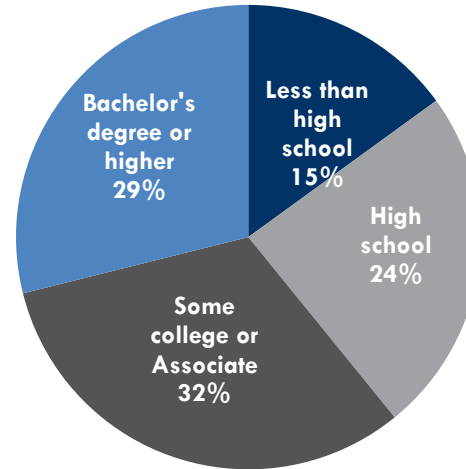
Source: Shimberg Center tabulation of U.S. Census Bureau, Longitudinal Employer-Household Dynamics (LEHD) dataset

## Commuting In: Worker characteristics for jobs located in Naples

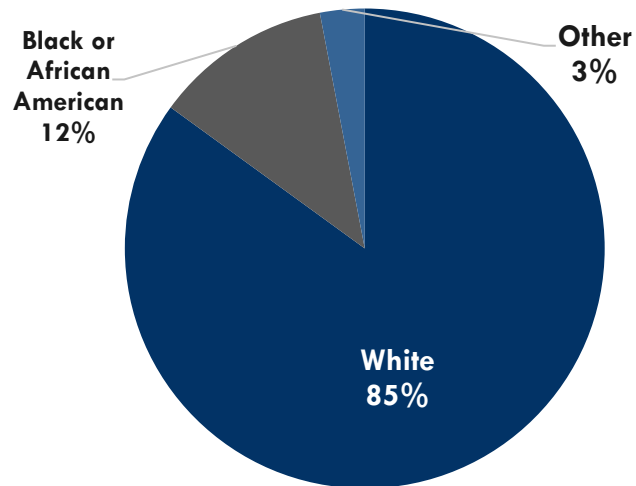
Age



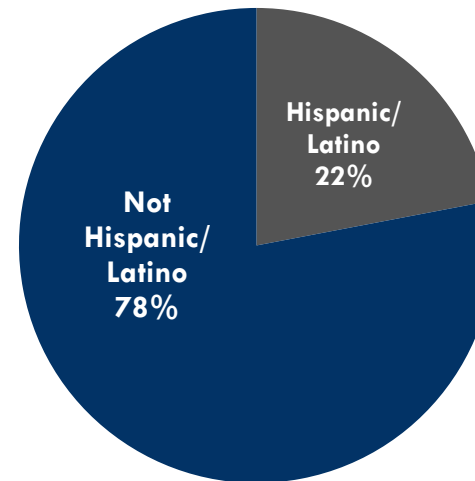
Educational Attainment



Race

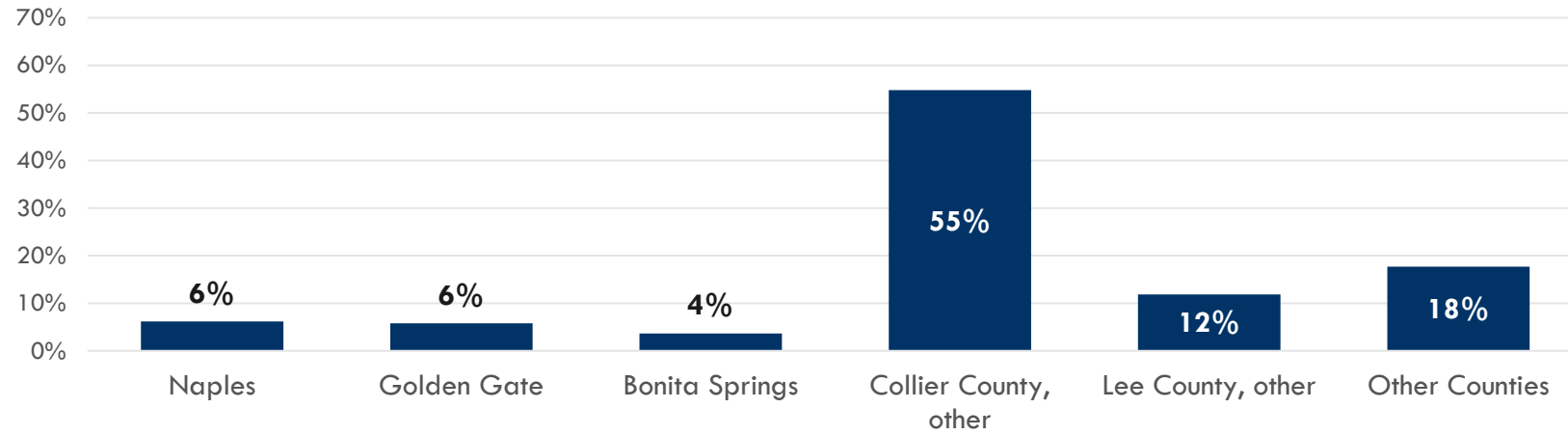


Ethnicity

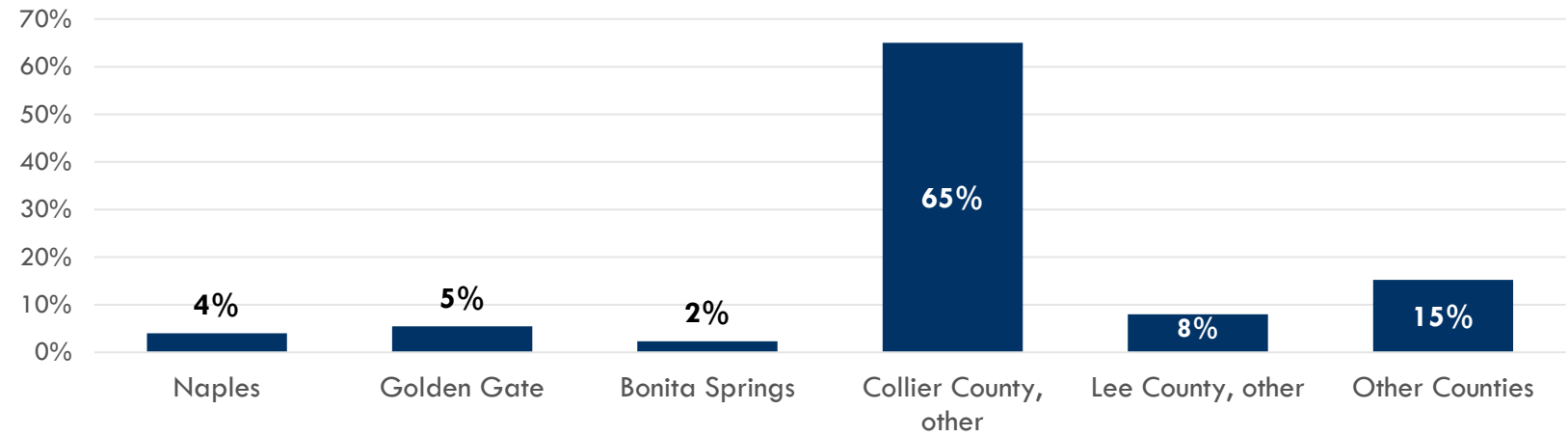


## Commuting In: Place of residence for 27,376 employees working in the City of Naples

### All Jobs



### Low-Moderate Wage Jobs (\$3,333/month or less)





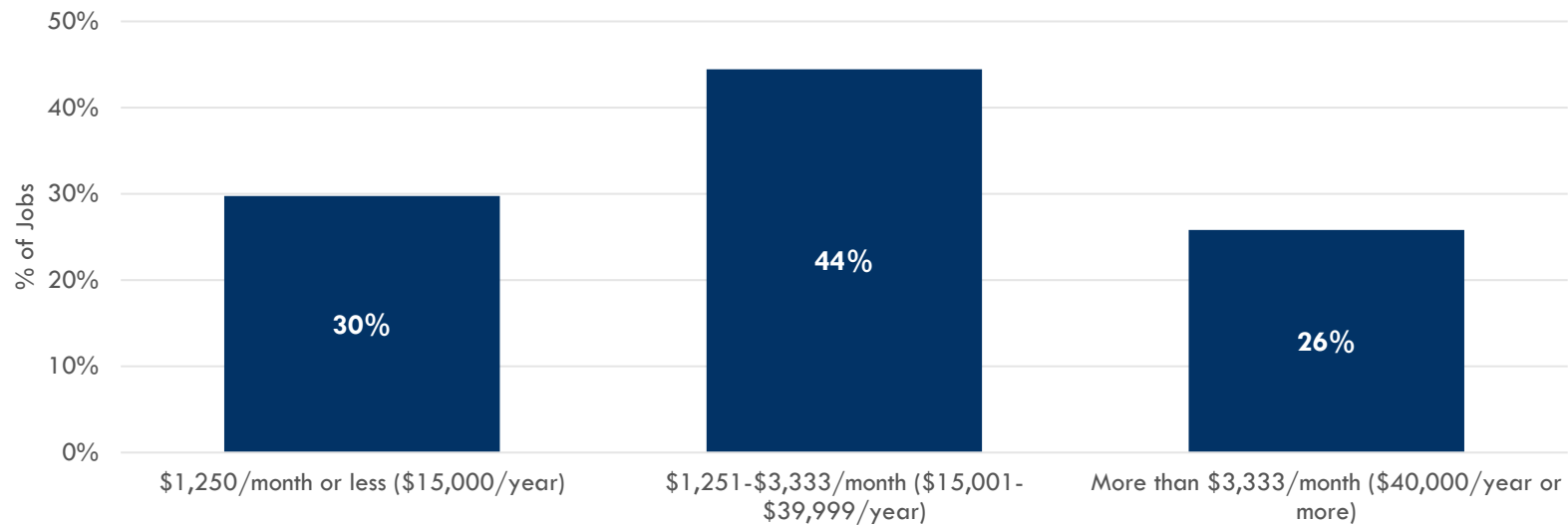
## Commuting Out: CRA Resident Workforce Profile

