



February 24, 2023

## NORTH 1 WEST POTABLE WATER, WASTEWATER, AND IRRIGATION WATER IMPROVEMENT AREAS

The City of Cape Coral will be extending potable water, wastewater, and/or irrigation water service to your property. The extension of municipal water services will provide dependable, high quality drinking water and increase public safety through the installation of fire hydrants throughout the North 1 West project area. The extension of municipal water will also eliminate the frequency of wells running dry and saltwater intrusion. The municipal irrigation system will promote water conservation through the installation of a designated reclaimed water source for irrigation purposes. The wastewater system promotes environmental protection by eliminating the need for septic systems and eliminating septic overflows which can discharge adjacent to groundwater wells and canals. The extension of water, sewer and irrigation will improve the reliability and quality of service with a system designed to meet demand now and into the future.

To enable the City to recover the costs of this major construction effort, the City may establish special assessments against the real property to be served (both vacant and improved property). When service becomes available, properties containing structures will be required to connect to the potable water and wastewater lines. Connection to irrigation is optional at this time. A Notice of Availability letter will be sent at that time notifying those property owners of the requirement to connect within 180 days. The notification will also outline any additional costs associated with connection. If you no longer own this property, or if you have changed your mailing address, please notify the Lee County Property Appraiser, P.O. Box 1546, Fort Myers, Florida 33902 or visit [www.leepa.org](http://www.leepa.org), to ensure accurate, prompt notification by the Tax Collector and the City of Cape Coral.

The special assessments have been proposed to fund construction of potable water, wastewater and irrigation facilities and finance related capital facility expansion charges. The estimated total amounts the City intends to collect via special assessments (from all parcels) are: \$32,646,720 for potable water, \$72,785,167 for wastewater, and \$35,376,510 for irrigation water. The special assessment for each parcel of real property will be based upon (1) the number of "equivalent parcels" attributable to such parcel for the purposes of financing the facilities and (2) the number of "equivalent residential units" ("ERUs") attributable to each parcel for the purposes of the related capital facility expansion charges. The number of equivalent parcels is generally determined by dividing the total area of the parcel by 10,000 square feet. A typical residential building parcel is comprised of 10,000 square feet. The ERU is the standard unit in calculating the expected demand on the utility system relative to a typical dwelling unit. You may receive an adjustment to your assessments if your property is a "hammerhead" parcel (hammerhead shaped lots typically located at the end of cul-de-sacs), or an institutional tax-exempt parcel (those parcels with a Department of Revenue Property Use Classification Code between 70 and 79). A more specific description of the assessment program is set forth in the Initial Assessment Resolutions adopted by the City Council on February 1, 2023, as the same may be amended and supplemented from time to time. Copies of the Initial Assessment Resolutions, the plans and specifications for the projects, and the preliminary assessment rolls are available for your review at the City Clerk's Office, 1015 Cultural Park Blvd., Cape Coral, Florida. Information regarding the assessments for your specific property is attached to this letter.

The City intends to issue debt to finance the costs of the utility expansion project. Assessments are being imposed prior to completion of the project and prior to obtaining financing in order to reduce costs. The assessment amounts stated in this notice are estimated at a maximum rate and may actually be lower when finally imposed. If the assessments are imposed, there will be three payment options available: (1) complete payoff prior to September 30, 2023 without incurring interest due to permanent financing (the "Initial Prepayment Option"), (2) complete payoff prior to July 31, 2024 (the "Interim Prepayment Option"), and (3) annual payment of principal and interest over a term not to exceed 30 years (the "Amortized Payment Option"). Property owners may elect annual installment terms of 20 or 25 years at their option; if no such election is made, the default collection term will be 30 years. As part of the Amortized Payment Option, the City has established a Hardship Program for those who qualify for such option (see enclosed brochure).

**PLEASE NOTE: YOU WILL NOT RECEIVE A SEPARATE NOTICE OF CITY COUNCIL APPROVAL FOR THIS PROJECT NOR WILL YOU RECEIVE A SEPARATE INVOICE OR ANY OTHER NOTIFICATION REGARDING THE ASSESSMENTS OR THE PREPAYMENT AMOUNTS. THE AMORTIZED PAYMENT OPTION IS THE DEFAULT FINANCING PLAN.**

**Please do not send payment now**, as the City Council will be voting to impose the assessments on **March 22, 2023**. Once the City completes construction, the City intends to refund the amount, if any, by which the estimated prepayment amount paid exceeds the actual costs determined after construction is complete (pursuant to the conditions and terms contained in the Initial Assessment Resolutions). *Such refund will be given to the then current owner of the tax parcel.*

**1. INITIAL PREPAYMENT OPTION (OPTION #1):** You may elect to prepay any or all of your assessments in full and avoid the additional costs the City incurs when obtaining temporary and permanent financing for the project. Please see the attached parcel information sheet for the Initial Prepayment Amounts associated with your parcel if you elect the Initial Prepayment Option.

