



# DRAFT



## **Consolidated Plan** **U.S. Department of Housing & Urban Development (HUD)**

What's Inside:

Needs Assessment  
Market Analysis  
Strategic Plan  
Annual Action Plan

**2024-2026**

# Table of Contents

- Executive Summary..... 4
  - ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) ..... 4
- The Process ..... 11
  - PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)..... 11
  - PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)..... 12
  - PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c) ..... 24
- Needs Assessment ..... 31
  - NA-05 Overview ..... 31
  - NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c) ..... 32
  - NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2) ..... 43
  - NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2) ..... 47
  - NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2) ..... 51
  - NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2) ..... 52
  - NA-35 Public Housing – 91.205(b) ..... 53
  - NA-40 Homeless Needs Assessment – 91.205(c)..... 57
  - NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)..... 62
  - NA-50 Non-Housing Community Development Needs – 91.215 (f) ..... 66
- Housing Market Analysis..... 71
  - MA-05 Overview..... 71
  - MA-10 Number of Housing Units – 91.210(a)&(b)(2) ..... 73
  - MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) ..... 76
  - MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)..... 79
  - MA-25 Public and Assisted Housing – 91.210(b) ..... 83
  - MA-30 Homeless Facilities and Services – 91.210(c) ..... 85

MA-35 Special Needs Facilities and Services – 91.210(d) .....	90
MA-40 Barriers to Affordable Housing – 91.210(e) .....	92
MA-45 Non-Housing Community Development Assets – 91.215 (f) .....	94
MA-50 Needs and Market Analysis Discussion .....	102
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2) .....	105
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3) .....	108
Strategic Plan .....	114
SP-05 Overview .....	114
SP-10 Geographic Priorities – 91.215 (a)(1) .....	115
SP-25 Priority Needs - 91.215(a)(2).....	117
SP-30 Influence of Market Conditions – 91.215 (b) .....	123
SP-35 Anticipated Resources– 91.215 (a)(4), 91.220 (c)(1,2) .....	125
SP-40 Institutional Delivery Structure – 91.215(k).....	128
SP-45 Goals Summary – 91.215(a)(4).....	132
SP-50 Public Housing Accessibility and Involvement – 91.215(c).....	135
SP-55 Barriers to affordable housing – 91.215(h).....	136
SP-60 Homelessness Strategy – 91.215(d).....	141
SP-65 Lead based paint Hazards – 91.215(i) .....	144
SP-70 Anti-Poverty Strategy – 91.215(j).....	146
SP-80 Monitoring – 91.230.....	148
Expected Resources .....	149
AP-15 Expected Resources – 91.220(c)(1,2) .....	149
AP-20 Annual Goals and Objectives .....	153
AP-35 Projects – 91.220(d).....	156

AP-50 Geographic Distribution – 91.220(f) ..... 158

AP-55 Affordable Housing – 91.220(g)..... 160

AP-60 Public Housing – 91.220(h) ..... 161

AP-65 Homeless and Other Special Needs Activities – 91.220(i)..... 163

AP-75 Barriers to affordable housing – 91.220(j) ..... 167

AP-85 Other Actions – 91.220(k)..... 169

# Executive Summary

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

### Introduction

Hernando County has qualified to become an Urban County Entitlement and will receive federal funds through the U.S Department of Housing and Urban Development (HUD). This plan acts as the first Consolidated Plan for the county under the HUD Entitlement status and is the county's official application for funding for Program Years 2024-2026. The county will receive funds on an annual basis to address priority housing, homelessness, community revitalization, and economic development needs locally identified through a comprehensive planning process and through-extensive community engagement. To receive grant funds, the county must develop a Consolidated Plan, which includes a comprehensive housing needs assessment and market analysis to identify community assets and resources available to address gaps. The Consolidated Plan details the county's strategy for addressing unmet needs and outlines a proposed budget for use of HUD funds towards eligible activities. This Consolidated Plan is for October 1, 2024, through September 30, 2026 (three-years).

Hernando County will commit HUD funding over the next three years towards activities that support housing and community revitalization efforts, promote economic development and investments in underserved neighborhoods, and provide essential services benefitting low-income and vulnerable populations. The county will carry out programs in a manner that promotes equity.

### Purpose of the Plan

The Consolidated Plan is part of a larger grants management and planning process that can be divided into four phases: (1) determining needs, (2) setting priorities, (3) determining resources, and (4) setting goals. The Consolidated Plan is designed to help Hernando County assess affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. The consolidated planning process serves as the framework for a community-wide dialogue to identify community assets, strengths, and gaps to better align and focus funding. The Consolidated Plan is guided by three overarching goals that are applied according to a community's needs. The goals are:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.

- To provide a suitable living environment through safer, more livable and accessible neighborhoods, greater integration of low- and moderate-income residents throughout the county, increased housing opportunities, and reinvestment in aging neighborhoods.
- To expand economic opportunities through job creation, homeownership opportunities, façade improvement, development activities that promote long-term community viability and the empowerment of low- and moderate-income persons to achieve self-sufficiency.

### **Consolidated Plan HUD Grant Programs**

The county will receive annual allocations under the following federal grants for which a HUD approved Consolidated Plan is required prior to allocating funds:

- Community Development Block Grant (CDBG): The primary objective of this program is to develop viable communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income levels. Funds can be used for activities that address needs such as infrastructure, economic development projects, public facilities installation, community centers, housing rehabilitation, public services, clearance/acquisition, microenterprise assistance, code enforcement, and homeowner assistance.
- HOME Investment Partnerships Program (HOME): The HOME program is intended to exclusively create or preserve affordable housing. The program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low- and moderate-income households. HOME funds can be used for activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.

The amount of funds expected to be available for three years is based on proposed annual allocations, however, allocations are subject to change dependent on the federal budget. The county anticipates receiving the following allocations for the PY 2024-2026 Consolidated Plan period:

- CDBG: \$3,367,128
- HOME: \$1,176,915.12

## Plan Components

The Consolidated Plan consists of five components: a description of the planning process and community outreach; a housing and community development needs assessment; a housing market analysis; a strategic plan that identifies strategies and details how HUD resources will be allocated over the next five years; and an annual action plan that details CDBG and HOME allocations for PY 2024-2025.

This plan was formulated using HUD’s eCon planning suite, which dictates the plan’s structure and provides a series of pre-populated tables. The county has updated or supplemented the HUD-provided tables with more accurate or relevant data when possible and as data was made available to the public.

### Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The county’s housing needs assessment identified five priority needs areas to be addressed during the PY 2024-2026 Consolidated Plan. The priority needs identified below meet the HUD National Objectives of providing decent housing, creating a suitable living environment, or providing economic opportunity. Priority needs, objectives, outcomes, and indicators projected for the 3-year period include:

<b>1</b>	<p><b>Priority Need:</b> Affordable Housing</p> <p><b>National Objective:</b> Low/Moderate Housing</p> <p><b>Objective:</b> Decent Housing</p> <p><b>Outcome:</b> Accessibility/ Availability</p> <p><b>Indicators:</b></p> <ul style="list-style-type: none"> <li>- Increase Access to Affordable Housing Benefit: 50 Households</li> </ul>
<b>2</b>	<p><b>Priority Need:</b> Neighborhood Revitalization</p> <p><b>National Objective:</b> Low Income Area Benefit or Limited Clientele</p> <p><b>Objective:</b> Create a Suitable Living Environment</p> <p><b>Outcome:</b> Accessibility/ Availability</p> <p><b>Indicators:</b></p> <ul style="list-style-type: none"> <li>- Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 4,500 Persons Assisted</li> </ul>
<b>3</b>	<p><b>Priority Need:</b> Public Services</p> <p><b>National Objective:</b> Low/Mod Income Area or Low/Mod Income Limited Clientele</p> <p><b>Objective:</b> Create a Suitable Living Environment</p> <p><b>Outcome:</b> Accessibility/ Availability</p>

	<p><b>Indicator:</b></p> <ul style="list-style-type: none"> <li>- Public Service Activities Other Than Low/Moderate Income Housing Benefit: 75 Persons Assisted</li> </ul>
4	<p><b>Priority Need:</b> Ending Homelessness</p> <p><b>National Objective:</b> Low Income Limited Clientele</p> <p><b>Objective:</b> Create a Suitable Living Environment</p> <p><b>Outcome:</b> Availability/Accessibility</p> <p><b>Indicators:</b></p> <p>Homelessness Prevention: 75 Persons Assisted</p>
5	<p><b>Priority Need:</b> Planning and Administration</p> <p><b>National Objective:</b> N/A</p> <p><b>Objective:</b> Create or Sustain a Suitable Living Environment</p> <p><b>Outcome:</b> Sustainability</p> <p><b>Indicator:</b> N/A</p>

**Evaluation of past performance**

As a new Urban County Entitlement, the county has not yet been required to submit a performance report to HUD and has not undertaken any projects utilizing a direct allocation of federal CDBG or HOME funds. In previous years, the county did participate in the Small Cities CDBG program through Florida Commerce (formerly Department of Economic Opportunity) and maintained compliance with all state and federal regulations. The county expended CDBG funds in a timely manner and met all goals associated with Small Cities CDBG projects. There were no findings upon monitoring of Small Cities projects.

As the county administers its CDBG and HOME funds as an Entitlement community receiving federal funds directly from HUD, the county will comply with requirements to submit a Consolidated Annual Performance and Evaluation Report (CAPER) to track performance annually.

**Summary of citizen participation process and consultation process**

Hernando County recognizes the importance of intentional and inclusive community engagement and conducts robust, comprehensive, and effective citizen participation process. The community insights and ideals gained from this outreach are invaluable resources to the development of an appropriate, comprehensive, and meaningful strategy set forth in this plan.

The Citizen Participation Plan (CPP) encourages public participation, emphasizing involvement by low and moderate-income persons, particularly those living in areas targeted for revitalization and areas where funding is proposed. In addition, it encourages the participation of all its citizens, including minorities, non-English speaking persons, and individuals with disabilities.



The county began engaging citizens and other local governments in 2023 during its consideration of becoming a new HUD Entitlement. The county held a workshop, with County Commission in attendance, on June 6, 2023, to inform Commission and the public on the benefits and process of becoming an Entitlement and the requirements of the Consolidated Plan. The county then began to engage citizens in May 2024 through its FHC Connect consolidated planning page which offered multiple ways for citizens to participate in the preparation of the Consolidated Plan. Engagement features included a community needs survey and a quick poll about barriers to service delivery. The online community needs survey was open from May – July 2024 which garnered additional input related to helping the county identify priority needs. The county also held a virtual public meeting on May 23, 2024, where there were 24 attendees. Attendees voted through 7 polls providing 144 poll votes offering input on community assets and resources available to address needs and helping to identify priority needs.

In addition to virtual engagement opportunities, citizens and stakeholders were given the opportunity to participate in two in person public meetings on May 28<sup>th</sup> and 30<sup>th</sup>, 2024. Direct invitations to participate were sent to stakeholder organizations including housing and homeless partners, non-profit organizations and direct service providers, local businesses, county departments, and leadership. In addition, the county provided outreach to residents and other stakeholders through newspapers, local media outlets, official governmental websites, and social media. Meetings were conducted to ensure inclusion of all residents, target areas, beneficiaries of federal resources awarded through the public awards process, and public and private agencies operating in the county. Public meetings and public hearings were held and conducted in accordance with 24 CFR Part 91 and the county’s proposed Citizen Participation Plan.

The county also solicited comments on the draft Consolidated Plan and Annual Action Plan from July 12, 2024, through August 12, 2024, and held a public hearing on July 30, 2024, for proposed adoption of the plan by County Commission.

**Summary of public comments**

The county kept a record of all comments received through the public engagement process including from virtual engagement and on-site community meetings. All public input was considered and incorporated into the Consolidated Plan as applicable. The following is a summary of public comments.

On-Site Meeting Input	# of Persons
Increase access to affordable housing	20
Poverty reduction for county residents	14
Increased infrastructure to support growth	13

Increase access to supportive services	11
Increase access to employment opportunities	11
Ending homelessness	8
Revitalization of community neighborhoods	4
Increase access to recreational facilities	3
Revitalize abandoned structures	3
Increased assistance for businesses	0

Feedback was also received via the Hernando County FHC Connect community needs survey. The following represents the results of the survey:

1) The top public service needs selected for promoting upward mobility in Hernando County include:

- Employment training
- Childcare
- Financial literacy
- Senior services
- Youth services
- Transportation services

2) The top housing needs selected for increasing housing stability in Hernando County include:

- Housing rehabilitation
- Down-payment assistance
- Housing for homeless families
- Rental assistance
- Senior housing
- Housing for individuals with disabilities

3) The top economic assistance needs selected to support economic vitality in Hernando County include:

- Redevelopment/demolition of abandoned properties
- Transportation services to and from job centers
- Financial assistance to community organizations
- Employment training
- Financial assistance to businesses
- Business rehabilitation/façade improvements

4) The top infrastructure/public facility needs selected for revitalizing Hernando County include:

- Community centers
- Road repairs
- Public transportation and shelter/hub improvements
- Sidewalk improvements
- Sewer, water, storm water
- Parks, recreation, and open space

#### **Summary of comments or views not accepted and the reasons for not accepting them**

There were no comments, opinions, or statements rejected during the public comment period, survey collection, stakeholder forums, publicly available meetings, or public hearings. All public input and stakeholder feedback was recorded, considered, and incorporated into this Consolidated Plan as applicable.

#### **Summary**

The Consolidated Plan and First-Year Annual Action Plan are formal documents that detail how the Hernando County will allocate its CDBG and HOME funds to serve the community and address priority needs. Through the Consolidated Plan process, Hernando County engaged the community, both in the process of developing and reviewing the proposed plan, and as partners and stakeholders in the implementation of Housing and Community Development programs. By consulting and collaborating with other public and private entities, the county can better align and coordinate housing and community development programs and resources to achieve greater impact.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency – CDBG Administrator	Hernando County	Housing and Supportive Services
Lead Agency – HOME Administrator	Hernando County	Housing and Supportive Services

**Table 1 – Responsible Agencies**

#### Narrative

As lead agency, the Department of Housing and Supportive Services is responsible for the implementation of HUD grant funds and strategies identified in the Consolidated Plan. This responsibility includes overall planning, general management, oversight, and coordination of all activities. Other county departments may be active stakeholders in housing and community development projects. Housing and Supportive Services administers contractual agreements with subrecipients and the community housing development organization (CHDO). Program financials, reporting, record-keeping, and other administrative procedures follow established HUD regulations and protocol as directed by the County Commission.

#### Consolidated Plan Public Contact Information

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## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **Introduction**

Hernando County values community engagement and has made every effort to work with citizens, neighborhood groups, nonprofits, housing and community development partners, and governmental agencies to understand community needs and identify priority actions in the Consolidated Plan. As required by law and as a best practice in community engagement, the county gathered input from protected class groups, including low-income populations, minorities, individuals with limited English proficiency, and those with disabilities.

The citizen participation process for the Consolidated Plan commenced in May 2024. The county conducted two in-person public meetings and one virtual public meeting to gather input from interested citizens and stakeholders. The first meeting was virtual with a public Zoom link and was held on Thursday, May 23; the two in-person meetings were held on Tuesday, May 28<sup>th</sup> and Thursday, May 30<sup>th</sup>. Both in-person meetings were conducted after regular work hours at 6:00 p.m. and were held in two different locations. One was held in Brooksville at the Hernando County Public Works building, and the other was held in Spring Hill at the Harold G. Zopp Memorial Public Library.

A website was created to support community engagement for the Consolidated Plan. The public could find information about the Consolidated Plan and engagement opportunities on the website. The resources on the page, including project status and important documents, were regularly added to and updated. Guests could take a community needs survey, answer a poll about the greatest barrier to receiving essential services in Hernando County, make a comment in the Guestbook, or ask a question of planning staff. The website is also the primary location where the Draft Consolidated was posted, and the Guestbook provided a space for public comments on the draft. Flyers with a link to the page were emailed to a stakeholder list and provided to attendees at community meetings.

A 30-day public comment period was observed from July 12 – August 12, 2024. Notices were published in local media, posted on the county’s website, and shared on social media platforms. A final public hearing was held before the County Commission on July 30, 2024, providing another opportunity for public input on draft plans.

**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(I)).**

Hernando County recognizes the importance of public services for people with mental health and substance abuse needs, and the related importance of coordination between public and assisted

housing providers and health, mental health, and service agencies. With the goal of consolidating community-wide efforts to improve citizens' quality of life, Housing and Supportive Services consults and coordinates with outside housing organizations and social services providers. Hernando County partners with a diverse group of organizations that provide unique services which also complement each other.

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

- Homeless Services: The Hernando County Health and Human Services Division, under the Department of Housing and Supportive Services, collaborates with the School Board and Housing Authority on the Housing Stability for Homeless Children Initiative through an agreement with Florida Housing Finance Corporation. The HHS Division provides assessments and case management.
- Social Services: United Way of Hernando County, Salvation Army of Hernando County, Mid Florida Community Services, Inc., Sunshine Helping Hands, multiple social service providers catering to the elderly, youth, children, and persons with disabilities.
- Housing: Various for-profit developers, Habitat for Humanity of Pinellas and West Pasco Counties, Dawn Center of Hernando County, Mid Florida Community Services, Inc./You Thrive
- Economic Development: CareerSource Pasco Hernando, Tax Redevelopment Advisory Committee, United Way of Hernando County, Greater Hernando County Chamber of Commerce
- Health Services: Hernando County – Florida Department of Health, Premier Community Health Care Clinic, BayCare Health, Lutheran Services of Florida, Crescent Community Clinic, Vincent House, various local hospitals

Through its grant programs the county intends to support several organizations providing services to Hernando County's most vulnerable populations. These include agencies, organizations, and groups with expertise in case management, life skills, alcohol and/or drug abuse, mental health, housing, public housing, employment assistance, transportation, legal, elderly, food/clothing, and domestic violence.

The county also actively coordinates with the Hernando County Housing Authority to address a multitude of needs for its residents. Chief among these needs is the provision of affordable housing opportunities for the county's lowest income residents, ideally housing located in communities with access to jobs, transportation, and healthcare options. The county supports

efforts from the housing authority, which includes the provision of social services and other supports in health and housing.

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

Through collaboration and engagement, the county works to address homelessness both within and outside of its geographic boundaries. The county participates in homeless reduction efforts with the CoC led by the Mid Florida Homeless Coalition (MFHC). The MFHC also participates in the county's Homeless Initiative meeting to educate others on homeless resources, encourage participation in the Coc, and resolve gaps in services.

Consultation with MFHC was conducted through multiple interactions, including direct engagement, invitations to participate in the stakeholder meetings, and review of the MFHC 10-Year Strategic Plan, point-in-time (PIT) homeless counts, housing inventory counts, and populations and subpopulations report. Members of MFHC also participated in the community needs survey and provided input on housing, homeless, and community development needs. The CoC lead agency was also requested to review and approve data presented in the Consolidated Plan Needs Assessment.

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

Hernando County does not receive or administer any Emergency Solutions Grant (ESG) funding. As the lead agency for the CoC, MFHC would take the lead and responsibility for submitting grant applications for this funding.

The MFHC does participate in the Unified Homelessness Grant which provides an opportunity for Mid Florida Homeless Coalition, Inc. (MFHC) to consolidate multiple funding streams into a single solicitation that serves as a competitive funding request for eligible applicants. This solicitation is designed to include funding for the state appropriation for the Challenge Grant program, authorized by section 420.622(4) of the Florida Statutes; the federally funded Emergency Solutions Grant (ESG) program, authorized by section 420.622(10) of the Florida Statutes and in 24 CFR 576; and the Temporary Assistance for Needy Families (TANF) Homelessness Prevention Grant program authorized by section 414.161 of the Florida Statutes.

The Unified Homeless Grant is used to determine the amount of funding the CoC will receive for the Emergency Solutions Grant (ESG) funds that are allocated to the State. Grant funding requests are based on need, which is determined from the data collected during the annual Point-

in-Time Count and from other HMIS assessments and reports that are submitted to HUD or the State of Florida.

The CoC provides the ESG written standards for emergency shelter, eviction prevention, rapid re-housing, and permanent supportive housing that are in alignment with HUD best practices in the Request for Applications. The CoC has been administering and operating HMIS since 2005 in accordance with HUD standards.

**Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

<b>1</b>	<b>Agency/Group/Organization</b>	Mid Florida Homeless Coalition
	<b>Agency/Group/Organization Type</b>	Services – homeless Other government – County
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Several representatives of the Mid Florida Homeless Coalition participated in the community engagement opportunities, including participation in a community meeting and responding to the community needs survey on the plan’s FHC Connect page. Feedback was incorporated into the Needs Assessment and Market Analysis sections of this plan focused on the county’s homeless population.
<b>2</b>	<b>Agency/Group/Organization</b>	Hernando County – FL Department of Health
	<b>Agency/Group/Organization Type</b>	Services – Health Other government – County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative of Hernando County FL Department of Health attended a community meeting, and feedback was incorporated into the Needs Assessment and Market Analysis sections of this plan.



<b>3</b>	<b>Agency/Group/Organization</b>	Rotary Club of Brooksville
	<b>Agency/Group/Organization Type</b>	Community service organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative of Brooksville Rotary attended an in-person community meeting. Feedback was incorporated into the Needs Assessment and Market Analysis sections of this plan.
<b>4</b>	<b>Agency/Group/Organization</b>	Hernando State College
	<b>Agency/Group/Organization Type</b>	Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative of Hernando State College attended a community meeting. Feedback was incorporated into the Needs Assessment and Market Analysis sections of this plan.
<b>5</b>	<b>Agency/Group/Organization</b>	Sunshine Helping Hands
	<b>Agency/Group/Organization Type</b>	Services – senior home care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative of Sunshine Helping Hands attended a community meeting. Feedback related to the population they serve, being seniors and people with disabilities, was incorporated into the Needs Assessment and Market Analysis sections of this plan.