### Job characteristics for 837 workers whose homes are in the CRA

#### Top Industries

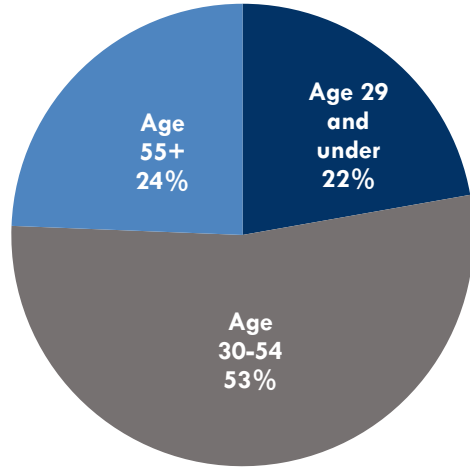


#### Wages

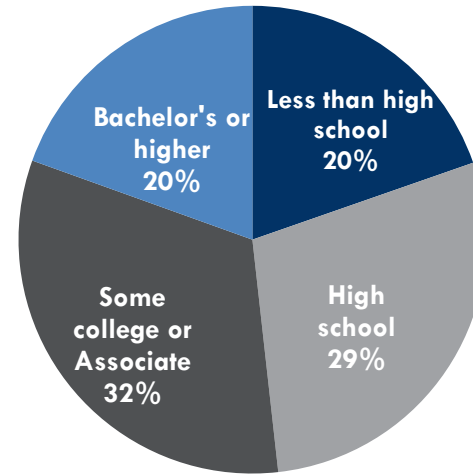


## Commuting Out: Worker characteristics for employees living in the CRA

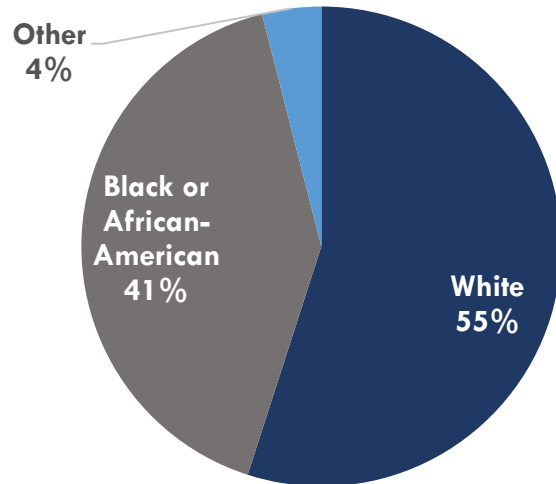
Age



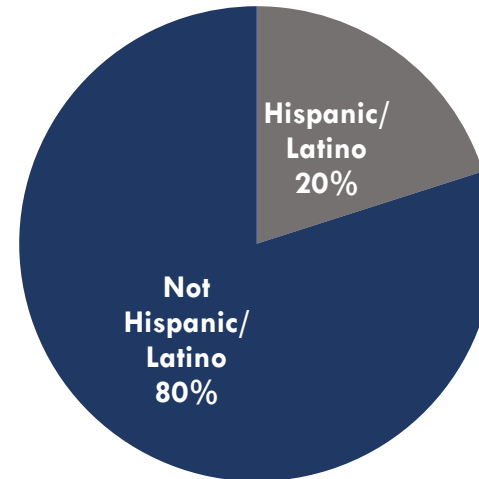
Educational Attainment



Race

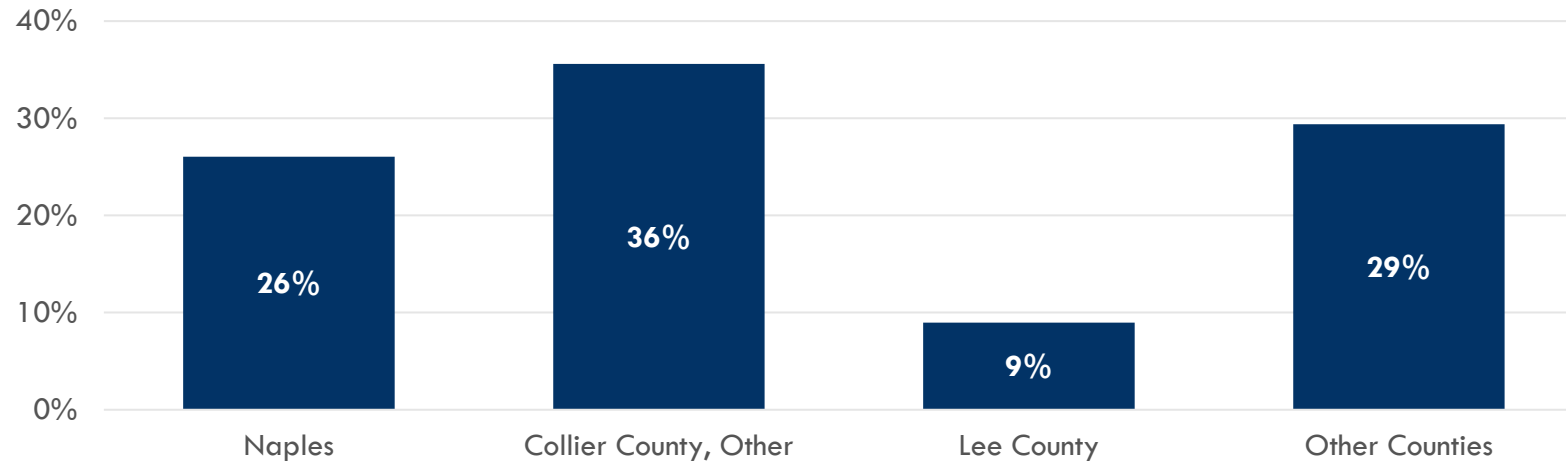


Ethnicity

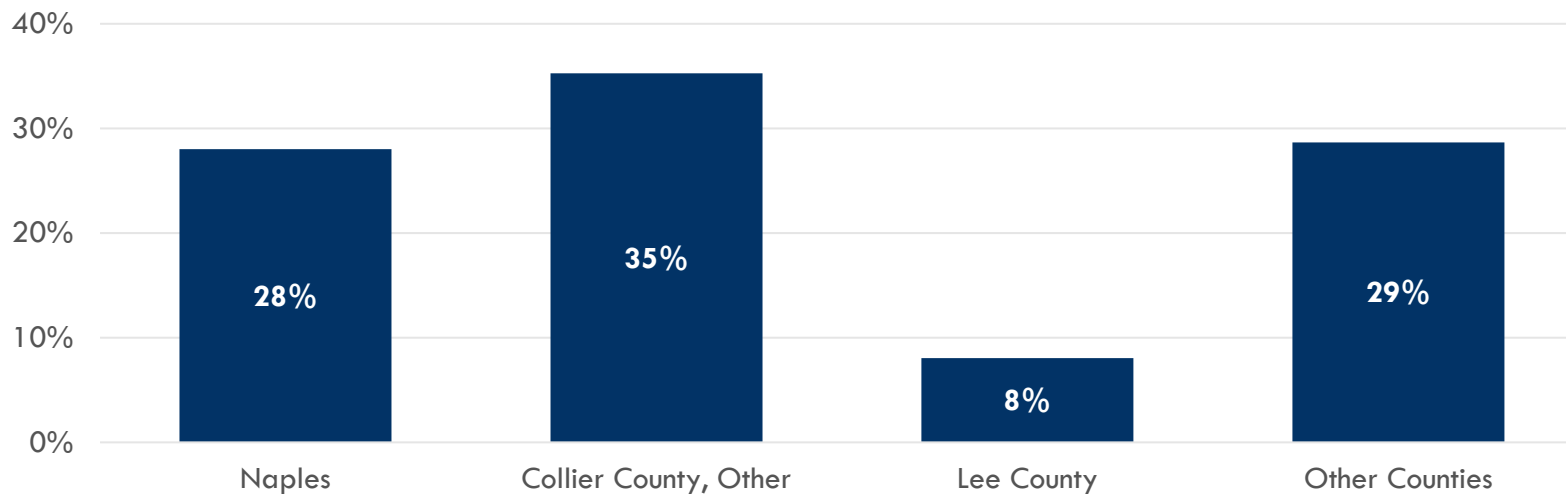


## Commuting out: Place of work for 837 employees living in the CRA

### All Jobs



### Low-Moderate Wage Jobs (\$3,333/month or less)

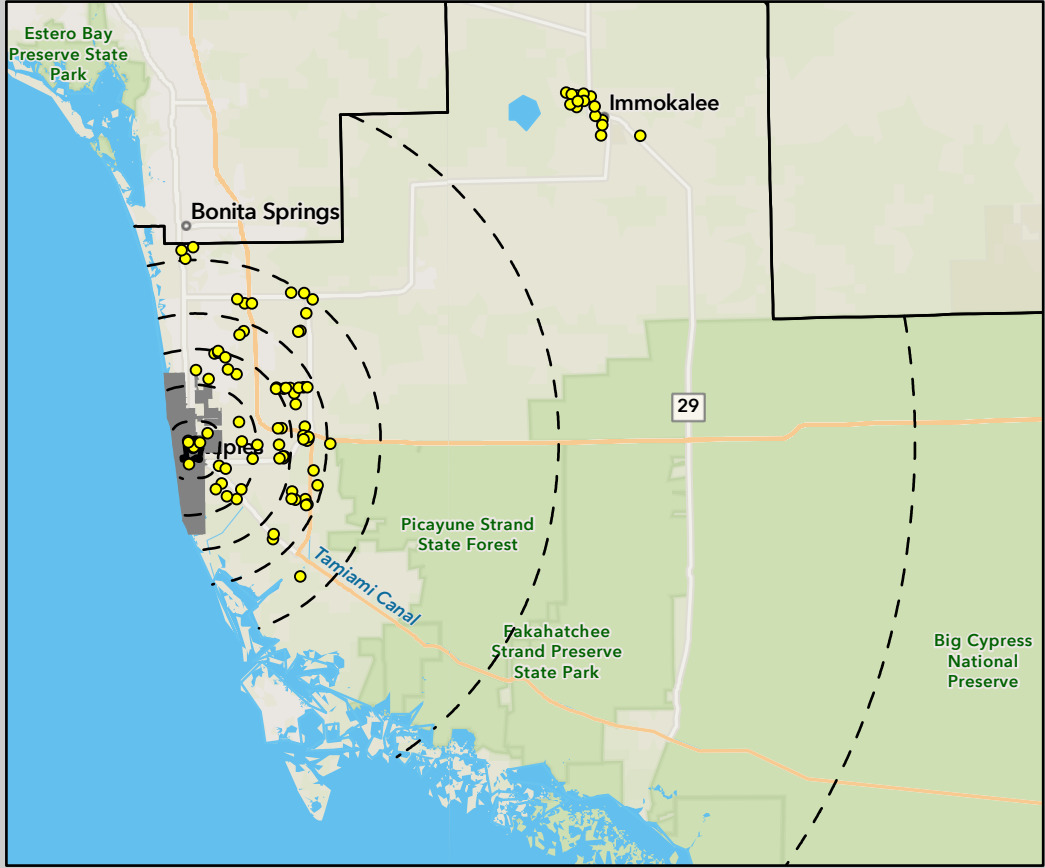




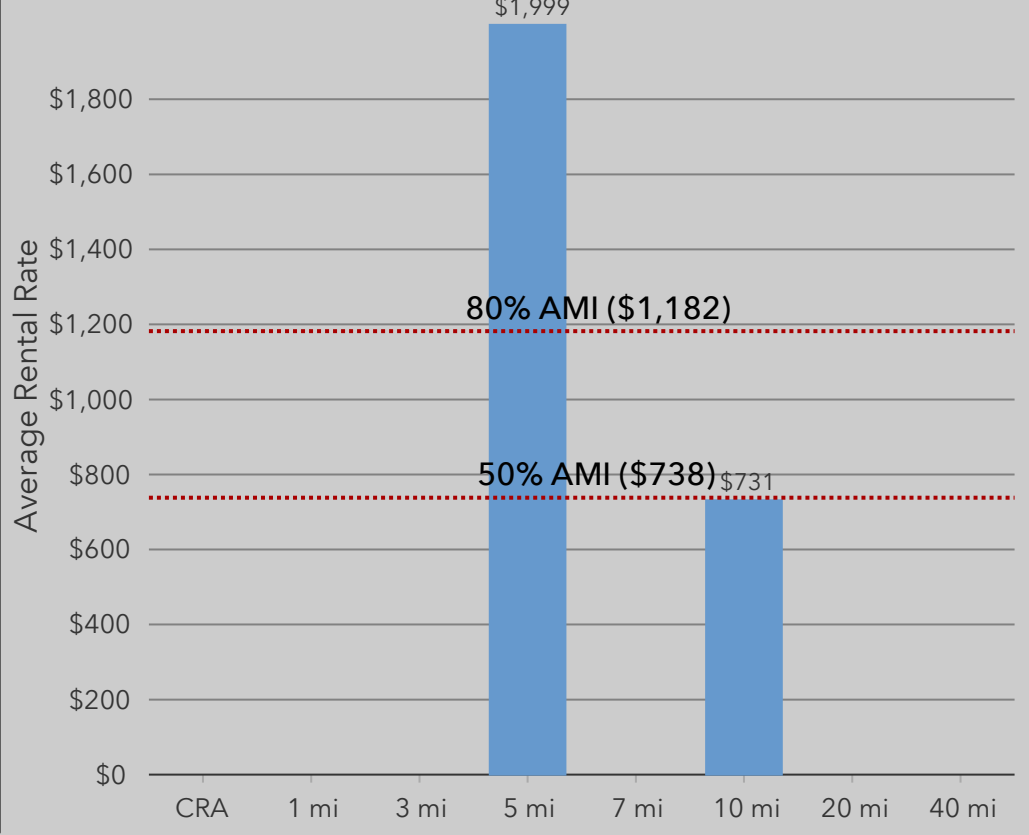
gai consultants

**COMMUNITY  
SOLUTIONS  
GROUP**

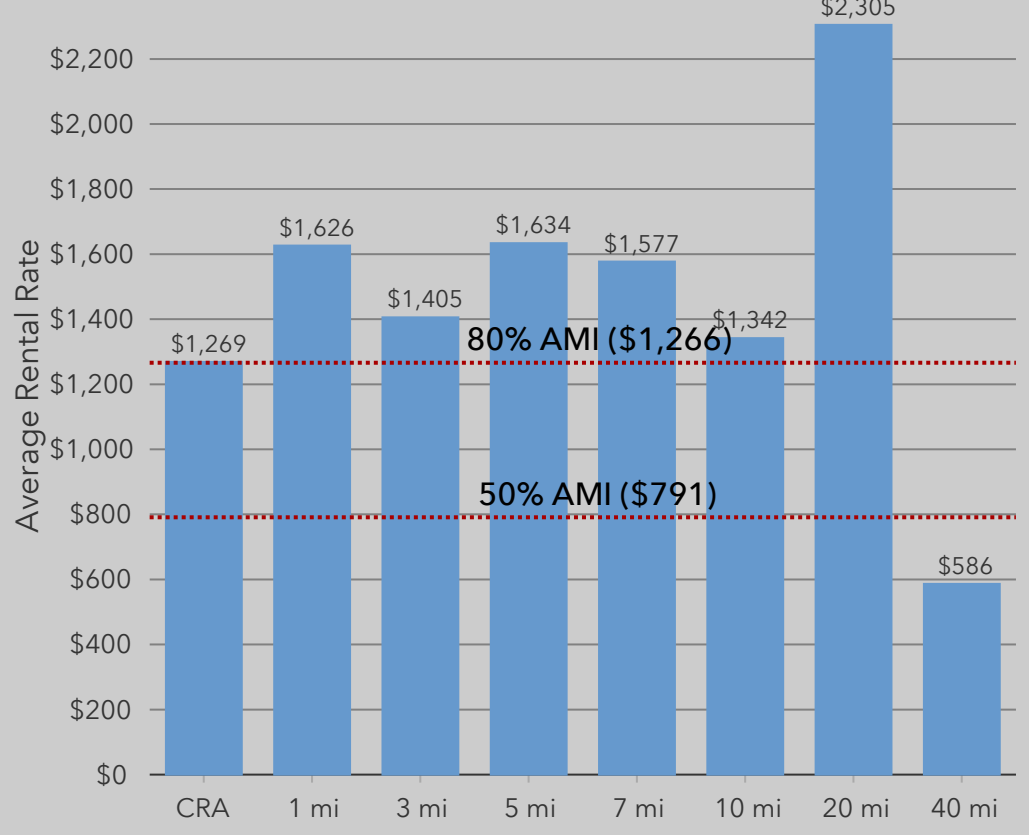
# For-rent Supply



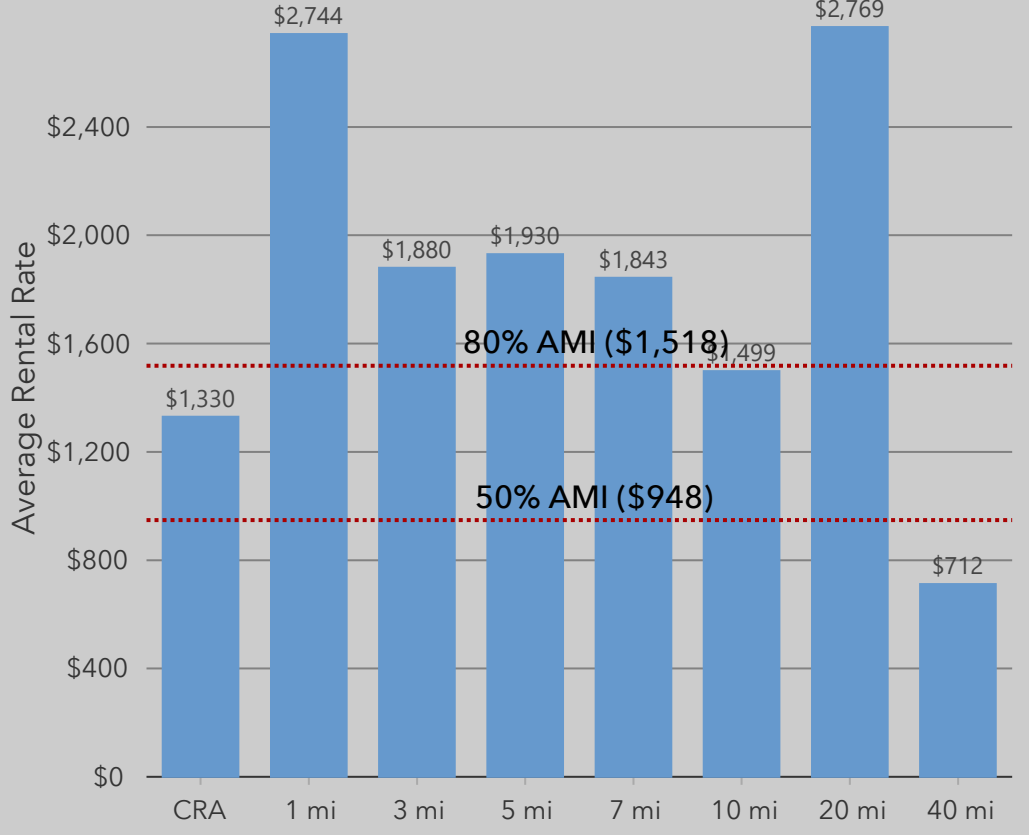
### Average Rent (Studios)



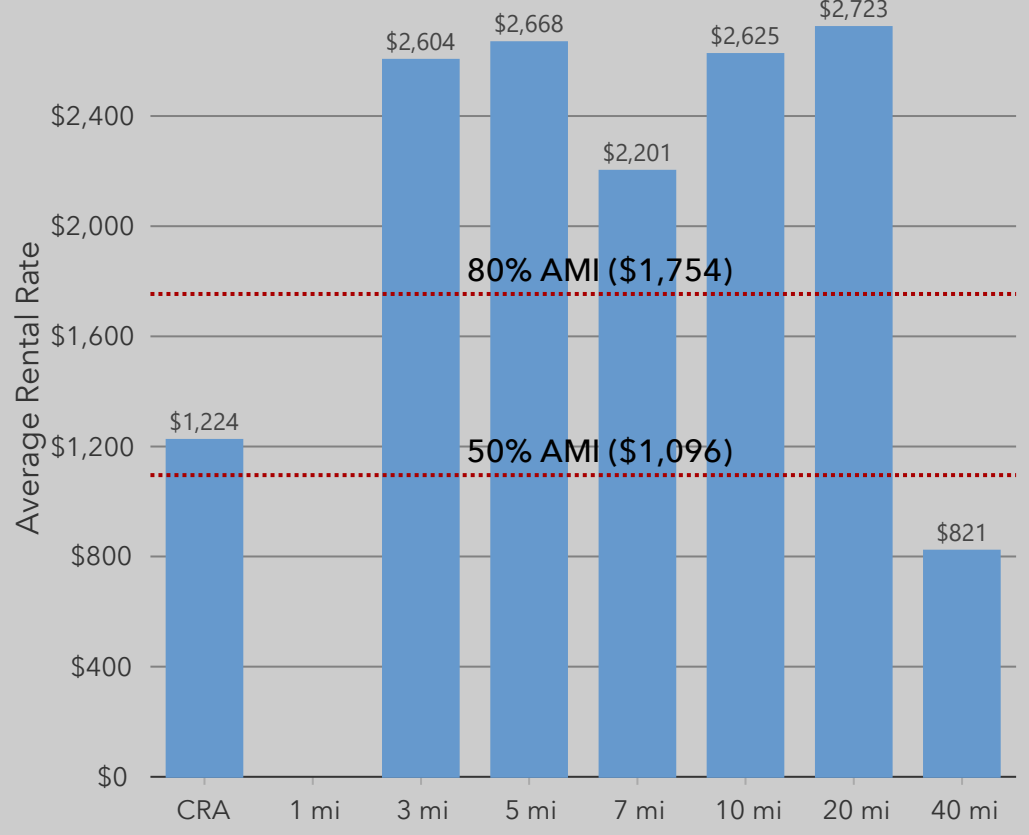
### Average Rent (1br)



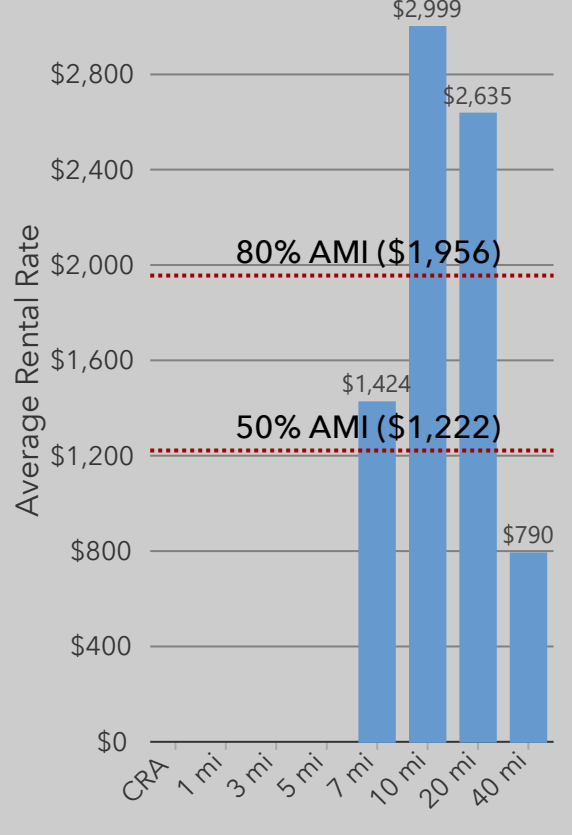
### Average Rent (2br)



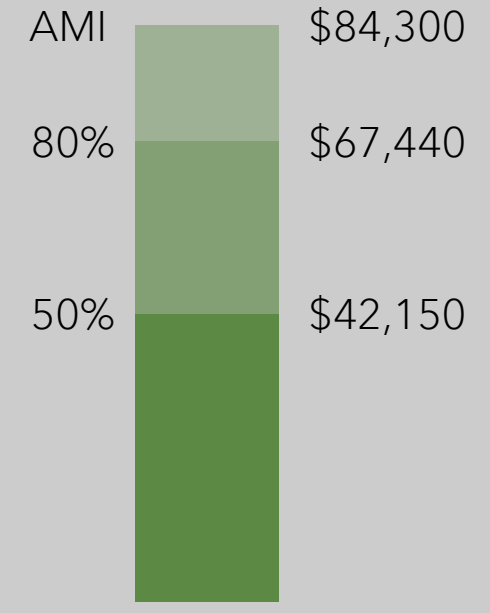
### Average Rent (3br)



### Average Rent (4br)



## Collier County AMI



Note: Rent Limit source - Florida Housing Finance Corporation, 2021 Combined Income and Rent Limits by County

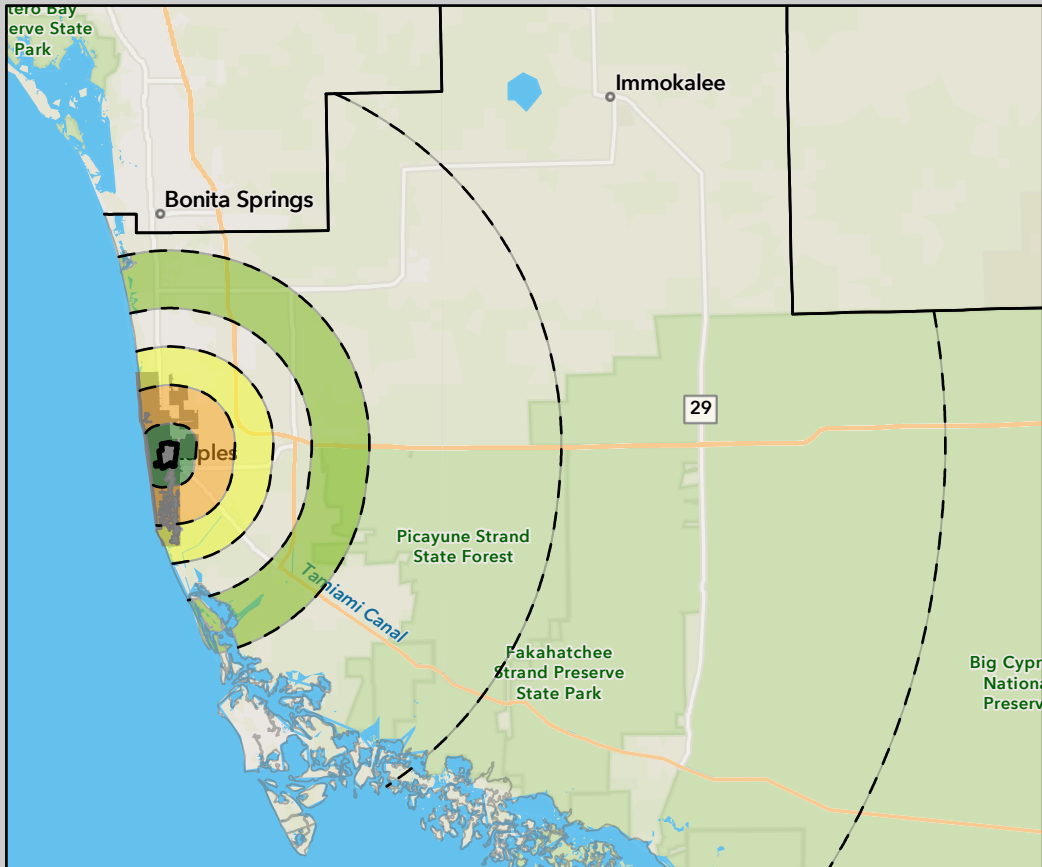
# Average Rental Rates | For-rent Supply

