



**CITY OF JACKSONVILLE**

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**CONSOLIDATED PLAN**  
**FOR THE US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
**PROGRAM YEARS 2011-2016**

Housing and Neighborhoods Department  
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### *EXECUTIVE SUMMARY*

The City of Jacksonville, Florida, is a vibrant, diverse community located on Florida's historic First Coast. The City is home to more than 800,000 people and experienced strong growth in the years since the 2000 Census. As a participating jurisdiction in federal entitlement programs administered by the U.S. Department of Housing and Urban Development (HUD), the City is required to prepare a five-year Consolidated Plan (Plan). The Consolidated Plan outlines the City's spending priorities for federal programs, including the Community Development Block Grant (CDBG), HOME Investments Partnership (HOME), Emergency Shelter Grant (ESG), and Housing for Persons with AIDS (HOPWA). The Plan serves as both a reflection of an extensive planning process that provides information and analysis essential for setting spending priorities, as well as the formal application of the entitlement jurisdiction for federal block grant funds for the upcoming five-year period.

### *Consolidated Plan Time Frame*

This Plan covers the period October 1, 2011 through September 30, 2016. It was prepared during a planning process conducted between July 2010 and August 2011.

### *Consolidated Plan Guiding Principles*

A Consolidated Plan is intended to be the result of a collaborative planning process that includes participation by representatives of the local jurisdiction and community stakeholders (including nonprofit and for-profit organizations, as well as individual citizens). The primary focus of federal block grant programs covered by the Plan is serving low- and moderate-income individuals, families, and geographic regions. Although low- and moderate-income issues are at the core of the Consolidated Plan, the entire community benefits from the expenditures of federal block grant funds. The use of these funds to improve housing and community conditions, foster economic development, and fight poverty assists in efforts to create a healthy and sustainable community with opportunities for all.

## *HUD Performance Evaluation*

HUD evaluates the performance of federal entitlement jurisdictions based on three statutory goals:

- Decent housing
- A suitable living environment
- Expanded economic opportunities

In addition to the five-year Consolidated Plan, an annual Action Plan is required. Each participating jurisdiction must also prepare a Consolidated Annual Performance and Evaluation Report (CAPER). HUD uses the CAPER to evaluate performance under the Consolidated Plan and Action Plan.

## *Anticipated CDBG, HOME, ESG, and HOPWA Funds*

Over the five-year period covered by this Plan, the City of Jacksonville anticipates receiving \$57,565,964 in federal block grant funds; actual receipts may vary, depending upon Congressional appropriations. Anticipated funding for the 2011 through 2016 federal fiscal years by program is as follows:

- CDBG: \$30,531,420
- HOME: \$11,471,460
- ESG: \$1,483,110
- HOPWA: \$14,079,974

## *Overview of Funding Prioritization Process*

Determining priorities for spending the City of Jacksonville's federal block grant funding was based on multiple forms of analysis and input. Data analysis related to population trends (including minority concentrations and growth in the number of persons with Limited English Proficiency), housing needs, the housing market, and the economy were central to decision making for this Plan. In addition, extensive efforts were made to include community input throughout the planning process. Community input was obtained through public meetings, meetings with stakeholder organizations (particularly those serving low- and moderate-income populations and those with special needs), as well as interviews with community leaders and representatives of City government.

## *Funding Priorities*

The City of Jacksonville's funding priorities for federal block grant fund expenditures are based on the three statutory goals for these programs: decent housing, a suitable living environment, and expanded opportunities. Consistent with programmatic goals and requirements, the focus of Jacksonville's efforts under this Consolidated Plan is on low- and moderate-income individuals and families. This includes geographically targeting funds to projects serving low- and moderate-income neighborhoods.

In summary, Jacksonville's priorities for federal block grant programs are:

1. Housing: Homeownership, Affordability (including ownership and rental units), and Rehabilitation

Neighborhood Revitalization: High priority for geographically targeted areas

Special Needs: Homeless individuals and families, elderly persons, and persons with disabilities

Non-Housing Community Development Needs: Public facilities, public facilities improvement, and public services

Economic Development: Small business assistance, micro-loan program, and job training

## *Addressing the Needs of Underserved Populations*

Seeking out information on the needs of underserved populations has been an integral part of the preparation of this Plan. This effort has been enhanced by undertaking the preparation of the Analysis of Impediments to Fair Housing Choice in conjunction with preparation of the Consolidated Plan. The Analysis of Impediments to Fair Housing Choice is a requirement for all jurisdictions receiving federal block grant funds and includes its own data analysis and public input for determining barriers to Fair Housing Choice that may exist and identifying actions that will be undertaken to address those barriers.

Underserved populations may include, but not be limited to, persons with disabilities, elders (persons age 62 years and above), homeless individuals and families (including homeless veterans), persons with Limited English Proficiency (LEP), and racial or ethnic minorities. Careful consideration of unmet needs among underserved populations and effective means for addressing these needs went into each step of the preparation of the City of Jacksonville's Consolidated Plan for the period 2011-2016.

## *GENERAL QUESTIONS*

This section provides general information on the geographic area covered by this Consolidated Plan. Further, it addresses the issue of minority concentration in various regions of the City and identifies obstacles to meeting underserved needs.

### *Geographical Allocations*

The City of Jacksonville-Duval County is a consolidated government and covers the largest geographic region of any local government in the United States. Duval County also includes three separate municipal governments, the City of Atlantic Beach, the City of Jacksonville Beach, and the City of Neptune Beach. This Consolidated Plan covers all jurisdictions within Duval County, including the three separate autonomous municipal governments.

Geographic allocation of federal block grant funds is based on determination of (1) low- to moderate-income areas within Jacksonville-Duval County; and (2) areas of minority concentration within the jurisdiction. Further, priorities for spending in geographically targeted areas are based on statutory goals: decent housing, a suitable living environment, and expanded economic opportunities.

### *Minority Concentration*

Areas of minority concentration are those where 50% or more of the population is a racial or ethnic minority. Minority concentration is most often measured for Census tracts. A Census tract is a geographic area that typically has between 2,500 and 8,000 residents. The City of Jacksonville has 150 Census tracts, 37 of which have a minority concentration.<sup>1</sup>

**Error! Reference source not found.** through **Error! Reference source not found.** illustrate minority concentration in Duval County. The largest minority concentrations are found in the areas immediately surrounding and to the north of downtown Jacksonville. These are areas that have historically been home to African-Americans.

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<sup>1</sup> Data related to minority concentrations by Census tract were unavailable for the 2010 Census at the time this Plan was prepared. Thus, minority concentration maps are based on 2000 Census data.

Figure 1. African American population by Census tract, Duval County (Census 2000)

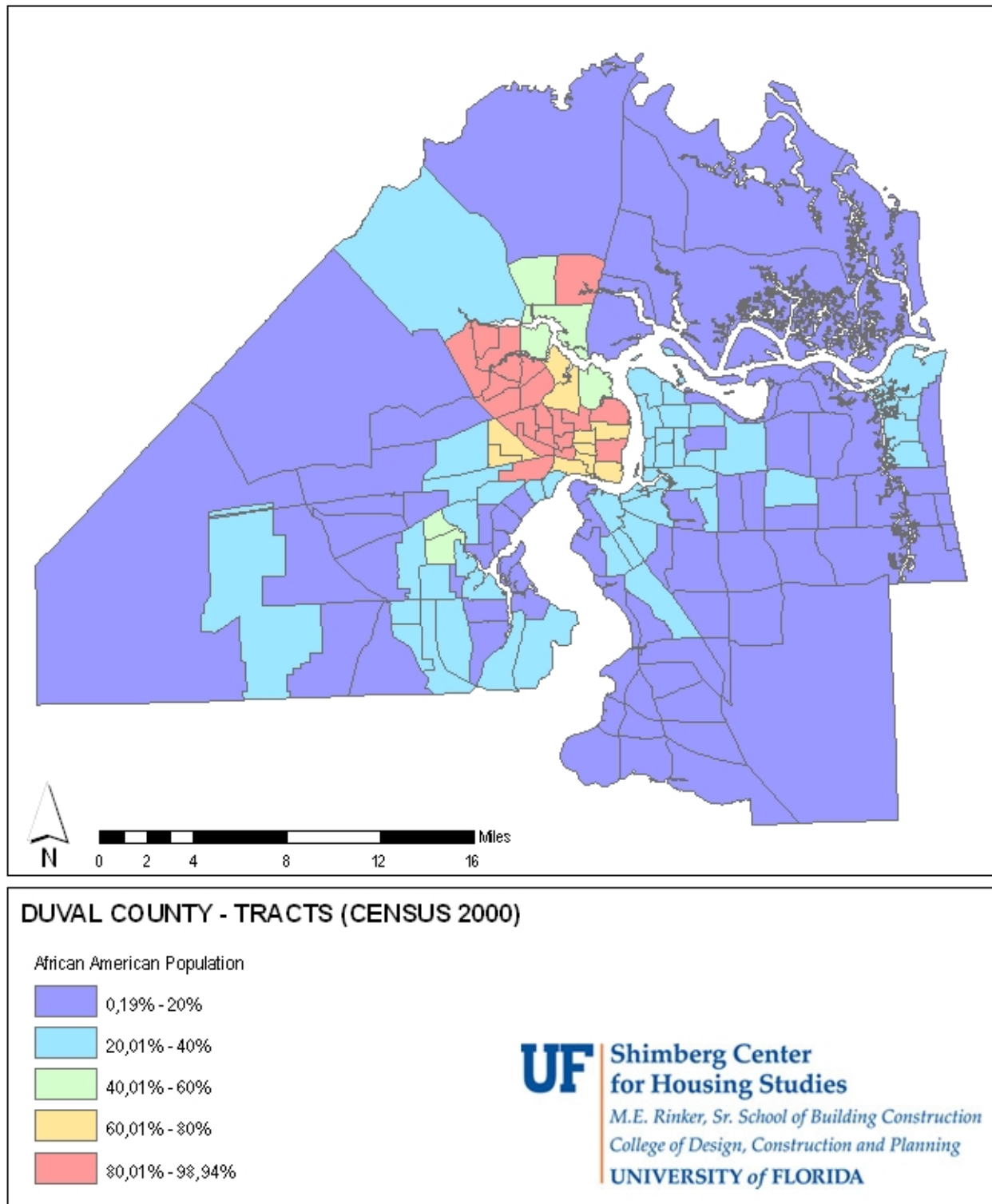


Figure 2. *Hispanic population by Census tract, Duval County (Census 2000)*

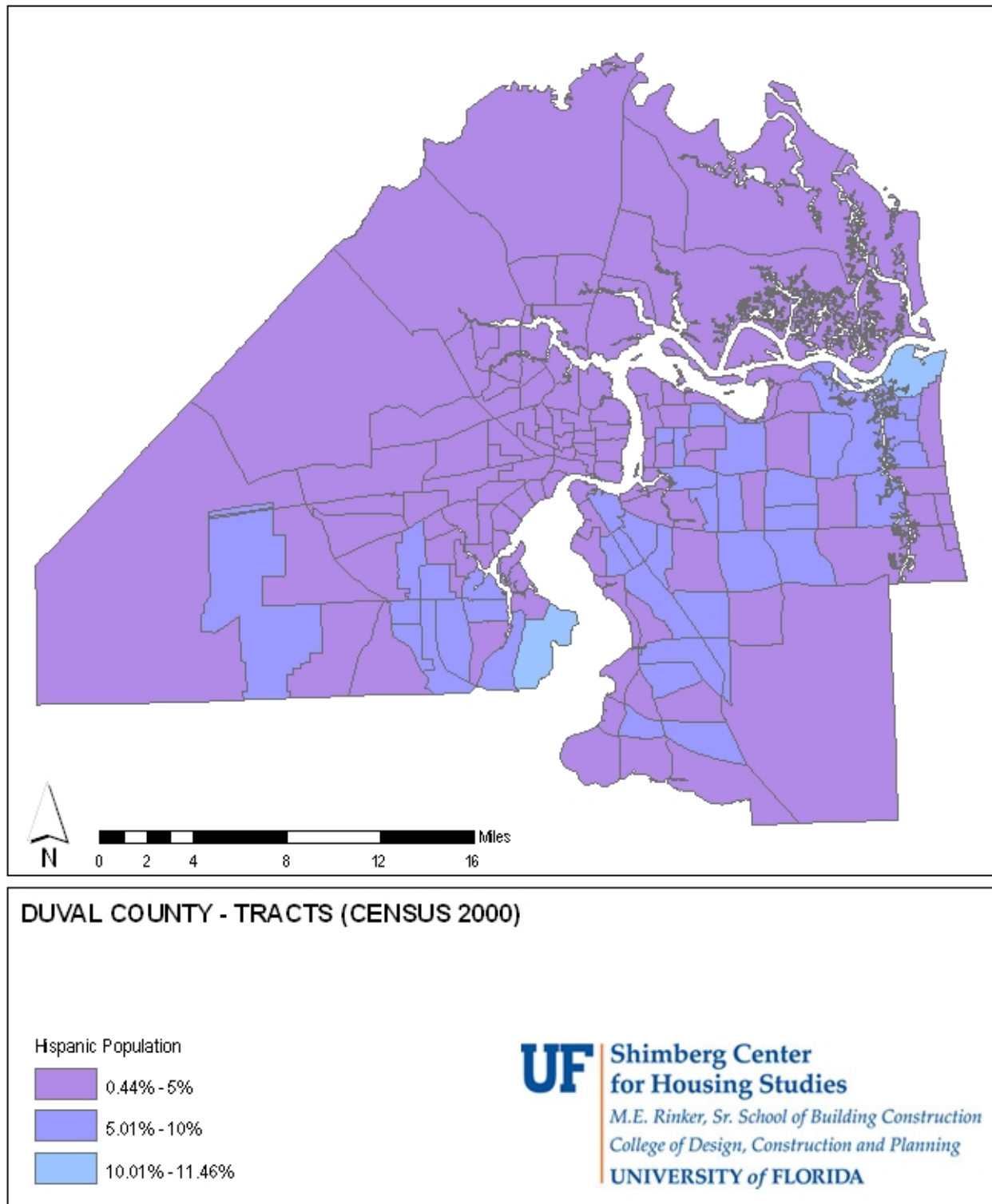
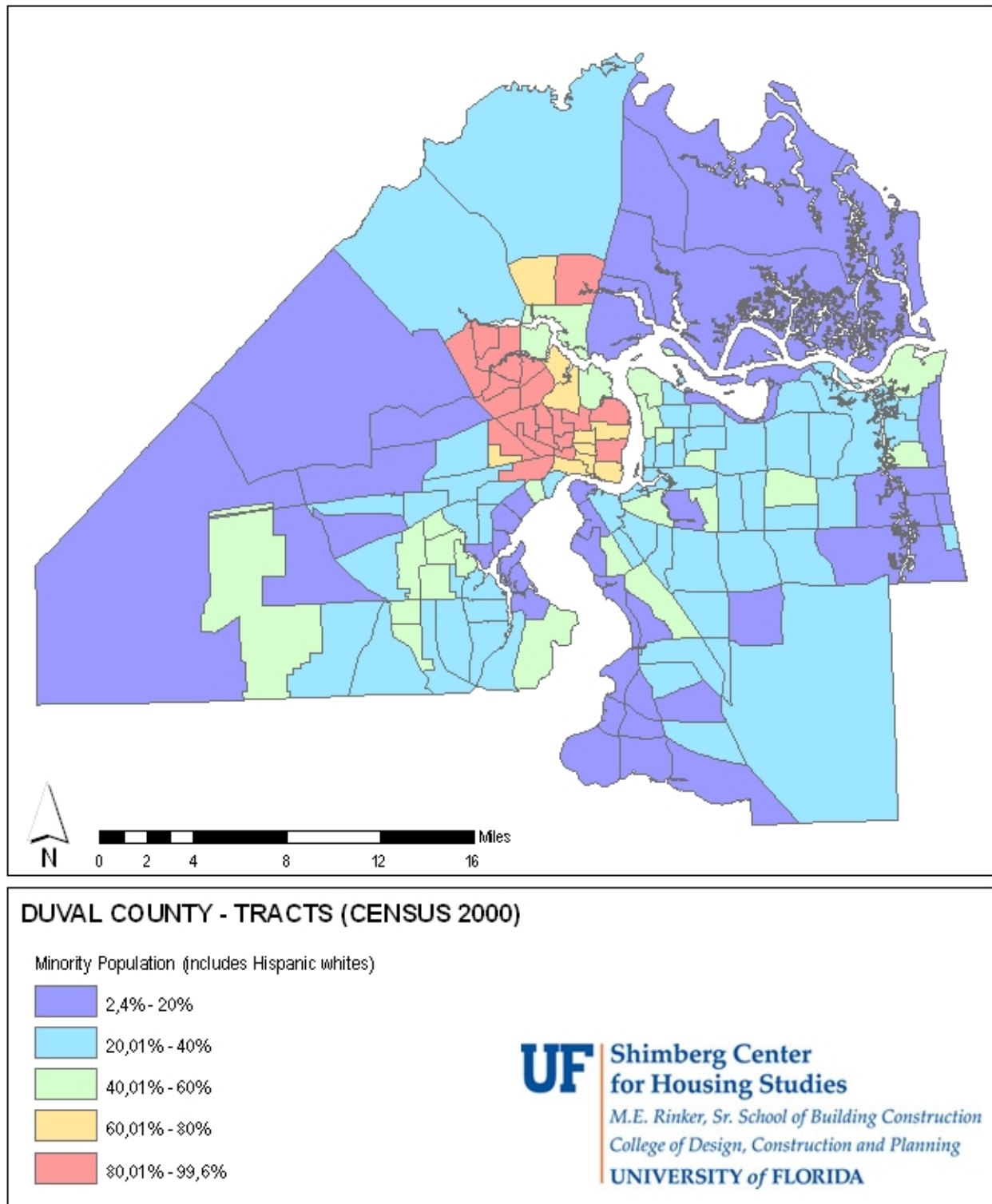


Figure 3. Minority population by Census tract, Duval County (Census 2000)



## *Obstacles to Meeting Underserved Needs*

The primary obstacle to meeting underserved needs in Jacksonville is lack of adequate funding. Although the federal funds covered under this Consolidated Plan are significant, the sluggish recovery of the U.S. economy has placed extraordinary burdens on the City and its stakeholders. Further, the State of Florida has ceased distribution of funds from the State Housing Trust Fund (under the State Housing Initiatives Program, known as SHIP) over the last two fiscal years. There is no indicator as to when (or if) these funds will be restored. Thus, while community need is arguably at one of its highest levels ever due to continuing foreclosures, high unemployment, and a persistent gap between the wages of low-wage households and the pricing of housing opportunities for sale or rent in the Jacksonville area, funding available to address these needs is dramatically lower than levels prior to the global economic crisis.

