

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

**October 24, 2019
Minutes**

The Housing Finance Authority of St. Johns County met at 3:00 pm in the Kingfisher Conference Room at the St. Johns County Health and Human Services Building – Housing Department, 200 San Sebastian View, St. Augustine, Florida 32084.

The meeting was called to order at 3:01 pm by Jay Kalter, Chair.

Members Present:

Linda DeGrande
Craig Higgens
Jay Kalter
Robert Marshall
Michael O'Donnell
Malinda Peebles
Victor Raymos

Members Absent:

BCC Liaison: Commissioner Jeb S. Smith

Guests Present:

Alyce Decker – Watson Realty Corp.
Ben Wiggins – Wiggins Construction
Bill Lazar – St. Johns Housing Partnership
Joy Andrews – Assistant County Administrator
Rebecca Lavie – Assistant County Attorney
Joseph Cone – Housing & Community Services Manager
Mary Garcia – HHS Support Staff

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

Additions/Deletions to Agenda and Approval of Agenda:

Motion made by Craig Higgens to accept agenda with no changes; motion seconded by Michael O'Donnell. **Motion passed unanimously.**

Public Comments: None

Administrator's Report – Joe Cone: Joe Cone announced the Housing and Community Development Department received a \$26,000 grant from HUD. Mr. Cone said the funds will be used to offset costs associated with Ginny Campbell's Housing Counselor position, such as training and outreach efforts. Mr. Cone said the AHAC is wrapping up their affordable housing recommendations and plan to present that report to the Board of County Commissioners on December 17, 2019. Mr. Cone stated these recommendations must be compiled every three years and submitted in report form to the State, in order for St. Johns County to continue to receive SHIP funds. Mr. Cone invited

Motion made by Victor Raymos to accept September meeting minutes; motion seconded by Linda DeGrande. **Motion passed unanimously.**

Financial Report – September, 2019: Henry O'Connell reviewed the few checks written that required signature. Mr. O'Connell stated the balance due for legal services to Edwards Cohen is approximately \$4,050 and what is due his firm for CPA services is approximately \$7,494. Mr. O'Connell inquired about a savings account at Ameris Bank with a balance of approximately \$141. Mr. O'Connell said the account has been slowly declining due to service fees and he asked if the HFA would like him to close the account. All agreed and Mr. O'Connell said he would inquire about a credit for some of the fees but he could not promise Ameris would comply. **Motion** made by Robert Marshall to close savings account at Ameris Bank; motion seconded by Malinda Peeples. **Motion passed unanimously.** Mr. O'Connell also stated he would need some assistance to access Bank of America account, since none of the passwords he has are allowing him to login. Mr. Cone said Julie Voorhees will assist Mr. O'Connell in that regard. Mr. O'Connell stated he is missing the last two months of statements and balance for this account due to his inability to access it. Mr. O'Connell also stated the HFA has an SBA account at Bank of America with a balance of approximately \$2,400, and he said this account has no service charges and gains modest interest. Mr. O'Connell inquired as to whether the budget was passed for the year and Mr. Kalter confirmed that it was. Mr. O'Connell stated he would forward to Mr. Cone a comparison of his Quickbooks records for the HFA. Mr. O'Connell said he would also look into HFA bonds and forward that information to Mr. Cone, as well. Mr. O'Connell said he would continue to attend this HFA's meetings, for the time being, but did say he would probably not be available during tax season. Mr. Cone inquired as to when Mr. O'Connell would expect the balance due W.H. O'Connell and Associates and Mr. O'Connell said he would be willing to wait for a bit until HFA is more financially stable. Mr. Cone also inquired about the contract the HFA has with his firm and Mr. O'Connell said he would look for it and send a copy to Mr. Cone.

New Business:

- **CPA Services for HFA:** This item was covered during the Financial Report.

Old Business:

- **HFA Lots – RFP Process:** Linda DeGrande commented the proposal from Watson Realty went far beyond the scope of the RFP and included a proposed partnership to build on the surplus lots. Ms. DeGrande stated this was not the direction the HFA planned to go in and that their intent was to simply sell the lots. Mr. Kalter concurred and stated the RFP was put out to secure a broker for the sale of the HFAs lots. Mr. Cone interjected and indicated one of the respondent's representatives was present at the meeting – Alyce Decker from Watson Realty. Mr. Cone said he invited both respondents to attend this meeting but did also advise them he would recommend to the HFA that they table the RFP discussion until the future course of the HFA is determined. Ms. Decker said she is an urban planner and approached this RFP from that standpoint. Ms. Decker went on to say Watson Realty's intent was to propose a public/private partnership to create workforce housing, albeit in a small way. Ms. Decker said the financial portion of their proposal would certainly be up for negotiation. **Motion** made by Victor Raymos to table further consideration of the RFP submissions until a later date; motion seconded by Linda DeGrande. **Motion passed unanimously.**
- **SHIP Lien Forgiveness Request:** Mr. Cone reviewed the letter the client sent to him as follow up to their original request that the SHIP lien on their deceased mother's home be forgiven. The HFA had been particularly interested to know if client was suffering from any hardship that would make it difficult for them to pay off the lien. Mr. Cone said the client has claimed no additional hardship, other than their inability to pay the full amount of lien. Based

