

**Housing Finance Authority of  
St. Johns County, Florida  
Regular Meeting**

**March 23, 2023  
Minutes**

The Housing Finance Authority of St. Johns County met at 3:00 pm in the Kingfisher conference room in the Health & Human Services Building – 200 San Sebastian View, St. Augustine, Florida 32084.

The meeting was called to order at 3:02 p.m. by Michael O'Donnell, Chair.

**Members Present:**

Robert Marshall  
Carolina Morrow  
Malinda Peebles  
Michael O'Donnell  
Erick Saks  
Linda DeGrande  
Brian Clark

**Members Absent:**

None

**Guests Present:**

Commissioner Roy Alaimo  
Priscilla Howard – Executive Director to the HFA  
Monique Spotts – PRAG – via Zoom  
Rich Komando, Esq., Bradley, Garrison & Komando, P.A.  
Roberto Ortiz, Housing & Community Development Manager  
Mary Garcia, Social Services Support Staff  
Julie Voorhees, Housing & Community Development Support Staff  
Emily Magee, Esq, Foley & Lardner LLP  
Bailey Williams, Esq, Foley & Lardner, LLP  
Alex Mansur, AHAC  
John Grygiel, Esq, Zimmerman, Kiser, Sutcliffe – Summerset Village Counsel via Zoom

Notices regarding the meeting were sent to all members. Quorum was present. No press was in attendance.

**Pledge of Allegiance**

**Introduction of New Board Member –**

Chairman O'Donnell introduced new Board Member Brian Clark. Board Member Clark expressed his appreciation for the opportunity to serve and shared information about his background, family and desire to give back to his community.

**Additions/Deletions to Agenda and Approval of Agenda:**

Ms. Howard stated that a request was made to move Tim Wranovix's presentation under Old Business to earlier on the agenda

**Motion was** made by Board Member DeGrande to accept the agenda with the one change; motion seconded by Board Member Peeples. **Motion passed unanimously.**

**Public Comment:** None

**Approval of Minutes:**

**Motion** made by Board Member Morrow to accept February 23 ,2023 meeting minutes; motion seconded by Board Member Saks. **Motion passed unanimously.**

**Financial Report/Review of Bills and Correspondence:**

- Ms. Garcia gave the report in Mr. O'Connell's absence. Ms. Garcia reported 3 checks were presented for signature; one for Mrs. Howard – Executive Director; one for Mr. Komando's legal services; and one for Mr. O'Connell's CPA services.
- The Financial Report is included in the materials handed out before the meeting.
- The Profit and Loss Statement was emailed to the Board Members

**Old Business:**

Mr. Tim Wranovix, Raymond James gave an update and presentation on the Own a Home Opportunity Program. A copy of the presentation was also included in the Board Members's handouts. Mr. Wranovix explained the status of Mortgage Revenue Bonds issued by local housing finance agencies from 2008 to current. Approximately 50% of the issues were refundings or refinancings. The cost to issue Bonds today would be very expensive due to negative arbitrage and upfront fees to cover cost of issuance. Mr. Wranovix stated that the driver for HFA production is the ability to provide down payment assistance. The TBA (to be announced) Program was developed. This program does not use Bond volume cap and the local HFA does not have to come out of pocket for cost. Under the TBA program the participant does not have to be a first-time homebuyer.

SJHFA did well in the program with 2017 being the best year. Due to low inventory, sharp increase in housing prices, and a couple storms hitting the area, the loans made in this County have stopped. Currently SJHFA does not have loan product that can compete with the State. Mr. Wranovix offered 2 programs ways the Board could consider to revive their homeownership program. 1) Remind in Lee County's TBA program and find a source of funds to offer operate a second mortgage program. 2) Partnership with the County to develop a revolving downpayment assistance program like Hillsborough County HFA.

Mr. Wranovix confirmed to Board Member DeGrande that the persons receiving the downpayment assistance second mortgage dollars would have to meet the income and sale price guidelines. Mr. Wranovix stated he will contact Mrs. Howard on next steps.

