



HERNANDO COUNTY, FLORIDA

ANNUAL ACTION PLAN FOR THE PROGRAM YEAR OCTOBER 1, 2026 – SEPTEMBER 30, 2027

Community Development Block Grant Program
Home Investment Partnerships Program

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

Executive Summary

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

1. Introduction

The 2024–2026 Three-Year Consolidated Plan, completed in 2024, continues to provide the framework for the use of federal funds received from the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan identifies strategies to address affordable housing development, prevention of homelessness, economic opportunity, neighborhood improvements, public facilities, and public service activities within the unincorporated areas of Hernando County.

This long-range plan outlines the community's vision and guides policies and resource allocation over the three-year period. It establishes the priority needs and goals that form the basis for each Annual Action Plan and serves as the foundation for evaluating the County's performance and compliance with HUD requirements.

The 2026 Annual Action Plan represents the third and final year of the current Consolidated Plan. For Program Year 2026, the County will continue to focus on the top priorities identified in the Consolidated Plan:

1. providing decent and affordable housing;
2. creating a suitable living environment; and
3. expanding economic opportunities.

These priorities will guide the distribution of available Community Development Block Grant (CDBG) and other HUD resources to address ongoing community needs, invest in neighborhoods, and improve the quality of life for low- and moderate-income residents.

To further expand economic opportunities, the 2026 Annual Action Plan introduces Workforce Development activity. This initiative provides job-ready training and/or scholarship opportunities for eligible low- and moderate-income residents and leads directly to permanent employment upon program completion. The project supports the County's priority of increasing workforce development opportunities and aligns with the Consolidated Plan objectives of promoting self-sufficiency and expanding economic opportunities for low-income households.

2. Summarize the objectives and outcomes identified in the Plan

Through analysis of research, available data, community participation, and consultation with stakeholders, Hernando County has identified several priority needs for the 2024–2026 planning period. The 2026 Annual Action Plan outlines the activities to be undertaken during the third year of the 2024–2026 Consolidated Plan, covering the period of October 1, 2026, through September 30, 2027. Funding

sources anticipated for this program year include the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Program.

Each funded activity must meet HUD's national objectives and support the goals established in the Consolidated Plan. Hernando County Housing & Supportive Services evaluates each activity to determine which of HUD's three objectives it fulfills:

- creating a suitable living environment,
- providing decent and affordable housing, or
- expanding economic opportunities.

HUD's performance measurement system also requires each activity to be assigned an outcome category—availability/accessibility, affordability, or sustainability—along with specific outcome indicators. These indicators measure progress toward meeting the priority needs identified in the Consolidated Plan, including affordable housing, homelessness prevention, community development, and neighborhood improvement.

Outcome data and accomplishments for all 2026 activities will be reported in the Consolidated Annual Performance and Evaluation Report (CAPER) submitted to HUD in December following the close of the program year.

3. Evaluation of past performance

As Hernando County continues to mature as a HUD Entitlement Community, the County has maintained a strong focus on regulatory compliance, timely expenditure of grant funds, and effective program delivery. Over the prior program years, the County has implemented systems to track commitments, expenditures, and performance outcomes in accordance with HUD requirements. These efforts have helped strengthen internal processes, improve project management, and ensure that activities remain aligned with the goals established in the 2024–2026 Consolidated Plan.

The County will continue to evaluate its performance by monitoring progress toward its objectives, meeting HUD timeliness standards, and ensuring that funded activities provide measurable benefits to low- and moderate-income residents.

Hernando County remains committed to delivering housing and community development services in an efficient, transparent, and productive manner.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The citizen participation process for the 2026 Annual Action Plan began in May 2026 with one formally advertised countywide public hearing to inform residents about the 2026 Annual Action Plan and to

solicit public input. The draft 2026 Action Plan was released for public review and comment for a **30-day public comment period extending** from **May 22, 2026 – June 22, 2026**.

Notification of the draft plan's availability was published in local newspapers and posted on the County's Housing & Supportive Services (HSS) website. Copies of the document were made available for public review at the Housing & Supportive Services Department office and online at Hernando County Housing and Supportive Services website for the duration of the comment period.

5. Summary of public comments

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

This will be updated once the 30-day public comment period and public hearings have been completed.

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

This will be updated once the comment period and public hearing has been held. All comments will be welcomed and accepted.

7. Summary

The 2026 Annual Action Plan represents the third and final year of implementation under the 2024–2026 Consolidated Plan. The Plan outlines the County's strategy for investing Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) resources to address priority needs related to affordable housing, homelessness prevention, community development, public services, and neighborhood improvements. Activities selected for Program Year 2026 support the overarching goals of providing decent and affordable housing, creating a suitable living environment, and expanding economic opportunities for low- and moderate-income residents.

Development of the Plan incorporated data analysis, community input, and stakeholder consultation to ensure that planned activities remain responsive to local needs and consistent with HUD regulations. The County remains committed to transparency, timely expenditure of funds, and measurable performance outcomes. Progress toward the goals outlined in this Action Plan will be evaluated and reported in the Consolidated Annual Performance and Evaluation Report (CAPER) submitted to HUD at the end of the program year.

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)

Hernando County Housing and Supportive Services is the lead agency responsible for preparing the Consolidated Plan and the associated Annual Action Plans. As the designated administrator for both the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME) Program, the department oversees all planning, coordination, implementation, and compliance activities required by HUD.

Housing and Supportive Services manages the development of strategic goals, citizen participation efforts, project selection, contracting, monitoring, and performance reporting for each grant program. The department also works collaboratively with other County departments, nonprofit partners, service providers, and community stakeholders to ensure that funded activities address identified priorities and comply with federal regulations.

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 works closely with citizens, neighborhood groups, nonprofit organizations, housing and community development partners, and governmental agencies to identify community needs and establish priorities for the Consolidated Plan and Annual Action Plans. For the 2026 Annual Action Plan, the County conducted outreach to ensure meaningful consultation and broad public participation in accordance with its adopted Citizen Participation Plan.

A 30-day public comment period will be observed from **May 22, 2026**, through **June 22, 2026**. Public notices were published in the local newspaper, posted on the County's website, and shared through the County's social media platforms to inform residents of the availability of the draft 2026 Annual Action Plan. A formally advertised public hearing will be held before the Hernando County Board of County Commissioners on **July 28, 2026**, providing an additional opportunity for public input prior to final adoption of the 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 critical importance of coordinated efforts among public and assisted housing providers, health and mental health systems, substance abuse service agencies, and community-based organizations. Effective coordination ensures that residents—particularly those with the greatest needs—receive comprehensive, supportive, and accessible services. To strengthen this system of care, Housing & Supportive Services actively consults and collaborates with regional partners throughout the year.

The County engages a broad network of organizations that provide complementary services across the housing, health, social service, and economic development sectors. Participation in regular meetings, workshops, coalitions, and interagency initiatives enables the County to maintain strong relationships and to align services and funding strategies with the priorities identified in the Consolidated Plan.

The County also consulted with local workforce partners, including the Hernando County Fire Rescue Department, healthcare providers, and skilled-trade training organizations, to identify broader workforce needs and opportunities to expand economic access through high-demand career pathways. These discussions highlighted significant shortages in multiple sectors—such as public safety, healthcare, and the trades—along with the need for accessible entry-level training options for residents who face barriers to traditional programs. One outcome of this collaboration is the Fire Recruit Training Program, which provides a structured pathway for low- and moderate-income individuals to obtain industry-recognized credentials and enter permanent employment within the fire service.