6	<b>Agency/Group/Organization</b>	Scouts of West Central Florida
	<b>Agency/Group/Organization Type</b>	Service - youth
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative of Scouts of West Central Florida attended a community meeting. Feedback was incorporated into the Needs Assessment and Market Analysis sections of this plan.
7	<b>Agency/Group/Organization</b>	Jericho Road Ministries
	<b>Agency/Group/Organization Type</b>	Homelessness
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative of Jericho Road Ministries attended a community meeting. Feedback was incorporated into the Needs Assessment and Market Analysis sections of this plan.
8	<b>Agency/Group/Organization</b>	Salvation Army of Hernando County
	<b>Agency/Group/Organization Type</b>	Homelessness and other services
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Several representatives of the Salvation Army participated in the community engagement opportunities, including participation in both the virtual and in-person community meetings and responding to the community needs survey on the plan's FHC Connect page.
9	<b>Agency/Group/Organization</b>	Vincent House/Van Gogh's Pallett
	<b>Agency/Group/Organization Type</b>	Service – mental health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Several representatives of Vincent House participated in the community engagement opportunities representing the individuals they represent, being individuals with mental illness, including participation in all three community engagement meetings.
<b>10</b>	<b>Agency/Group/Organization</b>	Nativity Lutheran Church
	<b>Agency/Group/Organization Type</b>	Church
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative of Nativity Lutheran Church attended a community meeting. Feedback was incorporated into the Needs Assessment and Market Analysis sections of this plan.
<b>11</b>	<b>Agency/Group/Organization</b>	H&M Development Group of Florida, Inc.
	<b>Agency/Group/Organization Type</b>	Developer
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative of H&M Development Group of Florida, Inc. attended a community meeting. Feedback was incorporated into the Needs Assessment and Market Analysis sections of this plan.
<b>12</b>	<b>Agency/Group/Organization</b>	NAMI Hernando
	<b>Agency/Group/Organization Type</b>	Service – mental illness
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative of the National Alliance on Mental Illness (NAMI) Hernando responded to the community needs survey on the FHC Connect plan page. Feedback was incorporated into the Needs Assessment and Market Analysis sections of this plan.
<b>13</b>	<b>Agency/Group/Organization</b>	Habitat for Humanity of Pinellas & West Pasco Counties

	<b>Agency/Group/Organization Type</b>	Developer, Housing services
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives of Habitat for Humanity of Pinellas & West Pasco Counties participated in an in-person community meeting and responded to the community needs survey on the FHC Connect plan page. Feedback was incorporated into the Needs Assessment and Market Analysis sections of this plan.
14	<b>Agency/Group/Organization</b>	Dawn Center of Hernando County
	<b>Agency/Group/Organization Type</b>	Services and housing – survivors of domestic and sexual violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Several representatives of the Dawn Center participated in the community engagement opportunities, including participation at community meetings and responding to the community needs survey on the plan’s FHC Connect page. Feedback represented the protected class they serve, being survivors of domestic and sexual violence. Feedback was incorporated into the Needs Assessment and Market Analysis sections of this plan.
15	<b>Agency/Group/Organization</b>	Mid Florida Community Services, Inc./You Thrive
	<b>Agency/Group/Organization Type</b>	Service – homeownership assistance, senior services, head start and youth services
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Several representatives of the Mid Florida Community Services, Inc. aka You Thrive, participated in the community engagement opportunities, including participation in community meetings and responding to the community needs survey on the plan’s FHC Connect page. Feedback was incorporated into the Needs Assessment and Market Analysis sections of this plan.
<b>16</b>	<b>Agency/Group/Organization</b>	Tax Redevelopment Advisory Committee
	<b>Agency/Group/Organization Type</b>	Other government – advisory committee
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Connie Green worked diligently to provide input into the plan, participating in the available community engagement opportunities, including in-person participation at a community meeting and responding to the community needs survey on the plan’s FHC Connect page. Feedback was incorporated into the Needs Assessment and Market Analysis sections of this plan.
<b>17</b>	<b>Agency/Group/Organization</b>	United Way of Hernando County
	<b>Agency/Group/Organization Type</b>	Services – health, financial stability, poverty reduction
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Several representatives of United Way Hernando County participated in the community engagement opportunities, including both virtual and in-person participation at community meetings and responding to the community needs survey on the plan’s FHC Connect page. Feedback was incorporated into the Needs Assessment and Market Analysis sections of this plan.

**Table 2 – Agencies, groups, organizations who participated.**

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Hernando County SHIP Local Housing Assistance Plan (LHAP)	Hernando County Housing and Supportive Services Department	The Hernando County Local Housing Assistance Plan (LHAP) includes housing goals coinciding with the priority needs and goals in this Consolidated Plans, particularly in terms of expanding the supply of affordable housing. SHIP dollars are also leveraged with the federal allocations under this plan and used as the HOME match.
Hernando County Comprehensive Plan Housing Element	Hernando County Planning Department	The 2040 Comprehensive Plan’s Housing Element outlines goals, objectives, and policies for providing adequate and safe housing, eliminating substandard housing, and providing and preserving affordable housing in the county which align with the goals of this Consolidated Plan.
Continuum of Care Strategic Plan	Mid Florida Homeless Coalition	The goals of the Mid Florida Homeless Coalition overlap with Hernando County’s Strategic Plan and Action Plan goals through enhanced

		coordination between public and private social service providers, as well as community outreach on issues related to homelessness.
PHA Five-Year Plan	Hernando County Housing Authority	The PHA annual plans include increasing access to affordable housing and supportive services to achieve self-sufficiency as goals which aligns with the county’s affordable housing priorities.
Transit Development Plan Major Update	Hernando/Citrus Metropolitan Planning Organization (MPO) and TheBus	This plan strategies to integrate affordable housing, land use planning, and transportation/route planning which aligns with the Strategic and Action Plan goals of this plan for improving accessibility and decreasing poverty.
Hernando Local Mitigation Strategy (LMS)	Hernando County Emergency Management	The data and analysis of environmental conditions and hazard risks in the LMS informs housing and economic developments needs related to housing; particularly in section MA-65 Hazard Mitigation in the Consolidated Plan.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The county is committed to developing a plan for providing housing and supportive services to its low-income residents that incorporates community input and collaboration. Hernando County’s Housing and Supportive Services department collaborated with Hernando County Health and Human Services, Hernando County Utilities, and Hernando County – Florida Health and Human Services in the development of the Consolidated Plan. The county works with these and other agencies to implement affordable housing and homelessness efforts. The county also works with the Florida Housing Finance Corporation. SHIP funds are frequently leveraged with other agencies. The county also partners with many local quasi-public agencies to support

planning goals which follow HUD's National Objectives, including providing affordable, safe, and sanitary housing, creating a suitable living environment, and expanding economic opportunities for low and moderate-income individuals. The county will continue building partnerships with adjacent units of local and state government, particularly offices including emergency management, public works, and others in order to ensure the effectiveness of plan implementation.



## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

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

The county utilized two primary outreach strategies to receive diverse and inclusive public input on development of the Consolidated Plan: the FHC Connect-hosted Hernando County Consolidated Plan website with multiple engagement activities, and public engagement meetings. By providing an open webpage with ongoing virtual activities and going to different Districts for in-person meetings, the county utilized a hybrid approach to encourage a broad diversity of residents to participate. In addition, by hosting community meetings both virtually and in-person in different population centers of the county at different times of the day (one morning meeting, two meetings after work hours), stakeholders and interested parties had a variety of opportunities to participate in discussions.

### Public Meetings

Invitations were extended to residents, developers, public service agencies, housing and civic associations, economic development providers, clients, and other county departments. Outreach was conducted through printed advertisements in the Hernando Sun, multiple email campaigns, and the distribution of printed flyers to all agencies.

At the public meetings, attendees were asked a series of questions intended to collect plan-specific data and generate discussion. In adherence to U.S. HUD's suggestions for informational meetings, at the hearings the public was provided with an informational handout that included the latest total funding allocation breakdowns and an up-to-date listing of entities funded with federal monies (HUD) as well as a historical review of past federal funding received.

These public meetings to discuss CDBG and HOME funding for the upcoming three-year Consolidated Plan were:

1. Thursday, May 23, 2024, 10:00 to 11:30 AM, virtual meeting via Zoom at <https://us02web.zoom.us/j/86385854967>.
2. Tuesday, May 28, 2024, 6:00 to 7:30 PM, in-person at Hernando County Department of Public Works, 1525 E. Jefferson Street, Brooksville, FL 34601
3. Thursday, May 30, 2024, 6:00 to 7:30 PM, in-person at Harold G. Zopp Memorial Library, 9220 Spring Hill Drive, Spring Hill, FL 34608

### Online Participation

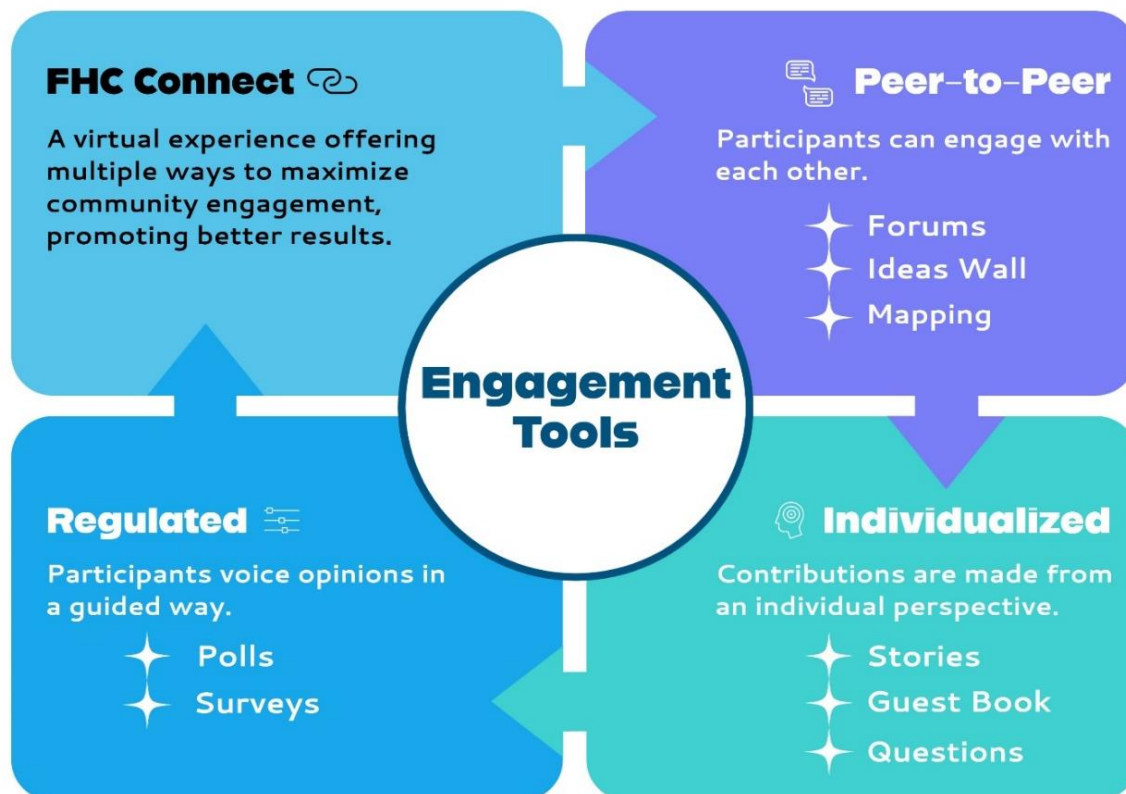
Hernando County recognizes that traditional methods of outreach often unintentionally exclude underserved populations and is committed to making changes to its planning process with the

intention of eliminating barriers to participation. While the county complied with federal citizen participation regulations, a key effort made to broaden participation was utilization of the FHC Connect virtual experience in addition to holding meetings in physical locations.

FHC Connect utilizes current technology to meet the increasing demand for a virtual presence. Outreach has changed, particularly since the pandemic, and FHC Connect is a progressive outreach method for maximizing citizen participation. This unique virtual experience is an all-in-one community engagement platform offering a set of comprehensive tools and widgets to collect stakeholder input and data.

The platform allows partners and stakeholders to participate in a service-specific survey and allowed residents the opportunity to comment on the draft Consolidated Plan and Annual Action Plan during the 30-day comment period. The platform complies with Web Content Accessibility Guidelines (WCAG), offers convenience, and the ability to engage at a comfortable pace. These features often increase participation by marginalized populations.

Available features of FHC Connect include:



Engagement activities were open to the public from May through July 2024. Engagement activities on the FHC Connect platform included:

- Taking A Survey: Respond to specific questions about the housing, service, and economic needs of the county's most vulnerable populations.
- Answering A Poll: Select what you consider to be the greatest barrier to receiving essential services in Hernando County.
- Commenting In the Guestbook: Provide your comments on the draft Consolidated Plan.
- Asking Questions: Inquire privately about the county's HUD grant programs, eligible use of funds, and more.

#### Direct Agency Consultation

Partner agencies and stakeholders were encouraged to join the public meetings held throughout the process. Furthermore, county staff conducted direct outreach and requested interviews with relevant stakeholders to gather necessary input and information. These meetings and requests allowed partners to offer input on priority community needs, particularly the needs of their clients.

#### Efforts to Broaden Participation

The county aimed to reach the widest possible audience while utilizing methods tailored to underserved populations, utilizing a variety of outlets including traditional methods of television, radio, and print media. The county expanded outreach through their organizational websites and the use of social media pages. Public notices and other advertisements were distributed in print physically and electronically to stakeholders, including organizations representing typically underrepresented populations in the planning process, such as residents of target areas, individuals with limited English proficiency (LEP), and people with disabilities.

	Mode of Outreach	Target of Outreach	Summary of response and attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	FHC Connect Virtual Engagement	<p>All residents of Hernando County</p> <p>Non-English Speaking – Specify other language: Spanish</p> <p>Minorities</p> <p>Persons with Disabilities</p> <p>Residents of Public and Assisted Housing</p> <p>Non-targeted/broad community</p>	<p>Total visits: 168</p> <p>Total Engaged: 25</p> <p>Total Informed: 42</p> <p>Total Aware: 120</p> <p>Surveys: 22</p> <p>Quick Polls: 6</p>	Refer to summary of comments in the Executive Summary of this plan.	N/A	<a href="https://www.fhcnnect.org/hernando-county-consolidated-planning">https://www.fhcnnect.org/hernando-county-consolidated-planning</a>

2	Public Meeting May 23, 2024	<p>All residents of Hernando County</p> <p>Non-English Speaking – Specify other language: Spanish</p> <p>Minorities</p> <p>Persons with Disabilities</p> <p>Residents of Public and Assisted Housing</p> <p>Non-targeted/broad community</p>	Virtual attendees: 24	Refer to summary of comments in the Executive Summary of this plan.	N/A	N/A
3	Public Meeting May 28, 2024	<p>Residents of Brooksville and East County</p> <p>Non-English Speaking – Specify other language: Spanish</p> <p>Minorities</p>	In-person attendees: 9	Refer to summary of comments in the Executive Summary of this plan.	N/A	N/A

		<p>Persons with Disabilities</p> <p>Residents of Public and Assisted Housing</p> <p>Non-targeted/broad community</p>				
4	Public Meeting May 30, 2024	<p>Residents of Spring Hill and West County</p> <p>Non-English Speaking – Specify other language: Spanish</p> <p>Minorities</p> <p>Persons with Disabilities</p> <p>Residents of Public and Assisted Housing</p> <p>Non-targeted/broad community</p>	In-person attendees: 12	Refer to summary of comments in the Executive Summary of this plan.	N/A	N/A
5	Public Hearing July 30, 2024	All residents of Hernando County	Hernando County presented the proposed PY 2024-2026 Consolidated Plan and the PY 2024-2025 Annual Action Plan			

		<p>Non-English Speaking – Specify other language: Spanish</p> <p>Minorities</p> <p>Persons with Disabilities</p> <p>Residents of Public and Assisted Housing</p> <p>Non-targeted/broad community</p> <p>County Commissioners</p>	<p>to the County Commission. During the presentation, county staff presented the overall funding amounts, steps taken to solicit public feedback, and answered questions from Commissioners and attendees.</p>			
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**Table 4. Public Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The assessment consists of the following sections:

**Housing Needs Assessment** – Data identifies the most common housing problems as housing cost burden and severe housing cost burden. These housing problems specifically impact extremely low-income households, owners, and renters at the greatest level. Reviewing the housing needs of low- and moderate-income households by race and ethnic group indicates that White households experience greater housing needs as a whole. The analysis of American Community Survey (ACS) and Comprehensive Housing Affordability Strategy (CHAS) data, as well as data and information from local sources, show that there is a significant need for affordable housing in Hernando County.

**Public Housing** – The public housing in Hernando County is operated/managed by the Hernando County Housing Authority. The Hernando County Housing Authority does not operate any public housing but does manage 472 Housing Choice Vouchers and 33 VASH vouchers.

**Homeless Needs Assessment** – According to the 2023 PIT Count for the MidFlorida Homeless Coalition CoC, 481 persons were experiencing homelessness, and of that total, 213 persons were experiencing sheltered homelessness (Emergency Shelter or Transitional Shelter) and 268 persons were experiencing unsheltered homelessness.

**Non-Homeless Special Needs Assessment** – The County identified the non-homeless special needs population that require supportive services such as the elderly, frail elderly, people with disabilities, people with alcohol or other drug addiction, victims of domestic violence, and persons living with HIV/AIDS and their families. Affordable housing as well as supportive services are high needs for these populations.

**Non-Community Development Needs** – Non-housing needs discussed in this plan include the categories of public facilities, public improvements, and public services.



## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

Hernando County must consider the household type, size, composition, and condition, in addition to the cost of housing when developing housing goals for the next three-year period. Understanding the County’s housing patterns allows for a comprehensive strategy for addressing needs. Housing information collected enables the County to evaluate the type and condition of the County’s current housing stock and the number and type of families or individuals in need of housing assistance. Data gathered will assist in identifying proper housing services that should be provided to sustain affordable housing and to address housing needs for all income levels and categories of persons affected.

According to the American Community Surveys 2022, the population increased by 15.43% from 170,337 persons to 196,621 persons since 2010. Households increased by 12.69% from 70,254 households to 79,169. The median household income also increased by 49.92% from \$42,011 to \$59,202 during the same timeframe. The increase in population living in Hernando County indicates a need for additional affordable housing units.

Demographics	Base Year: 2010	Most Recent Year: 2022	% Change
Population	170,337	196,621	15.43%
Households	70,254	79,169	12.69%
Median Income	\$42,011	\$59,202	49.92%

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2010 Census (Base Year), 2022 Five-Year Estimates ACS (Most Recent Year)

### Number of Households Table

When examining household characteristics in the County, 36% (25,846) are small family households (2-4 members), and 6% (4,692) are large family households (5 or more members). The remaining are non-family households, such as persons living alone or with nonrelatives. Approximately 38,074 households contain elderly persons: 23,004 (32%) of the households contain at least one person 62-74 years of age, and 15,070 (21%) contain at least one person who is age 75 or older. Ten percent (7,144) of households have one or more children under the age of six (6). Forty-nine percent (35,455) of households in Hernando County have incomes in the low- and moderate-income range (0-80% AMI).

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	10,200	9,415	15,840	8,490	28,720
Small Family Households	2,610	2,284	4,840	3,117	12,995

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Large Family Households	567	468	1,004	489	2,164
Household contains at least one person 62-74 years of age	3,062	3,144	5,192	2,871	8,735
Household contains at least one person age 75 or older	2,346	2,808	3,783	1,755	4,378
Households with one or more children 6 years old or younger	1,070	903	1,728	840	2,603

**Table 6- Total Households Table**

Data Source: 2016-2020 CHAS

## Housing Needs Summary Tables

A household is considered cost-burdened if it pays more than 30% of its gross monthly income for housing. A household is considered severely cost-burdened if it pays 50% or more of its gross monthly income for housing. An examination of housing cost burden is important because cost-burdened households may have difficulty affording other necessities such as food, childcare, health care, and transportation. The cost burden calculation for housing costs for a homeowner includes mortgage payments, property taxes, property insurance, homeowner association fees (if any), and utilities. Elderly households represent the largest share of cost-burdened and severely cost-burdened, low-income households. The tables below show additional details on cost burden for LMI households and show that a total of 23,077 households (9,041 renters and 14,036 owners) are experiencing cost burden and severe cost burden.

### Key HUD Definitions:

- Housing Cost Burden – Households spending greater than 30% of their total gross income on housing costs.
- Severe Housing Cost Burden – Households whose housing cost burden is greater than 50% of housing income.
- Overcrowding – Households having more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
- Severe Overcrowding – Households having more than 1.51 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
- Lacking complete kitchen facilities – Kitchen facilities lacking a sink with piped water, a range or stove, or a refrigerator.
- Lacking complete plumbing facilities – Households without hot or cold piped water, a flush toilet, and a bathtub or shower.
- Small Family – 5 or less people residing in a household.
- Large Family – More than 5 people residing in a household.

It is important to note that for the purposes of this analysis, in some cases HUD provides pre-populated data to assist with identifying housing needs. One data set provided by HUD is the Comprehensive Housing Affordability Strategy (CHAS) data. The software housing the Consolidated Plan and this data are not available to be manipulated for this analysis. The variance of data results in statistics that may not match completely within tables. While the data

is not the most recent, trends and patterns of need can still be determined using the provided data set.

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	140	29	15	29	213	109	50	85	20	264
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	15	45	10	70	48	60	49	0	157
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	40	149	95	80	364	40	70	50	90	250
Housing cost burden greater than 50% of income (and none of the above problems)	2,264	910	140	20	3,334	3,220	1,055	529	18	4,822

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	260	1,284	1,484	125	3,153	854	1,255	2,352	654	5,115
Zero/negative Income (and none of the above problems)	420	0	0	0	420	928	0	0	0	928

**Table 7 – Housing Problems Table**

Data Source: 2016-2020 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	2,449	1,103	295	144	3,991	3,420	1,240	703	134	5,497
Having none of four housing problems	873	1,669	3,308	1,640	7,490	3,480	5,419	11,505	6,579	26,983
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	945	804	440	2,189	889	704	922	2,515
Large Related	233	240	85	558	167	55	170	392
Elderly	959	827	599	2,385	2,408	1,400	1,417	5,225
Other	535	488	543	1,566	673	250	392	1,315
Total need by income	2,672	2,359	1,667	6,698	4,137	2,409	2,901	9,447

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	210	210	739	260	0	999
Large Related	0	0	60	60	163	0	0	163
Elderly	889	364	75	1,328	1,843	700	355	2,898
Other	0	430	315	745	529	0	0	529
Total need by income	889	794	660	2,343	3,274	960	355	4,589

Table 10– Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	35	90	105	55	285	48	110	83	75	316
Multiple, unrelated family households	4	74	0	35	113	20	20	15	15	70

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	35	0	35	0	70	20	0	0	0	20
Total need by income	74	164	140	90	468	88	130	98	90	406

**Table 4 – Crowding Information – 1/2**

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 12 – Crowding Information – 2/2**

**Describe the number and type of single person households in need of housing assistance.**

According to the American Community Survey’s 2022: ACS 5-Year Estimates Subject Tables, single-person households constitute 26.1%, or 20,909, of all occupied housing units in Hernando County. Single-person households also account for 24.4% of renter-occupied housing units and 26.4% of owner-occupied housing units. The information shows households consisting of two persons account for the majority of occupied housing units in the area, whether they be owner- or renter-occupied.

The greater portion of householders living alone encompasses those people aged 65 years and older. They make up 16% of total occupied housing, 16.9% of owner-occupied housing units, and 11.7% of renter-occupied housing units, where householders live alone.

Financial assistance to prevent a housing crisis is typically provided to individuals and families with low and moderate incomes. This assistance is often targeted to persons who are homeless or at risk of becoming homeless to acquire and maintain housing. HUD does not provide data on the income level of single-person households; however, the 2022 ACS 5-Year estimates show that the median non-family household income is \$35,935. Male householders living alone have a median income of \$35,890, while female householders living alone have a median income of \$27,589. Householders aged 65 and older, who may or may not be living alone, have an estimated median income of \$49,091. In addition, persons over 65 living alone are a limited clientele population by HUD’s definition and are considered to be low-to-moderate-income.

Based on the data, female single-person households would be more likely to require housing assistance due to a significantly lower median income than their male counterparts.

In addition, the tables above display the number of households with housing cost burdens by household type, including the category 'other households.' 'Other households' is defined as all households other than small-related, large-related, and elderly households and includes single-person households. Based on the data in the above tables, there are 2,881 low- and moderate-income households classified as 'other households' that are experiencing cost burden and need housing assistance.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Disabled Families in Need of Housing Assistance

Self-disclosure of one's disability status informs the U.S. Census Bureau of the following types of disabling conditions: hearing or vision impairment, ambulatory limitation, cognitive limitation, and self-care or independent living limitation. The 2022 ACS 5-Year estimates document that 37,013 (19%) persons in Hernando County have a disability.