Collier County Sub-geographies

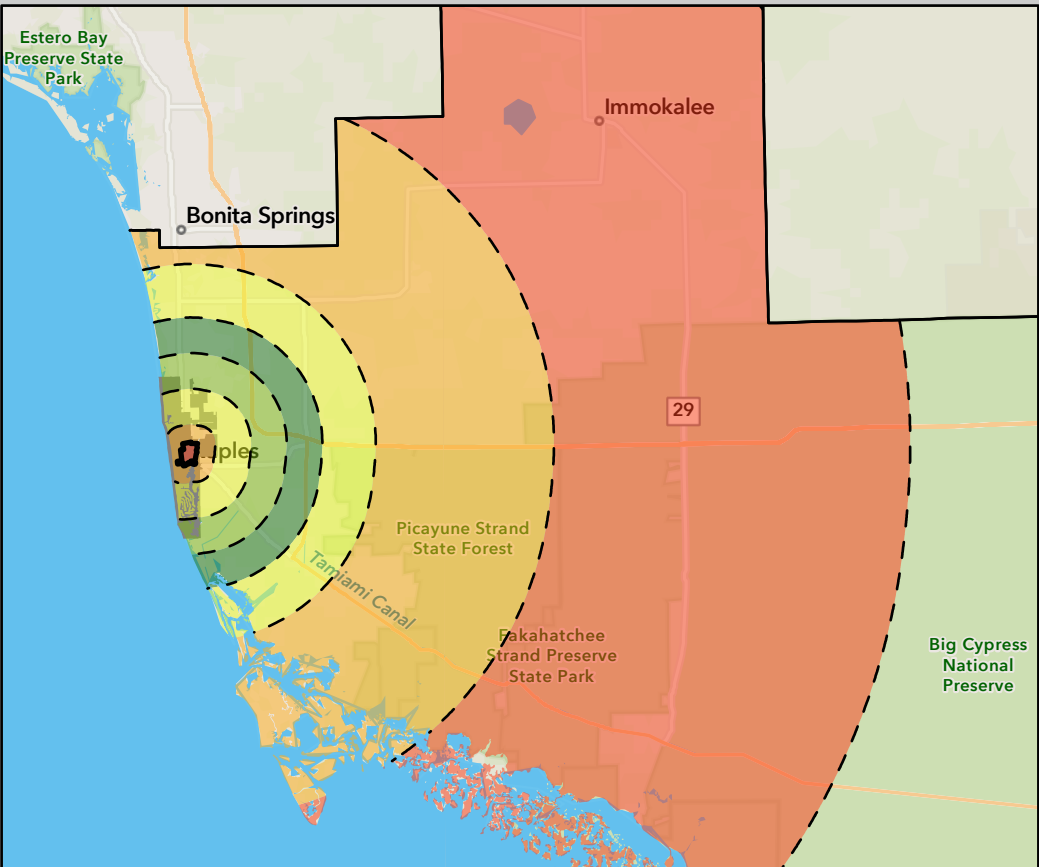
Date: 11.30.2021



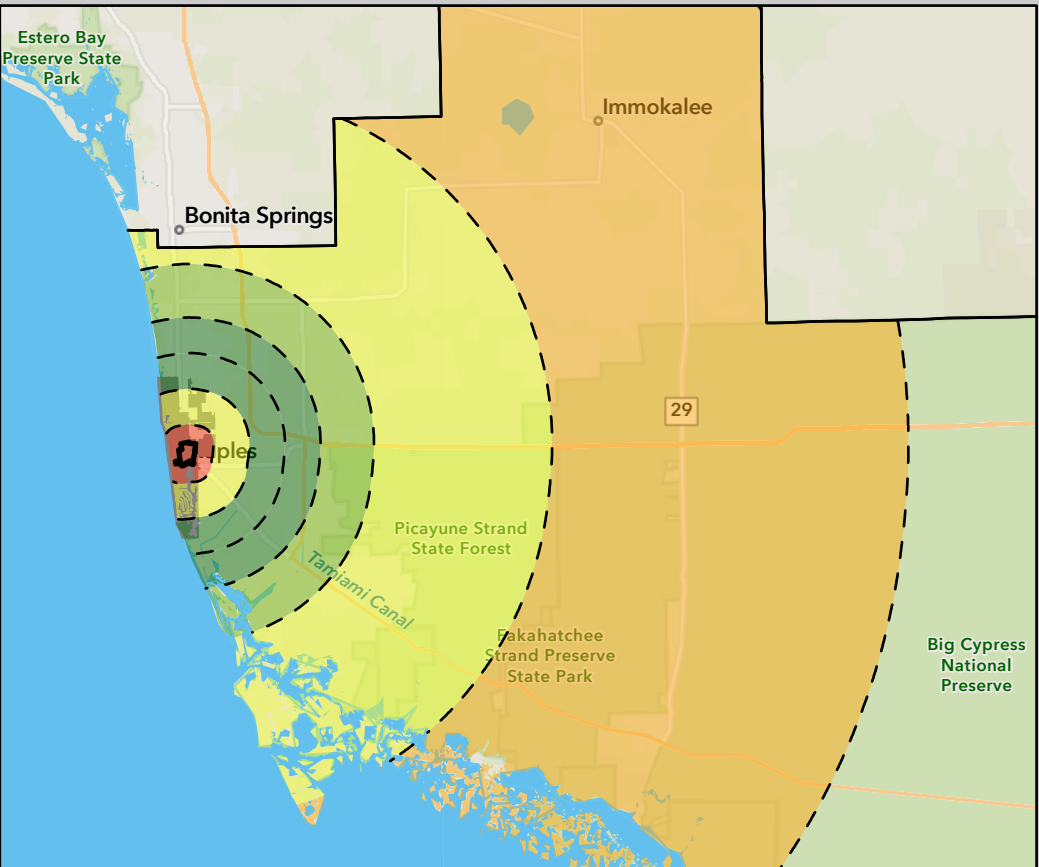
### Studio Units



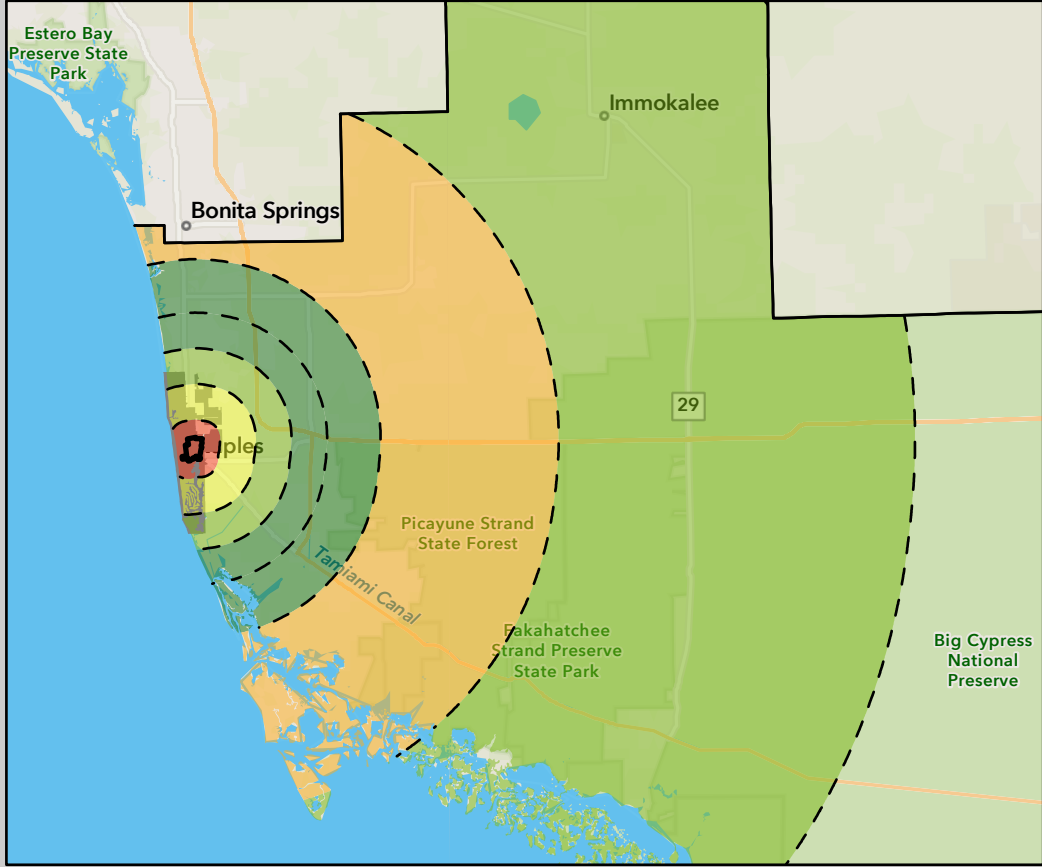
### 1-bedroom Units



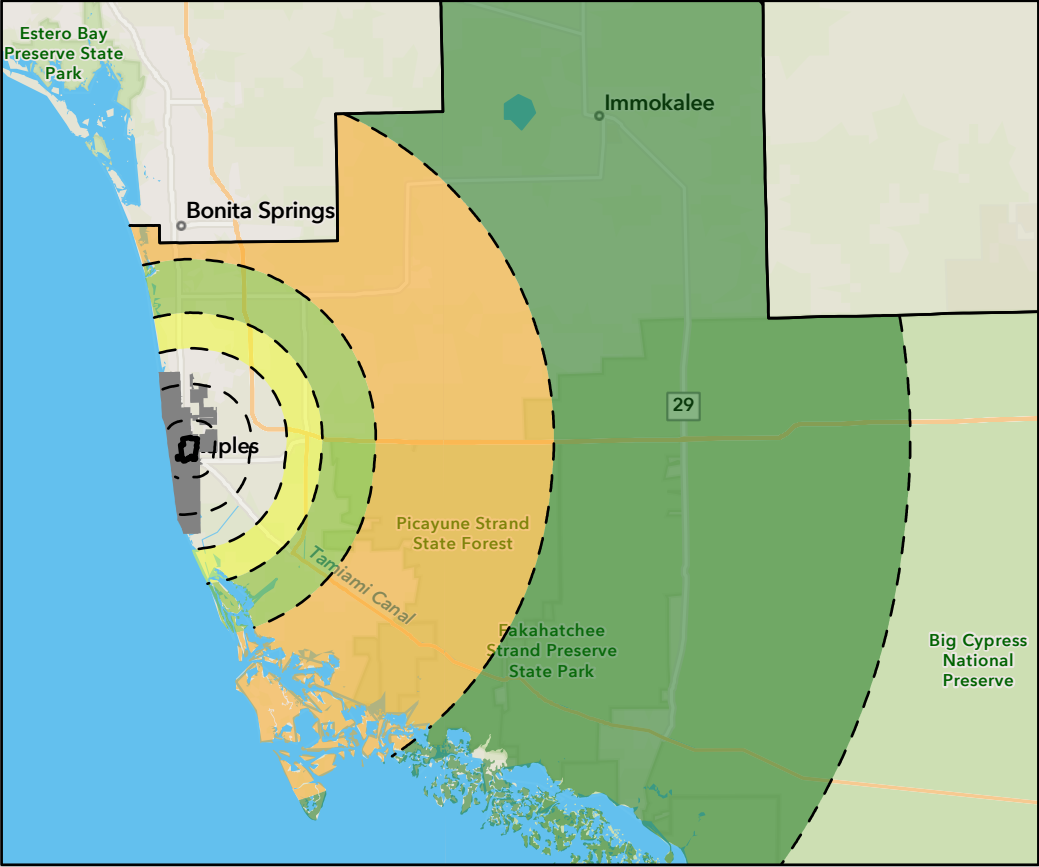
### 2-bedroom Units



### 3-bedroom Units



### 4-bedroom Units



Region ID	Total Units (Studios)	Total Units (1br)	Total Units (2br)	Total Units (3br)	Total Units (4br)
CRA	0	84	411	21	0
1 mi	147	422	330	0	0
3 mi	8	773	690	239	0
5 mi	52	1336	2441	562	0
7 mi	0	2009	3565	1167	27
10 mi	92	823	911	886	70
20 mi	0	360	699	198	12
40 mi	0	137	606	538	116

Note: Includes properties without reported rental rates.

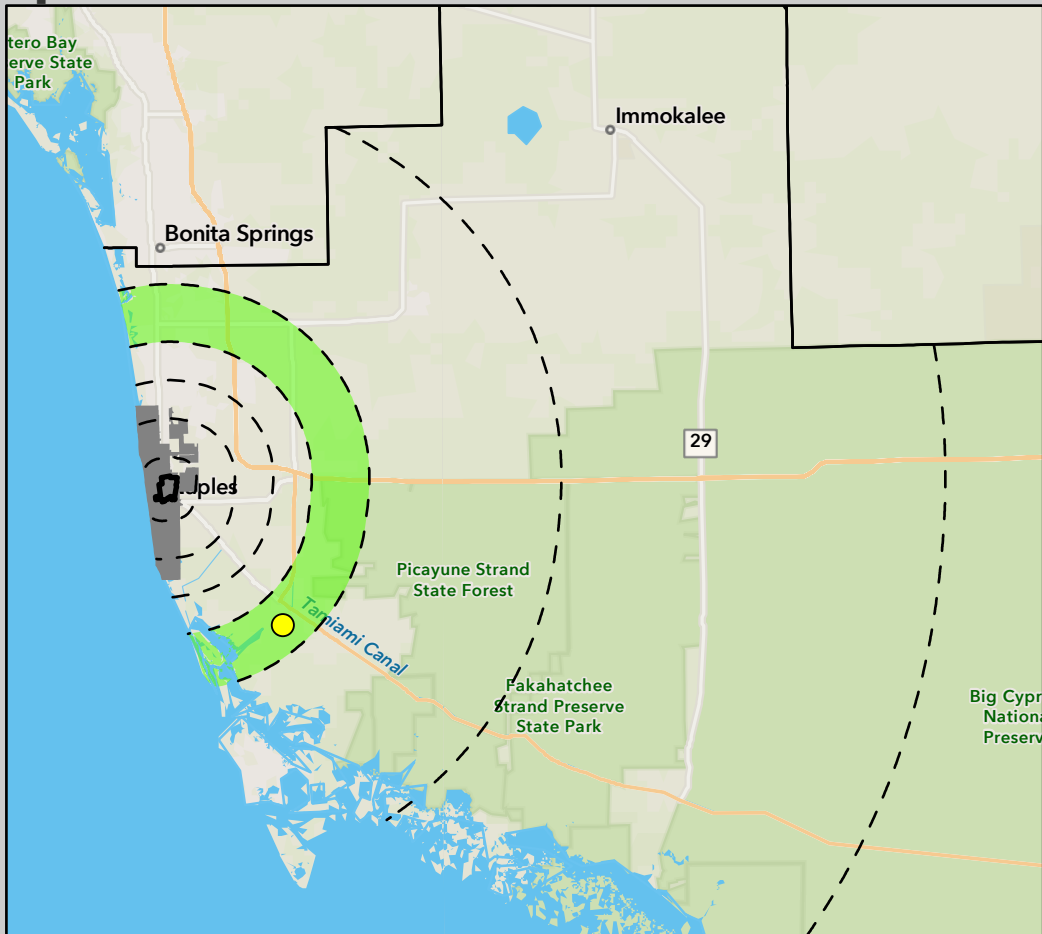
# Total For-rent Supply | Collier County