Key coordination efforts include:

- Homeless Services: The Hernando County Health and Human Services Division, under Housing & Supportive Services, collaborates with the Hernando County School Board and the Housing Authority through the Housing Stability for Homeless Children Initiative, supported by the Florida Housing Finance Corporation. The Division provides assessments, case management, and linkage to supportive services.
- Social Services: Coordination with United Way of Hernando County, Salvation Army of Hernando County, Mid Florida Community Services, Sunshine Helping Hands, and other providers serving elderly residents, youth, children, and individuals with disabilities.
- Housing: Partnerships with for-profit and nonprofit housing developers; Habitat for Humanity of Pinellas and West Pasco Counties; Dawn Center of Hernando County; and Mid Florida Community Services, Inc./You Thrive to expand housing opportunities and supportive services.
- Collaboration with Hernando County Economic Development, CareerSource Pasco-Hernando, the Tax Redevelopment Advisory Committee, United Way of Hernando County, and the Greater Hernando County Chamber of Commerce to support workforce initiatives, community development, and economic growth for low- and moderate-income residents.
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- Health and Behavioral Health Services: Ongoing engagement with the Florida Department of Health in Hernando County, Premier Community Health Care Clinic, BayCare Behavioral Health, Lutheran Services of Florida Health systems, Operation

Par, Crescent Community Clinic, Vincent House, and area hospitals to coordinate physical health, mental health, and substance abuse services.

Through its HUD-funded programs, the County supports organizations that serve vulnerable populations, including agencies specializing in case management, life skills training, **financial literacy education**, behavioral health, housing and homelessness assistance, employment services, transportation, legal support, **senior services**, food and clothing assistance, and domestic violence intervention.

The County also actively coordinates with the Hernando County Housing Authority to address the needs of households with the lowest incomes. This partnership focuses on expanding affordable housing opportunities and ensuring access to communities that offer transportation, employment, healthcare, and supportive services. The County supports the Housing Authority's efforts to integrate housing with resident services, health support, and long-term stability resources.

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 coordinates closely with the Mid Florida Homeless Coalition, Inc. (MFHC), the lead agency of the local Continuum of Care (CoC), to address the needs of individuals and families experiencing homelessness or at risk of homelessness. Although Hernando County does not receive or administer Emergency Solutions Grant (ESG) funding directly, MFHC assumes responsibility for preparing and submitting ESG applications on behalf of the CoC, as well as administering related funding streams and programs.

MFHC participates in the State of Florida's Unified Homelessness Grant process, which consolidates several funding sources into a single competitive application. These funding sources include the Challenge Grant (Section 420.622(4), Florida Statutes), the Emergency Solutions Grant (Section 420.622(10), Florida Statutes and 24 CFR 576), and the Temporary Assistance for Needy Families (TANF) Homelessness Prevention Grant (Section 414.161, Florida Statutes). Funding requests submitted through this process are based on documented community need, informed by data collected during the annual

Point-in-Time (PIT) Count, Homeless Management Information System (HMIS) assessments, and required federal and state reporting.

The Continuum of Care establishes written ESG standards governing emergency shelter, preventing evictions, rapid rehousing, and permanent supportive housing. These standards are aligned with HUD guidelines and incorporated into the CoC's Request for Applications. MFHC has administered and operated the HMIS system since 2005 in accordance with HUD requirements, ensuring accurate data collection, performance tracking, and coordination among participating agencies, which includes Hernando County Housing and Supportive Services.

Through its ongoing relationship with MFHC, Hernando County helps promote a coordinated community response to homelessness, including efforts focused on chronically homeless individuals, families with children, veterans, unaccompanied youth, and households at risk of homelessness. This partnership ensures that local needs are reflected in regional strategies and that residents have access to available housing and supportive service resources.

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?	Representatives from the Mid Florida Homeless Coalition (MFHC) participated in several community engagement activities, including community meetings and the online community needs survey hosted through the County's FHC Connect platform. MFHC provided insights on homelessness trends, service gaps, and unmet needs within Hernando County. Their feedback was incorporated into the Needs Assessment and Market Analysis sections of the Plan, particularly regarding the county's homeless population. Continued coordination is expected to strengthen system-level planning, improve service alignment, and support more accurate data collection to guide resource allocation.
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 Hernando County Housing Authority was invited to participate in the Consolidated Plan's virtual engagement process through the FHC Connect platform, as well as in community meetings and targeted outreach efforts. Consultation also occurred through email communications and sharing of relevant reports, housing data, and operational information. Input from the Housing Authority was used to inform the Public Housing section of the Plan, and continued coordination is anticipated to support improved communication, alignment of affordable housing strategies, and enhanced responsiveness to the needs of low-income households.
3	Agency/Group/Organization	The Enrichment Centers, Inc. of Hernando County
	Agency/Group/Organization Type	Services – Elderly; Public Services
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Community Development Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Enrichment Centers, Inc. engaged with the County to discuss service needs for older adults and opportunities to expand senior-focused programming. Through the CDBG-funded Silver Spark – Connect and Learn program, the agency provides hands-on computer instruction, chair exercise classes, and safety education for adults aged 62 and older. Approximately 75–80% of current participants reside in unincorporated Hernando County. Funding will support services for a minimum of 115 households with incomes at or below 51–80% AMI. Continued coordination is expected to strengthen service delivery, reduce isolation among senior residents, and enhance digital literacy and wellness outcomes.
4	Agency/Group/Organization	Mid Florida Community Services, Inc.
	Agency/Group/Organization Type	Housing; Services – Low/Moderate-Income Households

	What section of the Plan was addressed by Consultation?	Affordable Housing; Economic Opportunities
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MFCS collaborated with the County to outline housing needs and opportunities for first-time homebuyers. The CDBG-supported House to Home program will assist low- and moderate-income first-time homebuyers by covering up to 50% of the required down payment on behalf of eligible purchasers. Coordination with MFCS helps expand access to affordable homeownership, support financial stability, and increase long-term housing security for qualifying households.
5	Agency/Group/Organization	Hernando Mentorship Empowerment (HME)
	Agency/Group/Organization Type	Services – Homeless; Services – Low/Moderate-Income; Public Services
	What section of the Plan was addressed by Consultation?	Homeless Needs; Non-Homeless Special Needs; Community Development Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Hernando Mentorship Empowerment worked with the County to identify community needs related to supportive services, homelessness prevention, and access to hygiene facilities. The County is supporting two CDBG-funded programs in 2026: • SkillShare & Empowerment Studio – Expands operational hours and volunteer mentorship opportunities, creating a social-enterprise space offering shared learning, demonstrations, and mentoring to low-income ($\leq 80\%$ AMI) or homeless individuals in unincorporated Hernando County. Funding will support a minimum of 126 households. • Clean Start: Dignity Through Water & Wellness – Provides ADA-compliant restrooms, showers, washers, and dryers at no cost to low-income ($\leq 80\%$ AMI) or homeless individuals. Funding will also support a minimum of 126 households. Ongoing coordination is expected to improve access to basic hygiene needs, support personal stability, reduce barriers to employment, and strengthen community engagement among target populations.
6	Agency/Group/Organization	Hernando County Department of Public Works
	Agency/Group/Organization Type	Other Government – County; Infrastructure; Transportation
	What section of the Plan was addressed by Consultation?	• Community Development Needs • Public Facilities and Improvements • Infrastructure and Safety Priorities
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public Works participated in project development discussions related to roadway safety improvements, median modifications, pedestrian connectivity, and transit access within the Kass Circle corridor. The department provided engineering guidance, safety analysis, and feasibility recommendations. Continued coordination ensures accurate scoping, compliance with engineering standards, and alignment with long-range transportation planning.