The Shimberg Center for Housing Studies listed the median rent for Hernando County as \$1,155. The HUD fair market rent for a 0-bedroom is \$1,683 and \$1,884 for a 1-bedroom. The average monthly benefit for a Social Security beneficiary is \$1,470, 30% of that income, also known as the maximum affordable rent, is \$441. Fair market rents are currently exceeding the average SS income, meaning these households are spending 100% of their income on housing, and many are in deficit.

Victims of Domestic Violence in Need of Housing Assistance

The Florida Department of Law Enforcement (FDLE) Uniform Crime Report provides data on domestic violence offenses and arrests by jurisdiction. In 2020, FDLE reporting indicates Hernando County reported 567 arrests among domestic violence offenses that include: murder, rape, aggravated assault, simple assault, intimidation, etc. Other than referencing the 2023 Point in Time Count, which identified 44 persons experiencing homelessness who were also victims of domestic violence. Of those persons, 42 were staying in Emergency Shelter, 0 were in Transitional Housing, and 2 individuals identified as unsheltered. There is no information available on how many of these victims need housing assistance.

**What are the most common housing problems?**

Housing problems are defined within categories that include substandard housing (households lacking complete kitchen or plumbing facilities), overcrowding (more than 1.01-1.5 persons per



room), severe overcrowding (more than 1.51 persons per room), cost burden (more than 30% of the household's gross income is spent on housing costs), and severe cost burden (more than 50% of the household's gross income is spent on housing costs), and zero/negative income households who cannot be cost-burdened but still require housing assistance. Housing cost burden is considered a housing problem in itself and does not include all households experiencing cost burden: only those households that do not have any of the other housing problems listed.

Housing Problems in Hernando County, ranked in descending order:

1. Housing cost burden greater than 30% of income (and none of the above problems): 8,268
2. Housing cost burden greater than 50% of income (and none of the above problems): 8,156
3. Zero/negative income (and none of the above problems): 1,348
4. Overcrowded – with > 1.01 – 1.5 people per room (and none of the above problems): 614
5. Substandard Housing – Lacking complete plumbing or kitchen facilities: 477
6. Severely Overcrowded – with > 1.51 people per room (and complete kitchen and plumbing): 227

Residents of Hernando County experience housing cost burden greater than 30% of income as the most common housing problem. The table above shows that the number of households with housing cost burden, and it exceeds all other housing problems. The 1,348 households with zero or negative income cannot actually have a cost burden and still require housing assistance. However, those households with zero or negative income all fall within the 0-30% AMI category, for both renters (420) and owners (928).

**Are any populations/household types more affected than others by these problems?**

Extremely low-income households, both rent and owner-occupied, experience the most housing problems. They experience significantly more housing problems, such as incomplete kitchens and/or plumbing problems. Overall, extremely low-income households (0-30% AMI), regardless of tenure, experience the greatest rate of cost burden when compared to all other income categories. Households classified as 'Elderly' experience a higher level of need in terms of cost burden and severe cost burden.

Overcrowding impacts owners to a slightly greater degree than renters. Single-family households have the highest rate of overcrowding in relation to multiple, unrelated family households and other non-family households. There are 468 renter households and 406 owner households that are overcrowded. Overcrowding appears to be most prevalent among single-family households and affects households at all income levels; however very low-income owner households (30-50%) experience overcrowding at a higher rate than other income categories.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

The best practice is to assist individuals and families to prevent homelessness which may include addressing their short-term or immediate needs and long-term needs with financial assistance and supportive services that will help them maintain their current rental unit and eventually sustain self-sufficiency. Financial assistance can be rent subsidies and utility assistance for renter households and temporary financial assistance for foreclosure prevention for owner households. Generally, extremely low-income households spend most of their income on housing costs and do not have sufficient funds to cover other basic expenses such as food, medication, or transportation. When an emergency occurs, these households may not have the financial resources available, straining the already limited income, which can then result in a housing crisis. Long-term needs include employment training, educational programs, and access to jobs that pay decent wages. For those families with children that are not yet school-aged, affordable high-quality childcare and early childhood programs are needed.

Quickly identifying and re-housing individuals and families who are experiencing a homeless episode is the goal. The permanent housing intervention, rapid re-housing, emphasizes housing search and relocation services and short- and medium-term rental assistance to move homeless persons as rapidly as possible into permanent housing.

As rapid re-housing participants transition to independent living, the housing-focused supportive services phase out, and participants are linked to ongoing community-based services to remain stable in housing. These services can address long-term needs such as job training and placement services to increase earning potential, behavioral health services, medical, long-term housing supports, childcare, benefit acquisition (mainstream benefits like Medicaid, SSI, or TANF), and education.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

The estimates for the “at risk” are aggregated from the CoC issued by the MidFlorida Homeless Coalition and are estimates that cover the entire jurisdiction. The CoC uses the definition for “at risk of imminent homelessness” that is found under the HUD homeless definition.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Housing characteristics that indicate instability and increased risk for homelessness that include a lack of affordable housing, housing cost burden, especially for low-income persons, elderly persons, and those living on SSI disability income, low vacancy rates that lead to more restrictive tenant screening criteria, overcrowding, and substandard housing conditions.

**Discussion**

Hernando County's investment in housing that is affordable will assist residents in preventing homelessness and cure housing conditions, allowing for housing stability. This may include development, rehabilitation, and subsidies. As permanent housing is the solution to homelessness, there need to be more opportunities for LMI to obtain affordable and available units, and access financial assistance, when needed, to help maintain housing stability.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A disproportionately greater number of housing problems exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

The data presented in the following tables provides a breakdown of housing problems by income level (0-30% AMI; 30-50% AMI; 50-80% AMI, and 80-100% AMI) and race and ethnic category. The analysis of this data will indicate the level of housing need for each race/ethnic group within that income level. The comparison of the housing need of each group to the total number of households in that income bracket will determine if any racial or ethnic groups are experiencing disproportionately greater housing problems.

Based on the 2016-2020 CHAS data of households with incomes between 0%-100% of Area Median Income (AMI), 60% have at least one of the four housing problems. Whites are the racial or ethnic group with the highest rate of housing problems. Hispanic households have the second highest rate of housing problems except in the 80%-100% AMI category, where Blacks/African Americans have the highest rate of housing problems, following Whites.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,460	3,565	0
White	5,045	2,775	0
Black / African American	595	250	0
Asian	65	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,590	470	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,410	4,910	0
White	4,205	4,170	0
Black / African American	285	155	0
Asian	10	55	0
American Indian, Alaska Native	10	0	0
Pacific Islander	25	0	0
Hispanic	735	390	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,165	11,695	0
White	4,155	10,040	0
Black / African American	255	350	0
Asian	40	40	0
American Indian, Alaska Native	4	10	0
Pacific Islander	0	0	0
Hispanic	610	1,085	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,070	7,850	0
White	780	6,660	0
Black / African American	35	355	0
Asian	70	20	0
American Indian, Alaska Native	10	50	0
Pacific Islander	0	0	0
Hispanic	140	725	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

According to the data presented in the tables above, there are 19,105 households with incomes between 0-100% AMI experiencing a housing problem. These households fall within four income categories: 0-30% AMI – 7,460 households (39%); 30-50% AMI – 5,410 households (28.3%); 50-80% AMI – 5,165 households (27%); and 80-100% AMI – 1,070 households (5.7%).

#### Extremely Low-Income Households (<30% AMI)

For the income category 0-30% AMI, 7,460 (89.7%) of the 8,325 households within that income cohort have a housing problem with 5,045, (69%) White households, 595 (8%) Black/African American households, 65 (1%) Asian households, no American Indian households, no Pacific Islander households, and 1,590 (22%) Hispanic households having a housing problem. Based on this data, no households are experiencing housing problems at a disproportionately high rate.

#### Very-Low Income Households (30%-50% AMI)

For the income category 30-50% AMI, 5,410 (52.4%) of the 10,320 households within that income cohort have a housing problem with 4,205 (78.0%) White households, 285 (7.0%) Black/African American households, 10 (0.3%) Asian households, 10 (0.3%) American Indian households, 25 (0.6%) Pacific Islander households, and 735 (13.8%) Hispanic households having a housing problem. White households at the 30-50% income level experience a disproportionately greater number of housing problems.

Low-Income Households (50%-80% AMI)

For the income category 50-80% AMI, 5,165 (30.6%) of the 16,860 households in that income cohort have a housing problem with 4,155 (81.0%) White households, 255 (6.0%) Black/African American households, 40 (0.9%) Asian households, 4 (0.1%) American Indian households, no Pacific Islander households, and 610 (12.0%) Hispanic households having a housing problem. As with the income category 30-50% AMI, White households are experiencing a disproportionately greater number of housing problems at the 50-80% AMI income level.

Moderate Income Households (80%-100% AMI)

For the income category 80-100% AMI, 1,070 (12.0%) of the 8,920 households in that income cohort have a housing problem, with 780 (74.0%) White households, 35 (4.0%) Black/African American households, 70 (7.0%) Asian households, 10 (1.0%) American Indian households, no Pacific Islander households, and 140 (14.0%) Hispanic households having a housing problem. White households are experiencing a disproportionately greater number of housing problems at the moderate-income level.

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

A disproportionately greater number of severe housing problems exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

The data presented in the following tables provides a breakdown of housing problems by income level (0-30% AMI; 30-50% AMI; 50-80% AMI, and 80-100% AMI) and race and ethnic category. The analysis of this data will indicate the level of housing need for each race/ethnic group within that income level. The comparison of the housing need of each group to the total number of households in that income bracket will determine if any racial or ethnic groups are experiencing disproportionately greater housing problems.

Based on the 2016-2020 CHAS data of households with incomes between 0% % and 100% of Area Median Income (AMI), 21% have at least one of the four severe housing problems. Whites are the racial or ethnic group with the highest rate of severe housing problems, followed by Hispanics.

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	6,160	4,865	0
White	4,045	3,770	0
Black / African American	485	360	0
Asian	45	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,465	595	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%



### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,535	7,780	0
White	1,845	6,530	0
Black / African American	175	265	0
Asian	10	55	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	15	0
Hispanic	420	705	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,095	15,765	0
White	970	13,220	0
Black / African American	20	585	0
Asian	10	70	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	60	1,635	0

**Table 19– Severe Housing Problems 50 - 80% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%.

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	290	8,635	0
White	160	7,280	0
Black / African American	35	355	0
Asian	40	45	0
American Indian, Alaska Native	10	50	0
Pacific Islander	0	0	0
Hispanic	45	820	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

The tables above present data on the number of households with severe housing problems by income, race, and ethnicity. Of the approximately 47,125 households with incomes between 0-100% AMI, 10,080 households have severe housing problems within four income categories: 0-30% AMI – 6,160 households (61.1%); 30-50% AMI – 2,535 households (25.2%); 50-80% AMI – 1,095 households (10.9%); and 80-100% AMI – 290 households (2.8%).

### Extremely Low-Income Households (<30% AMI)

For the income category 0-30% AMI, 6,160 (55.9%) of the 11,025 households within that income cohort have a severe housing problem with 4,045 (67.0%) White households, 485 (8.0%) Black/African American households, 45 (0.9%) Asian households, no American Indian households, no Pacific Islander households, and 1,465 (24.1%) Hispanic households having a severe housing problem. Based on this data, no households have a disproportionately higher rate of severe housing problems.

### Very Low-Income Households (30%-50% AMI)

For the income category 30-50% AMI, 2,535 (24.6%) of the 10,315 households within that income cohort have a housing problem with 1,845 (74.0%) White households, 175 (8.0%) Black/African American households, 10 (0.5%) Asian households, 10 (0.5%) American Indian households, no Pacific Islander households, and 420 (17.0%) Hispanic households having a severe housing

problem. White households at the 30-50% income level experience a disproportionately greater number of severe housing problems.

*Low-Income Households (50%-80% AMI)*

For the income category 50-80% AMI, 1,095 (6.5%) of the 16,860 households within that income cohort have a housing problem with 970 (90.0%) White households, 20 (2.0%) Black/African American households, 10 (1.0%) Asian households, no American Indian households, no Pacific Islander households, and 60 (7.0%) Hispanic households having a severe housing problem. As with the income category 30-50% AMI, White households are experiencing a disproportionately greater number of severe housing problems at the 50-80% AMI income level.

*Moderate Income Households (80%-100% AMI)*

For the income category 80-100% AMI, 290 (3.2%) of the 8,925 households within that income cohort have a housing problem with 160 (55.3%) White households, 35 (12.2%) Black/African American households, 40 (13.6%) Asian households, 10 (3.3%) American Indian households, no Pacific Islander households, and 45 (15.6%) White households having a severe housing problem. Based on the data, White, Hispanics, and Black/African American households are experiencing a disproportionately greater number of severe housing problems at the moderate income level.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

The table below provides cost burden data for each racial and ethnic group. The data includes information on households without a cost burden ( $\leq 30\%$ ), cost-burdened households that pay between 30% and 50% of their income on housing costs, severely cost-burdened households that pay 50% or more of their income on housing costs, and households whose income is zero or negative and thus are not cost-burdened but may require housing assistance.

A disproportionately greater number of cost-burdened households means that the members of a racial or ethnic group experience cost burden or severe cost burden at a greater rate (10 percentage points or more) than the jurisdiction as a whole.

### Housing Cost Burden

Housing Cost Burden	$\leq 30\%$	30-50%	$> 50\%$	No / negative income (not computed)
Jurisdiction as a whole	49,810	8,634	7,070	1,240
White	47,180	8,030	6,295	1,045
Black / African American	2,005	495	705	195
Asian	460	90	60	0
American Indian, Alaska Native	165	4	10	0
Pacific Islander	0	15	0	0
Hispanic	5,510	1,250	1,810	240

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

### Discussion:

The table above shows, among cost-burdened households, 8,030 (12.9%) of White households are cost-burdened and 6,295 (10.1%) of White households are severely cost-burdened. This is most likely because Whites make up most of the population in Hernando County. Next, Hispanic households experience housing cost burden, with 1,250 (14.2%) households being cost-burdened and 1,810 (20.5%) households being severely cost-burdened. Although Whites and Hispanics have the majority of households experiencing housing cost burden and severe cost burden, there is no income category in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole.

### **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Whites are experiencing a disproportionately greater need when it comes to housing problems at the 30%-50% AMI, 50%-80% AMI, and 80%-100% AMI. They also experience severe housing problems at a disproportionately greater need in the 30%-50% AMI, 50%-80% AMI, and 80%-100% AMI income categories. Not only do White households experience a disproportionately greater need as it relates to severe housing problems, but Hispanics and Blacks/African Americans also experience those at a disproportionately greater rate at 80%-100% AMI. There is no income category in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole when it comes to housing cost burden and severe housing cost burden.

**If they have needs not identified above, what are those needs?**

The assessment of housing needs in the previous sections of this plan includes an analysis of the specific needs of racial or ethnic groups that have a disproportionately greater need in comparison to others in the same income category. However, when looking at the population in Hernando County as a whole compared to the rate of housing problems and housing burden by race or ethnicity, the group with the highest rates of housing problems and severe cost burden are White households.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The AFFH-T maps are not yet available for the Hernando County jurisdiction.

## NA-35 Public Housing – 91.205(b)

### 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 or 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.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	505	0	472	33	0	0

Table 22 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: Florida Housing Data Clearing House, Shimberg

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	\$18,0478.69	0	\$18,048.69	0	0
Average length of stay	0	0	0	0	0	0	0	0
Average Household size	0	0	0	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	272	0	248	24	0
# of Disabled Families	0	0	0	299	0	266	33	0
# of Families requesting accessibility features	0	0	0	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

### Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	357	0	357	0	0	0
Black/African American	0	0	0	105	0	105	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	4	0	4	0	0	0
Other	0	0	0	5	0	5	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	179	0	179	0	0	0
Not Hispanic	0	0	0	293	0	293	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)



**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Section 504 of the Rehabilitation Act of 1973 (Section 504) prohibits disability discrimination in programs receiving HUD funds or financial assistance including HUD funded public housing agencies. The regulations require that there must be sufficient accessibility so that persons with disabilities have an equal opportunity to participate and benefit from the program and the same range of choices and amenities as those offered to others. While the county does serve individuals with disabilities, currently the HCHA does not have preferences for the wait list and information regarding families that have requested accessibility features is not readily available.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The most immediate needs of HCV holders are identifying units that are affordable and identifying landlords with affordable units willing to accept vouchers supporting these tenants. Also, 1-bedroom units/HCV clients struggle with the large security deposit requirements and some complexes require they earn 3 times the rent payment in income to qualify. There is a need for ADA first-floor accessible units for the elderly and mobility impaired.

Additional needs of HCV holders are employment and job skills training, affordable childcare, life skills training, credit counseling, and activities geared toward the youth and elderly population.

**How do these needs compare to the housing needs of the population at large**

Housing needs for the population supported through vouchers are not entirely different as there is an affordable housing crisis nationwide and the current housing market is extremely hostile. However, residents of voucher holders are mostly extremely low-income (<40% of AMI) or very low-income (30-50% AMI) where affordable housing is severely lacking.

In regard to the need for supportive services, HCV holders do not differ significantly from the population at large. The needs include transportation, employment training, housing counseling, senior services, and youth services.

**Discussion**

White and Black/African American households are the primary voucher holders in the Housing Choice Voucher program. Currently the waiting list for the HCV program is closed and not accepting new applicants. As of Summer 2024, the waitlist contains 350 households.

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

Homelessness is a particularly troublesome and complex issue that plagues communities across the nation. Often, persons experiencing homelessness face multiple and overlapping challenges, which presents real challenges to local jurisdictions, social service providers, and Continuums of Care (CoC) working to address homelessness. This reality is no different in Hernando County. Beyond persistent challenges in addressing the varied needs of individuals, the region faces an increasingly expensive housing market. The economic realities of the housing market at the time this plan was written imposes constant pressure on the supply of housing, particularly for those most vulnerable to homelessness.

The Stewart B. McKinney Homeless Assistance Act defines the ‘homeless’ or ‘homeless individual’ or ‘homeless person’ as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, regular sleeping accommodations for human beings.

The MidFlorida Homeless Coalition is the CoC responsible for coordinating homelessness-related activities in Hernando County. The Coalition coordinates the activities of social service providers, government entities, philanthropies, and other for-profit and non-profit agencies serving the region.

The MidFlorida Homeless Coalition is also responsible for coordinating the annual point-in-time (PIT) count. The PIT Count estimates the number of homeless individuals and families in the CoC region on a given night, typically held in January.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

The 2023 System Performance Measures (SPM) data for FL-520 (CoC) accounts for the entire region. During 2023, the average length of time homeless enrolled in Emergency Shelter and Transitional Housing increased slightly from 115 days in 2022 to 122 days in 2023, a 6.1% increase. Persons experiencing homelessness for the first time decreased by 6.5%, from 991 people to 927 people when including the number of people who have not accessed the crisis response system prior to enrolling in Emergency Shelter, Transitional Housing, or Permanent Housing. The CoC reported that 43% exited from Emergency Shelter, Transitional Housing, Safe havens, and Rapid Rehousing to Permanent Housing in 2022, whereas only 34% exited in 2023. Additionally, persons in Permanent Supportive Housing and other permanent housing retained or exited to permanent housing at a 96% success rate. Data is not available to analyze the length of time homeless or persons entering and exiting the system for each population.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Black or African American	60	33
White	252	28
Asian	0	1
American Indian or Alaska Native	1	1
Native Hawaiian or Other Pacific Islander	1	0
Multiple Races	9	3
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic/Latino	29	25
Non-Hispanic/Non-Latino	284	301

**Table 26 – Extent of Homelessness**

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

The CoC identified 481 persons experiencing homelessness in the Citrus, Hernando, Lake, Sumter Counties CoC jurisdiction. Of that total, 213 persons were sheltered homeless and 268 persons were unsheltered at the time of Count. Among the sheltered population, 76 were located at an Emergency Shelter (ES) and 137 were in Transitional Housing (TH).

The 2023 Point in Time (PIT) Count revealed there were 57 households with at least one adult and one child. Of those persons, 49 were experiencing sheltered homelessness, with 24 at Emergency Shelter (ES) and 25 in Transitional Housing (TH), while none were unsheltered.

Among persons in households with one adult and one child, there were 51 children under the age of 18 residing in ES, 45 in TH, and 13 were unsheltered during the PIT Count. Within the same category, persons aged 18 to 24, 2 individuals were sheltered at ES, 7 residing in TH, and 1 in an unsheltered location. Persons over the age of 24 in households with at least one adult and one child totaled 29 persons in ES, 20 persons in TH, and 10 who remained unsheltered at the time of the count. There was 1 household identified as being composed of only children, and they were unsheltered.

There were 111 homeless veterans. Eighteen (18) veterans were staying at the ES, there was 1 in TH, and 19 veterans remained unsheltered. The annual Housing Inventory Count (HIC) documented a total of 12 ES beds, 0 TH beds, 150 PH beds, and 53 RRH beds all dedicated to assisting veterans.

### **Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Of the total persons experiencing homelessness in the FL-520 region, 585 persons are Non-Hispanic/Non-Latinx, with 124 at ES, 160 in TH, and 301 unsheltered persons. There were 64 Hispanic/Latinx individuals identified in the count with 15 persons staying at ES, 24 in TH, and 25 persons who remained unsheltered. White people are overrepresented among persons experiencing homelessness, making up 83.2% of the total number of people with 540 White persons experiencing homelessness. At the time of the count, there were 105 White individuals in a shelter, with 105 persons in ES, 147 in TH, and 288 White persons remaining unsheltered. At the time of the PIT Count, 93 Black or African American persons were homeless; 27 at ES and 33 in TH, while 33 Black or African American persons remained unsheltered. 1 individual identified as Asian, and was unsheltered at the time of the count. 2 people of American Indian or Alaska Native descent were identified during the count, with 1 sheltered in ES and 1 who remained unsheltered. 1 person was identified as Native Hawaiian or Pacific Islander and was in an Emergency Shelter. There were 12 individuals who identified as multiracial. Of this subcategory, 5 resided at ES, 4 were in TH, and 3 remained unsheltered.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The CoC identified 481 homeless persons; of the total, 213 were sheltered homeless and 268 persons were unsheltered at the time of count. Among the sheltered population, 76 were located at an Emergency Shelter (ES) and 137 were in Transitional Housing (TH). Among the 470 households without children, 57 households were in ES, 112 households were in TH, and 301 remained unsheltered. There was 1 household comprised of only children identified during the 2023 PIT Count.

There were 275 females experiencing homelessness with 74 in ES, 72 in TH, and 129 were unsheltered. Three hundred, seventy (370) males were homeless. 64 were staying in ES, 111 in TH, and 195 remained unsheltered. There was 1 individual who identified as transgender and in ES at the time of the count. There were 3 individuals who identified as gender non-conforming. Out of those, 1 was in TH and 2 were unsheltered. Lastly, there were no individuals who identified as questioning.