If the assessments are approved by City Council, then the **Initial Prepayment Period will be from March 23, 2023 through September 30, 2023. No Initial Prepayment Amounts will be accepted after September 30, 2023 (except for those sent by mail and postmarked by September 30, 2023).**

# SAMPLE NOTICE

**2. INTERIM PREPAYMENT OPTION (OPTION #2):** The Interim Prepayment Amounts contain some additional costs associated with temporary project financing but avoids costs associated with permanent financing. You may elect to prepay any or all of your assessments in full to avoid the additional costs associated with permanent financing. Please see the attached parcel information sheet for the Interim Prepayment Amounts associated with your parcel if you elect the Interim Prepayment Option.

If the assessments are approved by City Council, then the **Interim Prepayment Period will be from October 1, 2023 through July 31, 2024. No Interim Prepayment Amounts will be accepted after July 31, 2024 (except for those sent by mail and postmarked by July 31, 2024).**

**3. AMORTIZED PAYMENT OPTION (OPTION #3):** This is the default financing plan if you do not otherwise elect to prepay under the Initial Prepayment Option or Interim Prepayment Option. As part of the Amortized Payment Option, the City is also offering the Hardship Program for those that qualify for such option (see enclosed brochure).

Under the Amortized Payment Option, the City intends to bill and collect the annual payment amounts on your ad valorem (property) tax bill, commencing with the tax bill mailed in **NOVEMBER 2024**. The Line Extension Assessment and Capital Facility Assessment shall be payable over 30 years (unless you elect a 20 or 25 year term by returning the enclosed Amortized Term Election Form). The amounts that will appear on your tax bill (in the non-ad valorem section) include your share of the principal, interest, financing costs (debt issuance costs and capitalized interest), collection costs and fees associated with billing on the ad valorem (property) tax bill. Please see the attached parcel information sheet for the estimated maximum annual assessment payments associated with your parcel. *Failure to pay your tax bill, which will include your assessments, will cause a tax certificate to be issued against your property, which may result in a loss of title.*

Under this financing plan, you may prepay any of the remaining assessment components at any time (referred to as the Adjusted Prepayment Amounts) but may not make partial payments. The remaining assessment includes the principal balance due, as well as accrued interest, and is adjusted annually.

After **July 31, 2024**, the revised Adjusted Prepayment Amount plus the annual installment due on the next tax bill will be due in order to pay the assessment in full. Keep in mind that any annual amounts already forwarded to the Tax Collector for collection will continue to be due and payable to the Tax Collector even if you have not yet received your tax bill.

If you elect to prepay during either the Initial Prepayment period (Option #1) or the Interim Prepayment period (Option #2), make the check payable to the City of Cape Coral. Please tear off and include the payment coupon(s) provided with this letter for each assessment you are prepaying. For online payment options, visit our website at: [www.capecoral.gov](http://www.capecoral.gov).

The City of Cape Coral will hold an open house informational meeting for all North 1 West property owners where city staff will discuss and answer questions about the construction schedules, the assessment program and payment options. The meeting will be held on March 8, 2023, from 5:00 p.m. to 8:00 p.m. at City of Cape Coral Council Chambers, 1015 Cultural Park Blvd, Cape Coral, FL. If you plan on attending the meeting, please bring this assessment notice with you.

City Council will hold a final public hearing at 4:30 p.m., or as soon thereafter as the matter can be heard, on **March 22, 2023**, in the Council Chambers of City Hall located at 1015 Cultural Park Boulevard, Cape Coral, Florida, regarding the proposed assessments. You are invited to attend and participate in the public hearing or to file written comments with the City Clerk's Office prior to or during the hearing. If you decide to appeal any decision made by the City Council with respect to any matter considered at the hearing, you will need a record of the proceedings and may need to ensure that a verbatim record is made, including the testimony and evidence upon which the appeal is to be made.

In accordance with Section 286.26, Florida Statutes, persons with disabilities needing special accommodations to participate in this hearing should contact the City Clerk 239-574-0411 at least 48 hours prior to the hearing.

Questions regarding your assessments and the process for collection may be directed to the City of Cape Coral Financial Services Department at 239-242-3851.

**FINANCIAL SERVICES DEPARTMENT  
CITY OF CAPE CORAL, FLORIDA**

CITY OF CAPE CORAL, FLORIDA  
Financial Services Department  
P.O. Box 150006  
Cape Coral, Florida 33915-0006

SAMPLE NOTICE



February 24, 2023

NORTH 1 WEST  
POTABLE WATER, WASTEWATER, AND IRRIGATION WATER  
IMPROVEMENT AREAS

SAMPLE NOTICE

Tax Parcel Number 014423C1024180180  
CAPE CORAL UNIT 34 BLK 2418 PB 16 PG 81 LOTS  
18 + 19