Collier County Sub-geographies

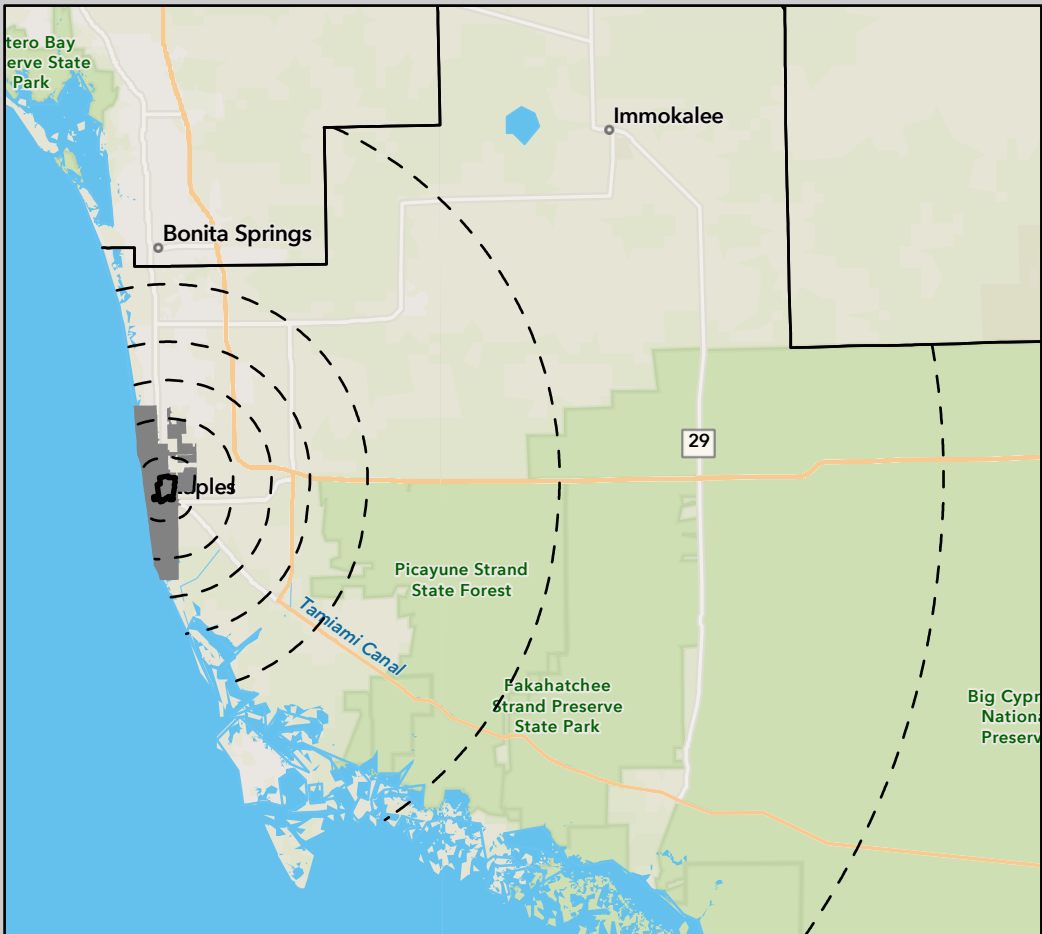
Date: 11.30.2021



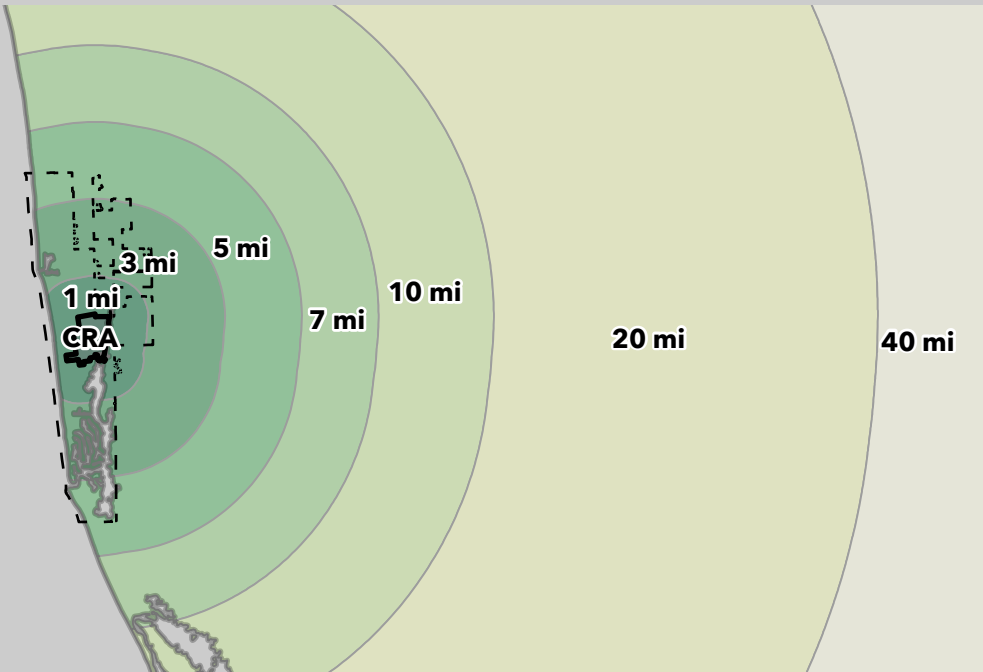
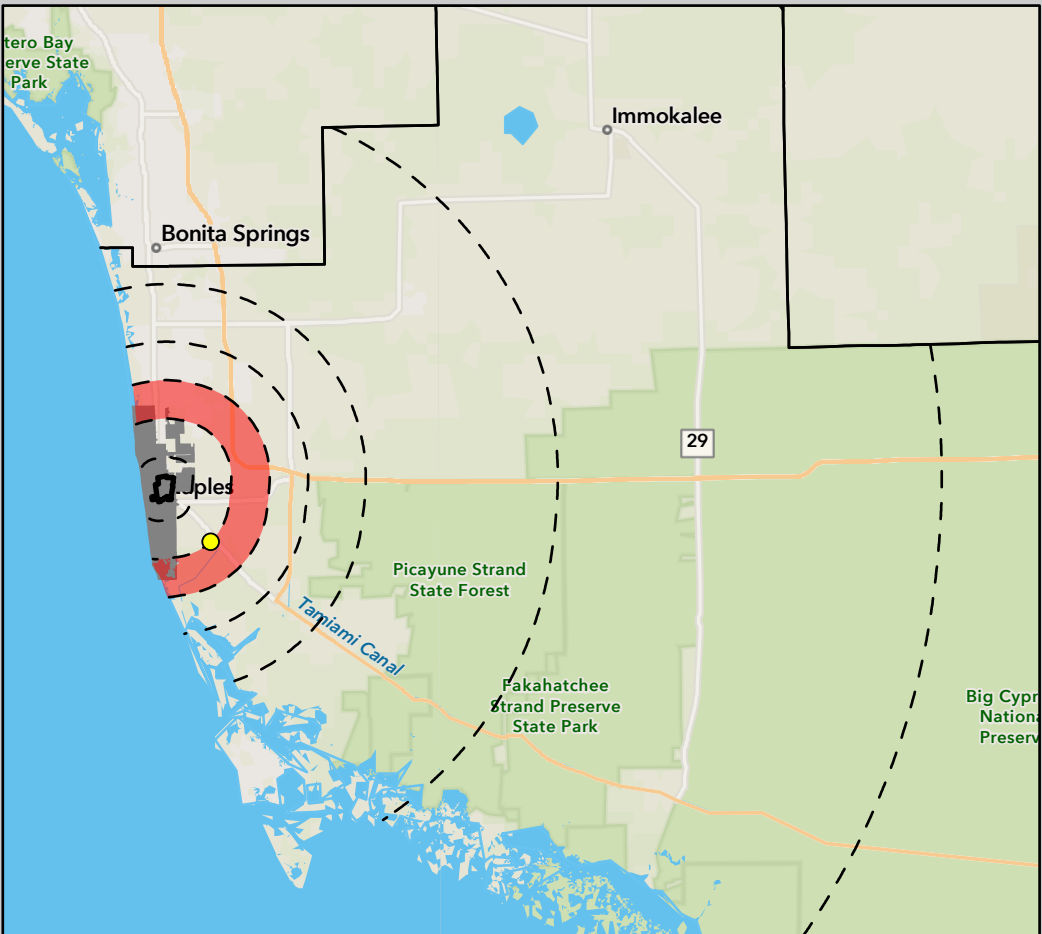
**Up to 50% AMI**



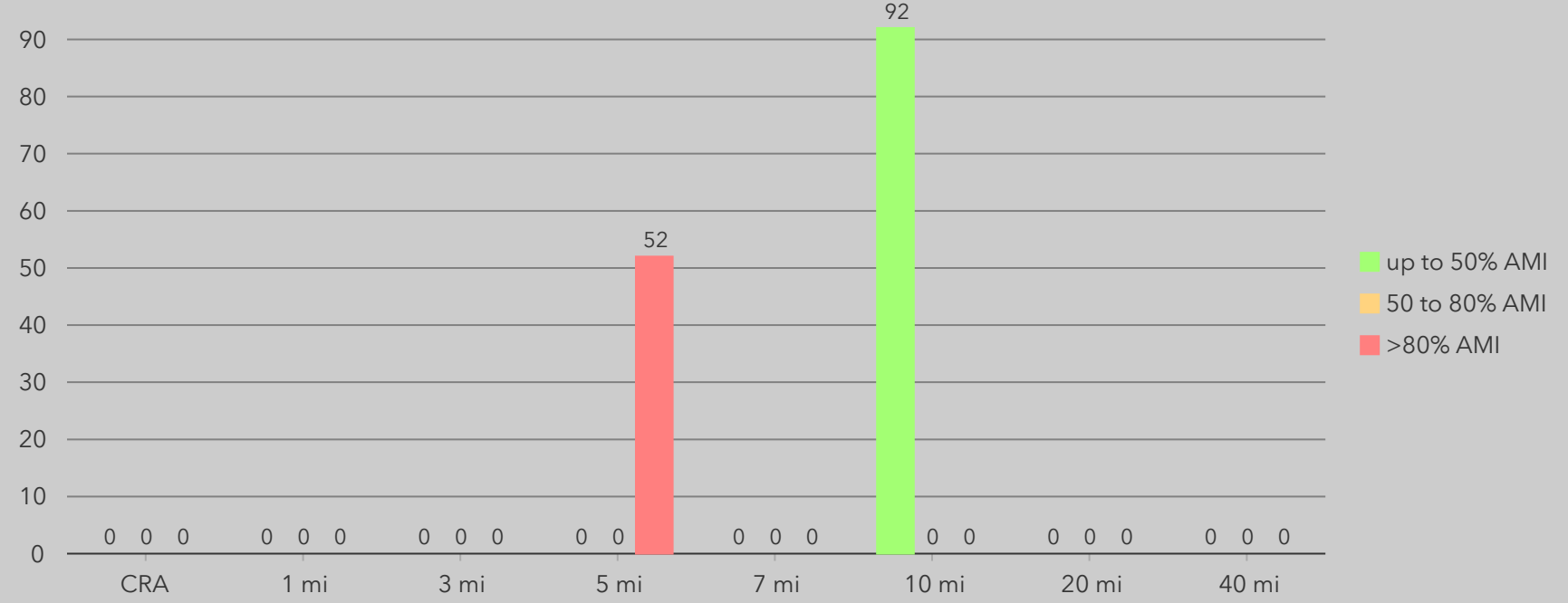
**50 to 80% AMI**



**>80% AMI**



Total Studio Units



Note: Only properties with reported rental rates depicted.

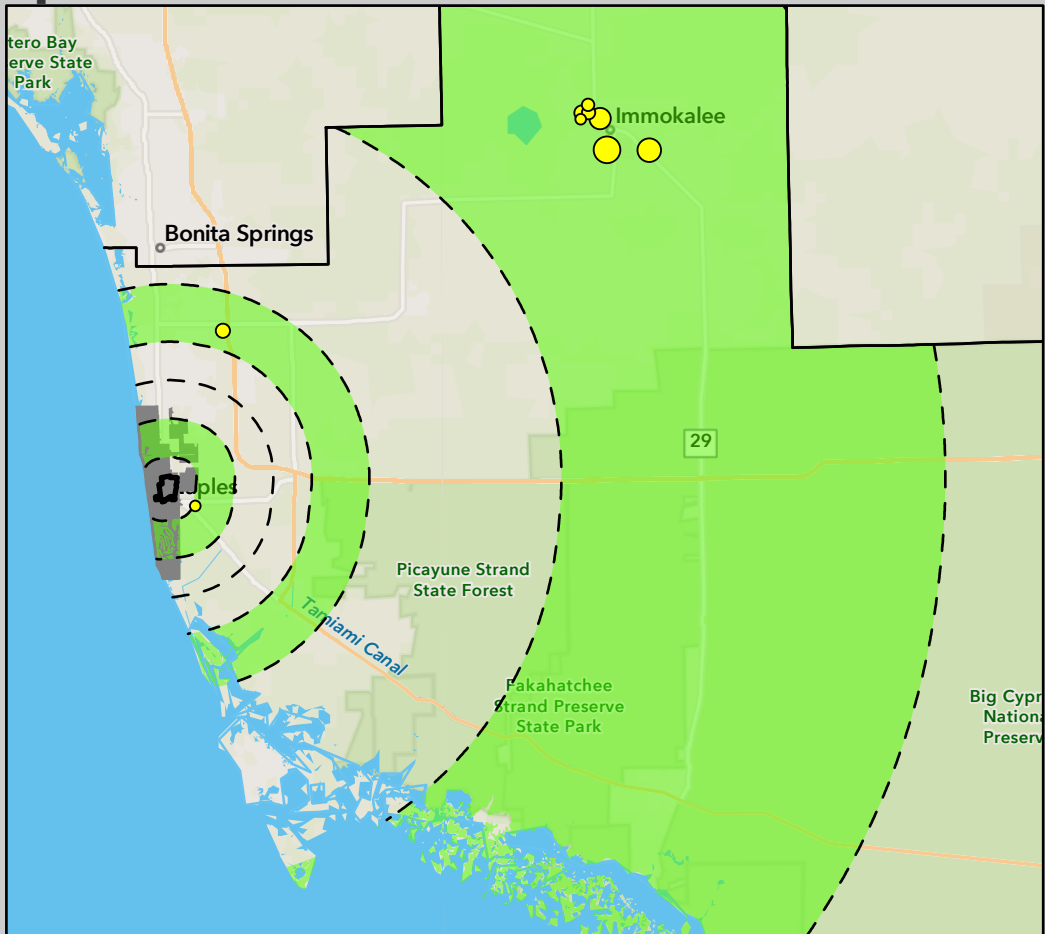
**For-rent Supply & Suitability | Studio Units**

Collier County Sub-geographies

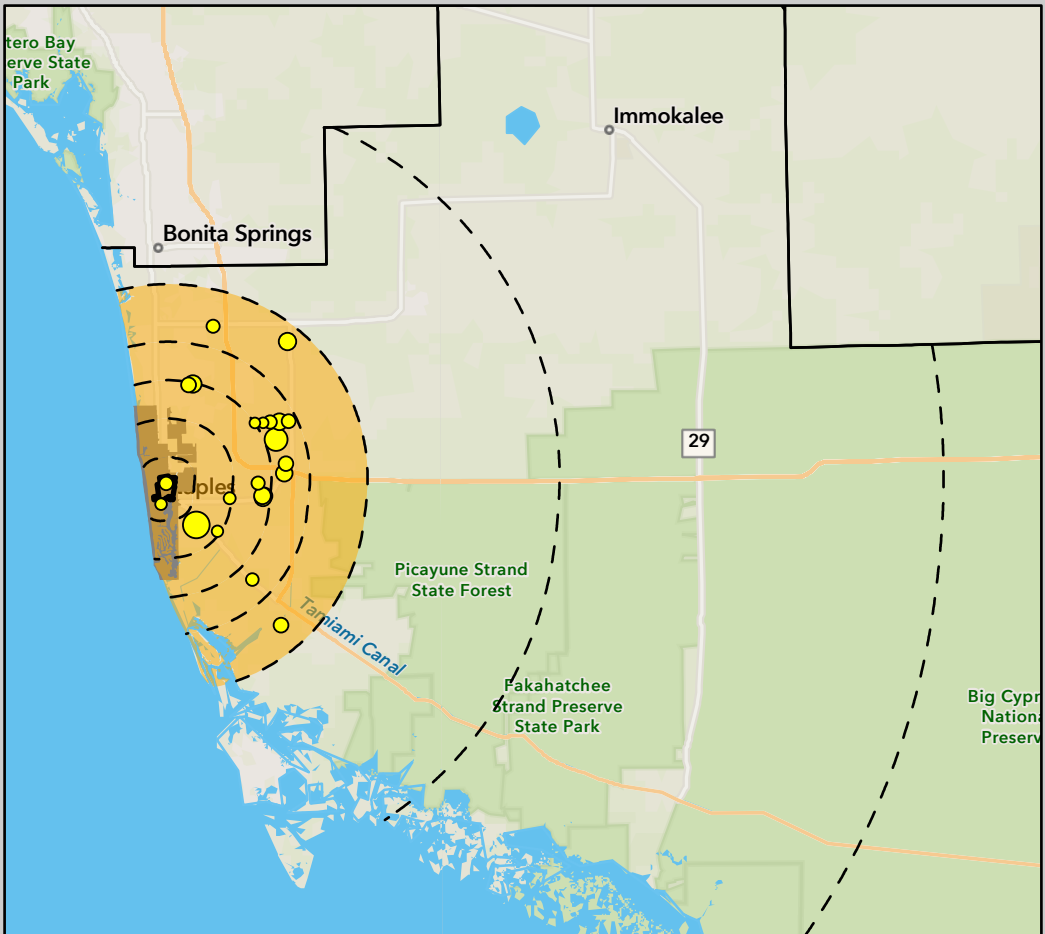
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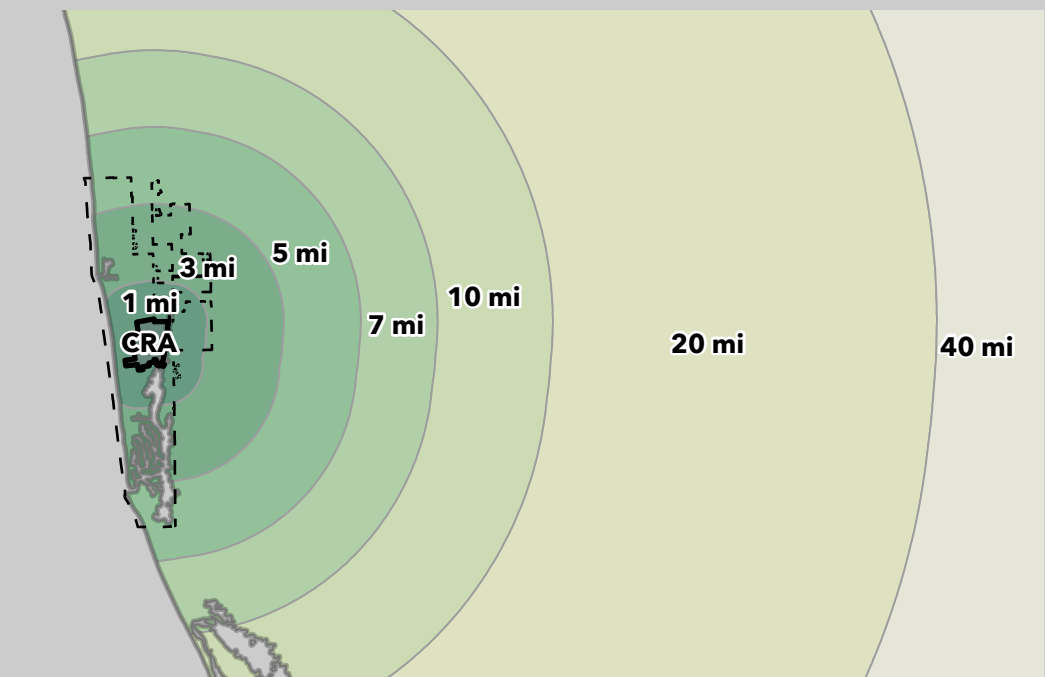
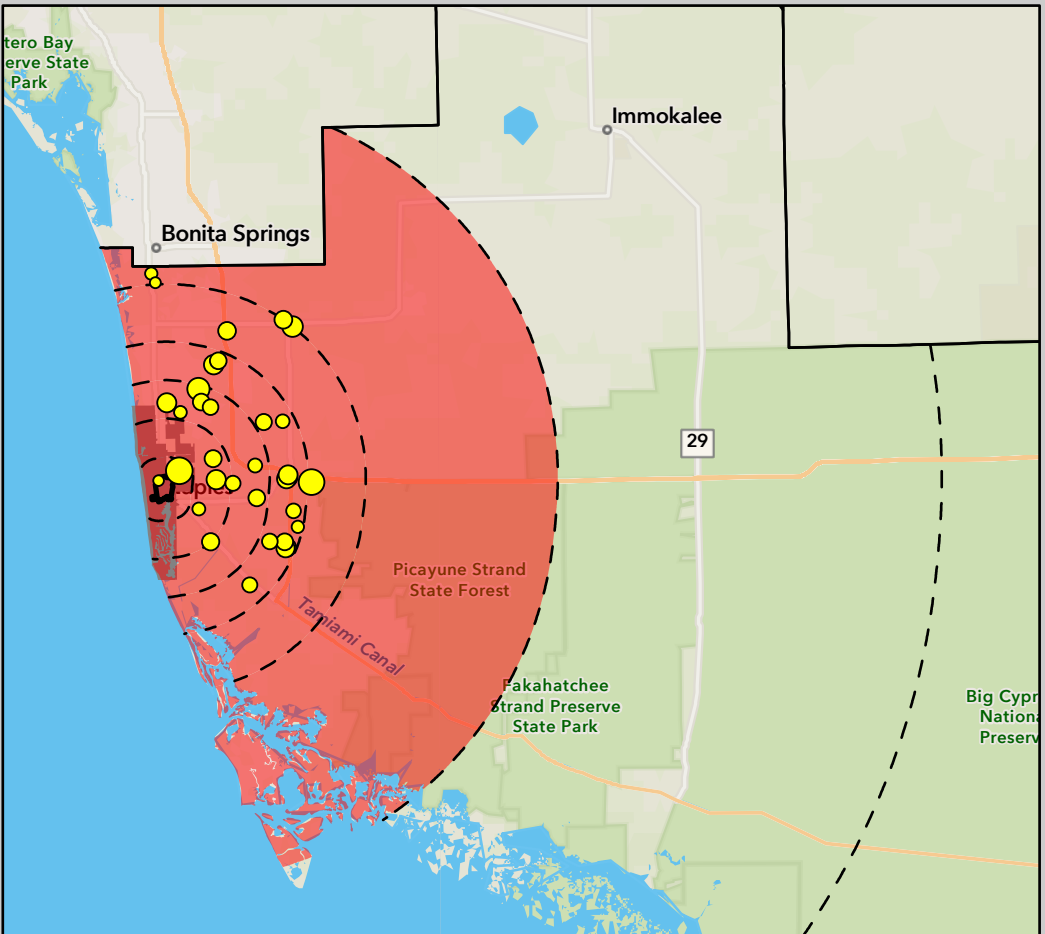
**Up to 50% AMI**



