

AGENDA

HOUSING FINANCE AUTHORITY OF ST. JOHNS COUNTY
September 28, 2023
St. Johns County Health & Human Services
200 San Sebastian View
Kingfisher Conference Room St. Augustine, FL 32084
3:00 pm

MEETING AGENDA

****PLEASE SILENCE CELLPHONES & OTHER ELECTRONIC DEVICES****

Call Meeting to Order

Pledge of Allegiance

Members, County Staff and Guest Introductions

Additions/Deletions to Agenda and Approval of Agenda

Public Comment

I. Approval of Minutes

- Draft Meeting Minutes – August 2023

II. Financial Report

- August 2023
- New Investment Account for HFA – FLCLASS account or the FL SBA account

III. County's Update – Joseph Cone, Assistant Director, Health and Human Services, St. Johns County

IV. New Business:

1. Investment Policy Update
2. Election of Board Officers
3. Sadowski Coalition Education Efforts
4. Florida Job Growth Grant Fund - created within the Department of Commerce to promote economic opportunity by improving public infrastructure and enhancing workforce training which now includes State or local public infrastructure projects to facilitate the development or construction of affordable housing.
5. Board Liaison for Upcoming Projects
 - Housing Partners Reception – December 2023
 - Florida ALHFA Conference – July 2024

V. Old Business/Informational:

- The Surplus Lands list was approved on September 19, 2023, by the Board of County Commissioners.
- Board Member's Bios needed for Website
- The Notice of Request for Application was emailed to Coalition of Affordable Housing Providers and Northeast Florida Builders Association distribution to their members
- Meeting Dates for 2024
- Victoria Crossing Ribbon Cutting – October 25, 2023
- Disclosure Counsel Update

VI. Board Members Comments

Next Meeting Date October 26, 2023

Adjourn

Tab 1

MINUTES

**Housing Finance Authority of
St. Johns County, Florida
Regular Meeting
August 24, 2023
Minutes**

The Housing Finance Authority of St. Johns County met at 3:03 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 3:00 p.m. by Michael ODonnell, Chair

Members Present:

Michael ODonnell , Chair
Robert Marshall , Vice Chair
Malinda Peebles
Erick Saks
Brian Clark
Carolina Morrow

Members Absent:

Linda DeGrande

Others Present:

Priscilla Howard – Executive Director HFA
Rich Komando, Esq., Bradley, Garrison & Komando, P.A.
Shawna Novak, St. Johns County Health and Human Services Director
Sarah Taylor, Assistant County Administrator
Representative, Chamber of Commerce
Emily Magee, Butler Snow
Marianne Edmonds Public Resources Advisory Group
Alex Mansur, Affordable Housing Advisory Committee
Tim Wranovix, Raymond James

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

Pledge of Allegiance

Approval of Agenda:

Motion was made by Board Member Sax to approve the agenda; motion seconded by Board Member Marshall. **Motion passed unanimously.**

Public Comment: None

Approval of Minutes: Motion made by Board Member Clark to approve June, meeting minutes; motion seconded by Board Member Saks. **Motion passed unanimously.**

Financial Report

- Mrs. Howard gave the Financial Report in Mr. O'Connell's absence.
- Mr. O'Connell will provide the HFA proposed annual budget in October or November.
- Updated Financial Reports were provided.
- Mr. O'Connell, per the Chairman's request, provided an analysis of two accounts. He looked into the FLCLASS account and revisited the FL SBA account as well. Both are very similar pooled investment accounts for State of Florida local governments and other related entities. He recommended the HFA open one and fund it with at least \$200,000 to start and once next year budget is approved, he can give a more specific number. Mr. O'Connell provided documents for each account. He reported that yields are similar, credit rating and other features. He is more familiar with the FL SBA since the HFA has previously had an account there. The Board discussed the information. Mrs. Howard suggested that the Board members contact her or Mr. O'Connell if they had more questions. The Board will vote in September on which account to invest some of their funds.