	Potable Water	Wastewater	Irrigation
Are you in this assessment area?	YES	YES	YES
Parcel Area (square footage):	10,000	10,000	10,000
Special Adjustments <sup>(8)</sup> :	NO	NO	NO
Assessable Area (square footage):	10,000	10,000	10,000
Number of Equivalent Parcels <sup>(1)</sup> :	1.0	1.0	1.0
Number of ERUs <sup>(2)</sup> :	1.00	1.00	1.00

INITIAL PREPAYMENT OPTION #1 (03/23/23 – 09/30/23)			
Assessment Rate per equivalent parcel:	\$7,246.00	\$13,330.00	\$6,041.00
Number of Equivalent Parcels <sup>(1)</sup> :	1.0	1.0	1.0
Line Extension Assessment Initial Prepayment Amount <sup>(4)</sup> :	\$7,246.00	\$13,330.00	\$6,041.00
Capital Facility Expansion Charge - Rate Per Unit <sup>(3)</sup>	\$1,106.00	\$3,390.00	\$2,254.00
Number of Units <sup>(3)</sup> :	1	1	1
Capital Facility Assessment Initial Prepayment Amount <sup>(4)</sup> :	\$1,106.00	\$3,390.00	\$2,254.00
Total Initial Prepayment Amount:	\$8,352.00	\$16,720.00	\$8,295.00

INTERIM PREPAYMENT OPTION #2 (10/01/23 - 07/31/24)			
Assessment Rate per equivalent parcel:	\$7,806.00	\$14,363.00	\$6,489.00
Number of Equivalent Parcels <sup>(1)</sup> :	1.0	1.0	1.0
Line Extension Assessment Interim Prepayment Amount <sup>(5)</sup> :	\$7,806.00	\$14,363.00	\$6,489.00
Capital Facility Expansion Charge - Rate Per Unit <sup>(3)</sup>	\$1,192.00	\$3,652.00	\$2,428.00
Number of Units <sup>(3)</sup> :	1	1	1
Capital Facility Assessment Interim Prepayment Amount <sup>(5)</sup> :	\$1,192.00	\$3,652.00	\$2,428.00
Total Interim Prepayment Amount:	\$8,998.00	\$18,015.00	\$8,917.00

AMORTIZED PAYMENT OPTION #3 (November 2024)			
Line Extension – Amount financed	\$7,806.00	\$14,363.00	\$6,489.00
Capital Facility Expansion Charge – Amount financed	\$1,192.00	\$3,652.00	\$2,428.00
Expected date to first appear on Tax Bill:	November 2024	November 2024	November 2024
20 YEAR TERM OPTION <sup>(6)</sup> :			
Line Extension Assessment - Maximum Annual Installment	\$948.00	\$1,740.00	\$773.00
Capital Facility Assessment - Maximum Annual Installment	\$152.00	\$447.00	\$300.00
Total Maximum Annual Installments on Tax Bill:	\$1,100.00	\$2,187.00	\$1,073.00
25 YEAR TERM OPTION <sup>(6)</sup> :			
Line Extension Assessment - Maximum Annual Installment	\$867.00	\$1,590.00	\$705.00
Capital Facility Assessment - Maximum Annual Installment	\$140.00	\$409.00	\$275.00
Total Maximum Annual Installments on Tax Bill:	\$1,007.00	\$1,999.00	\$980.00
30 YEAR TERM OPTION <sup>(6)</sup> (DEFAULT) <sup>(7)</sup> :			
Line Extension Assessment - Maximum Annual Installment	\$812.00	\$1,490.00	\$660.00
Capital Facility Assessment - Maximum Annual Installment	\$131.00	\$383.00	\$258.00
Total Maximum Annual Installments on Tax Bill:	\$943.00	\$1,873.00	\$918.00

# SAMPLE NOTICE

- (1) Equivalent Parcels are generally determined by dividing the total parcel area square footage by 10,000, rounded to the tenth. The assessment for a parcel is based on the number of Equivalent Parcels contained within that parcel.
- (2) “ERU” or “Equivalent Residential Unit” is the standard unit in calculating the Capital Facility Expansion Charges. This unit determines expected demand on the utility system relative to a typical Dwelling Unit.
- (3) Capital Facility Expansion Charges are determined based on the ERUs attributable to each parcel.

In the case of unimproved property, the CFEC shall be based upon 1 ERU.

Improved properties shall be converted to ERUs on the basis of the sizes and capacities of existing water meters servicing the property. If there are no existing water meters or the property is unimproved, .69 ERUs multiplied by the number of units will be assigned for multifamily, and one ERU shall be assigned for all other property types.

