

NEFRC

AFFORDABLE HOUSING COMMITTEE MEETING



Northeast Florida Regional Council
Hybrid Meeting
Virtual & In-Person



100 Festival Park Avenue
Jacksonville, FL 32202
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Serving the communities of Baker, Clay, Duval, Flagler, Nassau, Putnam and St. Johns Counties

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MEMORANDUM

DATE: MAY 4, 2023
TO: NEFRC AFFORDABLE HOUSING COMMITTEE
THRU: ELIZABETH PAYNE, CHIEF EXECUTIVE OFFICER *EP*
FROM: NOEL COMEAUX, PLANNING & POLICY DIRECTOR *NC*
RE: NEXT COMMITTEE MEETING

The next meeting of the Northeast Florida Regional Council's Affordable Housing Committee is scheduled for **June 1, 2023 at 12:00 p.m.** The meeting will be held **in-person and virtually**, via Zoom, at the Northeast Florida Regional Council office located 100 Festival Park Avenue, Jacksonville, FL 32202.

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**AFFORDABLE HOUSING
COMMITTEE**

A G E N D A

Northeast Florida Regional Council
100 Festival Park Avenue
Jacksonville, FL 32202

Zoom Link: <https://nefrc-org.zoom.us/j/87306610249>

Zoom Dial-In #: 1-786-635-1003 (or) 1-470-381-2552

Meeting ID: 873 0661 0249

THURSDAY, MAY 4, 2023

12:00 Noon

(ADDED OR MODIFIED ITEMS IN BOLD)

(*Denotes Action Required)

TAB

- 1. Call to Order
- 2. Roll Call – Chair Renninger
- 3. Pledge of Allegiance – Chair Renninger
- 4. Welcome – Chair Renninger
- 5. Invitation to Speak – Chair Renninger

Members of the public are welcome and encouraged to speak on any item brought before the Committee. The public will be recognized during public comments.

- * 6. Approval of the February 2, 2023 Meeting Minutes 1
- * 7. Approval of the March 2, 2023 Meeting Summary 2
- 8. Presentation: Palatka Housing Authority – Dr. Anthony E. Woods, President/CEO..... 3
- 9. Public Comment – LIMITED TO 3 MINUTES PER SPEAKER
- 10. Next Committee Meeting: **June 1, 2023**
- 11. Adjournment

***Denotes Action Item**

Agenda

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NORTHEAST FLORIDA REGIONAL COUNCIL
Affordable Housing Standing Committee Meeting
February 2, 2023

MINUTES

The Northeast Florida Regional Council's Affordable Housing Committee, pursuant to Chapter 120.525, F.S., held a hybrid meeting in-person and virtually via Zoom, on Thursday, February 2, 2023, at 12:00 p.m.

Chair Renninger called the meeting to order with the following members present, representing a quorum:

BAKER Commissioner Anderson, Mr. Griffis
CLAY Mr. Bourre, Commissioner Renninger
DUVAL Mayor Lynch
FLAGLER Mayor Robinson (Virtual)
ST. JOHNS Vice-Mayor Horvath (Virtual)

Excused: Mr. Hart

Presenter: Mr. Christopher Walker, Chair,

Guests: Zane Marfiak, Deedee Harper, Deborah Thompson, Mike Bonts, Victor Raymos, Delmas Harper, Valerie Williams, Elizabeth Deutsch, R. Parker.

Staff Present: Noël P. Comeaux, Matamron Bacon, Robert Jordan

INVITATION TO SPEAK

Chair Renninger welcomed everyone. Public comment was invited; however, no comments were provided.

MEETING SUMMARY

Approval of the November Meeting Minutes

Chair Renninger called for a motion on the November Meeting Minutes. Mayor Lynch moved approval of the November 3, 2022, meeting minutes; seconded by Commissioner Anderson. The minutes were approved unanimously.