on the information provided by the client, Mr. Cone recommended the HFA require full repayment of the SHIP lien. Mr. Cone also recommended the HFA might allow the client 12 to 18 months to make this payment, allowing time to sell the home, if necessary. **Motion** made by Linda DeGrande to allow client 12 months to repay the SHIP lien. Motion was not seconded. **Motion failed.** Victor Raymos asked where the funds go that are repaid and Mr. Cone explained they go back into the SHIP program. Mr. Raymos then stated he did not see any reason to allow the client a year to pay off the lien. Rebecca Lavie clarified the only decision before the HFA is whether or not to forgive the lien. Ms. Lavie said the enforcement will be up to the County Attorney's Office. **Motion** made by Linda DeGrande to deny request for forgiveness of SHIP lien on 4950 Murray Street, Elkton; motion seconded by Victor Raymos. **Motion passed unanimously.**

- **Follow-up - Safe Deposit Box:** Mr. Marshall stated he has an appointment at the bank on Friday, October 25, to gain access to the HFA's safe deposit box and he will report on the contents at the next meeting.
- **Halo Properties – Audit/Michael O'Donnell:** Mr. O'Donnell said he has spoken to the accounting firm that prepared the financials for Halo Properties/Harry Maxwell, that the HFA is in receipt of and said he asked if there is a going concern regarding Mr. Maxwell's business and the accountant agreed that there is. Mr. O'Donnell said he also asked the accountant the same question he posed to Bill Lazar as to whether Mr. Maxwell's heart is in the right place with regard to this business and the accountant said, in her professional opinion, Mr. Maxwell and his wife do what they do for the right reasons. After some discussion, it was decided that forgiving Mr. Maxwell's loan would do nothing to stabilize his financial situation, as he currently owes approximately \$3.5 million to others. **Motion** made by Michael O'Donnell not to forgive or extend the loan to Halo Properties; motion seconded by Robert Marshall. **Motion passed unanimously.**
- **Appointment of Officers:** After brief discussion, **Motion** made by Craig Higgins to recommend Jay Kalter serve a second term as Chair; motion seconded by Linda DeGrande. **Motion passed unanimously.** **Motion** made by Linda DeGrande to recommend Craig Higgins serve a second term as Vice Chair; motion seconded by Michael O'Donnell. **Motion passed unanimously.** **Motion** made by Craig Higgins to recommend Michael O'Donnell as Secretary/Treasurer; motion seconded by Linda DeGrande. **Motion passed unanimously.**
- **Own a Home Opportunity Program Update:** This item was not addressed due to lack of time. It will be addressed at the next HFA meeting.

Meeting was adjourned at 4:55 p.m.

Next Meeting: The next meeting of the HFA will be held on November 21, 2019 in the Osprey Conference Room, at the Health and Human Services Center.

Respectfully submitted,

Secretary

Julie Voorhees

From: Julie Voorhees
Sent: Thursday, September 03, 2020 2:55 PM
To: 'Gail [REDACTED]'
Subject: RE: 4830 Murray St Elkton

Good afternoon [REDACTED]

I apologize for the delayed response.

Our Legal Department has agreement to a payment plan. The following options are available:

A.) 2 Year Plan : \$1,052.08 per month

B.) 3 Year Plan: \$701.38 per month.

Please let us know if either of these work for you.

Thank you.

Julie Voorhees
Housing and Community Development
Housing Program Specialist
200 San Sebastian View
Suite 2300
St. Augustine, FL 32084
904-827-6896
jvoorhees@sjcfl.us

PLEASE NOTE: Florida has a very broad public records law. Most written communications to or from the St. Johns County Board of County Commissioners and employees regarding public business are public records available to the public and media through a request. Your e-mail communications may be subject to public disclosure.

-----Original Message-----

From: Gail [REDACTED]
Sent: Tuesday, August 18, 2020 9:50 AM
To: Julie Voorhees <jvoorhees@sjcfl.us>
Subject: Re: 4830 Murray St Elkton

Thank You Miss Julie.

Just a couple questions, is there a timeline for the county attorney to a decision and would they allow me to make payments on an installment plan?

