



MEMORANDUM

Date: 07.09.2026
To: Charlotte County Board of County Commissioners
From: Colleen K. Turner, senior manager
Subject: Quarterly Housing Division Report – July 2026

This report reflects Charlotte County Housing activities for April/May/June 2026.

Division Highlights

- Rose Brooks, Housing Case Coordinator, retires after 30 years with the SHIP Purchase Assistance program! Congratulations, Rose!
- Luke Wright, CDBG Coordinator, resigns. Position recruitment underway.
- Citizen/stakeholder input into Consolidated Plan and BCC approval

Charlotte HOME

- Seven (7) new inquiries regarding the Charlotte HOME program by developers looking to partner with Charlotte County in creating affordable units.
- Nine (9) Habitat for Humanity projects were awarded impact fee waivers in the amount of \$70,236.00.
- Nine (9) Parcels from the County-Owned Surplus Land list were scored and approved by the Charlotte HOME review Committee and the AHAC. These parcels were awarded to Habitat by the BOCC at the April 28th BOCC meeting. Deeds were prepared and ownership was transferred.
- There were no new AHTF Subsidy awards for public fees issued this quarter.
- A TEFRA hearing was held on April 28th to consider a Resolution approving the issuance of Housing Finance Authority of Lee County Multifamily Housing Revenue Bonds. The BOCC approved authorization to issue \$400,000.00 in a SHIP loan for funding the renovation of affordable units at the Gulf Breeze Apartment Complex in Punta Gorda. Newstar Development and Punta Gorda Housing Authority will acquire the Gulf Breeze Apartment Complex as a new limited partnership entity, Gulf Breeze of Punta Gorda, LLLP and will utilize 4% non-competitive tax credits and tax-exempt bonds from Lee County HFA for the acquisition and rehabilitation.

Affordable Housing Trust Fund (AHTF)

The balance as of 06.30.2026 is **\$1,530,872.32**. Currently, \$1,106,024.83 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: \$424,847.49. Will be seeking encumbrance of \$340,000, reserved for LGAO 2026 on 07.28.2026. See attached AHTF Project Report for further detail.

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

- **Expended - \$1,517,735**
- **Outcomes**
 - **Purchase Assistance** – Nine (9) new homeowners.
 - **Owner-occupied Rehab** – Ten (10) applications in process - down from the previously reported 23 clients as 10 were completed, 2 are no longer eligible, and 1 sold their home. There were no new rehab mortgages recorded internally. Currently working with two clients to obtain bids for the repairs.
 - **Demolition/Reconstruction** – One (1) project completed in June with an approved award of a \$150,000.00 mortgage.
 - **Emergency Repair** – Seven (7) projects completed.
 - **Disaster Assistance** – Eight (8) disaster grants awarded.
 - **Rapid Re-Housing (RRH)** – Program closed June 30, 2026. Total client count: 110. Total expended: \$1M. SVdP CARES Subrecipient Agreement renewal July 2026.
 - **Non-profit/Special Needs Rental** – Stillwater renovation project is under way in the amount of \$270,000.00 in SHIP NPSN and \$450,000.00 in HHR NPSN. The project by PORCH on the Scott Street triplex in Punta Gorda is almost complete with a few minor issues/delays related to the sewer expansion. Estimated completion by the end of July. A \$2.5M Hurricane Housing Recovery loan to Presbyterian Homes & Housing Foundation of Florida, Inc. toward the reconstruction of 119 of the 120 lost affordable rental units at Presbyterian Homes Port Charlotte due to Hurricane Ian. Loan documents should be executed in early July.
 - **Multi-family Construction** – We are participating in weekly calls with all involved parties as the project known as Sovereign at Parkside East, and Sovereign at Harbor West progresses towards the development of 64 affordable rental units. There are currently 5 projects in active development/construction under this strategy: **Blue Deep Creek**, under construction by Blue Sky Communities; **Paradise Rentals**, located in Punta Gorda and developed by Solis Investment LLC; **Scott Street Triplex**, located in Punta Gorda and developed by PORCH; **Stillwater Renovation**, developed by CASL; and **Vincentian Villas**, located in Punta Gorda and developed by St. Vincent de Paul CARES.

Neighborhood Stabilization Program 3 (NSP 3) Program Income

An NSP 3 grant of \$18,080.00 was awarded to supplement a SHIP Demolition/Reconstruction project to cover additional costs associated with the demolition. The remaining funds in this account totaling \$9,964.35 were awarded to pay a portion of the cost of installing a fire hydrant related to the Scott Street Triplex project. All NSP 3 funds are now expended.

