



Hernando County, Florida

Draft Annual Action Plan

For the Program Year

October 1, 2025 – September 30, 2026

Community Development Block Grant Program
HOME Investment Partnerships Program

Funded by the U.S. Department of Housing & Urban Development

6-13-2025

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The 2024-2026 Three Year Consolidated Plan was completed in 2024 and provides the framework for the use of funds received from the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan identifies the strategies for affordable housing development, preventing homelessness, expanding economic opportunities, improving neighborhoods, public facilities, and providing public service activities. The Consolidated Plan provides the vision that guides the policies and the use of County resources to address these issues over a three-year period. The Consolidated Plan ensures the federal funds are properly planned and includes the priority needs and goals against which the Annual Action Plan and the jurisdiction's performance will be evaluated by HUD. The year two Action Plan has identified the top three priorities as: 1). provide decent housing; 2). provide a suitable living environment; and 3). expand economic opportunities.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items, or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Through the analysis of completed research, data provided, community participation and stake holder consultation; Hernando County identified several priority needs. The 2025 Annual Action Plan outlines activities to be included in the second year of the 2024-2026 Consolidated Plan and covers the period of October 1, 2025, through September 30, 2026. Funding sources that are utilized in this plan include the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Program. Each activity is required to meet specific HUD goals and objectives. When evaluating an activity, Hernando County Housing & Supportive Services determines which of the three objectives best describes the purpose of the activity. The performance measurement system has three main components: Objectives (creating a suitable living environment, providing decent affordable housing, and creating economic opportunities), outcomes (availability/accessibility, affordability, and sustainability), and Outcome Indicators. Each activity is assigned an objective and goal outcome. The County will report these outcome indicators for each activity in the Consolidated Annual Performance and Evaluation Report (CAPER) submitted to HUD in December after the end of the program year.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The County will evaluate its performance with HUD regulations and track timely commitment and expenditure of grant funds as a new Entitlement Community. Hernando County will strive to deliver housing and community development services in an efficient and productive manner.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The citizen participation process begins in June of 2025 with one formally advertised countywide public hearing to inform citizens about the 2025 Annual Action Plan and solicit public comment. The draft 2025 Action Plan was released for public comment extending from June 20, 2025, to July 22, 2025. Notification of availability of the document was advertised in local newspapers and made available for review at the County's Housing & Supportive Services department and the County's HSS website.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Consolidated Plan.

TBD

6. Summary of comments or views not accepted and the reasons for not accepting them

None. All comments will be welcomed and accepted.

7. Summary

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	HERNANDO COUNTY	Housing and Supportive Services
HOME Administrator	HERNANDO COUNTY	Housing and Supportive Services

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

Veda Ramirez, Director

Hernando County Housing & Supportive Services

621 W. Jefferson Street, Brooksville, Florida 34601

(352) 540-4338

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

Hernando County values community engagement and makes every effort to work with citizens, neighborhood groups, non-profit agencies, housing and community development partners, and governmental agencies to understand community needs and identify priority actions in the development of the Consolidated Plan and Annual Action Plans. A 30-day public comment period was observed from June 20, 2025, through July 22, 2025. Notices were published in the regional newspaper, posted on the county website and shared on social media platforms. A final public hearing was held before the Hernando County Commission on July 22, 2025, providing additional opportunity for public input on the draft FY 2025-2026 Annual Action Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

Hernando County recognizes the importance of public services for people with mental health and substance abuse needs, and the related importance of coordination between public and assisted housing providers and health, mental health, and service agencies. With the goal of consolidating community-wide efforts to improve citizens' quality of life, Housing & Supportive Services consults and coordinates with outside housing organizations and social service providers. Hernando County partners with a diverse group of organizations that provide unique services which also complement each other.

Throughout the year, the Housing & Supportive Services team participate in a variety of meetings, conferences, and workshops, interacting with representatives from different agencies and organizations within Hernando County. This direct engagement is essential for building collaborative relationships in community development. On an ongoing basis, the county collaborates with a diverse range of entities, including:

- Homeless Services: The Hernando County Health and Human Services Division, under the Department of Housing and Supportive Services, collaborates with the School Board and Housing Authority on the Housing Stability for Homeless Children Initiative through an agreement with Florida Housing Finance Corporation. The HHS Division provides assessments and case management.
- Social Services: United Way of Hernando County, Salvation Army of Hernando County, Mid Florida Community Services, Inc., People Helping People, multiple social service providers catering to the elderly, youth, children, and persons with disabilities.

