

**Hernando County
Affordable Housing Advisory Committee
20 North Main St., Rm 160
Brooksville, FL 34601**

Meeting Date: June 12, 2025

Members Present: Richard Sanvenero, Kelly Long, Charles Wilson, Daniel Ernest II, Jerry Campbell, Joseph Pastore, Beth Powanda

Members Absent: Paul Passarelli

Staff/Guest(s) Present: Veda Ramirez, Velvet Burris, and Erin Gleason

Call to Order: Mr. Sanvenero called the meeting to order at 10:08 a.m.

Roll Call: As evidenced by the sign in sheet and the verbal roll call, a quorum was met with seven (7) members present.

Public Comment: None.

Approval of Minutes: Mr. Sanvenero requested approval of the minutes for both the April and May 2025 meetings. Mr. Wilson moved to approve, and Mr. Ernest seconded the motion. The motion carried.

Old Business: Ms. Ramirez advised she has received new applications for the open seats and expiring seats for the Affordable Housing Advisory Committee. The applications are going to be taken to the BOCC on June 24th; the Committee will be receiving two additional members. There were more than two applications; however, they did not qualify for the committee's requirements.

Ms. Ramirez presented the committee with the Local Housing Incentive Inclusionary Housing Incentive Policy. Ms. Ramirez presented a PowerPoint for the Local Housing Incentive Strategy. The information provided in Ms. Ramirez's PowerPoint will include information discussed here and more when presented to the BOCC. The initiative of this Local Housing Incentive Strategy program is to create affordable housing all in Hernando County. The purpose of the local government receiving funds is to create partnerships and produce and preserve affordable housing, specifically for low to moderate income households. Ms. Ramirez stated in the past year HHS has more than tripled the rehab for the county's housing, but now HHS is looking at producing affordable housing. This will be through the SHIP program, CDBG, and HOME Investment Partnership Program. Ms. Ramirez further stated developers, businesses, Hernando County, and its residents will be the ones who benefit from the Local Housing Incentive Strategy.

Ms. Ramirez discussed the Inclusionary Housing Incentive Initiative. Individuals with various income levels from low to moderate income according to the Tampa/St Pete MSA will be eligible for this; it can be for homeownership or rentals and encourages the private sector to provide housing in exchange for favorable incentives. The purpose of the Inclusionary Housing Incentive Initiative is to incentivize developers to construct affordable housing units as part of the mark-rate housing development. Ms.

Ramirez further stated this will also maintain balanced housing opportunities in the county to provide housing for individuals at all income levels. The county's review team will review any new or existing developments interested in this incentive program. Hernando County does have flexibility for this program on a case-by-case basis. Staff works with developers to negotiate favorable incentives in exchange for our housing needs. The incentives can be expedited permitting, flexibility in density, flexible lot configurations, surplus land, impact fee modifications, and more. Ms. Ramirez also stated at least ten (10) percent of the inclusionary units should incorporate Uniform Federal Accessibility Standards.

Mr. Sanvenero stated county departments are not familiar with this incentive program, and he stated if those departments get an email or call from the HSS department, that would be great. Additionally, Mr. Sanvenero asked who is doing the financing on these projects. Ms. Ramirez encouraged affordable housing developers reach out to HSS when the incentive program is mentioned and then HSS communicates with the Building Department and others. Financing will typically be through public banks or sources chosen by the developer but depending on the project, financial consideration may be offered. Mr. Ernest stated he has concerns for the program and there should be limits on the program, especially for shared equity and community land trust. Ms. Ramirez acknowledged Mr. Ernest's recommendation and stated neither are involved in inclusionary housing, but there are affordability periods and Land Use Restriction Agreements. She stated again this program will be taken in front of the BOCC, negotiations are key, as well as the program being case-by-case due to certain factors. Ms. Ramirez also stated HHS does have the right of refusal, as discussed with the county attorney. Additionally, she stated this program is not meant for homes to be flipped. Mr. Ernest asked about situations where the homeowner may need the funds for emergencies or things like children going to college, and Ms. Ramirez stated those situations provided can be presented for review and recommendation, then provided to the BOCC along with supporting documentation for the reasoning of funds. Ms. Long stated this program is no different than the other funding programs currently in place.