Presentation: Jacksonville Housing Authority, Chris Walker, Board Chair

Chair Renninger invited Mr. Walker, Chairman of the Jacksonville Housing Authority (JHA), to deliver a presentation about the JHA's affordable housing efforts. Mr. Walker began his presentation by describing the focus of his work with Lippes and Mathias Associates as Partner in Charge of the Jacksonville office. Within his duties, he works frequently with for-profit and non-profit developers on financing and building affordable housing properties throughout the United States. Turning to the focus of his presentation, Mr. Walker briefly overviewed the following terms: Affordable Housing, Housing Authority, Median Income, and Nonprofit Housing

Subsidized Housing. He made note that affordable housing is not synonymous with public housing (federally subsidized units), but rather just a reference to the HUD definition - generally in which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.

Mr. Walker went on to speak at length about the legal authority of the JHA. The JHA has a scope beyond Jacksonville. The housing authority assists residents immediately outside Duval County area with housing voucher questions, service complaints, program applications, and more. The JHA has the statutory authority to lease, rent, and build dwellings, investigate living conditions, participate in residential projects, and hold ownership positions in residential projects. The JHA has the right to exercise eminent domain as well. Mr. Walker advocated for counties that do not currently have housing authorities to create inner-local agreements with existing authorities within their region.

Further, Mr. Walker stated that 50 percent of the 140,000 individuals on JHA's housing voucher waitlist are seeking affordable housing. Many of those seeking affordable housing are full-time employed individuals, such as corrections officers, janitors, and parking attendants who are spending more than 30 percent of their income on rent. Under the Faircloth Amendment, new aggregate public housing units (federally subsidized) are capped, and Jacksonville has not built new public housing units in 15 years causing a gap in demand and availability. Mr. Walker asserts that this has prompted the need for creative solutions between public entities and private companies through tax incentives, donation of assets, and other means in exchange for new affordable housing units. Mr. Walker referenced Austin, TX for their creative solution which has expediting permit processing timelines in exchange for affordable housing units. **Mr. Bourre** asked if the permit processing timeline is from development design to vertical permitting to which Mr. Walker clarified that this was from the final plan, review, and comment phase.

Mr. Walker spoke about current projects in which JHA is involved. The JHA recently approved the accusation of two properties to develop Normandy Townhomes in partnership with Chase Properties; over 120 units were solely owned by JHA before completion. Twenty percent of the townhomes will be affordable housing units, whereas the remaining the units will be at market rate to sustain the overall project cost with profit. Mr. Walker stated JHA's ownership of the properties allows for rent cost manipulation and voucher acceptance for market-rate units. JWB Capital will also develop 50 new infill homes for JHA at a cost of \$230,000 per home.

Mr. Walker took several questions at the end of his presentation. **Mayor Lynch** asked if JHA is offering attainable housing, affordable housing, or workforce housing. Mr. Walker answered that 20 percent of the housing in the Normandy Townhomes Development will be low-income housing, defined as those making 80 percent or less than an area's median income. **Chair Renninger** asked if the housing developments done by the JHA are advertised just to future clients on their waiting list or the general public. Mr. Walker clarified that the homes would be first come, first serve.

Mayor Lynch disclosed several large-scale companies have shown interest in establishing business hubs in Baldwin but have questioned where potential employees will live. Mr. Walker mentioned that it will take private/public partnerships to support employee housing, mentioning Amazon has a branch that finances housing developments for similar causes. **Chair Renninger** mentioned Georgia-Pacific built housing in Palatka to recruit and retain employees. **Chair**

Renninger went on to ask Mr. Walker’s opinion on rent control policies. Mr. Walker went on to say he is in opposition to rent control based on the practices not being reflective of changing market conditions.

Lastly, Mr. Comeaux invited Mr. Walker to offer his comments on Florida House Bill 102. He stated he was a proponent of the bill; however, he did state there are provisions of the bill that he feels need amendment. **Mr. Bourre** asked if House Bill 102 states anything about impact fees. **Commissioner Anderson** and **Mr. Griffis** stated their opposition to the exemption of impact fees in lieu of commitment to building affordable housing. **Chair Renninger** thanked Mr. Walker for his presentation. Mr. Comeaux invited Mr. Walker to stay for the remainder of the meeting.

