



Agenda Report

2725 Judge Fran Jamieson
Way
Viera, FL 32940

Consent

F.1.

10/14/2025

Subject:

Board Consideration, Re: New Appointments to the Affordable Housing Advisory Committee

Fiscal Impact:

No Cost

Dept/Office:

Housing and Human Services

Requested Action:

It is requested that the Board of County Commissioners approve the appointment of named applicants to fill the vacant AHAC seats of residents actively engaged in the banking or mortgage industry in connection with affordable housing and actively engaged as a for-profit provider of affordable housing.

Summary Explanation and Background:

The Affordable Housing Advisory Committee (AHAC) is a state mandated board (Florida Statutes 420.9076), which allows Brevard County to receive State Housing Initiatives Partnership (SHIP) funds. The AHAC makes recommendations to the Brevard County Board of County Commissioners on the allocation of funds from the state SHIP program, the Federal HOME Program, and other federal and state funds which allow the county discretion in the determination of housing priorities. Additionally, they review established policies and procedures, ordinances, land development regulations, and the adopted comprehensive plan of the county, to recommend specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of properties to appreciate in value.

The AHAC consists of members who represent specific categories, per the Statute. The Department has solicited for members in multiple ways: through a local newspaper of general circulation, press releases, and on the County Website. The County has received 2 applications from residents for the 2 vacant categories. The applications and other supporting documents have been attached for review.

It is requested that the Board appoint the following applicants to fill the vacant seats to the Affordable Housing Advisory Committee (AHAC) for a period of 2 years with terms that will expire on June 30, 2027, in the following prescribed membership categories:

- Bernidine Franklin - Resident who is actively engaged in the banking or mortgage industry in connection with affordable housing.
- Amanda Gant - Resident who is actively engaged as a for-profit provider of affordable housing.

Clerk to the Board Instructions:

F.1.

10/14/2025

None



Kimberly Powell, Clerk to the Board, 400 South Street • P.O. Box 999, Titusville, Florida 32781-0999

Telephone: (321) 637-2001
Fax: (321) 264-6972
Kimberly.Powell@brevardclerk.us

October 15, 2025

Bernidine Franklin
410 Wentthrop Circle
Rockledge, FL 32955

Dear Ms. Franklin:

Re: Appointment to Affordable Housing Advisory Council

The Board of County Commissioners, in regular session on October 14, 2025, appointed you to serve on the Affordable Housing Advisory Council. Said term of appointment expires June 30, 2027. Enclosed are memorandums explaining the Sunshine Law and Voting Conflict Law for your information.

Your willingness to serve the citizens of Brevard County in this capacity is always appreciated.

Sincerely,

BOARD OF COUNTY COMMISSIONERS
RACHEL M. SADOFF, CLERK


Kimberly Powell, Clerk to the Board

/tr

Encls. (2)

cc: Each Commissioner
Housing and Human Services
Support Services Coordinator



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Kimberly.Powell@brevardclerk.us

October 15, 2025

Amanda L. Gant
375 Barrello Lane
Cocoa Beach, FL 32931

Dear Ms. Gant:

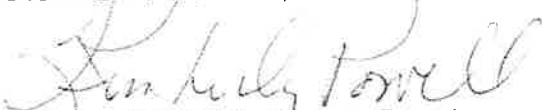
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BOARD OF COUNTY COMMISSIONERS
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Kimberly Powell, Clerk to the Board

/tr

Encls. (2)

cc: Each Commissioner
Housing and Human Services
Support Services Coordinator

Profile

If interested in one of these boards please fill out this application and submit.

Which Boards would you like to apply for?

Affordable Housing Advisory Committee: Submitted

Prefix	Bernidine	Middle Initial	Franklin
	First Name		Last Name

dimplesnba@cfl.rr.com

Email Address

410 WENTHROP CIR	
Home Address	Suite or Apt

ROCKLEDGE	FL	32955
City	State	Postal Code

Mobile: (321) 693-5819	Mobile: (321) 693-5819
Primary Phone	Alternate Phone

How long have you been a resident of Brevard County?

