Charlotte County
Affordable Housing Advisory Committee
Meeting Minutes
June 24, 2026

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, Joseph	Local Elected Official
Hughes, Daniel	Mortgage/Banking Industry
Cochran, Terry	Essential Personnel
Dull, Denise	Non-Profit Provider of Affordable Housing
Monfiston, Nathalie	Home Building Industry
Soholt, Tanya	Home Building Industry
Cochran, James	Citizen at Large, Faith Community

Staff/Guests Present: Colleen Turner, Rich Gromalski, Kelly Gammon, CCHS; Shaun Cullinan, CCCD; Richard Lehmkuhl, City of Punta Gorda; Mjay Saunders, DOH-C; Mark Dunser, MD Pressure Cleaning; Ashley Abbott, Bayport Lending/DAV; Ariel Fraynd, Housing Trust Group; Terry Cramer, Wilbur Smith Law; Geoff Harlan, Marcus Davis, Blue Sky Communities; Rhonda Jones, Pink Hammer Contracting & Development.

Changes to and Approval of Agenda
Agenda updated to add LGAO Comparative Overview to Charlotte HOME item.
*Motion to approve the agenda as amended, Terry Cochran. Second, Kurt Pentelecuc. **Motion passed unanimously.**

Public Comment on Agenda Items:

- Mark Dumser, applicant for appointment, addressed the AHAC expressing his interest in serving. He shared his law enforcement background, veteran status, partnerships with Habitat for Humanity and other non-profit organizations, and his desire to be more involved. He thanked the AHAC for consideration.
- Ashley Abbott, applicant for appointment, addressed the AHAC expressing her intent to bring the veteran community together, to serve homeless veterans and other vulnerable populations, and be part of the solution. She is a realtor and loan officer with Bayport Lending and an active member of the SHIP Lenders' Consortium, helping low-income persons attain home ownership. She thanked the AHAC for consideration.

*Motion to close public comments, Denise Dull. Second, Daniel Hughes. **Motion passed unanimously.**

Approval of Minutes
The April 2026 minutes were presented. No corrections noted.
*Motion to approve the April 2026 minutes, Kurt Pentelecuc. Second, James Cochran. **Motion passed unanimously.**

New Member Recommendation for Appointment
Three applications were respondent to the recruitment notice: Mark Dumser, MD Pressure Cleaning; Ashley Abbott, Bayport Realty/Bayport Lending; and Karen Verber, private landlord. Mr. Dumser and Ms. Abbott were present and addressed the AHAC during public comments. Ms. Verber was not in attendance. Staff gave a brief overview of each applicant and discussion ensued. Members differed in their preference and asked lots of questions of candidates in attendance. All agreed that both candidates are promising, but only one vacancy is open. Ultimately basing their vote on representation from a "citizen representing employers" (Dumser) vs "advocate for low-income persons" (Abbott), the outcome is as follows:
*Motion to appoint Ashley Abbott, James Cochran. Second, Kurt Pentelecuc. Daniel Hughes abstained due to a declared conflict of interest; form 8b on file. Seven (7) in favor; one (1) opposed; one (1) abstention. **Motion carried.**
Further discussion ensued regarding the ability to appoint alternates and recommend Mr. Dumser for appointment as alternate, if permissible. Staff will draft a by-laws change for legal review and bring to a future meeting, as appropriate.

Updated AHAC Member Manual Overview

The AHAC member manual has been updated with current materials and a copy provided to appointed members. The manual was reviewed together. Commissioner Tiseo noted that the Charlotte HOME program is gaining traction around the state, with several jurisdictions replicating the program locally.