## *MANAGING THE PROCESS (91.200 (B))*

This section provides information on how the planning process for the preparation of this Consolidated Plan was managed.

### *Lead Agency*

The lead agency for the preparation of the City of Jacksonville Consolidated Plan, 2011-2016, was the Housing and Neighborhoods Department. This Department is responsible for the administration of federal block grant funds, including CDBG, HOME, ESG, and HOPWA.

Wight Greger serves as Director of the Housing and Neighborhoods Department, and LaCree Carswell is the Chief of the Community Development Division. These individuals led the City's planning efforts in the preparation of this Plan; numerous management and staff throughout City government were also instrumental in the successful production of this document.

The Shimberg Center for Housing Studies at the University of Florida served as consultant for the preparation of this Plan. The Shimberg Center's Project Director was Dr. Anne R. Williamson, Principal, Policy & Planning Insights, LLC (PPI). PPI contributors also included Marta Strambi-Kramer, J. Frederick (Rick) Graham, Eric Kramer, and Desiree Serna. Shimberg Center contributors included Professor

William J. O'Dell, Associate Director of the Shimberg Center, Anne Ray, Douglas A. White, and Diep Nguyen.

### *Plan Development Process*

The 2011-2016 Consolidated Plan was developed using multiple planning methods in an effort to obtain the most complete picture of housing, community, and economic needs in Jacksonville-Duval County. The Plan was developed simultaneously with an updated Analysis of Impediments to Fair Housing Choice in order to ensure that issues associated with minorities and other underserved populations were thoroughly addressed when determining spending priorities.

The methods used to prepare this Plan include:

- Data analysis
  - Population demographics
  - Housing needs analysis
  - Housing market analysis
  - Public housing
  - Homelessness
  - Community and economic development
- Stakeholder input
  - Public meetings
  - Community stakeholder organization meetings
  - Interviews with community leaders
  - Consultation within local government and affiliated entities
- Strategic planning
  - Review of data analysis results
  - Review of stakeholder input
  - Review of anticipated resources available
  - Determination of spending priorities

### *Consultations*

This Plan is based on extensive consultation with members of the public, community stakeholder organizations, community leaders, and management and

staff throughout the Jacksonville-Duval County Consolidated Government. Additional information appears in the Citizen Participation section of this document.

### *CITIZEN PARTICIPATION(91.200 (B))*

Citizen participation was an integral part of the preparation of City of Jacksonville's 2011-2016 Consolidated Plan and revised Analysis of Impediments to Fair Housing Choice. Citizen participation activities for preparation of each of these documents were conducted simultaneously; methods for obtaining citizen participation were based on the City's Citizen Participation Plan, updated in June 2010. The Citizen Participation Plan is designed to meet the requirements under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; 42 U.S.C.-5301. The Citizen Participation Plan is intended to facilitate maximum participation on the part of residents, including low- and moderate-income individuals, racial and ethnic minorities, persons with disabilities, and other persons who may traditionally be under-represented in public discourse.

The Jacksonville Housing and Community Development Commission (JHCDC) is the city-wide community development advisory body and is an important aspect of the City's Citizen Participation Plan. The JHCDC's membership is composed of a representative from income-eligible neighborhoods; representatives of organizations serving low- and moderate-income citizens in the City; representatives from each of the federal block grant programs; and a representative from the City Council.

Specifically, the JHCDC's functions are:

- To become advocates of the Consolidated Plan Programs (CDBG, HOME, ESG, HOPWA) and solicit community support for the plan and programs.
- To encourage, advocate review citizen input from the public hearings.
- To ensure that citizen input is considered in the preparation of the Consolidated Plan-Action Plan and Consolidated Plan Programs to U.S. HUD.
- Ensure citizen input in the development of all program amendments which involve changes in beneficiaries, in location of activities and in budget shifts, changes in the Citizen Participation Plan, and any other major changes in the Consolidated Plan Programs activities during any program year.
- Provide citizen input in the development of the Consolidated Plan, Consolidated Plan-Action Plan, Limited Housing Assistance Plan (LHAP), Analysis of Impediment (AI), the Consolidated Annual Performance & Evaluation Report (CAPER) and the Grantee Performance Report (GPR).

- To review recommendations for the administration's Housing and Neighborhoods Department.
- To keep informed of applicable Federal Regulations governing formula grant programs, and
- To inform neighborhood residents and all sections of the community who are concerned with housing and community development of the actions of the City relative to the formula grant programs.

In addition to the JHCDC, the Housing and Neighborhood Department regularly consults with six Citizen Planning Advisory Committees (CPACs) from districts throughout Jacksonville-Duval County. The CPACs facilitate grassroots participation and exist to maintain open and effective communication among Jacksonville residents, businesses, neighborhoods, community organizations, educational institutions, and the consolidated government. Staff members of the Housing and Neighborhoods Department provide technical support at each CPAC meeting and present monthly reports on city-related events. In addition to CPAC members, any interested person may attend CPAC meetings.

### *Consolidated Plan Citizen Participation Process*

The citizen participation process for this Consolidated Plan included 12 meetings where members of the public, community stakeholder organizations, and other interested individuals were invited to provide input into community needs and methods for addressing those needs. Further, one-on-one interviews were conducted with a number of community leaders, and consultation within the Consolidated Government was an ongoing process throughout the preparation of this document.

### *Public Meetings*

Public meetings were held on two occasions in different venues during the course of preparing the Consolidated Plan. These meetings were publicly noticed in local newspapers. In addition, one public meeting is scheduled during the public comment period. This meeting will be held August 4, 2011 and will provide citizens with an overview of the Consolidated Plan and spending priorities, as well as offer them an opportunity to comment on the Plan.

Further, two meetings of the Jacksonville Housing Commission were devoted to the Consolidated Plan and the Analysis of Impediments to Fair Housing Choice. In addition, presentations were made at the Jacksonville Human Rights Commission's

Annual Fair Housing Symposium in April 2010 and April 2011 related to affirmatively furthering Fair Housing and soliciting public comment on both the Consolidated Plan and Analysis of Impediments to Fair Housing Choice.

### *Community Stakeholder Organization Meetings*

Recognizing that it can be challenging to obtain sufficient direct citizen participation on the part of individual citizens when engaging in public planning processes, Jacksonville's Citizen Participation Plan also encourages consultation with community stakeholder organizations. These organizations are often nonprofits, but can also be for-profit entities. Further, members of the public are welcome at these meetings. Many of these organizations regularly serve individuals or families with special needs, such as refugees, homeless persons or families, persons with disabilities, veterans, and others.

Seven community stakeholder meetings were held as part of the planning process and covered preparation of both the Consolidated Plan and Analysis of Impediments to Fair Housing Choice. Representatives of community stakeholder organizations were invited to participate via email announcements, and the public was welcome at each meeting. The meetings each had a focus on different areas of need and responsibility within the community:

- Refugee services
- Housing providers
- Social service providers
- Persons with disabilities
- Community leaders
- Homeless service providers
- Veteran services

### *Community Leader Interviews*

One-on-one interviews were conducted with seven individuals with extensive community involvement. These interviews occurred early in the planning process and informed additional efforts to obtain citizen input.

## *INSTITUTIONAL STRUCTURE (91.215 (I))*

The City of Jacksonville is a consolidated city and county government, the only consolidated local government in the state of Florida and one of only a few in the nation. Consolidation of Jacksonville and Duval County occurred in 1968. The City of Jacksonville provides county services to all of Duval County and is the municipal services provider for 95% of Duval County as well. The three (3) municipalities that complete Duval County are of Atlantic Beach, Neptune Beach, and Jacksonville Beach. However, they have chosen to retain their autonomy and, thus, are separate urban services districts. Interlocal agreements with the independent municipalities as developed by HUD serve as a contract between the City of Jacksonville and those municipalities. The interlocal agreement also governs the use of the federal funds these municipalities receive from the City of Jacksonville.

With more than 7,000 City employees (including constitutional officer operations), the City of Jacksonville demands a leadership structure that not only promotes quality and responsive service, but one that permeates, involves and is accessible to all staff levels. The Mayor is the Chief Executive Office of Jacksonville's local government. The Mayor appoints a Chief Administrative Officer, 10 department directors and 43 division chiefs who pilot his goals and initiatives throughout City government. There are also five constitutional officers elected countywide: Tax Collector, Property Appraiser, Clerk of the Circuit Court, Sheriff and the Supervisor of Elections. These five officers maintain a high degree of operational autonomy.

### *Institutional Coordination*

The institutional coordination of the Consolidated Plan establishes a unified vision for Community Development actions. A collaborative process will be followed by which the City of Jacksonville will shape various programs into effective, coordinated neighborhood and community strategies. This process also facilitates the opportunity for strategic planning and citizen participation to take place in a comprehensive context attempting to reduce duplication of effort at the local level.

The City of Jacksonville will execute its Housing and Community Development plan in collaboration with public, private and nonprofit agencies. Nonprofit organizations include nonprofit developers and community housing development organizations. Private sector partners include local financial institutions, for-profit developers and local businesses. The City works closely with its partners to design programs that work to address needs present in the City.

Funding shortfalls continue to provide barriers to successful implementation of housing and community programs. This situation has been exacerbated by the lack of funding through the State Housing Trust Fund (State Housing Initiatives Program/SHIP) in recent years. There is no indication as to when (or if) these funds will be restored to Florida's participating jurisdictions.

### *Strengths and Gaps in Delivery System*

Jacksonville has an active housing delivery system that includes many organizations with expertise in providing housing. A variety of federal and local resources are used to make housing affordable for both homeownership and rental housing opportunities. Affordable housing subsidies offered by public agencies leverage private funds, stretching public funds to serve more households. In Jacksonville, as in most cities, housing is made available in response to market demand. There are two main components of the delivery system: the private sector and government. The planning and implementation of affordable housing strategies in Jacksonville relies on a formal and informal coordination among the public and private entities.

The collapse of the housing bubble and subsequent global financial crisis has placed severe burdens on Jacksonville's housing delivery system. The State of Florida has eliminated funding under the State Housing Initiatives Program (SHIP) in recent years. In past years, SHIP has been a critical resource for the production and preservation of affordable housing opportunities for homeownership and rental. The reduction in public resources for affordable housing has contributed to a critical situation among many nonprofit housing organizations; a number of these organizations must change or expand their line of business in order to survive.

In addition, Jacksonville's geographic size (the largest local jurisdiction in the nation) provides a challenge in effective implementation of housing and community activities. This size, coupled with the realities of the "new economy" following the global financial crisis, highlights the need for continual improvement of collaborative capacity among community stakeholders.

Thus, meeting Jacksonville's needs for housing and community services now and in the future will mean making increased efforts to foster collaborative solutions among nonprofits, for-profits, and public agencies. These efforts must include specific actions to build collaborative capacity in Jacksonville.

## *Strengths and Gaps in Delivery System for Public Housing*

The Housing and Neighborhoods Department and Community Development Division work closely with the Jacksonville Housing Authority to promote safe, decent, affordable housing.

### ***MONITORING (91.230)***

The City of Jacksonville is committed to a comprehensive program of monitoring and evaluating the progress of housing and community development activities. The goal of the jurisdiction is to ensure long-term compliance with the applicable regulations and standards, particularly the Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended through December 31, 1998.

The City has established its monitoring process to ensure that a system of continuous communication and evaluation is in place. The monitoring process will facilitate the evaluation of program accomplishments in relation to the goals and objectives established in contracts by allowing the City to review all programs and housing service providers in order to assess strengths, weaknesses, performance capabilities and accomplishments. Information gained from the review will give the City an opportunity to determine which programs and/or strategies are working, if benefits are being achieved, needs being met and accomplishment of objectives. Both qualitative and quantitative methods of evaluation will be utilized.

Pre-contract negotiations conferences will be held to finalize contracts or letters of understanding and post award conferences will be conducted to reiterate the terms of the contracts or terms of the letters of understanding and ensure that all parties understand their responsibilities and the terms of the contract. Technical assistance will be rendered and at least one monitoring visit will be conducted for each recipient annually. The entire monitoring process will involve six basic steps; pre-monitoring contract, in-office review, monitoring visits, post review, written report and monitoring letter and follow up.

The focus of the monitoring plan will center on key indicators, which demonstrate if programs are operating effectively and efficiently. The plan will help the City to ensure that housing issues and internal policies are consistent. Where projects and/or programs have experienced delays, assessments will be conducted to determine the extent to which the delay is beyond the control of the housing and/or service provider and/or the extent to which original priorities, objectives and schedules were unrealistic.

Monitoring activities for the Consolidated Plan will incorporate all program requirements of HOME, CDBG, ESG and HOPWA. This includes reviewing and documenting projects for eligibility, maintaining record-keeping requirements and reviewing financial transactions, including budgets and expenditures. Since the Consolidated Plan is an integrated, comprehensive document, expansions and modifications of monitoring procedures will be continually conducted to comply with all federal regulations.

### *CDBG Subrecipient Compliance Monitoring*

For subrecipient contracts, the Community Development Division (CDD) CDD staff develops and approves the scope of service with the subrecipient during the pre-contract negotiation process to be consistent with HUD regulations and the priority needs identified in the Consolidated Plan. This process will ensure compliance with applicable laws and HUD guidelines. Finally, the CDD staff prepares a contract consistent with applicable laws and guiding principles. The contract is signed by accounting staff verifying account number and amount, the subrecipient and the division chief before it is forwarded to the General Counsel Office. The contract is reviewed and signed their office. After, General Counsel review and endorse the contract, it is forwarded to the Mayor's Office for execution.

Once the fiscal year begins, the agency will begin to accomplish goals as set forth in the contract and also incur expenditures. The cash request forms is used for reimbursement of expenditures and forwarded to CDD to be processed. The CDD staff will process cash requests and monthly reports by reviewing them for eligibility, compliance, and reasonableness with the scope of service. Once a payment reimbursement has been processed, it is sign by CDD staff and forwarded to the Chief or designee for final approval.

The CDD staff also administers implementation of the funded request for proposal, to determine that the work is carried out in accordance with the guidelines stipulated in the contract. The sub-recipient agencies will be monitored at a minimum of once per year for compliance with administrative, financial and internal control guidelines. The targeted goal for compliance monitoring will be twice per year for every agency.

