



## MEMORANDUM

Date: 04.15.2026  
To: Charlotte County Board of County Commissioners  
From: Colleen K. Turner, senior manager  
Subject: Quarterly Housing Division Report – April 2026

This report reflects Charlotte County Housing activities for January/February/March 2026.

### Division Highlights

- Presented to Region 6 SHIP Administrators in January and Region 4 SHIP Administrators in February on Disaster Recovery with SHIP/HHR.
- Added two (2) new Lending Institutions to the Lenders' Consortium.
- Monitoring, evaluating, and renegotiating SHIP subrecipient agreements.
- Partnering with the Housing Finance Authority of Lee County via Interlocal Agreement to secure tax-exempt bonds for the rehabilitation of Gulf Breeze Apartments.

### Charlotte HOME

- There were seven (7) new inquiries regarding the CH program by developers looking to partner with Charlotte County in creating affordable units.
- Four (4) Habitat for Humanity projects were awarded impact fee waivers in the amount of \$31,216.00.
- There were no AHTF Subsidy awards for public fees issued this quarter.
- Applications from Habitat for Humanity for the donation of four (4) parcels from the County-Owned Surplus Land list were reviewed/scored and are recommended for approval (estimated appraised value of \$43,500.00). This proposal will be brought to the BCC on 04.28.2026 for a vote.
- Applications from Guardian Angels Ministries for the donation of six (6) parcels from the County-Owned Surplus Land list, as well as all available Affordable Housing incentives, subsidies, and funding, were reviewed/scored and are recommended for denial. The applicant did not demonstrate having met the definition of \*Subsidized Single-Family Ownership, thus did not meet the Tier I threshold for Charlotte HOME eligibility. This proposal will be brought to the BCC on 04.28.2026 for a vote.
- An application from Gulf Breeze of Punta Gorda LLLP seeking public fee subsidies and SHIP funding toward the renovation of affordable units at Gulf Breeze Apartments in Punta Gorda was reviewed/scored and is recommended for approval. This is in conjunction with 4% non-competitive tax credits and tax-exempt bonds from Lee County HFA. The recommendation includes the use of SHIP funds to cover the subsidy, for a

total SHIP award of \$400K. This proposal will be brought to the Board 04.28.2026 for a vote and, if affirmative, to authorize the loan.

- **Charlotte HOME Project Updates:**

- Blue Deep Creek – Construction continues; anticipated C.O. June 2026
- Villas at Scott St. – Construction nearing completion, however, the sewer extension is pending completion by the City, and there are construction delays; anticipated C.O. is now May/June. Ribbon cutting 04.16.2026 8:30 – 11:00 am.
- Vincentian Villas – Hurricane Housing Recovery (HHR) loans being drafted for execution.
- Stillwater – Loan documents executed; construction is delayed; C.O. date TBD.
- Paradise Rentals – Construction continues; anticipated C.O. June 2026
- Murdock Square - The application submitted by Housing Trust Group (HTG) requesting a \$340,000 LGAO commitment, Live Local designation, and other subsidies for the development of 88 units located at 19400 Veterans Blvd. (Murdock Square) did not rise to the level needed for funding and tax credits from FHFC under RFA 2025-201. Encumbered funds de-obligated. We hope to see this project re-submit for funding in the next cycle.
- Sovereign at Parkside East and Harbor West – Charlotte HOME subsidy request **withdrawn**; Hurricane Housing Recovery (HHR) loans being drafted for execution; anticipated C.O. March 2027.

### **Affordable Housing Trust Fund (AHTF)**

The balance as of 03.31.2026 is **\$1,673,548.92**. Currently, \$1,304,143.27 of the balance is encumbered (PORCH's Villas at Scott St.; Blue Sky Communities' Blue Deep Creek; CASL's Stillwater; SVdP CARES' Vincentian Villas; and Solis Investments' Paradise Rentals.

**Unencumbered balance: \$369,405.65.** Will be seeking encumbrance of \$340,000, reserved for LGAO 2026. See attached AHTF Project Report for further detail.

### **State Housing Initiatives Partnership (SHIP) Program – including HHR and SHIP-DR**

- **Expended - \$877,938.29**

- **Outcomes**

- **Purchase Assistance** – Seven (7) new homeowners.
- **Owner-occupied Rehab** – Twenty-three (23) in-house projects pending; four (4) subrecipient projects in progress; two (2) subrecipient projects completed; one (1) rehab mortgage satisfaction - \$10,654.
- **Demolition/Reconstruction** – One (1) project nearing completion with Habitat for Humanity; LHAP revised to allow for land swap; new home near move-in ready; old home/parcel pending demolition.
- **Emergency Repair** – Four (4) projects completed. Two (2) new projects in progress.
- **Disaster Assistance** – One (1) new disaster grant awarded.
- **Rapid Re-Housing (RRH)** – Forty-four (44) households remain in continued case management, receiving ongoing rental subsidy through June 30, 2026. Subrecipient Agreement to be revised and renewed July 1.

