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Cape leaders deal with affordable housing issues

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LEE COUNTY: Cape Coral leaders are considering a new proposal to fix the shortage of affordable housing throughout the city. Community planners say the housing plan would work with the federal and state grants the Cape already receives.



WMP 9 or higher required

The housing that the plan would create would be aimed at senior citizens, the disabled, and workers like police officers, firefighters, and healthcare personnel. Community planners say the plan is a mechanism to get the private sector to partner with the public sector.

Cape resident Bonnie Timberlake runs the Cape Coral Housing Development, a non-profit group, and says she knows about the housing shortage problem all too well.

"We provide affordable housing here in Cape Coral. We do home ownership and down payment assistance," said Timberlake.

She says the shortage is so bad she hasn't taken an application in a year-and-a-half.

"We had such a huge waiting list and not enough money to fulfill the obligations," said Timberlake.

At a special council meeting on Thursday night, the Citizens Advisory Board outlined its plan to supplement Cape Coral's federal and state grants which are running low.

"We're looking at things such as employee assisted housing where you have group mortgage insurance, extra points off mortgages, and down payment assistance from employers," said Community Development Coordinator Amy Yearsley.

The second element of the plan calls for inclusionary zoning and density incentive programs for developers.

"Say you're doing a subdivision and it is 100 units and you provide up to ten units of

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affordable housing within that 100 units. We'll give you maybe 10 additional units on top of what you're permitted," said Yearsley.

Community planners say the affordable housing would be spread all over Cape Coral and would look just like any other average home in the area.

But new homes may mean extra costs for developers.

Yearsley explained the plan also calls for an impact fee deferment.

"Where people would be able to defer their fees until such time they sold their home," said Yearsley.

The profits would then be used to pay the impact fee. It is all part of a plan that Timberlake supports.

"We do need to think outside the box. It's time for a change," said Timberlake.

But change takes time. Planners say Thursday's presentation was just the first step.

Planners explained there will be at least one more meeting of the citizen's advisory board. After that meeting, the plan will go to the city council for them to decide the next step.

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