- Housing: Various for-profit developers, Habitat for Humanity of Pinellas and West Pasco Counties, Dawn Center of Hernando County, Mid Florida Community Services, Inc./You Thrive
- Economic Development: CareerSource Pasco Hernando, Tax Redevelopment Advisory Committee, United Way of Hernando County, Hernando County Economic Development and Greater Hernando County Chamber of Commerce.
- Health Services: Hernando County – Florida Department of Health, Premier Community Health Care Clinic, BayCare Health, Lutheran Services of Florida, Health Systems after Florida, Crescent Community Clinic, Vincent House, various local hospitals.

Through its grant programs the county intends to support several organizations providing services to Hernando County's most vulnerable populations. These include agencies, organizations, and groups with expertise in case management, life skills, alcohol and/or drug abuse, mental health, housing, public housing, employment assistance, transportation, legal, elderly, food/clothing, and domestic violence. The county also actively coordinates with the Hernando County Housing Authority to address a multitude of needs for its residents. Chief among these needs is the provision of affordable housing opportunities for the county's lowest income residents, ideally housing located in communities with access to jobs, transportation, and healthcare options. The county supports efforts from the housing authority, which includes the provision of social services and other supports in health and housing.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Hernando County does not receive or administer any Emergency Solutions Grant (ESG) funding. The CoC, MFHC for four (4) counties, is responsible for submitting grant applications for this funding to support Hernando County. MFHC does participate in the Unified Homelessness Grant which provides an opportunity for Mid Florida Homeless Coalition, Inc. (MFHC) to consolidate multiple funding streams into a single solicitation that serves as a competitive funding request for eligible applicants. This solicitation is designed to include funding for the state appropriation for the Challenge Grant program, authorized by section 420.622(4) of the Florida Statutes; the federally funded Emergency Solutions Grant (ESG) program, authorized by section 420.622(10) of the Florida Statutes and in 24 CFR 576; and the Temporary Assistance for Needy Families (TANF) Homelessness Prevention Grant program authorized by section 414.161 of the Florida Statutes.

The Unified Homeless Grant is used to determine the amount of funding the CoC will receive for the Emergency Solutions Grant (ESG) funds that are allocated to the State. Grant funding requests are based on need, which is determined from the data collected during the annual Point-in-Time Count and from other HMIS assessments and reports that are submitted to HUD or the State of Florida.

The CoC provides the ESG written standards for emergency shelter, eviction prevention, rapid re-housing, and permanent supportive housing that are in alignment with HUD best practices in the

Request for Applications. The CoC has been administering and operating HMIS since 2005 in accordance with HUD standards.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

N/A

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Mid Florida Homeless Coalition
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Several representatives of the Mid Florida Homeless Coalition participated in the community engagement opportunities, including participating in a community meeting and responding to the community needs survey on the plans FHC Connect page. Feedback was incorporated into the Needs Assessment and Market Analysis sections of this plan focused on the county's homeless population.
2	Agency/Group/Organization	Hernando County Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority was invited to participate in the Consolidated Plan FHC Connect virtual engagement experience as well as through community meetings. Consultation was also through email communications and the transfer of information and reports used to inform the Public Housing components of the plan.

Identify any Agency Types not consulted and provide rationale for not consulting

Hernando County strives to consult with all types of agencies involved in or affected by the Consolidated Plan and Annual Action Plan and does everything possible to ensure that no local agencies are excluded. While local publicly funded institutions such as mental health and correctional facilities were not available for consultation, the county did engage with local non-profit organizations that serve populations previously residing in or assisted by these agency types. These organizations, which provide services to homeless individuals, those needing mental health care, and youth in foster care, were consulted through public meetings and invited to respond to the online survey.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal setting

The County invited citizen participation through advertisement of the FY2025-2026 Annual Action Plan in the local newspaper and the County website. The Board of County Commissioners public meeting on July 22, 2025, was

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community				
2	Public Hearing	Non-targeted/broad community				

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Hernando County anticipates receiving approximately \$1,513,089.50 in federal funding for program year 2025. The estimated total allocation is \$1,137,403 for the CDBG program and \$375,686.50 for the Home Investment Partnerships (HOME) program. No program income was received during the 2024 program year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,137,403.00	0.00	0.00	1,137,403.00	1,137,403.00	The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	375,686.50	0.00	0.00	375,686.50	375,626.50	HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Hernando County will use federal funds to support projects and programs implemented by county staff as well as non-profit organizations, developers, and other partners. For the projects to be successful, other funding sources including in-kind resources are often added to the federal funding to have sufficient resources to benefit the population to be served as well as to cover expenditures that may not be allowable under the CPD programs or to cover indirect costs. The source of these additional funds will depend on the nature of the activity. For example, funds provided for public service activities may be matched by the agencies receiving funding from other sources including public and private sources as well as foundations and fundraising. The county also administers the SHIP program which is often leveraged with federal funds for

affordable housing activities. Hernando County will continue to identify funding sources that can be pooled to make a greater impact within the community.

