



CITRUS COUNTY VETERANS SERVICES ADVISORY BOARD
Citrus County Resource Center
2804 Marc Knighton Court
Lecanto, FL 34461

MINUTES

A. CALL TO ORDER

March 10, 2022 Citrus County Resource Center

The meeting was called to order at 3:30 PM

a. Pledge of Allegiance

Attendee Name	Title	Status	Arrived
Richard Floyd	Chairman	Present	
Tom O'Brien	Vice Chairman	Present	
Joseph Reale	Member	Present	
Walter Osburn	Member	Present	
Arlena Newson	Member	Present	

Mariselle Rodriguez, Community Services Director

Philp Watson, CVSO Manager, CCRC

Damian Culley, VSO Sub-Recording Secretary

Ruthie Schlabach, Citrus County Commissioner

B. APPROVAL OF AGENDA

Motion by Tom O'Brien to approve Agenda. Motion seconded, approved, carried

C. OPEN TO THE PUBLIC

See New Business, VSO Updates, Section D VA Home Loan Programs.

See Old Business, #5 Veterans Village Update.

D. APPROVAL OF MINUTES

Motion by Bill Merryman to approve Minutes from previous meeting on 1/13/22. Motion seconded, approved, carried.

1. Minutes January 13, 2022

Approve Minutes January 13, 2022

E. OLD BUSINESS

1. Looking for Veterans to give the Pledge of Allegiance at BOCC meeting - This is continuous. Bud Osborn led Pledge at the 3-8-22 BOCC Board Meeting.

2. ADHOC - Committee that pretty much streamlines the whole Veterans services. Looking for ways to improve. Welcoming ideas from outside voices.

3. Suspension of Central Office and Travel Board Hearing for January - Notice of Disagreement forms have been updated. These forms are ones that are initialed submitted when veteran disagrees with ruling.

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4. NEADS services dogs www.neads.org - organization that assists veterans with attaining

5. Veterans Village Update - Peter Cranker updates the board on the increased cost now they are facing due to COVID. Originally thought the full build out to be \$10 - \$12 million. At present time with the supply shortages, contractors being back logged, fuel issues they cannot get an amount of what the build out would be. Which has placed them in a holding pattern to see what happens. Renewal of land lease at \$1 to come up to the BOCC Board soon. Phil asked Peter Cranker to clarify what he meant by the venture being a public / private partnership. Peter clarifies that the land is the public portion and the building itself is private. There are no facilities/organizations tied to the building itself, therefore the private portion.

- 1. Veterans to give the Pledge of Allegiance at BOCC meeting**
- 2. ADHOC looking for ways to improve parade/support from City, Citrus High etc**
- 3. Suspension of Central office and Travel Board hearing for Jan**
- 4. NEADS service dogs www.neads.org**
- 5. Veterans Village update**

F. NEW BUSINESS

1. VSO Updates

VSO Updates

A. Influx of financial support from needy veterans; Inverness Moose lodge has stepped in with assistance.

B. VA Home Loan discussion with Diane Perkins with AmeriFirst Home Mortgage and Dawn Pagan with Tropic Shores Realty- spoke of programs available to veterans most other agencies do not want to provide. Most common VA Mortgage Loan Program with no down payment, funding fee is required unless you are 10%+ disable. Not commonly known Florida eHousing offers programs that help veterans specifically with lower interest rate than regular market. Also gives down payment and closing cost assistance funds that are forgivable after 5 years. Non-veterans would have to pay back the monies, but veterans do not have to pay back. Percentage programs of 3%, 4% or 5% of the purchase price. Most lenders don't offer this program because it does not make them money. Diane and Dawn can assist even those that have bad credit and no money in the bank. Diane will walk the veteran through the steps needed to get a home loan and Dawn walks through steps of purchasing. Information on VA Renovation Home Loan if home veteran is purchasing needs fixing this loan will fix everything and get the home to be where the veteran wants it to be. Commissioner Schlabach states she will mention this program at the board meeting to get the word out to those that need this program but don't know about it.

C. Currently there are 22,796 Florida veterans with an appeal in the process as of February 2022.

A. Swear in Arlean Newson and Bud Osborn

B. Jan-Feb 624 veterans and families served

C. Influx of financial support from needy veterans; Inverness Moose lodge has stepped with assistance

D. VA Home Loan discussion with Diane Perkins and Dawn Pagan

E. Currently there are 22,796 Florida veterans with an appeal in the process as Feb 2022

G. ADJOURNMENT