7	Agency/Group/Organization	Hernando County Transportation
	Agency/Group/Organization Type	Transit Authority; Other Government – County
	What section of the Plan was addressed by Consultation?	• Transportation Services • Community Development Needs • Accessibility and Mobility Planning
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Transit staff were consulted regarding bus pull-outs, shelter placement, ADA access routes, and ridership needs in the Kass Circle community. Their input shaped the identification of accessible transit improvements included in the 2026 Action Plan. Ongoing coordination is expected to improve multimodal safety and usability for low- and moderate-income riders.
8	Agency/Group/Organization	Hernando County Parks & Recreation
	Agency/Group/Organization Type	Other Government – County; Public Facility Operator
	What section of the Plan was addressed by Consultation?	• Public Facilities and Improvements • Accessibility Needs • Community Development Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Parks & Recreation collaborated with Housing & Supportive Services to assess ADA barriers, safety hazards, and infrastructure repair needs within parks located in CDBG-eligible census tracts. Their facility assessments and long-term maintenance plans informed project scoping for the Park Accessibility and Safety Improvements initiative. Continued coordination will support barrier removal, compliance with ADA standards, and improved safety for LMI residents.
9	Agency/Group/Organization	Hernando County Utilities Department
	Agency/Group/Organization Type	Other Government – County; Infrastructure; Water Utility

	What section of the Plan was addressed by Consultation?	• Infrastructure and Public Facility Needs • Community Development Needs • Health and Safety
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Utilities Department staff provided technical input on the Braewood Mobile Home Park Water Main Replacement Project, including system condition, required upgrades, hydrant placement, and long-term maintenance concerns. Their collaboration ensures that the CDBG-funded improvements meet current utility standards, increase system reliability, and support safe water access for LMI residents.
10	Agency/Group/Organization	Local Community Redevelopment Area (CRA)
11	Agency/Group/Organization Type	Community Organization; Neighborhood Representatives
	What section of the Plan was addressed by Consultation?	• Community Development Needs • Non-Housing Community Priorities • Infrastructure Safety and Accessibility
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Neighborhood representatives provided input on pedestrian safety concerns, roadway hazards, and access barriers affecting residents near the Kass Circle corridor. Their feedback helped validate the need for roadway channelization, crosswalk enhancements, and improved transit amenities. Continued engagement will support future infrastructure planning and ensure improvements align with community-identified priorities.

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

Hernando County makes every effort to consult with all relevant agency types involved in or affected by the Consolidated Plan and Annual Action Plan. The County's consultation process is designed to be open, inclusive, and reflective of the needs of low- and moderate-income residents. Public notices, stakeholder invitations, surveys, and community meetings were used to ensure broad participation.

However, some agency types were not directly consulted during the development of the Plan. Local publicly funded institutions such as mental health facilities, inpatient treatment centers, and correctional institutions were not available or did not respond to outreach efforts during the consultation period. Despite the absence of direct consultation with these entities, the County actively engaged nonprofit organizations and service providers that work closely with populations typically served by these institutions. These partners include agencies that support individuals with behavioral health needs, people experiencing homelessness, youth in foster care, justice-involved individuals, and people reentering the community.

Through these nonprofit partners, the County was able to gather relevant information related to service gaps, unmet needs, and barriers faced by vulnerable groups. As a result, although certain institutional agencies were not directly consulted, the County still obtained input representing the needs of the populations they serve. Hernando County will continue to improve outreach efforts in future planning cycles to engage these agency types more directly when possible.

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	Mid Florida Homeless Coalition (MFHC)	The goals of the Consolidated Plan align closely with the CoC's priorities to prevent and reduce homelessness, expand access to housing options for chronically homeless individuals and families, improve system-wide coordination, and strengthen supportive services. Data and priorities identified through the CoC's Point-in-Time Count, Homeless Management Information System (HMIS), and coordinated entry process informed the County's goals related to homelessness prevention, rapid re-housing, and supportive housing needs.
Comprehensive Plan	Hernando County Planning Department	The Comprehensive Plan identifies long-term land use, infrastructure, and community development priorities. These goals overlap with the Consolidated Plan's strategies to support neighborhood investment, promote accessibility, and align public facility improvements with areas of greatest need, including CDBG-eligible census tracts.
Local Transportation Improvement Plan	Hernando County Metropolitan Planning Organization (MPO)	The TIP's transportation safety, mobility, and pedestrian enhancement objectives support similar goals outlined in the Consolidated Plan related to improving roadway safety, expanding pedestrian access, and enhancing transit facilities—particularly in low- and moderate-income communities.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Parks & Recreation Master Plan	Hernando County Parks & Recreation	Hazard mitigation strategies that address infrastructure resilience, public safety, and community vulnerability align with Consolidated Plan goals related to improving neighborhood infrastructure, supporting safe living environments, and prioritizing investments in vulnerable communities.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

In preparing the Consolidated Plan and Annual Action Plan, Hernando County reviewed relevant local, regional, and state planning documents to ensure that CDBG and HOME investments are coordinated with other community priorities. Collaboration with the Continuum of Care, Planning Department, Public Works, Parks & Recreation, Transit, and other County divisions ensures that housing, infrastructure, and community development goals are aligned across multiple planning efforts. These planning documents informed project selection, priority needs, and long-term strategies to support low- and moderate-income residents and strengthen neighborhoods.

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

Hernando County encouraged broad citizen participation in the development of the 2026 Annual Action Plan by advertising the availability of the draft plan and opportunities for public input through a local newspaper notice and on the County's Housing & Supportive Services website. The County offered multiple avenues for residents and stakeholders to review the draft Plan and provide comments during the 30-day public comment.

A public hearing will be held before the Board of County Commissioners on July 28, 2026, providing residents with an opportunity to offer feedback on community needs and the proposed use of CDBG and HOME funds. Whether public comments are received during the comment period or at the public hearing, the citizen participation process helps confirm the County's priorities and ensures transparency and compliance with the adopted Citizen Participation Plan. Ongoing outreach efforts continue to reinforce the need to invest in affordable housing, public services, and community development improvements within low- and moderate-income neighborhoods.

A range of workforce development initiatives has been incorporated under the broader goal of economic development. These initiatives were included in the draft list of PY2026 activities presented during the public hearing and made available during the 30-day comment period. Public comments, if received, will be incorporated after the 30-day public comment period and public hearing have concluded.

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	The ad was published;		N/A	
2	Public Hearing	Non-targeted/broad community	The public hearing was held;		N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Hernando County anticipates receiving federal formula funding through the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME) Program for Program Year 2026. These resources support a range of activities, including affordable housing development, public services, public facilities and infrastructure improvements, and program administration. Final allocations for PY2026 will be updated upon release of HUD’s annual entitlement amounts. No program income is anticipated based on prior program year performance.

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 • Administration and Planning • Economic Development • Housing • Public Improvements • Public Services	\$1,154,823.00	\$0.00	\$72,365.00	\$1,154,823.00	\$1,218,391.00	The Community Development Block Grant (CDBG) Program provides flexible funding to support housing, public services, public facilities, neighborhood improvements, and economic opportunities benefiting low- and moderate- income residents.

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 Rehabilitation • Rental New Construction • Rental Rehabilitation • New Construction for Ownership • Tenant-Based Rental Assistance (TBRA)	\$373,655.65	\$0.00	\$767,991.54	\$373,655.05	\$1,141,647.19	The HOME Program is the largest federal block grant designed specifically to expand affordable housing opportunities for low-income households. Funds are awarded annually and used to support homeownership, rental housing development, rehabilitation, and tenant-based rental assistance.