Discussion: History & Strategic Direction of the Affordable Housing Committee

Mr. Comeaux presented a summary of the Affordable Housing Committee’s activity since 2016, as well as their meetings’ primary topics. He also reminded the committee of the April 2022 NEFRC Affordable Housing Strategic Plan which was developed with substantial stakeholder involvement through workshops.

Mr. Comeaux then asked **Chair Renninger** to discuss the desired direction of this committee moving forward. **Commissioner Renninger** asked members to consider the “value add” that can be derived from their continued assembling. Members unanimously agreed to invite subject matter experts as well as private sector affordable housing providers (e.g., Amazon) to participate in/present to the committee to enhance perspectives, offer continued analysis, and help guide recommendations/best practices.

Public Comment

Ms. Deborah K. Thompson, 3120 Atlantic Blvd, Jacksonville, FL 32207, asked that this committee seek guidance and perspective from end-users - individuals who benefit from or are actively seeking affordable housing.

Adjournment & Next Committee Meeting

The meeting adjourned at 1:20 p.m. The next Affordable Housing Committee will take place on March 2, 2023.

Jim Renninger
Chair

Noël P. Comeaux
Director, Planning & Policy

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NORTHEAST FLORIDA REGIONAL COUNCIL
Affordable Housing Committee

WORKSHOP SUMMARY

The Northeast Florida Regional Council's Affordable Housing Committee held a hybrid workshop meeting in-person and virtually via Zoom, on Thursday, March 2, 2023, at 12:00 p.m. **Chair Renninger** called the meeting to order with the following members present:

BAKER Mr. Griffis

CLAY Mr. Bourre, Commissioner Renninger

FLAGLER Mayor Robinson (Via Zoom)

Excused: Commissioner Horvath, Commissioner Anderson, Mr. Hart, Mayor Lynch

Presenter (via Zoom): Mr. Orville Dothage, Sr. Manager, Northrop Grumman Aerospace Systems

Guests (via Zoom): Elizabeth Deutsch, R. Parker

Staff Present: Noël P. Comeaux, Matamron Bacon, Robert Jordan

After roll call, it was determined that the quorum was not met; therefore, the meeting is held as a workshop.

Invitation to Speak

Chair Renninger welcomed everyone. The invitation to speak was offered; however, no one spoke.

Meeting Summary

Approval of the November Meeting Minutes

Without a quorum, the February Meeting Minutes is deferred to the May meeting.

Presentation: Northrop Grumman Aerospace Systems

Chair Renninger invited Mr. Orthage, Senior Manager at Northrop Grumman Aerospace Systems, to deliver his presentation about Northrop Grumman's High School Technician Internship Program. The St. Augustine facility develops the U.S. Navy's E-2 Hawkeye aircraft.

Mr. Comeaux started the presentation, offering context to the committee. He cited the Northeast Florida Regional Council's (NEFRC) 2022 Affordable Housing Strategic Plan, which outlines the need to recognize the crucial role of the workforce and exposure to well-paying jobs to holistically address affordable housing. Mr. Orthage subsequently began his presentation by detailing why Northrop Grumman decided to develop the internship program. He stated that there is a need to develop a pool of experienced, locally trained, airframe technicians in the area to meet the growth of the organization's aviation program. Northrop Grumman has maintained a 20-year relationship

with First Coast Technical College in St. Johns County, creating an airframe manufacturing certification program. Graduates from the program are offered interviews with Grumman that lead to full-time employment opportunities. Still assessing a need for more trained individuals, Northrop Grumman has established a paid internship pilot program with local high school students.

