

“TEFRA”

Tax Equity & Fiscal Responsibility Act
Public Hearing: Thursday, 2/19/26 @ 10:00 a.m.

Single Family Mortgage Revenue Bonds
and/or
Single-Family Mortgage Revenue Refunding Bonds

MEETING MINUTES

An advertised “TEFRA” Public Hearing was held by the Housing Finance Authority of Broward County, Florida on Thursday, February 19, 2026, beginning at 10:00 a.m., located at 110 NE 3rd Street, 2nd Floor Conference Room, Suite 201, Fort Lauderdale, Florida.

The hearing was called to order by Administrative Assistant, Tina Kosakowski, at promptly 10:00 a.m.

Present

HFA Staff:

- Ralph Stone, HFA Executive Director
- Lisa Wight, HFA Senior Program Project Coordinator
- Tina Kosakowski, Administrative Assistant

Appeared Telephonically

Deborah Zomermaand, HFA Financial Advisor

Mr. Stone stated that the purpose of the public hearing was to receive comments and hearing discussion concerning a plan of financing subject to the Internal Revenue Code of 1986, as amended (the "Code"), pursuant to which the Authority will issue its Single-Family Mortgage Revenue Bonds and/or Single-Family Mortgage Revenue Refunding Bonds, in one or more series, in an aggregate principal amount of not to exceed \$350,000,000, pursuant to the plan of finance (the "Bonds"), the proceeds of which will be used to refund certain outstanding obligations of the Authority and/or to purchase federally insured or guaranteed mortgage loans originated by participating local lending institutions to finance or refinance the purchase of new or existing owner-occupied single-family residences situated within Broward County, Florida, and by persons or families of low, moderate or middle income (the "Project"), to purchase securities from a master servicer evidencing interests in or backed by a pool of such mortgage loans, including, without limitation, securities issued by the federal government or agencies thereof or to be used in conjunction with a Mortgage Credit Certificate program.



Mr. Stone further added that the Bonds shall not be a debt, liability or obligation of the Authority or of Broward County, Florida, or the State of Florida, or of any political subdivision thereof, but shall be payable solely from the above-referenced mortgage loans or securities evidencing an interest in or backed by a pool of such mortgage loans. The Bonds are not a debt of the United States of America or any agency thereof, or of GNMA, Fannie Mae or Freddie Mac, and are not guaranteed by the full faith and credit of the United States of America.

Mr. Stone then opened the public hearing concerning the issuance of Single-Family Mortgage Revenue Bonds and/or Single-Family Mortgage Revenue Refunding Bonds and stated that this public hearing was being conducted pursuant to the Internal Revenue Code of 1986, as amended. A transcript of the testimony given at this public hearing would be provided to the Board of County Commissioners of Broward County at a regular meeting of the Commission, at which time the Commission would, for purposes of complying with the Code, approve or disapprove the issuance of the Bonds by the Authority.

Lisa Wight, HFA Senior Program Project Coordinator, stated that the Affidavit of Publication of Notice of the Public Hearing was published Friday, February 6, 2026, in the "Sun Sentinel" and shall become part of the Minutes as "Exhibit A". The presentation of notice would suffice to cover all hearings undertaken at this time.

Ms. Wight presented the Affidavit of Publication of Notice to Tina Kosakowski.

Mr. Stone inquired whether anyone in the audience wishes to be heard concerning the Authority's proposed issuance of Single-Family Mortgage Revenue Bonds and/or Single-Family Mortgage Revenue Refunding Bonds in an aggregate principal amount not to exceed \$350,000,000.

Hearing no further discussion concerning the matter, Mr. Stone closed the public hearing and adjourned at 10:04 a.m.