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 leverages federal funds by partnering with nonprofit organizations, affordable housing developers, County departments, and other local agencies. These partners frequently contribute additional funding sources such as state grants, private financing, foundation support, in-kind contributions, and other non-federal resources. Leveraging ensures that projects have sufficient

resources to meet community needs and support activities not fully eligible under CDBG or HOME program regulations.

The County also administers the State Housing Initiatives Partnership (SHIP) program, which is routinely paired with CDBG and HOME funds to maximize the impact of affordable housing activities, including homebuyer assistance and rehabilitation.

CDBG funds will support new economic development activities, , which leverages County workforce partnerships, training programs, and employer commitments to ensure job creation outcomes. These resources will maximize the impact of federal funds by increasing employment opportunities for low- and moderate-income residents.

HOME funds require a 25% non-federal match. Hernando County meets this requirement using eligible SHIP program expenditures that qualify as match. The County will continue to pursue additional funding partnerships to enhance project effectiveness and maintain compliance with federal matching requirements.

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

Hernando County maintains an inventory of all County-owned real property, accessible through the Hernando County Property Appraiser's website. Housing and Supportive Services routinely reviews these properties, in coordination with the County's Property Management Division, to identify surplus parcels that may be appropriate for use in affordable housing development or other community development activities supported by CDBG or HOME funds.

In accordance with Section 125.379, Florida Statutes, Hernando County prepares and updates an inventory list every three years identifying County-owned properties suitable for affordable housing. The inventory is reviewed by staff, presented at a public hearing, and adopted by resolution of the Board of County Commissioners. Any disposition or redevelopment of these properties for affordable housing purposes remains subject to Board approval and must follow all applicable federal and state regulations.

As part of this statutory process, the following parcel was identified as suitable for affordable housing and approved by **Board Resolution 2025-026**:

• Riverdale Section 2, BLK G Lot 31 Parcel Number 123 1070 00G0 0310

Housing and Supportive Services will continue to evaluate publicly owned land for potential housing and community development opportunities and will coordinate with County departments and development partners to determine feasibility for future projects.

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	CDBG: \$.00 HOME: \$807,366.00	Homeowner Housing Added: 8 Household Housing Unit
2	Tenant-Based Rental Assistance	2024	2026	Affordable Housing	Countywide	Affordable Housing	CDBG: \$.00 HOME: \$220,118.04	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: \$481,621.00 HOME: \$.00	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: \$219,038.00 HOME: \$.00	Buildings Demolished: 2 Buildings
5	Services to Stabilize Low Income Populations	2024	2026	Non-Housing Community Development	Countywide	Public Services	CDBG: \$211,635.00 HOME: \$.00	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: \$230,964.00 HOME: \$114,163.15	Other: 1 Other
7	Economic Development –	2026	2027	Economic Development	Countywide	Economic Opportunities	CDBG: \$100,000.00	<i>Jobs Created/Retained: 10 Persons Assisted</i>

Table 6 – Goals Summary

Narrative –

The County will also support an Economic Development initiative aimed at expanding access to essential workforce opportunities for low- to moderate-income (LMI) residents. The Fire Recruit Training Program will provide occupational skills training, required certifications, and job placement assistance for eligible LMI participants seeking careers in the fire service. This project increases access to employment, supports upward mobility, and helps meet the County’s growing demand for public safety personnel.

Goal Descriptions

1	Goal Name	Create or Preserve Affordable Units
	Goal Description	Support the development, rehabilitation, and preservation of affordable housing units for both homeownership and rental opportunities. Activities may include new construction, rehabilitation, and other efforts to expand access to safe, decent, and affordable housing for low- and moderate-income households.
2	Goal Name	Tenant-Based Rental Assistance
	Goal Description	Provide rental assistance to individuals and families exiting homelessness or at risk of becoming homeless. Activities support housing stability, reduce the likelihood of displacement, and increase access to affordable and permanent housing options.
3	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	Implement public facilities and infrastructure improvements that enhance safety, accessibility, and neighborhood conditions in low- and moderate-income areas. Activities may include Phase II water main replacements, fire hydrant installation, sidewalk construction, wayfinding signage, recreational facility upgrades, and other eligible public facility improvements that support community revitalization.
4	Goal Name	Address Slum and Blight
	Goal Description	Support initiatives aimed at removing blighting conditions, including strategic acquisition and demolition of abandoned or unsafe structures, neighborhood cleanup efforts, and debris removal. Activities promote healthy, safe neighborhoods and reduce conditions that contribute to decline.

5	Goal Name	Services to Stabilize Low Income Populations
	Goal Description	Support nonprofit organizations that provide essential services to low- and moderate-income residents, including employment training, mentorship, childcare services, recreational programming, and other welfare-related supports that promote stability and improved quality of life.
6	Goal Name	Planning and Administration
	Goal Description	Conduct the planning, management, monitoring, and administration of CDBG and HOME programs. Activities include preparation of the Consolidated Plan, Annual Action Plan, CAPER, required reporting, environmental reviews, and general program oversight to ensure regulatory compliance.
7	Goal Name	Economic Development
	Goal Description	This goal supports the creation of economic opportunities for low- and moderate-income residents by providing access to professional training or internships. Activities include tuition support, training materials, certification testing, protective equipment necessary for training, and job placement assistance. The program will help LMI individuals obtain the qualifications required for direct employment with agencies or programs that provide skills for specific fields. The initiative expands career entry points, increases household stability, and aligns local workforce development with community safety needs.

Projects

AP-35 Projects – 91.220(d)

Introduction

During the 2026 program year, Hernando County will implement a range of housing, public service, public facility, infrastructure, and administrative activities that advance the priorities established in the 2024–2026 Consolidated Plan. These efforts support the County’s overarching goals of providing decent affordable housing, creating a suitable living environment, and expanding economic opportunities for residents. CDBG and HOME funds will be used strategically to address local needs, and when appropriate, will be leveraged with other resources such as SHIP funds, state grants, private investments, and general revenue to maximize impact.

Projects

#	Project Name
1	Planning and Administration
2	Public Infrastructure - Water Main Replacements and Fire Hydrants
3	Public Infrastructure – Sidewalks, Lighting, and Wayfinding Signage
4	Public Facilities – Park Accessibility and Safety Improvements
5	TBD (Future 2026 CDBG-Eligible Project Placeholder)
6	Affordable Housing
7	Slum and Blight - Acquisition and Demolition
8	Slum and Blight – Neighborhood Cleanup and Debris Removal
9	Public Services - Job Training / Employment Supports
10	Public Service - Non-Profit Support and Community Services
11	Tenant Based Rental Assistance (HOME TBRA)
12	Fire Recruit Workforce Development & Job Creation Program

Table 7 - Project Information

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

The County’s allocation priorities for the 2026 Action Plan are driven by continuing needs identified through the Consolidated Plan’s data analysis, stakeholder consultation, and citizen participation. The highest needs identified, including affordable housing, infrastructure improvements, public facility upgrades, homelessness prevention, and

public services—continue to guide resource distribution in Year Three of the Consolidated Plan period.

CDBG funding prioritizes neighborhood revitalization and infrastructure improvements in low- and moderate-income areas, including utility upgrades, sidewalk and pedestrian safety enhancements, transit access improvements, and accessibility modifications to public facilities such as County parks. These investments address aging infrastructure, safety concerns, and accessibility barriers that disproportionately affect low-income residents.

Public service funding focuses on stabilizing vulnerable populations through job training, mentorship, support for seniors, assistance to individuals experiencing or at risk of homelessness, and other essential services provided by nonprofit partners.

HOME funds are prioritized for affordable housing development, homeownership opportunities, and rental assistance, addressing the County's high demand for safe and affordable housing options.