Meter sizes, the corresponding ERU assignments and the Capital Facility Expansion Charges attributed to each Tax Parcel are as follows:

CAPITAL FACILITY EXPANSION CHARGES					
	Water Only		Water with Irrigation		Wastewater
	Fee For Single Service\		Fee for Dual Service	Irrigation	District 2
Single Family Residence 5/8"	\$2,551.00		\$1,106.00	\$2,254.00	\$3,390.00
Multi-Family (per Dwelling Unit) 5/8"	\$1,760.00		\$763.00	\$1,555.00	\$2,339.00
Residential (if applicable), Non-Residential					
5/8" Meter	\$2,551.00		\$1,106.00	\$2,254.00	\$3,390.00
1.0" Meter	\$6,378.00		\$2,766.00	\$5,632.00	\$8,476.00
1.5" Meter	\$12,755.00		\$5,531.00	\$11,267.00	\$16,948.00
2.0" Meter	\$20,408.00		\$8,850.00	\$18,026.00	\$27,117.00
3.0" Meter	\$40,816.00		\$17,699.00	\$36,052.00	\$54,235.00
4.0" Meter	\$63,775.00		\$27,654.00	\$56,332.00	\$84,742.00
6.0" Meter	\$127,550.00		\$55,308.00	\$112,667.00	\$169,484.00
8.0" Meter	\$204,080.00		\$88,493.00	\$180,267.00	\$271,174.00
10.0" Meter	\$293,365.00		\$127,209.00	\$259,132.00	\$389,814.00
12.0" Meter	\$395,405.00		\$171,455.00	\$349,266.00	\$525,401.00

- (4) Initial Prepayment amount (Option #1) is the amount payable in full to avoid temporary and permanent financing charges. May be paid from March 23, 2023 through September 30, 2023. No Initial Prepayment Amounts will be accepted after September 30, 2023 (except for those sent by mail and postmarked by September 30, 2023).
- (5) Interim Prepayment amount (Option #2) is the amount payable in full to avoid permanent financing charges. May be paid from October 1, 2023 through July 31, 2024. No Interim Prepayment Amounts will be accepted after July 31, 2024 (except for those sent by mail and postmarked by July 31, 2024).
- (6) Amortized Payment Option (Option #3) begins November 2024. The Annual Installment Payment includes principal, interest, collection costs and statutory discount recovery cost. Estimated maximum annual interest rate for the Amortized option is 6.5%. Adjusted prepayment amounts for the Amortized Option are good through July 31 of each billing year and are adjusted annually. After July 31, the Adjusted Prepayment amount plus the annual installment due on the next tax bill will be due in order to pay the assessment in full.
- (7) For properties owners electing the Amortized Payment Option (Option #3), 30 years is the default term. As an alternative to the 30-year collection term, owners of assessed parcels may, at their option, elect to pay such assessments over a term of either 20 or 25 years. If you wish to change from the default 30-year term, please complete the enclosed Amortized Term Election Form and return the notarized form no later than July 31, 2024.
- (8) Special Adjustments – certain square footages, further described in Initial Resolution 35-23, 36-23 and 37-23, that reduce the parcel area used in determining the assessable square footage. (i.e. “hammerhead” and lake square footage).

SAMPLE NOTICE

NORTH 1 WEST POTABLE WATER LINE EXTENSION INITIAL PREPAYMENT OPTION #1  
VALID MARCH 23, 2023 THROUGH SEPTEMBER 30, 2023

Potable Water Line Extension \$7,246.00  
SAMPLE NOTICE

To prepay between March 23, 2023 and September 30, 2023, please use this coupon and drop off at City of Cape Coral, Customer Billing Services, 1015 Cultural Park Blvd. Cape Coral, FL 33990, or mail to: City of Cape Coral, Customer Billing Services, PO Box 150006, Cape Coral, FL 33915-0006.  
To pay your assessments online, visit our website at: [www.capecoral.gov](http://www.capecoral.gov).

Tax Parcel Number 014423C1024180180

*\*Must be hand delivered or postmarked no later than September 30, 2023*

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NORTH 1 WEST WASTEWATER LINE EXTENSION INITIAL PREPAYMENT OPTION #1  
VALID MARCH 23, 2023 THROUGH SEPTEMBER 30, 2023

Wastewater Line Extension \$13,330.00  
SAMPLE NOTICE

To prepay between March 23, 2023 and September 30, 2023, please use this coupon and drop off at City of Cape Coral, Customer Billing Services, 1015 Cultural Park Blvd. Cape Coral, FL 33990, or mail to: City of Cape Coral, Customer Billing Services, PO Box 150006, Cape Coral, FL 33915-0006.  
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NORTH 1 WEST IRRIGATION LINE EXTENSION INITIAL PREPAYMENT OPTION #1  
VALID MARCH 23, 2023 THROUGH SEPTEMBER 30, 2023

Irrigation Line Extension \$6,041.00  
SAMPLE NOTICE

To prepay between March 23, 2023 and September 30, 2023, please use this coupon and drop off at City of Cape Coral, Customer Billing Services, 1015 Cultural Park Blvd. Cape Coral, FL 33990, or mail to: City of Cape Coral, Customer Billing Services, PO Box 150006, Cape Coral, FL 33915-0006.  
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NORTH 1 WEST POTABLE WATER CAPITAL FACILITY ASSESSMENT INITIAL PREPAYMENT OPTION #1  
VALID MARCH 23, 2023 THROUGH SEPTEMBER 30, 2023