Mr. Clark asked if the HFA currently has an investment policy. Mr. Komando responded that he did not think so. Mrs. Edmonds stated she could send a sample policy if the HFA decided to go in that direction. Mrs. Howard recommended that the HFA make sure that they do not have to follow any portion of the County's investment policy. Ms. Norvak stated she would ask that question to the County attorney's office. Mr. Clark stated that the HFA should make sure that all parameters required under the law for investments for HFA covered under both investment accounts Mrs. Edmonds reported that the FL SBA has been restructured to address some issues and concerns that developed between 2008 and 2009. Chair O'Donnell stated that these accounts are liquid same day accounts. Board decided to hold vote at the their September meeting

- Reimbursement checks for the Florida Association of Local Housing Authorities Educational Conference were presented for signature and distributed. Three additional check were presented for signature; one for Mrs. Howard – Executive Director; one for Mr. Komando's legal services; one for Mr. O'Connell's CPA services.

County's Update

- Ms. Novak informed the board that Mr. Ortiz's was out of the office and she would be giving the County's update and is available for any questions.
- Tom Stallings, Public Affairs can take the HFA picture before the September meeting at 2:30pm for the new website
- Victoria Crossing – All buildings are completed. Waiting on approvals from utility department. Ms. Novak has been in touch with utility department to assist in moving this along. Social Services will move into their office this week. The HFA will be notified when the date is set for the Ribbon Cutting Ceremony.
- Oaks at St. John – Ms. Edmonds reported that they are still working with HUD on securing the proper documentation for project-based section 8 vouchers. These vouchers are a positive for the property. Ms. Edmonds discussed the need for a Disclosure Counsel to represent the HFA at the closing. The cost will go the developer. Ms. Edmonds and Mr. Komando will bring a recommendation on how to proceed to the Board.

New Business

- **Analysis of Past Bond Transactions** – Ms. Magee provided a summary report of bonds issued from 1985 forward. The report includes information on fees collected by the Agency and compliance period. There is a gap between 2004 and 2021 due to market. San Marco Heights owes a \$110,000 conversion fee which is due in September. It will be forwarded to the HFA from the Trustee. Going forward our documents will include a conversion fee. The Chair asked that the HFA develop strategies to ensure there are enough funds for when and if the market creates a big gap in the ability to issue bonds. Mrs. Howard stated investing the dollars now can lead to increased funding for future programs is one strategy.

- **Downpayment Assistance/Purchase Assistance** – The HFA is interested in participating in the Own a Home Opportunity Program administered by Raymond James. Mrs. Howard reported that Mr. Warnovix stated for St, Johns County a minimum of \$10,000 is needed for downpayment assistance per homeowner. Mr. Komando explained to the Board that the single-family bond program may still not work even if the HFA was able to lower the interest rate to less than 4% because of the high cost of housing in St Johns County. The HFA along cannot generate enough mortgages in one year to make a bond deal work. Therefore, some larger HFA's are trying to develop programs and include other HFA's to make deals work. The SJCHFA is trying to restart their participation with Lee County in the Own a Home Opportunity Program.

Mr. Saks asked Ms. Novak if the county is interested in potentially using SHIP for down payment. Ms. Novak stated that the SHIP admin dollars are used to support her staff, the ones that have assisted the HFA for many years. She stated that she is not opposed to using SHIP for down payment and has asked for an FTE but wants it housed in her department for oversight. Plus, the county ordinance placed the SHIP program under her department and a change would require an amendment to that ordinance. Mr. Saks reiterated that the HFA is not trying to get the SHIP program but is advocating for the County to administer a downpayment assistance/purchase assistance program.

Ms. Novak stated the County is concerned that there are still over 150 people on the waiting list for rehab assistance and SHIP the only fund available to assist those homeowners. Mrs. Howard expressed that the HFA is delighted to hear that Ms. Novak has requested an FTE to expand the SHIP to include downpayment assistance. Mr. Warnovix added that there are program documents and processes that have been approved by other counties that passes all audit administered by FHFC and accepted by lenders. These can be used by St Johns County to assist in developing a program that is not as labor intensive. He suggested that the county meet with Sue Denihan of E-housing before finalizing their program because all SHIP funds used for purchase assistance will eventually flow through her office.