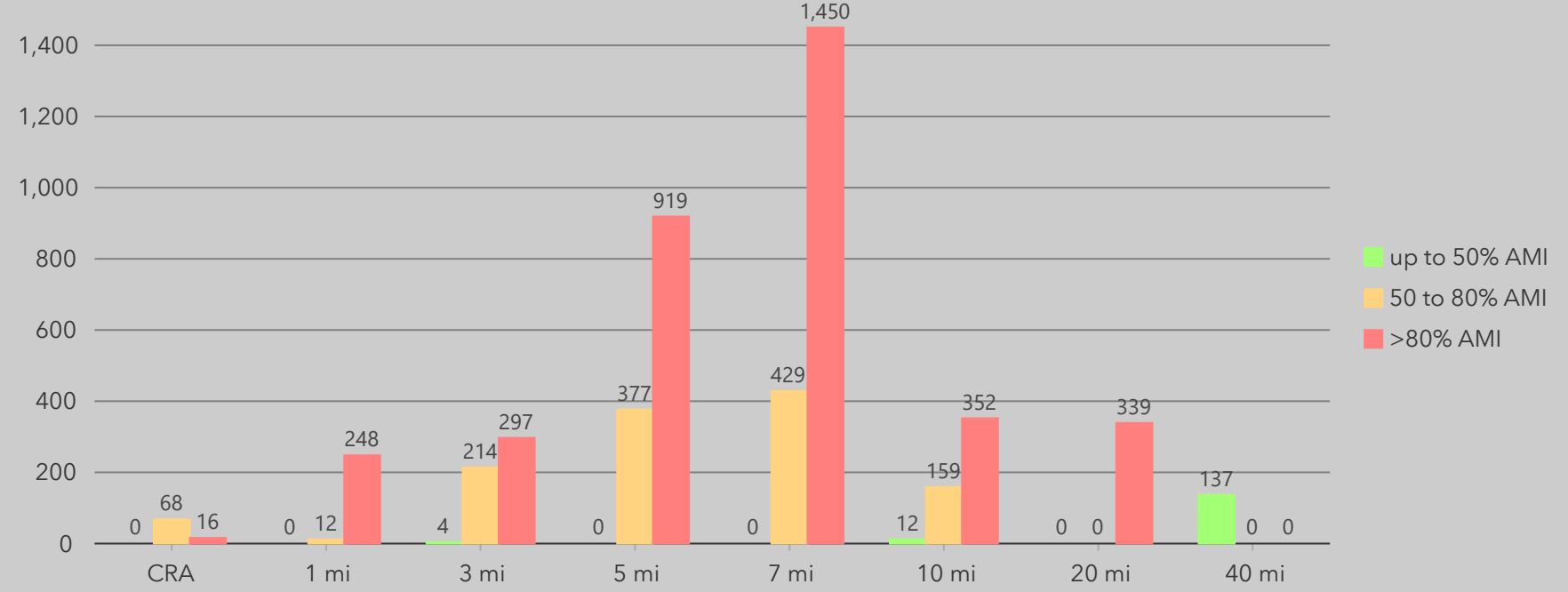
**50 to 80% AMI**



**>80% AMI**



Total 1-bedroom Units



Note: Only properties with reported rental rates depicted.

**For-rent Supply & Suitability | 1-bedroom Units**

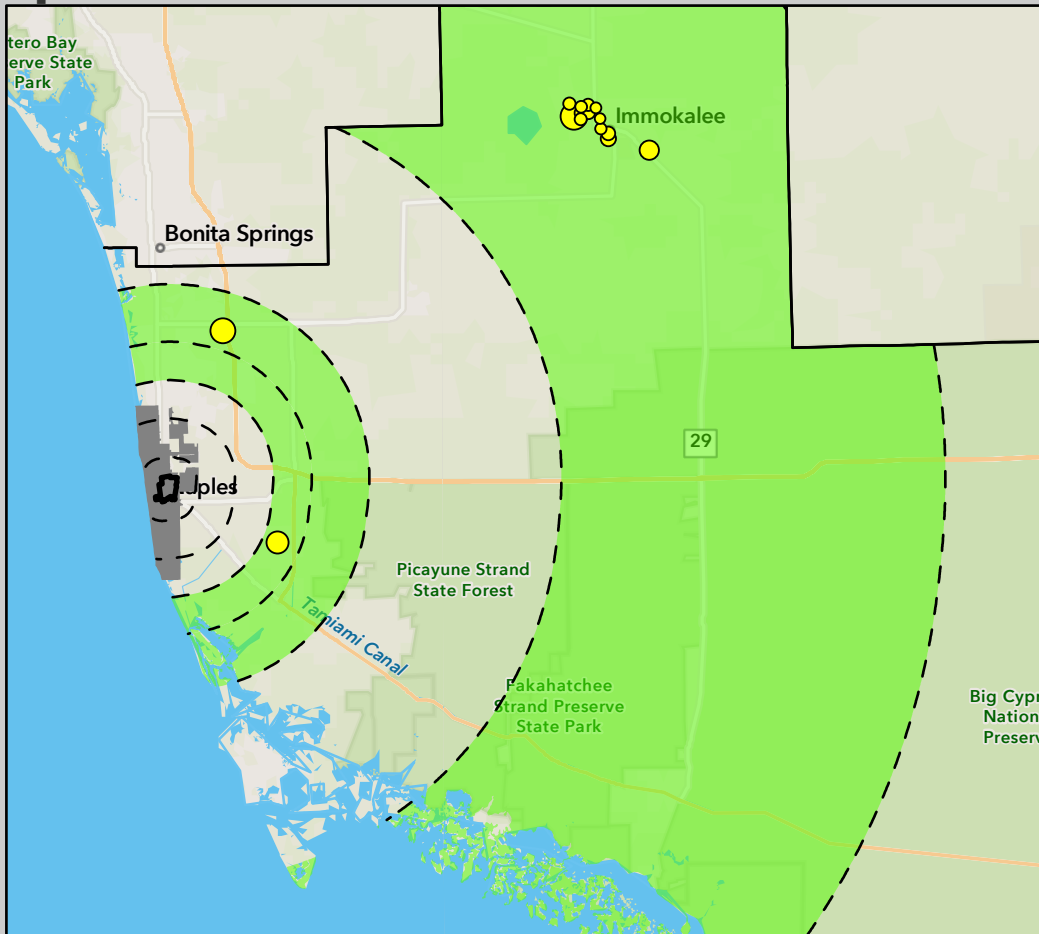
Collier County Sub-geographies

Date: 11.30.2021

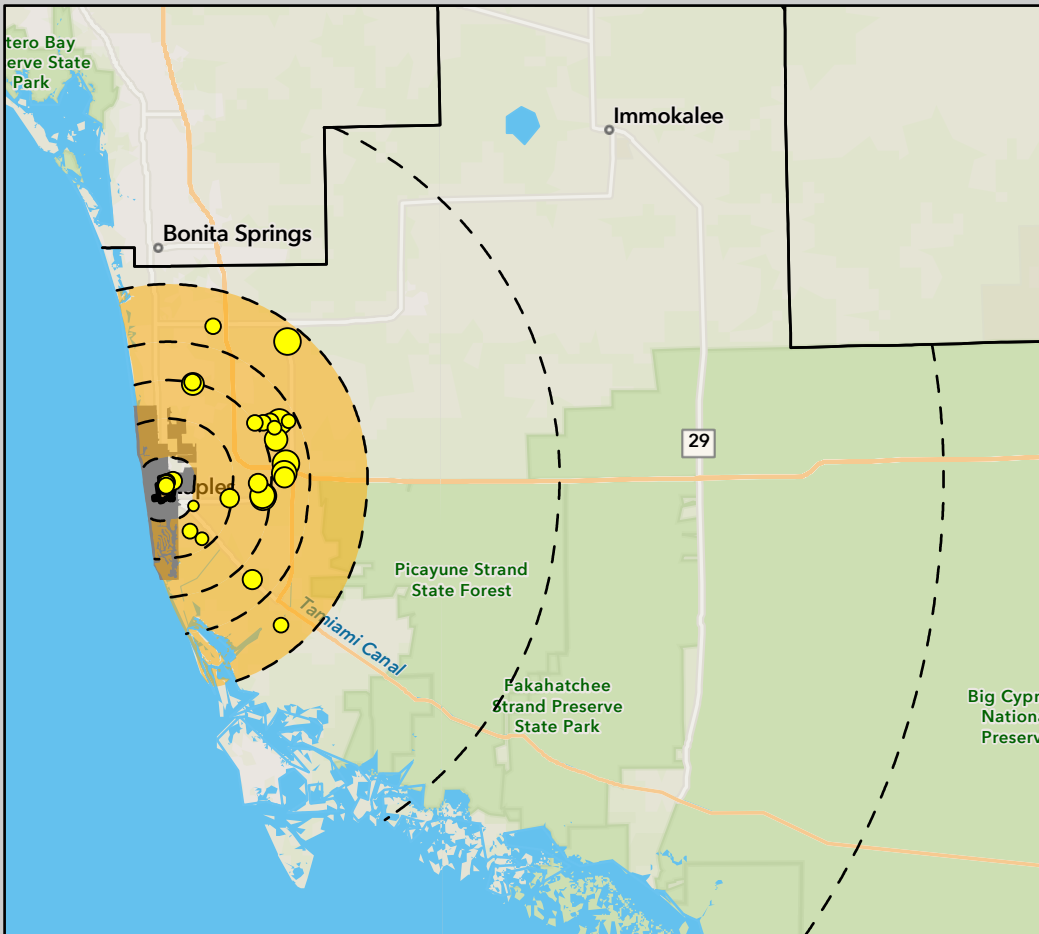




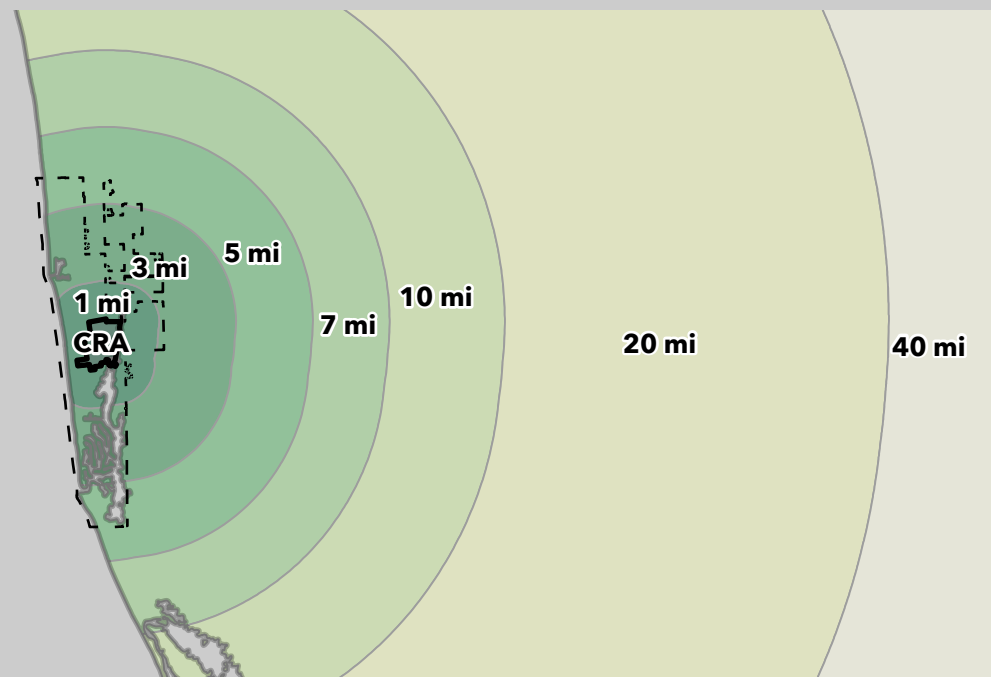
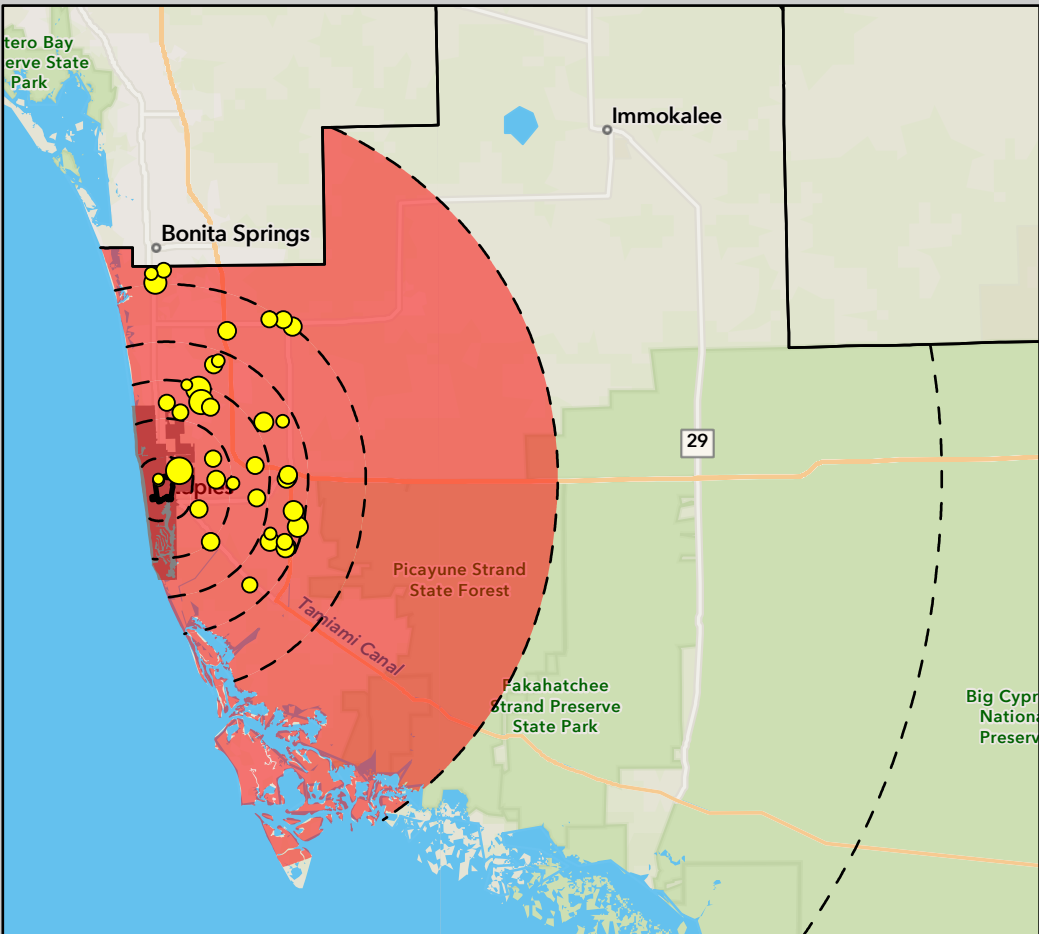
**Up to 50% AMI**



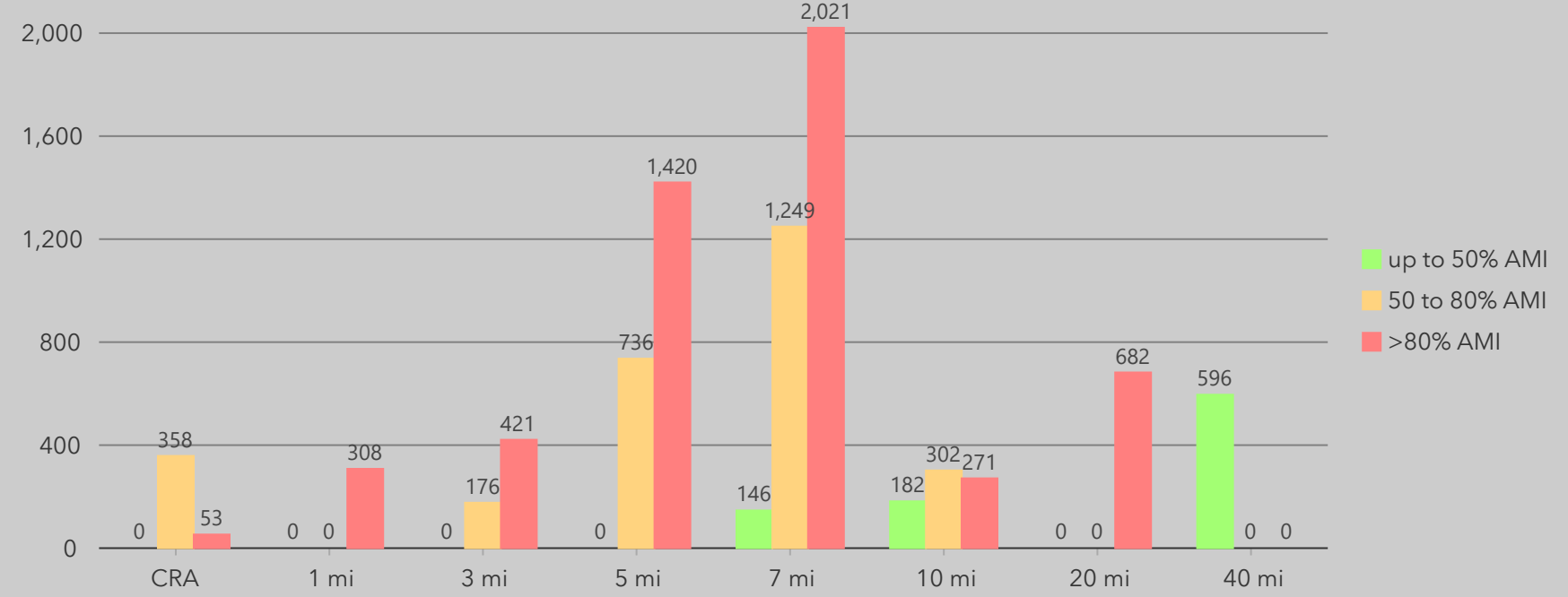
**50 to 80% AMI**



**>80% AMI**



**Total 2-bedroom Units**



Note: Only properties with reported rental rates depicted.