Mr. Orthage explained the structure of the program and the success of the inaugural cohort of students. Recruited students are requested to possess good citizenship and attendance records at their high schools, and successfully pass a drug and background test. Interns receive special permissions to leave school early and work at Northrop Grumman's St. Augustine facility Monday through Thursday. Progression plans are modified based on each intern to ensure completion of the program by the time an intern is eligible for a full-time job offer. Interns undergo 60 hours of pre-facility training where they overview safety measures, electric and manual tool use, blueprint study, sketch interpretation, and other needed skills before starting job-specific functions. Each intern is paired with a mentor.

Seven students are currently enrolled in the internship program; one from the Florida School for the Deaf and Blind in St. Augustine, one Florida Virtual School student, and five from other schools throughout the region. All of the current interns have identified interest in working full-time & long-term for Northrop Grumman upon completion of their internship program. Northrop Grumman offers interns up to \$10,000 in tuition and book reimbursement to continue their education after acceptance of full-time position. The participating interns are training in structure mechanics, final assembly, and the global supply chain process.

Further, to put in further context, Mr. Comeaux concluded the presentation, providing data on Northrop Grumman's wage progression compared to average rent by county in Northeast Florida. The data showed a significant disparity between Northrop Grumman's well-paying jobs and housing rental cost.

Chair Renninger put forth that careers in aviation within the region are not well advertised to communities and programs. In contrast, Northrop Grumman's internship is a great way to introduce youth to well-paying career paths in the field. He also invited Mr. Orthage to reach out to Florida State College concerning a partnership with Airframe and Powerplant Program.

Mayor Robinson commended Northrop Grumman for its job creation and training within the Region.

Public Comment - None. The next meeting date: May 4, 2023.

The meeting adjourned at 12:45 p.m.

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MEMORANDUM

DATE: APRIL 21, 2023

TO: NEFRC AFFORDABLE HOUSING COMMITTEE

THRU: ELIZABETH PAYNE, CHIEF EXECUTIVE OFFICER *EP*

FROM: NOEL P. COMEAUX, DIRECTOR OF POLICY AND PLANNING *NPC*

RE: AFFORDABLE HOUSING & WORKFORCE DEVELOPMENT

Dr. Anthony Woods, President/Chief Executive Officer, Palatka Housing Authority (PHA), will provide an update on their success in providing affordable housing solutions. Further, the PHA is a key stakeholder for the first U.S. Department of Transportation/Federal Transit Administration's Helping Obtain Prosperity for Everyone (HOPE) Grant in Florida, which the Northeast Florida Regional Council is managing for Putnam County, with the help of Smart North Florida and the North Florida Transportation Planning Organization.

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PALATKA HOUSING A U T H O R I T Y

Presented by:
Dr. Anthony E. Woods
President / CEO

- Located in Palatka, Putnam County, Florida
- Established April 12, 1962
- 21 employees total, RFT and TFT
- Years of service ranging from 1 year to 40 years



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PHA
PALATKA HOUSING
AUTHORITY

We live our Code of Values by...

RESPECT

- ...treating others as we would like to be treated.
- ...listening with the intent to understand what is being said and acknowledging that what is being said is important to the speaker.
- ...responding in a timely fashion.
- ...speaking calmly and respectfully, without profanity or sarcasm.
- ...acknowledging everyone as right from their own perspective.

INTEGRITY

- ...making only agreements we are willing, able and intend to keep
- ...communicating any potentially broken

agreements at the first appropriate opportunity to all parties concerned.

- ...looking to the system for correction and proposing all possible solutions if something is not working.
- ...operating in a responsible manner: "above the line".
- ...communicating honestly and with purpose.
- ...asking clarifying questions if we disagree or do not understand.

CUSTOMER FOCUS

- ...continuously striving to maximize internal and external customer loyalty.
- ...making our best effort to understand and appreciate the customer's need in every situation.

HAVING FUN IN THE PROCESS!

400 North 15th Street
Palatka, FL 32177
(386) 329-0132
www.palatka.org

3

What are the different Programs?

