"We’re not a general funder," she said. "The city, county, and government officials have the right to take care of secondary homes. They call the general attitude of the government in that is that we should cut a segment of the population off and just let them rot. If something is not being done, it should be."

Knapik said loans can be held for 15 to 20 months and the applicant can cancel the loan if there is not a conflict of interest. She stressed that government officials have to work with the residents to avoid any conflict of interest.

"We’re also aware that the city has not received the $600,000 earmarked for this legislation," she said. "We are also aware that the office of the inspector general has reviewed the $600,000 earmarked for this legislation and we are aware that the county has reviewed the $600,000 earmarked for this legislation."