## County's Update

- Mr. Ortiz's March 23, 2023 report was included in the Board Members handouts.
- Victoria Crossing - The property is 85% completed. Turnstone Development has hired a management company. Tenants will move in as the buildings are completed.
- San Marco Heights – As of March 2023, 2 buildings are 100% occupied and they are continuing to occupy the other buildings at a fast pace. Working with management company and developer to closely monitor tenant complaints. The number of complaints has drastically decreased. Management requested a week grace period to not accept applications so they could process the large number of applications received to date. Mr. Ortiz and his staff will continue to monitor and meet with management.
- West Augustine – The commissioners approved the transfer of up to 120 lot for affordable housing. The CRA and their attorney are identifying which lots are suitable for construction. Then the lots will be available to developers through an RFP process. Several of the lots are wetlands and there is insufficient infrastructure. Mr. Ortiz clarified for Board Member DeGrande that the lots are for single family homes. Board Member Morrow stated that there maybe a pilot program for 5 to 10 lots that are ready to go. Board Member Saks asked if the lots will be deeded over to the winning developer. Mr. Ortiz said that this would be set out in the RFP.
- Oaks at St. John – Ms. Spotts reported that there is a delay because the developer is still looking at financing options for the developer's loan for the development. Ms. Magee reported that she filed a complaint for validation of the bonds at the request of the developer. This gives them until December 29 to issue bonds. A closing date has not been set. Ms. Howard asked if there was a deadline for the County's funds to be used. Mr. Ortiz will find out and get back with the Board. Ms. Spotts added that if we close in December it will not be an escrow closing because all other financing should be in place. Mr. Ortiz reported that a portion of the financing will come from vouchers that are being converted into cash.
- Ability Housing - Ability Housing is almost ready to begin their 92-unit development in West Augustine once they secure all the financing. SHIP dollars have been set aside for this development. They will make use the deferred impact fee program
- County's other affordable housing efforts – St Johns County received \$100,000 from the state to assist residents affected by the hurricane. Mr. Ortiz and his staff are in the process of developing the policies and procedures as well as the RFP. It should go to the Boad of County Commissioners (BCC) in May. The Impact Fee Assistance Program will go before the BCC for Approval on April 18<sup>th</sup>. It has an initial amount of \$150,000 from SHIP for the first year. The funds are for new construction single family affordable homes only. The selection process will be shared with the HFA. Mr. Ortiz, in response to Board Member Saks' question, explained that the funds may be distributed first come first served based for income qualified persons and readiness. These people will be placed at the top of the list. All of the criteria will be in the RFP.

## New Business

- **Legal Update - Summerset Village; LURA Termination Request** – Mr. Komando stated that the developer's attorney was present via ZOOM. The LURA has been in effect since 2004 for a term of 15 years. It has expired by operation of the agreement. However, the title company is asking for a recorded instrument that confirms that the LURA is expired.

**Motion was** made by Board Member DeGrande to approve a resolution terminating the LURA; motion seconded by Board Member Morrow. **Motion passed unanimously.**

Mrs. Howard added that recent developments have 40-year LURAs. A list of all Multi-family Bond deals closed by the HFA since 1990 was provided by Ms. Magee and was included in the Board Members's handouts.

Board Chair O'Donnell asked that the list be monitored for expiring LURAs and on a case-b-case basis work to keep some of the units affordable.

- **Zoom Subscription** - Mrs. Howard explained that the HFA needs to purchase a subscription for a Zoom account to host Board Meetings.

**Motion was** made by Board Member Saks to authorize the Executive Director to purchase a Zoom account; motion seconded by Board Member Marshall. **Motion passed unanimously.**

- **Sadowski Education Efforts (SEE)**– Mrs. Howard stated that a letter from Mark Hendrickson, Facilitator of SEE was included in the Board Members' handouts. This letter explains the vision and mission as well as the successes of the SEE. After some discussion, the Board voted.

