

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

Meeting Date: February 13, 2025

Members Present: Richard Sanvenero, Jerry Campbell, Paul Passarelli, Beth Powanda, Charles Wilson, Kelly Long, and Joseph Pastore.

Members Absent: Daniel Ernest, II and Wilbur Steven Hickey.

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

Call to Order: Mr. Sanvenero called the meeting to order at 10:00am.

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

Approval of Minutes: Mr. Sanvenero requested approval of the meeting minutes for December 2024 and January 2025. Mr. Passarelli moved to approve both the December 2024 and January 2025 meeting minutes. Ms. Powanda seconded the motion. The motion carried.

Public Comment: Mr. Parks stated he was curious about the SHIP grants, but his questions were answered during the meeting. Mr. Campbell spoke to him when he arrived, and arrangements were made to meet with staff after the meeting.

Old Business: Ms. Ramirez reported efforts to fill open committee seats are ongoing. We received applications for vacant and nonvacant positions. There will be at least 3 vacancies in the next six (6) months. Applicant for Essential Services Personnel met the qualifications, and we are waiting to hear back from them. Applicant For Profit Provider of Affordable Housing did not meet the qualifications. Applicant for Advocate Low Income met the qualifications; however, the seat will not be available for a couple of months. Ms. Ramirez stated we can have a minimum of six (6) seats on the committee, with twelve (12) being the maximum. Ms. Ramirez went over the current positions and terms and expressed we are working with our Economic Development Director for business contacts for Individuals Representing Employers. We are also reaching out to For Profit Affordable Housing companies for representation on the committee.

Ms. Ramirez stated that a discussion took place in the January 2025 meeting regarding items the committee would like to see on the agenda. One of the items was the LHAP forgiveness period. Ms. Ramirez explained that the forgiveness period varies with each strategy which is included in our Housing Assistance Plan located on the Housing and Supportive Services website. Further discussion ensued about the forgiveness period and Ms. Ramirez provided criteria that would constitute a denial on loan forgiveness during the forgiveness period. The Community Land Trust program was brought up by Mr. Sanvenero. Ms. Ramirez explained the owner can sell the home and typically receive some return on the sale of the home.

Mr. Passarelli commented on the forgiveness period for all the programs, stating the loan should be treated as a loan and should be repaid at the end of the term. Ms. Ramirez stated the verbiage in the Housing Assistance Plan was presented to the committee and was also presented to the Board of County Commissioners and approved. Ms. Ramirez stated the Rehab Assistance program is provided to people that cannot afford to keep homes in the community in decent, working condition. Ms. Ramirez advised the funds are given to the county to preserve our housing stock and to keep our housing stock suitable to live in. Commissioner Campbell commented that when a homeowner lives in the house for the length of the forgiveness period, in the long run this is a very small investment in comparison to the property taxes paid to the community over the same time period.

Mr. Passarelli made a recommendation to strike the verbiage referring to loan forgiveness from the Housing Assistance Plan. Mr. Sanvenero asked if there was a second to the motion. There was none, therefore no vote was taken.

In response to Mr. Sanvenero's question about property tax exemptions in the January 2025 meeting, Ms. Ramirez stated the property tax exemptions are available on the Hernando County Property Appraiser website and the tax collector has information about property tax installation payments. Ms. Ramirez reiterated that the applicants applying for down payment assistance are required to take a home buyer's class prior to closing and this information is covered in that class.

Ms. Ramirez mentioned conversations are continuing with HSS, the Florida Housing Coalition, Planning, and the County Administrator on Voluntary Inclusionary Housing to create housing in the community.

Ms. Ramirez provided an updated on the status of the revised Expedited Permitting policy.