There were 46 individuals experiencing chronic homelessness in the CoC region. There were 3 households identified as chronically homeless with at least one adult and one child. All were located at ES during the count. Of persons in households without children who met the criteria of the chronically homeless definition, there were 43 individuals, and they were unsheltered. There were no chronically homeless persons in households composed of only children.

Respondents who participate in the PIT Count self-disclose other personal characteristics, offering more information how to best provide valuable services and use evidence-based

approaches to address homelessness among those with increased comorbidity conditions. Categories include mental illness, HIV/AIDS diagnosis, substance abuse, and unaccompanied youth between the ages of 18-24. The PIT Count revealed the following:

One hundred, ten (110) respondents disclosed having a severe mental illness (SMI), of which 16 were in ES, 23 in TH, and 71 persons remained unsheltered. Eighty-four (84) individuals disclosed having chronic substance abuse issues with 5 in ES, 35 in TH, and 44 were unsheltered. A total of 38 veterans identified from the PIT Count and 18 were staying in ES, 1 was in TH, and 19 veterans remained unsheltered. Of the 20 individuals self-disclosing a HIV/AIDS diagnosis, 6 were in ES, 2 were residing in TH, and 12 in an unsheltered location. In total, 44 individuals reported being victims of domestic violence. Within this subpopulation, 42 victims were in ES and 2 were unsheltered. There were no individuals who reported being victims of domestic violence in TH. There were 24 persons categorized as unaccompanied youth, 1 under the age of 18 and 23 ranging in age from 18-24 years old. Two (2) individuals identified as unaccompanied youth were staying at ES, 18 youth were residing in TH, and 4 remained unsheltered. In total, there were 7 individuals identified as parenting youth between 18-24 years old, 2 of which were at ES and 5 were in TH.

To offer safe sheltering options during a person's housing crisis, MidFlorida Homeless Coalition coordinates 122 year-round ES beds and 232 TH beds. Within this count, there are beds set-aside to support persons experiencing homelessness among more vulnerable populations. Specific to veterans, there are 12 emergency shelter beds and no transitional housing beds. There are 13 Permanent Supportive Housing beds specific to persons experiencing chronic homelessness. Homeless youth have 2 emergency shelter beds and 21 transitional housing beds set aside for their specific subcategory.

**Discussion:**

Despite having 122 Emergency Shelter beds and 232 Transitional Housing beds within the CoC region, 268 unsheltered homeless persons were identified during the 2023 count. Four hundred, eighty-one (481) homeless were identified in the region when including homeless persons in shelters. This indicates the CoC does not have enough permanent housing units, whether physical units or rental subsidies. Hernando County has a vision to ensure no person is homeless. However, to reduce and prevent homelessness among its community members, there is a significant need for affordable permanent housing solutions. While Emergency Shelters and Transitional Housing can temporarily provide shelter, those interventions are not permanent. Shelters and transitional housing require an exit plan that is housing-focused. Permanent Housing with the necessary supportive services is the solution to homelessness.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

This section will discuss the characteristics and needs of people in various subpopulations of the Hernando County who are not necessarily homeless but may require supportive services, including the elderly, people with disabilities (mental, physical, and developmental), people with HIV-AIDS and their families, people with alcohol or drug addiction, and victims of domestic violence, people with a criminal record, those who have limited English proficiency, and those who do not have adequate transportation. People belonging to this population may have additional needs in areas including but not limited to maintaining independence, communication, transportation, supervision, and medical care.

### **Describe the characteristics of special needs populations in your community:**

Elderly and Frail Elderly – HUD defines elderly as a person at least 62 years of age or older. Approximately 45.8% of households in Hernando County include one or more people over the age of 65. Households that are comprised of elderly only make up 9.4% of total households.

People with Mental, Physical, and/or Developmental Disabilities – Based on the ACS 2022 Five-Year Estimates, most of the individuals with disabilities in Hernando County have ambulatory difficulties, meaning they have an impairment that prevents or impedes their ability to walk. Individuals with ambulatory difficulties may be wheelchair-bound and/or use walking aids such as walkers and canes. Because of this, these individuals may have difficulty locating accessible housing, entering buildings, maneuvering in small spaces, and obtaining accessible transportation.

Persons with Alcohol or other Drug Addiction – The Florida Behavioral Risk Factor Surveillance System reports that adults who drink excessively in Hernando County County has increased slightly over time. Adults aged 18-44 drink more excessively than other adults between the ages of 45-64 and 65 years and older. Males are over two times more likely to drink excessively than their female counterparts, and black non-Hispanics drink more heavily than White, non-Hispanic and Hispanics.

Persons with HIV/AIDS and their Families – There are approximately 494 persons living with HIV within the Hernando County according to the Integrated Epidemiological Profile for Florida Continuum of HIV Care by County, 2022. Of those persons living with HIV, 415 (84.0%) are in care. This means these persons have had at least one documented positive test, medical visit, or prescription filled during the reporting period. This also means there are approximately 16.0% (79) people living in the area with HIV that are not currently receiving care/treatment for this

diagnosis. During this time, there were 14 new HIV diagnoses. Over 57% percent sought care within 7 days of initially being diagnosed. Of those people diagnosed, 71.4 % are retained in care.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking – The Florida Department of Law Enforcement shows a domestic violence offense rate of 496.4 offenses per 100,000 population for Hernando County.

**What are the housing and supportive service needs of these populations and how are these needs determined?**

Non-homeless special needs populations experience many of the same housing and service needs and barriers that others in the Hernando County area experience. Non-special needs populations tend to be those who have extremely low or very low income and are at risk of becoming homeless. Some of the characteristics of non-homeless special needs populations include people who:

- Lack housing with supportive services
- Live on fixed income, limited income, or no income
- Lack job opportunities or are unable to work
- Lack reliable transportation
- Lack available affordable housing
- Lack credit history, have negative credit or rental history, have criminal backgrounds or other factors that affect their ability to find a property owner willing to work with them
- Have health issues, including but not limited to substance use or mental health disorders
- Wait on long waiting lists for subsidized housing

Elderly and Frail Elderly– Elderly and frail elderly are often not able to maintain existing homes or to afford rent. They are often over-housed in homes that are too large for an elderly homeowner or renter to maintain on a limited budget. Housing cost burden-related issues are often multiplied by the requirement of additional services it takes for the elderly to age in place. These services may include daily living assistance and medical services. Elderly individuals are in a higher state of vulnerability for adverse health outcomes compared to non-elderly individuals, either due to slow declines or terminal illnesses.



People with Mental, Physical, and/or Developmental Disabilities – People with disabilities include individuals with hearing, vision, cognitive, developmental, ambulatory, self-care, or independent living difficulties. Finding housing that is both affordable and accessible is a challenge for persons with physical disabilities. Additionally, people with developmental disabilities need services to help them stay with their families as well as additional housing and residential facilities. Vocational services, social and community involvement, and transportation are other services needed for this special needs population.

Persons with Alcohol or other Drug Addiction – According to the Centers for Disease Control and Prevention, excessive alcohol use or binge drinking can lead to an increased risk of health problems, such as liver disease and unintentional injuries. It is also associated with a variety of other negative issues, such as employment problems, financial loss, family disputes, legal difficulties, and other interpersonal issues.

Persons with HIV/AIDS and their Families – HIV damages the immune system, eventually leading infected individuals to develop AIDS, at which point the immune system is weakened to the point of being unable to fight infections. Men who have sex with men of all races, Blacks and African Americans, and Hispanics/Latinos are disproportionately affected by HIV.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking – Domestic violence is any criminal offense resulting in physical injury or death of one family or household member by another family or household member. It can include assault, battery, sexual assault, sexual battery, stalking, kidnapping, or false imprisonment. Individuals experiencing domestic violence need housing that is safe and secure.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

There are approximately 494 persons living with HIV within Hernando County according to the Integrated Epidemiological Profile for Florida Continuum of HIV Care by County, 2022. Of those persons living with HIV, 415 (84.0%) are in care. This means these persons have had at least one documented positive test, medical visit, or prescription filled during the reporting period. This also means there are approximately 16.0% (79) people living in the area with HIV that are not currently receiving care/treatment for this diagnosis. During this time, there were 14 new HIV diagnoses. Over 57% percent sought care within 7 days of initially being diagnosed. Of those people diagnosed, 71.4 % are retained in care.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

Not applicable.

**Discussion:**

Across all subpopulations, there is a need for increased housing opportunities and services funding. Housing should be integrated into the community and paired with targeted support services. Implementation of best practices, specific to that person's individual needs, is essential to stability and recovery. While Hernando County has some resources and specialized programs, communicating the resources and educating the public are still basic, vital components of ensuring residents have the tools at-hand. Addressing the needs of consumers among multiple systems, who are often overlapping, takes a collective approach to help a person achieve stability.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

The need for new facilities has grown over the last several years. In 2023, the population of the county surpassed 200,000 people, and with economic investment initiated and supported by the county, thousands of new jobs have come into the county.

Although the county’s revenue and certified taxable value has steadily increased since 2014, with a steep increase of 18.82% between FY21-22 to FY22-23 from \$10.8 billion to \$12.8 billion, and 15.23% between FY22-23 and FY23-24 from \$12.8 billion to \$14.7 billion, the county has reduced the millage rate every year since 2016, and is at risk of not being able to fund services and facilities to support growth without raising impact fees or other fees, according to an impact fee analysis in April 2024.

In addition to facilities not keeping up with population growth, another major concern is the need for clear, strong guided growth policies, and adherence to these policies, including protections for the county’s unique environmental resources and recreation facilities. In 2019, a series of public land sales to private housing developers brought awareness to this key concern. In addition, preservation areas under the Environmentally Sensitive Lands (ESL) Program require special attention. The latest Preserves Master Land Management Plan Update identifies broad issues that need attention, including fire management, visitor management, and more.

The county also has a need for new and improved public safety facilities, parks, and recreation facilities. Recently completed and needed facilities are outlined in the Recommended Budget for FY 2023-2024. For example, regarding public safety facilities, the budget includes plans for a mental health facility, a warehouse, a new peak-time ambulance, one new 24-hour ambulance at Station No. 13, new staff for airport and fire rescue trucks, and design and construction for two new fire stations. The FY 23-24 budget shows a relatively minor deficit between revenue and expenses for its Public Safety area of operations budget, with less than a million-dollar deficit for each year compared to expenses of over \$70 million for the two fiscal years. For recreational facilities, the county is planning for a master plan for soccer fields at Ernie Wever Park and development of a Mermaid Lakes Recreational; however, after taxpayers voted down a new half-cent sales tax for roads and recreation, several recreation projects have had to be cut from the budget. Public education around freshwater springs, particularly around tourism and population growth, is another effort being led by the county. Finally, the Hernando County adopted Local Mitigation Strategy (LMS) 2020 update identifies several facilities that are vulnerable to storm surge. It includes 5 assisted living facilities and nursing homes, 3 fire stations, 8 government buildings, 1 healthcare center, and 5 schools and shelters.

The community needs survey on the FHC Connect website also provides insight into the public's top priority facilities. The top priority was community centers (recreation, senior, youth/childcare, cultural, etc.) followed by parks, sports, and open space facilities, and finally, public safety facilities. Facilities for youth, seniors, individuals with mental illness, and individuals with substance abuse issues were also discussed.

### **How were these needs determined?**

In addition to community engagement, these needs were determined through analysis of various plans and studies, particularly the county's Capital Improvement Plan (CIP) and its current and future projects. Hernando County's CIP contains a list of public facilities projects that are slated for development or investment in the next five years, and each year's Recommended Budget identifies gaps in funding. The annual Recommended Budget also describes investment priorities guiding the allocations for that fiscal year, including priorities identified by the five Hernando County Commissioners. Nearly all of the County Commissioners prioritize smart economic growth and attracting new large and small businesses while growing existing businesses. The District 1 Commissioner identified infrastructure for residential and economic growth, diverse economic development, and safe and affordable housing as additional priorities.

### **Describe the jurisdiction's need for Public Improvements**

With population growth, the county needs new and improved water and sewer facilities, transportation infrastructure, and utilities. Recently completed and needed facilities are outlined in the Recommended Budget for FY 2023-2024. In the budget, the safe and adequate functioning of roadways is the Commission's priority. The county has a Transportation Trust Fund to assist with local transportation projects. However, although revenues are up, the county is at risk of not being able to fund services and facilities to support growth without raising impact fees or other fees. In the Recommended Budget for FY 2023-2024, the county saw a steady increase in the gap between revenue and expenses between 2022 and 2024, with a \$4.9 million deficit in 2022, a \$6.1 million deficit in 2023, and a \$7.1 million deficit in 2024. These deficits impact operating expenses, capital expenses, and road and equipment maintenance. However, the county has prioritized and budgeted a \$0 deficit for Municipal Service Benefit Units (MSBUs) which include paving, lighting, fire hydrants, trash, and multi-purpose improvements.

Along with street improvements, the Hernando/Citrus Metropolitan Planning Organization (MPO) and the Florida Department of Transportation (FDOT) District 7 prioritize complete streets, meaning streets that are designed to accommodate non-motorized road users with adequate sidewalks, bicycle facilities, public transit facilities, signalization, and more. The MPO's 2022 Non-Motorized Facility Gap Analysis identifies areas where sidewalk and bicycle facility gaps exist across the county.

The Kass Circle neighborhood is a Community Redevelopment Area (CRA) with disproportionate need in the county. Preconditions necessary for creating a CRA include inadequate or substandard structures and infrastructure, particularly for transportation, utilities, and parks and recreation. The Kass Street CRA has an infrastructure and utilities plan that includes many proposed improvements such as well-lit and graphically designed pedestrian crossings, sidewalk construction, bus shelter improvements, signage and wayfinding elements, road repaving and improvements, and more. However, it is unclear if the Kass Circle CRA will have tax increment financing (TIF) funds to fund these improvements on its own. In addition, on July 25, 2023, the Hernando County Board of County Commission approved an interlocal agreement with the City of Brooksville to pave the way for a new South Brooksville CRA. While the new CRA may be able to fund many needed facilities both within the City of Brooksville and Hernando County portions of the CRA if the county approves the collection of TIF funds, Hernando County may be required to share financing and management responsibilities in the underserved south Brooksville area.

According to Hernando County's Local Mitigation Strategy (LMS) 2020 update, 2 electrical substations, 1 communications tower, and 4 wastewater facilities were located in flood hazard areas, and 4 electrical substations, 2 communication towers, and 4 wastewater facilities are located in storm surge hazard areas. Several planned utilities improvements in the current budget may mitigate potential damage. For example, the '23-'24 budget includes expansion of the Ridge Manor Wastewater plant, a new fuel storage facility, a composting facility, and construction of a new solid waste cell. Regarding water facilities, a new septic to sewer program is underway near Weeki Wachee Springs, and the Airport Water Reclamation Plan is being expanded, replacing the Spring Hill Water Reclamation Plant which was adding 46,000 pounds of nitrogen into the water each year.

The community needs survey on the FHC Connect page for this plan identified the public's top priority public facility need as road repairs, followed by public transportation and shelter/hub improvements, followed by sidewalk improvements, and finally sewer, potable water, and stormwater improvements. Responses emphasized a desire for more public transportation routes countywide.

### **How were these needs determined?**

In addition to qualitative data collected through public engagement, these needs were determined through analysis of various plans and studies, particularly the county's adopted Recommended Budget for FY 2023-2024, and its Capital Improvement Plan (CIP). Hernando County's CIP contains a list of public facilities projects that are slated for development or investment in the next five years; the most recent plan looks at 2024 to 2028. To update the CIP, each year, the county produces a new Recommended Budget for the upcoming fiscal year. The budget document identifies investment priorities guiding the allocations for that fiscal year,

including priorities identified by the five Hernando County Commissioners. For nearly all of the County Commissioners, smart economic growth and attracting new large and small businesses while growing existing businesses are top priorities. The District 1 Commissioner added infrastructure for residential and economic growth, diverse economic development, and safe and affordable housing.

### **Describe the jurisdiction's need for Public Services**

Under its Community Services area of operations, Hernando County funds parks and recreation services, sensitive land management services, libraries, animal services, veterans services, waterways and aquatics management services, and UF Extension office services. According to the Recommended Budget for FY 2023-2024, the county has a deficit of funds between its expenses and revenues for its proposed budgeted community services of \$12.2 million for FY2023, and \$12.5 million for FY2024. Furthermore, under its Housing and Supportive Services area of operations, the budget shows a deficit of funds for housing and supportive services as well, with a \$4.9 million deficit in 2022, a \$5 million deficit in 2023, and a \$6.6 million deficit in 2024.

During the public meetings for this plan with residents, nonprofits, and other stakeholders providing feedback on community service needs, several service priorities were identified. The number one need identified during all three public meetings was affordable housing, with increased access to supportive services, particularly for reducing homelessness and obtaining higher-paying jobs such as manufacturing jobs, also mentioned. A focus on low-income and very-low-income residents of the county and poverty reduction services was also a priority topic that was discussed.

Survey responses provided additional insight. The top need identified was employment training, followed by childcare, financial literacy training, senior services, youth services, and transportation services. Several residents who responded to the survey have been able to access food, rental assistance, utility support, educational services, and home repair services through the county in the past, while other respondents representing service agencies responded that they offer affordable housing development, youth services, elderly services, services for domestic and sexual violence survivors, homelessness services, health services, fair housing services, homeownership counseling, educational services, employment services, mortgage lending and real estate services, emergency services, and faith-based services. Service providers working with individuals with disabilities, individuals with HIV/AIDs, legal aid, land use planning, public housing, insurance, and leasing/landlord were not represented. South Brooksville, east county, and Kass Circle were specific repeat areas with service gaps identified in the survey, and lack of partnerships, provision of transportation, and marketing/outreach were specific deficiencies in services repeatedly identified.

### **How were these needs determined?**

In addition to an analysis of gaps that exist between existing services and best practices in service provision for reducing poverty, the county relies on the input gathered from residents and stakeholders during the public meetings and hearings process to establish the jurisdiction's public service needs, and its public service priorities. Consultation with partners including nonprofit service organizations, staff of comparable communities, and other lead agencies about existing social services and gaps in service was also helpful to determine these needs.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Housing Market Analysis provides a snapshot of the county's current housing stock and housing facilities. Housing market characteristics reviewed include the supply of housing, availability of affordable housing, housing cost and condition of housing units, and the supply of housing or facilities for individuals with disabilities and individuals experiencing homelessness. The Housing Market Analysis is divided into the following sections:

**Number of Housing Units** – A basic count of the total number of housing units and occupied housing units in the county by property type, unit size, and tenure. There are 89,635 units in the county including a limited supply of subsidized or affordable units.

**Cost of Housing** – Compares the cost of housing in the county to household incomes to determine if there is a sufficient supply of affordable housing. While home values remain high for homeownership, median rents are comparable to fair market rents and HOME rents.

**Condition of Housing** – Analyzes the age of the housing, risk of exposure to lead-based paint, and presence of housing problems to identify the supply of decent housing and the condition of the county's housing inventory. Most of Hernando County's housing stock is 30-40 years of age, indicating a need for housing rehabilitation.

**Public and Assisted Housing** – Examines the public housing inventory for the Hernando County Public Housing Authority. The HCHA does not own or operate any public housing units, however, does administer 505 vouchers including 33 Veterans Affairs and Supportive Housing (VASH) vouchers.

**Homeless Facilities and Services** – Looks at the availability of beds for individuals experiencing homelessness. According to the 2024 Homeless HIC report, in the FL-520 CoC reporting area, there were a total of 153 total year-round beds available (inclusive of emergency shelters, transitional housing and supportive housing beds). There were 46 total beds available for households with children, and 62 total beds for only adults.

**Special Needs Facilities and Services** – Provides information on facilities and services that meet the needs of the populations considered to be special needs. Special needs populations in Hernando County require housing stability and access to supportive services.

**Barriers to Affordable Housing** – An insight into public policy that may impede access to or development of affordable housing. The county's s lack change in impact fees, of zoning districts



supporting high density development, and lack of policy allowing for Accessory Dwelling Units may act barriers to affordable housing development.

**Non-Housing Community Development Assets** – Provides an overview of economic development needs such as the need for employment training/education for workers to better align with the major employment sectors and the need for business assistance to support economic growth.

**Broadband Needs of Housing occupied by Low- and Moderate-Income Households** – Examines the availability of internet and broadband services to low- and moderate-income households within the county. Nearly the entire county has access to 100 Mbps or higher for broadband.

**Hazard Mitigation** – Reviews the risk climate change has on low- and moderate-income households. Hernando County is susceptible to sea level rise due to its extensive shoreline.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The Housing Supply Analysis provides an estimate of the current housing supply in Hernando County and helps determine if there is a diverse housing stock which increases access to affordable housing. Data will also provide information about gaps in the housing supply to help identify specific housing needs.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	66,514	74%
1-unit, attached structure	2,274	2.5%
2-4 units	2,120	2.5%
5-19 units	2,650	3%
20 or more units	1,645	2%
Mobile Home, boat, RV, van, etc	14,432	16%
<b>Total</b>	<b>89,635</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2018-2022 ACS, Table B25024

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	95	0%	393	3%
1 bedroom	828	1%	1,795	11%
2 bedrooms	18,289	29%	7,402	47%
3 or more bedrooms	44,239	70%	6,128	39%
<b>Total</b>	<b>63,451</b>	<b>100%</b>	<b>15,718</b>	<b>100%</b>

**Table 28 – Unit Size by Tenure**

Data Source: 2016-2020 ACS, Table B25042 (Numbers presented in this table are for occupied units, not total units)

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

As a new HUD Entitlement, the county will now have the opportunity to support affordable housing activities through the use of its federal CDBG and HOME allocations. The county intends to invest approximately \$1,059,225 during the 2024-2026 program years towards increasing the supply of affordable units and for housing support services. Through these activities the county proposes to assist 50 households of various types including small and large family households,

single-headed households, low-to moderate-income households, and households containing senior, youth, or individuals with disabilities. Affordable housing activities will address both owner and renter needs and funds may increase access to both single-family and multi-family units. The county will focus on supporting housing stability for extremely low-, low-, and moderate-income families and individuals whose incomes are at or below 80% AMI.

The county also uses state SHIP funds to support access to affordable housing and currently administers purchase assistance, housing rehabilitation, and emergency repair programs intended to increase housing affordability for families and individuals whose incomes are at or below 120% of the Tampa-St. Petersburg-Clearwater Metropolitan Statistical Area median income.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

The Hernando County Housing Authority does not own or operate any assisted developments but does manage 28 Neighborhood Stabilization Program scattered site affordable units, none of which are set to be lost during the Consolidated Plan period. According to the most recent Assisted Housing Inventory report compiled by the Shimberg Center there are also approximately 31 assisted properties, none owned or operated by the county, within Brooksville, Spring Hill, and Weeki Wachee. Notably, of these assisted units, no subsidies are set to expire during the 2024-2026 program years.

**Does the availability of housing units meet the needs of the population?**

Like the rest of the state, Hernando County has seen an influx of residents post pandemic. As the population continues to grow, the need for additional housing units continues to increase. The challenges to this are the costs of construction and adequate infrastructure to support an increased supply of housing that can help meet the fast-paced market demands. Development costs and tax credit restrictions can exclude the creation of affordable units entirely or limit it to certain areas.

The housing stock in the county is primarily comprised of single-family detached housing at 75%. While this may be good for prospective homebuyers, the pandemic presented unprecedented housing market shifts making homeownership opportunities for low-income or vulnerable populations difficult. Home purchase prices have risen significantly, and a low inventory of available units priced out many prospective homebuyers. Inflation continues post pandemic increasing the cost of utilities, taxes, insurance and interest rates, making homeownership unaffordable.