Potable Water CFEC \$1,106.00  
SAMPLE NOTICE

To prepay between March 23, 2023 and September 30, 2023, please use this coupon and drop off at City of Cape Coral, Customer Billing Services, 1015 Cultural Park Blvd. Cape Coral, FL 33990, or mail to: City of Cape Coral, Customer Billing Services, PO Box 150006, Cape Coral, FL 33915-0006.  
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NORTH 1 WEST WASTEWATER CAPITAL FACILITY ASSESSMENT INITIAL PREPAYMENT OPTION #1  
VALID MARCH 23, 2023 THROUGH SEPTEMBER 30, 2023

Wastewater CFEC \$3,390.00  
SAMPLE NOTICE

To prepay between March 23, 2023 and September 30, 2023, please use this coupon and drop off at City of Cape Coral, Customer Billing Services, 1015 Cultural Park Blvd. Cape Coral, FL 33990, or mail to: City of Cape Coral, Customer Billing Services, PO Box 150006, Cape Coral, FL 33915-0006.  
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NORTH 1 WEST IRRIGATION CAPITAL FACILITY ASSESSMENT INITIAL PREPAYMENT OPTION #1  
VALID MARCH 23, 2023 THROUGH SEPTEMBER 30, 2023

Irrigation CFEC \$2,254.00  
SAMPLE NOTICE

To prepay between March 23, 2023 and September 30, 2023, please use this coupon and drop off at City of Cape Coral, Customer Billing Services, 1015 Cultural Park Blvd. Cape Coral, FL 33990, or mail to: City of Cape Coral, Customer Billing Services, PO Box 150006, Cape Coral, FL 33915-0006.  
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Tax Parcel Number 014423C1024180180

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SAMPLE NOTICE

NORTH 1 WEST POTABLE WATER LINE EXTENSION INTERIM PREPAYMENT OPTION #2  
VALID OCTOBER 1, 2023 THROUGH JULY 31, 2024

Potable Water Line Extension \$7,806.00  
SAMPLE NOTICE

To prepay between October 1, 2023 and July 31, 2024, please use this coupon and drop off at City of Cape Coral, Customer Billing Services, 1015 Cultural Park Blvd. Cape Coral, FL 33990, or mail to: City of Cape Coral, Customer Billing Services, PO Box 150006, Cape Coral, FL 33915-0006.  
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Tax Parcel Number 014423C1024180180

*\*Must be hand delivered or postmarked no later than July 31, 2024*

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NORTH 1 WEST WASTEWATER LINE EXTENSION INTERIM PREPAYMENT OPTION #2  
VALID OCTOBER 1, 2023 THROUGH JULY 31, 2024

Wastewater Line Extension \$14,363.00  
SAMPLE NOTICE

To prepay between October 1, 2023 and July 31, 2024, please use this coupon and drop off at City of Cape Coral, Customer Billing Services, 1015 Cultural Park Blvd. Cape Coral, FL 33990, or mail to: City of Cape Coral, Customer Billing Services, PO Box 150006, Cape Coral, FL 33915-0006.  
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Tax Parcel Number 014423C1024180180

*\*Must be hand delivered or postmarked no later than July 31, 2024*

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NORTH 1 WEST IRRIGATION LINE EXTENSION INTERIM PREPAYMENT OPTION #2  
VALID OCTOBER 1, 2023 THROUGH JULY 31, 2024

Irrigation Line Extension \$6,489.00  
SAMPLE NOTICE

To prepay between October 1, 2023 and July 31, 2024, please use this coupon and drop off at City of Cape Coral, Customer Billing Services, 1015 Cultural Park Blvd. Cape Coral, FL 33990, or mail to: City of Cape Coral, Customer Billing Services, PO Box 150006, Cape Coral, FL 33915-0006.  
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NORTH 1 WEST POTABLE WATER CAPITAL FACILITY ASSESSMENT INTERIM PREPAYMENT OPTION #2  
VALID OCTOBER 1, 2023 THROUGH JULY 31, 2024

Potable Water CFEC \$1,192.00  
SAMPLE NOTICE

To prepay between October 1, 2023 and July 31, 2024, please use this coupon and drop off at City of Cape Coral, Customer Billing Services, 1015 Cultural Park Blvd. Cape Coral, FL 33990, or mail to: City of Cape Coral, Customer Billing Services, PO Box 150006, Cape Coral, FL 33915-0006.  
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NORTH 1 WEST WASTEWATER CAPITAL FACILITY ASSESSMENT INTERIM PREPAYMENT OPTION #2  
VALID OCTOBER 1, 2023 THROUGH JULY 31, 2024