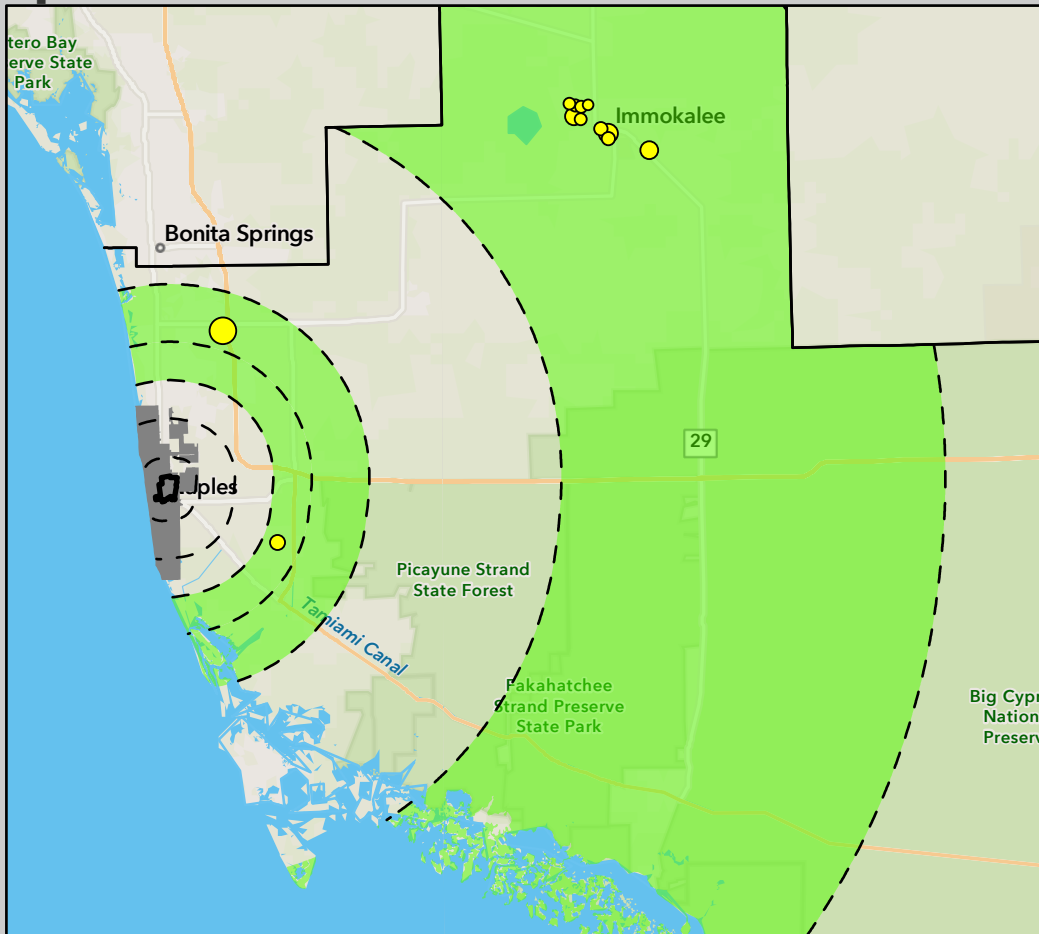
**For-rent Supply & Suitability | 2-bedroom Units**

Collier County Sub-geographies

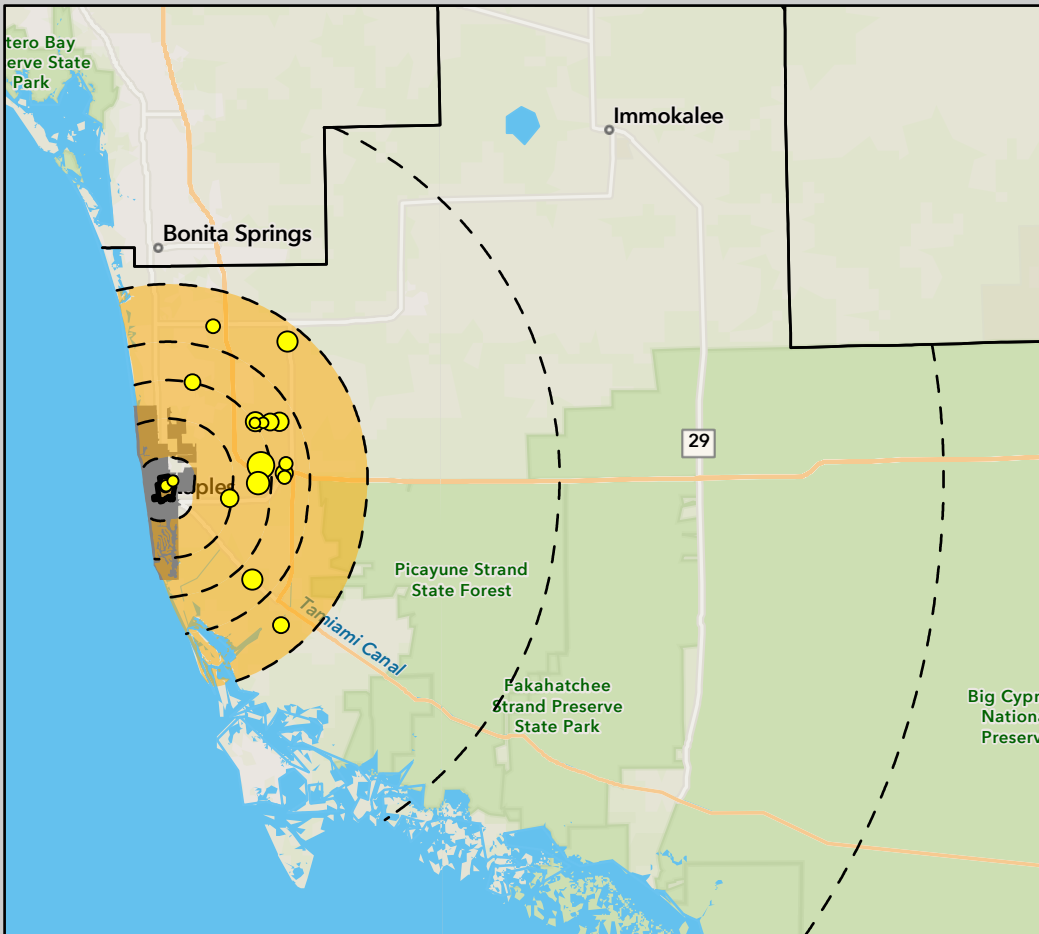
Date: 11.30.2021



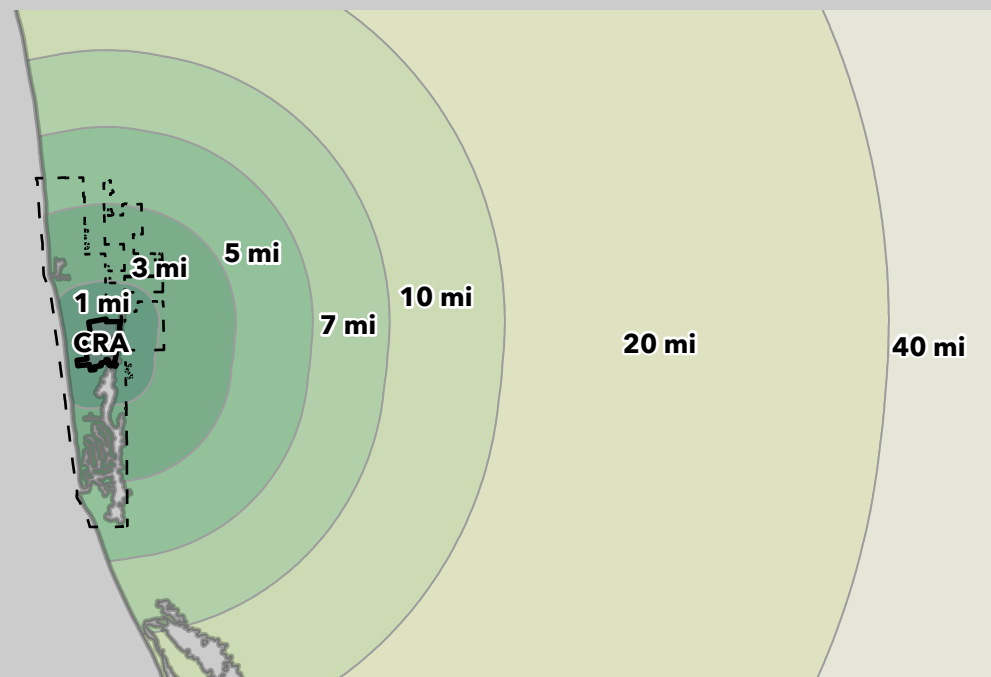
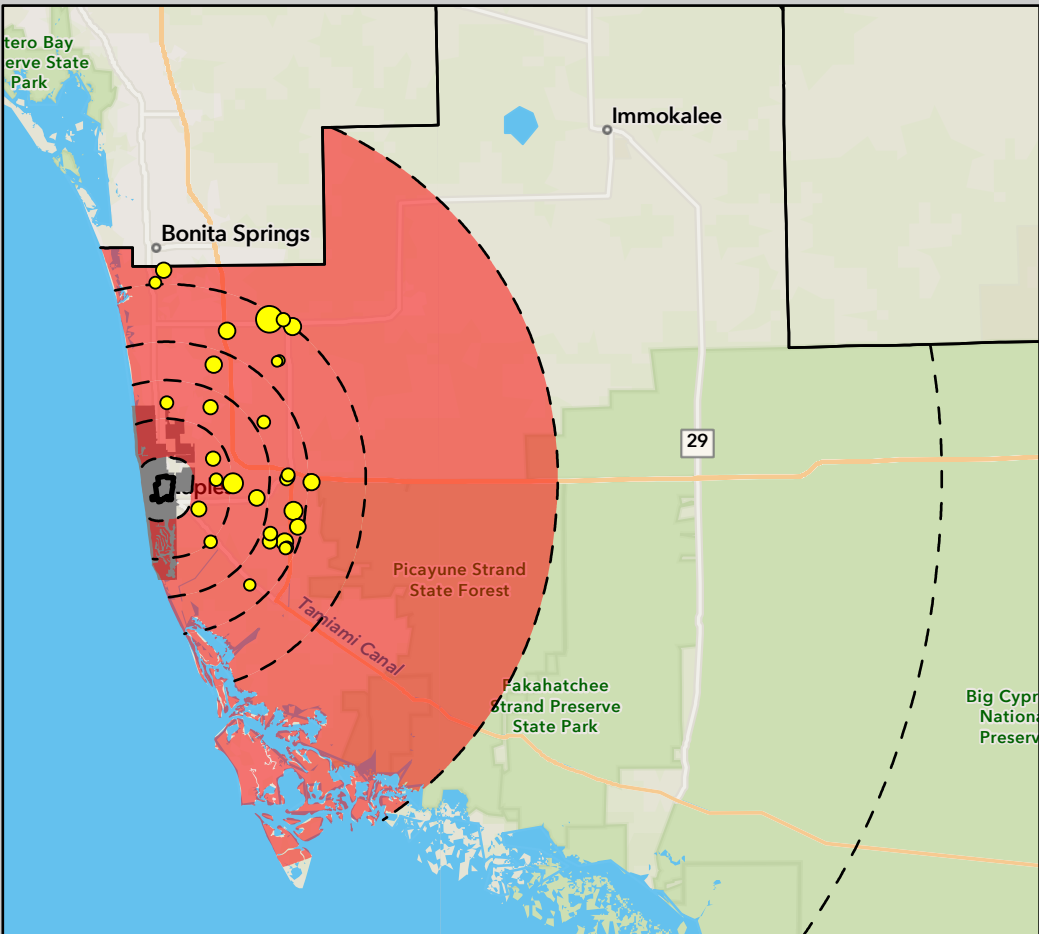
**Up to 50% AMI**



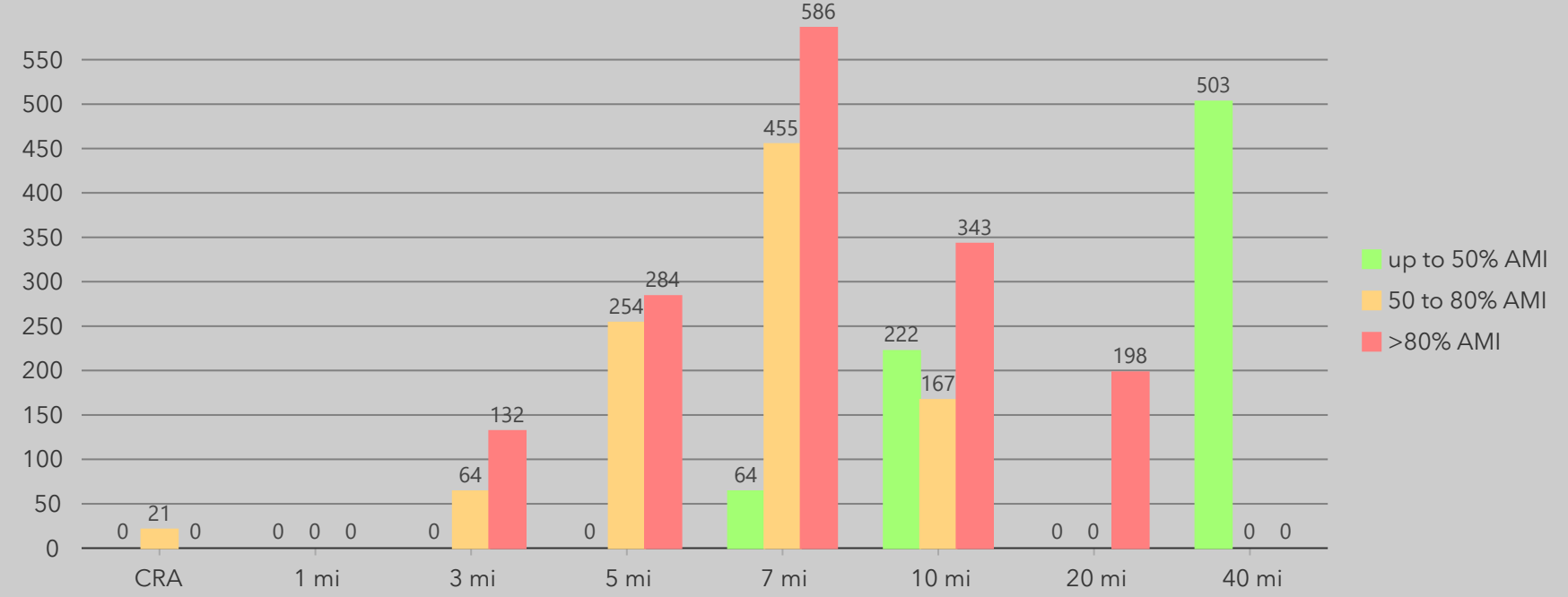
**50 to 80% AMI**



**>80% AMI**



Total 3-bedroom Units



Note: Only properties with reported rental rates depicted.

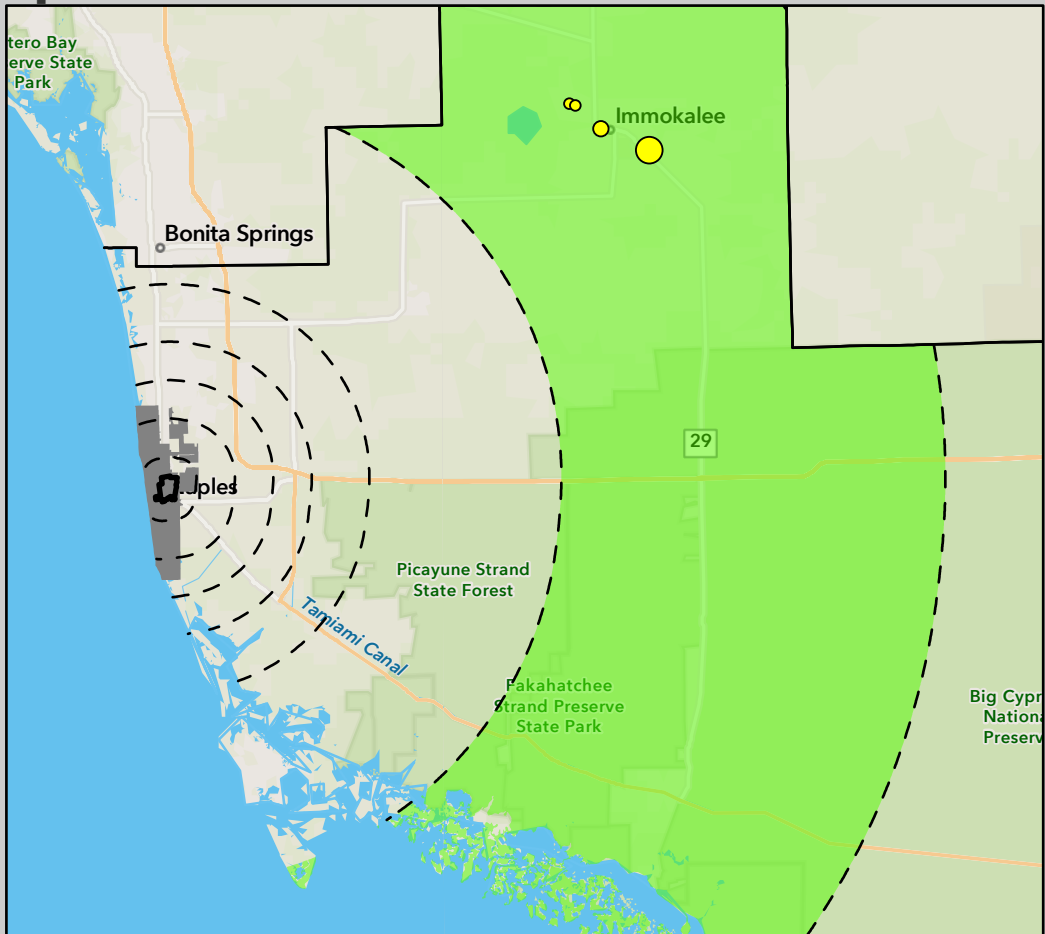
**For-rent Supply & Suitability | 3-bedroom Units**