Having a large housing stock of single-family homes also means there is not enough available units for rent. As discussed above, with housing prices pushing out homebuyers, many turn to renting as the only viable option for housing stability. Less than 3% of the county's housing stock are duplexes or multi-family housing developments which typically make up a large portion of a rental housing stock.

It is also notable that 16% of the county's housing stock is made up of manufactured homes, RVs, or boats. These types of units are becoming more popular in Florida because of affordability and the ability to site these types of homes on acreage. Permanent RV sites are also growing in popularity particularly for seniors relocating from northern states. Campgrounds offering permanent sites also offer full amenities and affordable lot rents. However, living in manufactured homes and RVs does pose a risk to occupants since Florida is a hurricane state.

These growing trends are a clear indicator that there are not enough affordable units to meet the demands of the population in Hernando County.

**Describe the need for specific types of housing:**

As stated above, the county does not have a largely diverse housing stock. Seventy-five percent of the county's housing stock is single-family detached homes and there are very few duplexes or multi-family properties. Adding multi-family housing can help increase access to affordable housing for owners and renters. In addition to lacking diverse housing types, much of the housing in the county is 3-bedrooms or more at 70% for owners and 39% for renters. This could also inadvertently increase costs for smaller family households, which make up a significant portion of the county's population.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The following tables show the cost of both owner and renter housing in Hernando County to help determine housing affordability for residents. Data will also provide a better understanding of any housing market shifts in recent years. These tables have been updated with American Community Survey (ACS) data to better reflect the current market.

### Cost of Housing

	Base Year: 2020	Most Recent Year: 2022	% Change
Median Home Value	158,400	214,700	36%
Median Contract Rent	996	1,155	16%

**Table 29 – Cost of Housing**

**Data Source:** 2020 ACS (Base Year), 2018-2022 ACS (Most Recent Year), Tables B25077 (median value) and DP04 (median rent).

Rent Paid	Number	%
Less than \$500	788	6%
\$500-999	3,832	26%
\$1,000-1,499	7,209	49%
\$1,500-1,999	2,198	15%
\$2,000 or more	645	4%
<b>Total</b>	<b>14,672</b>	<b>99.3%</b>

**Table 30 - Rent Paid**

**Data Source:** 2018-2022 ACS, Table DP04

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	653	No Data
50% HAMFI	3,022	7,272
80% HAMFI	9,576	21,659
100% HAMFI	No Data	30,463
<b>Total</b>	<b>13,251</b>	<b>59,394</b>

**Table 31 – Housing Affordability**

**Data Source:** 2016-2020 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,044	\$1,110	\$1,347	\$1,732	\$2,133
High HOME Rent	\$914	\$981	\$1,179	\$1,354	\$1,490
Low HOME Rent	\$718	\$770	\$923	\$1,067	\$1,191

**Table 32 – Monthly Rent**

Data Source: 2022 HUD FMR (MSA Area) and 2022 HOME Rents (MSA Area)

### Is there sufficient housing for households at all income levels?

Lack of affordable housing affects households of all income categories in Hernando County, but as expected the income level most impacted by the lack of affordable and sufficient rental housing is households making less than 30% of the HUD Area Median Family Income (HAMFI). According to 2016-2020 CHAS data, there are only 653 rental units affordable to households at the 30% HAMFI income category. Owner households at the 50% HAMFI income level are most impacted by the lack of affordable and sufficient housing. Only 7,272 owner units are affordable to households earning 50% of the HAMFI.

For renters and owners, most housing is only affordable to those earning at or above 80% of the HAMFI, but the pandemic and inflation significantly changed the housing market in Hernando County so that even those at or above 100% HAMFI are struggling with finding affordable housing. However, compared to many other areas of the state, rents in Hernando County could be considered more affordable. According to the 2022 ACS Five-Year Estimates, 49% of county renters are paying \$1,000 - \$1,499 and only 4% are paying more than \$2,000 in rent. Considering that most units are 3-bedrooms or more, these rents fall below fair market.

### How is affordability of housing likely to change considering changes to home values and/or rents?

Market changes for the near future are hard to predict as home values still have not recovered post pandemic and interest rates continue to fluctuate. Home values have seen slight drops over the past year but are not expected to drop significantly during the next three. The higher home values created during the pandemic will remain and permanently impact housing affordability for some time. As the federal government continues to raise interest rates attempting to offset inflation homeownership will remain difficult particularly for lower income buyers and there will continue to be a strain on the rental market.

In addition, trends in the homeowner insurance industry are thwarting homeownership opportunities and putting many current homeowners at risk of foreclosure. Recently many

insurance companies have decided not to write homeowner's insurance policies in Florida because of the hurricane risk, which has limited insurance options, increased prices, and inflated mortgages.

Low inventory of available properties will stress the market and while it may help affordability for homeownership it will do the opposite for rentals by increasing rental prices.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

Quantitative data shows that Hernando County's area median rent seems to be consistent with the fair market rents and HOME rents, only being slightly higher for the low and high HOME rents depending on the number of bedrooms. The 2022 ACS data reports the median contract rent in Hernando County to be \$1,155 which is right around the high and low HOME rents for a 3-bedroom at \$1,354 and \$1,067 respectively.

While quantitative data shows more consistent rents, it is clear that census data does not accurately portray rental rates in the current market. Qualitative data and lived experience indicate that when considering popular rental areas with access to units in better condition such as Ariel Spring, Enclave on Ayers, Villas of Spring Hill, and Authentix Suncoast, rents are much higher than the fair market or HOME rents, ranging from \$1,500 to \$2,400 for 1 - 3 bedrooms.

In addition, when looking at data from other current real estate market platforms including the Realtors Property Resource, there are many single-family homes for rent but rents range from \$2,200 to upwards of \$3,000 for 2-3 bedroom homes.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

It is important to understand the condition of Hernando County’s housing stock as it directly impacts affordability for homeowners and renters. The following section outlines “selected” housing conditions as defined by the Census Bureau and HUD. These conditions are generally considered identifiers of substandard housing, although the last two conditions on the list relate to the household, not the housing unit.

Various factors also in this section help determine the need for housing rehabilitation for owners and renters. The quality of the housing stock is contingent on housing condition, age of the structure, and the risk of lead-based paint in the unit.

The Census Bureau and HUD defines a “selected” condition as:

- Lacking complete plumbing facilities
- Lacking complete kitchen facilities
- More than one person per room
- Housing costs are greater than 30% of household income.

### Definitions

One of the goals of the County is to increase the supply of affordable housing through housing rehabilitation efforts. To ensure the housing projects and activities the county funds meet this goal, it is important to define the terms standard condition, substandard condition but suitable for rehabilitation.

- Standard condition – A housing unit that meets the HUD Housing Quality Standards (HQS) and all applicable state and local codes.
- Substandard condition but suitable for rehabilitation – A housing unit that contains one or more housing conditions (defined below), contains a lead-based paint hazard, and/or is deemed a dilapidated or dangerous structure under the local Code of Ordinances of Hernando County, but which is structurally and financially feasible to rehabilitate.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	12,953	20%	7,231	46%
With two selected Conditions	142	0%	401	3%
With three selected Conditions	36	0%	40	0%



Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With four selected Conditions	0	0%	12	0%
No selected Conditions	50,320	80%	8,034	51%
<b>Total</b>	<b>63,451</b>	<b>100%</b>	<b>15,718</b>	<b>100%</b>

**Table 33 - Condition of Units**

Data Source: 2018-2022 ACS, Table B25123

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	21,134	33%	4,606	29%
1980-1999	31,996	50%	6,856	44%
1950-1979	9,939	16%	3,983	25%
Before 1950	382	1%	273	2%
<b>Total</b>	<b>63,451</b>	<b>100%</b>	<b>15,718</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Data Source: 2018-2022 ACS, Table B25036

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	10,321	16%	4,256	27%
Housing Units build before 1980 with children present	6,034	10%	4,325	30%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2018-2022 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			10,466
Abandoned Vacant Units	619	412	1,031
REO Properties	3	1	4
Abandoned REO Properties	29	3	32

**Table 36 - Vacant Units**

Data Source: 2018-2022 ACS Five-Year Estimates, Tables B25004 (Vacant Units) and B25131 (Abandoned Vacant Units – Vacant for 24 months or longer). RealtyTrac Listing Data (REO Properties – Bank Owned, Abandoned REO Properties - Auction Homes).

Data Comments: Vacant Units column includes for rent, for sale, and seasonal homes that are not in need of rehabilitation therefore only the total number of vacant units is given. Units not suitable for rehabilitation calculated as 40% of total abandoned vacant units and 10% of REO properties and abandoned REO properties.

## **Need for Owner and Rental Rehabilitation**

Taking the age of a community's housing stock into account is crucial as older homes represent a significant portion of the affordable housing market. Older homes may have a lower purchase price but can become unaffordable with needed repairs. Homes typically start to need substantial repairs and rehabilitation when they reach around 30 to 40 years old. At this age, many of the original building materials and systems, such as roofing, plumbing, electrical wiring, and HVAC systems, begin to show significant wear and may require replacement or major repairs. Structural elements like foundations and framing may also start to exhibit issues due to prolonged exposure to the elements and natural settling. Additionally, homes of this age may not meet current building codes and standards for safety, energy efficiency, and accessibility, necessitating upgrades to improve overall livability. At 50 years, homes begin to qualify as historically significant by the National Register of Historic Places.

The overall housing stock in Hernando County is relatively newer. The largest residential construction boom occurred between 1980 and 1989, and there was a smaller boom in the 1970s. The largest number of units built in any given decade, whether owner- or renter-occupied, were built between 1980 and 1989. Broken down by tenure, 83.7% of all owner-occupied units and 72.9% of all renter-occupied units were built between 1980 and today. This means 81.6% of all housing units in the county are 40 years old or newer. Further, over half of the county's entire housing stock was built between the 1990s and today (50.4%), meaning most housing units are actually 30 years old or newer.

Though the county's housing stock is mostly not over 40 years old, it is still of the age that requires proper maintenance to reduce risks of hazards or displacement and to lower housing costs. The data does still indicate that there is a portion of the housing stock that could benefit from housing rehabilitation. This would primarily be for owner-occupied housing since 75% of the housing in Hernando County is single-family detached.

Additionally, data on homes having housing problems, or "selected" housing conditions indicates that 20% of owner housing and 46% of rental units have at least one "selected" condition. This could mean the unit lacks complete plumbing or kitchen facilities, there is more than one person per room, or the cost burden for that unit is greater than 30%, all of which are considered substandard conditions. This data is an indicator that there is a need for both owner and renter rehabilitation.

The county does have an owner-occupied rehabilitation program through SHIP and will be considering using its federal allocations towards rehabilitation activities during the consolidated plan period.

## **Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards**

Lead-based paint is highly toxic and can cause health problems, especially in young children. The use of lead-based paint was banned in 1978. However, for purposes of this plan, the number of units built before 1980 and occupied by households with children serves as a baseline for estimating the number of housing units occupied by LMI families with lead-based paint hazards.

An estimated 16% of owner units (10,321 units) and 27% percent of renter units (4,256 units) in the county were built prior to 1980 and 10% of those owner units (6,034) and 30% (4,325) of those renter units have children present and may be at risk for lead-based paint hazards. Regarding the risk for lead-based paint exposure for lower income families, CHAS data reports that of the total households with children under the age of 6 in the county 1,070 are extremely low income, 903 are very-low income, and 1,728 are low income. If these children are living in homes built prior to 1980, there may be a risk of lead-based paint hazard. Based upon the age of the housing stock, the risk for lead-paint poisoning for Hernando County's low-income households is low.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Hernando County Housing Authority does not own or operate any public housing units or developments but does manage 28 Neighborhood Stabilization Program scattered site affordable homes and serves county residents through the administration of the Housing Choice Voucher program.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			0	505	0	472	33	0	0
# of accessible units									

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 37 – Total Number of Units by Program Type**

Data Source: Florida Housing Data Clearinghouse, Shimberg

### Describe the supply of public housing developments:

Not applicable. The Hernando County Housing Authority does not own or operate any public housing developments or units.

### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Not applicable. The Hernando County Housing Authority does not own or operate any public housing developments or have public housing units participating in an approved Public Housing Agency Plan.

### Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	N/A

**Table 38 - Public Housing Condition**

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

Not applicable.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

Though the HCHA does not own or operate any affordable developments or units, through the HCV program the housing authority does require all homes to be inspected at least once annually. This inspection will be scheduled by mail approximately 90 days prior to the annual renewal date.

Annual inspections with required repairs must be repaired and re-inspected no more than 30 days from the date of the original inspection. The tenant and the owner will receive a fail letter listing all required repairs. If the home fails the annual re-inspection the housing payments will start the abatement process. If the home fails the re-inspection no other re-inspections will be scheduled until the owner or tenant requests a re-inspection in writing to the inspector.

If the re-inspection fails due to the tenant required repairs the tenant's voucher may be terminated at any time thereafter. If the re-inspection fails due to Owner required repairs the HAP contract may be terminated at any time thereafter. The tenant would be issued a voucher to move. The owner would not be allowed to collect the PHA portion for the rent during the abatement period for owner required repairs.

This process inspection process helps to ensure that HCV holders are living in safe, sanitary conditions and supports self-sufficient and homeownership opportunities by educating tenants on the responsibilities of maintaining a home.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

According to the 2024 Homeless HIC report, in the FL-520 CoC reporting area, there were a total of 153 total year-round beds available (inclusive of emergency shelters, transitional housing and supportive housing beds). There were 46 total beds available for households with children, and 62 total beds for only adults.

As members of the FL-520 CoC adjust programming to focus more on permanent housing solutions like permanent supportive housing and rapid rehousing, it is expected that the overall composition of emergency shelter, transitional housing and permanent supportive housing beds will continue to change over the course of this consolidated plan’s coverage. This shift away from transitional housing beds is reflective of shifts in overall policy and prioritization by HUD, based on best practices in addressing homelessness.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	40	0	6	0	0
Households with Only Adults	8	1	53	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	43	0
Unaccompanied Youth	2	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Crisis and Transitional Counseling Services

There are several crisis and transitional counseling services throughout the area. The Premier Community Healthcare Group is a non-profit organization and Federally Qualified Health Center providing services for adults, adolescents, and children. These services include:

- Psychosocial Assessment
- Medication Management
- Counseling and Therapy
  - Individual and Family
  - Cognitive Behavioral
  - Behavior Modification
  - Grief and Loss
  - Problem Solving
  - Coping
  - Trauma
  - Stress Management
- Substance Use Disorder Program
- Crisis Intervention
- Patient Care Coordination
- Chronic Care Management

Lutheran Services of Florida Health Systems is contracted with the Florida Department of Children and Families to ensure access to evidence-based behavioral health care services for uninsured or underinsured people facing poverty. Services provided through contracted behavioral health providers include prevention, intervention, treatment, and care coordination to support optimal recovery.

At BayCare Behavioral Health-Brooksville, adults and children are provided recovery services to help them make informed, health choices that support their physical and emotional well-being. Services offered include:

- CHAT (Community Health Activation Team)
- Individual Counseling
- Family Counseling
- Psychiatric Outpatient Services
- Group Counseling
- Parenting

- In-home and School-based services
- Case Management
- Specialized Services
- Wellness and Prevention Services

Brooksville Youth Academy provides residential treatment programs for youth ages 13-17 who have mental health treatment and behavioral support needs that require temporary care in a structured supportive and therapeutic setting.

### Dental Services

The Premier Community Healthcare Group also provides high-quality, cost-efficient oral healthcare services for adults and children, including general dentistry (preventive), pediatric dentistry, specialty dentistry, and dental emergencies. Patients can receive oral exams, teeth cleanings, digital x-rays, bridges/crowns, dentures, etc., and the clinic is available for same-day or appointments scheduled within 24 hours in case of emergencies.

At Spring Hill Family Dental Health Care, patients can receive preventative care, cosmetic dentistry, general dentistry, and prevention, evaluation, diagnosis, treatment, and rehabilitation of orofacial pain disorders. The Center believes financial considerations should not be an obstacle to treatment and therefore offers different payment options, including a low monthly payment plan through Care Credit.

### Employment Services and Job Skills Training

CareerSource Pasco Hernando is a one-stop source for employer and employee services in Pasco and Hernando Counties. It provides a variety of programs and resources for career seekers and employers seeking help. They also assist veterans with job searches and resume assistance, help job seekers search for current job posts or discover development programs to help clients acquire new skills, teach young adults about career opportunities, and assist employers with finding the right employees for their business.

Goodwill's Temporary Staffing offers an array of job placement services. Their screening and pre-employment orientation involves a 10-panel substance abuse screening, employee history and background check, and successful completion of a pre-placement orientation. As for employees, they are matched with either temporary, skilled, entry-level, or professional job vacancies.

PeopleReady is a local staffing team that specializes in quick and reliable on-demand labor and highly skilled workers. It supports a wide range of industries, including construction, manufacturing, logistics, retail, and hospitality. Job seekers can also get resume and interview advice, career development tips, and the latest job search trends.



Spherion is a local staffing company offering clients a broad array of solutions, including flexible and project-based staff, direct-hire placement, and comprehensive workforce solutions.

### Legal Services

Community Legal Services of Mid-Florida, Inc. provides no-cost legal services to the most vulnerable in Central Florida. They specialize in the following areas of service:

- Debt and Creditors
- Disaster Relief
- Workers' Rights and Discrimination
- Divorce and Children
- Florida Court System
- Fraud and Unfair Agreements
- Housing
- Fair Housing
- Military and Veterans
- Medical Legal Partnerships
- Health
- Overcoming Criminal History
- Public Benefits
- Starting a Business
- Student and Children's Rights
- Wills, Estates, and Powers of Attorney
- Legal Help for Older Adults

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Several non-profit providers and faith-based organizations offer services to the homeless population, including emergency shelter, transitional housing, and permanent supportive housing. The providers are identified in the 2023 Housing Inventory County for FL-520 and include the following organizations.

### Chronically Homeless

- Citrus County BOCC (Permanent Supportive Housing 11 beds)
- Hernando Public Housing Authority (Permanent Supportive Housing 2 beds)

### Families with Children

- Christian Care Center Ministry Village (Emergency Shelter 12 beds, Transitional Housing 27 beds)
- Citrus Abuse Shelter Association (Emergency Shelter 24 beds)
- Haven of Lake and Sumter Counties (Emergency Shelter 6 beds)
- Salvare dba Dawn Center (Emergency Shelter 32 beds, Other Permanent Housing 6 beds)
- Find Feed Restore (Transitional Housing 11 beds)
- Forward Paths (Transitional Housing 11 beds)
- Mission in Citrus (Transitional Housing 5 beds)
- The Life Center (Transitional Housing 10 beds)
- The Path of Citrus County (Transitional Housing 10 beds)
- Citrus County BOCC (Permanent Supportive Housing 19 beds)
- Hernando Public Housing Authority (Permanent Supportive Housing 9 beds)
- St Vincent de Paul Cares (Rapid Re-Housing 72 beds)
- The Salvation Army (Rapid Re-Housing 29 beds)
- Lake County BOCC (Other Permanent Housing 79 beds)

### Veterans

- The Bridge for Veterans (Emergency Shelter 12 beds)
- Citrus County BOCC (Permanent Supportive Housing 104 beds)
- Hernando Public Housing Authority (Permanent Supportive Housing 46 beds)
- St Vincent de Paul CARES (Rapid Re-Housing 53 beds)

### Unaccompanied Youth

- Youth and Family Alternatives (Emergency Shelter 2 beds)
- Forward Paths (Transitional Housing 21 beds)

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

This section offers a brief outline of the facilities and services available to the special needs population in Hernando County.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, describe their supportive housing needs**

For the elderly/frail elderly living independently in their homes, a priority need is housing rehabilitation to retrofit their homes to be ADA accessible. A lot of the housing stock in Hernando County was built before 1999 and now requires rehabilitation to eliminate hazardous conditions and physical barriers. The costs of repairs for older substandard housing stock are prohibitive to those living on a fixed income. The cost of retrofitting the home is high and unaffordable, forcing many elderly/frail elderly to transition to adult care facilities. Elderly persons who can remain in their homes will require an increased need for in home care programs.

The housing needs of the disabled, mentally ill, those suffering from substance abuse, and the dually diagnosed vary widely depending upon the extent of the disability and individual needs and preferences. Whereas the physically disabled many only require structural modifications for accessibility, persons with developmental disabilities, severe mental illness, alcohol and/or drug addiction, or the dually diagnosed often require housing with more intensive supportive services.

Persons with disabilities (mental, physical, developmental) and victims of substance abuse often have supportive housing needs including access to essential services including healthcare, treatment, and counseling services. Healthcare is a costly expense, specifically for low-income persons.

Persons living with HIV/AIDS have numerous supportive housing needs including short-term rent, mortgage, utility assistance; permanent housing placement; supportive housing services; resources identification; and housing case management to eligible individuals with HIV/AIDS.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The Florida Statutes set forth state discharge guidelines and notes that the intent of the Legislature is to ensure that persons leaving care and custody are not discharged into homelessness. The Florida State Department of Corrections requires contracted halfway houses to secure full employment for clients and to discharge clients into transitional or permanent

housing residence. The Federal Bureau of Prisons Halfway House Program has the same requirements.

To facilitate discharge or transfer, the hospital is expected to assess the patients' needs, and link them to appropriate aftercare to ensure continuity of care, which may include medical follow-up, including mental health or substance abuse treatment. Homeless persons may be referred to the local Continuum of Care for placement in housing or support services upon release from an institutional setting.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

Depending on funding availability, the county may undertake the following activities toward its goal:

- Funding affordable ownership and rental activities that can increase access to housing for special needs populations.
- Providing incentives to developers of affordable housing projects for the creation of affordable housing units, some of which may be accessible to special needs populations such as the elderly and disabled.
- Continuing to improve homeless response and work with the CoC to provide transitional housing for victims of domestic violence, pregnant women or teen mothers, and persons with alcohol or drug addictions.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

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.

While the county has made considerable efforts for policy reform surrounding affordable housing development, there are certain policies that may have a negative impact on development. Notably is the that the county has not updated its impact fee schedules since 2012 to cover the cost of additional and expanded facilities and infrastructure despite rising population and development. By not increasing impact fees for developers, residents and businesses end up subsidizing development at a higher cost.

Land use and zoning regulations also significantly impact the development of affordable housing. Overall, the adopted residential zoning districts within Hernando County are primarily focused on permitting, encouraging, and protecting low- and medium-density residential districts for single-family homes. District R-1A, R-1B, and R-1C are all single-family districts; R-2.5 is a low-density single-family district allowing a maximum density of 2.5 units per acre, and R-2 allows both single-family dwellings and two-family dwellings. The RM district allows for low-density mobile home subdivisions. Two districts, R-3 and R-4, allow either single-family or multifamily dwellings on a single lot. One notable district is the R-1-MH district which is a low-density single-family district that allows modular-manufactured housing units. Another notable district is the C-3 Neighborhood Commercial District which allows local small-scale commercial development adjacent to residential areas to easily provide access to goods and services. The lack of zoning districts allowing for large-scale high-density development could be having a negative impact on access to affordable housing for county residents.