Wastewater CFEC \$3,652.00  
SAMPLE NOTICE

To prepay between October 1, 2023 and July 31, 2024, please use this coupon and drop off at City of Cape Coral, Customer Billing Services, 1015 Cultural Park Blvd. Cape Coral, FL 33990, or mail to: City of Cape Coral, Customer Billing Services, PO Box 150006, Cape Coral, FL 33915-0006.  
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NORTH 1 WEST IRRIGATION CAPITAL FACILITY ASSESSMENT INTERIM PREPAYMENT OPTION #2  
VALID OCTOBER 1, 2023 THROUGH JULY 31, 2024

Irrigation CFEC \$2,428.00  
SAMPLE NOTICE

To prepay between October 1, 2023 and July 31, 2024, please use this coupon and drop off at City of Cape Coral, Customer Billing Services, 1015 Cultural Park Blvd. Cape Coral, FL 33990, or mail to: City of Cape Coral, Customer Billing Services, PO Box 150006, Cape Coral, FL 33915-0006.  
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CITY OF CAPE CORAL, FLORIDA  
Financial Services Department  
P.O. Box 150006  
Cape Coral, Florida 33915-0006

SAMPLE NOTICE



February 24, 2023

NORTH 1 WEST IMPROVEMENT AREA  
AMORTIZED TERM ELECTION FORM

To elect an alternate amortized term, you must complete this notarized form and mail/return to Customer Billing Services located at City Hall, 1015 Cultural Park Blvd, Cape Coral, FL 33990 no later than July 31, 2024.

SAMPLE NOTICE

Tax Parcel Number 014423C1024180180  
CAPE CORAL UNIT 34 BLK 2418 PB 16 PG 81 LOTS  
18 + 19

Under the amortized payment option, the City intends to bill and collect the annual installment amounts on your Ad Valorem tax bill. The line extension assessment and capital facility assessment shall be payable over 30 years. Listed below are the annual installments amounts for the above referenced property at the default 30-year term.

If you wish to remain in the default 30-year term, please do not complete this form.

30 YEAR TERM OPTION (DEFAULT):

	Water	Wastewater	Irrigation
Line Extension Assessment - Maximum Annual Installment	\$812.00	\$1,490.00	\$660.00
Capital Facility Assessment - Maximum Annual Installment	\$131.00	\$383.00	\$258.00
Total Maximum Annual Installments on Tax Bill:	\$943.00	\$1,873.00	\$918.00

As an alternative to the 30-year collection term, owners of assessed parcels may, at their option, elect to pay such assessments over a term of either 20 or 25 years. If you wish to change from the default 30-year term, please indicate your preference below and return the notarized form no later than July 31, 2024.

20 YEAR TERM OPTION :

	Water	Wastewater	Irrigation
Line Extension Assessment - Maximum Annual Installment	\$948.00	\$1,740.00	\$773.00
Capital Facility Assessment - Maximum Annual Installment	\$152.00	\$447.00	\$300.00
Total Maximum Annual Installments on Tax Bill:	\$1,100.00	\$2,187.00	\$1,073.00

25 YEAR TERM OPTION :

	Water	Wastewater	Irrigation
Line Extension Assessment - Maximum Annual Installment	\$867.00	\$1,590.00	\$705.00
Capital Facility Assessment - Maximum Annual Installment	\$140.00	\$409.00	\$275.00
Total Maximum Annual Installments on Tax Bill:	\$1,007.00	\$1,999.00	\$980.00

As the owner(s) of the property listed above, I/we elect to change the default term of 30 years to the term option indicated above. I/we understand this term selection will apply to all North 1 West assessments for this property and once submitted is irrevocable for the current owner(s) as well as all future owner(s) of the property.

IN WITNESS WHEREOF, the Owner has executed and delivered this Certificate of Acknowledgment as of the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

Owner Signature \_\_\_\_\_ Owner Signature \_\_\_\_\_

Printed Name of Owner \_\_\_\_\_ Printed Name of Owner \_\_\_\_\_

Daytime telephone number: \_\_\_\_\_ Email: \_\_\_\_\_

STATE OF \_\_\_\_\_, COUNTY OF \_\_\_\_\_

Sworn to (or affirmed) and subscribed before me this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by \_\_\_\_\_ who is personally known or produced \_\_\_\_\_ as identification.

Exp. Date: \_\_\_\_\_ Commission Number: \_\_\_\_\_  
Signature of Notary Public: \_\_\_\_\_  
Printed name of Notary Public: \_\_\_\_\_

# SAMPLE NOTICE

## NORTH 1 WEST ASSESSMENT- FREQUENTLY ASKED QUESTIONS

***Why is the City extending Water, Sewer and Irrigation Services to my area?***

The City of Cape Coral Utilities Extension Project will provide residents access to the City’s potable water and irrigation water treatment and distribution facilities, and wastewater collection and treatment facilities. The installation of municipal water, sewer and irrigation infrastructure provides a variety of services and environmental benefits to the community, including, but not limited to:

- Eliminates the need for individual potable water wells and reduces the frequency of wells running dry and saltwater intrusion.
- Reduces dependence on fresh water demand for irrigation and fire protection.
- Provides reliable fire protection enhancing public safety and City insurance ratings.
- Eliminates need for individual onsite septic systems which are not effective in treating sewage in urbanized areas.
- Provides a method for disposal of treated wastewater for irrigation purposes and other non-potable uses.
- Improves utility reliability and quality of service with a system designed to meet demand now and into the future anticipating population growth of the City to build-out.