- **Surplus Lands** – Ms. Novak reported that the list will go to the Board of County Commissioners September 19. There are some additional lands added since the list was last approved in December. Mrs. Howard stated that the HFA will look at the list to see if there are any lands, they may have interested in. Mrs. Howard indicated that the HFA understands that some of the sites need infrastructure improvements; therefore, the HFA will search for opportunities to partner with the county on available infrastructure dollars. Ms. Novak mentioned that she is aware that the infrastructure grant funds through the DEO, which is now the Department of Commerce, have been expanded to include affordable housing and their grant department research the availability of those grants.

- **December Event** – Mrs. Howard asked the Board to start planning the December housing networking event and to consider if it should be centered around topics to be discussed or just a small program and some structured networking. Ms. Novak suggested that her staff could schedule the downstairs if the HFA was interested in using it. Mrs. Howard asked Mr. Marshall to give the event some thought and get back to the Board.

- **Florida ALHFA Education Conference 2024 – Sponsorship** - This is an opportunity to get our housing partners involved and to get some of our elected officials to speak. Mr. Marshall suggested that we consider a boat ride for the reception.

- **HFA Board of Directors Officers** – Chair ODonnell asked the board to consider rotating the Chair position every two years.

Old Business

- Photos for Website were taken but each member has an opportunity to retake their picture before the September board meeting.
- The Notice of Request for Applications will go out in September.

Adjourned at 4:16pm

Next Meeting: The next regular meeting of the HFA will be held on September 28, 2023 in the Kingfisher conference room in the Health & Human Services building, at 200 San Sebastian View, St. Augustine.

Respectfully submitted,

Secretary

Tab 2

FINANCIAL REPORT

Financial Reports will be handed out at meeting.

Tab 3

NEW Investment Accounts

Prospective New Investment Account for HFA

Summary

the FLCLASS account and the FL SBA account

Both are very similar pooled investment accounts for State of Florida local governments and other related entities.

I recommend the HFA open one and fund it with at least \$200,000 to start and once next year budget is approved I can give a more specific number.

I have attached documents for each and you will notice yields are similar, credit rating and other features. I am more familiar with the FL SBA since the HFA has previously had an account there.

FUND PERFORMANCE THROUGH JULY 2023

Florida PRIME Performance Data			
	Annualized Net Participant Yield ¹	Net-of-Fee Benchmark ²	Above (Below) Benchmark
One Month	5.53%	5.04%	0.48%
Three Months	5.45%	5.02%	0.43%
One Year	4.37%	3.94%	0.43%
Three Years	1.66%	1.42%	0.24%
Five Years	1.81%	1.58%	0.24%
10 Years	1.25%	1.03%	0.23%
Since 1996	1.44%	2.22%	0.78%

Note: Net asset value at month end: \$21,514.7 million, which includes investments at market value, plus all cash, accrued interest receivable and payables.