Accessory dwelling units are a type of housing that can help increase access to affordable rental units and is gaining popularity amongst many Florida communities. Hernando County does not currently allow accessory structures to be used as dwelling units for long-term rental anywhere in the county. The Zoning Code defines accessory dwelling units (ADUs), and specifies that they must not exceed 50% of the size of the primary dwelling unit, must meet the setback and maximum building area requirements of the principal structure and its zoning district, must be similar in appearance to the primary structure, must share a wall or roofed passage or breezeway with the primary residence no further than 30 feet from the primary residence, and may only be used by non-paying guests. If ADUs were at some point permitted, the code may need to be

adjusted to be more flexible to facilitate their development and use as a more affordable rental housing type option.

Local transportation policies can also reduce the overall cost of living and should be considered when developing affordable housing. Hernando County runs its own bus service called TheBus. In the currently adopted TDP 2019 Major Update, the county identifies areas of desired and potential growth, and gaps in multimodal transportation infrastructure and services, with the goal of guiding future policy and program decisions including for affordable housing development. Additional bus stops, added frequency, predictable fixed route services, expanded operation times, and the addition or alteration of routes to improve connectivity could all be potential policy recommendations for improving the viability of public transit in the county. These improvements would reduce transportation costs and improve accessibility to jobs and services, in turn, reducing the cost of living for residents. However, several policies and goals in the currently adopted TDP have not yet been implemented, including Saturday service on all existing routes, three fixed-route service vehicles and one ADA vehicle, and policy to review county building applications for commercial and residential developments.

Through public engagement for this plan, residents and stakeholders were also able to provide context about barriers to affordable housing. Increased access to affordable housing was in the top two responses to the question, “Rank the highest needs in the county” in all three meetings. A lack of rental housing for low-income workers, the need for thoughtful guided growth, and a need for infrastructure improvements were also identified as top concerns. Other notable housing needs mentioned include the lack of ADUs, too many zoning variances granted, and interest in tiny homes as well.

## **MA-45 Non-Housing Community Development Assets – 91.215 (f)**

### **Introduction**

As a “pro-business” county, Hernando has invested significant resources towards economic development. The county runs its own Office of Economic Development, which provides resources, incentives, data, and services to business owners and workers. More specifically, the county’s economic development area of operations revenue funds are allocated to the airport, the Office of Economic Development and economic development activities, and tourism attraction and activities. According to the Recommended Budget for FY 2023 to 2024, the county had a \$12.9 million deficit of funds in FY 2022. However, in FYs 2023 and 2024, the county reduced that deficit to \$2.8 million and \$2.6 million, respectively, while expense budgets for these years were reduced to \$10.7 million and \$12.1 million, respectively, down from \$19.3 million in 2022.

The goals of the Office of Economic Development include business retention and expansion (49% of activities), business recruitment (24%), marketing and promotion (14%), community programs (6%), and entrepreneurship (4%). Three percent accounts for miscellaneous activities. To meet its economic development goals, the county works with several economic development partners, including the Hernando County Chamber of Commerce, the Tampa Bay Regional Planning Commission (TBRPC), the Florida Department of Transportation (FDOT) District 7, the University of South Florida Muma College of Businesses, the Small Business Development Corporation (SBDC), and others. The county is also within Foreign Trade Zone (FTZ) 193 along with Pasco and Pinellas which comes with several benefits including streamline customer clearance, reduced taxes and fees, faster approvals for storage and distribution sites, and other benefits.

The key community development assets and investments prioritized in Hernando County include the Brooksville-Tampa Bay Regional Airport, highway and road access, particularly the Suncoast Parkway, small business growth and business attraction, and protection of sensitive and conservation land such as the springs, coastal waterways, and inland forests, in part for ecotourism. The Director of the Hernando County Office of Economic Development identified expansion and rehabilitation of the airport’s runways, and intensification around Interstate-75 as geographic target areas for economic development.

The county provides economic development assistance at nearly every level required for a small or medium-sized business to succeed, from licensure and legal assistance, to land leasing and site selection assistance. For example, the county has an airport land leasing program where a business can lease an acre of land for \$12,000 per year but own the building and not pay property taxes. In addition, the county has one existing Community Redevelopment Areas (CRA), the Kass Circle CRA, and may soon have a new CRA, the South Brooksville CRA. CRAs typically have

economic development goals such as façade programs and job training and networking services. The Kass Circle CRA does have goals for enhancing businesses within the CRA.

## Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	550	327	0.7%	0.7%	0
Arts, Entertainment, Accommodations	7,613	6,860	9.7%	14.0%	4
Construction	7,639	3,869	9.7%	7.9%	-2
Education and Health Care Services	18,406	14,795	23.4%	30.2%	7
Finance, Insurance, and Real Estate	4,726	1,824	6.0%	3.7%	-2
Information	1,013	786	1.3%	1.6%	1
Manufacturing	4,547	2,847	5.8%	5.8%	0
Other Services	3,699	1,543	4.7%	3.2%	-2
Professional, Scientific, Management Services	9,812	2,713	12.5%	5.5%	-6
Public Administration	4,003	2,438	5.1%	5.0%	0
Retail Trade	10,704	8,266	13.6%	16.9%	3
Transportation & Warehousing	4,601	2,005	5.8%	4.1%	-2
Wholesale Trade	1,465	691	1.9%	1.4%	-1
Grand Total	78,778	48,964	100%	100%	N/A

**Table 40 - Business Activity**

**Data Source:** 2018-2022 ACS Table DP03 (Workers – Hernando County), 2017 Longitudinal Employer-Household Dynamics QWI Explorer 2023 Q3 (Jobs – Hernando County)

### Labor Force

<b>Total Population in the Civilian Labor Force</b>	<b>83,733</b>
Civilian Employed Population 16 years and over	78,778
Unemployment Rate	5.9%
Unemployment Rate for Ages 16-24	12.3%
Unemployment Rate for Ages 25-65	4.8%

**Table 41 - Labor Force**

**Data Source:** 2018-2022 ACS, Tables DP03 (Total Population, Unemployment Rate), S2401 (Civilian Employed Over 16), S2301 (Unemployment Rate by Age)



Occupations by Sector	Number of People
Management, business and financial	10,191
Farming, fisheries and forestry occupations	179
Service	14,801
Sales and office	19,473
Construction, extraction, maintenance and repair	8,297
Production, transportation and material moving	9,867

**Table 42 – Occupations by Sector**

Data Source: 2018-2022 ACS, Table S2401

**Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	39,451	57.6%
30-59 Minutes	19,863	29%
60 or More Minutes	9,109	13.3%
Total	68,423	99.9%

**Table 43 - Travel Time**

Data Source: 2018-2022 ACS, Table S0801

**Education:**

**Educational Attainment by Employment Status (Population 16 and Older)**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,794	334	4,158
High school graduate (includes equivalency)	19,260	941	9,733
Some college or Associate’s degree	24,979	1,379	9,858
Bachelor’s degree or higher	14,822	642	3,553

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2018-2022 ACS, Table B23006

## Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	110	475	455	1345	2209
9th to 12th grade, no diploma	1795	1712	1264	4045	4166
High school graduate, GED, or alternative	5285	6514	5616	17804	18101
Some college, no degree	3927	5897	6398	12226	12980
Associate’s degree	1287	2583	2584	6552	4884
Bachelor’s degree	709	3161	3506	6560	6676
Graduate or professional degree	137	723	1364	3703	3765

**Table 45 - Educational Attainment by Age**

Data Source: 2018-2022 ACS, Table B15001

## Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$32,854
High school graduate (includes equivalency)	\$34,213
Some college or Associate’s degree	\$38,301
Bachelor’s degree	\$46,955
Graduate or professional degree	\$60,905

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2018-2022 ACS, Table S2001

## Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Spring Hill is the employment center of Hernando County. According to the 2018-2022 5-Year ACS Estimates, the top employment sector by share of workers is Education and Healthcare Services, with 18,406 workers (representing 23.4% of all workers in the county) and 14,795 jobs (representing 30.2% of jobs in the county). The next three top employment sectors include Retail Trade (13.6% of workers), Professional, Scientific, Management Services (12.5% of workers), and Construction (9.7% of workers). The next three largest sectors by jobs, according to the 2017 Longitudinal Employer-Household Dynamics Quarterly Workforce data available for Hernando County, are Retail Trade (16.9% of jobs), followed by Arts, Entertainment, and Accommodations jobs (14.0% of jobs), and Construction (7.9% jobs).

Furthermore, the Brooksville-Tampa Bay Regional Airport supports 6,091 local jobs with a \$327 million payroll, and has an estimated local economic output impact of \$1.3 billion. As a regional airport, it also boasts multiplier economic impacts for the entire State of Florida and

Southeastern U.S. The airport primarily supports military training, corporate/business aviation, flight training, and emergency medical operations, including a Florida Army National Guard Aviation Support facility. (2021 Economic Impact Report) Aviation and aerospace is a sector that the county is focused on expanding into and attracting.

**Describe the workforce and infrastructure needs of the business community.**

Hernando County is a relatively low-density, largely rural county with limited public transportation options. In addition to being largely car-dependent, the largest worker population center and the largest job center is located to the south in Tampa Bay. From Spring Hill to downtown Tampa is approximately an hour drive without traffic on the Suncoast Parkway. The Suncoast Parkway is a critical piece of infrastructure connecting residents of Hernando, particularly west Hernando County, with the economic drivers to the south.

In addition to the needs of the existing businesses and workers, new businesses are arriving in Hernando County and will require workforce and infrastructure support. These include Barrette Outdoor Living (175,000 square feet, 150 new jobs), Burrell Aviation (86 acres, 700,000 square feet, 500+ new jobs), the Statewide Logistics Center warehouse (143 acres, over 2 million square feet available for logistics, warehousing, and manufacturing), and Cabot Citrus Farms (600-acre golf resort and planned development community, 233,000 square feet during Phase 1, 150 cottages and private lots, 700 jobs at completion). These businesses provide capital investment for the county, and the county in turn negotiates infrastructure agreements such as expansion of water and sewer in return. Going forward, the Office of Economic Development is interested in creating more infrastructure-ready sites to attract future business, particularly as the airport runs low on infrastructure-ready sites for lease.

Finally, residents and stakeholders who participated in the county's public engagement activities answered that the county's top economic development needs include redevelopment and demolition of abandoned properties or properties in disrepair as the number one priority, followed by transportation to and from workplaces/job centers (particularly public transportation), followed by financial assistance to community organizations, and finally employment training or technical assistance services.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Significant investment in business development and growth has contributed to the county's growth. As of 2023, Hernando County's Office of Economic Development had 35 active projects, including 19 new projects and 16 expansion projects. According to the Department, these

projects created 2,405 new jobs. Recent major business investments in Hernando County include the Brooksville-Tampa Bay Regional Airport, expansion of the Barrette Outdoors Living Factory with over \$40 million in capital investment and 150 new jobs, Pem-Air Turbine Engine Services with over \$10 million in investment and 25 new jobs, Cabot Citrus Farms golf resort with \$100 million in economic investment from the county, and the Dr. Dennis Wilfong Center for Success. These projects were made possible or facilitated through partnership with the county, which provided new infrastructure including roadway, water, and sewer lines, as well as an expedited development process through the county's Expedited Permitting, Inspection, and Certification (EPIC) program. Several additional businesses have relocated to Hernando County in the last few years, including a land purchase by Amazon. Additional infrastructure, housing, and services to accommodate new workers will be needed.

From parts of Hernando, you can be in Tampa in 40 minutes taking the Suncoast Parkway. The Parkway has planned expansion and improvements funded by the Florida Department of Transportation (FDOT) as approved by the Florida State Legislature. In particular, a 13 miles extension from US 98 in Hernando County north to SR 44 in Lecanto, Citrus County is planned for completion in 2024, followed by another 3-mile extension to County Road 486. Increased access from Hernando to job centers to the south, in addition to economic incentives provided by the county and its partners, make Hernando County an attractive location for businesses.

Hernando County land is still considered some of the only available and affordable land within the state of Florida. This fact, combined with proximity to major economic centers like Clearwater, St. Petersburg, and Tampa, make it very likely that development will continue to increase. At the same time, land will continue to go up in value and decrease in availability, and infrastructure needs and the capital to fund them will rise in tandem.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

According to the 2022 ACS 5-Year Estimates (Table S1501), 89.4% of the population of Hernando County aged 25 and over have a high school degree or higher, and 20% have a Bachelor's degree or higher. Of those with college degrees, 11.3% of those aged 25 and over have Associate's degrees, 13.50% have a Bachelor's degree, and 6.5% have a graduate or professional degree. Median earnings in 2022 steadily increase as the level of educational attainment increased, from \$32,854 for those with less than a high school diploma, \$34,213 for those with high school diploma equivalent, \$38,301 for those with some college or an associate's, \$46,955 for those with a bachelors, and \$60,905 for those with a graduate or professional degree.

The sex of the worker has a major impact on their earnings regardless of their educational attainment; females with less than a high school diploma earn 40% less than their male

counterparts, with a high school diploma or equivalent earn 36% less, with some college or an Associate's degree earn 31% less, with a Bachelor's degree earn 23% less, and with a graduate or professional degree earn 12% less. This may be due to a variety of issues, particularly a lack of childcare services in the county. (2022 ACS 5-Year Estimates, Table B20004).

The majority of Bachelor's degree-holders in Hernando County age 25 years and over have a degree in Science and Engineering (27.6%), followed by Business (22%), Arts, Humanities, and Others (21.4%), Education (16.3%), and fields Related to Science and Engineering (12.7%). Engineering and science majors have the highest salaries, followed by social sciences, computer/math/statistics, and biological/agricultural/environmental sciences. (2022 ACS 5-Year Estimates, Table S1502)

Considering the top employment sector by jobs in Hernando County is Education and Healthcare Services, with 14,795 jobs representing 30.2% of jobs in the county, there are only 4,803 individuals with an Education degree in the county. There are 8,117 people with science/engineering degrees, 3,754 people with science-related degrees, and 6,482 people with business degrees, which is well over the number of available Professional, Scientific, and Management Services jobs available in the county, which is 2,713. Education/Healthcare, and Professional, Scientific, and Management Services are two of the top employment sectors; additional top employment sectors are retail, which does not typically require a college degree, and construction. There is a construction labor shortage across the nation, and Hernando County may be experiencing that as well. Business Insider reported a statistic from the Associated Builders and Contractors stating that there was a construction industry shortage of about 500,000 workers in 2024.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Specialized training programs are available through Wilton Simpson Technical College, Pasco-Hernando State College, and Nature Coast Technical High School. The Small Business Enterprise division located in Hillsborough County is available to eligible businesses in Hernando County. Businesses must have no more than 50 permanent, full-time employees. The current Economic Development Director, who has led the department for over 20 years, has focused on business recruitment and retention, particularly building on the county's airport improvements and bed tax revenue.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

As a member of the Tampa Bay Regional Planning Council (TBRPC), Hernando County is represented by the Tampa Bay Comprehensive Economic Development Strategy (CEDS). The

TBRPC was designated as an Economic Development District (EDD) by the U.S. Economic Development Administration (EDA) in 2003. As such, the TBRPC acts on behalf of the region's six counties to reduce the administrative costs of regional grant applications, prepares and maintains the CEDS annually and every five years as required by the EDA, and submits letters of support for projects applying to the EDA for funding.

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The CEDS brings together stakeholders from the public and private sectors in the creation of a development roadmap to strengthen and diversify the regional economy. Hernando County's Office of Economic Development was a stakeholder in the development of the major updated of the CEDS.

The key to accomplishing the goals of the CEDS is for the TBRPC and its participating counties to win and allocate grant funds through various federal, state, and local programs such as the Economic Development Administration (EDA). For example, one EDA-funded project in Pasco County was a study of industrial land conditions that resulted in a development strategy designed to maintain enough land to support growth in the face of housing and zoning pressures.

Committed partnerships between the TBRPC, Hernando County, and the county's business community makes the county far more competitive for these grants. The CEDS and Hernando County's business and economic development community are guided by strategies for strengthening the area's economic growth that align with the goals of the Consolidated Plan. This includes goals for ensuring the provision and sustainability of affordable housing, promoting missing middle housing, transportation connectivity, sustainability and hazard mitigation for public assets and housing, and more. Hernando County's Housing and Supportive Services and Office of Economic Development can work with the TBRPC to achieve these goals.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

To have a “concentration” of multiple housing problems, a household must include two or more housing problems that are substantially higher than the countywide average. The county will use HUD’s definition of “disproportionate” to identify areas that are substantially higher: 10 percentage points higher than the jurisdiction as a whole.

According to census data, there are no areas in Hernando County that meet the definition of having a “concentration” of housing problems. The county does have one current area of focus for revitalization efforts which is Kass Circle. Today’s Kass Circle Neighborhood is about 239 acres and features a mix of multi-family housing types and older single-family homes built between 1972-1973 that are experiencing pressure to transition to nonresidential uses. The housing in the Kass Circle neighborhood consists of about 21 housing structures with 12 at 20 years of age, 1 at 20-30 years of age, 7 at 30-50 years of age, and 1 50 years of age. Because of the age of the housing stock in the Kass Circle area, it is likely that there are households with multiple housing problems.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

The county does not currently have any officially designated Racially or Ethnically Concentrated Areas of Poverty (RECAPs) in accordance with HUDs definition, however there are several census tracts that do qualify as low-and moderate-income target areas for the purposes of CDBG. The county will use HUDs low-and moderate-income definition to define “concentration” which means that a census tract has a population that is at least 51% LMI (income is at or below 80% of the area median income). The census tracts that qualify as LMI include: 404, 405.01, 405.02, 410.03, 411.05, and 412.04. There are also many block groups that are considered low- to moderate-income, however the whole tracts do not qualify.

### **What are the characteristics of the market in these areas/neighborhoods?**

#### CT 404

The population in this CT is 3,466 with most residents being between the ages of 25-44. The CT is primarily White at 81%. The median income is \$27,165 with 15% earning below 100% of the poverty level.

#### CT 405.01

The population in this CT is 4,170 with most residents being between the ages of 25-44. The CT is primarily White at 77%. The median income is \$23,796 with 20% earning below 100% of the poverty level.

#### CT 405.02

The population in this CT is 3,230 with most residents being between the ages of 25-44. The CT is primarily White at 75%. The median income is \$25,797 with 21% earning below 100% of the poverty level.

#### CT410.03

The population in this CT is 3,368 with most residents being between the ages of 25-44 and 75 years and over. The CT is primarily White at 68% but also has a representation of people identifying as Hispanic at 26%. The median income is \$24,498 with 17% earning below 100% of the poverty level.

#### CT 411.05

The population in this CT is 5,450 with most residents being between the ages of 25-44 and 55-64. The CT is primarily White at 69% but also has a representation of people identifying as Hispanic at 21%. The median income is \$30,000 with 10% earning below 100% of the poverty level.

#### CT412.04

The population in this CT is 3,202 with most residents being between the ages of 25-44. The CT is primarily White at 88% but also has a representation of people identifying as Hispanic at 17%. The median income is \$25,926 with 31% earning below 100% of the poverty level.

#### **Are there any community assets in these areas/neighborhoods?**

The primary asset that will help revitalize neighborhoods is the Community Redevelopment Agencies (CRAs). Hernando County has established a Kass Circle Redevelopment Agency and is in the process of establishing a South Brooksville Community Development Agency. Plans and projects are in the process of being completed. CRAs are a major asset that partner with the county to implement large scale community redevelopment activities that increase access to community assets such as affordable housing, transportation, and employment.



**Are there other strategic opportunities in any of these areas?**

There are opportunities for revitalization that could have a positive impact. The CRAs will stimulate private investment through new development. This strengthens the tax base, creating additional revenue for public improvements. Improved residential housing stock increases units for various area median income households, addresses deteriorating structural conditions, enhances historic preservation, and leads the revitalization of distressed communities.

Strategically, economic development activities will be enhanced by better jobs and business opportunities. Replacing obsolete structures with mixed-used development opportunities will attract new businesses and residents in otherwise vacant and blighted properties.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Broadband wiring and connections are essential for low- and moderate-income households to bridge the digital divide. Without access to high-quality internet, these residents lack equitable access to education, employment opportunities, healthcare, essential services, social inclusion, and economic mobility. Hernando County is largely rural, and rural areas are known for sparse and unreliable connected to broadband. Internet access is free in the four Hernando County Public Libraries located in Spring Hill, West Hernando, East Hernando, and Brooksville. Nearly the entire county has access to 100 Mbps or higher (Florida Commerce, formerly Florida DEO, Faster Florida Broadband Map). Parts of Nobleton, Ridge Manor, Dixie, and Week Wachee are identified in the Faster Florida Broadband Map as “underserved” with access to less than 100 Mbps.

Fiber-optic internet is the fastest and most reliable internet technology type, providing symmetrical upload and download speeds. Fiber-optic is only available in North Weeki Wachee, Weeki Wachee Hills, Brookridge, Masaryktown, Spring Hill, Ridge Manor, and nearly all of the golf courses and Country Club properties in central county. Internet speeds are generally faster in west and central county, and slower in east county, according to the U.S. Census Bureau’s Access Broadband Dashboard.

In 2022, Florida Commerce partnered with local governments including Hernando County to survey residents and businesses about their internet access and speeds to identify service gaps; 294 residents responded, and 6 businesses responded. The survey of residents resulted in rich qualitative data. Of residents who responded, 65.6% (86 count) said they would be able to work from home if they had better technology; 42.8% (62 count) are “unsatisfied” with their internet access and another 24.8% (36 count) are “somewhat unsatisfied” with their access compared to only 4.8% (7 count) that are satisfied; 63.9% (92 count) rely on cable modem internet versus cellular data plan (10.4%, 15 count), DSL (10.4%, 15 count), and satellite (13.2%, 19 count) and only 1.4% (2 count) use fiber-optic; finally, the majority 42.1% (61 count) pay between \$76 and \$100 per month, which is on the higher end.

Several efforts have been made to understand internet access gaps and improve access to broadband across the county, particularly since COVID-19 required workers to work from home and students to learn from home. For example, in 2022, Spectrum Internet launched service access to over 900 homes and small businesses in the county with speeds of 200 Mbps p to 1 Gbps as part of its \$5 billion investment in underserved rural communities, funded in part by the Federal Communication Commission’s (FCC) Rural Digital Opportunity Fund (RDOF). In 2023,

President Biden’s Broadband Opportunity Program provided grants in the amount of \$4,701,477 to the communities of North Brooksville, Spring Lake, Nobleton, South Brooksville, Hill ‘N Dale, Istachatta, North Weeki Wachee, and unincorporated Hernando County. This award allowed the county to add 258.5 miles of fiber to the premises (FTTP) via ethernet passive optical network to connect 2,276 underserved homes and businesses with a standard starting speed of up to 300 MBPS download and 10 MBPS upload.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

When more than one internet service provider exists for the same neighborhood or geographic space, competition between the two not only gives residents and businesses a choice based on their needs, but the competition between the providers can also drive service prices down. Conditions must be met to allow competitors into a community, and including infrastructure (5G cell towers, cable lines, and fiber-optic lines, for example), and a high enough density of users to make sense for the provider to enter that market.

Using available data from several provider search engines and data-aggregating platforms, including Broadband Now, Broadband Search, and USNews, the following was determined for Hernando County. Across the county, there are approximately 14 internet providers available offering a variety of hook-up options, including DSL, 5G internet, cable, fixed wireless, satellite, copper, and fiber-optic. In more rural areas, like Nobleton, there may be only four or five providers available – most of them 5G or satellite.