Obstacles to addressing underserved needs include limited available funding relative to the volume of need, rising construction costs, affordability constraints for low-income households, and capacity limitations among nonprofit and development partners. The County continues to leverage additional funding such as SHIP resources, state grants, and private investment to overcome these challenges and expand housing and community development opportunities for low- and moderate-income residents.

AP-38 Project Summary

Project Summary Information1	Project Name	Planning and Administration
	Target Area	Countywide
	National Objective	N/A Administration
	Eligible Activity	CDBG 24 CFR 570.206; HOME Program Administration
	Funding	CDBG: \$230,964.00 HOME: \$37,364.65
	Description	This project covers overall planning, management, coordination, monitoring, environmental review, and administration of the CDBG and HOME programs. Activities include preparation of the Consolidated Plan, Annual Action Plan, CAPER, required reporting, subrecipient oversight, citizen participation, and maintenance of program compliance.
	Target Date	09/30/2027
	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
	National Objective	Low/Moderate Income Area Benefit (LMA).
	Eligible Activity	Public Facilities and Improvements – 24 CFR 570.201(c).
	Funding	CDBG: \$261,621.00
	Description	CDBG funds will support Phase II of water system improvements, including replacement of deteriorated water mains, installation of new fire hydrants, relocation of water meters for accessibility, and associated utility upgrades in low- and moderate-income areas. Improvements enhance safety, system reliability, and fire protection capability for households in the service area.
	Target Date	09/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	25 Extremely low-, low-, and moderate-income families.
	Location Description	The Braewood Mobile Home Park located in Brooksville, Florida in the unincorporated area of Hernando County.
	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, Lighting, and Wayfinding Signage
	Target Area	Countywide

	National Objective	Low/Moderate Income Area Benefit (LMA).
	Eligible Activity	Sidewalks / Street Improvements – 24 CFR 570.201(c).
	Funding	CDBG: \$120,000.00
	Description	This project provides sidewalk installation, pedestrian safety enhancements, ADA-compliant access routes, lighting improvements, and wayfinding signage in CDBG-eligible neighborhoods. Improvements promote walkability, safety, access to services, and overall neighborhood revitalization. National Objective: Low/Moderate Income Area Benefit (LMA).
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	750 extremely low-, low- and moderate-income households.
	Location Description	The project will be located within the Kass Circle Community Revitalization Area centered on the commercial area that is surrounded by a primarily low to moderate income residential area, this will increase the safety, walkability of the area, and revitalize the commercial area.
	Planned Activities	Sidewalk improvements, lighting installation and way fare signage.
4	Project Name	Public Facilities – Park Accessibility and Safety Improvements
	Target Area	Countywide

	National Objective	Low/Moderate Income Area Benefit (LMA).
	Eligible Activity	Parks / Recreational Facilities – 24 CFR 570.201(c).
	Funding	CDBG: \$100,000.00
	Description	CDBG funds will support ADA accessibility upgrades, sidewalk and pathway improvements, safety enhancements, and barrier removal within public parks in eligible census tracts. Improvements may include ADA-compliant walkways, accessible entries, resurfacing, lighting, and replacement of unsafe infrastructure. These upgrades ensure safe, inclusive access to recreational facilities for low- and moderate-income residents.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	725 extremely low-, low- and moderate-income households.
	Location Description	Parks located in unincorporated Hernando County within areas identified as low-to moderate income by census tract will be provided funding to make safety improvements to the parks' facilities.
	Planned Activities	Phase II use and safety improvements to parks and recreation facilities.
5	Project Name	TBD (2026 CDBG-Eligible Project Placeholder)
	Target Area	Countywide

	National Objective	To be determined.
	Eligible Activity	To be determined (must meet 24 CFR 570.201-205).
	Funding	CDBG: \$
	Description	A portion of PY 2026 CDBG funds will be reserved for a project to be identified later through community engagement, partner coordination, and Board direction. The final project will meet national objective requirements and address priority needs identified in the Consolidated Plan.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	TBD
	Planned Activities	TBD
6	Project Name	Affordable Housing
	Target Area	Countywide
	National Objective	Affordable Housing Benefit (LMH).
	Eligible Activity	HOME-Eligible Housing Activities

	Funding	HOME: \$276,291.00
	Description	Funding will support the development, rehabilitation, or acquisition of affordable housing for low-income households. Activities may include new construction, homeowner rehabilitation, homebuyer assistance, or support for nonprofit or developer partners creating affordable housing units. These efforts expand and preserve the local affordable housing inventory.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	8 extremely low-, low-, and moderate-income families.
	Location Description	Unincorporated Hernando County
	Planned Activities	New construction or repair of existing units.
7	Project Name	Slum and Blight - Acquisition and Demolition
	Target Area	Countywide
	National Objective	Slum/Blight – Spot Basis (SBS).
	Eligible Activity	Clearance and Demolition – 24 CFR 570.201(d).
	Funding	CDBG: \$114,038.00

	Description	CDBG funds will be used to acquire and demolish abandoned, condemned, or unsafe structures that pose health and safety risks or contribute to neighborhood deterioration. Activities support neighborhood revitalization and removal of conditions of slum and blight on a spot basis.
	Target Date	9/30/2027
	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	Two areas have been identified to address slums and blight, Kass Circle CRA and South Brooksville, which is currently developing a Community Redevelopment Plan.
	Planned Activities	Acquisition and demolition
8	Project Name	Slum and Blight – Neighborhood Cleanup and Debris Removal
	Target Area	Countywide
	National Objective	Low/Moderate Income Area Benefit (LMA) OR Slum/Blight Area (SBA), depending on final service area.
	Eligible Activity	24 CFR 570.201(f), 570.201(c), 570.201(d) as applicable.
	Funding	CDBG: \$55,000.00
	Description	Funding will support cleanup efforts in low-income neighborhoods, including debris removal, illegal dumping remediation, lot cleanups, and minor environmental hazard elimination. These efforts improve safety, health conditions, and overall neighborhood appearance.

	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1 area will be cleaned up to support a suitable living environment for extremely low-, low- and moderate-income families.
	Location Description	Two areas have been identified to address slums and blight, Kass Circle CRA and South Brooksville, which is currently developing a Community Redevelopment Plan.
	Planned Activities	Slum and blight clean-up.
9	Project Name	Public Services – Job Training / Employment Supports
	Target Area	Countywide
	National Objective	Low/Moderate Income Limited Clientele (LMC).
	Eligible Activity	Public Services – 24 CFR 570.201(e).
	Funding	CDBG: \$73,200.00
	Description	CDBG funds will support nonprofit partners providing job training, employment readiness programs, workforce mentorship, and related supportive services to low- and moderate-income individuals. Activities may include skills development, job search assistance, financial literacy, and employment counseling.
	Target Date	9/30/2027

	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	Unincorporated Hernando County
	Planned Activities	Job training
10	Project Name	Public Services – Nonprofit Support and Community Services
	Target Area	Countywide
	National Objective	Low/Moderate Income Limited Clientele (LMC).
	Eligible Activity	Public Services – 24 CFR 570.201(e).
	Funding	CDBG: \$100,000.00
	Description	Funding will support a range of nonprofit-delivered services such as senior programs, youth enrichment, digital literacy, basic needs assistance, and other services that stabilize low-income households. These activities promote self-sufficiency, reduce barriers, and improve quality of life for 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	Unincorporated Hernando County
	Planned Activities	Provision of public services will be provided to nonprofit agencies to provide services for unincorporated Hernando County low to moderate income households. A request for application process to be completed, scored and awarded to agencies.
11	Project Name	Tenant Based Rental Assistance
	Target Area	Countywide
	National Objective	Affordable Housing (LMH).
	Eligible Activity	HOME TBRA – 24 CFR 92.209.
	Funding	HOME: \$60,000.00
	Description	HOME funds will provide rental assistance and housing stabilization services to low-income households, including individuals and families exiting homelessness or at risk of losing housing. Assistance supports immediate housing needs and long-term housing stability.
	Target Date	9/30/2027
12	Project Name	Economic Development

	Target Area	Countywide
	National Objective	Low/Moderate Income Job Creation or Limited Clientele
	Eligible Activity	Economic Development – Job Training (24 CFR 570.203 & 570.201(e).
	Funding	CDBG: \$100,000.00
	Description	Provides job training and credentialing for LMI residents pursuing a career in fire service. Supports tuition, materials, testing, and job placement.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 low- to moderate-income individuals.
	Location Description	Unincorporated Hernando County
	Planned Activities	Training, certifications, PPE, testing costs, and employment placement consistent with LMJ standards.