Also, in response to a request at the January meeting, Ms. Ramirez relayed that the Local Housing Incentive Strategy (LHIS) timeline was presented to the committee and discussed in July 24 and August 24 meetings. The AHAC committee adopted the LHIS report at the November 2024 meeting. The BOCC approved the LHIS report, and it was submitted to the Florida Housing Finance Corporation on December 27, 2024. Ms. Ramirez asked if the committee wanted to change how the information is presented to the committee. Mr. Sanvenero replied staff should continue presenting strategy information as we have been.

Mr. Sanvenero inquired about permitting that is handled at the state level and the time it takes to receive permitting. Ms. Ramirez responded we work with our state partners very closely; however, we have very little control over the state processing time. Ms. Ramirez advised the responsibility for those roles will be changing to Florida Department of Environmental Protection. Commissioner Campbell stated this change took effect in January 2025. The county is working with the state to see if we could administer the permitting on their behalf.

New Business

Program Progress: Ms. Ramirez went over the State Housing Initiative Partnership timeline and relayed a budget amendment was submitted and approved by the BOCC to meet the expenditure requirement for FY 21-22, and to accommodate future disaster applications.

Mr. Sanvenero inquired about fund distribution for FY 25-26. Mr. Ramirez advised funds for FY 24-25 have been received. Distribution for FY 25-26 is usually made after the states FY begins in July 2025.

Mr. Sanvenero inquired about property tax refunds to those who suffered losses from the hurricanes. Ms. Ramirez advised there is information contained in today's meeting packet about property tax refund, and it is on the property appraiser's website.

Mr. Sanvenero requested an update on Hernando Beach and Ridge Manor areas for disaster relief funding. Ms. Ramirez requested clarification. Mr. Sanvenero replied funds provided by the county. Ms. Ramirez explained the Disaster application through SHIP is available, but individuals and the property must be eligible. Applicants are encouraged to file with their insurance and FEMA first. The state also has programs such as Elevate Florida also included in your packet. Commissioner Campbell advised the county is reaching out to the residents of the impacted areas not only via mail but going door-to-door asking property owners to reach out to the county for a Disaster Assessment Inspection on their property. This assessment will determine what assistance they are eligible for, and if they are still unsure of how to proceed, the property owner can reach out to Disaster Case Management to customize an individual plan. We also have fifty trailers available for living space while a homeowner is repairing their home.

Informational Items: Ms. Ramirez stated Kass Circle, a community redevelopment agency, will be hosting its first sidewalk festival on February 22nd. Information and community resources will be provided by us and other agencies.

Ms. Ramirez wanted to make everyone aware that all public records, correspondence, including emails, fall under the Sunshine Law. Commissioner Campbell reminded the committee that "responding to all" in an email is in violation of the Sunshine Law. Ms. Ramirez advised a reminder to not "reply to all" will be included in future emails coming from Housing and Supportive Services.

Open Discussion: Mr. Wilson brought up the issue of rundown or dilapidated homes in the county and how it's addressed by the county. Commissioner Campbell explained this issue is the responsibility of code enforcement. The county has invested additional resources for code enforcement. Typically, a county the size of Hernando has 10 (ten) code enforcement officers, ours has four (4). Mr. Campbell advised a code enforcement violation can be reported by anyone. Ms. Ramirez advised that we are working with various departments to come up with initiatives to address some of these issues, like Infill Housing, and a proactive approach to housing rehab. Commissioner Campbell agreed and the idea behind code enforcement is to assess the situation and identify the needs of the property owner and refer them to our team for assistance.

Commissioner Campbell reported at the last BOCC meeting three (3) properties were approved by the board to be donated to build affordable housing.

Mr. Passarelli brought up the issue of committee members with excessive absences and removal from the committee. Commissioner Campbell recommended prior to taking any action staff should contact those members to determine availability and reasons for their absence. Mr. Sanvenero agreed and asked staff to reach out to those committee members.

There being no further discussion, questions or comments, Mr. Sanvenero requested a motion to adjourn. Mr. Wilson motioned to adjourn. Mr. Passarelli seconded. The motion carried.

The meeting adjourned at 11:15am.