

**Charlotte County**  
**Affordable Housing Advisory Committee**  
**Meeting Minutes**  
October 15, 2025

**Roll Call:** The meeting was called to order at 10:00AM by Lance Welsh, chairman. A quorum was present.

Committee Members Present:

Welsh, Lance – Chair	Real Estate Professional
Pentelecuc, Kurt – Vice Chair	Non-Profit Provider of Affordable Housing
Tiseo, Comm. Joe	Local Elected Official
Hogan, Angela	Advocate for Low-Income Persons
Gravesen, Michael	Planning and Zoning Board Member
Hughes, Daniel	Mortgage/Banking Industry
Cochran, Terry	Essential Services Personnel
Dull, Denise	Non-Profit Provider of Affordable Housing
Soholt, Tanya	Home Building Industry

Staff/Guests Present: Colleen Turner, Rich Gromalski, Kelly Gammon, Nicole Fischler, CCHS; Shaun Cullinan, CCCD; Sandy Weaver, CCU; Glinda Pruitt, David Moscoso, CAO; Richard Lehmkuhl, Adrianna Gehrke, City of Punta Gorda; James Cochran, faith community; Meranda Pitt, DOH-C; Ariel Fraynd, Terry Kramer, Housing Trust Group.

**Changes to and Approval of Agenda**

Agenda packet updated to add the Cumulative Scoring Matrix for HTG's Murdock Square to Charlotte HOME item.

\*Motion to approve the agenda as amended, Terry Cochran. Second, Commissioner Tiseo. **Motion passed unanimously.**

**Public Comment on Agenda Items:**

Ariel Fraynd, Housing Trust Group, spoke to the Charlotte HOME application for LGAO for Murdock Square. HTG's goal is to "provide exceptional affordable housing for those in need." HTG is based out of Miami-Dade and has experience across South FL. They are currently working a CDBG-DR project in Ft. Myers. He discussed the site selection for Murdock Square, the Live Local opportunity, and thanked the AHAC for their consideration.

\*Motion to close public comments, Commissioner Tiseo. Second, Terry Cochran. **Motion passed unanimously.**

**Approval of Minutes**

The August 2025 minutes were presented. No correction noted.

\*Motion to approve the August 2025 minutes, as presented, Kurt Pentelecuc. Second, Michael Gravesen. **Motion passed unanimously.**

**Charlotte HOME**

Staff noted that there have been 3 new inquiries from developers about affordable housing incentives and opportunities. Other than LGAO, no new applications. Project updates: Villas on Scott St. is 75% complete, on track for March CO; Blue Deep Creek is 20% complete, on track for June CO; Paradise Rentals has broken ground; Stillwater House rehab is pending loan document execution; Vincentian Villas documents are near ready for execution.

The Local Government Area of Opportunity (LGAO) Request for Application (RFA) was discussed. Punta Gorda City Council opted not to issue an RFA, either independently or through Charlotte HOME, at their 09.11.2025 meeting. The BCC RFA was issued on 09.12.2025, and closed on 10/8. One (1) application was received from the Housing Trust Group for Murdock Square, an 88-unit rental for households with income at or below 60% AMI. The proposed project is on a parcel zoned General Industrial, eligible for Live Local Act preemption. The Charlotte HOME Review Committee held a publicly noticed meeting at 8:30 am on this date

to review and score the application for AHAC consideration. Having received an average score of 75/100, the project qualifies for expedited permitting and impact fee waivers on 100% of the units and warrants recommendation to the BCC for the local government contribution of \$340,000, as part of their application to Florida Housing Finance Corporation RFA 2025-201 (9% LIHTC for small/medium counties). HTG did not request fee subsidies at this time, but if awarded LIHTC, may return for consideration. There was discussion about the Live Local provisions and process for designation, concerns about noise from surrounding businesses, etc. While previously thought to not have a shot at the funding this year due to ineligibility for the LGAO preference goals, the parcel qualifies for the SADDA goal (Small Area Difficult Development Area), increasing the odds of selection and award this year.

\*Motion to recommend HTG's Murdock Square to BCC for 2025 LGAO award of \$340,000, contingent upon the award of FHFC RFA 2025-201, Angela Hogan. Second, Daniel Hughes.

**Motion passed unanimously.**

### **SHIP Purchase Assistance program**

The first meeting of the Lenders Consortium was held 9/17/25 with great turn-out. Twenty-three (23) loan officers/originators, representing 12 lending institutions, were present. The website has been updated with all contact information and program details. The next Lenders Consortium meeting/training will be held on February 17, 2026 9:00 – 11:00 am at the Family Services Center. Existing participants are required to attend; new participating lenders welcome.

### **Local Housing Assistance Plan (LHAP) Update**

Staff requested review and discussion on 2 LHAP strategies for input on technical revisions. The Purchase Assistance strategy summary states that down payment assistance is not to exceed 10% of the purchase price. This is not a requirement, and constrains homebuyers and lenders when finalizing closing documents. The provision of 20% down payment is routine, as it may eliminate the requirement for mortgage insurance, thus making the loan more affordable. Staff recommend striking the phrase "not to exceed 10% of purchase price" from the summary to make document compliance simpler. The Demolition/Reconstruction strategy Additional Information section states "The sale price or value of the home constructed may not exceed \$200,000." This is not feasible in today's market. Staff recommend replacing that statement with "The sale price or value of the home constructed may not exceed 90% of the median area purchase price, as established by the U.S. Treasury Department." No objection. Vote not required.

### **Housing Finance Authority – Lee County Bond Issuance**

Staff shared a white paper prepared for the BCC outlining a request from Newstar Development and Punta Gorda Housing Authority for the HFA-Lee County to issue revenue bonds for the re-syndication of Gulf Breeze Apartments. This is accomplished via Interlocal Agreement. Discussion ensued. Information only. Vote not required.

### **Member/Agency Updates**

- **GCP** – Angela made comments about the federal government shut-down and impact on services.
- **Punta Gorda Housing Authority** – Kurt gave an update on the Verandas III and loan closing.
- **Habitat for Humanity** – Tanya shared about a closing scheduled for the following day with new home dedication immediately following. She will forward invitations to future dedications.
- **CCHS** – Staff gave an update on Hurricane Housing Recovery (HHR) funding and the plan to seek a waiver of the rental/homeownership set aside and extension to accommodate the rebuild of Presbyterian Homes Port Charlotte. Staff also shared a memo from the County Attorney's office regarding conflicts of interest and impact on quorum. This generated discussion about attendance and the frequent absences of some members. It was recommended that we seek BCC delegation of authority to AHAC to draft and enact by-laws that would provide for the day-to-day administration of AHAC business, including terms, election of officers, roles/responsibilities, and attendance/participation. Staff will proceed with this recommendation.

There being no further business, the meeting was adjourned. The next regular meeting is 12.17.2025 10:00 am at the Family Services Center.