

Expected Resources

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

Introduction

Over the three-year period beginning October 1, 2024, and ending September 30, 2027, Hernando County intends to have available HUD funds to carry out housing and community development activities and plans to leverage other resources for greater impact. Estimated amounts are dependent on annual federal program allocations remaining the same. Available HUD funding is as follows:

- Community Development Block Grant (CDBG): \$3,367,128
- HOME Investment Partnerships Program (HOME): \$1,176,915.12

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,122,376.00	0.00	0.00	1,122,376.00	2,244,752.00	The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs.

Annual Action Plan
2024

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	392,305.04	0.00	0.00	392,305.04	784,610.08	HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions.

Table 1 - Expected Resources – Priority Table

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

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

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

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

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

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

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

Discussion

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create or Preserve Affordable Units	2024	2026	Affordable Housing	Countywide	Affordable Housing	HOME: \$273,075.00	Rental units constructed: 0 Household Housing Unit Homeowner Housing Added: 8 Household Housing Unit
2	Tenant-Based Rental Assistance	2024	2026	Affordable Housing	Countywide	Affordable Housing	HOME: \$80,000.00	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: \$539,304.00	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: \$190,241.00	Buildings Demolished: 2 Buildings
5	Services to Stabilize Low Income Populations	2024	2026	Non-Housing Community Development	Countywide	Public Services	CDBG: \$168,356.00	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: \$224,475.00 HOME: \$39,230.00	Other: 0 Other

Table 2 – Goals Summary

Goal Descriptions

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

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

Projects

AP-35 Projects – 91.220(d)

Introduction

The county will undertake various projects during the 2024-2025 program year focused on providing decent affordable housing, creating a suitable living environment, and promoting economic opportunities for residents. The county will utilize their HUD CDBG and HOME grant allocations to carry out activities intended to address priority needs in the community. Those funds may be leveraged by other sources including state SHIP funding and general funds to maximize benefit to Hernando County residents.

Projects

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

Table 3 - Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Planning and Administration
	Target Area	Countywide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$224,475.00 HOME: \$39,230.00
	Description	Carry out all tasks associated with administering the CDBG and HOME programs including compliance, monitoring, drawdowns, and reporting.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Countywide.
	Planned Activities	Program administration for CDBG and HOME including compliance, monitoring, drawdowns, and reporting.
2	Project Name	Public Infrastructure - Water Main Replacements and Fire Hydrants
	Target Area	Countywide
	Goals Supported	Public Facilities and Infrastructure Improvements
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$311,620.00
	Description	Improve access to a suitable living environment through infrastructure activities including water main replacements and the addition of fire hydrants and connections.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	25 extremely low, low, and moderate income families.
	Location Description	Countywide.
	Planned Activities	Water main replacements and fire hydrants.
3	Project Name	Public Infrastructure - Sidewalks, Lights, and Signage
	Target Area	Countywide

	Goals Supported	Public Facilities and Infrastructure Improvements
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$127,683.00
	Description	Improve access to a suitable living environment through sidewalks installation and way fare signage.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	750 extremely low, low, and moderate income families.
	Location Description	Countywide.
	Planned Activities	Sidewalk improvements and installation and way fare signage.
4	Project Name	Public Facilities - Park Improvements
	Target Area	Countywide
	Goals Supported	Public Facilities and Infrastructure Improvements
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$100,000.00
	Description	Support access to a suitable living environment by making improvements to parks and recreational facilities for enhanced usage and safety.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	725 extremely low, low, and moderate income families.
	Location Description	Countywide.
	Planned Activities	Usage and safety improvements to parks and recreation facilities.
5	Project Name	Affordable Housing
	Target Area	Countywide
	Goals Supported	Create or Preserve Affordable Units
	Needs Addressed	Affordable Housing
	Funding	HOME: \$273,075.00

	Description	Increase access to affordable housing through the creation and preservation of affordable unit.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	8 extremely-low, low, and moderate income families.
	Location Description	Countywide.
	Planned Activities	New construction.
6	Project Name	Slum and Blight - Acquisition and Demolition
	Target Area	Countywide
	Goals Supported	Address Slum and Blight
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$135,241.00
	Description	Support a suitable living environment through the acquisition and demolition of vacant and abandoned properties.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1 property will be acquired and demolished and will support suitable living environments for extremely-low, low, and moderate income families.
	Location Description	Countywide.
	Planned Activities	Acquisition and demolition.
7	Project Name	Slum and Blight - Clean Up
	Target Area	Countywide
	Goals Supported	Address Slum and Blight
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$55,000.00
	Description	Support access to a suitable living environment through the clean up of vacant or abandoned properties.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1 property will be cleaned up and will support a suitable living environment for extremely-low, low, and moderate income families.

	Location Description	Countywide.
	Planned Activities	Slum and blight clean up.
8	Project Name	Public Service - Job Training
	Target Area	Countywide
	Goals Supported	Services to Stabilize Low Income Populations
	Needs Addressed	Public Services
	Funding	CDBG: \$68,356.00
	Description	Support self-sufficiency and upward mobility for low-income and vulnerable populations through job training activities.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	10 extremely low, low, and moderate income families/persons.
	Location Description	Countywide.
	Planned Activities	Job training.
9	Project Name	Public Service - Non-Profit Support
	Target Area	Countywide
	Goals Supported	Services to Stabilize Low Income Populations
	Needs Addressed	Public Services
	Funding	CDBG: \$100,000.00
	Description	Promote access to a suitable living environment by supporting non-profit organizations serving low-income and vulnerable populations.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	15 extremely low, low, and moderate income families/persons.
	Location Description	Countywide.
	Planned Activities	Provision of public services.
10	Project Name	Tenant-Based Rental Assistance
	Target Area	Countywide
	Goals Supported	Tenant-Based Rental Assistance

	Needs Addressed	Affordable Housing
	Funding	HOME: \$80,000.00
	Description	Support access to affordable housing by providing rental assistance to those exiting homelessness or individuals and families at-risk of becoming homeless.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	8 extremely-low, low, and moderate families.
	Location Description	Countywide.
	Planned Activities	Rental assistance.

