

**Housing Finance Authority of
St. Johns County, Florida
Regular Meeting
May 22, 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 3:06 p.m. by Michael O'Donnell, Chair

Members Present:

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

Others Present:

Priscilla Howard – Executive Director HFA
Board of County Commissioner Christian Whitehurst
Joseph Cone, Assistant Director, Health and Human Services, St. Johns County
Jenny Harvey, Housing & Community Services Manager, St. Johns county
Bill Lazar, St Johns Housing Partnership
Rich Komando, Bradley, Garrison & Komando
Laura Lavelle, Administrative Coordinator, Housing & Community Development
Molly Clark, Public Resources Advisory Group
Victoria Pepper, CARE
Suzanne Clulow – St. Johns County Resident

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

Pledge of Allegiance

Robin Pfalzgraf, a new board member was introduced. She discussed her background and expressed her excitement about joining the HFA Board of Directors.

- 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:** Vickie Pepper, CARE reported that the County is reviewing the Comprehensive Plan and there are some key issues the HFA should be aware of especially the Density regulations. She encouraged the HFA to get engaged in the

process. Mrs. Pepper thought that mentioning affordable housing for all income levels was a step in the right direction.

III. Approval of Minutes: Motion was made by Board Member Morrow to approve the April Board Meeting minutes; motion seconded by Board Member Peoples.. **Motion passed unanimously.**

IV. Financial Report

- In Mr. O’Connell’s absence. Mrs. Howard stated that the Balance Sheet and Profit and Loss statements for April are in the Board Materials.
- Mrs. Howard reported that Mr. O’Connell wrote checks for Florida ALHFA Registration and Sponsorship, property insurance, Mrs. Howard, the accountant’s firm, and legal counsel.

V. County’s Update

Ms. Jenny Harvey reported on the following:

- She thanked the HFA staff and members that attended the AHAC meeting to hear the Chamber of Commerce Attainable Housing Report
- The down payment assistance program has assisted 19-homes since it was rolled out in September of 2024,.
- The Homebuyer Education class was held on May 17 and the next will be held on June 21.
- The CDBG Applications have closed and staff is working through the process to award funding. After the BOCC meeting.
- The Rehabilitation Program in collaboration with the Public Affairs department was featured in the Spotlight which will be on the County’s website
- The SHIP annual report in progress
- County Staff is registered for the Fla ALHFA Conference.
- RFA was issued for 11 lots owned by the CRA. They are currently in a blackout period and any questions can be directed to Bryan Matus in the Procurement Department.

Mr. Komando asked how much money remains in the DPA program. Ms. Harvey explained that they are working with 3 years of funding and don't anticipate running out any time soon. It can still be up to \$100,000 but based on several parameters.

Chair O'Donnell asked staff to discuss the highlights of the Chamber Attainable Housing report. One highlight was the approximate 45,000 people that commute into the county daily for work. Mrs. Howard provided the Board the report summary that was distributed at the AHAC meeting.

Mr. Cone commended the Chamber on the amount of work that went into collecting data for the report. Mrs. Howard mentioned that the Board is scheduled to hear a presentation on the report in August.

Board Member Morrow emphasized that the County must address infrastructure needs before meeting the full housing demand. She noted that financial support from the Florida Legislature will be necessary and suggested organizing a **Legislative Day at the Capitol**, where residents and organizations can advocate for infrastructure funding. Mr. Komando stated that the County was already beginning to plan for that day.

- Mrs. Howard was tasked to bring back to the Board the process and procedures to sell the lots.

VI. New Business

1. The PATH (Providing Access to Housing) Program: Mrs. Howard stated that the Board has held several discussions about using available funding to encourage the development of single-family for sale homes. From these discussions, the PATH program was created to assist a small builder in developing an attainable home in St. Johns County. She thanked Board Member Saks for his input and expertise in helping draft the program parameters. Board Member Saks explained the need for the program especially for small builders needing to get products in the market. Member Saks stated the loan amount, and the sales prices limits are appropriate for St. Johns County. After much discussion the Board asked for the following changes: 1. Instead of one loan per year – one loan at a time; 2) Inspections will be paid up front at closing for all draws 3) Incomes not to exceed 120 AMI 4) Change Application \$3500 to Administration fee to be paid at closing and add an Application fee to \$200. 5) Require purchasers to go through Homebuyer Education Program at the County 6) Include a homebuyer residency requirement. 7) Allow the flexibility on combining funding sources

There was a comment from the public to consider keeping the income level at not to exceed 80 percent of AMI. After much discussion on the difficulty of getting 80 percent and below AMI qualified.

Approval of the PATH program with the 7 modifications: Motion was made by Board Member Morrow DeGrande to approved program with modification; motion seconded by Board Member Morrow. **Motion passed unanimously.**

Ms. Clulow, a resident of St John County asked if Board Member Saks would be eligible to apply for the PATH loan due to the great work his nonprofit is doing in the community. Mr. Komando said that he will have to check.

2. Meeting Room Change Modification. Mrs. Howard announced the room for the June meeting will be changed to the Muscovy Conference Room on the First Floor

VII. Old Business:

1) Update on Summer Village and Summer Breeze Bond Application:
TEFRA approval will be needed again prior to the end of the year.

There was a brief discussion concerning complaints from residents on some management issues.

2) Update of Selling HFA lots. Mrs. Howard reported that she will review the documents provided by Mr. Cone on how lots were handled before. An RFP will be brought to the June meeting for approval. Mr. Komando will have discussions with the City concerning the lot that was used for a lift station.

3) Florida ALHFA Conference July 9-12, 2025 Clearwater, Florida

4) Financial Disclosure - Mrs. Howard reported to the Board that their financial disclosure forms are due July 1.

VIII. Board Members' Comments NONE

Adjourn

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

Meeting Adjourned at 4:20 pm

Next Meeting: The next regular meeting of the HFA will be held on June 26, 2025, in the Muscovy Conference room, 1st Floor, in the Health & Human Services building, at 200 San Sebastian View, St. Augustine.

Respectfully submitted,

Secretary