65 years

To which Commissioner are you applying?

☒ District 2

Do you consent to a standard criminal background check?

☒ Yes ☐ No

Driver License Number and Issuing State

[REDACTED]

Interests & Experiences

Please tell us about yourself and why you want to serve.

Question applies to Affordable Housing Advisory Committee

In which Commission District do you live? *

☒ District 2

Question applies to Affordable Housing Advisory Committee

I prefer to receive correspondence by: *

☒ Email

Question applies to Affordable Housing Advisory Committee

Occupation (Firm & Duties)

Underwrite all other loans based on investor guidelines ie, Conventional; FHA, VA, USDA, Bond, all types of refinances. Down Payment assistance program with County. Review Appraisals, Title commitments and surveys. Attorney documents, ie POA, Trust, Amortization schedules

Question applies to Affordable Housing Advisory Committee

List Education Degrees and/or Licenses:

Mortgage certifications; VA certifications, Underwriter

Question applies to Affordable Housing Advisory Committee

Meetings are held on Thursdays from 4 - 6 pm about every 6 weeks at the Brevard County Government Center at Viera. Can you attend?

☒ Yes ☐ No

Question applies to Affordable Housing Advisory Committee

By Florida Statutes, the Affordable Housing Council must be made up of persons representing different interests and professions. Please mark all of the position(s) that you believe you could represent on the council and are interested in serving. *

☒ One Brevard County resident who is actively engaged in the residential home building industry in connection with affordable housing.

☒ One Brevard County resident who is actively engaged in the banking or mortgage industry in connection with affordable housing.

☒ One Brevard County resident who is a representative of those areas of labor actively engaged in home building in connection with affordable housing.

☒ One Brevard County resident who is actively engaged as an advocate for low-income persons in connection with affordable housing.

☒ One Brevard County resident who is actively engaged as a not-for-profit provider of affordable housing.

☒ One Brevard County resident who is actively engaged as a real estate professional in connection with affordable housing.

☒ One Brevard County resident who represents employers within the jurisdiction.

☒ One Brevard County resident who represents essential services personnel, as defined in the local housing assistance plan.

Are you currently serving on any State, Regional or Brevard County board, council, or committees? If so please name.

NO

Do you have or hold any employment or contractual relationship with any business or any agency which is subject to the regulation of or is doing business with Brevard County? If so, please explain.

NO

Please explain your interests and experiences.

As I approach my retirement at the end of July, I am eager to give back to the community by offering my time and experience in a meaningful way. In the past, I have had the pleasure of working with Dorenda Christian and Nicole Tenpenny and am thoroughly familiar with the programs currently in place. Also have the pleasure of being an alternate on the Board of Adjustments for the City of Rockledge.

Please explain your background, including education, work experience, civic or community organization memberships and positions, and any professional licenses or memberships, and how this applies to the function of the Board, Council or Committee that you are interested in serving on.

see my resume

Brevard County Board of County Commissioners strives to promote diversity and provide reasonable accommodations for individuals with disabilities. If you are requesting an accommodation, please indicate below.

N/A

[bernie_226_resume.docx](#)

Upload a Resume

Agreement

Advisory committees are subject to the Florida open meetings (Sunshine) and public records laws; your response with a completed application with your contact information is a public record; if chosen as a member of the committee, any communications to you from the County or from you to the County in regard to the committee will be a public record.

Please Agree with the Following Statement

I understand the responsibilities and commitment of time associated with an appointment to a Brevard County board, council or committee.

☒ I Agree

RESUME

410 Wentthrop Circle
Rockledge, Florida 32955

Phone 321-693-5819
Email:dimplesnba@cfl.rr.com

Bernidine Franklin

Employment History:

Home solution Lenders, Inc
Bartow, Fl

March 2020-Current

- Pre-underwrite, final underwrite and clear to close all loans in pipeline
- Underwrite all other loans based on investor guidelines ie, Conventional; FHA, VA, USDA, Bond, all types of refinances. Down Payment assistance program with County.
- SAR and Direct Endorsement Certifications for government programs.
- Review Appraisals, Title commitments and surveys. Attorney documents, ie POA, Trust, Amortization schedules
- Daily pipeline management
- Understand underwriting policies and procedures, including investor guidelines and regulatory updates.
- Attend annual training when necessary
- Regular verbal and written communication skills that possess a high degree of attention to detail.
- Consult with Managers, Loan Officer's and Loan Processor's daily providing assistance in reviewing guidelines and procedures.