The HOME program requires a 25% match from grantees. Hernando County will meet HOME match requirements through the use of state SHIP funds.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

All county-owned properties are located on Hernando County Property Appraisers page. Housing and Supportive Services regularly reviews all County-owned properties with Property Management for potential surplus properties suitable for affordable housing. Florida Statutes, Sec 125.379, requires each county to prepare an inventory list every three years of all county-owned lands within its jurisdiction that is appropriate for use as affordable housing. The list is then reviewed and adopted by resolution at a public hearing. The disposition of any of these properties for affordable housing is subject to the discretion of Hernando County.

The following parcel has been identified for affordable housing by Board Resolution 2023-219.

Discussion

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create or Preserve Affordable Units	2024	2026	Affordable Housing	Countywide	Affordable Housing	HOME: \$258,000.00	Rental units constructed: 0 Household Housing Unit Homeowner Housing Added: 8 Household Housing Unit
2	Tenant-Based Rental Assistance	2024	2026	Affordable Housing	Countywide	Affordable Housing	HOME: \$80,118.30	Tenant-based rental assistance / Rapid Rehousing: 8 Households Assisted
3	Public Facilities and Infrastructure Improvements	2024	2026	Non-Housing Community Development	Countywide	Neighborhood Revitalization	CDBG: \$719,681.40	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
4	Address Slum and Blight	2024	2026	Non-Housing Community Development	Countywide	Neighborhood Revitalization	CDBG: \$190,241.00	Buildings Demolished: 2 Buildings
5	Services to Stabilize Low Income Populations	2024	2026	Non-Housing Community Development	Countywide	Public Services	CDBG: \$170,610.45	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Planning and Administration	2024	2026	Program Administration	Countywide	Planning and Administration	CDBG: \$227,480.60 HOME: \$37,568.70	Other: 0 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Create or Preserve Affordable Units
	Goal Description	Support construction of affordable housing for homeownership and rental opportunities.
2	Goal Name	Tenant-Based Rental Assistance
	Goal Description	Support access to affordable housing by providing rental assistance to individuals and families exiting homelessness or at risk of becoming homeless.
3	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	Infrastructure Activity -Phase II of water main replacements, fire hydrants and connection, sidewalks installation and way fare signage. Recreational and Public Facility Improvements.
4	Goal Name	Address Slum and Blight
	Goal Description	Support initiatives and efforts to acquire and demolish abandoned properties and keep neighborhoods clean through acquisition and demolition of abandoned properties, neighborhood cleanup activities, and debris removal.

5	Goal Name	Services to Stabilize Low Income Populations
	Goal Description	Support nonprofits serving low to moderate income individuals and providing job/employment training, childcare services, and recreational services/ welfare services.
6	Goal Name	Planning and Administration
	Goal Description	Conduct the planning and administration of CDBG and HOME program and activities including preparation of the Consolidated Plan, Annual Action Plan, and CAPER.

Projects

AP-35 Projects – 91.220(d)

Introduction

The county will undertake various projects during the 2025-2026 program year focused on providing decent affordable housing, creating a suitable living environment, and promoting economic opportunities for residents. The county will utilize their HUD CDBG and HOME grant allocations to carry out activities intended to address priority needs in the community. Those funds may be leveraged by other sources including state SHIP funding and general funds to maximize benefit to Hernando County residents.

Projects

#	Project Name
1	Planning and Administration
2	Public Infrastructure - Water Main Replacements and Fire Hydrants
3	Public Infrastructure - Sidewalks, Lights and Signage
4	Public Facilities - Park Improvements
5	TBD
6	Affordable Housing
7	Slum and Blight - Acquisition and Demolition
8	Slum and Blight - Clean Up
9	Public Services - Job Training
10	Public Service - Non-Profit Support
11	Tenant Based Rental Assistance

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary
Project Summary Information

1	Project Name	Planning and Administration
	Target Area	Countywide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$227,480.60 HOME: \$37,568.70
	Description	Carry out all tasks associated with administering the CDBG and HOME programs including compliance, monitoring, drawdowns, and reporting.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	N/A
2	Project Name	Public Infrastructure - Water Main Replacements and Fire Hydrants
	Target Area	Countywide
	Goals Supported	Public Facilities and Infrastructure Improvements
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$311,621.00
	Description	Improve access to a suitable living environment through infrastructure activities including Phase II of water main replacements and the addition of fire hydrants and connections.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	25 Extremely low-, low-, and moderate-income families.
	Location Description	Countywide
	Planned Activities	Improve access to suitable living environment through infrastructure activities including Phase II of water main replacements, fire hydrants and connections.

