

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

January 15, 2025
Minutes

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

The meeting was called to order at 3:04 pm by Chair, Alex Mansur.

Members Present - AHAC:

Polly Crabtree – Citizen rep/essential service personnel
Orville Dothage – Banking/mortgage banking industry
Drew Geisel – St. Johns County resident
Bill Lazar – Citizen actively engaged as a not-for-profit provider of affordable housing
Alex Mansur – Citizen actively engaged in areas of labor in home building
Harry Maxwell – Citizen actively engaged as a for-profit provider of affordable housing
Michael O’Donnell -HFA Chair/citizen actively engaged advocate for low-income persons
Judy Spiegel – Citizen actively serving on local planning agency
Ann Taylor - Commissioner

Members Absent - AHAC:

Greg Burke - Residential home builder
Karl Vierck – Citizen actively engaged as a real estate developer

Guests Present:

Susan Clulow – St. Johns County Resident
Joseph Cone - Assistant Director, Health & Human Services
Jenny Harvey - Manager, Housing and Community Development
Charlie Hunt – St. Johns County Resident
Laura Lavelle– Support Staff, St. Johns County Housing
Ryan Meyer – St. Johns County Resident
Amy Ring – Special Projects Manager, Growth Management
Evan Walsnovich – Planner, Growth Management

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

1. **Introduction of AHAC Members and SJC Staff:** Alex Mansur introduced and welcomed Ann Taylor, Commissioner District 5, Ms. Taylor is looking forward to meeting everyone and getting caught up and learning all about what AHAC does, she also thanked all the members for being so welcoming.
2. **Approval of Minutes:** A **motion** was made by Judy Speigel to approve minutes of the November minutes; motion was seconded by Harry Maxwell. **The motion passed unanimously.**
3. **Administrators Report:** Jenny Harvey reported that the Down Payment Assistance Program (DPA) has had three closings since December 2024, the department will have two more closings by the end of January, and three scheduled for February. The DPA program has 20 plus applications in the queue and placed a pause on accepting applications for DPA at this time and that is noted on the DPA web page. The purpose of pausing was to not cause an unrealistic wait and catch up with the 20 plus in queue applicants and assess when to open it up again. Ms. Harvey added, applicants may continue with the housing counseling process. Ms. Harvey answered questions from Orville Dothage & Bill Lazar regarding information on the type of homes purchased, and the homebuyers served. Ms. Harvey stated one home purchased an existing home in Hastings and we were able to utilize rehab component dollars and get them a new roof when they made their purchase, another home is in the Ravenswood area, and one was a new construction build. We did serve some of the clients in the 120% and now we are serving residents mostly in the 80% range. First couple of cases we had the structure, and they did use the \$100,000.00 DPA dollars. Our first homebuyer was a Senior and her adult son, another was a grandmother, raising a grandchild, and we had a couple that is expecting a baby. We are tracking whether they are essential workers and if not, then, what field of industry is not essential. Harry Maxwell asked if all the home buyers are being carefully vetted to afford the homes, and Ms. Harvey informed the members that all applicants must attend Homebuyers Education class, and we go over housing cost and how much someone needs to make to afford a home. DPA wants to make sure the applicants can survive and thrive with a home purchase all applicants are pre-screened. Joseph Cone, Assistant Director, Health & Human Services stated the housing analysis is currently on going and we won't have anything until the spring to report on, but Mr. Cone stated that the committee will find the information quite fascinating. Bill Lazar commented that the statistics are important so people can really see what is happening here in SJC. Orville Dothage commented that housing data with the chamber will be updated, that the chamber had a presentation a year and a half ago and is updating the report at this time and it should be ready in a month. Mr. Cone proceeded with a power point presentation on SJC Affordable Housing, types of affordable housing, and information on what is affordable and the challenges with home cost vs salary. The presentation noted accomplishments made by non-profits in the area regarding affordable housing and how SJC is moving forward. The presentation was received favorably by the committee and a discussion ensued with committee members on density bonus agreements, conditions being placed on Planned Unit Development (PUD), housing cost, workforce housing, lower rate properties, impact fees and discussion about flexibility with impact fees paying closer to closing so builders are not financing it for 6 to 9 months, Bill Lazar stated that it would be helpful along with utility fees. Alex Mansur thanked Ms. Harvey and Mr. Cone for the administrators report and presentation.

