

**Housing Finance Authority of  
St. Johns County, Florida  
Regular Meeting  
September 25, 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**

The Pledge of Allegiance was recited.

**Members Present:**

Michael O'Donnell, Chair

Robert Marshall, Vice Chair

Erick Saks

Robin Pfalzgraf

Linda DeGrande, Secretary/Treasurer

Commissioner Christian Whitehurst, Board of County Commissioners

**Members Absent:**

Carolina Morrow

Malinda Peeples

**Others Present:**

Priscilla Howard – Executive Director, HFA

Rich Komando – Legal Counsel, Bradley, Garrison & Komando

Henry O'Connell – Accountant

Jenny Harvey – Housing & Community Development Manager

Joseph Cone – Assistant Director, Health & Human Services

Laura Lavallo – Support Staff

Bill Lazar – St. Johns Housing Partnership

Marianne Edmonds – Public Resources Advisory Group (via correspondence)

Vickie Pepper, CARE

Ken McClain, CARE

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

### **Approval of Agenda**

**Motion was made by Board Member DeGrande to approve the agenda as presented; motion seconded by Board Member Saks. Motion passed unanimously.**

### **Approval of Minutes – August 28, 2025**

**Motion was made by Board Member DeGrande to approve the August Minutes as presented; motion seconded by Board Member Pfalzgraf. Motion passed unanimously.**

### **Financial Report – Henry O’Connell**

- Three checks were issued: to Mrs. Howard, Legal Counsel, and the Accountant’s firm.
- Bond fees totaling approximately \$58,000 were received for San Marco Heights and the Oaks developments.
- There remains a \$1,500 discrepancy in bond fee payments from 2024, which is being reviewed by Financial Advisor Marianne Edmonds.
- The 2025 payments are not fully reconciled due to delayed trustee remittances.
- An amended FY2024–25 budget and proposed FY2025–26 budget will be presented at the October meeting once all fee reconciliations are confirmed.
- Audit preparations will begin next month.

Mrs. Howard and Mr. O’Connell noted ongoing coordination with Ms. Edmonds and the bond trustee to ensure accurate tracking of issuer fees.

### **County Update – Jenny Harvey**

- Down Payment Assistance (DPA) Program: Celebrating one year of operation with 35 households assisted to date. Five of six September closings were Habitat for Humanity homes.
- Community Land Trust (CLT): Ongoing research and collaboration with Joe Cone and Board Member Pfalzgraf.

- Homebuyer Education: Classes continue bi-monthly, with eight households attending the most recent session; five are moving forward toward homeownership.
- LHAP Update: Draft for FY2026–29 underway following notice from Florida Housing.
- Community Engagement: Presentations scheduled for the West Augustine CRA meeting in October.
- Ms. Harvey also shared a note of appreciation from Melinda Peebles for the HFA's support following her husband's passing.

### **New Business –**

1. **PATH Program** - Executive Director Ms. Howard provided an update:
  - The PATH Program is moving forward, with an informational workshop planned for October 22 to engage small local builders.
  - Discussions continue with LISC and other potential partners, including financial institutions seeking CRA-qualified investments, to secure \$1 million in additional funding.
  - Board Member Saks and Legal Counsel Komando discussed eligibility and conflict-of-interest concerns for Board Members involved in construction. The Board agreed that participation would be permissible with disclosure and abstention from voting.
2. Update – RFP to Solicit Florida Realtors to assist in the sale of HFA properties
  - The RFP for builder participation was released October 10 and extended to October 15, later amended to October 30, to encourage additional responses.
  - No responses were received to the initial solicitation; Board Member DeGrande will assist in outreach to realtors.

The Board also recommended posting the PATH Program and the RFP on the HFA website for greater visibility.

### **Public Comment**

Vicki Pepper (CARE) revisited the density bonus issue raised at prior meetings, encouraging the HFA to support AHAC's recommendation for a more nuanced density incentive structure favoring deeper affordability levels.

Commissioner Whitehurst provided updates on County initiatives:

- Recent approval to reduce impact fees for developments serving households at or below 80% AMI.
- Ongoing efforts to incentivize affordable housing through increased density allowances and expedited permitting.
- Encouraged continued advocacy from HFA, AHAC, and CARE.

Joe Cone added that a representative with Florida Housing Coalition, will speak at the October 15 AHAC meeting on density and land development issues, and invited HFA members to attend.

### **Board Members' Comments**

- Board Member Saks shared that he will participate in a Workforce Housing Town Hall hosted by the Chamber of Commerce and plans to highlight HFA initiatives, including the PATH Program, and affordable developments such as San Marco Heights, Victoria Crossings, and Oaks at St. John. Members encouraged focusing on the PATH Program and emphasizing future bond allocation opportunities for affordable rental housing in 2026.
- Chair O'Donnell mentioned the Board and County staff should look into other methods of assisting families in achieving homeownership such as Interest Rate Buy Down using the Interest from impact fees collected.
- Ms. Howard discussed the Housing Partnership Holiday Networking Reception will be held December 4 at San Marco Heights. The Chair asked Ms. Howard to do some research on The Oaks at St. John's ability to host the event.

### **Adjournment**

There being no further business, the meeting adjourned at **4:11 p.m.**

**Next Meeting Date:** October 23, 2025

Respectfully submitted,

---

**Secretary**