In general, monthly prices in Hernando County are about average, around \$50 to \$60 per month. However, there is limited availability of reliable high-speed internet such as fiber-optic, and the lower-quality widely available internet types like 5G and satellite often come at a higher cost. Xfinity provides the lowest-cost internet plan in Hernando County starting at \$20 to \$35 per month for cable or wireless internet with speeds averaging 75 Mbps. T-Mobile provides a comparatively affordable plan at \$40 per month for 5G internet that can reach 245 Mbps. Starlink is a satellite provider and is more costly at \$120 per month, but is available in 100% of the county, as is HughesNet which has plans starting as low as \$49.99; despite this widespread availability, these providers also have low reliability of service, meaning service quality can be low depending on location and conditions.

Overall, being a largely rural county means that there is generally low access to affordable, decent-quality internet countywide, although higher quality internet is generally more available in urban areas like Spring Hill and Brooksville. The average cost of internet in Hernando is typical for Florida counties. While there are 14 providers within the county, the large majority are not

available countywide, meaning there is not much competition in any given neighborhood. Only certain neighborhoods within the county have access to high-speed internet such as fiber-optic.

<b>Provider</b>	<b>Max Upload Speed</b>	<b>Connection Type</b>	<b>Starting Price Per Month</b>	<b>Availability</b>
AT&T Fiber	5 Gbps	Fiber	\$55	-
Spectrum	1 Gbps	Cable	\$49.99	83.4%
HughesNet	100 Mbps	Satellite	\$49.99	100%
Verizon	300 Mbps	5G	\$60	11.6%
Always ON	25-150 Mbps	Fixed Wireless	\$60	25.4%
Open Broadband	25 Mbps	Fixed Wireless	\$49.99	-
Starlink	50-220 Mbps	Satellite	\$120	100%
Earthlink	100 Mbps	5G, DSL	\$39.95	25.4%
EarthLink Fiber	5 Gbps	Fiber		32.53%
T-Mobile	33-245 Mbps	5G	\$40	51.2%
Xfinity	1 Gbps	Cable	\$20	89.3%
CenturyLink	1 Gbps	Fiber, DSL, Fixed Wireless	\$50	80.26%
Viasat	150 Mbps	Satellite	\$69.99	97.2%
Cyberonic	11 Mbps	Fiber, Cable, DSL, Copper, Fixed Wireless	\$29 (DSL)	32.53%

**Table 47 – Broadband Service Providers**

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Hernando County is located on the west coast of central Florida bordering the Gulf of Mexico, stretching eastward inland approximately 37 miles. Of its nearly 477 square miles of land (less Brooksville and Weeki Wachee), approximately 30% is protected conservation land. The County experiences high temperatures throughout the year, particularly summer, and a healthy amount of rain during rainy seasons - about 60.1 inches annual rainfall. The County is vulnerable to storm surge, as approximately 18.15 miles of its western edge borders the Gulf and is lined with rivers, creeks, bays and inlets, and it sits at an average elevation of 175 feet above sea level.

The County is located within the service area of the Tampa Bay Regional Planning Council (TBRPC) and the South West Florida Water Management District (SWFWMD), and also has its own Department of Emergency Management (DEM). The Hernando DEM is responsible for developing and regularly updating a Local Mitigation Strategy (LMS). According to the 2020 LMS update for Hernando County, the county is vulnerable to the following natural hazards:

- High Risk:
  - Flood
  - Tropical Cyclone (Hurricanes, Tropical Storms, Tropical Depressions)
  - Wildfire
- Moderate Risk:
  - Severe Storms
  - Geological Hazards (Landslides and Sinkholes)
  - Extreme Heat
  - Drought

Due in part to the overwhelmingly rural nature of Hernando County, many individuals report being unable to afford flood and property insurance. Low individual and household incomes also increase vulnerability to natural hazards, regarding both a household's ability to pay for mitigation treatments, and the ability to recover post-hazard. In light of the county's vulnerabilities, Hernando County government has worked closely with SWFWMD and other entities to study and improve resilience. For example, Hernando County has worked closely over the years with SWFWMD to study watersheds with the goal of revising FEMA's Flood Insurance Rate Maps (FIRM). The County has also worked with the TBRPC on risk and vulnerability assessments, including the REACH project which looked at housing vulnerability to flooding. The County also passed a Flood Damage Prevention and Protection Ordinance in order to add

additional local regulations to the Florida Building Code, covering developments wholly or partially within any flood hazard area.

### **Tropical Cyclones (Tropical Storms and Hurricanes)**

Hernando County is vulnerable to tropical storms and hurricanes, and associated hazards including storm surge, inland flooding, wind damage, tornadoes, and ensuing loss due to electrical and water outages. Between 1950 and 2020, 34 hurricanes/tropical storms had passed within 50 miles of Hernando County, with seven of those crossing over County boundaries, and two being hurricanes. In more recent history, Hernando County experienced heavy flooding due to Tropical Storm Debby in 2012, Tropical Storm Andrea in 2013, Hurricane Hermine in 2016, and Hurricane in Irma in 2017, with cumulative damages totaling nearly \$14 million. No hurricanes have ever made landfall in Hernando County. Historically, the county has primarily been affected by tropical storms, but in a situation where a Category 5 hurricane were to hit, the entire county would likely be impacted. Climate change and warming waters are causing more storm activity and may increase the possibility of more severe storms and hurricanes to impact the county in coming years.

According to the 2020 LMS update, over 40,000 people live in a storm surge area, including 4,422 people living in a tropical storm storm surge area, 12,916 people living in Categories 1-4 storm surge areas, and 23,278 people living in a Category 5 storm surge area.

In August 2023, Hurricane Idalia struck Hernando County as a Category 3 hurricane, requiring a mandatory evacuation and resulting in a total of \$820 million in damage public and private damages to all impacted counties. Hernando County was one of the disaster-declared counties after Idalia, and was therefore eligible for both Individual Assistance direct to residents including both homeowners and renters, and Public Assistance to help local governments provide cleanup and repairs to local infrastructure and government buildings and programs.

### **Localized Flooding**

The primary cause of flooding in Hernando County, according to the USGS Withlacoochee River Gage At Trilby, is persistent summer rainfall. Flooding occurs both along the coast and inland, in central and east Hernando, due to rainfall. Flooding due to rain and storm surge is expected in all areas west of US 19, referred to as the county's "Coastal Zone," particularly throughout Weeki Wachee. The far eastern part of the county also consistently floods during rainy season, such as properties near the Withlacoochi River; Ridge Manor, for example, is located entirely within the 100-year flood zone. Hernando County has at least 19 watersheds, the most watersheds of any coastal county under SWFWMD's jurisdiction, according to SWFWMD's Watershed Management Program. In addition, there are 13 dams within the county, and dam failures are possible; the

Spring Lake Dam is the only dam in the county where a failure could cause human injury or injury, or significant property loss.

According to the 2020 LMS update, 23,059 properties were located in flood hazard areas including two Fire Stations (6 and 9), two recreation centers, three schools, and the Hernando County Detention Facility. In addition, 22,896 people were living in flood zones. As of 2018, there were 150 non-mitigated repetitive loss (RL) properties, all single-family homes, in Unincorporated Hernando County. Repetitive loss properties are properties that have made two or more insurance claims of \$1,000 or more in any 10-year period. These RL properties are concentrated along the west coast, and in the far east of the county.

### **Sea Level Rise**

Global sea levels are rising due to melting glaciers and thermal expansion caused by a changing climate. Hernando County is vulnerable to sea level rise due to its extensive shoreline. High tides and king tides are likely to move inwards due to sea level rise in Hernando County, resulting in beach and wetlands inundation and saltwater intrusion into freshwater rivers and ground water tables.

### **Severe Storms**

Severe storms are typically described as thunderstorms involving strong winds, lightning, thunder, hail, and rain. The characteristics of severe storms can be similar to hurricanes, particularly wind speeds which can reach up to 58 mph or stronger (not including wind speeds of associated tornadoes which can reach 200 mph and over), and flash flooding. Five severe storm disasters have been federally disaster-declared in Hernando County since 1950. These caused \$4.33 million in property damages and \$45,000 in crop damage, according to the National Weather Service.

### **Tornadoes**

There have been 34 recorded tornadoes including one federally-declared tornado disaster in Hernando County since 1950. The strongest tornadoes recorded in Hernando County were rated Enhanced Fujita (EF) 1, meaning weak, with winds up to 110 mph. This type of tornado can peel off the surfaces of roofs, push mobile homes off their foundations and overturn them, and move cars off of roads. Tornadoes can touch down anywhere in the county, but tornadoes have previously touched down in Brooksville (recorded in 1993, causing \$500,000 in property damage), near U.S. 41, four miles southwest of Brooksville (recorded in 1997, damaging 50 homes), and Spring Hill (recorded in 2018, damaging 17 homes, causing \$500,000 in property damage).

## **Wildfires**

Between 1995 and 2020, the county experienced approximately 24.4 fires per year, with a total of 1,431 fires total burning approximately 15,095 acres. Of those, 122 occurred between 2015 and 2019, according to the Withlacoochee Forestry center.

Severe lightning, accidents resulting from controlled burns, and drought conditions have led to wildfires in Hernando County. Drought conditions in particular dried out a lot of the underbrush of the county's vast forests in recent years. Lightning and drought caused the worst recorded wildfire in Hernando County, the Water Tower Wildfire, which destroyed 1,100 acres of state land in Hernando Beach on April 8, 2017. Ten homes and one church were at risk, but none were harmed.

According to the Florida Forest Service Review of Hernando County, 14 communities/regions in the county were at a medium risk and three rated high risk in 2015; these findings remained the same in the 2017 update. In 2019 the risk intensified, with eight communities/regions at medium risk and 10 communities at high risk. Although no human injury or loss of life was recorded between 2014 and 2019 due to wildfires, people nearby have reported issues with smoke inhalation and other health impacts. In addition, the LMS provides metrics of potential harm to buildings and properties using data which identifies both where people live, and what areas are defined as "burnable." According to this data, 81,965 buildings with an estimated value of \$4.1 billion are vulnerable to wildfires; vulnerable structures include the airport, 13 assisted living facilities, 4 healthcare centers, 23 schools and shelters, and other critical facilities.

## **Extreme Heat and Winter Freezes**

The Brooksville Chin Hill Weather station recorded 11.5 days per year with temperatures at or above 95 degrees. Due to changing climates and weather conditions, extreme heat days and temperatures overall are expected to increase. Individuals and families experiencing homelessness, low-income outdoor workers, and the elderly are the most vulnerable to extreme heat conditions.

The same populations are vulnerable to freezing temperatures. Hernando County experiences freezes each year. In 2001, FEMA declaration Number 1359 provided unemployment compensation to survivors in Hernando County. According to the Brooksville Chin Hill Weather station, Hernando County experiences an average of 5.29 days with temperatures at or below 32 degrees per year. Both extreme heat and freezes can impact critical agricultural lands and crops, which account for 24.4% of the county's lands.



## Sinkholes

Due to the prevalence of underlying limestone and other porous rock beneath the entirety of Hernando County, sinkholes are a threat to homes, businesses, and human life. Increased drought and rain also increase the probability of sinkholes. Hernando County has had 290 sinkholes reported between 1965 and 2018, and according to the Subsidence Incident Reports database, approximately 3 sinkholes per year between 2014 and 2018. Of these, 189 were small (1' to 19'), 30 were medium (20' to 39'), and 13 were large (40' and larger). Several medium and large sinkholes have been recorded in Spring Hill where many residential homes are located.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Low-income and marginalized populations face disproportionately severe impacts from natural hazards and disasters due to a combination of socioeconomic vulnerabilities and systemic inequalities. Limited financial resources constrain their ability to prepare for and recover from disasters, while inadequate access to information, healthcare, and emergency services exacerbates their risks. Additionally, these communities often reside in high-risk areas with poor infrastructure such as rural and agricultural districts, making them more susceptible to damage and less resilient in the aftermath. Social and institutional biases further hinder their recovery efforts, perpetuating a cycle of vulnerability and disadvantage.

The Hernando County economy includes many industries which rely on the health of natural and aquatic habitats, including fishing, boating, and ecotourism. In addition, outdoor workers are most susceptible to the dangers of natural hazards including severe storms and heat. The 2020 LMS identified 63,962 civilian employed outdoor and service-oriented workers aged 16 years and over that are vulnerable to severe storms, including fire fighters, law enforcement officers, building grounds cleaning and maintenance, construction, farming, fishing, and forestry workers. In addition, according to the 2040 Hernando County Comprehensive Land, there are 79,199 acres of agricultural land accounting for 24.4% of all land in the county. Severe drought is a threat to these crops and the farmworkers that rely on them for income and revenue.

Another major challenge for residents of Hernando County is flood and property insurance for their homes, which low-income households often struggle to afford. Unincorporated Hernando County participates in the Community Rating System (CRS) and is a Class 5 Community, meaning residents can receive a 25% reduction in flood insurance premiums. However, as of the 2020 LMS update, only 3,723 households had flood insurance in Unincorporated County, which was a decrease in policies from the previous 2014 LMS update which was 4,350. As insurers leave the state and insurance rates rise, the affordability of appropriate property insurance will continue to be a challenge in Hernando County.

Publicly-assisted housing for low-income residents and special populations including the elderly and disabled were identified during the TBRPC's REACH project. According to the study, 9 publicly-assisted properties are located within the 100-year floodplain, and 11 properties are at some risk of flood hazard. A more detailed and drilled-down study of housing stock that is affordable to low- and moderate-income Hernando County is needed.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The strategic plan is the framework for how the county will invest its CDBG and HOME funding for PY 2024-2026 based on the data and information analyzed in the needs assessment, market analysis, and in consideration of stakeholder input. The strategic plan outlines goals and outcomes for addressing priority needs and is divided into the following sections:

**Geographic Priorities** – The county will primarily allocate CDBG and HOME funds countywide based on current needs, the availability of funds, program capacity, or as a direct benefit to eligible applicants and populations.

**Priority Needs** – Funds are allocated based on priority needs established from analysis of the needs assessment, market analysis, and from public input. The county identified five priority needs including: affordable housing, neighborhood revitalization, public services, ending homelessness, and planning and administration.

**Influence of Market Conditions** – In making funding decisions, the county will also consider housing market conditions. Housing market considerations include the limited availability of affordable housing and high incidence of housing cost burden. Changes in the housing market including fluctuating interest rates, housing supply and demand, current loan products, and home prices will also influence how funding is allocated.

**Anticipated Resources** –The county anticipates having available \$3,367,128 of CDBG and \$1,176,915.12 of HOME funds during PY2024-2026. This is based on annual funding allocations remaining level. The county will also leverage federal dollars with other resources, when possible, to increase the impact of projects.

**Institutional Delivery Structure** – The county’s institutional delivery structure is comprised of the organizations or departments that will carry out program objectives. The Department of Housing and Supportive Services is responsible for overall program administration.

**Goals** – The county has set seven goals to address priority needs including: create and preserve affordable units, provide housing support services, public facilities and infrastructure improvements, address slum and blight, services to stabilize low-income populations, improve homeless response, and planning and administration.

**SP-10 Geographic Priorities – 91.215 (a)(1)**

**Geographic Area**

<b>1</b>	<b>Area Name:</b>	<b>Countywide</b>
	<b>Area Type:</b>	Countywide
	<b>Other Target Area Description:</b>	N/A
	<b>Identify the neighborhood boundaries for this target area.</b>	Hernando County boundaries.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The needs assessment, market analysis, and community meetings determined that various areas throughout the county suffer from a lack of affordable housing, need neighborhood revitalization, and that homeless and special needs populations require public/social services to reduce overall poverty countywide.
	<b>Identify the needs in this target area.</b>	Priority needs identified countywide include creating and preserving affordable housing, access to supportive services to reduce homelessness and poverty, increased and improved social services to low-income, vulnerable, youth, elderly, and special needs populations, infrastructure improvements, and economic opportunities.
	<b>What are the opportunities for improvement in this target area?</b>	Opportunity to increase affordable housing and the provision of services to provide decent housing and a suitable living environment for all Hernando County residents.
<b>Are there barriers to improvement in this target area?</b>	Hernando County faces barriers in addressing priority needs including lack of resources to address all countywide revitalization needs, a shifting a unpredictable housing market, and potential barriers related to Not In My Backyard concerns across the county for developing affordable housing.	

**Table 48 - Geographic Priority Areas**

## **General Allocation Priorities**

### **Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)**

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

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

<b>1</b>	<b>Priority Need Name</b>	<b>Affordable Housing</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with HIV/AIDS and their Families Victims of Domestic Violence Veterans Homeless Persons
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Create or Preserve Affordable Units Provide Housing Support Services
	<b>Description</b>	Support the provision of decent housing by increasing the availability/accessibility of affordable housing. The county will address the priority need by funding activities that support affordable housing including acquiring land/property for construction, rehabilitation and/or repurpose for affordable housing - homeownership and rental. The county will also provide housing support services including housing counseling, foreclosure prevention counseling, fair housing informational services, and eviction counseling.

	<b>Basis for Relative Priority</b>	The county conducted a comprehensive analysis of quantitative and qualitative data to determine strengths and gaps to identify priority needs. This priority need was selected due to the results of a housing needs assessment and market analysis revealing a lack of affordable housing, cost burden for both renters and owners, and presence of substandard housing. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings.
2	<b>Priority Need Name</b>	<b>Neighborhood Revitalization</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Public Facilities and Infrastructure Improvements Address Slum and Blight
	<b>Description</b>	Encourage community revitalization by investing in public facilities or infrastructure improvements such as replacement of water lines, fire hydrants, signage, and/or sidewalks. Rehabilitate and update a public facility park. Address slum and blighted conditions through the acquisition and demolition of abandoned properties, neighborhood cleanup efforts, and debris removal.
	<b>Basis for Relative Priority</b>	The county conducted a comprehensive analysis of quantitative and qualitative data to determine strengths and gaps to identify priority needs. This priority need was selected due to the results of a housing needs assessment and market analysis revealing that public facilities and infrastructure will need to be expanded or updated to support population growth, affordable housing activities, and overall revitalization efforts to provide suitable living environments for the county's low -income and vulnerable populations. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings.

<b>3</b>	<b>Priority Need Name</b>	<b>Public Services</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Veterans At-Risk Youth Homeless Persons
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Services to Stabilize Low-Income Populations
	<b>Description</b>	Promote poverty reduction, upward mobility, and self-sufficiency by funding organizations providing essential services for low-income and limited clientele populations including employment training, childcare, recreational services and welfare services. The county will assist non-profit organizations in carrying out public service activities assisting low-income families and households and vulnerable populations.



	<b>Basis for Relative Priority</b>	The county conducted a comprehensive analysis to identify existing supportive services intended to reduce poverty, provide housing stability, and promote upward mobility and self-sufficiency and to determine gaps in service delivery. This priority need was selected due to the results of the analysis which revealed the unmet needs of the county’s low-income and vulnerable populations. In an inflated market support services are greatly needed to provide housing and financial stability. The analysis also revealed a need for programs and services to provide access to financial stability and economic opportunities through employment training. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings.
<b>4</b>	<b>Priority Need Name</b>	<b>Ending Homelessness</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Homeless Persons Extremely Low Low Moderate Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Improve Homeless Response

	<b>Description</b>	Reduce homelessness and provide housing stability through the provision of direct assistance to extremely low-, very low-, low-, and low-to-moderate income households to provide shelter or prevent them falling into homelessness. The county will implement emergency housing initiatives, provide supplies, and street outreach services to locate, identify, and build relationships with the unsheltered population to provide immediate support, intervention, and connections with homeless assistance programs and mainstream social services/and or housing programs.
	<b>Basis for Relative Priority</b>	The county conducted a comprehensive analysis of quantitative and qualitative data to determine strengths and gaps to identify priority needs. This priority need was selected due to the results of a homeless needs assessment which identified existing homelessness in the county and the need for shelter and supportive services to help reduce homelessness or prevent families and households from becoming homeless. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings.
5	<b>Priority Need Name</b>	<b>Planning and Administration</b>
	<b>Priority Level</b>	High
	<b>Population</b>	N/A
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Planning and Administration
	<b>Description</b>	Management and operation of tasks related to administering and carrying out the county’s HUD CDBG and HOME programs.

	<p><b>Basis for Relative Priority</b></p>	<p>The county conducted a comprehensive housing needs assessment and market analysis to determine activities to carry out during the consolidated plan period to provide decent housing, a suitable living environment, and economic opportunities for its residents. The county’s Department of Housing and Supportive Services is responsible for the administration of HUD grants and carrying out activities in accordance with federal regulations which resulted in the identification of planning and administration as a priority need.</p>
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**Table 49 – Priority Needs Summary**

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<ul style="list-style-type: none"> <li>• Availability of affordable rental housing stock for families of all sizes.</li> <li>• Availability of voucher programs.</li> <li>• Availability of enforcement agencies to regulate eligibility terms and conditions of tenant based rental assistance program.</li> <li>• Local land use policies and jurisdiction comprehensive planning goals that support the development of multi-family housing stock.</li> <li>• High rates of cost burden and severe cost burden especially for LMI renters.</li> </ul>
TBRA for Non-Homeless Special Needs	<ul style="list-style-type: none"> <li>• Availability of affordable rental housing stock for individuals with disabilities, the elderly, victims of domestic violence, people suffering from substance abuse, or individuals living with HIV/AIDS.</li> <li>• Availability of voucher programs.</li> <li>• Availability of enforcement agencies to regulate eligibility terms and conditions of tenant based rental assistance programs.</li> <li>• Availability of enforcement agencies to regulate accommodations and modifications for individuals with disabilities and their families.</li> <li>• Availability of supportive housing services.</li> <li>• Local land use policies and jurisdiction comprehensive planning goals that support the development of accessible multi-family housing stock for individuals with disabilities and their families.</li> <li>• High rates of cost burden and severe cost burden especially for LMI renters.</li> <li>• Lower household income of individuals with special needs.</li> </ul>
New Unit Production	<ul style="list-style-type: none"> <li>• Local land use policies and jurisdiction comprehensive planning goals that support the development of affordable owner and rental housing.</li> <li>• Current cost of materials for new unit production.</li> <li>• Availability of incentives to developers to produce new single family and multi-family affordable housing units.</li> <li>• Limited supply of decent, affordable housing that represents the housing need based on size and household income.</li> </ul>

<p>Rehabilitation</p>	<ul style="list-style-type: none"> <li>• Current cost of materials for rehabilitation.</li> <li>• Condition of housing units.</li> <li>• Age of housing stock.</li> </ul>
<p>Acquisition, including preservation</p>	<ul style="list-style-type: none"> <li>• Evaluation of fair market prices for home purchases.</li> <li>• Cost of materials for redevelopment</li> <li>• Increasing home values.</li> <li>• Fluctuating interest rates.</li> <li>• Stricter lending requirements and underwriting criteria.</li> <li>• Availability of loan products.</li> <li>• Inventory of homes and lands for sale.</li> </ul>

**Table 50 – Influence of Market Conditions**

## **SP-35 Anticipated Resources - 91.215(a)(4), 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 Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Neighborhood Revitalization; Public Services; Homelessness; Planning and Administration	\$1,122,376	\$0	\$0	\$1,122,376	\$2,244,752	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.
HOME	Federal	Affordable Housing; Planning and Administration	\$392,305.04	\$0	\$0	\$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 51 - Anticipated Resources**

**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.

Parcel Number	Address	Legal Description	Vacant/Improved
123 1070 00G0 0310	Cedonia Rd	Riverdale Section 2, BLK G Lot 31	Vacant



## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Hernando County Housing and Supportive Services	Government	Affordable Housing Public Services Non-Homeless Special Needs Public Facilities Neighborhood Improvements Planning	Jurisdiction
Hernando County Housing Authority	PHA	Public Housing	Jurisdiction
Mid-Florida Housing Coalition	Continuum of Care	Homelessness	Region
Hernando County Parks and Recreation	Government	Public Facilities	Jurisdiction
Hernando County Public Works	Government	Public Facilities Neighborhood Improvements	Jurisdiction
Hernando County Planning	Government	Affordable Housing Public Facilities Neighborhood Improvements	Jurisdiction
West Pasco-Pinellas Habitat for Humanity	CHDO	Affordable Housing	Region
Public Service Agencies	Non-profit Organizations	Homelessness Non-homeless special needs public services	Jurisdiction

**Table 52 - Institutional Delivery Structure**

## Assess Strengths and Gaps in the Institutional Delivery System

As the county embarks on the Entitlement process and delivers public service funding for the first-time, the county will be able to better learn and understand strengths and gaps in the institutional delivery system. Current strengths 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.

