

**Housing Finance Authority of
St. Johns County, Florida
Regular Meeting
October 2025**

Minutes

The Housing Finance Authority of St. Johns County met at 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

Pledge of Allegiance

Introductions: Members, County Staff, Guest

Members Present:

Michael O'Donnell, Chair
Robert Marshall, Vice Chair
Malinda Peeples
Erick Saks
Carolina Morrow
Linda DeGrande

Members Absent

Robin Pfalzgraf

Others Present:

Priscilla Howard – Executive Director HFA
Joseph Cone, Assistant Director, Health and Human Services, St. Johns County
Jenny Harvey, Housing & Community Services Manager, St. Johns county
Rich Komando, Bradley, Garrison & Komando
Laura Lavelle, Administrative Coordinator, Housing & Community Development
Molly Clark, Public Resources Advisory Group
Henry Oconnell, W. Henry O'Connell, CPA

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

I. Approval of Agenda

Motion was made by Board Member DeGrande to approve the Agenda; Motion was seconded by Board Member Marshall. Motion passed unanimously.

II. Public Comment: No public comments were received

III. Approval of Minutes – September 2025

Motion was made by Board Member DeGrande to approve the Minutes; Motion seconded by Board Member Marshall. Motion passed unanimously

IV. Financial Report –

- Mr. O’Connell provided a detailed financial update. Payments included fees to the Executive Director, Legal Counsel, and the Accountant’s firm.
- He noted ongoing reconciliation for Oak’s bond issuer fees. The Board discussed whether late fees or default actions should be considered. The trustee has agreed to issue updated notices, and bond counsel will provide recommended language addressing late fees.
- Mr. O’Connell then reviewed preliminary amended budget adjustments, citing changes in revenue from the SBA account, Maxwell loan interest, and minor accrual variances. The amended FY2024–25 budget reflects a positive balance

Motion was made by Board Member Marshall to approve the amended budget, seconded by Board Member Saks. Motion passed unanimously.

- Mr. O’Connell presented the proposed FY2025–26 budget, noting a decrease in recurring bond fee revenue due to adjustments in Oaks’ annual obligations. Expenses remain in line with historical patterns.

Motion was made by Board Member Marshall to approve the proposed FY2025-26 budget, seconded by Board Member Saks. Motion passed unanimously.

V. County Update –

- Ms. Harvey reported that October was a busy month with multiple community outreach activities.
- Housing staff participated in the West Augustine CRA Steering Committee meeting on October 6, providing updates on housing counseling, SHIP rehabilitation processes, and down payment assistance. The meeting highlighted the need to clarify outdated materials circulating in the community, including old CWIP brochures referencing the HFA.
- She reported continued success with the Down Payment Assistance Program, with 40 households assisted to date and upcoming closings scheduled. A map at the Housing offices tracks where new homeowners have purchased homes, demonstrating program reach.

- Updates were also provided on CDBG-funded library projects, Citizens 101 presentations, and new impact fee changes approved by the County Commission.
- Mr. Cone shared insights from a recent Chamber Workforce Housing Town Hall. He highlighted increasing community support for affordable housing programs and praised the Board's efforts in expanding resources and bond-supported development.

VI. New Business

- Sadowski Education Funding - The Board considered the annual contribution to the Sadowski Education Effort. A motion to approve the \$1,000 contribution was made and passed unanimously.
- Election of Board Officers -The Board held its annual election of officers as required by the bylaws. Discussion included the Chair's concerns about AHAC commitments and community visibility. Board members expressed strong support for continuing the current slate of officers.

Motion was made by Board Member Saks to maintain existing officers - Michael O'Donnell as Chair; Robert Marshall as Vice Chair and Lind DeGrande as Secretary/Treasurer, seconded by Board Member Peeples. Motion passed unanimously.

- Oaks at St Johns January On-Site Meeting & Tour - The Chair and Executive Director proposed holding the January meeting at the clubhouse of the recently renovated Oaks at St. John's development. The meeting would be publicly noticed in the same manner as regular meetings, followed by a property tour. The Board agreed to proceed, and the meeting will be scheduled for January 22 at 3:00 p.m.

VII Old Business

- Mrs. Howard informed the Board that the PATH RFQ was issued and the deadline to submit a response is November 15, 2025.
- Mrs. Howard stated that no responses were received to date for the Florida Realtors RFP. She stated she would reach out to the two firms that submitted proposals when the HFA sold properties before.
- Mrs. Howard reminded the Board of the upcoming Holiday Reception, She encouraged them to invite potential partners and community members

VII. Board Members' Comments

- Chair O'Donnell asked about the potential of future Bond Opportunities - The Board discussed the reduction in new bond proposals for 2025 compared to prior years. Ms. Howard noted this is largely due to shifts in federal disaster recovery funding, which previously made the County more competitive. Staff will identify potential rehab opportunities and notify developers specializing in 9% tax credit rehabilitation projects.

Meeting Adjourned at 4:15 pm

Next Meeting Date: November 20, 2025