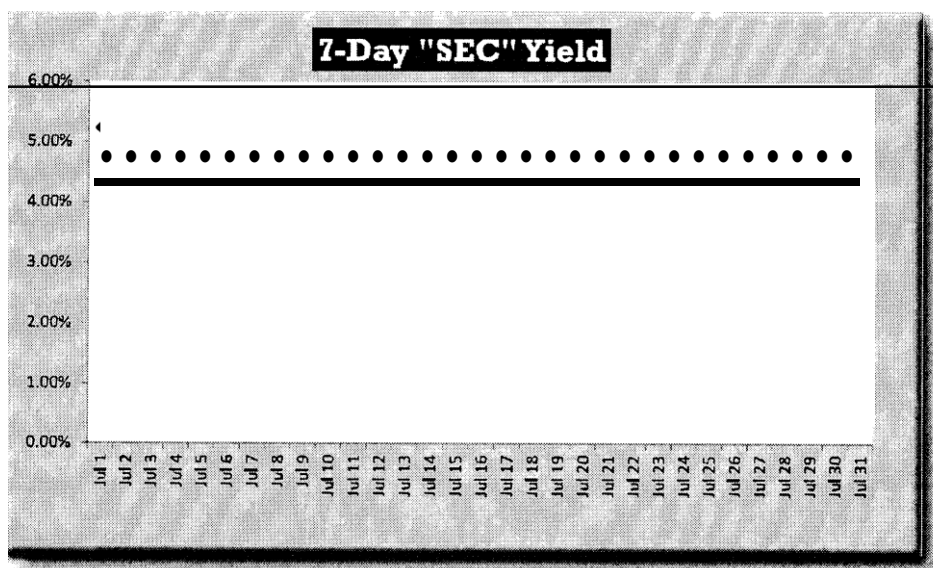
¹Net of fees. Participant yield is calculated on a 365-day basis and includes adjustments for expenses and other accounting items to reflect realized earnings by participants.

²The net-of-fee benchmark is the S&P AAA/AA Rated GIP All 30-Day Net Index for all time periods.

ABOUT ANNUALIZED YIELDS:

Performance data in the table and chart is annualized, meaning that the amounts are based on yields for the periods indicated, converted to their equivalent if obtained for a 12-month period.

For example, ignoring the effects of compounding, an investment that earns 0.10% over a 1-month period yields 1.20% on an annualized basis. Likewise, an investment that earns a total of 3.60% over three years yields 1.20% on an annualized basis, ignoring compounding.



Florida PRIME is a government investment pool that offers management by Federated Hermes, one of the nation's leading investment managers. The Pool offers investors experienced, government-level liquidity management, conservative investment policies, an extensive governance framework, a Standard & Poor's "AAAm" rating, full transparency, and best-in-class financial reporting.

FLCLASS

Florida Cooperative Liquid Asset Securities System

Get to know FLCLASS

FLCLASS (Florida Cooperative Liquid Asset Securities System) is an intergovernmental investment pool authorized under Section 218.415, Florida Statutes, and was created by an interlocal agreement by and among State public agencies - (the "Interlocal") as described in Section 163.01, Florida Statutes.

FLCLASS' objective is safety, liquidity and competitive yields which is offered to ALL public agencies in Florida.

- **Maximize Safety:** FLCLASS is rated 'AAAm' by Standard and Poor's.
- **Competitive Yield:** FLCLASS Daily: 5.27%
- **Same Day Liquidity:** Convenience of a checking account without the transaction fees.
- **Transparent Governance** by a Board of your peers
- **Interest Paid Daily**

Board of Trustees



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If you would like to speak to an FLCLASS representative, please contact Matt Tight at matt.tight@fclass.com or call (407) 588-9667.

*As of July 10, 2013. Past performance is not an indicator of future performance or results. Any financial and/or investment decision may incur losses. Any trustee and/or investment decision should be made only after considerable research, consideration and involvement with an experienced professional engaged for the specific purpose. Daily yield is the dividend factor multiplied by the number of days in the year. Yields are vary over time. Member & their ratings is no way guarantee favorable performance results and should not be construed as either an investment. You may incur fees associated with wire and/or ACH transactions by your bank, but there will be no fees charged from FLCLASS for such transactions.
FLCLASS is administered by PUBLIC TRUST ADVISORS.