Each agency with significant findings on such a monitoring will be typically monitored, on a more frequent basis in the future. All subrecipient agencies must provide monthly reports, which describe the activities carried out, and identifying the beneficiaries for the project, as well as expenditures. These reports help to

identify and ensure that minority outreach is occurring in conformity with HUD's program objectives.

### *HOME, HOPWA and ESG Monitoring Activities*

All contracts under these programs and the housing related activities funded under the CDBG program will be administered by the Jacksonville Housing and Community Development Commission (JHCDC) as a subrecipient of the Housing and Neighborhoods Department, Community Development Division, which oversees the development, monitoring and reporting of accomplishments of these programs to HUD. The staff of the JHCDC is responsible for all aspects of contract management as required by HUD regulations including the application process, contract development, contract monitoring and end of the year reporting requirements. As a subrecipient, JHCDC will be monitored by CDD staff to verify compliance with all applicable regulations.

For projects carried out with the use of HOME funds, Project Managers are assigned to monitor the progress of each project and submit invoices for payment. All payment requests for HOME construction projects will be cleared and verified by City of Jacksonville Housing Rehabilitation Specialists. The inspectors will assume responsibility for inspecting construction projects prior to authorization of payment. Payments for reimbursement are reviewed and approved by the accounting staff. This operation protocol maintains internal controls, a check and balance system that minimizes overpayment and promotes sound fiscal management practices. In addition, JHCDC staff ensures that all prerequisites have been finalized, as it concerns environmental reviews, Section 3 compliance, and Davis-Bacon compliance. Consequently, all pertinent documentation will be in accordance with federal mandates prior to submission for reimbursement and payment.

The City understands that all efforts using Federal, State and Local resources must be in accordance with established laws, regulations, and sound accounting management practices. All programs awarded Federal monies will be monitored and reported according to the program statutory and regulatory requirements or rules of those programs.

Affordable housing programs will be monitored on an ongoing basis through contract management. The Community Development Division has established a sub-recipient monitoring plan establishing the submission of periodic reports and audited financial statements.

A description of the standards and procedures that the City will use to monitor activities carried out in furtherance of the plan will ensure long term compliance with requirements of the programs involved, including minority business outreach. The objectives of the Community Development Division's monitoring are:

- To minimize the City's liability by identifying and correcting major program deficiencies before resulting in financial payment or funding sanctions.
- To conduct production monitoring as part of an overall process.
- To conduct quality control and compliance monitoring, by assessing the quality of the process and product delivery.
- CDD will continue to comply with HUD's requirements by preparing the following documents: Five Year Consolidated Plan, Annual Action Plan, Grantee Performance Report, and Consolidated Annual Performance and Evaluation Report.

### *Davis-Bacon Prevailing Wages*

This section provides a brief overview of Davis-Bacon Streamlining and Labor Standards Administration and Enforcement Objectives:

- Apply Federal labor standards properly. Make certain that labor standards, including Davis-Bacon prevailing wage rates, are applied where required. Ensure that any exemptions or exclusions are identified.
- Through education and advice, support contractor compliances with labor standards. Provide basic training and technical support to contractors to ensure that they understand their obligations under prevailing wage and reporting requirements.
- Monitor contractor performance. Perform reviews of payroll submissions and other information to help ensure contractor compliance with labor standards provisions and the payment of prevailing wages to workers.
- Investigate probable violations and complaints of underpayment. Thoroughly explore any evidence of violations, especially allegations of underpayment.
- Pursue debarment against repeat labor standards violators.

The Davis-Bacon Act (DBA) requires the payment of prevailing wage rates (which are determined by the U.S. Department of Labor) to all laborers and mechanics on Federal construction projects in excess of \$2,000. Construction includes alteration and/or repair, including painting and decorating, of public buildings or public works.

As stated a prevailing wage must be paid to laborers when federal funds are used to pay labor costs for any project over \$2,000 or any multi-family project over eight

units. The prevailing wage is usually higher than competitive wages, increasing the cost of housing production and rehabilitation activities. While the objective of the prevailing wage requirements is to protect workers from being paid less than their labor is worth, the increased costs results in higher housing construction expenses.

These requirements often restrict participation by small, minority contractors. Conversely, many of the workers hired for such projects are better paid attributed to Davis-Bacon requirements. This is vital for low income limited skilled workers who are intended to be the beneficiaries of this federal law. The City of Jacksonville will continue to enforce Davis-Bacon compliance to the greatest extent feasible.

Again, the JHCDC is responsible for following all federal regulations pertaining to the Davis-Bacon Wage rates and as a part of the monitoring process, CDD will verify compliance to the regulations.

### *Section 3*

In compliance with 24 CFR 135, recipients and covered contractors must demonstrate compliance with the "greatest extent feasible" requirement of Section 3 by meeting the goals set forth for providing training, employment and contracting opportunities to Section 3 residents and Section 3 business sectors.

Under Section 3 of the Housing and Urban Development Act of 1968, wherever HUD financial assistance is given for housing or community development to the greatest extent feasible, economic opportunities will be given to low income and minority residents and businesses in that area. The assistance may be in the form of job training, employment or contracts. Congress amended the Housing and Urban Development Act in 1994 to help give citizens deprived of economic activity increased access to employment and job training. The Section 3 Act requires recipients of HUD funds and the contractors they employ to ensure that the economic opportunities generated by the expenditures to benefit low-income persons, "to the greatest extent feasible." The City of Jacksonville will continue to enforce Section 3 compliance in all applicable projects.

The JHC is required to notify CDD prior to beginning any activities that include Section 3. JHC is also required to report monthly on all activities via a form developed by CDD and incorporated in the agreement between the two agencies on all Section 3 projects.

## *Environmental Review Records*

The environmental review process for entitlement jurisdictions is outlined in 24 CFR 58. The procedures outlined in this regulation are used by entities incorporating and reviewing HUD's environmental review responsibilities in determining program compliance with the intent of satisfying the National Environmental Policy Act (NEPA). Jurisdictions must assume this responsibility in all applicable federal programs through a system of enforced rules and policies.

The JHC is responsible for conducting the ERR on all projects funded through the four federal programs covered in this Consolidate Plan. During the monitoring of the JHC, the staff of CDD ensures that all applicable federal regulations are being adhered to.

CDD maintains an effective system of communication with HUD to ensure departmental regulatory compliance. The City of Jacksonville facilitates, maintains, and ensures compliance monitoring by adhering to the following categories:

- Exempt
- Categorically Excluded
  - Not Subject to 58.5
  - Subject to 58.5
- Environmental Review Assessment

## *PRIORITY NEEDS ANALYSIS AND STRATEGIES (91.215 (A))*

The Consolidated Planning process provides an opportunity to review community needs on both a current basis and from the standpoint of likely needs over a five-year horizon. Over the 2011-2016 planning period, the City of Jacksonville will address the following priority needs:

1. Housing: Homeownership, Affordability (including ownership and rental units), and Rehabilitation

Neighborhood Revitalization: High priority for geographically targeted areas

Special Needs: Homeless, elderly, and persons with disabilities

Non-Housing Community Development Needs: Public facilities, public facilities improvement, and public services

Economic Development: Small business assistance, micro-loan program, and job training

### *Basis for Assigning Priority*

Priorities for programs and services offered under federal block grant programs were developed through the Consolidated Planning process. Activities have been designed to address housing, community, and human service needs over the five-year period October 1, 2011 through September 30, 2016.

Priorities were developed based on community-focused data analysis and the results of extensive public outreach efforts. At a time when it is necessary to do more with less public funding, it is especially important to continue to build collaborative capacity among Jacksonville's public and private organizations.

### *Obstacles to Meet Underserved Needs*

The primary obstacle to meeting underserved needs is a lack of sufficient funding. In addition, the global financial crisis has put many nonprofit community organizations in difficult financial circumstances. The financial challenges faced by Jacksonville's nonprofit community are another obstacle to meeting underserved needs.

### *LEAD BASED PAINT (91.215 (G))*

Lead-based paint can pose serious health hazards, particularly in households with babies and/or small children. Lead-based paint potentially affects structures built prior to 1978. As a mature city with many older homes, lead-based paint is a particular concern for Jacksonville.

*Table 1. Housing Units by Year Constructed*

	Construction Year	Total Housing Units	Housing with Lead-based Paint	
			Units	Percent
Renter Occupied	Total	68,066	56,444	83%
	1960 to 1979	43,899	33,363	76%
	1940 to 1959	18,517	17,036	92%
	Before 1940	5,590	4,919	88%
Owner Occupied	Total	107,693	89,385	83%
	1960 to 1979	52,524	39,918	76%
	1940 to 1959	45,019	41,417	92%
	Before 1940	10,150	8,932	88%
Total	Total	17,576	145,879	83%
	1960 to 1979	96,423	73,281	76%
	1940 to 1959	63,536	58,453	92%
	Before 1940	15,740	13,851	88%

Source: Census 2000

### *Prevalence of Lead Based Paint Hazards*

As shown in Table 1, more than 145,000 housing units are estimated to have lead-based paint.

### *Strategies to Reduce Lead-Based Paint Hazards*

The City of Jacksonville provides funding for reducing lead-based paint hazards through the CDBG program administered by the Community Development Division.

### *Estimated Housing Needs*

The Shimberg Center for Housing Studies at the University of Florida regularly produces an Affordable Housing Needs Assessment for local jurisdictions throughout Florida and makes the information available to the public via its Florida Housing Data Clearinghouse website. The Shimberg Center updated its estimates of housing need for Duval County in 2010 based on detailed 2010 Census data (from the SF3-Public Use Microdataset) and the results of the 2006-2008 American Community Survey, also produced by the Census Bureau.

In preparing the Consolidated Plan for Duval County, the Shimberg Center estimated housing needs for 2010 and then projected these needs through 2015. Currently, Duval County has 362,547 households, with 69,062 categorized as Elderly (age 65 and above), 98,687 Small, 14,252 Large, and 39,133 classified as "Other". The Shimberg Center projects that these numbers will increase to a total of 386,043 households in 2015, with 85,006 Elderly, 108,601 Small, 15,648 Large, and 42,843 households classified as "Other".

The first step in analyzing housing needs for the Consolidated Plan required estimates of the three lowest income groups in Duval County. Households with incomes below 30% of the HUD-Adjusted Area Median, those with incomes greater than 30% but less than 50% of the Area Median, and those with incomes greater than 50% but less than 80% of the Area Median. Estimates for 2010 and projections for 2015 are presented in Table 2 and Table 3.

*Table 2. 2010 Households by Income Level*

<=30% AMI	30.01-50% AMI	50.01-80% AMI	Total
39,553	35,943	58,544	134,040

Source: Shimberg Center for Housing Studies 2011

*Table 3. Projected 2015 Households by Income Level*

<=30% AMI	30.01-50% AMI	50.01-80% AMI	Total
47,048	41,267	71,697	160,012

Source: Shimberg Center for Housing Studies 2011

Households with incomes less than 30% of the HUD-adjusted Area Median fall into the Federal definition of **extremely low income**; those households with incomes higher than 30% but less than 50% of the Area Median are in the **very low income** category; and households with incomes of greater than 50% but less than 80% of the Area Median are defined as **low income** households under Federal guidelines. Extremely low, very low, and low income households make up approximately 37% of the households in Duval County.

### *Household Type*

For the purposes of planning, HUD defines households as follows: Elderly households are composed of 1 or 2 persons age 65 or older; Small households are defined as 1 or 2 persons under 65 years of age; Large households are defined as those households with 5 or more persons under the age of 65; and the category All Other is defined as households with 3 or 4 persons under the age of 65.

As a way of comparing income with household type, the numbers from the 2010 and 2015 tables above have been sorted to illustrate household by type. As presented in Table 4 and Table 5, the majority of households in Duval County are classified as small, or as having 1-2 persons, under age 65. All other households make up the second largest group in the analysis. These are households with 3-4 members, under the age of 65. In turn, large households comprise the next largest group, with 14,252 households.

*Table 4. 2010 Number of Households by Age and Size*

Elderly	Small	Large	All Other Households	Total
69,062	98,687	14,252	39,133	221,134

Source: Shimberg Center for Housing Studies 2011

*Table 5. Projected 2015 Number of Households by Age and Size*

Elderly	Small	Large	All Other Households	Total
85,006	108,601	15,648	42,843	252,098

Source: Shimberg Center for Housing Studies 2011

All of these demographic subgroups should increase over the next five years. Of the 386,043 of households projected for Duval County in 2015, 167,092 are within the poorest three income categories, a cautionary signal that should induce a greater effort toward affordable housing.

### *Cost Burden by Type of Household*

Under Federal guidelines, households are considered **moderately cost burdened** when they pay more than 30%, but less than 50%, of gross household income for housing (including utilities). Households are **severely cost burdened** when they pay 50% or more of gross household income for housing. Cost burden is a key component of housing need due to the fact that cost-burdened households are likely to have difficulty affording other necessities such as food, child care, health care, and transportation. Thus, housing cost burden has the potential for dramatic impact upon a household's quality of life.

Information on moderate and severe cost burden by type of household is presented in Table 6 and Table 7.

*Table 6. Moderate and Severe Cost Burden by Number of Households, 2010 Estimates*

Cost Burden	Elderly	Small	Large	All Other Households	Total
> 30%	18,763	52,189	6,656	21,114	98,722
> 50%	9,128	25,972	2,631	8,918	46,649

Source: Shimberg Center for Housing Studies 2011

*Table 7. Moderate and Severe Cost Burden by Percentage of Households, 2010 Estimates*

Cost Burden	Elderly	Small	Large	All Other Households	Total
> 30%	27.17%	52.89%	46.70%	53.96%	45.18%
> 50%	13.22%	26.32%	18.46%	22.79%	20.20%

Source: Shimberg Center for Housing Studies 2011

Nearly two-thirds (65.38%) of low income households (including extremely low, very low, and low) are estimated to be moderately cost burdened in 2010, while a further 20.20% are experiencing severe cost burden (Table 7). The number of moderately and severely cost burdened households in the combined extremely low, very low, and low income categories is expected to increase from 98,722 in 2010 to 110,170 in 2015 (Table 8).

*Table 8. Moderate and Severe Cost Burden by Number of Households, 2015 Projections*

Cost Burden	Elderly	Small	Large	All Other Households	Total
> 30%	23,101	56,877	7,257	22,935	110,170
> 50%	11,239	28,432	2,876	9,739	52,286

Source: Shimberg Center for Housing Studies 2011

*Table 9. Moderate and Severe Cost Burden by Percentage of Households, 2015 Projections*

Cost Burden	Elderly	Small	Large	All Other Households	Total
> 30%	27.17%	52.37%	46.38%	53.53%	44.86%
> 50%	13.22%	26.18%	18.38%	22.73%	20.13%

Source: Shimberg Center for Housing Studies 2011

A high proportion (27.17%) of Elderly households are projected to have moderate cost burdens by 2015 and another 13.22% are projected to be severely cost burdened. A full 44.86% of all households in the lowest three income groups will experience allow to moderate cost burdened by 2015. Another 20.13% will experience a severe burden by 2015 (Table 9). In other words, 110,170 households will experience moderate cost burden, and 52,286 will experience severe cost burden (Table 8).

### *Cost Burden by Income Group*

Cost burden data were also analyzed by specific income group—extremely low income (less than 30% of Area Median), very low income (between 30% and 50% of Area Median), and low income (from 50% to 80% of Area Median). Table 10 and Table 11 present information on cost burden by income group.

*Table 10. Number of Cost Burdened Households by Income Group, 2010 Estimates*

Cost Burden	<=30% AMI	30.01-50% AMI	50.01-80% AMI	Total
> 30%	28,168	25,742	28,932	82,842
> 50%	23,409	11,200	6,483	41,092

Source: American Community Survey 2006-2008

*Table 11. Percentage of Cost Burdened Households by Income Group, 2010 Estimates*

Cost Burden	<=30% AMI	30.01-50% AMI	50.01-80% AMI	Total
> 30%	71.22%	71.62%	49.42%	61.80%
> 50%	59.18%	31.16%	11.07%	30.66%

Source: American Community Survey 2006-2008

Currently, 71.22% of Duval County households have incomes less than 50% of Area Median. By 2015, it is projected that 43.1% of Duval County households will have incomes less than 50% of Area Median. Of the 44,379 households projected to have incomes below 50% of Area Median in 2015, 27,801 (68.9%) are expected to experience moderate cost burden, and 7,002 (15.7%) are expected to experience severe cost burden. Of the 89,468 households projected to have incomes greater than 30% but less than 50% of Area Median in 2015, 39,897 (68.9%) are expected to experience moderate cost burden, and 38,248 (73.1%) are expected to experience severe cost burden. For the 38,248 with incomes between 50% and 80% of Area Median, 31,246 (57.4%) are projected to have moderate cost burden, and 7,002 (15.7%) are projected to experience severe cost burden. These figures are presented in Table 12 and Table 13.