AP-50 Geographic Distribution – 91.220(f)

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

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

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

Geographic Distribution

Target Area	Percentage of Funds
Countywide	100

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

upon the following criteria:

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

Discussion

N/A

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During PY2024-2025, Hernando County will use HOME funding towards increasing access to affordable housing through the creation of affordable units. In addition to this funding, the county may invest and leverage other resources through the state SHIP program and general funds.

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

Table 5 - 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 6 - One Year Goals for Affordable Housing by Support Type

Discussion

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

AP-60 Public Housing – 91.220(h)

Introduction

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

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

The Hernando County Housing Authority does not own or operate any public housing developments units but does manage 28 Neighborhood Stabilization Program scattered site affordable homes and participates in the Housing Choice Voucher (HCV) program providing housing stability for Hernando County residents. The Housing Choice Voucher Program is a federally funded program whereby qualified applicants may receive assistance with paying their rent. People who receive HCVs find their own rental housing and use the vouchers they receive from their housing agency to help pay the rent. The HCHA manages 505 vouchers including 33 Veterans Affairs and Supportive Housing (VASH) vouchers.

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

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

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

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

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

provided or other assistance

Not applicable.

Discussion

N/A

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

Introduction

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

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

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

The CoC employs the following strategies to address the emergency and transitional housing needs of

homeless persons:

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

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

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

Veterans

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

Chronic Homeless Persons

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

Families, Youth, Children and Individuals

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

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

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

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

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

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

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

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

resources.

Discussion

N/A

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

Introduction:

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

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

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

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

Policy Review and Changes

To address the challenges, policy changes have been explored and approved by County Commissioners over the last five years, and more are expected. A few examples include the new South Brooksville CRA, which is currently being studied and is moving steadily forward. In order to encourage responsible residential growth, the county is also currently undergoing a process of reviewing its code for potential changes to residential development rules and requirements regarding lot size, buffers, tiny homes, and model home policies. Impact fee studies and updates have also been ongoing in recent years, with special reports published in 2019 related to the school impact fee, 2020 related to the roads impact fee,

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

Land Use & Zoning

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

Discussion:

N/A

AP-85 Other Actions – 91.220(k)

Introduction:

This section of the Plan describes the specific actions that the county will take to address the housing and community development needs of low- and moderate-income residents during PY 2024-2025 based on the strategies outlined in the five-year plan for reducing lead-based paint hazards, reducing poverty, developing institutional structure, and enhancing coordination between the public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

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

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

Actions planned to foster and maintain affordable housing

Affordable housing is a challenge faced nationwide. It is important for a community to foster and maintain affordable housing to keep the housing market balanced and fair. The county is committed to furthering fair housing efforts and dedicated to maintaining affordable housing. The county will be preparing a Housing Equity Plan in late 2024 which will include a comprehensive review of administrative policies and zoning ordinances to ensure they do not interfere with affordable housing efforts.

The HOME program is used to exclusively create or preserve affordable housing and the PY 2024-2025 HOME allocation of \$392,305.04 will be used to foster and maintain affordable housing through the

creation or preservation of affordable units.

The county will also leverage its federal dollar with state SHIP funds to maximize efforts towards fostering and maintaining affordable housing.

Actions planned to reduce lead-based paint hazards

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

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

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

Actions planned to reduce the number of poverty-level families

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

situations.

The county will also continue to strengthen partnerships with public and private entities serving low income and vulnerable populations to increase outreach and raise awareness of existing services and will seek out additional partnerships that may help reduce poverty for county residents.

Actions planned to develop institutional structure

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

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

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

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

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

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

As the county embarks on the Entitlement process and starts administering programs, the county will be able to better learn and understand strengths and gaps in the institutional delivery system and identify valuable partnerships. Current strengths that the county will build upon are that there are several public and private agencies in the county that want to be involved in providing housing, public services,

economic development-related services, and homeless services to residents. These organizations may become active in the CDBG program as funded service providers. As the program grows, the county will evaluate the performance of service providers and reassess strengths and gaps.

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

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

Discussion:

N/A

Program Specific Requirements

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

Introduction:

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

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

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

as follows:

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

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

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

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

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

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

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

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable.

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

Not applicable.

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

Not applicable.

Housing Trust Fund (HTF)
Reference 24 CFR 91.220(l)(5)

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).
- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.
- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.

d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.

e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.

f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.

g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.

h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. Performance Goals and Benchmarks. The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. Rehabilitation Standards. The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

6. Resale or Recapture Guidelines. Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

7. HTF Affordable Homeownership Limits. If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

8. Limited Beneficiaries or Preferences. Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income

population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

9. Refinancing of Existing Debt. Enter or attach the jurisdiction's refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter "N/A."

<TYPE=[section 9 end]>

Discussion:

N/A