200 E. Pine Street, Suite 750

Orlando, Florida 32801

www.fclass.com

FLCLASS

Aug-23

Date	Daily Yield (%)	YTD Yield (%)	7-Day Yield (%)	30-Day Yield (%)	WAM	WAM	Daily Dividend	Net Asset Value (NAV)
					Days to Reset	Days to Final		
21-Aug	5.4209	5.0074	5.4226	5.4015	38	67	0.000149	0.999947
20-Aug	5.4223	5.0056	5.4251	5.3971	38	67	0.000149	0.999821
19-Aug	5.4223	5.0038	5.427	5.3926	38	68	0.000149	0.999883
18-Aug	5.4224	5.002	5.429	5.3879	39	68	0.000149	0.999945
17-Aug	5.4228	5.0001	5.4309	5.3831	39	67	0.000149	0.999942
16-Aug	5.419	4.9983	5.4321	5.3783	39	66	0.000148	0.999944
15-Aug	5.4283	4.9964	5.4338	5.3736	39	67	0.000149	0.99994
14-Aug	5.4386	4.9945	5.4338	5.3688	42	71	0.000149	0.999926
13-Aug	5.4358	4.9926	5.4323	5.3637	42	72	0.000149	0.999786
12-Aug	5.4358	4.9906	5.4309	5.3586	43	73	0.000149	0.999851
11-Aug	5.4358	4.9886	5.4296	5.3533	44	74	0.000149	0.999915
10-Aug	5.4312	4.9866	5.4282	5.348	42	72	0.000149	0.999919
9-Aug	5.4314	4.9846	5.4277	5.3428	42	72	0.000149	0.999917
8-Aug	5.4282	4.9825	5.4272	5.3374	42	72	0.000149	0.999917
7-Aug	5.4275	4.9805	5.429	5.3319	42	72	0.000149	0.999915
6-Aug	5.4264	4.9784	5.4268	5.3265	42	73	0.000149	0.999782
5-Aug	5.4264	4.9764	5.4214	5.3211	42	74	0.000149	0.999844
4-Aug	5.4264	4.9743	5.4159	5.3157	43	75	0.000149	0.999907
3-Aug	5.4277	4.9722	5.4105	5.3104	43	75	0.000149	0.999907
2-Aug	5.4273	4.9701	5.3943	5.3051	43	76	0.000149	0.999902
1-Aug	5.4408	4.9679	5.3749	5.2998	43	75	0.000149	0.999899

[Download .CSV](#)

Performance

Annualized as of June 30, 2023

Time Period	FLCLASS	
	FLCLASS	Enhanced Cash
Inception Date	7/1/2015	1/1/2022
1 year	4.03%	3.81%
3 years	1.48%	N/A
5 years	1.73%	N/A
10 years	N/A	N/A
Since Inception	1.43%	1.63%

Benchmark(s)	1 year	3 year	5 year	10 year
ICE BofA US 3-Month Treasury Index	3.59%	1.27%	1.55%	0.98%
ICE BofA US 6-Month Treasury Bill Index	3.63%	N/A	N/A	N/A

Tab 4

Investment Policy Update

FW: Question from the HFA

1 message

Shawna Novak <snovak@sjcfl.us>

Fri, Aug 25, 2023 at 9:48 AM

To: "plhowardcsg@gmail.com" <plhowardcsg@gmail.com>

Good morning Priscilla.

Please find attached and below information about investment policy as discussed at yesterday's meeting.

V//R,



Shawna Novak

Health and Human Services Director

CEO, Family Integrity Program

St. Johns County Board of County Commissioners

200 San Sebastian View, St. Augustine FL 32084

904-209-6089 | www.sjcfl.us

Trustworthy. Innovative. Compassionate.



From: Kealey West <kwest@sjcfl.us>

Sent: Thursday, August 24, 2023 6:31 PM

To: Shawna Novak <snovak@sjcfl.us>

Cc: 'Rich@calylawyers.com' <Rich@calylawyers.com>; Sarah Taylor <staylor@sjcfl.us>; Joseph Cone <jcone@sjcfl.us> **Subject:** RE: Question from the HFA

Greetings

In very general terms, I can provide the following information, depending on the specifics, further research may be need.

The St. Johns County Housing Finance Authority (“HFA”) is a separate body corporate and politic, authorized pursuant to state law - Part IV, Chapter 159, Fla. Stat., Florida Housing Finance Authority Law - and created by County Ordinance. The HFA is authorized to carry out the powers granted and enumerated under state law, unless restricted by County Ordinance.