***Can I prepay an assessment in full?***

Yes. Assessments which are not prepaid in full will be collected in annual installments on the property tax bill mailed each November. Each utility extension project will provide for an *Initial Prepayment* period whereby payment in full is based on project costs only and does not include the cost to issue the financing instruments.

The *Initial Prepayment period (Option #1)* for the North 1 West Project runs from **March 23, 2023 to September 30, 2023**.

The *Interim Prepayment period (Option #2)* will run from **October 1, 2023 to July 31, 2024**. The *Interim Prepayment* amount is slightly higher, as the City has now incurred some financing costs associated with the debt.

After the assessments have been levied, if you do not prepay the assessments by **July 31, 2024**, you will default to the *Amortized Payment Option* (Option #3). For property owners electing the **Amortized Payment Option**, 30-years is the default term. As an alternative to the 30-year collection term, owners of assessed parcels may, at their option, elect to pay such assessments over a term of either 20 or 25 years. If you wish to change from the default 30-year term, please complete the Amortized Term Election Form provided in your assessment packet and return the notarized form no later than **July 31, 2024**.

Annual installments are calculated during the months of August and September each year. Therefore, after *July 31*, benefited property owners may also pay off the imposed special assessment by paying the annual assessment amount included on the tax bill to the Lee County Tax Collector and the remaining principal balance of the assessment to the City of Cape Coral. Any one or all of the assessments may be paid in full. Upon payment in full of both the annual assessment (to the Lee County Tax Collector) and the remaining principal balance of the assessment (to the City of Cape Coral), the assessment will no longer appear on the tax bill.

***Can I prepay an assessment online?***

Yes. Please visit our website at: [www.capecoral.gov](http://www.capecoral.gov) From the home page, select “I want to”, “Pay”.

***If I sell the property and have not prepaid, do I have to pay the assessment in full?***

Typically, if you participate in the *Amortized Payment Option*, you do not have to pay off the balance of the assessment if you sell the property. The assessment continues to be collected in annual installments imposed against the property regardless of the owner. However, there are some exceptions. You will be required to pay all remaining assessment balances in full if (1) the Tax Parcel is acquired by a public entity (other than the City) through condemnation, negotiated sale or otherwise, or (2) a tax certificate has been issued and remains outstanding in respect of the Tax Parcel and the City, at its sole option, elects to accelerate the assessment. The assessment is imposed annually on the tax bill for the property. However, please note that some banks and other lending institutions may require payment in full.

***Do I have to choose the same payment option for each assessment?***

No. You can elect a different payment option for each assessment. For example, if your property is receiving three utility services (potable water, wastewater and irrigation), you can elect the *Initial Prepayment* (Option #1) for potable water, the *Interim Prepayment* (Option #2) for wastewater, and the *Amortized Payment* (Option #3) for irrigation.

***Where can I find additional information about the project?***

Please visit [www.capecoral.gov/uep](http://www.capecoral.gov/uep). The City will post additional information about the project and timeline as information becomes available.

***If I participate in the Amortized Payment Option (Option #3), do all my assessments bear the same term?***

Yes. For property owners who elect the Amortized Option (Option #3), all assessment accounts for the property that are not otherwise paid in full by July 31, 2024, will default to a 30-year term. If a property owner elects the 20- or 25-year term by returning the Amortized Term Election Form, all assessment accounts for the property will default to the term indicated on the acknowledgement.



# SAMPLE NOTICE

***If I participate in the Amortized Payment Option (Option #3), can the annual installment be escrowed with my home mortgage payment?***

Yes. If you make monthly payments that include an escrow for property taxes, then the non-ad valorem assessments will be added into the payment amount. You will probably be contacted by your escrow agent regarding the increase in the escrow amount. As soon as the assessment is approved, it is advisable that you contact your mortgage company or escrow agent as soon as possible after that to begin escrowing the annual installment that will be due.

***Do we have to connect to the new lines after they are installed?***

Yes. In accordance with State law, the City requires that anyone adjacent to these utilities connect to water and wastewater. You are not required to connect to the irrigation water system; however, you are still required to pay the assessment. You will receive a certified letter when your particular area has been approved for connection. This mailing will outline the process and time period for connection.