PHA manages three (3) affordable housing programs:

Housing Choice Voucher Program (Section 8)

Qualified families rent safe, sanitary, decent homes from private landlords, PHA assists with the rent payments

Affordable Housing (AL's)

PHA owns and manages an affordable apartment complex with 26 units in Palatka; which offer a variety of rental assistance programs and income limits.

Affordable (Public) Housing Program

PHA manages and owns over 400 public housing units, which include family and senior housing communities, with on site supportive services.

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- Cooperative Agreement:

Establishes the terms and conditions governing a collaborative effort between the PHA and City of Palatka.

- Florida Non-Profit Corporation Created:

Palatka Housing Development and Management Corporation has been formed to further the development of affordable and mixed-use housing opportunities and the ability to manage the like or similar and the ability to engage in endeavors that may not be prohibitive for housing authorities under State Statute Chapter 421.

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PHA PORTFOLIO

"Serving the Affordable Housing Community for Over 57 Years"

		Housing Choice Voucher ACC Total						Total Units
HCV (Housing Choice Voucher)								340
MV (Mainstream Voucher)								40
VASH (Veterans Assisted Supportive Housing)								22
		Housing Choice Voucher ACC Total						402
Affordable Housing Inventory	Construction Year	0-BR	1-BR	2-BR	3-BR	4*5-BR	Total Units	
Family Communities								
Lemon Heights	1962	0	2	6	10	2	20	
Northside	1962	0	0	36	44	31*5	116	
James A. Long	1978	0	6	21	43	14	84	
James A. Long - CTs	1982	0	0	0	0	10*6	16	
Rosa K. Ragsdale	1982	0	0	42	42	0	84	
Laurel St Homes	2016	0	0	0	2	0	2	
Elderly / Disabled Communities								
Westover Manor	1962	6	22	2	0	0	30	
Madison Court	1962	4	28	2	0	0	34	
Annie M. Spell Apts	2012	0	36	0	0	0	36	
		Affordable Housing ACC Total						422
		ACC GRAND TOTAL						824
Low-Income Housing Tax Credits / LIHTC Communities*								
(Pending)	TBD	0	0	0	0	0	0	
		LIHTC GRAND TOTAL						0
Market-Rate Community (Non-ACC)*								
Westover ALS	1970	0	25	0	0	0	25	
Historic Central Academy	1936	0	0	0	0	0	0	
		TOTALS						
		ACC						824
		LIHTC						0
		MARKET-RATE						25
		INVENTORY GRAND TOTAL						849

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ISSUES AFFECTING THE ENTIRE NATION: WHERE CAN FAMILIES AFFORD TO LIVE?

- Decreasing federal funds
- Great exodus of landlords. Landlords are vacating the HCV program in favor of private renters, which yields greater returns
- Workforce housing – Where can our local work force afford to live and raise their families - ex: Educators, Police Officers, Fire Fighters, etc.
- Supply and demand – the need for affordable and assisted housing is greatly needed

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NATIONAL POLICY DOCUMENTS AND CORRESPONDENCE

- 04/10/2023 Request for Comment: Addressing Radon in the Environmental Review Process Federal Register Docket No. FR-6358-N-01
- 04/10/2023 Affirmatively Furthering Fair Housing [Docket No. FR-6250-P-01]
- 03/10/2023 Proposed Rule Relating to “Guidance for Grants and Agreements” [Document No. 2023-02617]
- 03/06/2023 Request for Comment: Addressing “The Violence Against Women Act Reauthorization Act of 2022: Overview of Applicability to HUD Programs” published in the Federal Register on Jan. 1, 2023
- 03/02/2023 Notice Relating to “Public Interest Phased Implementation Waiver for FY 2022 and 2023 of Build America, Buy America Provisions as Applied to Recipients of HUD Federal Financial Assistance” [Docket No. FR-6331-N-10]
- 02/14/2023 Waive Three-Year Expenditure Requirement for CDBG-CV Funds [FR-6218-N-01]
- 12/15/2022 Notice of Certain Operating Cost Adjustment Factors for 2023 [Docket No. FR-6360-N-01]
- 12/05/2022 Request for Information – Greenhouse Gas Reduction Fund [Docket No. EPA-HQ-OA-2022-0859]