The only limitation placed upon the HFA by the Board of County Commissioners is that any bonds to be issued and sold by the HFA shall first be approved by resolution as to documents and methods of sale and that any rules or regulations to be promulgated by the HFA establishing standards or criteria for determining whether persons are “eligible persons” shall be submitted to and approved by the BOCC.

Thus, the HFA has all of the powers granted and enumerated under section 159.608, Fla. Stat., with the above limitations.

With regard to the investment of HFA surplus funds, section 159.608(11), Fla. Stat. provides that the HFA has the power to:

(11) To invest and reinvest surplus funds of the housing finance authority in accordance with s. 218.415. However, in addition to the investments expressly authorized in s. 218.415(16)(a)-(g) and (17)(a)-(d), a housing finance authority may invest surplus funds in interest-bearing time deposits or savings accounts that are fully insured by the Federal Deposit Insurance Corporation regardless of whether the bank or financial institution in which the deposit or investment is made is a qualified public depository as defined in s. 280.02. This subsection is supplementary to and may not be construed as limiting any powers of a housing finance authority or providing or implying a limiting construction of any other statutory provision.

Additionally, the BOCC provided that HFA shall have the power to make and issue such regulations, by-laws and rules as it deems necessary to implement its powers and functions, subject to the limitation stated above, regarding rules and regulations related to “eligible persons.”

So consistent with relevant state law and the ordinance code, it appears the HFA could, without, Board approval, establish an investment policy consistent with section 159.608, Fla. Stat.

With regard to the County’s investment policy, that is under the purview of the Comptroller, and only applicable to financial assets of the BOCC, with certain exceptions, which would not include HFA funds. I have attached a copy of the Investment policy for reference.

Regards

Kealey

Tab 5

Election of Board Officers

Background for Election of Officers

- 2021 Voted on officers at November Board meeting
- 2022 Motion was made and voted on for officers to remain in place until September 2023

Per Bylaws:

to Robert's Rules of Order, but failure to comply therewith shall not affect the validity of any action taken.

ARTICLE IV - OFFICERS, AGENTS AND EMPLOYEES

Section 1. Number

The officers of the Authority shall be a Secretary and such other officer as may be designated by the Authority from time to time to perform such duties as may be designated by the Authority. The Authority may also have one or more Assistant Secretaries. The Secretary and any other officers shall be appointed from among the members of the Authority.

Section 2. Election and Term of Office

The officers shall be elected by the members of the Authority at any regular or special meeting of the Authority. Each officer shall hold office until his successor shall have been elected. Except as otherwise provided in these By-Laws, a permanent vacancy in any office may be filled by the Authority or by the Chairman, subject to the approval by the Authority.

Section 3. Removal of Officers by Authority

Any officer elected or appointed by the Authority or by the Chairman may be removed by the Authority or by the Chairman, subject to the approval of the

Tab 6

Sadowski Education Efforts

FLORIDA ALHFA

ASSOCIATION OF LOCAL HOUSING FINANCE AUTHORITIES

July 31, 2023

Florida ALHFA Members:

Re: Contribution to Sadowski Education Effort for 2024 Legislative Session

First, many thanks to all of our HFAs who contributed to the Sadowski Education Effort (SEE) these last several years. The effort has been extremely effective, but the educational effort isn't over. It's time for everyone to again make their annual contribution to the Sadowski Education Effort.

This year, SEE was the leader in the effort that resulted in the highest appropriation for housing ever- \$51.1 million of Sadowski funds and \$310 million of general revenue.

As discussed throughout the recent Florida ALHFA Educational Conference we need to keep the education effort moving forward. We will have new legislators that need to know about affordable housing and we must work to keep affordable housing at the forefront of the upcoming legislative session.

The 2024 Legislative Session begins in January. That means our work begins now. We already have engaged our lobbying and communications team and they have begun work.

