

Affordable Housing Advisory Committee  
St. Johns County, Florida  
Regular Meeting

January 20, 2021  
Minutes

The Affordable Housing Advisory Committee of St. Johns County met at 3:00 pm at the Health & Human Services Center, in the Kingfisher Conference room, at 200 San Sebastian View, St. Augustine, Florida 32084.

The meeting was called to order at 3:02 pm by Steven Ladrado, Vice Chair. Chair Bill Lazar took over meeting at 3:05 pm.

Members Present:

Jay Braxton  
Brittany Coronado  
Tracy Hayes (via Zoom – not counted toward quorum)  
Steven Ladrado  
Bill Lazar  
Michael O'Donnell  
Alex Mansur  
Harry Maxwell  
Karl Vierck

Members Absent:

Meaghan Perkins

Guests Present:

Shannon Nazworth, Ability Housing via Zoom  
Joseph Cone, Assistant Director, Health & Human Services  
Michelle Lawlor, Housing Support Staff  
Mary Garcia, Social Services Support Staff

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

- 1) Introduction of AHAC Members and SJC Staff: Committee members were acknowledged and they spoke about their backgrounds and connection to, or interest in, affordable or workforce housing. Mr. Cone introduced Roberto Ortiz as new manager of Housing and Community Services. Quorum was present.
- 2) Approval of Minutes: **Motion** made by Alex Mansur to approve minutes of November, 2020 (there was no December meeting); motion seconded by Karl Vierck. **Motion passed unanimously.**
- 3) HHS Covid-19 Response: Joseph Cone reported that between the SHIP and CARES Act funded residential assistance programs the County assisted approximately 711 households and expended approximately \$2.5 million. Mr. Cone said that while the SHIP funded program assisted with rent or mortgage and utilities, the CARES funded program also assisted with internet connection fees and cell phones to enable with remote learning and re-employment opportunities. Mr. Cone said the Board of County Commissioners recently approved the request of approximately \$7.9 million to assist renters and he said that funding is a part of the most recent stimulus bill and will come from the U.S. Treasury. Mr. Cone said those funds should arrive in late January or early February and the County is currently working to understand the parameters of the program and to determine the staffing needs in order to administer it. Bill Lazar asked if the program would operate under the same rules and restrictions as the CARES program and Mr. Cone said the County is still sifting through the legislation in order to determine what parameters will need to be set for the program. Mr. Lazar asked if anyone present had any figures indicating how many people in the State and the community are currently behind in their

rent or mortgage and in danger of being evicted or foreclosed upon. Mr. Cone said while he has heard of some formulas to use to get a general idea of how many have been affected by Covid in this way, there does not appear to be any hard data yet. Mr. Ladrado agreed and said he has read some recent articles on the subject but they did not include solid figures. Mr. Ladrado said his employer manages 350 properties through their property management division and in April/May of 2020 their delinquency rate was 18%. Mr. Ladrado clarified that being over 30 days late with payment is considered delinquency and he said that rate is currently down to 6%. Discussion ensued and Brittany Coronado said she does have data on those requesting rental assistance in St. Johns County through Care Connect and she said she is considering reframing some of the questions on the portal to inform better data. Mr. Maxwell said he, as landlord, did reduce the monthly rent on individuals receiving unemployment due to the pandemic. Mr. Maxwell said Florida Housing Finance had funds available to make their property owners, such as himself, whole after the partial rent forgiveness was passed along to tenants but he said that funding went very quickly. Mr. Maxwell also said some of his tenants were able to take advantage of the residential assistance programs through the County's Housing Department. Mr. Cone said the newest stimulus package money earmarked for rental assistance does allow for landlords to apply on behalf of their tenants, which was not the case with the CARES or SHIP funding. Mr. Cone went on to say the County has also received approximately \$1 million in CDBG Covid Relief funding. Mr. Cone said there have been conversations with Jacksonville Area Legal Aid regarding the possibility of using some of the funding to hire an additional attorney or attorneys, so that there can be more assistance with eviction prevention.