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

Hernando County will allocate federal resources on a **countywide** basis for the 2026 program year. All projects funded under this Annual Action Plan are designed to benefit low- and moderate-income residents throughout Hernando County. While projects may be in specific neighborhoods or census tracts, the County does not limit assistance to any single geographic area.

The Annual Action Plan includes activities located within the unincorporated areas of Hernando County. The City of Brooksville was invited to join the urban county HUD entitlement program but declined and elected to continue seeking Community Development Block Grant (CDBG) funding through the **Florida Small Cities** program.

For all CDBG activities qualifying under the Low/Moderate Income Area Benefit (LMA) National Objective, assistance will be directed to neighborhoods and census tracts where at least **51% of residents are low- and moderate-income**, according to HUD's LMI Summary Data or verified through an approved income survey. Area-benefit public services, public facilities, and infrastructure improvements will be implemented only in eligible service areas that meet federal requirements.

Geographic Distribution

Target Area	Percentage of Funds
Countywide	100%

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Hernando County's geographic allocation of funding is based on HUD program requirements, community need, and data findings from the Consolidated Plan. The County does not prioritize investment based on geography but instead allocates resources according to:

- benefit to low- and moderate-income residents
- level and urgency of community need
- readiness and feasibility of projects
- opportunities to leverage funding (e.g., SHIP, state grants, nonprofit resources)
- long-term sustainability and measurable improvement in living conditions

CDBG funds are specifically intended to provide low- and moderate-income households with decent housing, a suitable living environment, and expanded economic opportunities. Therefore, the County prioritizes projects located in **LMI census tracts**, neighborhoods with documented needs, and areas where improvements will produce measurable impact.

Criteria guiding geographic investment include:

- Meeting statutory and regulatory requirements of the CDBG and HOME programs
- Serving LMI residents and underserved populations
- Affirmatively furthering fair housing
- Leveraging partner resources for greater community impact
- Ensuring sustainability and maximizing long-term benefit
- Demonstrating measurable progress toward Consolidated Plan goals

The Fire Recruit Training Program is offered countywide and benefits eligible low- and moderate-income residents regardless of neighborhood. Because employment outcomes are tied to LMJ job-creation requirements rather than area-benefit criteria, the project is not restricted to specific census tracts.

Discussion

N/A

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The 2026 Annual Action Plan supports Hernando County’s efforts to expand and preserve affordable housing opportunities for low- and moderate-income households. The County uses CDBG and HOME funds, along with state and local resources, to increase access to safe, decent, and affordable housing. Activities include homebuyer assistance, housing rehabilitation, tenant-based rental assistance, and new construction or acquisition/rehabilitation of affordable units.

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

The County anticipates using HOME funds to support the development or preservation of affordable housing units and to provide tenant-based rental assistance (TBRA) to individuals and families at risk of homelessness. Although federal funding is limited relative to need, Hernando County continues to coordinate with nonprofit partners, developers, and SHIP resources to maximize the number of households supported. The level of activity will be finalized once HUD’s PY 2026 allocation is released.

AP-60 Public Housing – 91.220(h)

Introduction

Hernando County is served by the Hernando County Housing Authority (HCHA), which was established by the Board of County Commissioners on May 3, 1977, through Resolution #77-32. The Housing Authority is governed by a five-member Board of Commissioners appointed by the Governor of the State of Florida.

HCHA is committed to ensuring the availability of safe, decent, and affordable housing for very-low, low-, and moderate-income households in Hernando County. While the Housing Authority does not own or operate traditional public housing development units, it manages 28 scattered-site affordable homes acquired through the Neighborhood Stabilization Program (NSP), and it administers the Housing Choice Voucher (HCV) Program. Through the HCV program, eligible residents secure their own rental housing in the private market with rental assistance provided directly through the Housing Authority.

HCHA currently manages **435 vouchers**, including **45 Veterans Affairs Supportive Housing (VASH)** vouchers, which provide rental subsidies and case management support for eligible veteran households.

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

Although Hernando County does not administer public housing directly, the County supports HCHA's efforts to expand access to affordable housing and promote housing stability. During Program Year 2026:

HCHA will continue administering the HCV program to provide rental assistance to eligible households.

- The Housing Authority will maintain and manage its portfolio of NSP scattered-site affordable rental homes.
- The County will continue coordinating with HCHA to share data on housing needs, service gaps, and opportunities for partnership.
- Hernando County Housing & Supportive Services will continue to promote and support HCHA programs through referrals and community awareness.

These efforts collectively support housing stability, economic mobility, and access to safe and affordable rental housing for low-income residents across the County.

Actions to encourage public housing residents to become more involved in management

and participate in homeownership

Because HCHA does not operate traditional public housing development sites with on-site resident communities, opportunities for daily resident involvement in property management are limited. However, the Housing Authority takes steps to foster tenant engagement and transparency:

- HCHA provides public notice and invites voucher participants and community members to attend Housing Authority Board meetings.
- Program audits, policies, and documents are made available for public review upon request.
- The County promotes awareness of pathways to homeownership, including SHIP-funded programs and HUD-certified homebuyer education workshops that may be of interest to HCV participants seeking greater independence and long-term stability.

These activities help ensure voucher holders remain engaged and informed about programs and policies that affect them.

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

The Hernando County Housing Authority **is not designated as “troubled”** by HUD.

If this status were to change, Hernando County would assist as appropriate through coordination, resource sharing, and consultation with HUD, the HCHA Board, and local service agencies.

Discussion

N/A

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

Introduction

Results from the housing needs assessment, market analysis, consultation with the Mid Florida Homeless Coalition (MFHC), and community engagement confirm that homelessness remains a high priority in Hernando County. In response, the Consolidated Plan identifies **Ending Homelessness** as a priority goal, focusing on strengthening the homeless response system and supporting pathways to housing stability.

During Program Year 2026, Hernando County will continue coordinating with MFHC, the FL-520 Continuum of Care (CoC), and local service providers to support activities that prevent and reduce homelessness. While the County does not receive ESG funding directly, it collaborates with the CoC, which administers ESG and Unified Homelessness Grant resources through the State of Florida. County activities funded with CDBG and HOME dollars—including Tenant-Based Rental Assistance, Public Services, and affordable housing investments—support the broader regional strategy to stabilize individuals and families experiencing or at risk of homelessness.

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

The FL-520 CoC continues to lead outreach efforts targeting unsheltered individuals and families residing in places not meant for human habitation. CoC outreach teams:

- conduct direct street outreach to identify unsheltered individuals
- build relationships to encourage participation in services and housing programs
- complete initial needs assessments and eligibility screenings
- address immediate needs (food, crisis counseling, transportation, basic safety)
- make referrals to emergency shelter, transitional housing, and rapid rehousing
- develop individualized housing and service plans
- connect individuals to mainstream benefits, behavioral health services, and community-based programs

Hernando County supports these efforts through coordination, referrals, and the alignment of

its HOME TBRA and public service activities with the CoC's outreach and engagement processes.