Even if your budget system does not permit a contribution until after your fiscal year begins on October 1, we need your pledge now. And of course, contributions received in August and September are optimal.

In our previous correspondence, it was stated that with term limits, there is continual turnover in the legislature - new legislators must be educated on the value of housing finance authorities and state housing programs. Therefore, it is essential that the educational efforts be an ongoing project.

To that end, Florida ALHFA has pledged an additional \$20,000 to the SEE. Florida ALHFA strongly urges its members to actively participate in the legislative process and provide financial support in this educational effort in the amount of \$20,000.

What has the value of the SEE been? Without SEE, the Housing Trust Funds would no longer exist, there would be no dedicated revenue for housing, and housing programs would have received no funds. In the last nine years, over \$2.6 Billion was appropriated for housing due to SEE. Highlights of our educational effort:

- Full funding of Sadowski by the legislature this year
- Appropriations for housing every year since FY 2014-15

Many HFAs received reimbursement for DPA loans far exceeding their SEE contributions. Additionally, SAIL and SHIP assist our programs. SAIL allows bond deals to work that otherwise would not be financially feasible and SHIP is another source of DPA for our programs. From a purely economic investment perspective, an HFA receives returns for its annual SEE contributions by closing only a few DPA loans or one SAIL-Bond deal.

Given these long and hard-fought victories, why is additional education needed? As stated above, continued turnover in the legislature makes this effort necessary. Florida ALHFA has positioned itself to be more effective. We will continue to have an effective lobbying and public relations effort in place led by former Senate President Ken Pruitt and Bascom Communications. However, it will not be achieved if we are on the sideline watching the action. Every year that we have a strong SEE presence, our long-term position is improved. We need to deliver our message that adequate housing funding means jobs for Florida's economy and enhances our ability to fulfill our mission of providing housing finance to first-time homebuyers and the provisions for affordable rental housing for our workforce. It is also essential to our mission of supporting neighborhood stabilization and revitalization.

The Sadowski Coalition expects to retain full time services and pay its expenses with a \$257,000 budget. We are asking you to support this effort with a contribution of \$20,000. The fiscal agent for these funds continues to be Florida ALHFA. However, contributions at any level are needed and appreciated, depending upon the resources of your HFA.

Please ensure checks are made payable to: "Sadowski Education Effort" and mailed to:

Sadowski Education Effort 1404 Alban
Avenue

Tallahassee, Florida 32301

An invoice can be sent to you upon request. When you contribute, please notify us by email at mark@thehendricksoncompany.com

Upon becoming a supporter of the Sadowski Education Effort, you will be included in regular updates, by email and telephone, and your input in regard to the SEE strategies will be welcomed. A copy of the 2023 SEE Fundraising and Expenditures Report is available upon request.

Timeline: Contributions or Pledges to the Sadowski Education Effort should be received no later than September 30, 2023.

Thank you,

Kathryn Driver



President
Florida ALHFA

Tab 7

Meeting Dates 2024

NOTICE TO PERSONS NEEDING SPECIAL ACCOMMODATIONS AND TO ALL

HEARING IMPAIRED PERSONS: In accordance with the Americans with Disabilities Act, persons needing a special accommodation to participate in the proceedings should contact the ADA Coordinator, at (904) 209-0650 at the St. Johns County Administration Building, 500 San Sebastian View, St. Augustine, Florida 32084, for hearing impaired individuals: Florida Relay Service: 1-800-955-8770, no later than 5 days prior to the date of the meeting.

2024 HFA REGULARLY SCHEDULED MONTHLY MEETING DATES:

January 25

February 22

March 28

April 25

May 23

June 27

July 25

August 22

September 26

October 24

November 21 (3rd Thursday due to Thanksgiving)

December 19 (3rd Thursday due to Christmas/New Years)

Date: November, 2024

From: HOUSING FINANCE AUTHORITY OF ST. JOHNS COUNTY

By: Priscilla Howard, Executive Director, St. Johns County Housing Finance Authority