- **Non-profit/Special Needs Rental** – Nine (9) units being rehabbed; 35 units under new construction; 119 units destroyed by hurricanes under demolition/reconstruction;
- **Multi-family Construction** – Five (5) projects currently in active construction: Blue Deep Creek (70 units); Paradise Rentals (10 units); Villas at Scott St.(3 units); Stillwater (9 units); and Vincentian Villas (32 units).

### **Hurricane Housing Recovery Program (HHRP) Update**

Remaining \$4.9M in Hurricane Housing Recovery (HHR) funding encumbered on 03.10.2026 for expenditure on affordable rental rehab and new construction by June 30, 2028. Any future applications for individual assistance related to Hurricane Ian will be evaluated for regular SHIP disaster assistance.

### **Affordable Housing Advisory Committee (AHAC)**

The AHAC met on 02.24.2026 with a primary focus on: considering Charlotte HOME applications for recommendation to BCC; revisions to the Local Housing Assistance Plan (LHAP). The next regular meeting is scheduled for 04.22.2026. The public is invited to attend and provide input on agenda items.

### **Local Government Area of Opportunity (LGAO)**

The 2026 LGAO Request for Applications (RFA) is under development with intent to publish in early May 2026 to meet the application deadline for Florida Housing Finance Corporation (FHFC) RFA 2026-201 Housing Credit Financing For Affordable Housing Developments Located In Small and Medium Counties. The RFA will solicit proposed projects in unincorporated Charlotte County.

On 04.08.2026, the City of Punta Gorda heard a presentation by Richard Lehmkuhl, City liaison to AHAC, on LGAO. This presentation included an invitation to participate in the Charlotte HOME LGAO RFA process and encumbrance of the local government contribution for eligible projects proposed within City limits. City Council declined.

### **Community Development Block Grant (CDBG)**

Notification received of annual CDBG allocation in the amount of \$1,022,073.00. Launching the Community Input survey for the Consolidated Plan on 04.08.2026. Survey closes 04.29.2026. Public Input meeting scheduled for 04.22.2026 6:00-7:00 pm at the Family Services Center. Stakeholder meetings scheduled between April 10 – 23.

Hazard Mitigation Grant Program (HMGP) match funds being sought through CDBG-DR balance of State (administered by Florida Commerce). Anticipate all invitations to apply being received by end of April. Multiple applications pending.

Regarding HI023, design of the Special Needs Safe Room has continued to progress, and the tentative floor plan is complete. We are now moving into structural design.

### **Next Quarter in Neighborhood Services – Housing Activities**

- **Technology Update** – Purchasing a software solution to manage all Housing and related grants to improve public access to services, internal file management and records retention, service integration, and overall resiliency in the ability to deliver disaster-related assistance as needed.
- **Subrecipient Relations** – Subrecipient monitoring, evaluation and either extension or renewal of Agreement. Consideration of additional subrecipient agreement(s) for one or more LHAP strategies.
- **Non-profit Prequalification** – Minimum thresholds for experience and capacity to perform subrecipient/sponsor functions are being established, and application process, scoring matrix, and review team TBD.

**Charlotte County Affordable Housing Trust Fund Project Report**

**AHTF Balance: 03.31.2026** **\$1,673,548.92**

Projects	Award Date	Award Amount	Expended	Encumbered	Estimated Completion	Number of Units	Project Status
PORCH - Villas at Scott St.	03.25.2025	208,928.73	96,229.73	112,699.00	May 2026	3	Construction continues; sewer extension pending City action underway; anticipated C.O. delayed to May 2026; Ribbon Cutting ceremony and open house 04.16.2026 8:30-11:00 am.
Blue Sky Communities - Blue Deep Creek	09.24.2024	978,947.00	458,700.15	520,246.85	June 2026	70	Construction continues; anticipated C.O. June 2026
CASL - Stillwater	03.12.2024	43,267.00		43,267.00	TBD	9	Loan documents executed; construction delayed; anticipated C.O. June 2026 potentially delayed.
SVdP CARES - Vincentian Villas	03.12.2024	570,000.00	16,528.28	553,471.72	TBD	32	Charlotte HOME subsidy documents (LURA; Developer Agreement) executed. \$1.6M HHR loan awarded; loan documents being drafted. Phase I closing pending HHR loan. Phase II closing roughly 90 days later.
Solis Investments, LLC - Paradise Rentals	04.22.2025	87,347.33	12,888.63	74,458.70	June 2026	10	Construction continues; anticipated C.O. June 2026

**Total Encumbrance** **\$1,304,143.27**

**Remaining Balance** **\$369,405.65**

Proposed Project	Agenda Date	Request	Proposed Award	Estimated Completion	Proposed Project Status
LGAO 2026	Tentatively set for 07.28.2026	340,000.00	340,000.00	TBD	LGAO 2026 RFA proposed for May 1, 2026 release, June 5 application deadline, June 15 Review Committee, June 24 AHAC, and July 28 BCC presentation.

**Total Proposed AHTF Awards** **\$340,000.00**