ESCAMBIA COUNTY
HOUSING FINANCE AUTHORITY
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Performance Measures and Standards Annual Report

October 1, 2025-September 30, 2026

The Escambia County Housing Finance Authority (the "Authority") is a dependent special district created pursuant to and existing under the provisions of Chapter 159 Part IV, Florida Statutes, and established by Ordinance No. 80-12 enacted on May 29, 1980 by the Board of County Commissioners of Escambia County, Florida, as amended by Ordinance No. 2003-8 enacted on March 20, 2003. Information concerning the Authority is available on its website, https://www.escambiahfa.com

The Authority established goals and objectives for its fiscal year 2025-2026 pursuant to Resolution No. 2025-06, which was duly adopted in a public meeting held on September 9, 2025. This document constitutes the Authority's report on its achievement of those goals and objectives. The goals and objectives, together with the performance measures and standards used by the Authority in its determination that such goals and objectives were achieved are set forth below.

All goals and objectives were achieved. The Authority did not fail to achieve any of its duly established goals and objectives.

1. Secure the safety and soundness of organization

Goal 1.1 Identify risks.

The Authority's goal and objective to secure the safety and soundness of the organization by identifying risks to Authority business in order to prevent loss was achieved in accordance with the duly established measurement and standard set forth below.

- ***Objective:***
  To identify, assess, and mitigate potential risks that could lead to the loss or compromise of organizational assets and information, ensuring operational continuity, regulatory compliance, and the protection of critical resources (collectively, the "Risk Analysis").

- ***Measurement:***
  Performance of Risk Analysis at Audit Committee or Board meeting as evidenced by meeting minutes.

- ***Standard:***
  A minimum of one (1) Risk Analysis performed during the fiscal year.

- **Achieved:** Yes ☑ No ☐

Goal 1.2 Promote a culture of ethical collaboration, with a strong focus on cybersecurity awareness and fraud prevention.

The Authority's goal and objective to secure the safety and soundness of the organization by emphasizing Authority Board and Team training and professional development was achieved in accordance with the duly established measurement and standard set forth below.

- ***Objective:***
  To drive ethical leadership and risk awareness practices that prevent fraud and cyber threats, protecting the organization from legal and financial repercussions.

- ***Measurement:***

  Board and Team Trainings to be held on ethics, fraud, and cybersecurity.

- ***Standard:***

  Schedule Board Trainings on ethics, fraud, and cybersecurity during the fiscal year; Staff to complete quarterly KnowB4 (or similar) training provided by the Authority's technology servicer on a continuing bases; and Staff to complete trainings required by Code of Ethics Policy and the Anti-Discrimination, Anti-Harassment and Anti-Retaliation Policy.

- **Achieved:** Yes ☑ No ☐

2. **<u>Foster housing programs that promote equitable access to affordable and sustainable housing</u>**

Goal 2.1 Implement or continue strategic initiatives to reinforce focus on the Authority's affordable housing programs.

The Authority's goal and objective to foster housing markets that promote equitable access to affordable housing by implementing or continuing strategic initiatives to reinforce focus on organizational goals was achieved in accordance with the duly established measurement and standard set forth below.

- ***Objective:***

  To facilitate greater availability of affordable housing supply and remove barriers to financing affordable housing in Escambia County

- ***Measurement:***

  Work to finance multifamily units by encouraging applications for multifamily bond issues.

  Continue first-time single family mortgage loan program with down payment assistance.

Continue to provide revolving loan program to finance affordable homes in Escambia County.

- ***Standard:***

  Staff will continue efforts to obtain private activity bond allocation for use in multifamily projects;

  Staff will participate in all scheduled weekly calls for active multifamily issues and will report on progress at Board meetings;

  Authority will dedicate at least $2,000,000 toward originating first or second mortgage loans for first time homebuyers by purchase of mortgage backed securities for investment and warehousing or for resale in the public markets; and Authority will appropriate at least $2,000,000 for a revolving fund to make 0% loans for affordable housing in Escambia County.

- **Achieved (Multifamily Program):** Yes ☑ No ☐
- **Achieved (Single Family Program):** Yes ☑ No ☐
- **Achieved (Revolving Loan Program):** Yes ☑ No ☐

3. Stewardship of Authority Infrastructure

Goal 3.1 Optimize the organization's workforce capabilities while improving physical infrastructure to support long-term sustainability.

The Authority's goal and objective for stewardship of Authority workforce performance and accountability through strategic professional development, training, and evaluation was achieved in accordance with the duly established measurement and standard set forth below.

- ***Objective:***

  To develop succession plans for staff positions at multiple levels and optimize the Authority's investment in salary and benefits.

- ***Measurement:***

  Assessment of all functional duties and responsibilities to realign staff goals and training in financial processing, housing operations, technology, professional communication, and marketing, as necessary.

- ***Standard:***
  The Authority should continue to perform assessment of functional duties and responsibilities, realign staff goals and training as necessary, and continue its staff training for succession during the 2025/2026 fiscal year.
- **Achieved:** Yes ☑ No ☐

Goal 3.2 Compliance and Safety Review.

The Authority's goal and objective for stewardship of Authority infrastructure by cultivating a safe environment with effective resources, processes and plans was achieved in accordance with the duly established measurement and standard set forth below.

- ***Objective:***
  To ensure safe and effective working conditions for staff.

- ***Measurement:***
  Review and update as necessary emergency plans and equipment assigned to staff to be used in the performance of Authority tasks.

- ***Standard:***
  Annual performance of technical review and audit of equipment and systems;
  Replacement of obsolete computer equipment on formal schedule; and
  Annual review and update of safety plans and processes for emergencies.

- **Achieved:** Yes ☑ No ☐