3	Project Name	Public Infrastructure - Sidewalks, Lights and Signage
	Target Area	Countywide
	Goals Supported	Public Facilities and Infrastructure Improvements
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$127,683.00
	Description	Improve access to a suitable living environment through Phase II sidewalk installation, lighting and wayfinding signage.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	750 extremely low-, low- and moderate-income households.
	Location Description	Countywide
	Planned Activities	Sidewalk improvements, lighting installation and wayfinfing signage.
4	Project Name	Public Facilities - Park Improvements
	Target Area	Countywide
	Goals Supported	Public Facilities and Infrastructure Improvements
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$100,000.00
	Description	Support access to a suitable living environment by making improvements to parks and recreational facilities for enhanced usage and safety.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	725 extremely low-, low- and moderate-income households.
	Location Description	Countywide
	Planned Activities	Phase II usage and safety improvements to parks and recreation facilities.
5	Project Name	TBD
	Target Area	Countywide
	Goals Supported	Public Facilities and Infrastructure Improvements

	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$180,377.40
	Description	TBD
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	Countywide
	Planned Activities	TBD
6	Project Name	Affordable Housing
	Target Area	Countywide
	Goals Supported	Create or Preserve Affordable Units
	Needs Addressed	Affordable Housing
	Funding	HOME: \$258,000.00
	Description	Increase access to affordable housing through the creation and preservation of affordable units.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	8 extremely low-, low-, and moderate-income families.
	Location Description	Countywide
	Planned Activities	New construction or repair of existing units.
7	Project Name	Slum and Blight - Acquisition and Demolition
	Target Area	Countywide
	Goals Supported	Address Slum and Blight
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$135,241.00
	Description	Support a suitable living environment through the acquisition and demolition of vacant and abandoned properties.
	Target Date	9/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	1 property will be acquired and demolished to support suitable living environments for extremely low-, low- and moderate-income families.
	Location Description	Countywide
	Planned Activities	Acquisition and demolition
8	Project Name	Slum and Blight - Clean Up
	Target Area	Countywide
	Goals Supported	Address Slum and Blight
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$55,000.00
	Description	Support access to a suitable living environment through the clean-up of vacant or abandoned properties.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 property will be cleaned up to support a suitable living environment for extremely low-, low- and moderate-income families.
	Location Description	Countywide
	Planned Activities	Slum and blight clean-up.
9	Project Name	Public Services - Job Training
	Target Area	Countywide
	Goals Supported	Services to Stabilize Low Income Populations
	Needs Addressed	Public Services
	Funding	CDBG: \$70,610.45
	Description	Support self-sufficiency and upward mobility for low-income and vulnerable populations through job training activities.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 extremely low-, low-, and moderate-income families/persons.
	Location Description	Countywide
	Planned Activities	Job training
	Project Name	Public Service - Non-Profit Support

10	Target Area	Countywide
	Goals Supported	Services to Stabilize Low Income Populations
	Needs Addressed	Public Services
	Funding	CDBG: \$100,000.00
	Description	Promote access to a suitable living environment by supporting non-profit organizations serving low-income and vulnerable populations.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	15 extremely low-, low-, and moderate-income families/persons.
	Location Description	Countywide
	Planned Activities	Provision of public services
11	Project Name	Tenant Based Rental Assistance
	Target Area	Countywide
	Goals Supported	Tenant-Based Rental Assistance
	Needs Addressed	Affordable Housing
	Funding	HOME: \$80,118.30
	Description	Support access to affordable housing by providing rental assistance to those exiting homelessness or individuals and families at-risk of becoming homeless.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	8 extremely low-, low-, and moderate-income families.
	Location Description	Countywide
	Planned Activities	Rental assistance

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The county's federal grant funded programs for affordable housing, public services, homelessness, and neighborhood revitalization are available countywide. The county promotes these programs to residents, businesses, and non-profit organizations that reside in or provide services to designated low-income target areas. Direct benefit activities, including housing rehabilitation, will require income qualification of applicants but are available countywide. The county has designated census tracts and block groups that qualify as low- and moderate-income per HUD regulations. If the county funds projects that must meet the low-moderate income area benefit criteria, they will be in the qualified census tracts and block groups.

The primary populations benefiting from grant assistance programs will be extremely low, low, and moderate-income. Beneficiaries will also be the homeless or at-risk of becoming homeless and other vulnerable populations.

Geographic Distribution

Target Area	Percentage of Funds
Countywide	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Hernando County will determine the allocation of investments based on level of need, scale level of the project, and availability of funding. The plan goals established are intended to benefit eligible residents countywide, therefore funding allocations will not be based on geographic preference. For area benefit activities the county will comply with federal regulation and allocate funding in neighborhoods or census tracts that qualify as at least 51% low-to moderate-income. New construction activities will be targeted in areas of opportunity, when possible, which likely align with CDBG eligible low-income target areas.