*Table 12. Number of Cost Burdened Households by Income Group, 2015 Projections*

Cost Burden	<=30% AMI	30.01-50% AMI	50.01-80% AMI	Total
> 30%	30,421	27,801	31,246	89,468
> 50%	25,281	12,096	7,002	44,379

Source: American Community Survey 2006-2008

*Table 13. Percentage of Cost Burdened Households by Income Group, (YEAR) Projections*

Cost Burden	<=30% AMI	30.01-50% AMI	50.01-80% AMI	Total
> 30%	66.0%	68.9%	57.4%	64.1%
> 50%	43.1%	27.2%	15.7%	28.6%

Source: American Community Survey 2006-2008

### *Housing Tenure and Cost Burden*

The Shimberg Center also provided estimates for 2010 and projections for 2015 for cost burdened households by tenure (e.g., owner and renter). Once again, the analysis was focused on the combination of extremely low, very low, and low income categories. Table 14 and Table 15 show the number of households in these income categories for 2010 and 2015.

*Table 14. Lower Income Households by Tenure, 2010 Estimates*

Owner	Renter	Total
233,836	128,711	362,547

Source: American Community Survey 2006-2008

*Table 15. Lower Income Households by Tenure, 2015 Projections*

Owner	Renter	Total
250,763	135,280	386,043

Source: American Community Survey 2006-2008

Cost burden data for owners and renters is presented in Table 16 through Table 19.

*Table 16. Number of Lower Income Households with Cost Burden by Tenure, 2010 Estimates*

Cost Burden	Owner	Renter	Total
>30%	47,112	47,375	94,478
>50%	31,377	27,167	58,544

Source: American Community Survey 2006-2008

*Table 17. Percentage of Lower Income Households with Cost Burden by Tenure, 2010 Estimates*

Cost Burden	Owner	Renter	Total
> 30%	79.49%	63.36%	71.42%
> 50%	52.94%	36.33%	44.64%

Source: American Community Survey 2006-2008

*Table 18. Number of Lower Income Households with Cost Burden by Tenure, 2015 Projections*

Cost Burden	Owner	Renter	Total
> 30%	54,190	46,480	100,670
> 50%	20,681	20,620	41,301

Source: American Community Survey 2006-2008

*Table 19. Percentage of Lower Income Households with Cost Burden by Tenure, 2015 Projections*

Cost Burden	Owner	Renter	Total
> 30%	21.61%	34.35%	26.07%
> 50%	8.2%	15.2%	10.69%

Source: American Community Survey 2006-2008

### *Persons with Disabilities*

The Shimberg Center for Housing Studies has also produced estimates of households with persons with disabilities for local jurisdictions throughout the state of Florida. These estimates are based on a special cross-tabulation of data purchased from the U. S. Census Bureau. Data are presented below in Table 20 for households with persons with disabilities age 15 or greater, as of the last decennial Census (2000).

*Table 20. Number of Cost Burdened Households Including Person(s) with Disabilities Age 15+, 2000 Census*

Cost Burden	Households
>30%	31,379
>50%	14,189

Source: Shimberg Center for Housing Studies 2011

Of the 45,568 households that include one or more persons with disabilities in Duval County, 31,379 were classified as moderately cost burdened, while 14,189 were severely cost burdened. Viewed as percentages, 69% of these households were moderately cost burdened, and 31% severely cost burdened.

### *Public Housing*

As described in greater detail in the Public Housing section of this report, Public Housing is primarily the responsibility of the Jacksonville Housing Authority. As indicated in the charts below, the Jacksonville Housing Authority owns and operates all of the Public Housing units in Duval County. Data on the number of Public Housing units and Housing Choice Voucher/Section 8 administered by the Jacksonville Housing Authority in Duval County were collected from the U. S. Department of Housing and Urban Development and are presented in Table 21 and Table 22.

*Table 21. Number of Public Housing Units and Housing Choice Voucher/Section 8*

PHA Name	Public Housing Units	Housing Choice Voucher (Section 8) Units	PH Units + Vouchers
Jacksonville	2,730	6,365	9,095

Source: Jacksonville Housing Authority, 2011

*Table 22. Percentage of Public Housing Units and Housing Choice Vouchers/Section 8*

PHA Name	Public Housing Units	Housing Choice Voucher (Section 8) Units	PH Units + Vouchers
Jacksonville	30.0%	70.0%	100.0%

Source: Jacksonville Housing Authority, 2011

There are **2,730** Public Housing units and **6,365** Housing Choice Voucher/Section 8 administered by the Jacksonville Housing Authority.

Waiting lists for public housing units and Housing Choice Voucher/Section are long (Table 23). The Jacksonville Housing Authority reports **5,275** households on the Public Housing Waiting list and **3,140** on its Housing Choice Voucher/Section 8 waiting list. This total reflects the total number of households in Duval County awaiting some form of public housing assistance.

*Table 23. Number of Households on Public Housing or Housing Choice Vouchers/Section 8 Waiting Lists*

PHA Name	Public Housing Waiting List	Housing Choice Vouchers/Section 8 Waiting List
Jacksonville	5,275	3,140

Source: Jacksonville Housing Authority, 2011

### *Substandard and Overcrowded Households*

The Census Bureau defines substandard housing as units that lack either kitchen or plumbing (or both kitchen and plumbing). Housing units are defined as overcrowded when too many people live in the same dwelling. Data for housing condition and overcrowding are presented in Table 24.

*Table 24. Substandard and Overcrowding by Occupancy Status & Tenure*

Occupancy Status	Tenure	Substandard	Overcrowded
Occupied	Renter	2,620	4,401
Occupied	Owner	2,196	2,173
Vacant	For Rent	1,148	-
Vacant	For Sale	2,011	-
Total		7,975	6,574

Source: 2005-2009 ACS Five Year PUMS, Duval and Nassau Counties

### *Disproportionately Greater Housing Needs*

Duval County's housing needs were analyzed with regard to race and ethnicity to determine whether some groups have a disproportionately higher level of need.

Data were analyzed with regard to race—e.g., Black (African-American) and White (Caucasian). They were also analyzed by ethnicity; those who identify themselves as Hispanic may be Black or White.

To measure disproportionate housing need, households were grouped by income level, cost burden status, race and ethnicity. U. S. Department of Housing and Urban Development guidelines indicate that disproportionate housing needs exist when there is a 10 percentage point difference in cost burden in results calculated for minorities and non-minorities within the same income group.

Drawing from Table 25 as an example, the percentage of moderately cost burdened households (e.g., paying more than 30% of gross income for housing, but less than 50%) who are Black and not Hispanic is **(NUMBER)**%, while the percentage of White Non-Hispanic (e.g., non-minority) households that are moderately cost burdened is **(NUMBER)**%. The difference between the two results is **(NUMBER)** percentage point(s). Using the HUD definition, there **is/is no** disproportionate need among moderately cost burdened Black Non-Hispanic households with incomes at or below 30% of Area Median.

A review of the income, cost burden and race/ethnicity data presented in Table 25 indicates that there **is/is no** disproportionate housing need for minority households in Duval County. However, the data clearly indicate that household income **is/is not** closely linked with cost burden status.

*Table 25. Comparison of Cost Burden by Race/Ethnicity and Income (Households)*

Income Group	Cost Burden	Black NH	Hispanic	White NH
<= 30% of AMI	> 30%	2,792	247	2,321
	> 50%	12,030	1,319	12,236
30.01 to 50% of AMI	> 30%	6,217	1,188	6,757
	> 50%	4,377	1,005	7,270
50.01 to 80% of AMI	> 30%	9,560	1,959	14,788
	> 50%	1,615	502	4,806
80.01 to 120% of AMI	> 30%	3,452	792	9,719
	> 50%	652	107	2,216
>120% of AMI	> 30%	1,514	449	8,375
	> 50%	192	67	950

Source: SOURCE CITE AND YEAR

Table XX Cost Burden by Race/Ethnicity and Income (Percentage of Households)

Income Group	Cost Burden	Black NH	Hispanic	White NH
<= 30% of AMI	> 30%	6.58%	3.24%	3.34%
	> 50%	28.37%	17.28%	17.62%
30.01 to 50% of AMI	> 30%	14.66%	15.56%	9.73%
	> 50%	10.32%	13.16%	10.47%
50.01 to 80% of AMI	> 30%	22.55%	25.66%	21.30%
	> 50%	3.81%	6.57%	6.92%
80.01 to 120% of AMI	> 30%	8.14%	10.37%	14.00%
	> 50%	1.54%	1.40%	3.19%
>120% of AMI	> 30%	3.57%	5.88%	12.06%
	> 50%	0.45%	0.88%	1.37%

## PRIORITY HOUSING NEEDS

### Housing Needs Table

Table 26. Summary of Severity of Problems

Income Level	Tenure	Housing Problems	Most Affected Family Type	% of Most Affected Family Type
≤30% AMI	Renter	Any housing problems	Large Related	44.88%
		Cost Burden >30%	Elderly	16.25%
		Cost Burden >50%	Large Related	65.05%
	Owner	Any housing problems	Large Related	21.24%
		Cost Burden >30%	Elderly	19.34%
		Cost Burden >50%	Small Related	62.44%
>30 to ≤50% AMI	Renter	Any housing problems	Large Related	30.75%
		Cost Burden >30%	Large Related	56.86%
		Cost Burden >50%	Large Related	39.73%
	Owner	Any housing problems	Large Related	27.76%
		Cost Burden >30%	All Other Households	27.76%
		Cost Burden >50%	All Other Households	36.42%
>50 to ≤80% AMI	Renter	Any housing problems	Large Related	30.36%
		Cost Burden >30%	All Other Households	50.83%
		Cost Burden >50%	Elderly	11.77%
	Owner	Any housing problems	Large Related	14.98%
		Cost Burden >30%	Large Related	34.40%
		Cost Burden >50%	Small Related	15.84%

Source: 2005-2009 ACS Five Year PUMS, Duval and Nassau Counties

### Income

Priority housing needs were analyzed using HUD's four household classifications: Elderly, Small Related, Large Related, and All Other. Elderly households are those with 1 or 2 persons 65 years or older; Small Related households are those with 1 or 2 persons under the age 65; Large Related households are those with 5 or more occupants under age 65; and All Other households are defined as having 3 or 4 occupants under age 65.

Once households were grouped by type, they were then grouped by tenure (owner or renter) and income level. Low income households were classified as extremely low income (less than or equal to 30% of Area Median), very low income (between 30% and 50% of Area Median), and low income (between 50% and 80% of Area Median). The results for extremely low income renters are presented below in Table 27

Households were also grouped by having substandard or overcrowded conditions. These households are referred to within the following tables as “any housing problems”—which means housing problems other than cost burden.

### *Extremely Low Income Renters and Owners*

Table 27 presents data for extremely low income renters. The results indicate that almost **(FRACTION)** **(NUMBER)**% of all renting households in Duval County have incomes less than or equal to 30% of Area Median experience severe cost burden.

*Table 27. Extremely Low Income Renters*

Household Size & Age	Problem or Cost Burden	%	Households
Total Elderly Households			5,740
Elderly	Any housing problems	3.52%	202
Elderly	Cost Burden >30%	16.25%	933
Elderly	Cost Burden >50%	48.24%	2,769
Total Small Related Households			10,815
Small Related	Any Housing Problems	4.87%	527
Small Related	Cost Burden >30%	10.81%	1,169
Small Related	Cost Burden >50%	64.11%	6,933
Total Large Related Households			1,923
Large Related	Any Housing Problems	44.88%	863
Large Related	Cost Burden >30%	5.51%	106
Large Related	Cost Burden >50%	65.05%	1,251
Total All Other Households			16,389
All other households	Any Housing Problems	3.08%	505
All other households	Cost Burden >30%	11.70%	1,917
All other households	Cost Burden >50%	57.38%	9,404

Source: 2005-2009 ACS Five Year PUMS, Duval and Nassau Counties

Table 28 presents data for extremely low income homeowners. Slightly more than **(FRACTION)** **((NUMBER)%)** of extremely low income homeowners experience moderate cost burden, while **(NUMBER)%** are severely cost burdened.

*Table 28. Extremely Low Income Owners*

Household Size & Age	Problem or Cost Burden	%	Households
Total Elderly Households			7,550
Elderly	Any housing problems	0.99%	75
Elderly	Cost Burden >30%	19.34%	1,460
Elderly	Cost Burden >50%	49.06%	3,704
Total Small Related Households			5,485
Small Related	Any Housing Problems	1.20%	66
Small Related	Cost Burden >30%	12.00%	658
Small Related	Cost Burden >50%	62.44%	3,425
Total Large Related Households			857
Large Related	Any Housing Problems	21.24%	182
Large Related	Cost Burden >30%	15.75%	135
Large Related	Cost Burden >50%	56.24%	482
Total All Other Households			9,518
All other households	Any Housing Problems	1.20%	114
All other households	Cost Burden >30%	15.59%	1,484
All other households	Cost Burden >50%	53.59%	5,101

Source: 2005-2009 ACS Five Year PUMS, Duval and Nassau Counties

### *Very Low Income Renters and Owners*

For very low income renters (between 30% and 50% of Area Median) the cost burden numbers are similar to those associated with the extremely low income renter group. While severe cost burden among very low income households is somewhat lower than the results for extremely low income households at **(NUMBER)%**, the incidence of moderate cost burden is higher, at **(NUMBER)%**.

*Table 29. Very Low Income Renters*

Household Size & Age	Problem or Cost Burden	%	Households
Total Elderly Households			3,283
Elderly	Any housing problems	6.88%	226
Elderly	Cost Burden >30%	30.58%	1,004
Elderly	Cost Burden >50%	35.49%	1,165
Total Small Related Households			9,681
Small Related	Any Housing Problems	3.30%	319
Small Related	Cost Burden >30%	55.88%	5,410
Small Related	Cost Burden >50%	27.97%	2,708
Total Large Related Households			1,639
Large Related	Any Housing Problems	30.75%	504
Large Related	Cost Burden >30%	56.86%	932
Large Related	Cost Burden >50%	21.72%	356
Total All Other Households			9,581
All other households	Any Housing Problems	3.16%	303
All other households	Cost Burden >30%	42.99%	4,119
All other households	Cost Burden >50%	39.73%	3,807

Source: 2005-2009 ACS Five Year PUMS, Duval and Nassau Counties

Table 30. *Very Low Income Owners*

Household Size & Age	Problem or Cost Burden	%	Households
Total Elderly Households			9,233
Elderly	Any housing problems	1.26%	116
Elderly	Cost Burden >30%	19.63%	1,812
Elderly	Cost Burden >50%	20.85%	1,925
Total Small Related Households			8,804
Small Related	Any Housing Problems	1.59%	140
Small Related	Cost Burden >30%	26.59%	2,341
Small Related	Cost Burden >50%	34.89%	3,072
Total Large Related Households			1,225
Large Related	Any Housing Problems	27.76%	340
Large Related	Cost Burden >30%	26.29%	322
Large Related	Cost Burden >50%	35.59%	436
Total All Other Households			8,434
All other households	Any Housing Problems	1.66%	140
All other households	Cost Burden >30%	27.76%	2,341
All other households	Cost Burden >50%	36.42%	3,072

Source: 2005-2009 ACS Five Year PUMS, Duval and Nassau Counties

*Table 31. Low Income Renters*

Household Size & Age	Problem or Cost Burden	%	Households
Total Elderly Households			2,582
Elderly	Any housing problems	4.57%	118
Elderly	Cost Burden >30%	34.24%	884
Elderly	Cost Burden >50%	11.77%	304
Total Small Related Households			14,086
Small Related	Any Housing Problems	4.38%	617
Small Related	Cost Burden >30%	44.21%	6,227
Small Related	Cost Burden >50%	4.12%	581
Total Large Related Households			2,803
Large Related	Any Housing Problems	30.36%	851
Large Related	Cost Burden >30%	33.75%	946
Large Related	Cost Burden >50%	3.60%	101
Total All Other Households			15,700
All other households	Any Housing Problems	2.80%	439
All other households	Cost Burden >30%	50.83%	7,980
All other households	Cost Burden >50%	5.14%	807

Moderate cost burden affects **(NUMBER)**% of the very low income homeowners, while **(NUMBER)**% experience severe cost burden.