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Before the undersigned authority personally appeared Rose Williams, who on oath says that he or she is a duly authorized representative of the SUN- SENTINEL, a DAILY newspaper published in BROWARD/PALM BEACH/MIAMI-DADE County, Florida; that the attached copy of advertisement, being a Legal Notice in:

The matter of NOTICE OF PUBLIC HEARING HOUSING FINANCE AUTHORITY OF BROWARD COUNTY, FLORIDA
Was published in said newspaper by print in the issues of, and by publication on the newspaper's website, if authorized on 6 Feb 2026
Affiant further says that the newspaper complies with all legal requirements for publication in Chapter 50, Florida Statutes.

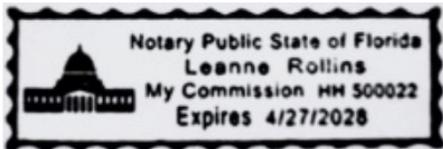


Signature of Affiant

Sworn to and subscribed before me this: 6 Feb 2026.



Signature of Notary Public



Name of Notary, Typed, Printed, or Stamped
Personally Known (X) or Produced Identification ()

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**NOTICE OF PUBLIC HEARING
HOUSING FINANCE AUTHORITY OF
BROWARD COUNTY, FLORIDA**

NOTICE IS HEREBY GIVEN, pursuant to Section 147(f) of the Internal Revenue Code of 1986, as amended, that the Housing Finance Authority of Broward County, Florida (the "Authority") will hold and conduct a public hearing to be held on February 19, 2026, at the offices of the Authority, 110 N.E. 3rd Street, Suite 300, Fort Lauderdale, Florida 33301, beginning at 10:00 a.m. or as soon thereafter as such matters may be heard. The public hearing will be held in person, but you may dial in using the following telephonic conference line: Dial In Number: 754-900-8519; Phone Conference ID: 255 381 186#.

The purpose of the public hearing is to receive comments and hearing discussion concerning a plan of financing subject to the Internal Revenue Code of 1986, as amended (the "Code"), pursuant to which the Authority will issue its Single Family Mortgage Revenue Bonds and/or Single Family Mortgage Revenue Refunding Bonds, in one or more series, in an aggregate principal amount of not to exceed \$350,000,000, pursuant to the plan of finance (the "Bonds"), the proceeds of which will be used to refund certain outstanding obligations of the Authority and/or to purchase federally insured or guaranteed mortgage loans originated by participating local lending institutions to finance or refinance the purchase of new or existing owner-occupied single-family residences situated within Broward County, Florida, and by persons or families of low, moderate or middle income (the "Project"), to purchase securities from a master servicer evidencing interests in or backed by a pool of such mortgage loans, including, without limitation, securities issued by the federal government or agencies thereof or to be used in conjunction with a Mortgage Credit Certificate program.

The Bonds shall not be a debt, liability or obligation of the Authority or of Broward County, Florida, or the State of Florida, or of any political subdivision thereof, but shall be payable solely from the above-referenced mortgage loans or securities evidencing an interest in or backed by a pool of such mortgage loans. The Bonds are not a debt of the United States of America or any agency thereof, or of GNMA, Fannie Mae or Freddie Mac, and are not guaranteed by the full faith and credit of the United States of America.

All interested persons are invited to attend said hearing in person and via teleconference and, either personally or through their representatives, present oral or written comments and discussion concerning the proposed plan of financing and the nature and location of the Project. Written comments may be submitted to the Authority, 110 N.E. 3rd Street, Suite 300, Fort Lauderdale, Florida 33301, Attention: Executive Director. Should any person decide to appeal any decision made by the Authority at this hearing or by the Board of County Commissioners of Broward County, Florida (the "Board") with respect to the approval of the plan of financing, he or she will need a record of the proceedings, and he or she will need to insure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. In accordance with the Americans with Disabilities Act, persons needing a special accommodation to participate in this proceeding should contact the Authority at (954) 357-4900. The Au-

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thority will submit a transcript of the statements made at the hearing to the Board which must approve or disapprove of the issuance of the Bonds.

HOUSING FINANCE AUTHORITY OF
BROWARD COUNTY, FLORIDA
By: Ralph Stone, Executive Director
2/6/2026 25500

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