In addition, CDBG funds are intended to provide low and moderate income (LMI) households with decent housing, a suitable living environment, and expanded economic opportunities. The system for establishing the geographic priority for the selection of these projects in Hernando County is predicated

upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of LMI residents
- Affirmatively furthering fair housing
- Coordination and leveraging of resources
- Sustainability and/or long-term impact
- The ability to demonstrate measurable progress and success

Discussion

N/A

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During PY2025-2026, Hernando County will use HOME funding towards increasing access to affordable housing through the creation of affordable units. In addition to this funding, the county may invest and leverage other resources through the state SHIP program and general funds.

One Year Goals for the Number of Households to be Supported	
Homeless	8
Non-Homeless	8
Special-Needs	0
Total	16

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	8
The Production of New Units	8
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	16

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Hernando County will utilize its HOME funds to create or preserve affordable housing for 16 extremely low-, low-, and moderate-income families or households during the Consolidated Plan period through new construction of owner and rental housing and tenant-based rental assistance. The county will target individuals and families exiting homelessness or at-risk of becoming homeless with its TBRA activity to obtain stable and affordable housing.

AP-60 Public Housing – 91.220(h)

Introduction

Hernando County is served by the Hernando County Housing Authority (HCHA). The Hernando County Housing Authority was created by the Hernando County Board of County Commissioners on May 3, 1977 with the adoption of resolution #77-32. The Housing Authority has a five-member board of commissioners who are appointed by the Governor of the State of Florida.

The Hernando County Housing Authority is committed to advocating and ensuring the provision of adequate affordable housing for Hernando County citizens, especially those with very-low, low and moderate incomes, so that Hernando County will have strong, diverse and viable communities.

The Hernando County Housing Authority does not own or operate any public housing developments units but does manage 28 Neighborhood Stabilization Program scattered site affordable homes and participates in the Housing Choice Voucher (HCV) program providing housing stability for Hernando County residents. The Housing Choice Voucher Program is a federally funded program whereby qualified applicants may receive assistance with paying their rent. People who receive HCVs find their own rental housing and use the vouchers they receive from their housing agency to help pay the rent. The HCHA manages 435 vouchers including 45 Veterans Affairs and Supportive Housing (VASH) vouchers.

Actions planned during the next year to address the needs to public housing

The Hernando County Housing Authority will continue to provide vouchers through the HCV program to support affordable housing and integrated housing choices for Hernando County residents. Through the HCV program, HCHA will continue to help residents gain self-sufficiency which promotes upward mobility and helps to meet the housing and financial needs of low-income populations.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Hernando County Housing Authority does not own or operate any affordable housing developments where participants reside to be involved in daily management activities. The Hernando County Housing Authority does administer the Housing Choice Voucher program and to ensure involvement of participants the county does provide public notice and invite the public and voucher holders to the Hernando County Housing Authority Board Meetings. The HCHA also publishes all program audits which the public can request information on.

If the PHA is designated as troubled, describe the manner in which financial assistance will be

provided or other assistance

N/A

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Results of the housing needs assessment, market analysis, and community engagement revealed that residents and social service providers in Hernando County see homelessness as a high need priority. In response, Hernando County has included in the consolidated plan Ending Homelessness and a priority need with the goal of improving the homeless response system. The county will deploy resources to address homelessness in the coming year. These resources will be used to support initiatives to address housing the homeless and supporting their needs. The county will also continue to coordinate with the Mid Florida Homeless Coalition Continuum of Care (CoC) to support activities that address the needs of the homeless, or at risk of homelessness, population.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

FL-520 providers shall target unsheltered homeless individuals and families, meaning those with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings. The purpose is to locate, identify, and build relationships with unsheltered homeless people and engage them for the purpose of providing immediate support, intervention, and connections with homeless assistance programs and/or mainstream social services and housing programs. These activities consist of making an initial assessment of needs of eligibility, providing crisis counseling, addressing urgent physical needs, and actively connecting and providing information and referrals to programs targeted to homeless people and mainstream social services and housing programs, including emergency shelter, transitional housing, community-based services, permanent supportive housing, and rapid-rehousing programs.

Individuals and families shall be offered an initial needs assessment. The arranging, coordinating, and monitoring of the delivery of individualized services to meet the needs of program participants will be provided, especially to those interested in obtaining permanent housing. The verification and documentation of eligibility; providing counseling, developing, securing, and coordinating services; obtaining Federal, State, and local benefits; monitoring and evaluating program participant progress; providing information and referrals to other providers; and developing an individualized housing and service plan, including planning a path to permanent housing stability are encouraged.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Mid Florida Homeless Coalition Continuum of Care (CoC) employs the following strategies to

address the emergency and transitional housing needs of homeless persons:

- Diversion: assists persons facing homelessness either remain where they have been living or identify alternate safe and suitable housing arrangements to avoid entry to emergency shelter.
- Emergency Housing: provides temporary shelter, food, showers, clothing, mail, telephones, medical care available in some shelters, assistance with accessing benefits and job training/employment and other community-based resources.
- Safe Haven: serves hard-to-reach homeless persons who have severe mental illness, are living on the streets, and have been unable or unwilling to participate in supportive services.
- Transitional Housing and Rapid Rehousing: The CoC has adopted a strategy to rapidly rehouse homeless persons using a Housing First approach, which does not require that a homeless household have income or sobriety.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

It is the main priority of the MidFlorida Homeless Coalition to reduce the number of current homeless in the community. In order to accomplish this, the Coalition has proposed goals that will lead them to the reduction of all homelessness.