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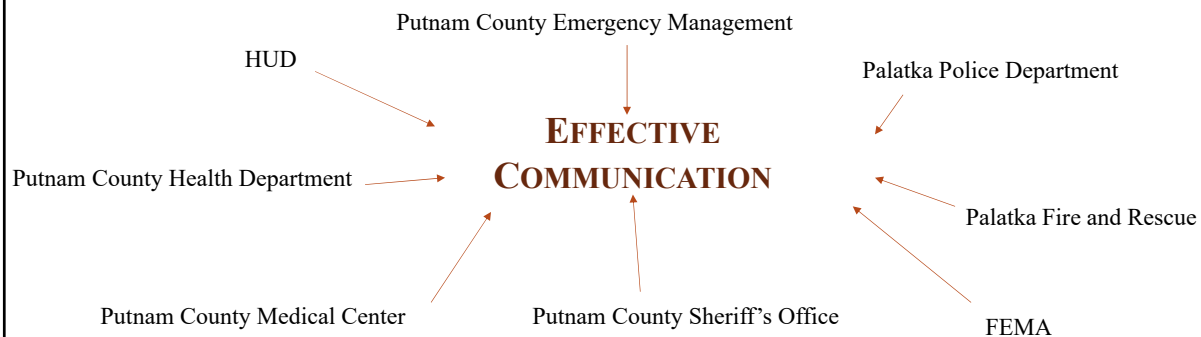
LOCAL AFFORDABLE HOUSING CHALLENGES

Lack of:

- Availability of Affordable Housing Stock / Inventory
- Adequately funded “Supportive Services”
- Readily resources for deferred maintenance needs
- Community support of Affordable Housing sustainability
- Transportation
- Employment
- Medical / Dental healthcare
- Job training programs
- Financial literacy programs
- Educational programs
- Criminal activity [from the outside in]
- Homeownership opportunities
- Homeownership opportunities
- Program sustainability
- Family unification
- Transitional / Graduation type housing [Affordable housing x HCV x H/O]
- Professional clothing [Application process / Employment process]

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ROOM FOR IMPROVEMENT



CURRENT ANNUAL OPERATING BUDGET

- The Palatka Housing Authority's current annual operating budget is just over \$7 million.

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ANNUAL/5-YEAR PLAN SYNOPSIS

- The United States Housing Act of 1937 laid the foundation for today's public and assisted housing programs. It promised federal financial and technical assistance to states and localities that would provide decent, safe, and sanitary housing for low-income residents. In those localities where local housing agencies were established as independent agencies, leadership and policy making were vested in a board of commissioners. The commissioners' mandate is to comply with all applicable federal and local requirements as they develop and manage housing for low-income people. Commissioners also set local policies within the boundaries of federal, state, and local requirements.
- Under the 1937 Housing Act, in order to receive federal assistance, local housing authorities were required to enter into a contract with the federal government. The Annual Contributions Contract (ACC), as it was-and still is called, spelled out specific obligations and responsibilities that must be met by the local authority in developing, operating and overseeing the financial aspects of assisted housing programs.

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ANNUAL/5-YEAR PLAN SYNOPSIS

- While the lion's share of money for which commissioners are responsible comes from the federal government, commissioners are not federal employees. And even though a mayor or perhaps a city or county council may appoint the commissioners who serve on the boards of independent housing authorities, commissioners are not the employees of local officials who appoint them. Once established as an independent agency, the housing authority is autonomous. Cooperation and coordination with local government are helpful and often necessary, but the chief elected official cannot direct the affairs of the board or the actions of its members. Housing board activities are conducted independently.
- Before an authority can initiate a federally-funded development, it must have a signed Cooperation Agreement with the local governing body where the housing project is to be located. The Cooperation Agreement is a binding contract that:
 - Obligates the local housing agency to make payment in lieu of taxes (PILOT) to the local government; and
 - Obligates the local governing body to provide cooperation in the development and management of low-income housing, including municipal services (such as police and fire protection) commensurate with services provided in other areas of the city.