***What is the Capital Facility Expansion Charge?***

The North 1 West assessment payoff amount includes the capital cost of the project and the Capital Facility Expansion Charge (Capacity Reservation). The Capital Facility Expansion Charge pays for a portion of the costs associated with construction and expansion of the City’s plant and transmission facilities for providing potable water, wastewater and irrigation service and reserves capacity for your property to connect to the system based upon the “Equivalent Residential Units” associated with your property. The “Equivalent Residential Unit” or ERU is a unit of measure based upon the estimated amount of potable water, wastewater and irrigation each property is expected to demand relative to a dwelling unit. Properties for which a Capital Facility Expansion Charge is included in the assessment will receive a credit under the City’s current Utility Capital Expansion Fee schedule for potable water, wastewater and irrigation for a corresponding amount of ERUs, as was used to determine the Capital Facility Expansion Charge.

For Improved Residential property:  
The Capital Facility Expansion Charge calculated for each single-family residence in the North 1 West Area will be assigned 1.0 ERU, and the corresponding Capital Facility Expansion Charge will be calculated on such basis. For improved residential properties, such property will receive a credit under the City’s current Utility Capital Expansion Fee schedule for a corresponding amount of ERUs.

For Unimproved Residential property:  
The Capital Facility Expansion Charge calculated for each undeveloped residential property in the North 1 West Area will be assigned 1.0 ERU, and the corresponding Capital Facility Expansion Charge will be calculated on such basis. If the use of the property changes in the future, an additional Utility Capital Expansion Fee may be due.

For multi-family structures and complexes consisting of two or more Dwelling Units such as duplexes, apartment buildings and condominiums, and where each unit is individually metered, each unit will be assigned a 0.69 ERU and the corresponding Capital Facility Expansion Charge will be calculated on such basis. For improved multi-family properties, such property will receive a credit under the City’s current Utility Capital Expansion Fee schedule for a corresponding amount of ERUs.

For commercial and other non-residential property, each parcel will be based upon a single-family residential unit of 1.0 ERU. Once services are applied for, if there is an increase in the meter size or in the number of meters, the difference in the Capital Facility Expansion Charge will be due.

***Where can I learn more?***

At the Informational Meeting. The City of Cape Coral will hold an open house informational meeting for all North 1 West property owners where city staff will discuss and answer questions about the construction schedules, the assessment program and payment options. If you plan to attend, and have questions about the assessments on your property, [please bring this assessment packet with you](#) to assist in answering your questions.

When: <b>March 8, 2023</b> <b>5:00pm to 8:00pm</b>	Where: <b>City of Cape Coral Council Chambers</b> <b>1015 Cultural Park Blvd</b> <b>Cape Coral, FL 33990</b>
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# SAMPLE NOTICE

**CITY OF CAPE CORAL  
HARDSHIP DEFERRAL OF  
SPECIAL ASSESSMENTS,  
CONTRIBUTION IN AID OF CONSTRUCTION FEES  
AND UTILITY CAPITAL EXPANSION FEES**

The Hardship Deferral Option is a program to provide a method whereby permanent City of Cape Coral residents can defer payment of all or a portion of certain utility special assessments, Fire Service Assessment, Contribution in Aid of Construction Fees and/or Utility Capital Expansion Fees. City residents whose total household income is at or below a certain level, as established by the United States Government, may apply for the hardship program option each year. The deferral would remain in effect until such time that the property is sold, any portion of ownership is transferred, any portion of the property is refinanced, or applicant no longer meets the guidelines of the program.

**The following requirements apply to the City's Hardship Deferral Program:**

- The specific special assessment resolution must contain a provision for the hardship program.
- The program is only available for owner-occupied single family homes, condominiums, or duplexes.
- The property owner must be a current, full-time resident of the City of Cape Coral.
- The owner's property must qualify for a homestead tax exemption.
- All property tax payments must be current, or the property owner must have a current homestead tax payment deferral.
- The property must not be subject to any pending or threatened foreclosure action, and the mortgage payments must be current.
- The applicant must contact the lender and request that the lender send directly to the City verification of the balance and status of all mortgages and loans on the property.
- The applicant and the occupants of the property must meet the income criteria for the program, as separately established by City resolution.

With the Hardship Deferral Program, a percentage of your annual installment/bill will be deferred. The percentage deferred will be based upon program qualifications. The un-deferred portion of your yearly installment/bill is still due and payable.

**If I qualify for Hardship, how long will my payment be deferred?**

The deferral is valid until one of the following events occurs: sale of the property; refinancing of any portion of debt associated with the property; transfer of ownership of all or part of the property to a third party; or the applicant does not meet the annual application guidelines.

**Do I need to apply each year?**

Yes, the City requires updated information each year from you for requalification. As your income changes each year, so may your deferral percentage change.

Applications for deferral must be submitted **after January 1<sup>st</sup> and no later than April 15<sup>TH</sup> of the year for which deferral is sought.**

For more information about the City's Hardship Deferral Program, or to apply, please call (239) 242-3851 Monday through Friday, 7:30 A.M. - 4:30 P.M., or visit our website at:

[www.capecoral.gov](http://www.capecoral.gov)

Some exceptions apply. Please call for information.