Veterans

The CoC will engage with Veterans Affairs, not-for-profit service providers, faith-based institutions, private businesses. In doing so the CoC will look first to increase the number of Veterans transitional beds for individuals and families by working with the VA to bring more VASH vouchers into the CoC and increase outreach to veterans.

Chronic Homeless Persons

The CoC plans on increasing utilization rates of current chronic homeless programs on an ongoing basis. To do this, the CoC is looking for ways to better utilize services like 211 and create service provider lists for each community it works within. The plan is to continue funding of these current programs on an ongoing basis and create a universal screening tool within the next year.

Families, Youth, Children and Individuals

The CoC plans to do what is in their power to maintain current beds and increase the number of

emergency and transitional beds by looking to federal money and grants like the Emergency Solutions Grant and non-for-profit and faith-based institutions to provide these additional beds with the help afforded by the grants.

Next, the CoC will re-review and implement strategies from the National Association for the Education of Homeless Children and Youth. This will take the help and partnership of local schools and homeless facility providers.

The CoC also plans to increase the number of permanent supportive housing units in the provider area to promote the Host Home concept and implement these for unaccompanied youth. The goal is to provide a safe, temporary, welcoming space for up to six months where young adults, ages 18-21, has time to repair their relationships with their self-identified family or make decisions about other housing options with the support of a caring housing case manager.

The final step in this initiative is to promote the Open Table initiative for youth aging out, those leaving jail and correctional facilities, and those in transitional housing facilities. Open Table involves members of a community being in direct relationship with a young adult who has “aged out” of foster care without strong support systems. It trains communities to develop relational permanency for transitional-age youth.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The goal is to increase outreach to at-risk populations through the provision of rent, utility payments, transportation, and financial assistance at critical times to prevent homelessness. The CoC will look to help housing service providers, not-for-profit service providers and faith-based institutions with this through the utilization of federal money and the Emergency Solutions Grant. The CoC also plans to increase the inventory of affordable housing through acquisition with the help of federal dollars and Neighborhood Stabilization Program Grants.

The next goal is to increase access to support services to provide counseling, housing assistance, education, life-skills training, employment information, and access to federal, state, and county

resources.

Discussion

N/A

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

In 2023, the population of Hernando County surpassed 200,000 people. Hernando's growth rate has exceeded regional and national averages since 2017, growing 16.3% between 2014 and 2023 compared to 9.3% growth in the Southeast region and 6.3% growth in the nation. With the population increase, development has also increased, as demonstrated by an increase in approved development permits for single- and multi-family housing. According to Hernando County's 2023-2024 Fiscal Year budget, the year 2022 saw the largest boom of single-family units approved with 1,490, while 2023 (Oct.-May) saw the highest number of multi-family units approved with 588 units across 22 multi-family developments.

As the market brings more housing and people into the county, the Hernando County government is challenged by the expectation that it will provide much-needed infrastructure, encourage and support business and commercial development, and balance development demands with environmental protection. The County is also vulnerable to storm surge, flooding including both coastal and inland flooding, heat, severe storms, sinkholes, and drought.

To address these challenges, policy changes have been explored and approved by County Commissioners over the last five years, and more are expected. A few examples include the new South Brooksville Community Redevelopment Area, CRA, which is currently being studied and is moving steadily forward. In order to encourage responsible residential growth, the county is also currently undergoing a process of reviewing its code for potential changes to residential development rules and requirements regarding lot size, buffers, tiny homes, and model home policies. Another possible solution being explored is raising impact fees for developers and allowing density bonuses for affordable housing developers. Additional grand income, zoning changes, and other solutions to the barriers impacting the development, maintenance, safety, and quality of affordable housing are also being explored.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Policy Review and Changes

To address the challenges, policy changes have been explored and approved by County Commissioners over the last five years, and more are expected. A few examples include the new South Brooksville CRA, which is currently being studied and is moving steadily forward. In order to encourage responsible residential growth, the county is also currently undergoing a process of reviewing its code for potential changes to residential development rules and requirements regarding lot size, buffers, tiny homes, and model home policies. Impact fee studies and updates have also been ongoing in recent years, with

special reports published in 2019 related to the school impact fee, 2020 related to the roads impact fee, and in 2022 and 2024 related to all impact fees in the county. The technical memo published in 2024 recommended raising impact fees due to “extraordinary circumstances” involving recent population growth, population growth projections, and inflationary pressures.