Hurricane Housing Recovery (HHR) Program Update

All HHR funding is expended or encumbered. Applications for individual disaster assistance related to Hurricane Ian are no longer being accepted. Rental development and rehabilitation loans are in varying stages of execution/disbursement. All projects slated for C.O. and lease-up between December 2027 and June 2028 – 134 units.

Affordable Housing Advisory Committee (AHAC)

The AHAC met on 06.24.2026 with a primary focus on: recommendation for new member appointment; and project selection for Local Government Area of Opportunity (LGAO) 2026. The next regular meeting is scheduled for 08.19.2026. The public is invited to attend and provide input on agenda items.

Local Government Area of Opportunity (LGAO)

The Charlotte HOME Review Committee scored 2 applications at a public meeting on June 15th which were received in response to a 2026 LGAO Request for Applications (RFA) published in early May soliciting proposed projects in unincorporated Charlotte County. The 2 applications received were from Blue Sky Communities for the development of Blue Deep Creek Phase 2 On Luther Road in Punta Gorda, and Housing Trust Group for the development of Murdock Square in Port Charlotte. Both developers were present during scoring. The Committee brought a recommendation to the AHAC at the June 24th meeting for award to both developments of "Tier I incentives including Expedited Permitting and Impact Fee Waiver, contingent upon award of Local Government Contribution (LGC) and FHFC RFA 2026-201 by the BOCC". As both applications were very close in scoring, the Committee further recommended AHAC debate and forward their recommendation for local preference based upon competitiveness at the State level to the BCC for a LGC of a \$340,000 LGAO loan, contingent upon award of FHFC RFA 2026-201. A vote was taken by the AHAC to move forward with a recommendation to the BOCC to support the Murdock Square project for 2026 LGAO.

Community Development Block Grant (CDBG)

The 2026-2030 Consolidated Plan (ConPlan) and 2026 Annual Action Plan (AAP) for federal funding (CDBG) were approved by BCC in June. The ConPlan/AAP are the result of housing and homelessness studies, housing market analysis, stakeholder focus groups/surveys, community input surveys, and 2 public hearings conducted during the last quarter. The ConPlan/AAP is currently available for public review and comment until July 23. The Plan is due to HUD by 08.15.2026 to receive FY26 allocation.

Hazard Mitigation Grant Program (HMGP) match funds being sought through CDBG-DR balance of State (administered by Florida Commerce). Multiple applications are pending.

Regarding HI023, design of the Special Needs Safe Room has continued to progress.

Next Quarter in Neighborhood Services – Housing Activities

- Building a Compliance team and integrating federal funds and related regulations into programming
- Projects selection for PY2026 CDBG base allocation
- Finalization of HMGMP/CDBG-DR match applications, accepting grant agreements and funding awards, and projects implementation
- Close-out of SHIP24 and HHR24
- Neighborly software implementation for Housing and Homeless Prevention programs
- Adding 83 new units of affordable housing to the inventory
- Closing on loans in support of 134 more

Charlotte County Affordable Housing Trust Fund Project Report							
AHTF Balance: 06.30.2026		\$1,530,872.32					
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	172,133.38	36,795.35	July 2026	3	Construction nearly complete; sewer extension complete; anticipated C.O. delayed to July 2026; LURA extension pending 7/28 BCC approval; landscaping, utility connection, and driveway pending; tenants identified for August lease-up.
Blue Sky Communities - Blue Deep Creek	09.24.2024	978,947.00	557,445.61	421,501.39	August 2026	70	Construction continues; anticipated C.O. August 2026
CASL - Stillwater	03.12.2024	43,267.00	14,658.00	28,609.00	TBD	9	Construction underway; anticipated C.O. late July/early August
SVdP CARES - Vincentian Villas	03.12.2024	570,000.00	25,339.61	544,660.39	TBD	32	In permitting. Parcel ID and legal description discrepancies being resolved between CAO and SVdP legal team. Execution of HHR loan docs pending.
Solis Investments, LLC - Paradise Rentals	04.22.2025	87,347.33	12,888.63	74,458.70	August 2026	10	Construction continues; anticipated C.O. August 2026
Total Encumbrance		\$1,106,024.83					
Remaining Balance		\$424,847.49					
Proposed Project	Agenda Date	Request		Proposed Award	Estimated Completion		Proposed Project Status
LGAO 2026	Pending 07.28.2026 BCC meeting	340,000.00		340,000.00	TBD		LGAO 2026 RFA issued May 4; closed June 5; 2 applications received; June 15 Review Committee, June 24 AHAC, and July 28 BCC presentation.
Total Proposed AHTF Awards		\$340,000.00					