Charlotte HOME

- **Applications and Inquiries –** Staff noted seven (7) new inquiries from developers in the last quarter – in progress.
- **Project Updates –** Villas at Scott St. 95% complete with landscaping and utility connection pending completion of sewer extension and road repaving and tenants identified; Blue Deep Creek is 90% complete with lease-up pending August C.O.; Paradise Rentals is 85% complete with lease-up pending August C.O.; Stillwater renovation underway with September C.O. anticipated; Vincentian Villas I/II in permitting and loan document finalization; Sovereign at Harbor West and Parkside East progressing with "push to closing" having begun; loan terms pending approval.
- **Local Government Area of Opportunity (LGAO) 2026 –** Two (2) applications were respondent to the 05.04.2026 LGAO RFA: Housing Trust Group's (HTG) Murdock Square; and Blue Sky Communities' Blue Deep Creek 2. Staff shared the Charlotte HOME Review Committee's cumulative scoring matrices for each from the 06.15.2026 public review/scoring meeting and a comparative analysis of the applications. Blue Deep Creek 2 scored 86. Murdock Square scored 82. In addition to the scores, competitiveness in the Florida Housing Finance Corporation (FHFC) RFA 2026-201 was discussed. With continuous LGAO support in both 2025 and 2026, Murdock Square would meet 5 of the 8 development goals in the FHFC RFA. Blue Deep Creek 2 would meet only 3. The committee noted that both are desired developments, neither being more locally preferred than the other. Blue Deep Creek 2 would serve slightly lower-income residents on average. Murdock Square has preferred proximity to medical, employment, shopping. The Review Committee deferred a recommendation for selection to the AHAC. Applicants were invited to address the AHAC. Ariel Frayne, HTG, presented members with his head-to-head comparison of both applications as it pertains to competitiveness based on priority funding goals (attached to minutes). In his estimation, Murdock Square is the more likely of the two to be funded in 2026, recognizing that the likelihood of either application being funded is adversely affected by FHFC decision to fund permit-ready projects first and neither applicant is permit-ready. Geoff Harlan, Blue Sky Communities, shared that Blue Deep Creek 1 is nearly complete and rezoning to make Blue Deep Creek 2 feasible is complete. They own the parcel and will be permit-ready later this Fall, but not in time to meet FHFC's RFA application deadline. He acknowledged that the likelihood of either being funded is slim in 2026 due to the permit-ready priority, however, obtaining continuous local government support in 2026 and again in 2027 would position them as extremely competitive in FHFC RFA 2027-201. He cited the higher Charlotte HOME score, and their established developer relationship with the County (Jacaranda Place; Blue Deep Creek 1). Jim Cochran asked applicants their future plans should they not be selected for local preference this year, or funded by RFA 2026-201. Both applicants indicated their intent to "keep going" and seek funding next year. Denise Dull commented that the County needs one and two bedrooms (Blue Deep Creek 2), not three bedrooms (Murdock Square). Kurt Pentelecuc disagreed. Terry Cochran asked HTG about prior concerns expressed about Emergency Services' access to the property from a secondary egress. Ariel (HTG) and Shaun Cullinan, P&Z Official, indicated that strategies have been discussed and this is open for consideration. Members expressed their intent to recommend the project most likely to be funded in 2026, recognizing that the BCC has final determination. Applicants were advised of their right to schedule one-on-ones with Commissioners in advance of the 07.28.2026 BOCC meeting to convey their positions directly, should they see fit.

  *****Motion to recommend Housing Trust Group – Murdock Square for: expedited permitting, impact fee waiver, and a local government contribution of a $340,000 LGAO loan at proposed terms, contingent upon award of FHFC RFA 2026-201, Commissioner Tiseo. Second, Kurt Pentelecuc. Eight (8) in favor, one (1) opposed. **Motion passed.**

SHIP24/HHR24 (Idalia) Update

Staff shared that due to construction delays on several rental developments/rehabs, an expenditure deadline extension from 06.30.2026 to 09.30.2026 has been awarded by FHFC. All funds expended/encumbered. No new applications.

SHIP Subrecipient Updates
Staff reported that the Agreement with St. Vincent de Paul CARES for Rapid Re-Housing (RRH) is being finalized now for July 1 effective date. The Agreement with Rebuilding Together Greater Florida will not be renewed due to performance. Owner-Occupied Rehab (OOR) is being brought back in-house exclusively. Consideration is being given to a subrecipient agreement with Habitat for Humanity for Purchase Assistance (PA).

Local Housing Assistance Plan (LHAP) – First-time Homebuyer Definition
Staff presented a proposed change to the FTH definition to clarify eligibility requirements. The following was recommended: *An individual who has had no ownership in a residence during the 3-year period ending on the date of purchase of the property.*
*Motion to approve the proposed update to the FTH definition, Daniel Hughes. Second, Kurt Pentelecuc. **Motion passed unanimously.**

CDBG / 2026-2030 Consolidated Plan / 2026 Annual Action Plan (AAP) Update
Staff shared that the DRAFT 2026-2030 ConPlan and 2026 AAP were presented to the BCC at the 2nd public hearing on 06.23.2026. The presentation slides were shared with AHAC and discussion about funding priorities ensued. The ConPlan/AAP are currently published for public review and comment until 07.23.2026. Comments will be incorporated by staff and the Plan submitted to HUD ahead of the 08.15.2026 deadline. Funding available 10.01.2026.

2026 Legislative Wrap-Up – Sadowski Affiliates Review of Housing Funding/Laws
Staff provided a presentation from the Sadowski Coalition on Housing funding and laws impacting affordable housing development. Key points affecting local programs and policies were shared, along with the plan to bring updated related policies forward for consideration at a later date.

Member/Agency Updates
PORCH – Denise provided an update on the AARP Duplex Design competition that is underway. The kick-off is 6/25 at 10:30 am at the FSC.

There being no further business, the meeting was adjourned. The next regular meeting is 08.19.2026 10:00 am.