**Motion was** made by Board Member DeGrande to subscribe to SEE for \$2,000.00; motion seconded by Board Member Morrow. **Motion passed unanimously.**

- **HFA Website Update** - Mrs. Howard stated that a proposal was received by Kim Daily, Papyrus Documents and Designs, to develop the website. Relevant pages of the proposal were included in the Board Members' handouts. The proposed cost is \$1850.00 with a \$125 monthly fee. Board Member Morrow added that she liked the proposal because the vendor has experience with other HFA websites, it includes at least one email address, and the price. Board Member Morrow will contact vendor to inquire about including the HFA Multi-family Bond application on the website. Mrs. Howard stated that the vendor also gave a verbal proposal of \$200 to do a Logo for the HFA.

Board Member Saks expressed concerns with only having one proposal and with letting one vendor do the website and the logo. After discussion, the Board agreed to separate the website and the logo. A motion was made by Board Member DeGrande to move forward with website and the logo; motion seconded by Board Member Marshall. A friendly amendment was offered by Board Member Saks.

**Motion was** amended then made by Board Member DeGrande to move forward with website proposal; motion seconded by Board Member Peeples. **Motion passed unanimously.**

**Motion was** made by Board Member DeGrande to permit the Executive Director to shop the logo design for any amount not to exceed \$500.00; motion seconded by Board Member Saks. **Motion passed unanimously.**

Mrs. Howard was instructed to contact Mr. O'Connell, HFA accountant, to determine the best way to make purchases and be reimbursed.

- **April 25, 2023 Event Update**– Introduce Ms. Howard to Community – Board Member Marshal gave a brief description of April 25<sup>th</sup> Event. He explained that it is a Social Networking Event for the affordable housing community. After some discussion on the logistics, Board Member Morrow agreed to design an invitation and place it on Eventbrite. She also volunteered to prepare a PowerPoint presentation to be shown at the event.
- **Workshop Proposed Agenda– the HFA’s Emerging Role** – May 25, 2023 – Mrs. Howard announced that the proposed Agenda was included in the Board Members’ handouts. The agenda will be streamlined more. It will be during the Board’s regularly scheduled meeting and should last no later than 4:30 pm.
- **Florida Association of Local Housing Finance Authorities Education Conference** – July 12-15, 2023, in Sarasota, Fl at the Sarasota Westin Hotel. Mrs. Howard informed the Board of the registration deadline and the procedures for the HFA to pay the Registration for those attending. Mrs. Howard stated that the Hotel has to be reserved and paid for by each Board Member and upon return they will be given the appropriate paperwork for reimbursement.

**Motion was** made by Board Member Saks to approve payment of the registration for Board Members and the Executive Director for the Florida ALHFA Education Conference in an amount not to exceed \$10,000; **motion seconded** by Board Member Peeples. **Motion passed unanimously.**

Mrs. Howard informed the Board that she will submit an Entry for the Conference Journal.

- **St Augustine Land Development Update** – Mrs. Howard stated that she and Board Member Morrow attended the charrette. The site map and the details about the site are included in the Board Member’s handout. Board Member Morrow mentioned that she has a copy of the full presentation if anyone is interested in getting a copy. A copy will also be on the City of the St. Augustine ‘s website.
- **St. John’s County Proposed Strategic Plan** – Mrs. Howard informed the Board that the BCC voted to start the Strategic Plan process with an emphasis on growth management, economic development, and communication. Board Chair O’Donnell stated that the HFA should monitor the process and be prepared to comment when appropriate.
- **Discussion Item:** Jacksonville Housing Authority green lights two innovative development projects in Duval County. Mrs. Howard stated that at the request of the Board Chair, a copy of the article was included in the Board Members’ handouts. Mrs. Howard stated that she will try to set up a meeting with the Director of Jacksonville Housing Authority to let them know that SJHFA is interested in partnering with them to bring more affordable housing to St. Johns County.

**Board of Directors Comments:**

- Board Member Peeples gave an update the SEA Community District grant for the Culture Center and Community Resource Center. They are soliciting bids for a contractor.

**Adjourn**

**Next Meeting Date:**

- April 27, 2023

**Meeting was adjourned** at 4:36 p.m.

**Next Meeting:** The next regular meeting of the HFA will be held on April 27, 2023, in the Kingfisher conference room in the Health & Human Services building, at 200 San Sebastian View, St. Augustine.

Respectfully submitted,

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Secretary