Land Use & Zoning

- Density Allowances and Rental Districts: Hernando County may consider restructuring zoning codes to allow a greater density of homes, particularly in proximity to public transportation routes and hubs, and to key community elements such as commercial centers, schools, recreational facilities, and more. More specifically, to allow the development of multifamily and rental housing in residential and mixed-use commercial zoning districts.
- Mixed-Use Development and Transit-Oriented Development – The county may consider creating and promoting mixed-use developments through the implementation of overlays, special districts, and/or other tools. Mixed-use development oriented around public transit and other non-single-occupant-vehicle transportation mode like bicycle trails would also allow for guided growth densification in places that provide for better access to key community elements.
- Accessory Dwelling Units (ADUs) – The county may consider allowing accessory units, whether attached or detached to a single-family unit or other lower- medium-density housing type such as duplexes and triplexes, to be utilized as long-term dwelling units. In addition, land use codes for ADUs such as setbacks and requirements for them to only house family members can be adjusted to make them more feasible to build and rent in a variety of districts.

Discussion:

N/A

AP-85 Other Actions – 91.220(k)

Introduction:

This section of the Plan describes the specific actions that the county will take to address the housing and community development needs of low- and moderate-income residents during PY 2025-2026 based on the strategies outlined in the five-year plan for reducing lead-based paint hazards, reducing poverty, developing institutional structure, and enhancing coordination between the public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

There are various elements that produce obstacles to meeting need within the community. The primary obstacle to meeting underserved needs is sufficient resources to meet the needs identified in the outreach conducted for this Action Plan. Addressing all housing, homeless, and community development needs is a difficult task due to lack of funding and a constantly shifting housing market. The county will utilize all possible resources and continue to seek leveraging sources to meet as many underserved needs as possible. The current housing market and economic environment also serve as barriers to meeting needs as rental rates and home values have significantly increased while employee incomes have stayed stagnant increasing the number of families and individuals needing access to services.

Consistent with the Three-Year Consolidated Plan's Strategic Plan, the Hernando County will maximize resources to pursue the goals of providing increased access to affordable housing and enhancing the quality of life for people living in low- and moderate-income neighborhoods through public investment in facilities and infrastructure improvements, essential services, as well as the elimination of blight. The county will work closely with the Community Redevelopment Agency, CoC, housing and homeless partners, and other county departments to achieve these goals.

Actions planned to foster and maintain affordable housing

Affordable housing is a challenge faced nationwide. It is important for a community to foster and maintain affordable housing to keep the housing market balanced and fair. The county is committed to furthering fair housing efforts and dedicated to maintaining affordable housing.

The HOME program is used to exclusively create or preserve affordable housing and the PY 2025-2026 HOME allocation of \$375,686.50 will be used to foster and maintain affordable housing through the creation or preservation of affordable units.

The county will also leverage its federal dollar with state SHIP funds to maximize efforts towards

fostering and maintaining affordable housing.

Actions planned to reduce lead-based paint hazards

Lead poisoning is a serious, but preventable, public health problem that can result in long-lasting neurological damage to young children. Lead poisoning was previously defined as a blood lead level greater than or equal to 10 $\mu\text{g}/\text{dL}$ of whole blood. However, the Florida Department of Health lowered the threshold for blood lead level from $\geq 10 \mu\text{g}/\text{dL}$ to $\geq 5 \mu\text{g}/\text{dL}$ to align with the national surveillance case definition in 2017, and consequently the data has indicated a significant increase in lead poisoning cases in the last two years.

As a recipient of federal funding, the county is required to comply with the HUD/EPA Lead-Based Paint Disclosure Rule and HUD's lead-based paint regulation, known as the Lead Safe Housing Rule. These rules require disclosure about LBP and LBP hazards in most pre-1978 housing units and ensure that young children are not exposed to LBP hazards in Federally assisted or federally owned housing. When selecting homes for rehabilitation, the county will give priority to homes that were constructed after 1978.

The county's Department of Housing and Supportive Services will address lead-based paint hazards by supporting public awareness campaigns with the Hernando County Health Department, and by providing information on lead hazards to all Housing Choice Voucher clients and participating homeowners in any First-time Homebuyer and Single-Family Rehabilitation Programs. The Department of Housing and Supportive Services will also incorporate lead testing into any environmental reviews done on housing-related properties built before 1978. Based on a residential property's age, the county will require that the cost of remediation of all lead-based paint hazards be included in the project budget and scope of work as a condition of funding of all single-family rehabilitation cases.