Table 32. *Low Income Owners*

Household Size & Age	Problem or Cost Burden	%	Households
Total Elderly Households			12,917
Elderly	Any housing problems	0.75%	97
Elderly	Cost Burden >30%	20.72%	2,677
Elderly	Cost Burden >50%	8.92%	1,152
Total Small Related Households			19,782
Small Related	Any Housing Problems	1.84%	364
Small Related	Cost Burden >30%	31.53%	6,237
Small Related	Cost Burden >50%	15.84%	3,134
Total Large Related Households			3,913
Large Related	Any Housing Problems	14.98%	586
Large Related	Cost Burden >30%	34.40%	1,346
Large Related	Cost Burden >50%	14.06%	550
Total All Other Households			13,328
All other households	Any Housing Problems	0.91%	121
All other households	Cost Burden >30%	33.31%	4,440
All other households	Cost Burden >50%	15.32%	2,042

Source: 2005-2009 ACS Five Year PUMS, Duval and Nassau Counties

### *Low Income Renter and Owners*

Overall, the incidence of moderate and severe cost burden decrease noticeably in this income subgroup when compared with extremely low and very low income households. For renters, moderate cost burden drops to (NUMBER)% of renting households. Severely cost burdened renter households drops to (NUMBER)%.

Moderate cost burden affects **(NUMBER)**% of low income homeowner households, while severe cost burden affects **(NUMBER)**% of this group.

### *Severity of Problems*

The severity of housing problems in Duval County is portrayed by the data and documentation throughout the Housing Section and the other sections of the Consolidated Plan.

As discussed in the previous section, Duval County is facing a myriad of housing challenges increasing the severity of the various housing and community development problems throughout the County. Table 33 provides a summary of the most severe problems as depicted by the data in the Housing Needs Table of HUD's Consolidated Planning Tool. Table 33 also describes the severity of the housing problems by **income level<sup>14</sup>, tenure<sup>15</sup>, housing problems<sup>16</sup> and most affected family type<sup>17</sup>**.

Table 33. Summary of Severity of Problems

Income Level	Tenure	Housing Problems	Most Affected Family Type	% of Most Affected Family Type
≤30% AMI	Renter	Any housing problems	Large Related	44.88%
		Cost Burden >30%	Elderly	16.25%
		Cost Burden >50%	Large Related	65.05%
	Owner	Any housing problems	Large Related	21.24%
		Cost Burden >30%	Elderly	19.34%
		Cost Burden >50%	Small Related	62.44%
>30 to ≤50% AMI	Renter	Any housing problems	Large Related	30.75%
		Cost Burden >30%	Large Related	56.86%
		Cost Burden >50%	Large Related	39.73%
	Owner	Any housing problems	Large Related	27.76%
		Cost Burden >30%	All Other Households	27.76%
		Cost Burden >50%	All Other Households	36.42%
>50 to ≤80% AMI	Renter	Any housing problems	Large Related	30.36%
		Cost Burden >30%	All Other Households	50.83%
		Cost Burden >50%	Elderly	11.77%
	Owner	Any housing problems	Large Related	14.98%
		Cost Burden >30%	Large Related	34.40%
		Cost Burden >50%	Small Related	15.84%

Source: 2005-2009 ACS Five Year PUMS, Duval and Nassau Counties

Table 33 summarizes the family types most affected by the severity of the housing problem. The table illustrates that out of 18 possible severity problems, large related families were most affected in **(NUMBER)** of the categories, small related were most affected in **(NUMBER)** of the categories, all other households were most affected in **(NUMBER)** of the categories and elderly were affected in **(NUMBER)** of the categories. In the categories **(NUMBER)** (less than 30 % of median family income, renter and cost burden greater 30%) and **(NUMBER)** (less than 30 % of median family income, renter and cost burden greater 50%), **(SIZE)** related households were most affected. Relating back to the County's funding priorities as outlined in the Executive Summary of the Consolidated Plan, it is evident that the County has targeted a significant amount of financial resources to address the serve problems portrayed in the Housing Needs Table.

### *Discuss the Basis for Assigning Priority*

Duval County staff strived to create a funding prioritization process that empowered the Consolidated Plan to include a truly unified vision based on insightful community opinions and the most current data sources available. The components of the prioritization process proved to be the driving force enabling the Consolidated Plan to fulfill HUD's mandated requirements while forwarding the mission and vision of Duval County. Many factors shaped the priorities and goals outlined in the Consolidated Plan. This section provides a brief overview of the extensive process and numerous factors involved in the prioritization process. The Consolidated Plan is based on this extensive prioritization process and is centered on the following major components:

- Comments from public meetings and community stakeholder organization group meetings;
- Comments from service providers and participants in HUD-funded programs;
- Comments from the County's Comprehensive Plan consultation process;
- Housing Market Needs Analysis;
- Public Housing Needs Analysis; and
- Homeless Needs Analysis.

### *Housing Needs Analysis*

A quantitative analysis of housing needs was prepared by the Shimberg Center for Housing Studies at the University of Florida in cooperation with staff of **(SOURCE)**. Table 34 shows that Duval County's lowest income households are heavily cost

burdened in their current housing situation. Cost burdened households are those paying more than **NUMBER**% of gross monthly income for housing costs.

*Table 34. Percentage of Cost Burdened Households By Income Group*

Household Income Groups	% of Cost Burdened Households in Income Group
Extremely Low Income Households	
Very Low Income Households	
Low Income Households	

Source: SOURCE CITE AND YEAR

### *Public Housing Needs Analysis*

Intensifying the severity of the situation for low income households are the extremely long waiting lists for public housing and Housing Choice Vouchers/Section 8. Duval County has one agency that administers public housing and Housing Choice Voucher/Section 8 programs. The Jacksonville Housing Authority administers both public housing programs and Housing Choice Voucher/Section 8 programs.

Table 35 shows that there are over **(NUMBER)** families on the public housing waiting list of the Jacksonville Housing Authority, with over **NUMBER**% of these families being extremely low-income. Table 35 **Error! Reference source not found.** shows that over **NUMBER** families are on the combined Housing Choice Vouchers/ Section 8 waiting list for the Jacksonville Housing Authority with over **NUMBER**% of these families being extremely low income.

*Table 35. Jacksonville Housing Authority Public Housing (Low-Rent) Unit Waiting List*

Household Income Categories	Number of Households	Percentage of Total
Extremely Low Income Households		
Very Low Income Households		
Low Income Households		
Total		

Source: SOURCE CITE AND YEAR

### *Homeless Needs Analysis*

Significantly stagnant wages, a high foreclosure rate and high-unemployment rates in the service sector and long waiting lists for public housing and rental assistance have fueled a rise in the number of homeless persons throughout the County. Table 36 shows that the number of homeless persons in the County increased **(NUMBER)**% since **(YEAR)**. However, Table 36 does not show the significant number of homeless who are employed, with disabilities, have children or individuals and families at risk of becoming homeless. The **(ENTITY NAME)** of Duval County estimates **(NUMBER)** of permanent supportive housing units for homeless individuals and **(NUMBER)** permanent supportive housing units for homeless families are required to end homelessness.

*Table 36. Number of Homeless and Percentage Increase from YEAR to YEAR*

Year	Number of Homeless	% Increase from YEAR	% Increase from YEAR
2002			
2003			
2005			

Source: SOURCE CITE AND YEAR

### *Summary*

The prioritization process for the CDBG, HOME, ESG and ADDI programs included a diverse array of factors presented in detail throughout the Consolidated Plan. This section provided an overview of the major factors shaping the process used to determine the County funding priorities outlined in the next section.

### *Obstacles Meeting Underserved Needs*

Duval County is facing many obstacles in meeting underserved needs. Stagnant incomes and job loss are the chief obstacles that the County is currently facing. Duval County's economy is experiencing low growth rates with the majority of the jobs being tied to real estate or construction. This adds to the number of low income and very low income households who reside in the County. With rising costs and high levels of unemployment, the County has seen a significant increase in the number of homeless persons or persons at risk of becoming homeless, and households with children who are homeless or at risk of becoming homeless. Coinciding with this effect is the number of victims of domestic violence and the

number of young children who need support and care. The County is also experiencing a growing population of persons with disability and frail elderly who are living longer and requiring specialized attention. Even with all the prevailing obstacles discussed above, the primary obstacle to meeting underserved needs in the County and the priorities outlined in the Consolidated Plan is the reduction and the lack of funding resources available to serve the persons and households in need.

## *HOUSING MARKET ANALYSIS (91.210)*

### *Housing Market Data*

The Jacksonville, Florida Metropolitan Statistical Area is encompassed by Duval County. As with a number of other counties in the State of Florida, Duval County is experiencing a shortage of affordable housing for low and moderate income households. This affordable housing shortage has been driven by a number of market factors, including items such as an increase in the eligible population due to home foreclosures and the effects of the recent economic downturn, chronically stagnant wages, high rates of unemployment 11.6% in the county's large service sector labor force, a decrease in the availability of home loans provided by conventional lenders, the requirement that potential buyers provide a minimum down payment of 3.5% of the purchase price of a home, and the overall rise in the cost of property insurance in the State.

### *Rental Market*

The U. S. Department of Housing and Urban Development establishes a Fair Market Rent for metropolitan areas each year. This figure represents rents for developments falling at about the 40th percentile of the market; in other words, slightly less than the median rent within the area.

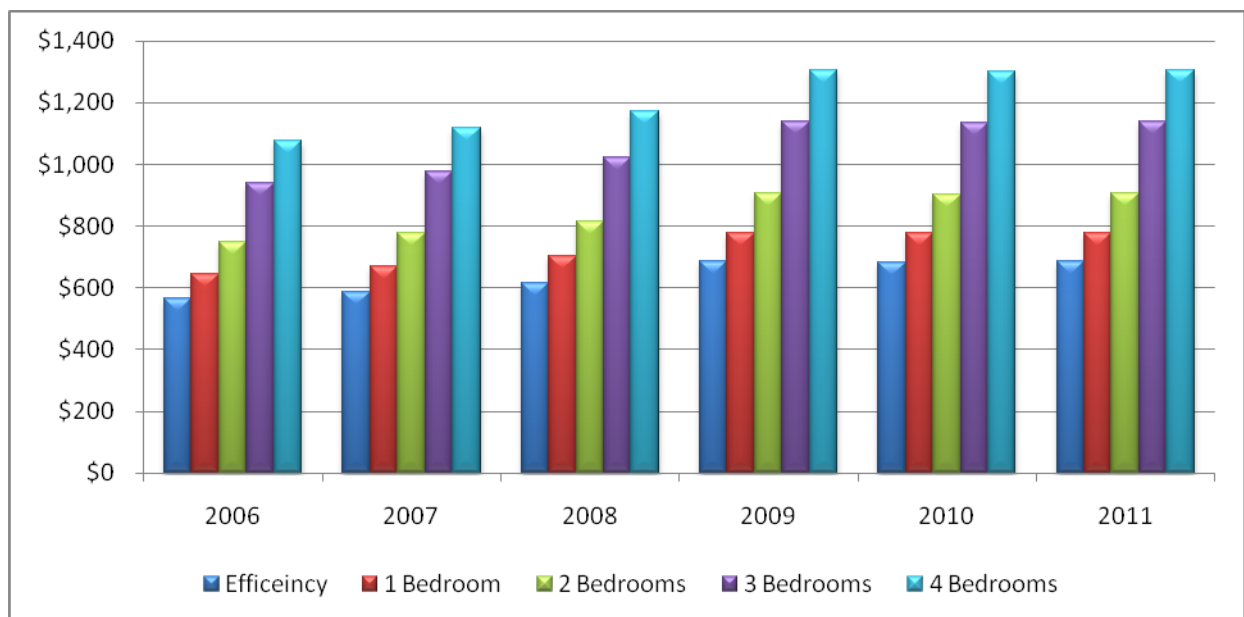
Between 2006 and 2011, the Fair Market Rent for two bedroom units— one of the most common rental units found in market area— 36% saw a rent increase of over 21% in a five year period from \$749 in 2006 to \$907 in 2011. Table 37 presents information on Fair Market Rents for efficiency, 1 bedroom units, 2 bedroom units, 3 bedroom units and those with 4 or more bedrooms for the years 2006 through 2011. Figure 4 graphically illustrates this information.

*Table 37. Fair Market Rents, 2006-2011*

Year	Efficiencies	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
2011	\$685	\$779	\$907	\$1,138	\$1,304
2010	\$682	\$776	\$903	\$1,133	\$1,299
2009	\$685	\$779	\$907	\$1,138	\$1,304
2008	\$616	\$701	\$816	\$1,024	\$1,173
2007	\$588	\$669	\$779	\$978	\$1,120
2006	\$565	\$643	\$749	\$940	\$1,077

Source: U.S. Department of Housing and Urban Development, 2011

*Figure 4. Fair Market Rents, 2006 – 2011*



Source: U.S. Department of Housing and Urban Development, 2011

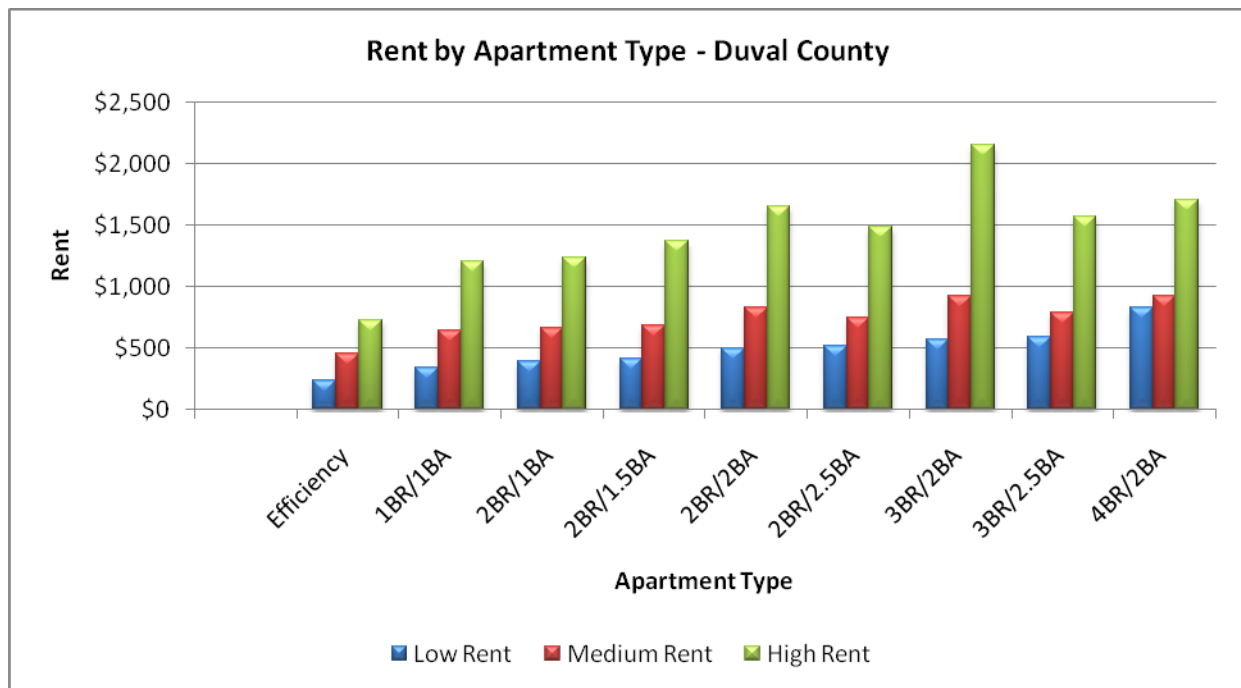
Table 38 presents information on the number of units by number of bedrooms and square footage, as well as occupancy information and low, high and average rents. Figure 5 presents this information in graphic form.

Table 38. Duval County Rental Market Rents

Unit Class	Number of Units	Number Vacant	Percent Occupied	Average Sq. Ft.	Low Rent	High Rent	Average Rent
All Units	61,453	7,558	88%	1,066	\$487	\$1,455	\$737
Efficiency	1,971	473	76%	456	\$240	\$726	\$453
1BR/1BA	22,698	2,662	90%	735	\$343	\$1,200	\$640
2BR/1BA	5,261	967	79%	959	\$395	\$1,238	\$659
2BR/1.5BA	2,101	260	88%	1,103	\$412	\$1,372	\$686
2BR/2BA	21,905	2,168	91%	1,081	\$499	\$1,654	\$827
2BR/2.5BA	525	61	88%	1,271	\$519	\$1,486	\$743
3BR/2BA	7,722	812	90%	1,301	\$570	\$2,149	\$919
3BR/2.5BA	1,042	143	88%	1,250	\$585	\$1,566	\$783
4BR/2BA	199	12	92%	1,441	\$825	\$1,702	\$927

Source: RealData 2011

Figure 5. Rent by Apartment Type



Source: RealData 2011

Overall, the data on commercial apartment complexes indicates that apartments are available — 88% of the number of available apartments in the Jacksonville metropolitan area is occupied. While the number and percentage of available units

has increased over the past five years the median market rate rent in Duval County has not seen a significant reduction in base rents. Due to the high rate of unemployment in the service sector, coupled with wage stagnation, the number low and moderate income individuals that are able to afford market rate rentals is extremely low.

This is best illustrated by examining data collected by RealData. RealData compiles specific data related to real estate markets and sub-markets for each city and metropolitan area throughout the United States. In preparing the market analysis the market rate rentals in Duval County collected by Real Data were examined. RealData reports that the average rent for a 2 bedroom, 2 bath unit—the type of unit most frequently sought by low and moderate income renters—is \$827 in Duval County. Given the addition of an average cost of \$128.21 for utilities, a household would need to earn \$(**NUMBER**) per year ((**NUMBER**)% of Area Median) to afford the average rental unit. Assuming a higher utility figure would drive up the annual income needed to afford this unit up into the moderate income category (e.g., above 80% of Area Median).

### *Insurance Costs*

Insurance Costs introduce another dynamic into the Duval County housing market. After a series of hurricanes in 2004 and 2005 private insurers began refusing to insure property owners or withdrew from the Florida market entirely. This was due to multi-billion dollar losses sustained during the 2004 and 2005 hurricane season in which the state saw an unprecedented eight major hurricanes that resulted in property damages totaling \$3.5 billion in estimated insured damages and 2.8 million claims filed<sup>2</sup>. The rise in insurance costs in the state of Florida are due to three main components; capacity, availability and affordability. After the 2004-2005 hurricane season the number of property insurers writing residential coverage in Florida has declined steadily from a high of 285 insurers in 1998 to less than 167 in 2010. The commercial residential market (condominiums and apartment buildings) is dominated by five insurers, Citizens, State Farm, Allstate, Nationwide and United Services Automobile Association. In 2010 the 244,202 commercial and residential insurance policies were canceled in this market as shown below in Table 39. Additionally, 156,058 commercial and residential policies were not renewed by the carrier as shown in Table 40 below.

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<sup>2</sup>Property and Casualty Insurance Reform Committee Interim Report and Recommendations, *Governor's Property and Casualty Insurance Reform Committee*, Page 15.

*Table 39. Property Insurance Policies Canceled – 2010*

Rank	Insurer Name	Number of Policies Canceled
1	Citizens Property Insurance Corp	37,578
2	State Farm Florida Insurance Company	27,052
3	Universal Property And Casualty	17,319
4	American Bankers Insurance Company	12,845
5	St. Johns Insurance Company	10,585
6	Castle Key Indemnity Company	10,105
7	Royal Palm Insurance Company	9,072
8	Homewise Insurance Company	7,595
9	Homewise Preferred Insurance Company	6,545
10	American Modern Insurance Company	6,418
11	United Property & Causalty	6,301
12	American Integrity Insurance	5,602
13	Asi Assurance Corp	4,770
14	Security First Insurance Company	4,164
15	United Services Automobile Association	3,916
16	Nationwide Insurance Company	3,676
17	Tower Hill Prime Insurance Company	3,573
18	American Strategic Insurance Corp	3,548
19	Olympus Insurance Company	3,255
20	Tower Hill Preferred Insurance Company	3,076
21	Universal Insurance Company	2,945
22	Florida Family Insurance Company	2,597
23	American Traditions Insurance Company	2,526
24	Castle Key Insurance Company	2,449
25	First Protective Insurance Company	2,245
Total For Top 25 Companies		199,757
Total For All Companies Writing In Florida		244,202

Source: Florida Office of Insurance Regulation Quarterly Supplemental Report (QUASRng) 01/16/2011

*Table 40. Property Insurance Policies Non-renewed – 2010*

Rank	Insurer Name	Number of Policies Nonrenewed
1	Citizens Property Insurance Corp	20,247
2	State Farm Florida Insurance Company	18,312
3	Universal Property And Casualty	14,850
4	Nationwide Insurance Company	10,935
5	Homewise Preferred Insurance Company	10,715
6	Florida Peninsula Insurance Company	6,589
7	Sunshine State Insurance Company	6,409
8	Capitol Preferred Insurance Company	5,890
9	Southern Oak Insurance Company	5,789
10	Federated Insurance Company	3,882
11	Cypress Property & Casualty	3,466
12	Homewise Insurance Company	3,239
13	Universal Insurance Company	3,195
14	Argus Fire & Casualty	2,958
15	Homeowners Preferred Property & Casualty	2,821
16	Southern Fidelity Insurance Company	2,344
17	First Home Insurance Company	2,203
18	Fireman's Fund Insurance Company	2,095
19	First Community Insurance Company	2,056
20	American Integrity Insurance Company	1,976
21	United Services Automobile Association	1,882
22	Security First Insurance Company	1,657
23	United Property & Casualty	1,610
24	St. Johns Insurance Company	1,467
25	Encompass Floridian Insurance Company	1,390
Total For Top 25 Companies		137,977
Total For All Companies Writing In Florida		156,058

Source: Florida Office of Insurance Regulation Quarterly Supplemental Report (QUASRng) 01/16/2011

It should be noted that the largest insurer in the state and the one that has chosen to cancel or not renew the largest number of policies in Citizens Property Insurance Corp (Citizens). Citizens was created by the Florida Legislature as the insurer of last resort and has issued over 1 million residential and 20,000 commercial policies in the state. For 2010 the total premiums collected in conjunction with these policies was in excess of \$5 billion dollars in 2010. As a result of insurers enforcing

stricter underwriting standards to limit their exposure in high risk areas and limiting the types of residential and commercial properties that they will insure, insurance rates have risen substantially over the past five years. Given this the owners of multi-family properties have been forced to purchase property insurance policies at drastically higher rates. These increased costs associated with obtaining property insurance were offset by factoring them into the market rate rents of rental properties in the State. This has also been a contributing factor in the market rate rents in Duval County since a large portion of eastern Duval county is within 15 miles of the Atlantic Ocean it is considered a high risk market by insurers. This translates to higher residential and commercial property insurance costs that have an effect on the cost and availability of low income housing.

### *Building Permit Activity*

New construction permits for single family homes decreased each year between 2009 and 2011. This reflects the trend in multi-family permits, which showed declines in issuance in 2009 and 2010. Because multi-family housing frequently provides rental apartments, this interruption in new construction activity has likely had a negative impact on the continued development of rental units in Duval County. According to Real Data there are no conventional communities of at least 50 units are currently under construction in the Jacksonville metropolitan area nor were any constructed in 2010. The development pipeline has ground to a halt as developers wait for economic conditions to improve and for inventories to drop. There are also no communities planned for the Jacksonville area with definitive time frame for development. There are a number of projects that were previously proposed but have been put on hold indefinitely. Those projects may be built at a later date when economic conditions improve.

### *Housing Condition*

The 2010 NAL data provided information on land use and improvement quality that can be used to assess the general condition of housing within Duval County. The classifications of concern are Minimum, Below Average, Average, Above Average and Excellent condition. A total of 5,862 housing units, making up 3% of the housing stock in Duval County, are rated as Minimum or Below Average. Properties falling into the Minimum or Below Average categories may benefit from rehabilitation programs.

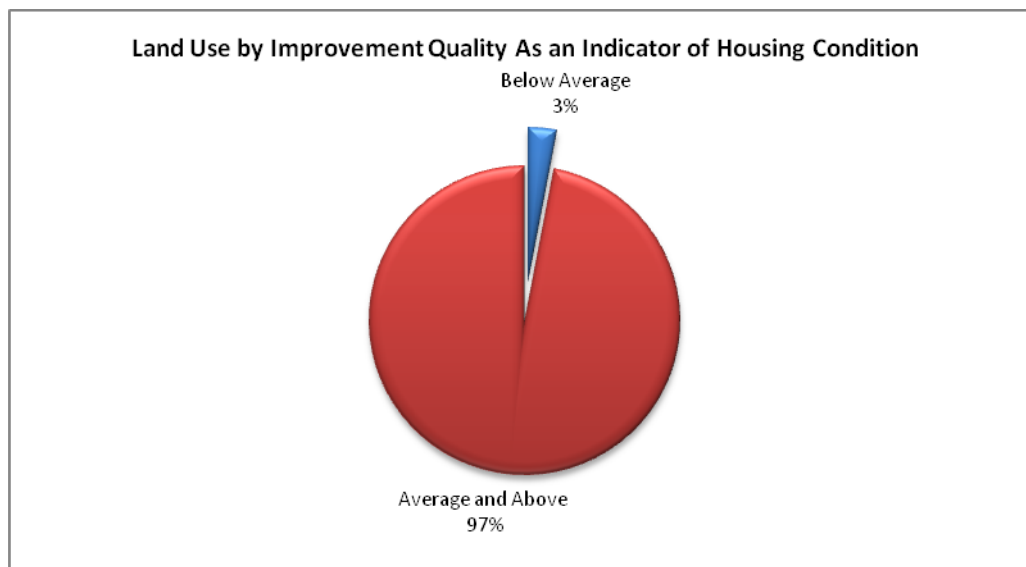
Table 41 and Figure 6 provide detailed information on the quality of improvements on land in Duval County.

*Table 41. Quality of Improvements, Duval County*

Land Use	Minimum	Below Average	Average	Above Average	Excellent	Superior	Total
Single Family	51	2,399	219,166	20,580	5,651	759	248,606
Mobile Home	501	1,136	8,125	68	14		9,844
Multi-Family (10 or more units)	--	9	531	38	3	--	581
Condominium	--	1,605	21,435	1,811	619	--	25,470
Multi-Family (9 or less units)	38	123	4,315	982	103	5	5,566
Grand Total	590	5,272	253,572	23,479	6,390	764	290,067
Percentage of Total	.5%	2%	88%	8%	1%	.5%	100%

Source: NAL 2010

*Figure 6. Land Use By Improvement Quality, Duval County*



Source: NAL 2010

## *Single Family Home Lending*

Two of the strongest factors driving housing need among low and moderate income households in Duval County are the labor market and borrower qualification requirements for single family conventional loans. Based on data provided by the Florida Association of Realtors, the median sales price of existing single family homes in Duval County fell 16% between 2004 and 2011. While housing prices fell in Duval County over this period the inventory of Single Family Homes continued to be robust. This can be attributed to the high unemployment rate in the County coupled with a high rate of foreclosures and more stringent loan qualification requirements for borrowers. Table 42 provides details of median sales prices and year-to-year percentage changes for the period of January 2005 through January of 2011.

*Table 42. Median Single Family Sale Prices in Duval County*

Year	Median Sales Price (in thousands)	% Change in Median Sales Price	% Change in Median Sales Price from 2004
2011	133.1	-8%	-16%
2010	142.0	-7%	-11%
2009	152.2	-16%	-5%
2008	180.6	-8%	14%
2007	197.2	-2%	24%
2006	200.6	7%	26%
2005	186.3	17%	17%

Source: Florida Association of Realtors 2011

## *Wages and Employment*

Stagnating wage levels have failed to provide the means for low and moderate income households in Duval County to keep up with housing costs. The HUD-Adjusted Area Median Income for the Jacksonville Metropolitan Statistical Area rose approximately 25% between 2005 and 2010 from \$24,837 in 2005 to \$32,900 in 2010. Thus, median household incomes have failed to keep pace with the cost of purchasing a home even though home prices have dropped from their high water marks in 2005 and 2006. Even with this precipitous drop in the median home price in Duval County, home prices have still risen more rapidly than wages in the

metropolitan area. Further, area rents have also risen over this period. This rise has not been matched by a rise in local household incomes.

Data obtained from the Florida Agency for Workforce Innovation provide a context for understanding the wage levels that are associated with the various occupations necessary to a healthy community and local economy. Table 43 below presents data on a variety of occupations and their wages in the Jacksonville Metropolitan Statistical Area.

*Table 43. Occupations and Wages in the Jacksonville Metropolitan Area, 2011 Estimates by Occupation*

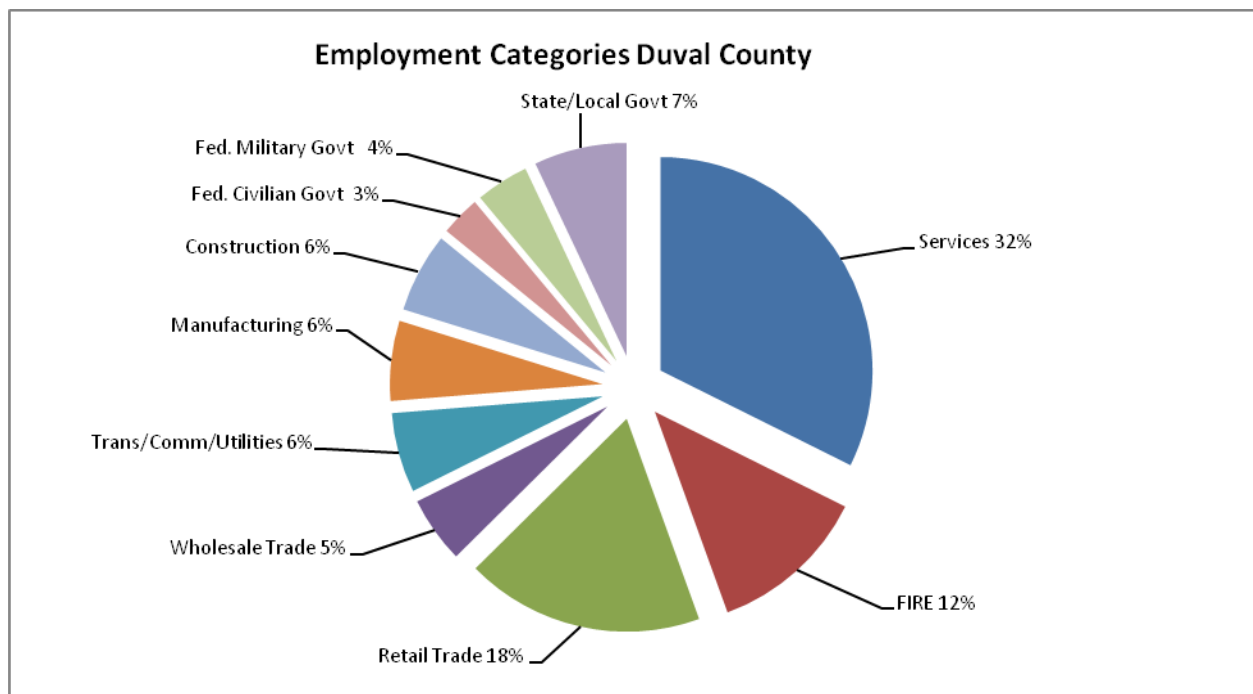
Occupation	Wage
Waiters and waitresses	\$18,678
Child care workers	\$17,222
Pharmacy aides	\$19,656
Hotel and Motel desk clerks	\$19,219
Retail salespersons	\$21,840
School bus drivers	\$19,656
Bank tellers	\$25,958
Home health aides	\$21,570
Secretaries (general office)	\$24,690
Nurses aides, orderlies, and attendants	\$24,461
Bookkeepers and accounting clerks	\$32,011
Medical assistants	\$28,475
Emergency medical technicians and paramedics	\$31,470
Mental health and substance abuse social workers	\$33,384
Customer service representatives	\$31,075
Family, child and school social workers	\$40,706
Police, fire and ambulance dispatchers	\$34,736
Executive secretaries and administrative assistants	\$38,542
Firefighters	\$45,885
Teacher assistants	\$22,068
Licensed practical nurses	\$39,894
Elementary school teachers	\$43,977
Librarians	\$55,245
Middle school teachers	\$43,678
Police and sheriff patrol officers	\$53,019
Database administrators	\$68,266
Postal service mail carriers	\$52,853
High school teachers	\$45,160
Financial analysts	\$59,405
Registered nurses	\$59,779
Electrical engineers	\$75,962

Source: Florida Agency for Workforce Innovation

## Employment

Duval County has lost of 6,600 jobs in the past year and the unemployment rate has risen to 11.6%. This rate is slightly better than the state average of 12.2%. Duval County's largest sector, services, that includes banking and real estate was one of the sectors that experienced the most job loss. This was followed by the retail trade and construction segments. These segments remained in a recessionary trend in 2010. While these segments did not see any positive growth in 2010 the transportation industry is one of the few industries that is poised for growth. Specifically, the Jacksonville Port Authority experienced its tenth consecutive year of revenue growth in 2010. CSX and Florida East Coast Railway also saw increases in business in 2010.

Figure 7. *Employment by Sector – Duval County*



Source: Real Data 2011

*Table 44. Employment Summary – Duval County*

	December 2009	December 2010	December 2011
Employment	633,061	608,492	601,853
Employment Change	-13,388	-10,438	-14,405
Growth Rate	-2.1%	-1.7%	-2.3%
Unemployment Rate	7.4%	11.2%	11.6%

**Source:**

The high rate of unemployment in Duval County, coupled with stagnant wage growth has placed additional pressure on an already strained supply of affordable housing. Based on the current figures there are no leading indicators that indicate strong growth in any of the employment sectors except transportation.

### *Foreclosures*

Over the past three years Duval County has experienced one of the highest foreclosure rates for single and multifamily properties in the United States. According to RealtyTrac research, in February of 2011 one in every 392 properties in Duval County received a foreclosure filing. Duval County had 10,714 properties in foreclosure and 3,888 bank owned properties for sale as of January 2011. The state ranks 4<sup>th</sup> nationally in the number of overall foreclosures and Duval County ranks 17<sup>th</sup> nationally for the most foreclosures in the United States.

*Table 45. Foreclosure rRates for Duval County, 2010*

	All Foreclosures	Prime Foreclosures	Subprime Foreclosures		
Metropolitan Statistical Area	Foreclosure Rate	Prime Foreclosure Rate	Subprime Foreclosure Rate	State Rank in Foreclosure Rate	National Rank in Foreclosure Rate
Jacksonville, FL	9.29%	6.56%	24.90%	15	17

Source: Shimberg Center for Housing Studies 2010

*Table 46. Serious Delinquency Rates (Loans in Foreclosure or 90+ Days Delinquent) for Duval County - 2010*

	All Serious Delinquencies	Foreclosures	90+ Day Delinquencies		
Metropolitan Statistical Area	Serious Delinquency Rate	Foreclosure Rate	90+ Days Delinquency Rate	State Rank in Serious Delinquency Rate	National Rank in Serious Delinquency Rate
Jacksonville, FL	15.53%	9.29%	6.24%	15	21

Source: Shimberg Center for Housing Studies 2010

### *Assisted Housing Units*

The Shimberg Center for Housing Studies at the University of Florida maintains a current database of multifamily properties that have received assistance through federal, state and certain local housing programs. An analysis of these data for Duval County shows that there are 12,809 assisted units in Duval County. By far, the largest proportion (63%) of these units has rental rates affordable to households with incomes between 50% and 80% of Area Median. The majority of the developments serving the 50% to 80% of Area Median category have been funded at least in part by the Florida Housing Finance Corporation (FHFC), most frequently through the Low Income Housing Tax Credit program and tax-exempt bond financing.

HUD-funded properties account for 78% of this housing stock with rents affordable to extremely low income households (e.g., those with incomes at or below 30% of Area Median). This deep subsidy has been accomplished through contracts that provide project-based rental assistance for designated units. When such subsidies are present, tenants pay no more than 30% of gross income for housing (including an allowance for utilities). Thus, these developments are a powerful tool in meeting housing need among extremely low income households.

### *Affordable Housing Preservation*

One of the most significant challenges associated with serving low income households—particularly extremely low and very low income households—is preserving the affordability of existing assisted housing properties. As illustrated earlier in this document, HUD-funded developments provide the majority of assisted rental units affordable to extremely low income households. Due to the elimination of many HUD construction programs and the severe curtailment of

others (such as the Section 202 Elderly program) since the 1980s, the stock of HUD-funded housing is aging.

### *Conclusions*

The housing market when coupled with the economic conditions in Duval County is placing a strain on many low and moderate income households. This holds true for those who are renters, as well as those who aspire to homeownership. Various factors contribute to this condition, including high unemployment, reduced availability of conventional loans that low and moderate income households may qualify for, and stagnant wages in the area.

### *Influence of Funds*

Duval County has seen a sparse amount of construction of new affordable housing over the past ten years. However, with the new environment of shrinking federal and state funding dollars, and reduction in the availability of land and the rising cost of materials, the City of Jacksonville must be flexible and innovative in how it serves the affordable housing needs in the County. To achieve this emphasis could be placed on the rehabilitation or acquisition of existing units instead of construction or new units.

### *Existing Uses of Resources for Households Earning Less Than 80% of Area Median Income*

- Low-Interest Loans - for 30-40 years (depending on details) First two years no payment, no interest; remaining balance amortized with annual payments until maturity. Funded by the HOME, SHIP, and CDBG programs.
- HUD 202/811 - 40-year deferred payment loans. 50-year loan, where payments made in year 41-50; 0% interest. Funded by the HOME, SHIP, and CDBG programs.
- SHIP Funding (approximately \$(NUMBER) million per year) – (NUMBER)% designated for multifamily housing; (NUMBER)% designated for administration costs; (NUMBER)% (required) for homeownership programs.
- HOME Funding (approximately \$(NUMBER)) - on average, about \$(NUMBER) million is set aside for multifamily housing, although sometimes SHIP funds are substituted for HOME funds.
- CDBG Funding (approximately \$(NUMBER)) - about \$(NUMBER) million is used for housing.

- Multifamily Rehabilitation, Acquisitions, and Infrastructure - Funded by the HOME, SHIP, and CDBG programs.
- Impact Fees – to pay for transportation, right-of-way, parks and fire for affordable housing (single family as well as multifamily; single family about \$(NUMBER) to \$(NUMBER) per year; multifamily about \$(NUMBER) per year—of that, for multifamily \$(NUMBER) is specifically for projects in City of Jacksonville).
- No Fee Zones – CDBG target areas ((NUMBER) in total). Target areas: (NUMBER)% is first quartile rule for determining CDBG for low-mod income. All impact fees except schools are waived.
- Land Use: (NUMBER)% density bonus available for multifamily (affordable).
- Land Availability - Anecdotal evidence from developers indicates that roughly(NUMBER) lots exist in the City of Jacksonville that are viable for 150-200 unit developments.
- Fair Housing - Fund Equal Opportunity Office with about \$(NUMBER) per year.
- Predevelopment Loans – previously funding predevelopment loans for single family and multifamily (affordable).
- Single Family Bond Issues – working with the Jacksonville Housing Finance Authority on single family bond issues where the HFA finances (NUMBER)%.
- Multi-family Development - working with JHFA on multifamily development, the HFA provides ???.

#### *Existing Use of Resources Using Resources For Special Needs and/or Homeless*

- Jacksonville Association for Retarded Citizens (JARC) -- \$(NUMBER)million of CDBG funds for (INSERT PROJECTS)
- HUD 811 (INSERT ANY ENTITY) – used CDBG to fund?????.
- Homeless Coalition – funding for homeless programs has primarily come out of?????.

#### *Possible Future Considerations and Strategies*

- Homeless Prevention: Use HOME funds for tenant-based rental assistance, with emphasis on single mothers with children.
- Increase use of CDBG funds for housing activities to include public service dollars.
- Flexible predevelopment that can accommodate grants and/or loans.
- Use HOME, SHIP, and CDBG funds as deferred payment loans (rather than amortizing loans) for multifamily developments if the use of such grants

would make it financially feasible to serve extremely low and very low income households and/or households that include persons with disabilities or those suffering from chronic homelessness. Forgivable loans could also be a possibility for properties that have specific use agreements for predetermined time periods such as 30-40 years.

- Community Land Trusts that are not only used for single family homeownership activities but also for affordable multifamily housing development.
- Foster development of smaller multifamily developments (8-20 units) by community-based for-profit or nonprofit development organizations by increasing the availability of deferred loans.
- Adopt legislation or regulations that establish a flexible Local Affordable Housing and Community Development Trust Fund.
- Explore the possibility of developing partnerships with banking institutions to leverage affordable housing and other community development activities within Community Reinvestment Act (CRA) areas.
- Analyze, identify and develop potential revenue sources to fund the flexible Local Affordable Housing and Community Development Trust Fund.
- In recognition that the Low Income Housing Tax Credit program administered by Florida Housing Finance Corporation is the single most powerful program for the creation of new affordable housing rental opportunities, a knowledgeable delegation of Duval County leaders should address the Florida Housing Finance Corporation Board in an effort to amend the current Universal Application process so that the process is more reflective of local housing goals and objectives.
- Base efforts of the City of Jacksonville's delegation's presentation before the Florida Housing Finance Corporation Board on local hearings on Florida Housing's Universal Application as a means of developing specific community recommendations to be presented before the Florida Housing Finance Corporation Board.
- The City of Jacksonville should consider making the local contribution necessary to make affordable housing developments feasible within Duval County.
- Any nonprofit capacity building programs should include provisions to build capacity for entities that provide multifamily rental housing.
- Provide incentives for rental housing that is developed through adaptive reuse of existing structures.
- Create partnerships between Duval County and Community Development Corporations (CDCs)—one for each of four regions within the county—that

focus on housing and community development solutions for their specific region.

### *Areas of Minority Concentration and Low-Income Concentration*

#### *Areas of Minority Concentration*

Areas of minority concentration were defined by Census tracts where 50% or more of the population was Black (or African Americans), 50% or more of population was Hispanic, or 50% or more of the population was Black or Hispanic. **Error!**

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Figure 8. *Black or African-American Population*