Collier County Sub-geographies

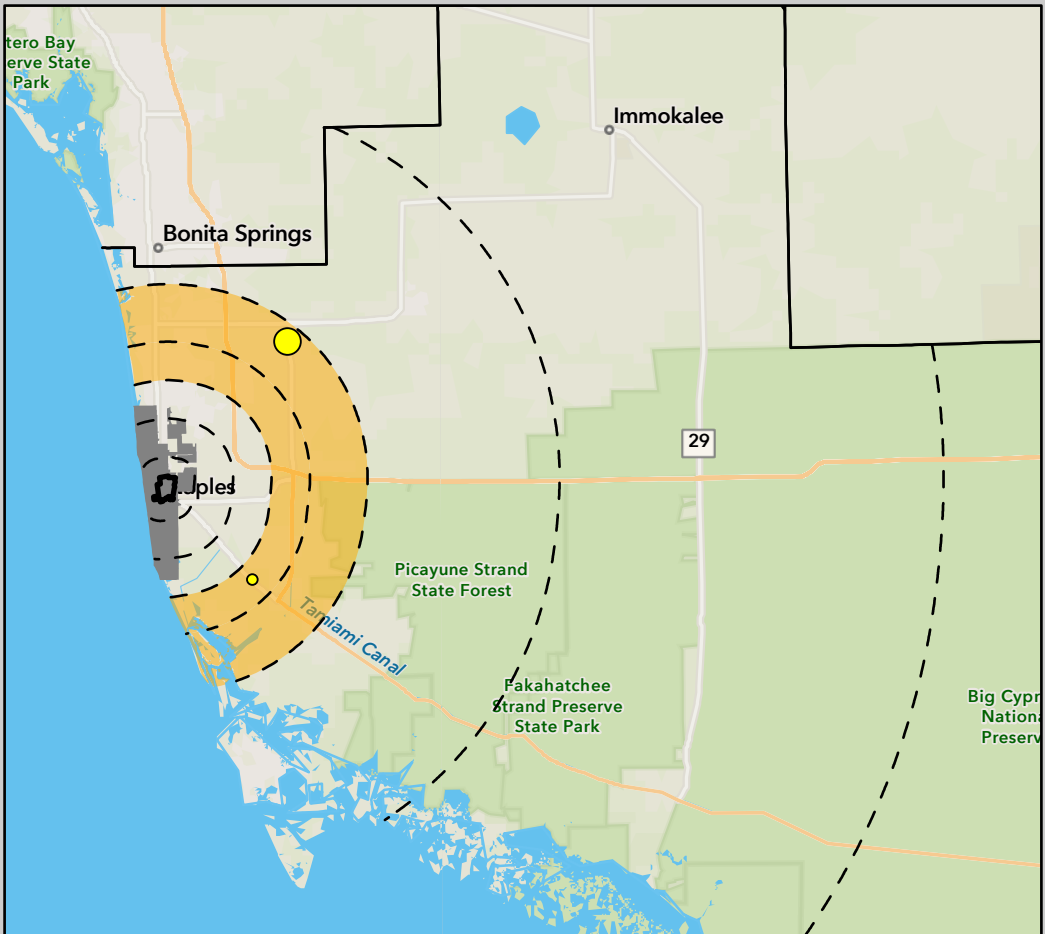
Date: 11.30.2021



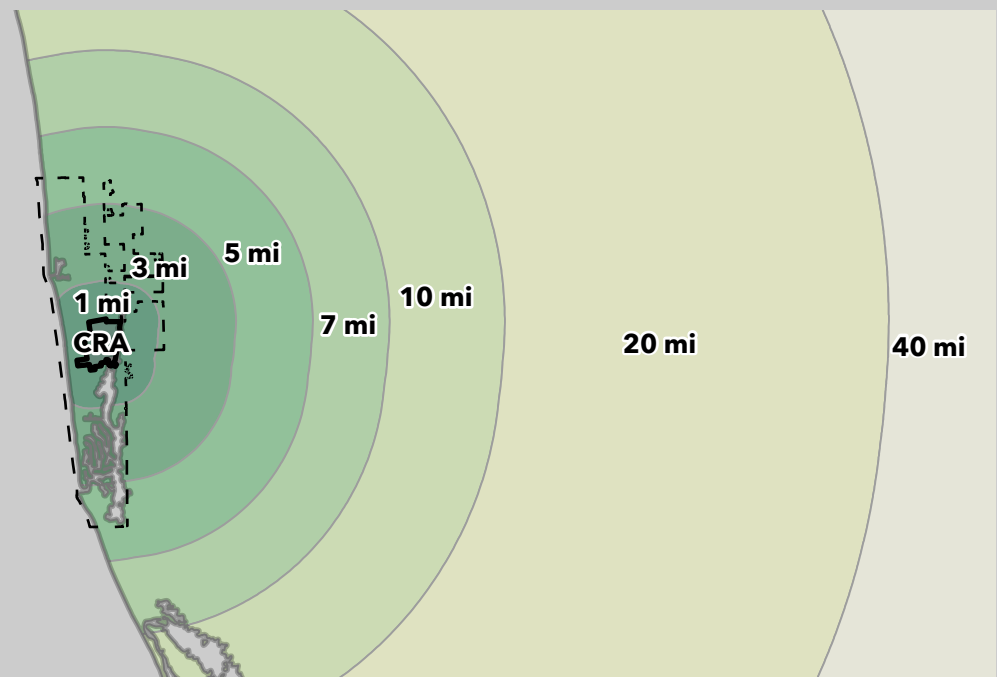
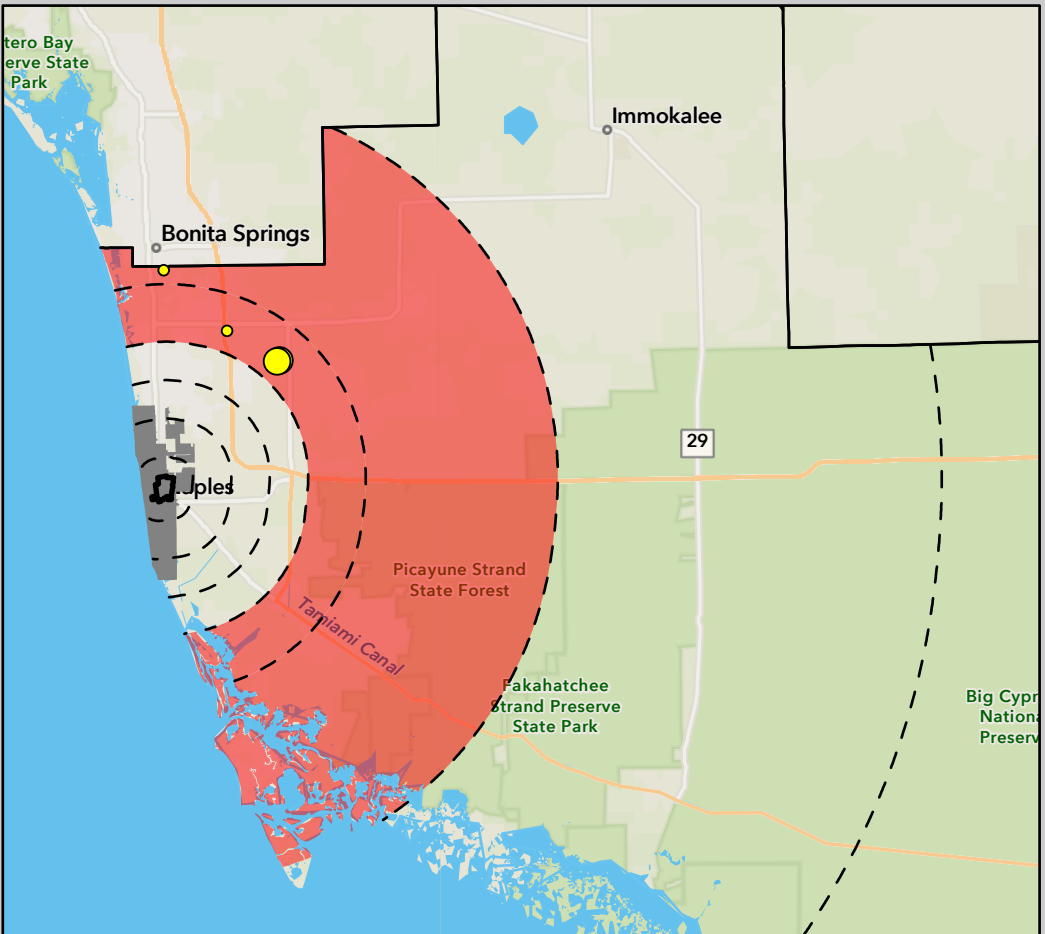
**Up to 50% AMI**



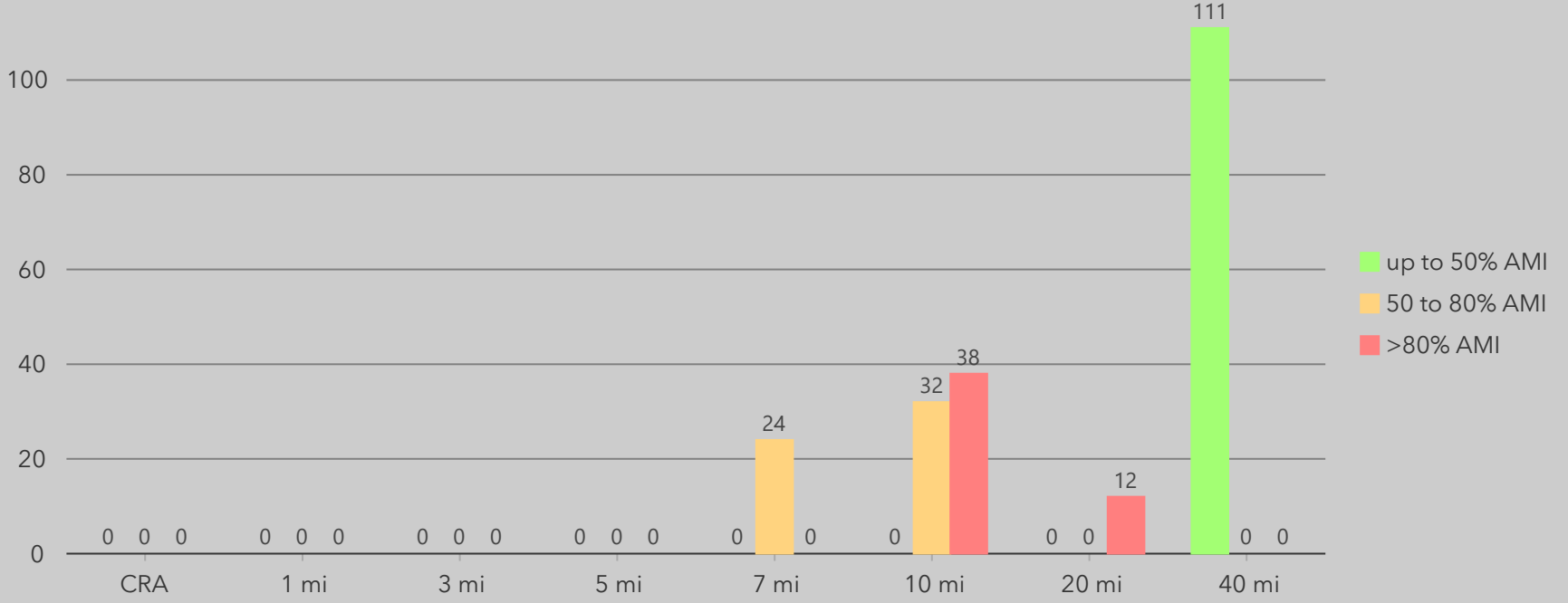
**50 to 80% AMI**



**>80% AMI**



Total 4-bedroom Units



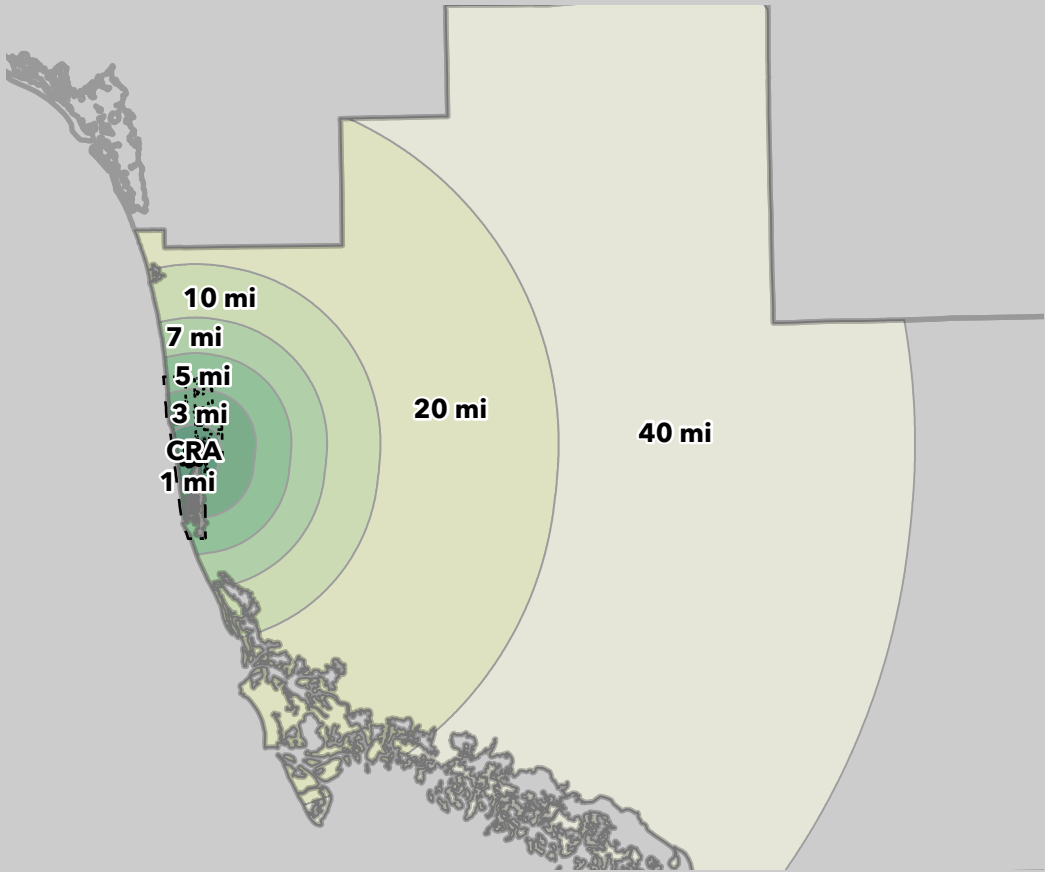
Note: Only properties with reported rental rates depicted.

**For-rent Supply & Suitability | 4-bedroom Units**

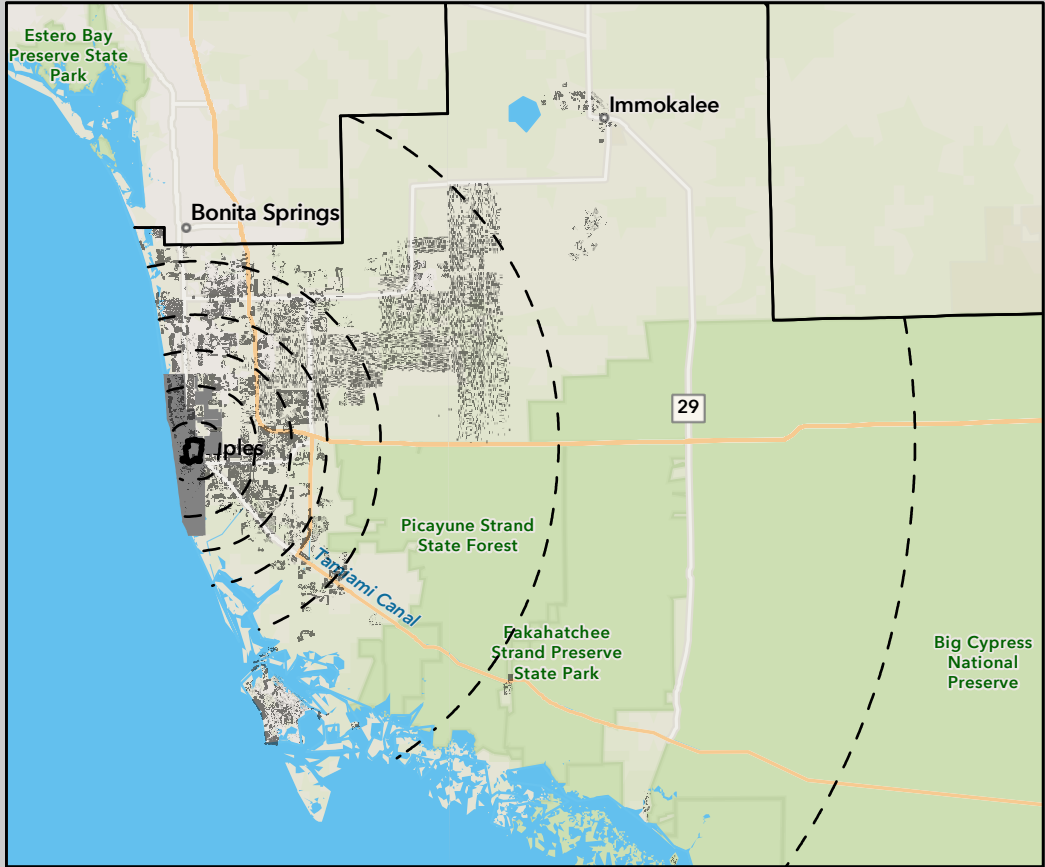
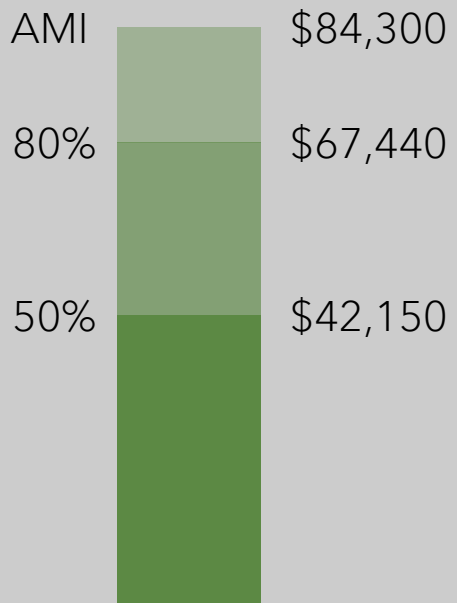
Collier County Sub-geographies

Date: 11.30.2021

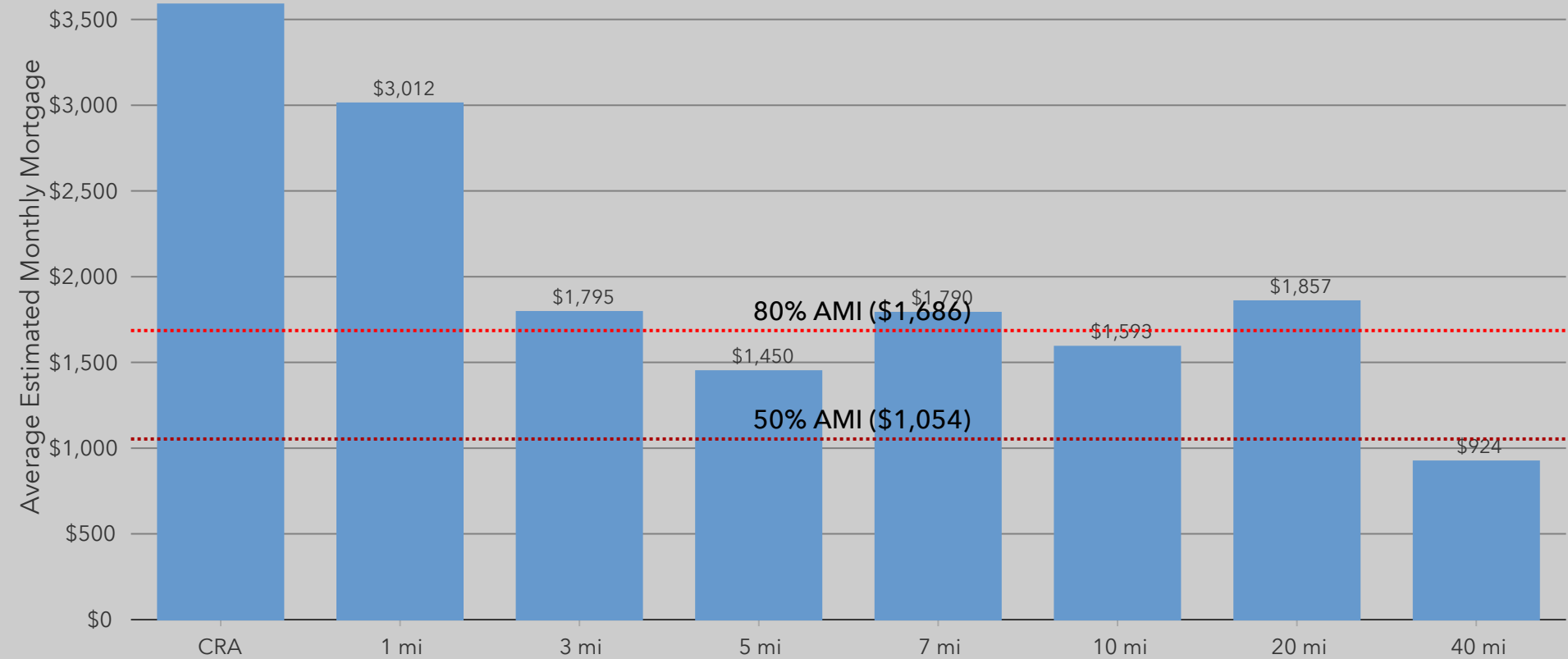




# Collier County Area Median Income



# Average Estimated Monthly Mortgage (Total Living Area <=3,000 SF)



Note: Mortgage affordability based on maximum 30% of household income allocated toward mortgage.