Actions planned to reduce the number of poverty-level families

Hernando County plans to utilize its federal CDBG and HOME funds to the maximum extent to address and reduce poverty for residents. The county will prioritize funding allocations towards the most pressing needs to support housing stability, promote upward mobility, and help residents to achieve and maintain self-sufficiency. Hernando County will implement various programs and activities that have been identified as useful strategies for poverty reduction including providing essential services to low income and vulnerable populations. The county will partner with non-profit organizations to provide job training and employment services, childcare, and welfare services, all solutions for supporting economic independence. Hernando County will also coordinate with the CoC and provide funding to improve the homeless response system to reduce homelessness and move people into more financially stable situations.

The county will also continue to strengthen partnerships with public and private entities serving low income and vulnerable populations to increase outreach and raise awareness of existing services and

will seek out additional partnerships that may help reduce poverty for county residents.

Actions planned to develop institutional structure

The county recognizes that proper institutional delivery structures are critical to the long-term success of housing and community development efforts in the county. These structures assist in proper targeting of resources, efficient use of those resources, and meaningful change in the number of poverty-level families in the county. Hernando County will continue to engage in coordination efforts between governmental agencies operating within the county and support institutional efforts to address long-term challenges in the region.

The staff within the Department of Housing and Supportive Services will be responsible for providing direct technical assistance to partners and subrecipients authorized to carry out activities. The Department will monitor subrecipient's progress and expenditures periodically, providing any necessary technical assistance if a potential problem or a finding is discovered through the monitoring activities.

The county will also begin building its relationship and working with West Pasco-Pinellas Habitat for Humanity who may become the designated Community Housing Development Organization (CHDO). Another organization the county may seek to designate as a CHDO to support affordable housing development is You Thrive House to Home.

This strategy for overcoming gaps in the institutional delivery structure will be beneficial for the county. The county, in conjunction with elected officials, citizens, non-profit agencies, and for-profit organizations, will continue networking and trying to assess what residents need and how best to meet those needs.

Actions planned to enhance coordination between public and private housing and social service agencies

Efforts to bring other federal, state, local, and/or private funding for programs and activities that assist extremely low-, very low-, and low to moderate-income people will be paramount. In these difficult economic times, it is more important than ever for jurisdictions and agencies to manage federal monies wisely and ensure that each dollar dedicated to an activity is being leveraged, thereby maximizing results.

As the county embarks on the Entitlement process and starts administering programs, the county will be able to better learn and understand strengths and gaps in the institutional delivery system and identify valuable partnerships. Current strengths that the county will build upon are that there are several public and private agencies in the county that want to be involved in providing housing, public services, economic development-related services, and homeless services to residents. These organizations may become active in the CDBG program as funded service providers. As the program grows, the county will

evaluate the performance of service providers and reassess strengths and gaps.

As the county starts to develop policy guidance for its housing programs, the county will consult with housing partners in the development of such policy to gather input and encourage participation by those working in the housing industry on a daily basis.

The county will create and nurture long-term partnerships with housing and homeless non-profit service providers, developers, the Community Redevelopment Agency, the CoC, the PHA, realtors, lenders, title companies, and other important stakeholders to ensure the success of federal programs.

Discussion:

N/A

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The following addresses the program specific requirements for the Annual Action Plan. It includes information regarding the Community Development Block Grant (CDBG) and HOME Investment Partnership Program.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is

as follows:

Hernando County will look to leverage various resources to increase the impact of programs. One source of funding the county will also utilize is State Housing Initiatives Partnership Program (SHIP) funds from the Florida Housing Finance Corporation. The county may use SHIP as a local match to leverage additional HOME monies. The county also may use SHIP funds for new construction of affordable housing.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

As a new CDBG Entitlement Community and HOME Participating Jurisdiction, the county is in the process of developing comprehensive policies and procedures for carrying out HUD activities. These policies will incorporate best practices for the administration of HUD programs. The county will not use HUD funds for homebuyer activities during the 2024-2027 Consolidated Plan period but will develop resale or recapture guidelines in accordance with 92.254 upon future implementation of activities requiring such guidance.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

As a new CDBG Entitlement Community and HOME Participating Jurisdiction, the county is in the process of developing comprehensive policies and procedures for carrying out HUD activities. These policies will incorporate best practices for the administration of HUD programs. The county will develop and implement proper resale or recapture guidelines as appropriate for its new construction projects utilizing HOME funds. The duration of the affordability period will depend on the total county funding in the project. Recapture and resale guidelines will be prepared in accordance with HUD regulations.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The county does not plan for this and does not have guidelines for any such program.

5. If applicable to a planned HOME Tenant Based Rental Assistance (TBRA) activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR

91.220(l)(2)(vii)).

Not applicable.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable.