

Notice Provided 5/22/26



Attachment A

OWNER LETTER TO TENANTS - NOTIFICATION OF MORTGAGE PAYOFF

To: Tenants of Peppertree Apartments

Subject: Notice of Rural Development Loan Payoff

Your apartment was developed with assistance from a loan provided by the U. S. Department of Agriculture (USDA), Rural Development, an Agency of the U. S. Government. This loan is expected to be paid off on January 25, 2027. When the loan is fully paid, Rural Development will no longer oversee the apartment's management, leases, and rents. The Rental Assistance (RA) subsidy will no longer be available, and as a result, rents at the apartment could go up and those tenants formerly receiving RA, if provided, will no longer receive reduced rents.

If you are currently receiving Section 8 assistance or other subsidy to help with paying for all or part of your rent, such assistance should continue. Only RA provided by Rural Development will no longer be available at this property after the loan has been paid off.

If you are receiving RA at the time of loan payoff and choose to move to another Rural Development financed property, you are entitled to transfer that RA to the new property. You will have up to four (4) months after the loan is paid off to move into another Rural Development financed property to be eligible to transfer the RA. There are some situations in which you cannot transfer the RA. For example, if you are going to a property that is already 100 percent subsidized with Rural Development RA or the U. S. Department of Housing and Urban Development (HUD) Section 8, or if the housing is not financed by Rural Development.

Included with this letter is a listing of other Rural Development properties located nearby your community. You can access additional information about other Rural Development properties by going to: https://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp

If you are a tenant of this property at the time the loan is paid off, you may be eligible for a Rural Development Housing Voucher (RD Voucher). This RD Voucher will pay the difference between the comparable market rent for your current apartment and the amount of tenant contribution you are now making toward rent. This RD Voucher may be used in any apartment property in which a landlord is willing to accept the RD Voucher.

To qualify for the RD Voucher program, you must:

1. Be a tenant of the property at the time the loan is paid off and,
2. Have an income level at or below 80 percent of the area median income, and,
3. Be a U. S. Citizen, a U. S. Non-Citizen National or a qualified alien.



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Upon payoff of the loan, you will receive a letter offering you an RD Voucher. This will indicate the amount of the Voucher for which you may qualify and will list the required documents that must be submitted in order to obtain the RD Voucher. The offer of a Voucher is good for up to ten (10) months after the loan is paid off should you not want to decide immediately. Additional contact information will be included in the letter to guide you through the process. More information about the RD Voucher program and your eligibility will be sent to you as the payoff date approaches.

Information about housing subsidies that may be available from other Federal, State, or local resources, including contact information for such agencies is included with this letter.

If you have any questions about this letter or the information in it, please feel free to contact the property manager at:

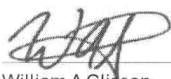
Peppertree Apartments
1200 S 15th Street
Fernandina Beach, FL 32034

Or you may also contact the Rural Development staff at:

Regina Garth
regina.garth@usda.gov
(615) 783-1363

Sincerely,

HALLMARK MANAGEMENT, INC.,
as Agent for Nassau Homes, Ltd.

By: 
William A Glisson
Its: President

WAG/jd

Attachments:

Listing of Rural Development - Financed Properties

Listing of Housing Authorities and other Agencies that may be able to assist with rental subsidies

Housing authorities and non-profit agencies that operate in and near Nassau County, Florida, providing rental assistance, Section 8 vouchers, and subsidized housing options.

Public Housing Authorities (PHA) & Government Agencies

- **Nassau County Housing Authority (Fernandina Beach Housing Authority)**
 - **Location:** 1300 Hickory Street, Fernandina Beach, FL 32034
 - **Phone:** (904) 261-5051
 - **Services:** Manages Public Housing and Section 8 Housing Choice Vouchers for residents of Nassau County, including income-based rent subsidies.
- **Jacksonville Housing Authority (Duval County/Regional)**
 - **Services:** Covers Duval, Clay, St. Johns, and Nassau counties. Offers Public Housing (2,881+ units) and Section 8 (HCV) vouchers.
- **Macclenny Housing Authority (Baker County)**
 - **Location:** 402 E Stansell Ave, Macclenny, FL 32063
 - **Phone:** (904) 259-6881
 - **Services:** Provides rental assistance programs for qualifying low-income families in the region.
- **Nassau County SHIP Program**
 - **Location:** 96135 Nassau Place, Suite 2, Yulee, FL 32097
 - **Contact:** Carol Gilchrist, (904) 530-6020
 - **Services:** State Housing Initiatives Partnership (SHIP) provides funds for rental assistance when available.

Non-Profit & Crisis Assistance Organizations

- **Barnabas Center**
 - **Location:** 1303 Jasmine St, Suite 101, Fernandina Beach, FL 32034
 - **Phone:** (904) 261-7000
 - **Services:** Crisis assistance including help with rent, utility bills, and housing for seniors/families in Nassau County.
- **The Salvation Army Hope House**
 - **Location:** 410 S 9th St, Fernandina Beach, FL 32034

- **Services:** Emergency assistance, including rent and utility payments, to help prevent homelessness.
- **Northeast Florida Community Action Agency (NFCAA)**
 - **Services:** Covers seven counties including Nassau. Offers programs to stabilize vulnerable households.
- **Affordable Housing First Corp[®]**
 - **Location:** Fernandina Beach, FL
 - **Services:** Develops and manages workforce and affordable housing for lower-to-mid income households.

Subsidized Rental Properties in Nassau County

- **Fernandina Beach:** Murray Hill Apartments (904-261-2937), Peppertree Village (senior/disabled), Buccaneer Villas (904-277-0000), Post Oak Apartments (904-277-7817), Countryside Apartments.
- **Yulee:** Green Acres (904-225-0168), Yulee Villas (904-225-5810).
- **Callahan:** Pine Terrace Apartments (904-879-1488), Heritage Villas Apartments. [10]

For immediate housing emergencies, residents are advised to contact **211** (Northeast Florida) to be connected to local resources.

1. <https://www.nassaucountyfl.com/836/Affordable-Housing>
2. <https://www.nassaucountyfl.com/179/SHIP---Affordable-Housing-Program>
3. <https://www.fbfl.us/495/Housing-Authority>
4. <https://www.jaxha.org/>
5. <https://nfcaa.net/>
6. <https://www.nassaucountycouncilonaging.org/resources/housing/>
7. <https://eap.ufl.edu/resources/housing-rental-assistance/>