

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

**March 22, 2018  
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 3:03 pm by Jay Kalter, Vice-Chair.

**Members Present:**

Jay Kalter  
Robert Marshall  
Andrew Evener  
Victor Raymos  
Linda DeGrande  
Craig Higgins

**Members Absent:**

Malinda Peeples

**BCC Liaison:** Commissioner Jeb Smith

**Guests Present:**

Seth O'Connell - CPA, Accountant to the HFA, W. H. O'Connell & Assoc.  
Jean Mangu - Edwards Cohen, Counsel to the HFA  
Susan Leigh – Florida ALHFA  
Mike Rogers – Leon County HFA  
Matt Stewart – US HUD, Jacksonville, FL  
Colin Bingham – CDCC  
Joy Andrews – Assistant County Administrator  
Rebecca Lavie – County Attorney's Office  
Shawna Novak – Director, HHS  
Joseph Cone – HHS, Housing & Community Services Manager  
Julie Voorhees – HHS Support Staff, Housing  
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:**

No action taken.

**Public Comments:** Andrew Evener announced he must resign from the Housing Finance Authority as he intends to run for County Commissioner of District 4. He assured Mary Garcia he would email a formal letter of resignation for her to forward to the BCC office.

## **Financial Report:**

- **February 2018 Financials:** Mr. O'Connell stated February financials have not been done yet, as the CWHIP draw is not complete. Mr. O'Connell said all payables are done and there are sufficient funds to close the two CWHIP homes and still have money left over.

## **New Business:**

- **Susan Leigh – Florida ALHFA:** Ms. Leigh explained the Florida Association of Local Housing Finance Authorities is in place to help local HFAs. Ms. Leigh said the Florida ALHFA makes sure SHIP is funded every year so that the money comes down to the counties to be used for down payment assistance and other programs, and she said the Association is very active legislatively. Ms. Leigh said she has an extensive background in housing and she has worked for Florida Housing and currently lobbies for Florida Home Builders Association. Ms. Leigh stated she also has her own consulting business, working with local HFAs such as Leon, Manatee and Duval County. Ms. Leigh explained that, as a consultant, she familiarizes herself with the community and the economic environment and then helps that HFA to resolve ongoing issues by pulling all of the puzzle pieces together. Ms. Leigh opined it would benefit most HFAs to use staffing, or a consultant, in order to organize their efforts and avoid mis-steps. Ms. Leigh said some of the smaller HFAs got involved with single family bonds in the past because they were not big enough to do their own bond work. Ms. Leigh said the smaller counties were short-shifted financially by working with the larger counties that had the advantage as the issuer of the bonds. Ms. Leigh used Leon County as an example and explained that even though a lot of the loans were made in Leon County, most of the profit went to Escambia County, as issuer of the bonds. Ms. Leigh said most housing programs from the federal government are written to benefit the northeast and high density populations. Ms. Leigh reasoned this is why the northern states get most of the Section 8 money and housing funds. Ms. Leigh said Florida does not have as many public housing projects but it does have fairly good housing stock. Ms. Leigh referenced the FL ALHFA publication "A Journal of Innovative Activities of Local HFA's Statewide", which all HFA members received late last year. Ms. Leigh suggested sharing the publication with county commissioners and lenders in an effort to have them understand what HFAs can bring to the community. Ms. Leigh said she would be happy to provide additional copies of the book to be handed out in the community, as needed.

