

**Housing Finance Authority of
St. Johns County, Florida
Regular Meeting
March 27, 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 3:05 p.m. by Michael O’Donnell, Chair

Members Present:

Michael O’Donnell, Chair
Robert Marshall, Vice Chair
Erick Saks
Carolina Morrow
Malinda Peeples (via phone)

Members Absent:

Linda DeGrande

Others Present:

Priscilla Howard – Executive Director HFA
Board of County Commissioner Christian Whitehurst
Joseph Cone, Assistant Director, Health and Human Services, St. Johns County
William H. O’Connell, CPA
Bill Lazar, St Johns Housing Partnership
Rich Komando, Bradley, Garrison & Komando
Laura Lavelle, Administrative Coordinator, Housing & Community Development
Jerel Williams, St. Johns Housing Partnership
Molly Clark, Public Resources Advisory Group

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

Pledge of Allegiance

- I. Approval of Agenda:** **Motion** was made by Board Member Morrow to approve the agenda; motion seconded by Board Member Saks. **Motion passed unanimously.**
- II. Public Comment:** No Public Comment
- III. Approval of Minutes:** **Motion** was made by Board Member Morrow to approve the January Board Meeting minutes; motion seconded by Board Member Saks. **Motion passed unanimously.**
- IV. Financial Report**

- Mr. O’Connell reported that he received 3 wires from The Oaks but there was no remittance indicating what the wires were for. Mrs. Howard will contact developer or trustee for clarification.
- Mr. O’Connell reported that the HFA received a clean audit which was distributed to the Board Members.
- Mr. O’Connell wrote checks for Mrs. Howard; accountant’s firm; and legal counsel. Mr. Maxwell payment was made.
- Mr. O’Connell stated that the Balance Sheet and Profit and Loss statements for January and February are in the Board Materials.
- Mr. O’Connell is prepared to submit the registration payment for Board Members and Mrs. Howard to attend the Florida ALHFA Educational Conference once the registration forms are received. Mr. Kamondo noted that the registration is expected to be available by the end of the month. Mrs. Howard explained to Commissioner Whitehurst that the Board participates in the annual Educational Conference alongside other Housing Finance Authorities (HFAs) across Florida. The conference provides an opportunity to exchange ideas, receive updates on federal and state legislation and policies, and learn about innovative housing programs statewide. Commissioner Whitehurst was invited to attend, pending his availability. Board members Saks and Morrow expressed the value of the information received during the conference.

V. **County’s Update**

Mr. Joe Cone reported on the following:

- An offer has been made for the HUD Housing Counselor position to a person with 20 plus years of experience.
- There are 15 downpayment assistance loans that have closed since the program began. Mr. Kamando inquired as to the amount of the DPA loans to each family. Mr. Cone explained that larger amounts went out to the first few families but now the amount of the DPA is decreasing because the need for those families is less.
- Staff had conversation with local non-profits concerning proposed changes to the SHIP program and are prepared to submit their LHAP changes to Florida Housing Finance Corporation soon.
- Staff are conducting a meeting in each Commissioner district for our Community Development Block grant program. While the actual award amount for this year is not yet known, it may be up to 20% less than the previous year’s allocation. Despite this, staff is proceeding with the program as usual and is currently accepting applications. The application is available on the County’s website.

- Housing Staff were able to assist Alpha Omega in purchasing 2 units using the Housing Trust Funds.
- Mike Roberson was the guest speaker at the AHAC meeting last week to discuss Impact Fee History and Strategies.
- Mr. Cone congratulated Board Member Saks on his reappointment by the BOCC.
- Mr. Cone provided an update on ongoing work with the West Augustine CRA. An RFP will be issued soon for the development of several lots. Additional lots will be included in a Phase II effort, which will present more development challenges. Mr. Cone will share the RFP with Mrs. Howard once it becomes available. Mrs. Howard asked Mr. Cone to consider including the HFA-owned lots in planning discussions with the West Augustine CRA lots, as they are located in proximity to the CRA's targeted development area.
- Board Member Morrow asked Mr. Kamondo to follow-up on the lift-station owned by the City of St Augustine. The Board discussed some possible options. The goal is to not be responsible for the property taxes.
- Commissioner Whitehurst asked Mr. Cone for clarification on why it has been so difficult to structure a program for the lots. Mr. Cone explained that the City of St. Augustine was considering expanding their utilities but was unable to due to an issue with funding from the state.

VI. New Business

1. **2024 Annual Report to the Board of County Commissioners (BOCC):** Mrs. Howard reviewed the format and content of the 2024 Annual Report and opened the floor for discussion. Board Member Morrow suggested the report consistently use the term *attainable* instead of *affordable* when referring to housing. She recommended that the HFA adopt the term *attainable* throughout the report. Mr. Cone recommended that the report reflects Ms. Jenny Harvey as the staff liaison in place of his name.

Approval of the 2024 Annual Report to BOCC: Motion was made by Board Member Morrow to approve the Annual Report with the two recommended changes: (1) replace the word *affordable* with *attainable* throughout the report, and (2) list Ms. Jenny Harvey as the staff liaison instead of Mr. Cone. The motion was seconded by Board Member Saks and passed unanimously.

2. Board of Directors Applications –

- Mr. Komando informed the Board that four applications for Board membership were included in the meeting materials. He explained that the Board is responsible for voting on a recommendation to be forwarded to the

Board of County Commissioners (BCC). The Board then engaged in a discussion regarding each applicant. Following an in-depth discussion of all four applicants, the Board proceeded to vote on a recommendation to the BCC.

Approval of Recommendation for Board Member Appointment: Motion was made by Board Member Saks to recommend the appointment of Ms. Robin Pfalzgraf to the HFA Board of Directors. **The motion was seconded** by Board Member Morrow. **Motion passed unanimously.**

3. Financial Disclosure - Mrs. Howard reported to the Board that their financial disclosure forms are due July 1, 2025. An email was sent explaining how to access the form. Mrs. Howard stated she will resend the form to each Board member.

4. Neighborhood Stabilization Program (NSP) Presentation -

.Mr. Jerel Williams of the St. Johns Housing Partnership gave a presentation regarding the need for capital improvements on the pool of NSP homes financed by the Housing Finance Authority (HFA NSP Loan Program. He requested that the HFA subordinate its NSP mortgages on 7 of the properties to secure funding for the necessary improvements. The proposed proceeds would be used to cover capital improvements across all NSP homes. Mr. Williams confirmed that the rents on the homes will remain affordable. The proceeds will be placed in a reserve to be used when needed. Mr. Komando, stated that this will ensure that the properties remain in decent and safe conditions for the residents and the neighborhood.

Following a thorough discussion, the Board expressed that it would consider the subordination request only if all proceeds are used exclusively for the capital improvements and directly related costs.

A motion was made by Board Member Marrow and seconded by Board Member Marshall to approve the subordination of 7 NSP mortgages to cover the capital improvements of all the homes in the NSP pool. **Motion passed unanimously.**

VII. Old Business:

- 1) Mrs. Howard reminded the board to be on the lookout for information concerning the Florida Association of Local Housing Authorities Education Conference.

VIII. Board Members' Comments NONE

Adjourn

A motion was made by Board Member Saks and seconded by Board Member Marshall to adjourn the meeting. **Motion passed unanimously.**

Meeting Adjourned at 4:12 pm

Next Meeting: The next regular meeting of the HFA will be held on April 22, 2025, in the Kingfisher conference room in the Health & Human Services building, at 200 San Sebastian View, St. Augustine.

Respectfully submitted,

Secretary