Mortgage Underwriter, Morgan Financial
Rockledge, Fl

April 2018-March 2020

- Disclose and re-disclose loans for conventional and VA loans.
- Performed compliance and HMDA reviews when necessary
- SAR and Direct Endorsement certifications
- Pre-underwrite all loans in pipeline
- Pipeline Management
- Prepare loans for 10 day clear to close
Follow up with signed disclosures sent to borrowers
- Download and review appraisals and request SSR's for approval
- Train others when necessary
- Attend training and constantly research and review guidelines

- Clear any deficiencies from investor
- Maintain weekly reports and provide updates

Mortgage Underwriter, Dyer Mortgage/DBA PRMI
Melbourne, FL

September/2015-April 2018

- Underwrite all other loans based on investor guidelines, Conventional; FHA, VA
- SAR and Direct Endorsement certifications
- Review appraisals and issue LNOV's
- Understand underwriting policies and procedures, including investor guidelines and regulatory updates.
- Clear deficiencies when necessary
- Daily pipeline management
- Assist with post-closing to assure salability to investors when necessary.
- Attended underwriting training internal and external travel

Mortgage Underwriter, Guaranty/Shelter Mortgage
Melbourne, Florida

June/2012 – September 2015

- Direct Endorsement Certification with FHA, SAR & VA Certifications and down payment assistant programs
- Underwrite all other loans based on investor guidelines such as, Bond and REO and USDA properties. Special MOD team to underwrite CP loans and modify.
- Consolidate Fees on Hud-1 Prior to issuing a Clear to Close for closing
- Great time management and organizational skills to prioritize multiple objectives to achieve volume goals.
- Assist with post- closing to assure salability to investors when necessary.
- Thorough understanding of underwriting policies and procedures, including investor guidelines and regulatory updates.
- Regular verbal and written communication skills that possess a high degree of attention to detail.
- Consult with Loan Officer's and Loan Processor's daily providing assistance in reviewing guidelines and procedures.

Mortgage Loan Processor/Mortgage Loan Underwriter, Wells Fargo Home Mortgage

Melbourne, Florida

December 2008 – June 2012

- Process and underwrite loans for conforming, non-conforming, FHA and VA.
- Handled all deficiencies and maintained necessary reports for corporate.
- Reviewed loan applications for accuracy and maintained training for loan officers when necessary.
- Closing Team manager for Melbourne Branch office. Ensure target projections
- Provided work direction and/or training to lower level team members
- Contact customers and partners to gather information to make appropriate decisions.
- Assisting with re-negotiations of loans based on lending guidelines and procedures.
- Work with all County down payment assistance programs, ie Orange and Brevard County

Regional Underwriter /Trainer, Countrywide Home Loans, Inc,

Viera, Florida

October 2002 – Nov 2008

- Mortgage Underwriter for all loan programs
- Analyzed new loans and reviewed conditions received.
- Down payment assistance program (Community Housing Initiative)
- Assured the sale-ability of closed loans, cleared deficiencies required by investor and balanced risk management responsibilities to maximize lending opportunities
- Provided training for new hires (loan officers and processors) in the operations area for 8 branches. Identified various loan types based upon client needs.
- Float throughout the region to assist processors, closers, Operations managers when necessary. Frequent traveled throughout State of Florida.
- Branch operations manager from 12/1996 – 4/2000 directed and managed day-to-day operations. Ensured employees complied with established policies, procedures and regulations.

Sr. Underwriter & Loan Auditor, Space Coast Credit Union
Melbourne, Florida

April 2000 – Oct 2002

- Underwriter for credit union for all loan programs
- Work with Community Housing Initiative
- Trained processors, loan officers and closers
- Reviewed and audited files for salability
- Worked with upper level management to maintain portfolio products.
- Created policies and procedures.