One weakness of the service delivery system is that often agencies tend to be self-contained and solely work within their service niche, which can lead to a lack of awareness of other agencies and the existent services in the community that can assist low-income residents. This lack of awareness means leveraging resources and assets may not be maximized and cross-promotion and marketing may not take place.

Another weakness that the county will build upon as its tenure as Entitlement lengthens and as its programs grow, is the lacking presence of existing Community Housing Development Organizations (CHDOs) specifically for Hernando County. Because the county has not administered HOME funds previously, no organizations have sought a CHDO designation.

Community engagement efforts identified a lack of awareness about programs and services as a primary reason why programs and services may not be as accessible and effective. Participants provided input to indicate a need for better outreach, increased partnerships with businesses, and transparency in information sharing to achieve raised awareness of county programs and services.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X		
Child Care			
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	
HIV/AIDS			
Life Skills			
Mental Health Counseling	X	X	
Transportation	X		
Other			
Other	X		

**Table 53 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

There are different service providers that provide the services noted above to the homeless community - including those that are chronically homeless, families with children, veterans, and/or unaccompanied youth. Some of the organizations providing services include the United Way of Hernando County, People Helping People, Dawn Center, Hernando Community Coalition, Mid Florida Community Services, Hernando County Health Department, Premier Health Clinic, the Salvation Army, Jericho Road Ministries, Homeless to Home, and BayCare Behavioral Health. Each of these organizations has a system of care and as the lead agency, the CoC has a comprehensive system of outreach, intake, care, and follow-up provided to the county's homeless population. Once a client makes the first point of contact, whether it be on the street through an outreach team, by calling Housing and Supportive Services Health and Human Services Program homeless survey assessment at (352) 540-4338, or by walking into a shelter, then they are assessed via one, standardized assessment tool used by all CoC participating entities, and subsequently referred to the available resources that can address their/their families' needs. Mainstream services in our community can be accessed via the 211 hotline which provides resources and information free of charge to callers on hundreds of topics.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The strengths and gaps of the service delivery system for the special needs population and persons experiencing homelessness are really the same as for the general population. A strength

is the number of organizations throughout the county involved in providing services to these populations, but the gaps would be awareness of these services and how to access services. Growing and nurturing partnerships and reducing compartmentalized services may lead to better outreach and awareness of programs.

Another gap may be the lack of funding and capacity for service providers to meet the high demand of people in need. The current market has significantly increased the need for housing assistance and supportive services and organizations are functioning at maximum capacity. Many do not have the resources or staffing to keep up with the demanding pace at which people are needing services.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

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.

The staff within the Department of Housing and Supportive Services will be responsible for providing direct technical assistance to subrecipient partners who are authorized to carry out activities that specifically benefit persons with special needs. 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.

**SP-45 Goals Summary – 91.215(a)(4)**

	Goal Name	Priority Need Addressed	Funding		Proposed 3-Year Accomplishments
1	Create or Preserve Affordable Units	Affordable Housing	HOME	\$819,225	Increase access to affordable housing benefit: 45 Households
	Goal Description:	Support construction, rehabilitation and/or acquisition for affordable housing for homeownership and rental opportunities.			
2	Provide Housing Support Services	Affordable Housing	HOME:	\$240,000	Other Benefit: 105 Households
	Goal Description:	Supportive Services to address housing needs including housing counseling, foreclosure prevention counseling, and fair housing informational services.			
3	Public Facilities and Infrastructure Improvements	Neighborhood Revitalization	CDBG:	\$1,452,189	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4,500 Persons
	Goal Description:	Infrastructure Activity -water main replacements, fire hydrants and connection, sidewalks installation and way fare signage. Recreational and Public Facility Improvements.			
4	Address Slum and Blight	Neighborhood Revitalization	CDBG:	\$405,000	Buildings Demolished Benefit: 6 Households
	Goal Description:				

	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	Services to Stabilize Low Income Populations	Public Services	CDBG:	\$505,071	Public service activities other than Low/Moderate Income Housing Benefit: 75 Persons
	Goal Description:		Support nonprofits serving low to moderate income individuals and providing job/employment training, childcare services, and recreational services/ welfare services.		
6	Improve Homeless response	Ending Homelessness	CDBG:	\$331,446	Homelessness Prevention Benefit: 75 Persons
	Goal Description:		Support initiatives to address housing the homeless and supporting their needs		
7	Planning and Administration	Planning and Administration	CDBG:	\$673,425	N/A
	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.		

**Table 54 – Goals Summary**

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

Hernando County will utilize its HOME funds to create or preserve affordable housing for 155 extremely low-, low-, and moderate-income families or households during the Consolidated Plan period. In addition, the county will fund activities targeting the homeless population to assist the homeless or at-risk of becoming homeless to obtain stable and affordable housing. The county will allocate approximately \$331,443 during the Consolidated Plan period towards homeless services benefiting 75 persons.

**SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Not applicable.

**Activities to Increase Resident Involvements**

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 of its program audits which the public can request information on.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

No.

**Plan to remove the ‘troubled’ designation**

Not applicable.



## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

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.

While the county has made considerable efforts for policy reform surrounding affordable housing development, there are certain policies that may have a negative impact on development. Notably is the that the county has not updated its impact fee schedules since 2012 to cover the cost of additional and expanded facilities and infrastructure despite rising population and development. By not increasing impact fees for developers, residents and businesses end up subsidizing development at a higher cost.

Land use and zoning regulations also significantly impact the development of affordable housing. Overall, the adopted residential zoning districts within Hernando County are primarily focused on permitting, encouraging, and protecting low- and medium-density residential districts for single-family homes. District R-1A, R-1B, and R-1C are all single-family districts; R-2.5 is a low-density single-family district allowing a maximum density of 2.5 units per acre, and R-2 allows both single-family dwellings and two-family dwellings. The RM district allows for low-density mobile home subdivisions. Two districts, R-3 and R-4, allow either single-family or multifamily dwellings on a single lot. One notable district is the R-1-MH district which is a low-density single-family district that allows modular-manufactured housing units. Another notable district is the C-3 Neighborhood Commercial District which allows local small-scale commercial development adjacent to residential areas to easily provide access to goods and services. The lack of zoning districts allowing for large-scale high-density development could be having a negative impact on access to affordable housing for county residents.

Accessory dwelling units are a type of housing that can help increase access to affordable rental units and is gaining popularity amongst many Florida communities. Hernando County does not currently allow accessory structures to be used as dwelling units for long-term rental anywhere in the county. The Zoning Code defines accessory dwelling units (ADUs), and specifies that they must not exceed 50% of the size of the primary dwelling unit, must meet the setback and maximum building area requirements of the principal structure and its zoning district, must be similar in appearance to the primary structure, must share a wall or roofed passage or breezeway with the primary residence no further than 30 feet from the primary residence, and may only be used by non-paying guests. If ADUs were at some point permitted, the code may need to be

adjusted to be more flexible to facilitate their development and use as a more affordable rental housing type option.

Local transportation policies can also reduce the overall cost of living and should be considered when developing affordable housing. Hernando County runs its own bus service called TheBus. In the currently adopted TDP 2019 Major Update, the county identifies areas of desired and potential growth, and gaps in multimodal transportation infrastructure and services, with the goal of guiding future policy and program decisions including for affordable housing development. Additional bus stops, added frequency, predictable fixed route services, expanded operation times, and the addition or alteration of routes to improve connectivity could all be potential policy recommendations for improving the viability of public transit in the county. These improvements would reduce transportation costs and improve accessibility to jobs and services, in turn, reducing the cost of living for residents. However, several policies and goals in the currently adopted TDP have not yet been implemented, including Saturday service on all existing routes, three fixed-route service vehicles and one ADA vehicle, and policy to review county building applications for commercial and residential developments.

Through public engagement for this plan, residents and stakeholders were also able to provide context about barriers to affordable housing. Increased access to affordable housing was in the top two responses to the question, “Rank the highest needs in the county” in all three meetings. A lack of rental housing for low-income workers, the need for thoughtful guided growth, and a need for infrastructure improvements were also identified as top concerns. Other notable housing needs mentioned include the lack of ADUs, too many zoning variances granted, and interest in tiny homes as well.

## **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

### 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.

## Comprehensive Plan

The Future Land Use Element, and the Housing Element, both include goals and objectives related to affordable housing. Specific strategies include:

- Provide a range of densities, lot sizes, setbacks, and housing type variety within the Residential Category of the Future Land Use Map.
- Provide suitable areas for mobile and manufactured homes within the Residential Category of the Future Land Use Map. Mobile homes are recognized as an affordable housing choice in the Residential Category, and direct access to an arterial or major collector roadway is required to facilitate emergency evacuation.
- Continue to update and implement affordable housing incentives including mixed-use development opportunities in the Hernando County Affordable Housing Incentive Plan.
- Promote suitable locations for housing for special needs populations with respect to proximity to services, including consideration of accessibility to shopping, schools, services, transportation and employment and avoid concentration of such units in single areas or neighborhoods.

- Mention of affordable housing opportunities to be provided in two specific neighborhoods: the South Brooksville Community/Planned Development District (PDD), and a potential Quarry Preserve PDD.

### SHIP Affordable Housing Incentives

Hernando County is a SHIP entitlement community. Currently, the county supports development near transportation hubs and major employment centers and mixed-use developments, has an established Affordable Housing Advisor Committee (AHAC) which meets regularly to consider and recommend to the County Commission affordable housing strategies and incentives, and allows for a reduction in parking for affordable housing. Additional incentives and procedures, such as publishing an inventory of publicly owned land suitable for affordable housing and expedited permitting for affordable housing, are also required and the county includes these incentives in its Local Housing Assistance Plan (LHAP). The county updates the LHAP every three years and will have the opportunity to review incentives and adopt new affordable housing incentives as desired including potentially adopting polices supporting density bonuses and the reservation of infrastructure capacity for affordable housing. Other existing incentive programs, such as fee waivers, the posting of publicly available land, and parking reductions could be expanded, marketed, and uplifted through partnerships with affordable housing development organizations and others.

### Resilience and Disaster Preparation

In addition to continuing to focus on home rehabilitation, the Hernando County Housing and Supportive Services department will also continue to partner with the Tampa Bay Regional Planning Council on studies and projects that may have a broader mitigation impact. Specifically, the department will consider actions and programs that analyze and assist the vulnerable affordable housing stock in the county to reduce repeat flood-loss properties and fortify homes from the impacts of heat, storms, drought, and other natural disasters.

### Affordable Housing Programs

The county has codified several policies related to affordable housing in its Code of Ordinances.

- The Housing Assistance Program and the Hernando County Housing Authority Assistance Trust Fund: All State Housing Initiatives Partnership (SHIP) funds, funds from the federal government, and any local private funds for the purpose of administration and implementation of the Hernando County Housing Assistance Program, are put into the Trust Fund. (Ch. 16, Article III).

- Parking Reduction: Multifamily projects dedicated to affordable housing as defined in section 420.0004, Florida Statutes, or workforce housing as defined in section 420.5095, Florida Statutes, may reduce parking space requirements by up to ten (10) percent of the total required. (Appx. A., Article II., Sec. 4(A)(1)a); Appx. A., Article VIII., Sec. 4(A)(1)(a))
- Conveyance of Surplus Lands as Permanently Affordable: The county may sell, transfer, or convey surplus real property to another government entity, non-profit entity, or private entity or person for affordable housing on a case-by-case basis to insure that said property will be permanently preserved as affordable housing. (Ch. 2, Article VII, Div. 2, Sec. 2-174(5)).

## **SP-60 Homelessness Strategy – 91.215(d)**

### **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 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.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and 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.



## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP 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.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The strategy above, which the county will follow when implementing housing activities assisted by federal funds, will ultimately help eliminate lead hazards in the county's housing stock and reduce exposure to lead-based paint, particularly for young children. A key factor to reducing lead hazards and eliminating lead poisoning in children is public education to increase awareness of lead hazards and how to prevent lead poisoning in the first place. Through its housing programs, the county will increase public awareness of lead hazards by following the notification and disclosure requirements of 24 CFR Part 35. In all housing built pre-1978 that is to be acquired or rehabilitated with CDBG or HOME funding, the county will provide the potential buyer or tenant with the HUD pamphlet "Protect Your Family from Lead in Your Home" and a disclosure with a lead warning statement.

### **How are the actions listed above integrated into housing policies and procedures?**

Hernando County will have written policies for its rehabilitation program and will also follow HUD regulations for lead-based paint best practices. Some of those policies may include:

- Having a Housing Rehabilitation Specialist inspect/test any rehabilitation projects where lead safe regulations are triggered by the homes age or scope of work.
- Contracts for rehabilitation where a home is pre-1978 will only be awarded to a contractor, or subcontractor with a Lead: Renovation, Repair and Painting certification.
- When federal funds are being used, an Environmental Review Worksheet to include a Lead Safe Housing Rule checklist will be included. If any items are triggered a decision is made on whether to mitigate or look for other funding sources for the project.
- Providing the general rehabilitation necessary to bring the structure into compliance with applicable building codes, rehabilitation standards, and lead-based paint regulations.
- Costs of inspecting, testing, and abatement of lead-based paint and asbestos containing materials pursuant to applicable regulations will be eligible program costs.
- Homeowners will be provided with the requisite brochure and the homeowner will sign a certification that they have reviewed and understand the lead paint information.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing 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.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Activities selected for the Consolidated Plan are carefully considered to ensure a wholistic approach to increasing affordable housing and promoting upward mobility for Hernando County residents. During the period covered by this Consolidated Plan, the county will select projects for funding that are designed to reduce the number of persons in poverty to align with the poverty reduction strategy above. The Department of Housing and Supportive Services will also collaborate with other county departments and local organizations that operate programs that similarly have a goal of reducing the poverty level in the county. Actions that the county may implement in accordance with its anti-poverty strategy include:

- Working with developers to ensure affordable housing projects are close to employment centers
- Targeting federal resources to neighborhoods that have a high poverty rate
- Providing incentives to businesses and residents that create job opportunities especially for low- and moderate-income persons

- Supporting programs that provide education, training, and services to low-income households that encourage housing stability and improve the quality of life of residents
- Implement initiatives to increase the supply of affordable housing available to poverty level families including providing persons who are homeless or at risk of becoming homeless with assistance and/or access to supportive services.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Monitoring is an integral management control technique to ensure the effective and proper use of Federal dollars. In addition, it is an ongoing process that assesses the quality of a program participant's performance over a period. This program performance relates to external and internal clients, as well as the Department of Housing and Supportive Services who will be managing the programs. Monitoring provides information about program participants that is critical for making informed judgments about program effectiveness and management efficiency. It also helps in identifying instances of fraud, waste and abuse.

It will be the policy of the Department of Housing and Supportive Services to provide internal control mechanisms designed to review performance and to evaluate compliance with Community Development Block Grant ("CDBG") regulations pursuant to 24 CFR 570 and HOME Investment Partnership program pursuant 24 CFR 92, Applicability of Uniform Administrative Requirements, which includes compliance with 2 CFR 200 whenever applicable. All employees within the Department of Housing and Supportive Services, subrecipients, and/or project sponsors shall comply with the county's monitoring policy. The Monitoring Plan allows the county to make informed judgments about the subrecipients' program effectiveness and efficiency, and their ability to comply with all applicable laws and regulations. In addition, monitoring helps to identify deficiencies, and highlight accomplishments.

Procedures include:

- Subrecipient risk assessment
- Scheduling an on-site visit
- Notification letter to subrecipients
- A desk-review prior to on-site monitoring and at each drawdown request
- An entrance conference at the on-site review
- Use of a monitoring checklist in accordance with HUD best practices
- Findings, recommendations, and consultation for remediation

## Expected Resources

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

#### Introduction

Over the 2024-2025 program year beginning October 1, 2024, and ending September 30, 2025, 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): \$1,122,376
- HOME Investment Partnerships Program (HOME): \$392,305.04

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Neighborhood Revitalization; Public Services; Homelessness; Planning and Administration	\$1,122,376	\$0	\$0	\$1,122,376	\$2,244,752	The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	Federal	Affordable Housing;  Planning and Administration	\$392,305.04	\$0	\$0	\$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 55 - 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.

Parcel Number	Address	Legal Description	Vacant/Improved
123 1070 00G0 0310	Cedonia Rd	Riverdale Section 2, BLK G Lot 31	Vacant

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

	Goal Name	Priority Need Addressed	Funding		Proposed 3-Year Accomplishments
1	Create or Preserve Affordable Units	Affordable Housing	HOME	\$273,075	Increase access to affordable housing benefit: 15 Households
	Goal Description:	Support construction, rehabilitation and/or acquisition for affordable housing for homeownership and rental opportunities.			
2	Provide Housing Support Services	Affordable Housing	HOME:	\$80,000	Other Benefit: 35 Households
	Goal Description:	Supportive Services to address housing needs including housing counseling, foreclosure prevention counseling, and fair housing informational services.			
3	Public Facilities and Infrastructure Improvements	Neighborhood Revitalization	CDBG:	\$484,063	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,500 Persons

	Goal Description:	Infrastructure Activity -water main replacements, fire hydrants and connection, sidewalks installation and way fare signage. Recreational and Public Facility Improvements.			
4	Address Slum and Blight	Neighborhood Revitalization	CDBG:	\$135,000	Buildings Demolished Benefit: 2 Households
	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	Services to Stabilize Low Income Populations	Public Services	CDBG:	\$168,356	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons
	Goal Description:		Support nonprofits serving low to moderate income individuals and providing job/employment training, childcare services, and recreational services/ welfare services.		
6	Improve Homeless response	Ending Homelessness	CDBG:	\$110,482	Homelessness Prevention Benefit: 25 Persons
	Goal Description:		Support initiatives to address housing the homeless and supporting their needs		
7	Planning and Administration	Planning and Administration	CDBG:	\$224,475	N/A
			HOME:	\$39,230	

	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.			

**Table 56 – Goals Summary**

## 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

Action Plan Project Name	CDBG	HOME
Planning and Administration	\$224,475	\$39,230
Public Infrastructure - Water Main Replacements and Fire Hydrants	\$284,000	\$0
Public Infrastructure - Sidewalks, lights, and signage	\$100,063	\$0
Improvement of Public and Facilities - Parks	\$100,000	\$0
Increase Affordable Housing	\$0	\$273,075
Homeless Response to Emergency shelter and Homeless Needs	\$110,482	\$0
Slum & Blight -Acquisition and Demolition	\$100,000	\$0
Slum & Blight - Clean up	\$35,000	\$0
Public Service - Job Training	\$68,356	\$0
Public Service - Non-Profit Support	\$100,000	\$0
Housing Support Services	\$0	\$80,000
<b>Total</b>	<b>\$1,122,376</b>	<b>\$392,305</b>

Table 57 – Project Information

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

When determining how grants are allocated, the county will consider data revealed in the housing needs assessment, market analysis, and through public engagement and depending on the common patterns of need identified will use a ranking system to determine needs as low, medium, high, or no need. The county will assess various factors including the amount of funding available, organizational capacity, opportunities for leveraging, and county policies to determine

funding priority needs. The priority ranking system is as follows:

- High Priority: Activities determined as a critical need and aligning with county goals will be funded during the Consolidated Plan period.
- Medium Priority: Activities determined to be a moderate need and aligning with county goals may be funded during the Consolidated Plan period as funds are available.
- Low Priority: Activities determined as a minimal need and are not expected to be funded during the Consolidated Plan period.
- No Need: Activities determined as not needed or are being addressed in a manner outside of the Consolidated Plan programs. Funding will not be provided for these activities during the Consolidated Plan period.

There are various elements that produce obstacles to meeting need within the community. Addressing all housing, homeless, and community developments needs is a difficult task due to lack of funding, housing market conditions, and inflation. The current housing market and economic environment serve as primary barriers to meeting needs. Housing values have increased tremendously limiting access to affordable housing for low-income persons while stagnant incomes have added to the number of families and individuals needing access to services. In addition, becoming a new HUD Entitlement will come with challenges as the county navigates a new process for administering federal funds. As the program year progresses the county will track and measure performance to ensure that funds are being allocated in a manner that addresses priority needs to the greatest extent possible.

The county will fully utilize its CDBG and HOME funds to assist in meeting underserved needs. Leveraging efforts with public and private entities will also be made to supplement federal funds and increase the resources available to address community needs.

**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**

<b>1</b>	<b>Area Name:</b>	<b>Countywide</b>
	<b>Area Type:</b>	Countywide
	<b>Other Target Area Description:</b>	N/A
	<b>Identify the neighborhood boundaries for this target area.</b>	Hernando County boundaries.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The needs assessment, market analysis, and community meetings determined that various areas throughout the county suffer from a lack of affordable housing, deteriorated public facilities and infrastructure, and that homeless and special needs populations require public/social services to reduce overall poverty countywide.
	<b>Identify the needs in this target area.</b>	Priority needs identified countywide includes creating and preserving affordable housing, access to housing support services, increased and improved social services to low-income and vulnerable populations to reduce homelessness and poverty, public facilities and infrastructure improvements, and neighborhood cleanup of abandoned structures.

	<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Opportunity to increase affordable housing to provide housing stability for county residents, to reduce poverty and promote economic vitality for residents and the community through the provision of essential services, the opportunity to address homelessness and provide residents with improved public facilities and infrastructure supporting a suitable living environment.</p>
	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Hernando county faces barriers in addressing priority needs including a hostile housing market, limited funding/financing to address a large-scale housing shortage and affordability issue, and lack of policy governing certain HUD activities as a new Entitlement. The county will be developing policy and building capacity as staff navigates a new process of allocating funds. There are also barriers related to Not In My Backyard concerns across the county, particularly in high opportunity neighborhoods.</p>

**Table 58 - 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



## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

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

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	35
Non-Homeless	15
Special-Needs	0
Total	50

**Table 5 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	TBD
Rehab of Existing Units	TBD
Acquisition of Existing Units	TBD
Total	50

**Table 60 - One Year Goals for Affordable Housing by Support Type**

## **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.

## **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.

## **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.

## **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.