4. **2024 Board & Committees Annual Report – Committee review:** Ms. Harvey reported that the staff generated Boards & Committees Annual Report is due April 1st to the Board County Commissioners (BCC). Mr. Cone stated a copy of the report is in each committee member's packet, he asked if they could please review it and if the members would like to add anything to the report or make any other suggestions to please bring them to the next meeting, and we could motion, vote and then Housing & Community Development will submit the report for the BCC.
5. **2024 Annual Report:** Alex Mansur stated the 2024 Annual Report was well received at the BCC meeting in December, and it was mentioned in two articles, one was from World Golf Village. Judy Speigel stated she read the articles and will forward to support staff to distribute to the committee members. Mr. Mansur thanked the committee for their commitments and hard work on the report. Mr. Mansur stated he is looking forward to working with the committee this year again and he suggested to the members that we will work on the new annual report as the committee does each year and suggested that the committee also can choose to pick one action item that we would focus on as a committee and present it to the BCC as an actionable item and demonstrate progress that the committee can make moving forward.
6. **Moving Forward – 2025 Goal Setting:** Mr. Mansur addressed the committee and asked if each one could provide an actionable item or goal, they would like to see the committee work on. Michael O'Donnell said he would like the committee to work on, would be SJC having its own Housing Authority. Drew Geisel mentioned concentrating efforts on actionable ideas. Judy Speigel suggested getting the word out more about Affordable Housing and speaking more with the public, attending BCC meetings and having topics for public comment section of the meeting, AHAC members becoming advocate for affordable housing. Ms. Speigel asked if the committee would be behind her speaking at the BCC meetings as an AHAC member and would like to present information to the committee. Orville Dothage stated we would need to get on the BCC agenda more frequently through the year and not just at the end of the year. Polly Crabtree stated that she appreciated Bill Lazar taking her around SJC and showing her properties in the community and providing information regarding affordable housing, she stated she learned a lot. Ms. Crabtree also stated that we should build on the momentum that we currently have and see it through. Bill Lazar mentioned impact fees and utility fees, to isolate the fees for small for-profit builders as long as the homebuyer's income is verified to meet affordable housing cost, and the small builder would earn the impact fee credits as well as utility credits. Harry Maxwell would like to focus on Impact Fees, a- credit for profit builders and not just for non-profit builders. Commissioner Ann Taylor stated she is presently taking all the information in, that she attended a Habitat for Humanity meeting, last night and loved hearing all the ideas and the need for land. There were no other comments from the committee members to noted.
7. **2025 Annual Report Planning & Timeline:** Mr. Mansur thanked the committee for their thoughts on goals and he will put together an email and send it Laura Lavelle, support staff and she will distribute to the members.
8. **Public Comment:** Susan Clulow commented that Mr. Mansur did a great job at the BCC in December going over the Annual Report, she stated she is excited to meet

Commissioner Ann Taylor and thinks having a bridge to the BCC is a good thing. Ms. Clulow spoke about developers and workforce housing; she stated it appears they use “workforce housing” name as a tool to get their projects approved. She mentioned that if the developer mentions affordable housing, they have a leg up for their projects. Mr. Meyer said he will make himself available to talk with any of the AHAC members after the meeting. Charlie Hunt asked about Sadowski Housing Coalition, Mr. Lazar gave a short description of the organization’s goal of obtaining a dedicated revenue source for Florida’s affordable housing programs. Mr. Lazar stated they have made creative housing programs, leveraging tax housing dollars, State Apartment Incentive Loan Program, SAIL and SHIP (State Housing Initiatives Partnership) funds. Ryan Meyer, from Dog & Bog, is working on a Planned Unit Development (PUD) application and will be submitting for an affordable housing- 12-home development in West Augustine. Mr. Meyer is looking for education and information from the AHAC members and a path to building all 12 affordable houses at or under the affordable limits of 265,000. He stated he is on the BCC agenda in a couple of weeks and hopes to get approved.

The meeting adjourned at 4:19 p.m.