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ANNUAL/5-YEAR PLAN SYNOPSIS

- The annual and five-year plans prepared by a local housing agency as required by QHWRA of 1998 are submitted to HUD for review and approval. Since FL 057 (Palatka Housing Authority) is a 03/31 FYE PHA its submission due date is January 16th.
- While the role of the board is primarily that of policy maker, commissioners also serve as the governing officers of a quasi-governmental and autonomous public housing authority (PHA) under contract with the federal government.
- Local housing agency commissioners, in cooperation with an executive director, can—and must—set the goals for assisted housing in their communities.
- The remittance of FL 057 (Palatka Housing Authority) annual and five-year plans are required to be submitted to the local city government, to be signed off on by the mayor to ensure its compliance with the City of Palatka's Comprehensive Plan.

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REQUEST FOR QUALIFICATIONS PHYSICAL NEEDS ASSESSMENT

- The Palatka Housing Authority hereby requests qualifications from qualified firms to partner with the Authority to rehabilitate or demolish **484** public housing units using a variety of funding sources and financial arrangements under the U.S. Department of Housing and Urban Development Rental Assistance Demonstration (RAD), Section 18, and Section 22 programs or other public housing mixed finance methods. The Palatka Housing Authority desires to consider a variety of tools within the conversion process including but not limited to: RAD; RAD Blend, Section 18 Demolition/Disposition; and Section 22 Voluntary Conversion.
- Requests for Proposals (RFPs) may be obtained from the Palatka Housing Authority website: palatkaha.org.

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REQUEST FOR QUALIFICATIONS Master Development Services

- The Palatka Housing Authority hereby requests qualifications from qualified firms to partner with the Authority to rehabilitate or demolish **484** public housing units using a variety of funding sources and financial arrangements under the U.S. Department of Housing and Urban Development Rental Assistance Demonstration (RAD), Section 18, and Section 22 programs or other public housing mixed finance methods. The Palatka Housing Authority desires to consider a variety of tools within the conversion process including but not limited to: RAD; RAD Blend, Section 18 Demolition/Disposition; and Section 22 Voluntary Conversion.
- Requests for Proposals (RFPs) may be obtained from the Palatka Housing Authority website: palatkaha.org.

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PHA's ULTIMATE GOAL

- Build back 62 Faircloth units
- Convert 100 percent of PHA inventory, when and where possible
- Update / Modernize all PHA inventory
- Ensure the continuity of delivery of affordable housing options within its jurisdiction
- Develop new and or enhance existing homeownership opportunities
- Be the example of "Good Neighbors" that we desire to be
- Maintain the "Code of Values" both inside and outside of our day-to-day task(s)
- Increase the housing stock / inventory by no less than 15% overall [Development of Faircloth units (62)]
- Increase the HCV stock / inventory by no less than 15% overall [With corresponding budget authority]
- Display the significance of the Affordable / Assisted Housing partnership to both the City of Palatka / County of Putnam

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Questions & Answers

Thank you,

<p>Dr. Anthony E. Woods President / CEO Email: awoods@palatka.org Office: 386.329.0132, ext. 211 Cell: 386.589.2286</p>	<p>Palatka Housing Authority 400 N. 15th Street, P.O. Box 1277 Palatka, Florida 32178 Facsimile: 386.530.5362</p>
 <p>PHA PALATKA HOUSING AUTHORITY</p>	<p>O 386.329.0132 400 North 15th Street F 386.329.0145 Palatka, FL 32177 PO Box 1277 Palatka, FL 32178</p> <p> PalatkaHA.org</p>