Gail

Julie Voorhees

From: Gail [REDACTED]
Sent: Thursday, October 08, 2020 3:27 PM
To: Julie Voorhees
Subject: Re: 4830 Murray St Elkton

Hey Julie,

Sorry for my silence. I've been looking at my finance and praying that I can figure a way to make a counter offer that would not put me in a financially vulnerable position but I've been unable to do so.

You have been amazing and responsive to every request. I am so appreciative. I would appreciate you keeping me informed of the foreclosure status or direct me to a site where that information is posted.

I remain hopeful,

Gail

> On Oct 8, 2020, at 10:44 AM, Julie Voorhees <jvoorhees@sjcfl.us> wrote:

>

> Good afternoon Ms. [REDACTED]

>

> I just wanted to reach out to confirm that you received the email below regarding the payment options for your mother's SHIP lien.

>

> Please let me know if either of these options work for you.

>

> Thank you and have a wonderful day.

>

>

> Julie Voorhees

> Housing and Community Development

> Housing Program Specialist

> 200 San Sebastian View

> Suite 2300

> St. Augustine, FL 32084

> 904-827-6896

> jvoorhees@sjcfl.us

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> -----Original Message-----

> From: Julie Voorhees

> Sent: Thursday, September 03, 2020 2:55 PM

> To: Gail Webb [REDACTED]

> Subject: RE: 4830 Murray St Elkton

>

> Good afternoon Ms. Webb,

July 24, 2019

Joseph Cone
Housing and Community Services Manager
200 San Sebastian View, Suite 2300
St. Augustine, Florida. 32084

Re: Beatrice [REDACTED] (deceased) – SHIP Mortgage Lien

Dear Mr. Cone:

Thank you for providing me with the details regarding the SHIP Mortgage Lien signed by our mother, Beatrice [REDACTED]

Our home at 4950 Murry Street in Ellenton holds an enormous amount of significance to our family. Until I was 12 years old, my parents, brother, sister and myself all lived in the homes of relatives as renters, confined to 1 or 2 rooms. My parents were both farm laborers who worked hard to save up for a place we could call our own. That would take years.

My mother cooked and cleaned for Mr. and Mrs. [REDACTED] the original property owner at 4950 Murry Street. It was the house down the lane with the big porch, a large yard that we played in, running water, and indoor bathroom and a TV. TV that my brother, sister and I were got to watch on Friday nights if we'd done our weekly chores and had no negative school reports, a treat we looked forward to.

John and Myrtle [REDACTED] were people my mother called, "Friends Of The Heart". They were kind, true and a refuge when seeking counsel with difficult matters. Around 1966 Mr. [REDACTED] fell ill and my mom cared for him when Mrs. [REDACTED] had to be away from the house. He would die months later. Mrs. [REDACTED] eventually married Mr. James [REDACTED] and continued to live in the home another couple of years before moving to Hastings.

When my mom learned that Mrs. [REDACTED] was going to move, she inquired about the house. Unlike today, there were no real estate agents involved in the sale of property between neighbors. They came to an agreement for the sale of the house for the sum of \$670.90, 13 monthly installments of \$50.00. It would be our new home, with running water and indoor plumbing for the first time in our lives. It was truly one of the proudest moments of our lives.

When we moved into our home so many years ago, at our first meal we gave thanks for our new home. My parents would say 'now you will always have a place to come home to'. I had imagined our home would always be there. It would be a place for family during transitional times; a gathering place for celebrations, new beginnings and in memoriam. The idea that this will not be possible is heart-breaking.

As we visited our folks over the years, the house always seemed fine. But as the years passed my parents kept up the repairs as best they could. Many things went undone because of changing finances, and declining health. After my dad died in 2005 we helped with the repairs and upkeep the best we could, but there was always something in need of repair.



Sometime in 2011 my mom was approved for the SHIP program. By this time, unbeknown to us, my mom was suffering with dementia. It would be more evident in the years to come. She fooled us all for a while. She signed the SHIP Agreement without our counsel. I am certain that all was comprehensively explained to her. By now, my mom had become a great pretender and for short periods of time could be a formidable person. Although she may or may not have understood all the specifics, particularly lien details, I'm certain she said that she did with confidence.

The SHIP repairs and upgrades were a Godsend. It afforded amenities that we could never afford to give her. Every day in her home was a joy and the SHIP repairs made her last years ones of comfort and gave us peace of mind.

I learned of the details of the Security earlier this year and was given a payoff amount of \$25,250. I shared the information with sister and the grand children in an effort to raise the payoff amount. I could only come up with \$5,000 on my own. Paying the full balance of the lien would be impossible and create an unbearable financial hardship for my sister and I. Our request is that the current outstanding balance is forgiven in full that we keep the house our family home.

Thank you for hearing our story. I look forward to hearing from you.

Best regards,

Gail 