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## County restarts impact fee waiver program

**Without it, Habitat for Humanity wouldn't be able to build in Collier**

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Some affordable housing buyers can now knock \$16,000 off the price of their new home.

Collier County officials have created a new impact fee deferral program, which will reduce the price of newly built affordable homes. The impact fees, which are charged on new construction to help pay for growth, will be deferred until the home is resold later.

A previous deferral program operated by Collier County government ended around a year ago. It used money from the county's affordable housing trust fund to pay the fees.

But the amount of that affordable housing assistance, provided through grants from the state, has been decreasing while the county's impact fees have continued to increase to around \$16,000, said Cormac Giblin, housing and grants manager for county government.

The county couldn't keep providing that financial help and still pay for its other programs, which include a down payment assistance program, he said.

It took a year to come up with a new and legally sound program.

The new program allows the county to defer impact fee payments for around 300 affordable homes each year. The money gets repaid when a house sells, is refinanced or loses its homestead exemption.

For each \$16,000 decrease in the price of a home, nearly 5,000 more people can afford to buy it, Giblin said.

"Without the impact fee deferral program, Habitat for Humanity could not afford to build houses in Collier County," said Sam Durso, local Habitat president.

The timing between projects worked out well enough that the one-year gap between deferral programs didn't affect Habitat, he said.

To accommodate those affected by the delay, the county will reimburse builders or homeowners who haven't pulled their certificates of occupancy yet, Giblin said. Impact fees are paid when a building permit is pulled.

To be legal, the new program can only defer the impact fees on around 300 homes.

"That's a good start," Durso said.

The state requires the county to introduce 500 new affordable homes into the market each year, but that includes rentals and owner-occupied units.

Habitat deeded 150 homes last year, but some of those were in Immokalee, which has a separate program for impact fee deferrals.

"It is a great first step," said Joe Foster, president of the Collier County Housing Development Corp. "I'm very happy to see the progress the County Commission has made. Over time, we're going to need to see additional steps taken."

Studies have shown that Collier County presently needs 30,000 units of affordable housing.

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