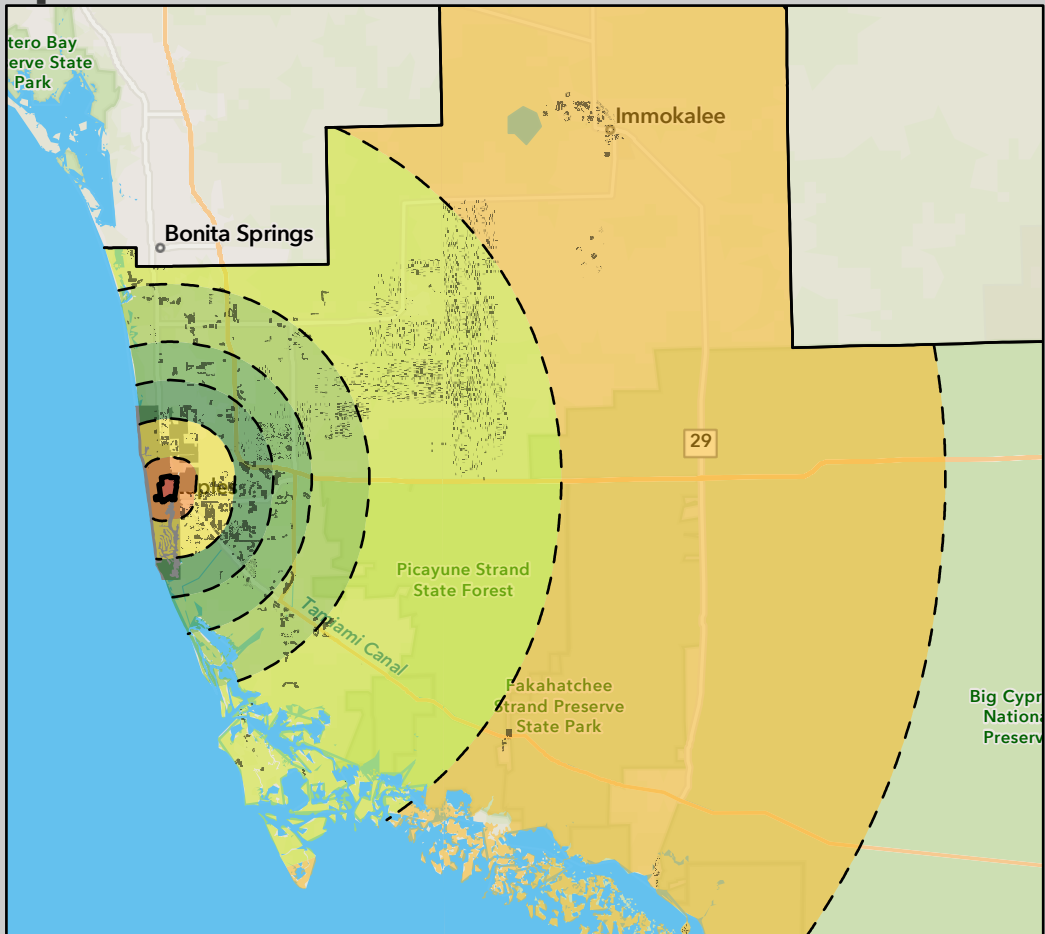
# Average Mortgage Rates | For-sale Supply

Collier County Sub-geographies

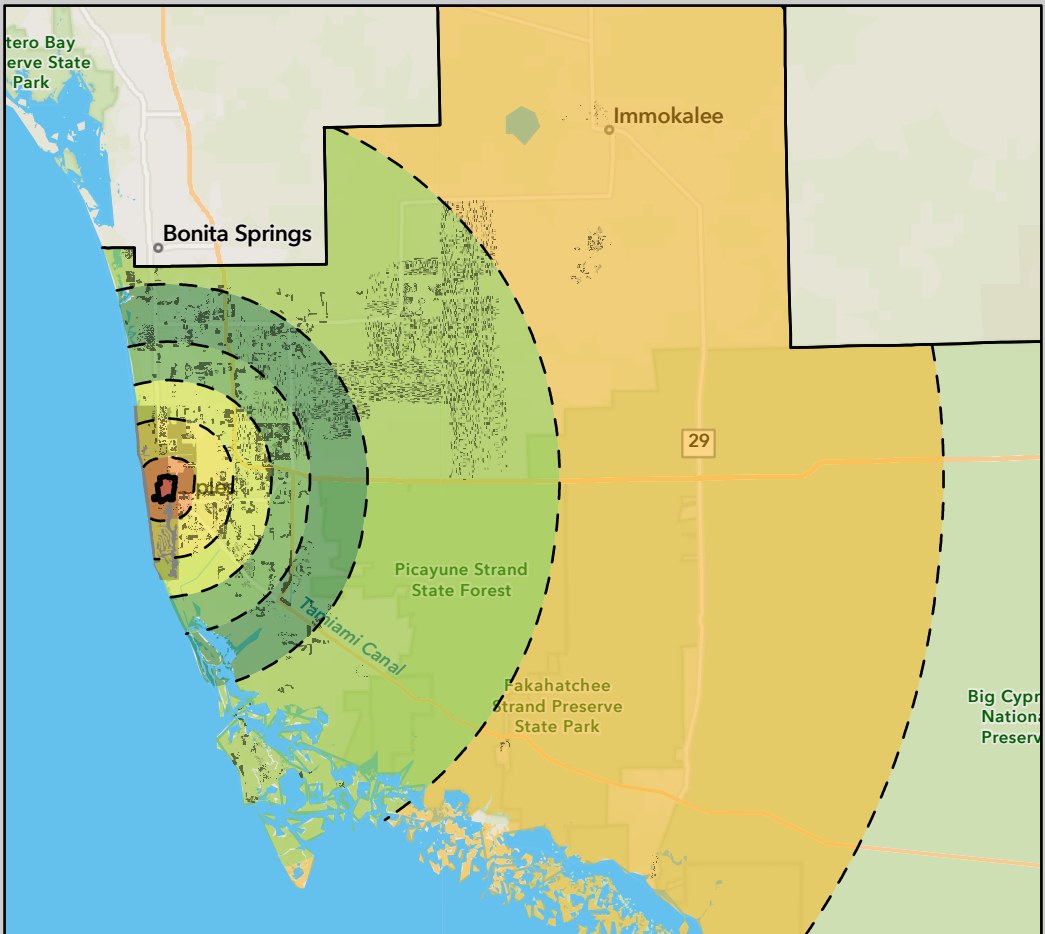
Date: 11.30.2021



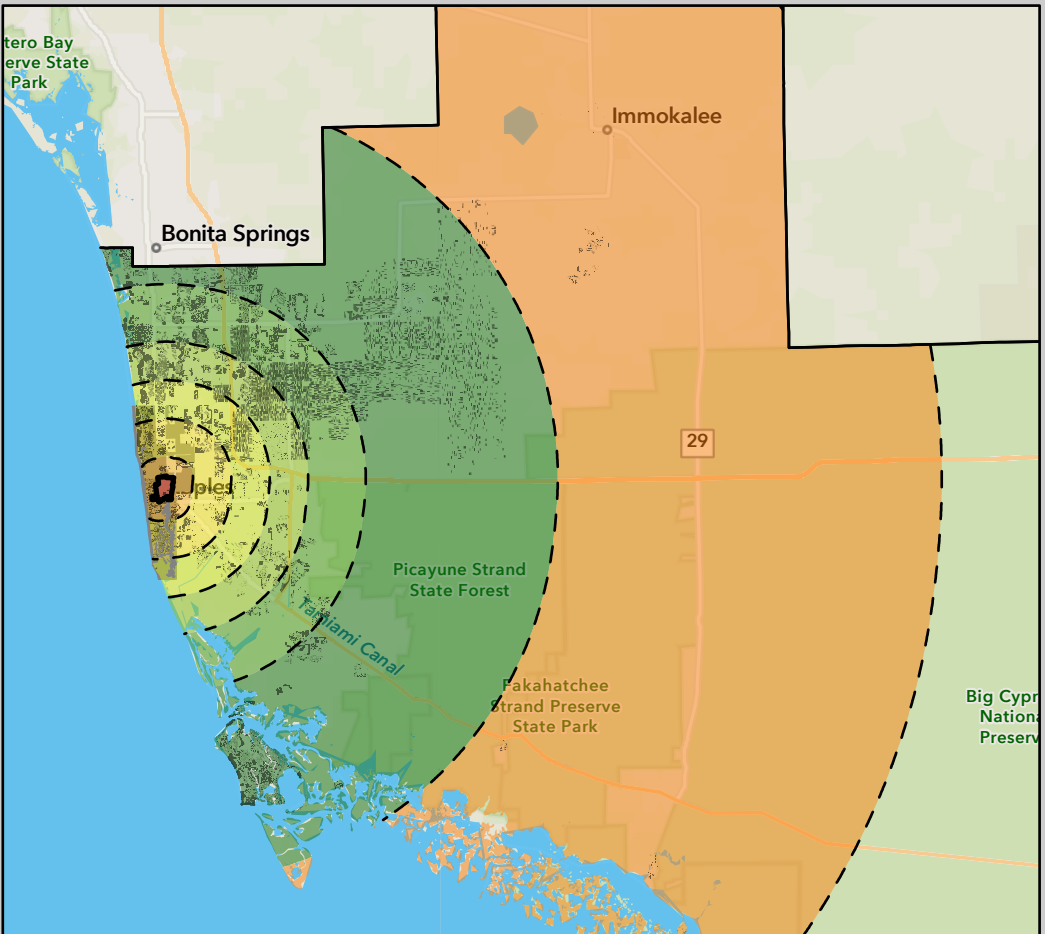
**Up to 50% AMI**



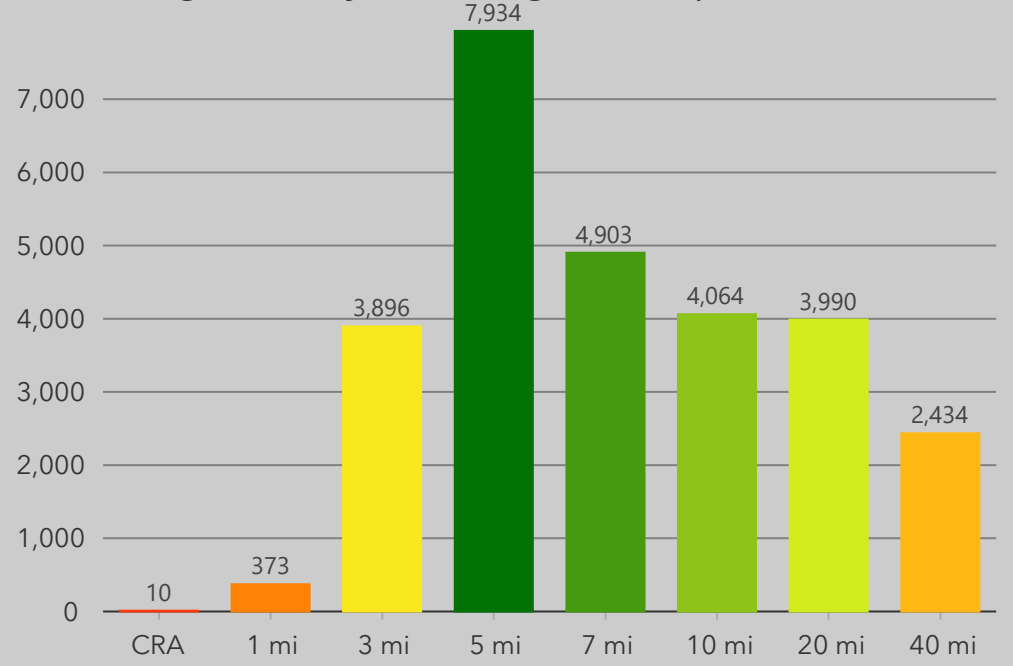
**50 to 80% AMI**



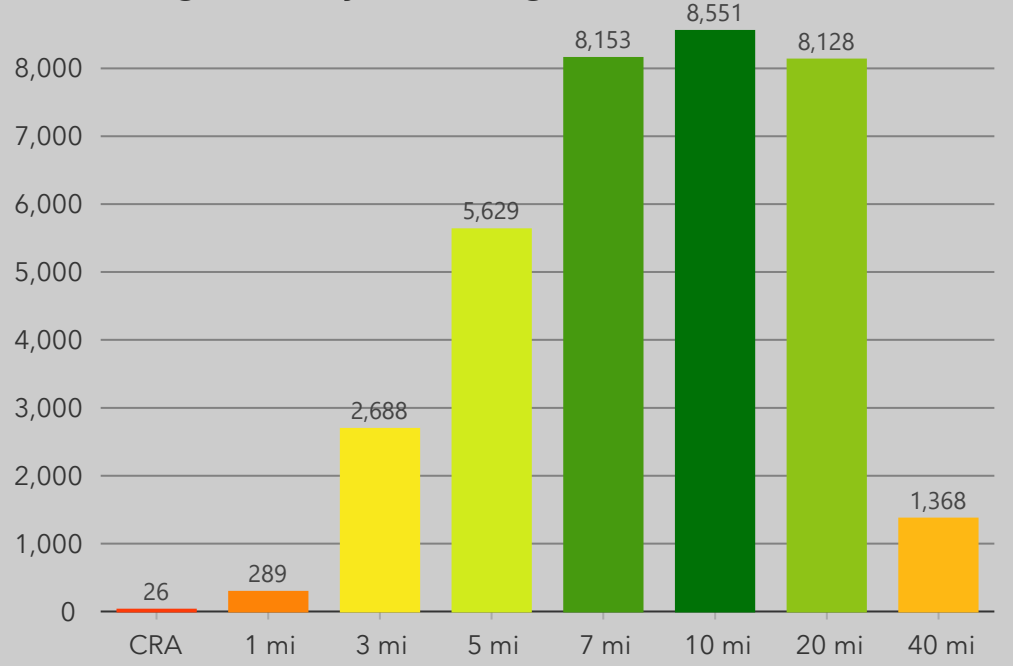
**>80% AMI**



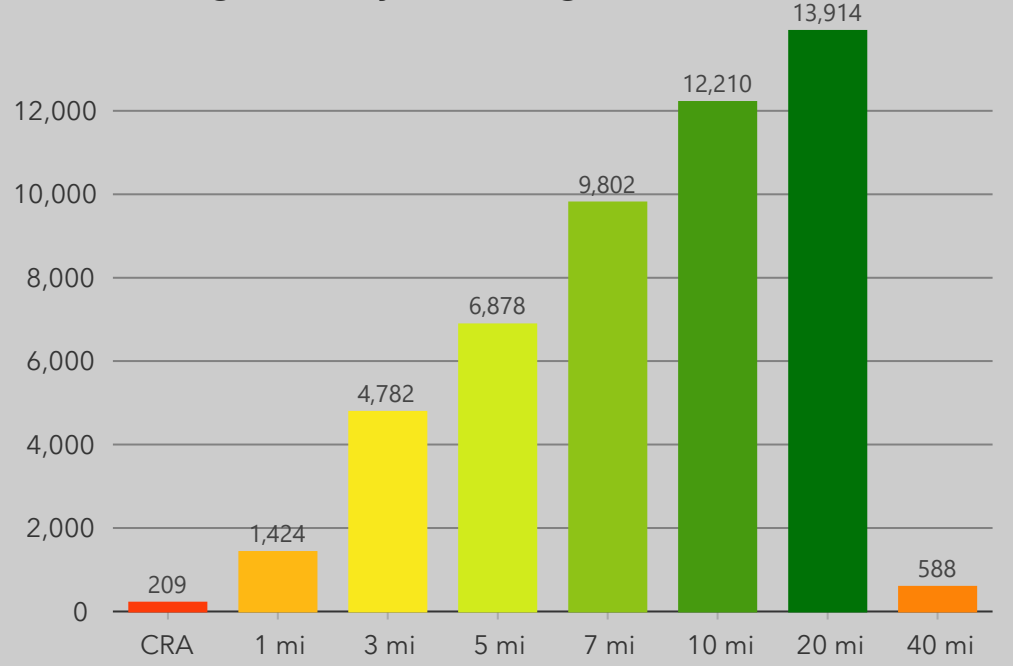
Single-family Dwelling Units up to 50% AMI



Single-family Dwelling Units 50 to 80% AMI



Single-family Dwelling Units >80% AMI



Note: Only properties with reported rental rates depicted.



**Thank you!**

**Frank Wells**

*President & Chief Impact Officer, Bright Community Trust*

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407-498-5838 Voice/Text



thebrightway.org