Education

1976 – Brevard Community College

1999 – Underwriting Academy

2000 – FHA/DE Training

2000 – Desktop Underwriting Training, FNMA

2003-2004 VA LAPP and Underwriter

References

Available upon request

Profile

If interested in one of these boards please fill out this application and submit.

Which Boards would you like to apply for?

Affordable Housing Advisory Committee: Submitted

Prefix	Amanda	L	Gant
	First Name	Middle Initial	Last Name

agant@mymomentummortgage.com
Email Address

375 Barrello Lane	Suite or Apt.	
Home Address		
Cocoa Beach	FL	32931
City	State	Postal Code

Mobile: (321) 266-7345	
Primary Phone	Alternate Phone

How long have you been a resident of Brevard County?

13 years

To which Commissioner are you applying?

☒ District 2

Do you consent to a standard criminal background check?

☒ Yes ☐ No

Driver License Number and Issuing State

[REDACTED]

Interests & Experiences

Please tell us about yourself and why you want to serve.

Question applies to Affordable Housing Advisory Committee

In which Commission District do you live? *

☒ District 2

Question applies to Affordable Housing Advisory Committee

I prefer to receive correspondence by: *

☒ Email

Question applies to Affordable Housing Advisory Committee

Occupation (Firm & Duties)

Loan Officer, Momentum Mortgage - Assist clients through the mortgage pre-qualification process, analyze borrower financials, and structure loan scenarios aligned with current lending guidelines and market trends.

Question applies to Affordable Housing Advisory Committee

List Education Degrees and/or Licenses:

NMLS Certified, licensed in Florida - NMLS ID 2698478 Georgetown University - McCourt School of Public Policy, Washington, DC Master of Public Policy (GPA: 3.76, Magna Cum Laude) (May 2012) Concentration: International Policy & Development Georgetown University - School of Foreign Service, Washington, DC Bachelor of Foreign Service (GPA: 3.5, Cum Laude) (Dec 2007) Concentration: International Economics

Question applies to Affordable Housing Advisory Committee

Meetings are held on Thursdays from 4 - 6 pm about every 6 weeks at the Brevard County Government Center at Viera. Can you attend?

☒ Yes ☐ No

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By Florida Statutes, the Affordable Housing Council must be made up of persons representing different interests and professions. Please mark all of the position(s) that you believe you could represent on the council and are interested in serving. *

☒ One Brevard County resident who is actively engaged in the banking or mortgage industry in connection with affordable housing.

☒ One Brevard County resident who is actively engaged as a for-profit provider of affordable housing.

Are you currently serving on any State, Regional or Brevard County board, council, or committees? If so please name.

none

Do you have or hold any employment or contractual relationship with any business or any agency which is subject to the regulation of or is doing business with Brevard County? If so, please explain.

none

Please explain your interests and experiences.

Interests: Yoga, Weightlifting, Hiking. Economic empowerment.

Please explain your background, including education, work experience, civic or community organization memberships and positions, and any professional licenses or memberships, and how this applies to the function of the Board, Council or Committee that you are interested in serving on.

I have over 10 years of experience as a real estate investor, currently owning 10 properties—all of which are leased to tenants through the Housing Choice Voucher Program (Section 8). This work has given me extensive experience serving low- and no-income tenants. From 2019 to 2022, I worked as a licensed Realtor, and I now serve as a Mortgage Lender. My professional focus is on helping working-class families achieve homeownership. Coming from a working-class background myself, I have seen firsthand how real estate ownership can create stability and build generational wealth, both for my own family and for the families I serve.

Brevard County Board of County Commissioners strives to promote diversity and provide reasonable accommodations for individuals with disabilities. If you are requesting an accommodation, please indicate below.

None required

[Amanda_Gant_Resume_Real_Estate.pdf](#)

Upload a Resume

Agreement

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Please Agree with the Following Statement

I understand the responsibilities and commitment of time associated with an appointment to a Brevard County board, council or committee.

