

**Housing Finance Authority of
St. Johns County, Florida
Regular Meeting
April 24, 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
Carolina Morrow
Malinda Peeples
Linda DeGrande

Members Absent:

Erick Saks

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
Bailey Williams, Butler Snow

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

Pledge of Allegiance

- I. Approval of Amended Agenda:** Motion was made by Board Member DeGrande to approve the agenda with the addition of Florida ALHFA Sponsorship and Legislative Update under New Business; motion seconded by Board Member Morrow. **Motion passed unanimously.**
- II. Public Comment:** No Public Comment

III. Approval of Minutes: Motion was made by Board Member Marshall to approve the March Board Meeting minutes; motion seconded by Board Member DeGrande.. **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 March are in the Board Materials.
- Mrs. Howard reported that Mr. O'Connell wrote checks for Mrs. Howard; the accountant's firm, and legal counsel.
- Mrs. Howard collected registrations from each Board Member. She will contact the new Board member and invite her to attend the conference.
- The Board discussed that the conference is a great time to exchange program ideas. The Chair asked for clarification on the process to bring an idea forth and then implement it. Several members weighed in and agreed that it would come back to the full board and they will decide either to implement the program, make a recommendation to AHAC or make a recommendation to the County Commission. The Board will seek further clarification and advice once a specific program or recommendation is brought to the Board.

V. County's Update

Ms. Jenny Harvey reported on the following:

- The Annual Report was filed with the Board of County Commission by the April 1 deadline. There were no concerns or questions.
- The down payment assistance program has closed 17 homes since it was rolled out in September of 2024, with 4 more are scheduled to close soon.
- Florida Housing Finance Corporation approved technical revisions of the 2023-2026 LHAP, including the impact fee strategy for nonprofits.
- Citizens 101 is meeting evening in the HHS building, and housing is participating in education for the public
- The Viable Lot Program (West Augustine 11 parcels) is at the County's procurement department.
- All the positions in the Housing department have been filled and our two new hires -- HUD housing counselor and housing inspector - start Monday, 4/28/25
- Mr. Cone added that he forwarded a website on the Pinellas County housing program to Mrs. Howard. This prompted discussion among the members. They

wanted a better understanding of the differences between the various single family bond programs that currently exist – Why some have Mortgage Credit Certificates and other do not.

- Mr. Cone gave an update on the Viable Lot Project. He stated that these 11 lots are not near the HFA lots. He sent a map to Mrs. Howard that shows where the lots are. He thinks that the lots that will be included in the second phase may be closer to the HFA lots.
- The Chair asked for a reminder of what the HFA's strategic plan to dispose of the lots. Mrs. Howard reminded the Board that there are 4 strategies under consideration - 1) put lots in a CLT; 2) use the lots in the small builder loan program; 3) work with the West Augustine CRA to develop a program and 4) Sell the lots. The Chair stated the Board should decide on how to dispose of the lots. Public comments: 1) the Board should maintain the lots and wait to see if they can be put in a CLT at a later date. 2) It is not recommended to put difficult to develop lots into a CLT because the CLT may be stuck with them for a long period of time. Commissioner Whitehurst asked staff if these lots had the same restrictions as the West Augustine lots. Mr. Cone confirmed that they do not. The Chair asked for clarification that the affordable housing restriction will not be placed on these lots. The Board agreed that the lots should be sold for market value.

Approval to Sell the HFA lots: Motion was made by Board Member Morrow to sell the HFA lots; motion seconded by Board Member Marshall. **Motion passed unanimously.**

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

VI. New Business

1. **Consideration of SHIP Loan Forgiveness:** Mr. Komando explained that the HFA was originally delegated authority to approve SHIP loan forgiveness. In this case, the borrower is deceased, and the family wishes to sell the home. Due to unique circumstances and hardships, the family is requesting partial forgiveness—\$20,000 of the approximately \$34,000 outstanding balance.

The Board expressed concerns that this may be a windfall for the family. Mr. Komando said the funds would be used to cover the expenses of selling the property. County staff did not express any concerns about this request.

Approval to forgive \$20,000 of the SHIP loan: Motion was made by Board Member DeGrande to approve the partial SHIP loan forgiveness request; motion seconded by Board Member Morrow. **Motion passed unanimously.**

2. **The PATH (Providing Access to Housing) :** Mrs. Howard asked if this discussion be put on the May agenda due to the time left in the meeting.
3. **Sponsorship for the Florida ALHFA Conference.** Mrs. Howard explained that the Conference is seeking sponsorships from the local HFA's in addition to the donations made for the Sadowski Education Efforts Fund. Mrs. Howard recommended that the Board consider the amount of \$1000.00

Approval of being a Sponsor for the Florida ALHFA Conference: **Motion** was made by Board Member DeGrande to be a \$1000.00 Sponsor of the Conference; motion seconded by Board Member Morrow. **Motion passed unanimously.**

4. **Legislative Update:** Mrs. Howard explained the Rural Renaissance Bill (SB 110) . It would increase the minimum SHIP allocation from \$350,000 to \$1 million. This would shift approximately \$18 million to smaller counties from other counties. The Florida ALHFA is asking the Senate to offset this with General Revenue and to not take it from other counties.

VII. Old Business:

- 1) **The Florida Association of Local Housing Authorities Education Conference:** all members are planning to attend. Mrs. Howard will check with the newest Board Member.
- 2) **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 to adjourn the meeting. **Motion passed unanimously.**

Meeting Adjourned at 4:10 pm

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

Respectfully submitted,

Secretary