

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

Meeting Date: January 9, 2025

Members Present: Richard Sanvenero, Paul Passarelli, Charles Wilson and Kelly Long.

Members Absent: Jerry Campbell, Daniel Ernest, II, Beth Powanda, Wilbur Steven Hickey, Joseph Pastore

Staff/Guest(s) Present: Veda Ramirez, Velvet Burris, and Barbara Gardner

Call to Order: Mr. Sanvenero called the meeting to order at 10:11am.

Roll Call: Four (4) members present. Five (5) members were absent. A quorum was not met.

Approval of Minutes: Since a quorum was not met, the approval of December 12, 2024, will be set for the next monthly meeting.

Public Comment: None.

Discussion: Mr. Sanvenero opened the discussion with items he would like to see added to the agenda. The first being topics related to the needs of the community for affordable housing. Such as:

- Debt relief/loans forgiven – Ms. Burris stated that under certain circumstances and criteria is met a loan can be forgiven
- Follow up on recommendations made to the BOCC
- Incentive Strategies
 - Implementing a schedule – Informed the Group that we began working on Incentive Strategy schedule with the AHAC in July or August and updates were approved by the AHAC and taken to the BOCC for approval and submittal to FHFC
 - Expediting permitting process – Updates to the process still pending with our building department, but old policy still effective.
 - Modification of impact fees (Ms. Ramirez – a workshop was held on the modification of impact fees and information was brought to the AHAC by Commissioner Campbell; however, it did not impact affordable housing.)
- Feedback from other departments on AHAC recommendations

Discussion moved on to Accessory Dwelling Units (ADU). Ms. Ramirez advised a presentation was given a couple of years ago, however the program was halted with no updates to the present policy. Advised that it was also discussed during our Incentive Strategies update and recommendation with this committee. ADUs are a part of our Comprehensive Plan and no changes to the ADU ordinance were approved.

To make mortgages more affordable, Mr. Sanvenero addressed the possibility of a step-up process to full range for property taxes since the Homestead Exemption does not show up as a decrease in property taxes until the second year. Ms. Ramirez presented the current options homeowners have: 1) property taxes typically are included in the

mortgage payment and lenders typically collect in advance for those funds, 2) contact Tax Collector's Office for deferred/quarterly payments, 3) apply for all the available exemptions offered. Mr. Passarelli stated homeowners' insurance has played a huge part in mortgage increases. Ms. Burris also mentioned that SHIP applicants are required to take an approved homebuyer's class and information regarding homeowner responsibilities to include property taxes and tax exemptions are usually included in those classes.

Discussion ensued again regarding the schedule for incentive strategies. Ms. Ramirez advised that Incentive Strategies handouts and the Timeline Reminders were provided to the committee, and we discussed a couple of them at each meeting. She further reported that the committee approved the updated Local Housing Incentive Plan, and the Plan was taken before the BOCC and approved. Staff will get exact dates for the next meeting and provide them with them to the group.

Velvet Burris informed the group that the Local Housing Incentive Plan is completed annually and submitted annually to Florida Housing Finance Corporation. Local Housing Incentive Strategies encourage developers to build affordable housing in Hernando County. Mr. Sanvenero advised that he had not seen the surplus land listing on the county website, and he thought it was required by Live Local Act. Staff advised that Surplus land for affordable housing is published on the county website at www.hernandocounty.us > Housing and Supportive Services > Affordable Housing > Surplus Lands for Affordable Housing. The website provides a Parcel ID Number/Address/Legal Description and status Vacant/Improved.

Ms. Ramirez stated that we are also working with various departments and the Florida Housing Coalition to implement an Inclusionary Housing Policy which was discussed at an earlier meeting, but that is also still pending. Once we have policy we will bring it to the AHAC and then BOCC for approval.

There being no further questions, Mr. Sanvenero asked for a motion to adjourn. Mr. Passarelli moved to adjourn. Mr. Wilson seconded. The motion carried. Meeting adjourned 11:16am.