Addressing the emergency shelter and transitional housing needs of homeless persons

The CoC uses a multi-layered approach to address shelter and transitional needs:

- **Diversions:** Helping households remain safely housed or identify alternatives to avoid shelter entry.
- **Emergency Shelter:** Providing temporary shelter, meals, hygiene services, mail access, case management, and referrals.
- **Safe Haven:** Serving individuals experiencing chronic homelessness and serious mental illness who have struggled to engage with the traditional shelter system.
- **Transitional Housing & Rapid Rehousing:** Utilizing a Housing First approach, reducing pre-conditions for entry and helping households move quickly into permanent housing with supportive services.

Hernando County's coordination with the CoC ensures that CDBG-funded public service activities and HOME TBRA efforts complement these regional resources.

Helping homeless persons—especially chronically homeless individuals and families, families with children, veterans, and unaccompanied youth—transition to permanent housing and achieve 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.

The Mid Florida Homeless Coalition has identified permanent housing as its top priority. Strategies include:

Veterans

- Partnering with the Department of Veterans Affairs and service providers.
- Increasing the number of VASH vouchers when available.
- Enhancing outreach to veterans experiencing homelessness.

Chronically Homeless Individuals

- Increasing utilization of chronic homeless program beds.
- Improving coordination through tools such as 2-1-1 and CoC referral systems.
- Continuing to fund permanent supportive housing programs.
- Expanding the use of a universal screening tool and coordinated entry.

Families, Youth, and Children

- Maintaining existing shelter and transitional housing beds.
- Seeking additional ESG and state grant funding to expand capacity.
- Continuing partnerships with school districts and youth-serving organizations.
- Increasing permanent supportive housing units, including models such as **host homes** for unaccompanied youth.
- Supporting the **Open Table Initiative** to provide relational support for youth aging out of foster care, individuals leaving incarceration, and young adults transitioning into independence.

Hernando County's HOME TBRA program complements these efforts by helping stabilize at-risk and homeless households through temporary rental assistance.

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 County and CoC prioritize homelessness prevention for individuals and families at risk of entering homelessness due to economic hardship or institutional discharge. Strategies include:

- provide assistance with rent, utility payments, and transportation
- offering financial coaching, budgeting, and life-skills training
- strengthening partnerships with behavioral health providers, hospitals, and foster care systems
- coordinating with corrections and reentry programs to prevent homelessness upon discharge
- expanding access to supportive services, employment programs, and mainstream benefits
- identifying affordable housing units through partnerships with landlords and housing providers
- leveraging SHIP, CoC, and state resources to stabilize households before homelessness occurs

The County's public service activities and HOME-funded TBRA play an important role in preventing homelessness by supporting households at critical moments of instability.

Discussion

Homelessness remains a complex challenge requiring coordinated resources across agencies and jurisdictions. Hernando County will continue to collaborate with the CoC, nonprofit partners, housing providers, and state agencies to strengthen prevention, outreach, and housing stabilization strategies. The County's investments in public services, affordable housing, infrastructure improvements, and HOME TBRA help reinforce a regional system focused on reducing homelessness, shortening episodes of homelessness, and improving long-term housing outcomes for vulnerable residents.

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

Introduction:

In 2023, the population of Hernando County surpassed 200,000 residents. The County's growth rate has exceeded regional and national averages since 2017, expanding to 16.3% between 2014 and 2023 compared to 9.3% growth in the Southeast region and 6.3% nationally. As population growth has accelerated, the demand for housing has expanded accordingly. Approved development permits illustrate this trend: 2022 recorded the highest number of approved single-family units (1,490), while 2023 (October–May) saw the highest number of approved multifamily units (588 units across 22 developments).

This growth places increasing pressure on local infrastructure, transportation systems, public services, and environmental protection efforts. Hernando County must balance development needs with its vulnerability to storm surge, flooding (coastal and inland), heat, severe storms, sinkholes, and drought. Community expectations for strong economic development, reliable infrastructure, and sustainable residential growth further intensify these pressures.

To respond to these challenges, the County has evaluated and adopted various policy changes over the last five years, with additional modifications currently under consideration. These efforts include the ongoing development of the South Brooksville CRA, review of residential development standards, adjustments to impact fees, adoption of inclusionary Housing Policy regarding density bonuses for affordable housing, and continued exploration of zoning changes and other tools that support the development, preservation, and safety of affordable housing.

Actions planned to remove or ameliorate barriers created by public policies affecting affordable housing:

Policy Review and Changes

The County continues to assess and update policies that influence housing development. These efforts include review of lot size requirements, buffers, tiny home standards, and model home policies. Impact fee studies and updates have been conducted in 2019 (school impact fee), 2020 (road impact fee), and 2022 and 2024 (countywide impact fees). The 2024 technical memo recommended increases to impact fees based on "extraordinary circumstances," including rapid population growth, projected future growth, and inflationary pressures. These updates aim to maintain adequate infrastructure investment while supporting a development environment that is not prohibitive for providers of affordable housing.

Land Use and Zoning

- **Density Allowances and Rental Districts:** The County may consider modifications to zoning codes that would allow greater housing density, especially near public transportation routes, commercial centers, schools, and recreational amenities. These changes may include allowing multifamily and rental housing in additional residential and mixed-use commercial districts.
- **Mixed-Use and Transit-Oriented Development:** The County may consider promoting and expanding mixed-use development through overlays, special districts, and other tools. Encouraging development near transit corridors and multimodal transportation networks would guide densification to areas with stronger access to community assets.
- **Accessory Dwelling Units (ADUs):** The County is exploring opportunities to expand the availability and feasibility of ADUs as long-term rental housing options. This may include revising setback requirements, occupancy restrictions, and other regulatory barriers to encourage both attached and detached ADUs on single-family and lower-density properties.

Discussion:

Hernando County's rapid growth creates both opportunities and challenges for housing affordability. Increased development activity has expanded the overall housing supply but has not kept pace with the needs of low- and moderate-income households. Rising construction costs, limited availability of developable land, infrastructure requirements, and existing regulatory constraints continue to affect the feasibility of producing affordable housing.

The County's policy review efforts—including zoning evaluations, impact fee updates, and consideration of density bonuses and ADU reforms—reflect an ongoing commitment to reducing public policy barriers that affect the development and sustainability of affordable housing. Continued planning initiatives, such as the South Brooksville CRA and the review of residential development standards, are expected to support more flexible land-use practices and encourage reinvestment in targeted areas. Collectively, these actions aim to expand housing options, promote infill and redevelopment, and ensure that the local housing market can better serve residents across all income levels.

AP-85 Other Actions – 91.220(k)

Introduction:

This section outlines the actions Hernando County will take during PY 2025–2026 to address the housing and community development needs of low- and moderate-income residents. These actions align with the Five-Year Consolidated Plan and are focused on reducing lead-based paint hazards, reducing poverty, strengthening institutional structure, and improving coordination among public, private, and nonprofit partners.

Actions planned to address obstacles to meeting underserved needs

Multiple factors contribute to obstacles in addressing underserved needs throughout the community. The most significant barrier continues to be the limited availability of resources compared to the number of needs identified through community outreach. Market conditions—such as rising rental prices, increased home values, and stagnant wages—have expanded the number of residents requiring assistance, increasing demand for services and affordable housing.