- 4) Public Housing Authority: Mr. Cone said he was asked to do some research on public housing authorities (PHA's) by the HFA and the AHAC. Mr. Cone said a PHA operates in some ways like a non-profit and competes for the same type of funding. Mr. Cone said that typically, county government is not involved in the day to day operations of a PHA. Mr. Cone said the St. Johns County Board of County Commissioners would have to establish a PHA by way of a resolution. Mr. Cone said once a PHA is established, the County would have no budgetary obligations to such. Mr. Cone said board members would be appointed by the Florida Governor and it would be up to those appointed board members to hire an executive director to run the PHA. Mr. Cone said he was advised by the former Florida director of HUD that a substantial nest egg would be necessary in order for a PHA to get started. Mr. Cone said a PHA would need to develop programs, apply for grants and employ "out of the box" thinking in order to be sustainable and generate income. Mr. Cone said there are administrative funds to run a PHA and they typically range between 5% and 25%. Mr. Cone stated PHAs enter into an agreement with HUD to offer subsidized housing that is either tenant and/or project based. Mr. Cone added that most are not currently project based, as they were known to be in the 1970's and 1980's, and are more tenant oriented now. Mr. Cone also stated that HUD is not involved in public housing by way of direct construction at this time. Mr. Cone said housing is typically generated through section 8 vouchers and he said St. Johns County receives approximately 3-10 calls per week from individuals seeking such vouchers. Mr. Cone said these individuals must be referred to Jacksonville's PHA as St. Johns County currently does not have its own PHA. Mr. Ladrado asked if St. Johns County might consider acting as PHA and Mr. Cone said there would certainly be substantial issues that would have to be addressed before this could occur. Bill Lazar said St. Johns County gave up the opportunity to establish a PHA in the late 1980's and at that time one was established in Duval County. Mr. Lazar said he believes the Housing Finance Authority can do three quarters of what a PHA can do without all of the expense of establishing one in the County and he said he believes the Authority has great unused capacity. Discussion ensued and Shannon Nazworth stated the new presidential administration has said they want to greatly increase Section 8 vouchers and Ms. Nazworth said there must be a way to tap these unused resources and get them into St. Johns County. Mr. Lazar said if the vouchers are not project based they will assist people that are already here and project based vouchers might help to create new opportunities. Ms. Nazworth said non-profit agencies used to be allowed to act as PHAs and possible partnerships might be looked into. Mr. Lazar said that while he agreed, for all of the work that will be required there would have to be a substantial return, with a large increase in number of vouchers. Mr. Lazar suggested the HFA ask their consultant, Susan Leigh, to look further into this matter for them since she has her finger on the pulse of Florida's HFA operations.

- 5) CDBG-DR: Roberto Ortiz spoke about the San Marcos Heights project, which is being funded with CDBG-DR funds, and he said Shag Development should be breaking ground in March of this year on that property. Mr. Ortiz said the estimated completion date is November, 2022 and he said that as each of the buildings that make up this project is complete, it will be occupied by tenants. Mr. Ortiz said the total number of units will be 160 and 51% will be occupied by low to moderate income persons. Mr. Ortiz also mentioned the Victoria Crossing project, which is to be developed by Cornerstone Lots, and is also CDBG-DR funded, and he said that 100% of the approximately 209 units are planned to be for low to moderate income persons. Mr. Ortiz said both properties will be built on the 207 corridor, approximately one mile from each other. Mr. Cone added that both projects will be going through the bond process with the St. Johns County Housing Finance Authority in an effort to maximize the number of units on each project.

Shannon Nazworth, President and CEO of Ability Housing, spoke about their newest project. Ms. Nazworth said Florida Housing Finance has selected Ability for a 3 story, 92 unit project in West Augustine. Ms. Nazworth said there will be a board meeting on Friday, January 22<sup>nd</sup>, to ratify the staff's recommendation and Ability Housing will know within 72 hours if there will be a challenge to the decision and within a few weeks they will be made aware of what the actual challenge is, should there be one. Ms. Nazworth said as soon as the challenge is complete they will then begin the State's 8 to 12 month-long underwriting process, and they can hope to start construction in early 2022, with units ready in early 2023.

- 6) Timeline – AHAC Annual Report – 2021: Mr. Lazar stated what was the triennial recommendation report will now be a yearly obligation of the AHAC. Mr. Lazar said it will be necessary to review the report submitted at the end of 2019 to see if any items should be added but said the basic content and structure of the report is sound and he saw no reason to eliminate any recommendations. Mr. Vierck suggested the focus be narrowed each year, picking two or three items as priorities, and drilling down on those recommendations. Mr. Lazar suggested all members select three recommendations they would like to concentrate on for the February meeting. Mr. Lazar also asked that Mr. Cone share this plan with Joe Cearley. Mr. Lazar said he believes Mr. Cearley is close to getting some type of an accessory dwelling unit and it would make sense for the AHAC to support Mr. Cearley's efforts in that regard or on anything else he might currently be working on.

Mr. Cone provided a report planning timeline for review with completion dates of the elements necessary to submit the recommendation report to the Board of County Commissioners by November 29, 2021. Mr. Cone said in order to have the report ready and added to the agenda, it must be completed by September or early October of this year. Mr. Cone said review of the report should begin at the February AHAC meeting and he indicated the 11 areas listed on his timeline that must be reviewed. Mr. Cone said if any of those areas are of particular interest to a member, he would ask that they email Mr. Ortiz, and an expert on that subject could be brought in to speak at an AHAC meeting. Mr. Cone said that in the past, individuals from Growth Management, the Utility Department and the Sunshine Bus have presented.

- 7) Two Recommendations to Board of County Commissioners: Mary Garcia stated the AHAC recommendation letter for Steven Ladrado and Brittany Coronado to each serve another term has been sent to the County Commissioners' office and she hopes that it will be heard by the Commissioners at their February 16<sup>th</sup> meeting. Ms. Garcia also mentioned that the "residential home builder" vacancy has not yet been filled and Mr. Lazar mentioned applicant Nizam Emamdje. Ms. Garcia said she did check with the County Attorney's Office about Mr. Emamdje's suitability to serve under this description as he is an architect. Ms. Garcia said she was advised that the AHAC could put forth a recommendation that he be appointed to the AHAC as he is a certified "green" architect and works closely with local residential home builders. **Motion** made by Steven Ladrado to recommend Nizam Emamdje for the residential home builder vacancy; motion seconded by Karl Vierck. **Motion passed unanimously.**

The meeting was adjourned at 4:22 p.m.