Mr. Wilson and Mr. Sanvenero brought up impact fees being used during disasters, and if there is an incentive during disasters. Mr. Campbell stated the BOCC has looked at every which way to make an incentive for impact fees for those impacted by disasters, but there is no way for an incentive at this time.

Mr. Campbell referenced the Sunshine violation, and how committee members are not supposed to be "responding all" to emails with other committee members on the email. Committee members are not to talk outside of committee meetings. This includes notifying of attendance and agenda items to be discussed. Mr. Campbell stated for committee members to only respond to staff, and staff (HHS) is to act as the representatives for committee members in front of the BOCC and to other committee members.

Ms. Burris stated the job of the advisory board is to make recommendations on the report that goes out at the end of the year. Ms. Ramirez stated all incentives will be provided to the committee members next month, and her recommendation along with the committees is presented to the BOCC.

New Business:

Ms. Burris discussed the progression in the SHIP program. There have been 6 closings for Down Payment Assistance in May, the 22/23 remaining amount of SHIP funds is fully encumbered, and there are several emergency repairs and owner-occupied rehabilitation projects happening and underway. HHS accepts all applications for all SHIP strategies.

Ms. Ramirez started the discussion regarding income proficiency calculation. She acknowledged the email from Mr. Ernest and requested additional information on how HHS is not calculating income correctly. Mr. Ernest asked if gross income is being used from tax returns to calculate income. Ms. Ramirez and Ms. Burris stated it is not gross income used from tax returns, but net income is averaged from tax returns. Mr. Ernest asked if a self-employed applicant has their 2022 income tax return, 2023 income tax return, and 2024 income tax return is on extension, and the county asking for two months of bank statements, and within those bank statements they have deposits, some of which reflect a reimbursement amount from January, then why is the reimbursement included in the SHIP income certification calculation? Ms. Ramirez stated the reimbursement Mr. Ernest is referring to is included in the income calculation, because as the statute states, "anticipated income." Ms. Ramirez stated in the letter provided to clients, HHS provides an option, if there is an error to please submit supporting documentation and HHS will continue processing the application. Mr. Ernest stated the client came to the office, asked about how the income was calculated, and then asked about the dispute process for incorrect income calculation, and that there is documentation from January to support the incorrect calculation, but Ms. Ramirez reiterated HHS cannot accept January's anticipated income because it would not be viable to support the anticipated income. Ms. Ramirez stated Mr. Ernest was provided with the statute to support how the income certification was calculated by HHS, and if supporting documentation is provided, then HHS will re-review the calculation. Mr. Ernest interjected about having January statements, and Ms. Ramirez stated January cannot be considered due to the application being submitted in May and the anticipated income being projected differently between the months. Mr. Ernest requested the dispute process be posted somewhere, in the office or online, when the income calculation is incorrect. Ms. Ramirez also stated in the situation Mr. Ernest is referring to, the individual's 2022- and 2023-income tax return were also included, and the household was still over income. Ms. Long stated this sounds like a one-case situation brought to the committee, and discussions should not be based off a one-case disagreement. Ms. Ramirez ended with HHS does not see where we are not following the regulations in place as it relates to income certification. HHS utilizes updated policies and has received the latest training. Advised that we have noticed some improvements that can be made but notice no discrepancies or errors in calculations. Further we advise that we utilize the mail and email system when providing documents and information about the eligibility of a client. HHS is not required to post the appeal process in the office lobby

Informational: Ms. Ramirez stated her office has done three times as many SHIP applications in the past two years, and HHS does more than just SHIP. HHS does mental health, community redevelopment, and social service programs. Ms. Ramirez stated it is not appropriate for individuals on this committee to be abusive to her staff. If there is an issue, please communicate with Ms. Ramirez even when she is not there. Ms. Ramirez stated if she is not in the office and there is a dispute, Ms. Burris is in the office and is able to assist should she be available, but if there is a disagreement to please wait on her return or response.

Mr. Wilson asked about the City of Brooksville's involvement in rehabilitation. Ms. Ramirez and Ms. Burris shared there have been several properties in the City of Brooksville receiving assistance using SHIP funds for rehabilitation and we hope there will be more

The meeting adjourned at 11:34 a.m.