Hernando County will continue to seek and leverage all available federal, state, and local resources to address as many underserved needs as possible. Consistent with the Strategic Plan of the Consolidated Plan, the County will prioritize investment in affordable housing, public infrastructure, public services, and blight elimination within low- and moderate-income areas. The County will coordinate closely with the Community Redevelopment Agency, the Continuum of Care (CoC), housing providers, homeless service partners, and other County departments to maximize impact.

Actions planned to foster and maintain affordable housing

Affordable housing needs continue to increase nationwide, and Hernando County faces similar challenges. The County is committed to supporting the preservation and development of affordable housing and upholding fair housing standards.

The PY 2026–2027 HOME allocation of \$375,686.50 will be dedicated to the creation or preservation of affordable housing units. The County will also leverage state SHIP funds to expand its efforts, including rehabilitation, homeownership assistance, and development activities. These combined resources will support the long-term sustainability of affordable housing stock.

Actions planned to reduce lead-based paint hazards

Lead poisoning remains a preventable public health risk, especially for children under age six. The Florida Department of Health lowered the blood lead level threshold from ≥ 10 $\mu\text{g/dL}$ to ≥ 5 $\mu\text{g/dL}$ in 2017, resulting in an increased number of identified cases.

As a federal funding recipient, Hernando County complies with the HUD/EPA Lead-Based Paint Disclosure Rule and the Lead Safe Housing Rule. When selecting homes for rehabilitation, the County will prioritize units built after 1978 to minimize exposure to lead hazards.

The Department of Housing and Supportive Services will continue to raise public awareness in partnership with the Hernando County Health Department. Information related to lead hazards will be provided to Housing Choice Voucher clients, first-time homebuyers, and participants in any single-family rehabilitation programs. Environmental reviews for pre-1978 housing units will include lead hazard testing, and remediation costs will be incorporated into project budgets as a condition of rehabilitation assistance.

Actions planned to reduce the number of poverty-level families

Hernando County will utilize CDBG and HOME resources to help reduce poverty among residents by addressing housing instability, improving access to essential services, and strengthening economic mobility. The County will support programs that provide job training, employment connections, childcare assistance, and other services that help families achieve financial independence.

To expand economic opportunities and reduce poverty among low-income households, the County is implementing the Fire Recruit Training Program, an LMJ-qualified Economic Development activity designed to create permanent employment for eligible residents. The program provides credentialed firefighter training, testing, and job placement support, enabling participants to enter stable, career-path employment in the fire service. This initiative directly supports self-sufficiency and long-term income growth.

Coordination with the CoC will remain central to improving the homeless response system and reducing homelessness. The County will also continue building partnerships with organizations that serve low-income households and vulnerable populations to increase outreach efforts and help residents access services that promote long-term stability.

Actions planned to develop institutional structure

Hernando County recognizes that effective institutional structures are necessary to improve service delivery and maximize the impact of federal investments. The County will continue improving coordination between governmental agencies, nonprofit partners, and community organizations.

The Department of Housing and Supportive Services will continue to provide technical assistance to subrecipients, monitor performance and expenditures, and offer support when issues are identified. Hernando County also plans to strengthen partnerships with organizations that may serve as Community Housing Development Organizations (CHDOs), including West

Pasco-Pinellas Habitat for Humanity and YouThrive House to Home. Expanding the CHDO network will help support affordable housing development in the future.

The County will continue collaborating with elected officials, nonprofit agencies, and community stakeholders to identify emerging needs and improve delivery of housing and supportive services.

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

Maximizing federal, state, local, and private resources is critical during periods of economic strain. As Hernando County continues to grow within the Entitlement program, the County will refine its understanding of system strengths, gaps, and opportunities for collaboration.

The County will build upon existing partnerships with public and private organizations engaged in housing, public services, economic development, and homeless services. As the CDBG and HOME programs expand, the County will continue evaluating service provider performance and reassessing system needs.

Hernando County will continue consulting with housing partners as program policies are developed to ensure that practitioners and industry stakeholders are engaged in decision-making processes. The County will maintain and strengthen relationships with developers, the Community Redevelopment Agency, the CoC, the Public Housing Authority, realtors, lenders, title companies, and other local partners to support the effective administration of federal programs.

Discussion:

Hernando County continues to face increasing demand for affordable housing, supportive services, and homelessness prevention resources. Limited funding and rapidly shifting housing market conditions remain significant challenges to meeting community needs. However, the County's ongoing efforts to strengthen partnerships, improve institutional coordination, and prioritize resource leveraging are expected to improve overall service delivery and expand opportunities for low- and moderate-income residents.

Coordination with public and private stakeholders, strategic investments in affordable housing, continued compliance with federal lead-based paint regulations, and stronger efforts to address poverty all contribute to a more effective and responsive housing system. Hernando County remains committed to collaborating with partner agencies, community organizations, and residents to ensure that services and programs address longstanding needs and emerging challenges throughout the County.

Program Specific Requirements

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

Introduction:

This section provides Hernando County’s 2026 program-specific requirements for the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME). These requirements outline program income, planned uses of funds, and applicable regulations for eligible activities during PY 2025–2026.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Economic Development activities in the 2026 Action Plan include job-training initiatives designed to assist low- and moderate-income residents in obtaining long-term employment. The Workforce Development Program meets the CDBG National Objective by providing job creation opportunities and supporting career-entry pathways for qualifying LMI participants.

Projects planned with all CDBG funds expected to be available during the program year are identified in the Projects Table of this Annual Action Plan. The following reflects expected CDBG program income and other required disclosures:

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 urgently need activities	0
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2. The estimated percentage of CDBG funds that will be used for activities that benefit people with low and moderate incomes. 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 people of low and moderate income. Specify the years covered that include this Annual Action Plan. 70.00%

For PY 2026, Hernando County will also implement an Economic Development activity under 24 CFR 570.203 to support job creation for low- and moderate-income individuals. The Fire Recruit Training Program meets the LMJ National Objective by creating permanent jobs for qualified participants upon completion of the training program.

HOME Investment Partnership Program (HOME) **Reference 24 CFR 91.220(l)(2)**

1. Other forms of investment beyond those described in 24 CFR 92.205:

Hernando County may leverage additional resources, including State Housing Initiatives Partnership (SHIP) funding from the Florida Housing Finance Corporation. SHIP may be used as local match to leverage HOME resources and may support activities such as new construction of affordable housing.

2. Resale or recapture guidelines for homebuyer activities (24 CFR 92.254):

As a newly designated HOME Participating Jurisdiction, Hernando County is developing comprehensive policies and procedures for HUD-funded activities. The County will not use HOME funds for homebuyer activities during the 2024–2027 Consolidated Plan period. Formal resale or recapture guidelines will be developed in accordance with 24 CFR 92.254 when homebuyer activities are implemented in future years.

3. Guidelines to ensure affordability for units acquired with HOME funds (24 CFR 92.254(a)(4)):

The County is creating program policies and will implement resale or recapture requirements for HOME-assisted projects as those activities begin. Affordability periods will be based on total HOME investment in each project. All guidelines will comply with HUD regulations and best practices.

4. Use of HOME funds to refinance existing debt on rehabilitated multifamily housing (24 CFR 92.206(b)):

Hernando County does not plan to use HOME funds for refinancing existing debt and does not maintain guidelines for such activities.

5. If applicable, HOME TBRA preferences for persons with special needs or disabilities:

Not applicable.

6. If applicable, justification for TBRA preferences for specific disability categories:

Not applicable.

7. If applicable, description of any preference or limitation for rental housing projects (24 CFR 92.253(d)(3)):

Not applicable.

APPROVED AS TO FORM AND LEGAL
SUFFICIENCY

BY: _____

James Hardison
County Attorney's Office