Discussion ensued regarding programs established by other Florida HFAs, such as issuing bonds on multi-family homes, and being reciprocal for their respective counties under the comprehensive plan and selling their surplus properties and using the proceeds for down payment assistance or rehab. Ms. Leigh said they have done approximately 100 single-family loans in Jacksonville in the last two months and said there is plenty of product in the lower price range there and in Brevard and Leon County, as well. Mr. Kalter asked about tax credit and bond properties and Ms. Leigh elaborated on the subject and suggested doing bonds while rates are low. Ms. Leigh also suggested inviting the Raymond James tax credit expert to come in and address the group. In all things, Ms. Leigh suggested the HFA be ready to move quickly and have structures in place. Ms. DeGrande asked how they would go about finding someone to help this HFA get organized and achieve its goals. Ms. Leigh said an RFA could be issued in the search for the ideal candidate to guide them but first the HFA must decide what its mission is as an HFA and what its primary goal is. Ms. Leigh went on to say

guidelines and policies must be set and the HFA must have its public purpose. Ms. Leigh said the HFA must be prepared for developers and have in mind what they want built and where. Ms. Leigh also pointed out that, as a dependent special district, this HFA should have its own website, separate and apart from the County, and discussed what it should include. In summary, Ms. Leigh said there are some exciting opportunities coming to St. Johns County from hurricane recovery funds and she believes it is important to find a continued point person - either a consultant or a leader - within the County, to gather everyone around the mission, in order to move forward and remain on task.

Jay Kalter asked about the FL ALHFA Conference and Ms. Leigh said registration is open now. Mr. Kalter and Ms. DeGrande expressed interest in attending the conference, which takes place from July 11 – 14. Mr. O'Connell asked that anyone who plans on attending the conference, please notify him as soon as possible.

Ms. DeGrande asked whether there was interest in scheduling Ms. Leigh and her partner, Mark, to come in and address the group regarding their consulting work. Mr. Marshall asked Mike Rogers what the cost might be and he demurred and said he was not comfortable answering that question. Mr. Rogers did say that he felt their services are more than worth the money they are paid and that he would certainly recommend them to any local HFA.

### **Old Business:**

- **CWHIP Update:** Julie Voorhees reported two closings that were scheduled for today had to be postponed as the bank was not ready. Ms. Voorhees said those homes should close in April. Ms. Voorhees said the CO was received for the last Habitat home and Malinda Everson estimates it will be approximately two months before they will be ready to close. Jean Mangu reported the AmeriNat released the Gemini letters of credit.

Shawna Novak was asked to report on the remaining CWHIP properties and the County's surplus properties. Ms. Novak explained the County-owned surplus land inventory, that is marked for affordable housing, must be filed with the Commission every 3 years. In addition to those properties, there are also lots left in the CWHIP program, which require so much fill dirt it is not feasible to build on them through the CWHIP program. Ms. Novak mentioned that with the funds in the affordable housing trust fund, there may be a way to fill these lots and still use them for affordable housing. Ms. Novak stated Commissioner Smith suggested asking the HFA if it might form a subcommittee and use the members experience and knowledge to do an analysis of potential uses for the lots and funds. Ms. Novak thought this was an excellent idea and she asked the group to select members and let Ms. Garcia know when they would like to meet and they would be provided with maps and other tools for reviewing the properties. Linda DeGrande, Jay Kalter and Robert Marshall said they would like to form this subcommittee and they decided they would meet the following Thursday, March 29, in the Kingfisher conference room, since HFA meetings have been noticed for each Thursday. **Motion** made by Craig Higgins to form the subcommittee to review the remaining CWHIP properties; motion seconded by Andrew Evener. **Motion passed unanimously.** Commissioner Smith thanked the group and said he believes the HFA can help to extend the funds by making the best use of the land. Ms. Novak added the County would like this review completed as soon as possible as there have been several inquiries about the properties and the RFP is anxiously awaited by the public.

- **Own a Home Opportunity Program Update:** Seth O'Connell reported the program has earned approximately \$2,000 in the last month and around \$40,000 overall.
- **Housing & Community Development Manager's Statement:** Mr. Cone had nothing additional to report or address.

Meeting was adjourned by Ms. DeGrande at 4:33 p.m.

**Next Meeting:** The next regular monthly meeting of the HFA will be held on April 26, 2018 in the Kingfisher Conference Room, at the Health and Human Services Center.

Respectfully submitted,

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Secretary