☒ I Agree

Amanda Lynn Gant

375 Barrello Lane, Cocoa Beach, FL | amanda.gant@gmail.com | 321-266-7345

Dynamic and client-focused real estate professional with a strong foundation in real estate and mortgage services seeking to be full-time realtor, and servicing mortgage clients secondarily as a licensed mortgage lending officer. Real estate agency pending brokerage sponsorship. Proven ability to guide clients through the home buying process, from initial consultation to closing, providing solutions that achieve real estate and financing goals.

Professional Experience

Momentum Mortgage Group - remote *(May 2025-present)*

Mortgage Loan Officer

- Assist clients through the mortgage pre-qualification process, analyze borrower financials, and structure loan scenarios aligned with current lending guidelines and market trends.

Real Estate Investment Manager - remote *(March 2016-present)*

- Acquire and self-manage my private portfolio of 11 rental properties.

World Resources Institute (WRI) – Washington, DC and remote

Senior Manager, Global Restoration Initiative *(March 2022 – March 2025)*

Manager, Global Restoration Initiative *(Sept 2019 – March 2022)*

- Managed multi-jurisdictional stakeholder engagement processes for landscape restoration and land use initiatives across Latin America, India, and Africa.
- Led the development of a global hybrid learning model, expanding participation from 15 to 250 graduates per cohort through a mix of asynchronous modules and live training, ensuring a 95% program completion rate.
- Managed a cross-functional global team of seven professionals based across Latin America, Africa and India, overseeing budgets, contracts, and operational planning.
- Curated and moderated expert-led panels, training sessions, and mentorship programs to enhance participant learning outcomes and community engagement.

RLAH Real Estate, LLC - Washington, DC

Licensed Realtor *(Aug 2019-Aug 2023)*

- Assisted clients in buying, selling and renting their properties, featuring 5-star reviews from every client, and repeat customers.
- Managed renovations, maintenance, and business licenses for investment properties.
- Advised on investment property selection and acquisition.

Amanda Lynn Gant

375 Barrello Lane, Cocoa Beach, FL | amanda.gant@gmail.com | 321-266-7345

Additional Professional Experience

Community Development Financial Institutions – Washington, DC

Small Business Loan Officer (*Jan 2017 – Sept 2019*)

- Assessed business strategy and financial projections to issue small business loans (\$10K–\$250K).

CRDF Global — Rosslyn, VA

Project Manager, Chemical Security Program (CSP) (*Jan 2015 – Dec 2016*)

- Led U.S. Department of State-funded training programs on chemical security and risk management in Pakistan, India, and Saudi Arabia.
- Developed and delivered virtual and in-person training workshops, ensuring compliance with international security best practices for facility site access and stakeholder buy-in.

Associate Program Manager, Entrepreneurship & Innovation (*Mar 2012 – Dec 2014*)

- Led capacity-building programs involving coordination with municipalities, NGOs, and local entrepreneurs.
- Developed curriculum and led international delegation logistics in 15+ countries.

Education

Georgetown University – McCourt School of Public Policy, Washington, DC (*May 2012*)

Master of Public Policy Concentration: International Policy & Development (GPA: 3.76, Magna Cum Laude)

Georgetown University – School of Foreign Service, Washington, DC (*Dec 2007*)

Bachelor of Foreign Service Major: International Economics (GPA: 3.5, Cum Laude)

Skills

Software: Zoom, Loom, Asana, QuickBooks, Google Suite, Social Media, CRM services

Languages: English (Native), Spanish (Professional), Portuguese & French (Basic)

Certifications and Professional Development

- NMLS Certified, licensed in Florida – NMLS ID 2698478
- Member, Central FL Real Estate Investors and Association of Independent Mortgage Experts
- Business Partner, Space Coast Association of Realtors
- Certified Business Coach – International Coaching Federation Recognized (*Jan - May 2024*)
- TESOL Classroom Management & Curriculum Design – Oxford Seminars (*Mar 2016*)
- Best Practices for Multi-Project Managers – American Management Association (*Mar 2015*)