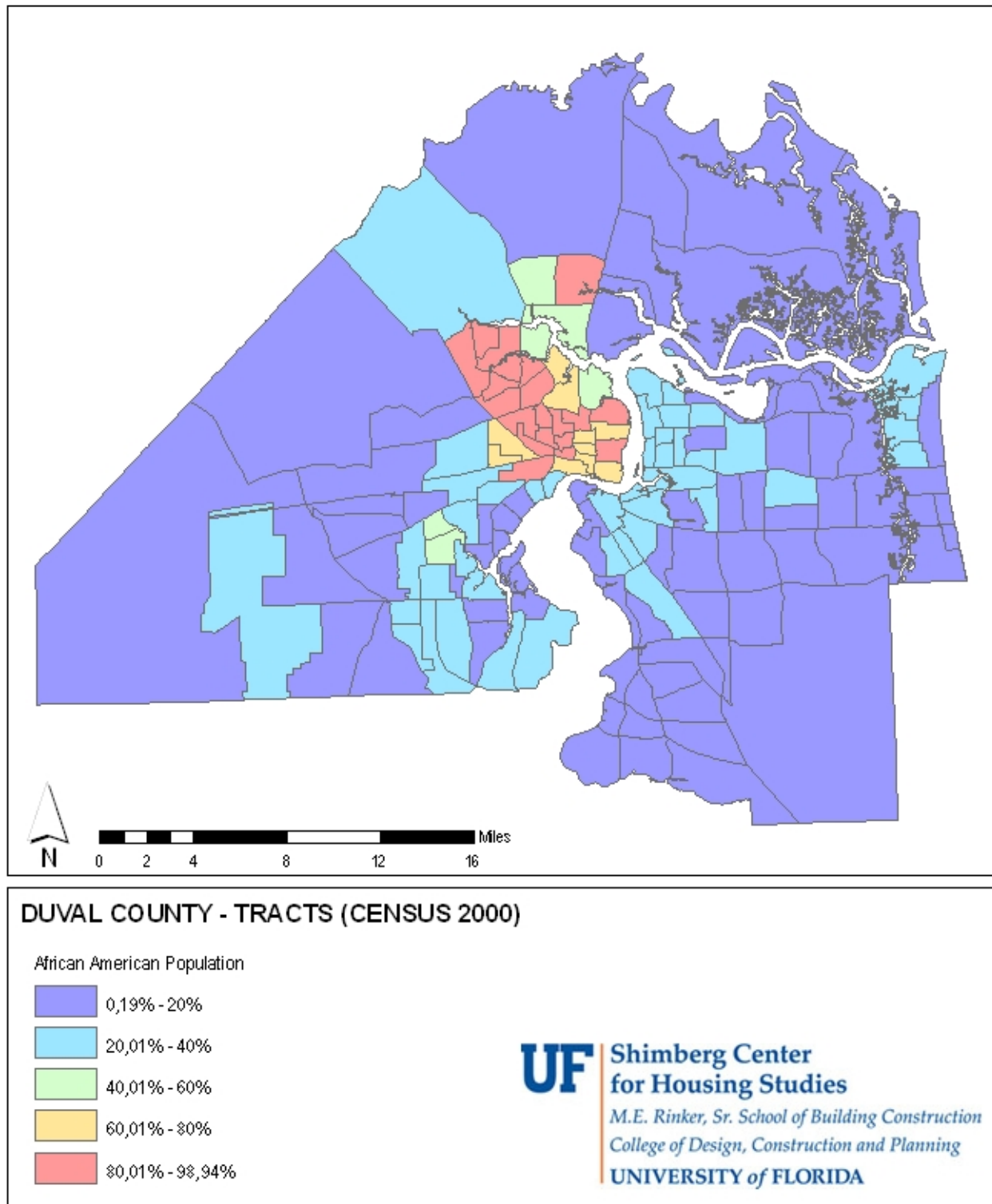


Figure 9. *Hispanic or Latino Population*

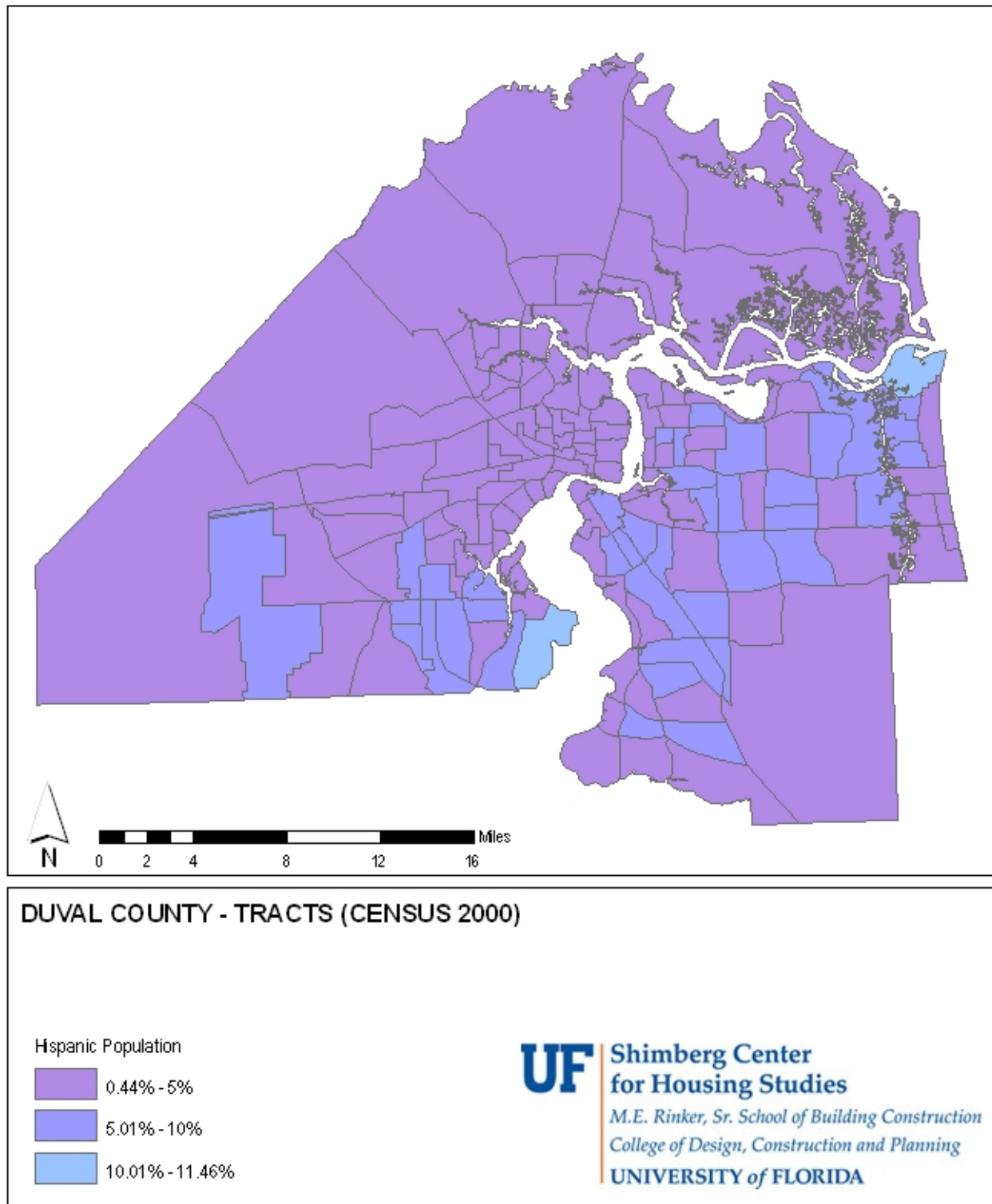
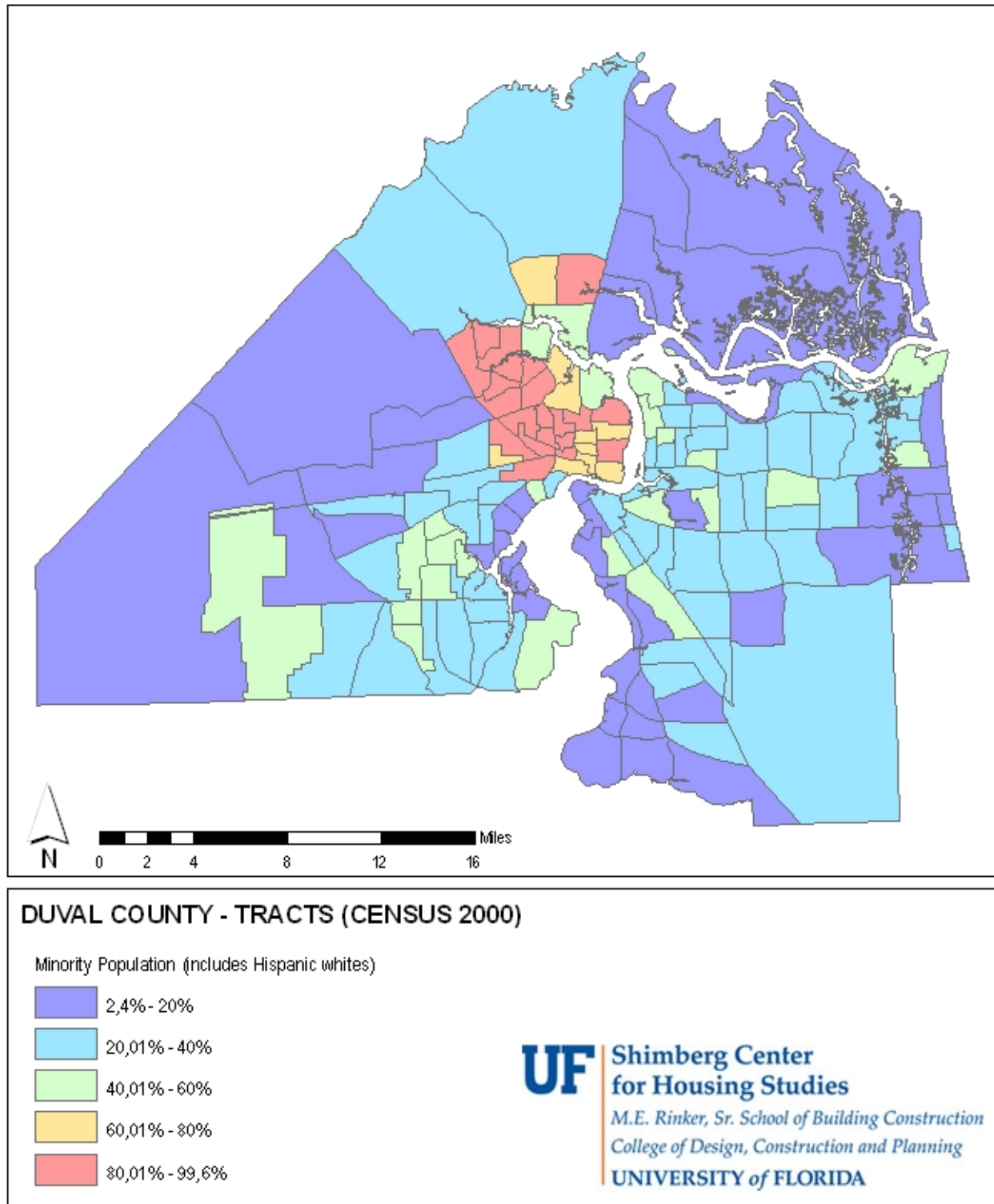


Figure 10. Minority Concentrations Map



### *Areas of Low-Income Concentrations*

Areas of low income concentration were defined by Census tracts where either 25% or more of the households were living below poverty (2000) or 50% or more of households had incomes at or below 60% of AMI. Figure 11 shows that **XX** Census tracts (Duval County has a total of **150** Census tracts) have 25% or more of the households in poverty and **xx** Census tracts have 50% or more of the households at or below 60% AMI.

*Figure 11. Low-Income Census Tracts: Tracts where either 25% or more of households are living below poverty (1999) or 50% or more of households have incomes at or below 60% of AMI (Census 2000)*

## ***SPECIFIC HOUSING OBJECTIVES (91.215 (B))***

This section summarizes Jacksonville's housing priorities and objectives. It also provides information on other resources available for addressing community needs.

### ***Housing Priorities and Objectives***

Jacksonville's housing priorities are:

1. Homeownership opportunities for households at or below 80% AMI  
Affordability for low- and moderate-income households through homeownership and rental housing programs  
Rehabilitation for owner-occupied housing

In pursuing its housing priorities, the City of Jacksonville recognizes that special needs groups such as persons with disabilities, homeless persons and families, elders, and others may have particular challenges in obtaining and maintaining safe, decent, affordable housing. Recognition of special needs is an integral part of the identified housing priorities.

### *Use of Other Available Resources*

The Jacksonville Housing Finance Authority (JHFA) provides funding for affordable housing opportunities through issuance of tax-exempt municipal bonds. Proceeds of these bonds are used to provide single-family mortgages, as well as construct, acquire, or rehabilitate multifamily rental housing. Programs administered by JHFA are a key ingredient in Jacksonville's ability to address the continuing need to increase affordable housing opportunities.

In the past, Jacksonville has benefited from Florida's SHIP program funded by the State Housing Trust Fund. However, no allocations have been made to participating jurisdictions in recent years. Other resources include programs administered by the Florida Housing Finance Corporation, such as the federal Low Income Housing Tax Credit and Municipal Mortgage Revenue Bonds (MMRBs).

The Low Income Housing Tax Credit provides a financial incentive to private-sector development firms for the new construction or substantial rehabilitation of rental housing targeted to households with incomes at or below 60% of area median. The state's MMRB program produces funds that can be used to foster homeownership for low- to moderate-income households, as well as the construction or rehabilitation of multifamily rental housing units. These programs are actively used to provide affordable housing in Jacksonville and will continue to be important resources for the community.

Finally, the private sector provides substantial leverage for housing programs in Jacksonville. An estimated \$19 million in private-sector funds will be provided in conjunction with publicly funded programs in Jacksonville in the coming year. This trend is likely to continue, highlighting the importance of public-private partnerships in addressing community needs.

### *NEEDS OF PUBLIC HOUSING (91.210 (B))*

Public housing serves many of America's neediest families through low-rent units and administration of the Housing Choice Voucher (HCV; formerly known as Section 8 Voucher and Certificate Programs) program. Jacksonville Housing Authority (JHA) was established in 1994 to better serve the community. JHA owns and operates 2,730 low-rent public housing units and administers 6,365 housing vouchers.

In addition to traditional programs such as low-rent public housing units and the HCV, JHA has engaged in successful redevelopment efforts through the HOPE VI

program. Further, JHA actively addresses Jacksonville's need for affordable housing by ownership and operation of several affordable housing developments financed by tax-exempt municipal bonds.

### *Public Housing and Housing Choice Voucher Waiting Lists*

The waiting list for public housing low-rent units is currently 5,275. Nearly all (5,039) of the waiting households are extremely low income (ELI). The typical wait time ranges from six months to two years and depends on the number of bedrooms required, household income, and preferences.

The waiting list for Housing Choice Vouchers contains 3,140 applicant households. ELI households make up about 60% of this list. The average wait for a voucher is three years.

### *PUBLIC HOUSING STRATEGY (91.210)*

The Jacksonville Housing Authority (JHA) operates low-rent public housing units and administers the Housing Choice Voucher (HCV; formerly known as Section 8 Voucher and Certificate Programs) program with funding appropriated by Congress and administered by the U. S. Department of Housing and Urban Development. JHA also owns and operates multifamily affordable housing units financed by tax-exempt municipal bonds.

A large majority of those served by the public housing units and HCV are extremely low income (ELI) households. This meets a critical need within Jacksonville for housing opportunities affordable to those in this income category. Housing opportunities provided by JHA's affordable properties serves households ranging through low- to moderate-income.

### *BARRIERS TO AFFORDABLE HOUSING (91.210 (E) AND 91.215 (F))*

In Jacksonville, as in all areas, housing is made available in response to market demand. A number of factors influence the housing delivery process, primarily the availability of land, financing, and government rules and policies. There are two main components of the delivery system, the private sector and the public sector.

The private sector has the responsibility for filling the market demand for various types of dwelling units. The public sector has impacts on the process through policies, regulations, and infrastructure.

### *Local Policies and Affordable Housing*

The most important regulations that have the most profound impact on the local housing market are the local zoning, building and subdivision codes. Zoning regulations establish type and density of residential use. These also include lot size(s), setbacks and building height limitations. The Jacksonville Zoning Code, Chapter 656 Jacksonville Municipal Code (JMC), <http://www/municode.com>, includes 11 residential districts ranging in density from less than one unit per acre to more than 60 units per acre. In addition, residential development is also permitted in Open-Rural (OR), Planned Unit Development - (PUD), and Residential-Multiple, Office and Institutional (RMOI) districts. In some other zoning districts, certain kinds of residential development in Commercial Community/General (CCG's) and Residential Low Density (RLD) may be permitted by exception.

Improper administration of the Zoning Code can limit the supply of land for all residential uses or certain types of residential uses in some areas which in turn can have economic as well as social implications. This has not been a problem in Jacksonville. In the City of Jacksonville, the local government's role has been to manage growth and development. Zoning and subdivision regulations are administered with flexibility and designed to be non-exclusionary. The PUD zoning district specifically enables developers to be innovative with subdivision layout, housing types or styles, and mixed uses. The City's land development codes do not regulate square footages or price ranges. These requirements could produce discriminatory patterns. For example, a large house is not required on a large lot and a manufactured home can be placed on a lot as well as a site built home. Within the City of Jacksonville, the vast acres of land available have provided developers almost unlimited options as to where to build. Regulations, therefore, do not discriminate against a particular type of housing. The City of Jacksonville has adopted the Southern Standard Building Code. These building codes are designed to ensure that minimum health and safety standards are met and therefore they do not unnecessarily influence the housing delivery system.

Subdivision regulations require review of plats for subdividing land into smaller parcels for sale as home sites. The regulations prescribe street design, lot layout, and other appropriate standards. Jacksonville's subdivision regulations (Chapter 654) are reviewed periodically by a "Subdivision Standards and Policy Advisory

Committee" established by ordinance, and composed of City officials and building industry representatives. Multi-family developments are required to receive site plan review approval by the Planning Commission.

### *Strategies to Remove Barriers to Affordable Housing*

The City of Jacksonville relies on multiple strategies to remove barriers to affordable housing. These strategies include (1) land use regulation, planning and coordination; (2) incentives and financing; and (3) education and outreach.

#### *Land Use Regulation, Planning and Coordination*

City land use policies play a significant role in determining the amount and availability of affordable housing within a community. City land use policy gives the location of housing types and densities. Zoning is the planning tool for implementing housing development. Through zoning incentives, private and non-profit developers can help a City address the housing needs of its low- and moderate-income population. Moreover zoning incentives that increase the density of housing development and provide for mixed uses including transit, are important tools for expanding the local supply of both affordable homeownership and renter housing ([www.coj.net/departments/planning and development/current planning/land use and zoning.htm](http://www.coj.net/departments/planning%20and%20development/current%20planning/land%20use%20and%20zoning.htm)).

#### *Incentives and Financing*

The City of Jacksonville provides incentives and financing for affordable housing through application of federal block grant funds, as well as through housing opportunities offered through the Jacksonville Housing Authority and the Jacksonville Housing Finance Authority. Incentives and financing for affordable housing cover both homeownership and rental housing programs.

#### *Education and Outreach*

The City of Jacksonville performs education and outreach regarding affordable housing in a number of ways. Its website educates residents and community stakeholder organizations about programs. The Housing and Neighborhoods Department regularly meets with Citizen Participation Advisory Boards (CPACs) representing Jacksonville's neighborhoods as a means to continually educate the

public about housing and community activities undertaken by the City, as well as to obtain input about current needs or issues.

Further, the work of the Jacksonville Housing and Community Development Commission includes working to educate the public and facilitate public participation in programs.

### *HOMELESS NEEDS (91.205 (B) AND 91.215 (C))*

Meeting homelessness challenges in Duval County is an elaborate, County-wide collaborative effort comprising numerous individuals, agencies and organizations. However, leading the charge and organizational effort for collecting homeless data, conducting homeless needs assessments and developing community supported homelessness strategies is the Emergency Services and Homeless Coalition of Northeast Florida (ESHC).

#### *The Emergency Services and Homeless Coalition of Northeast Florida*

The Emergency Services and Homeless Coalition of Jacksonville (ESHC) is a grassroots organization formed in 1978 by a group of social service agencies and local religious leaders. In 2000, it incorporated as a 501(c)(3) non-profit organization and became the designated Lead Agency in planning for homeless services for Duval, Clay, and Nassau Counties. The ESHC assists member organizations applying for and receiving federal and state funding. It develops an annual Continuum of Care plan to identify and prioritize the needs of homeless people and to create a blueprint for delivering housing and homeless services to them. The ESHC oversees, or directly receives and distributes, approximately \$5 million annually for homeless prevention, housing and supportive services in the counties it serves. With an active membership of 70 organizations and individuals, the ESHC coordinates the efforts of stakeholders, including local government, faith based organizations, service providers, funders and consumers, to end homelessness.<sup>3</sup> The mission of the ESHC is to provide a collaborative community response to the needs of people living in crisis.

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<sup>3</sup> "Ending Homelessness in Jacksonville: A Blueprint for the Future," Report by The Emergency Services and Homeless Coalition of Jacksonville (ESHC), December 2004.

## *Definition of Homelessness*

For the purpose of the homelessness information presented in this section, homeless refers to an individual who lacks a fixed, regular, and adequate nighttime residence or an individual who has a primary nighttime residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations, including welfare hotels, congregate shelters, and transitional housing for the mentally ill.
- An institution that provides a temporary residence for individuals intended to be institutionalized.
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings, such as cars, parks, sidewalks, abandoned buildings.
- A transitional or supportive housing program for persons who originally came from the streets or emergency shelters.
- In any of the above places but is spending a short time (up to 30 consecutive days) in a hospital or other institution.
- A private dwelling unit; however, the individual is being evicted within a week and has no subsequent residence identified and the person lacks the resources and support networks needed to obtain housing.
- An institution, such as a mental-health or substance abuse treatment facility or jail/prison, in which the person has been a resident for more than 30 consecutive days and no subsequent residence has been identified and the person lacks the resources and support networks need to obtain housing and is being discharged within a week.
- Is fleeing a domestic violence housing situation and no subsequent residence has identified and the person lacks the resources and support networks needed to obtain housing.

## *Persons Not Considered Homeless*

Persons not considered homeless are:

- Persons living in a housing unit though they may be paying an excess amount for their housing, the housing is substandard and in need of repair, or the housing is crowded (if they are being evicted or forced to leave because of a violation of the lease they may be considered homeless.)

- Incarcerated, but upon discharge the person is eligible if no subsequent residence has been identified and the person lacks the resources and support networks needed to obtain housing.
- Living with relatives or friends, unless they are told that must leave and no subsequent residence has been identified and the person lacks the resources and support networks need to obtain housing.
- Living in a Board and Care, Adult Congregate Living Facility, or similar place, unless being evicted.
- Wards of the State, although youth in foster care may receive needed support services which supplements, but does not substitute for, the state's assistance.

### *Cause of Homelessness*

Homelessness results from a complex set of circumstances. Leading the way are a shortage of affordable rental housing, job loss and eroding employment opportunities, increase in poverty supplemented by declining value and availability of public assistance, lack of affordable housing, lack of affordable health care, domestic violence, mental illness, and addiction disorders. The combination of these factors has caused the number of homeless individuals and families, and those at risk of becoming homeless, to rise dramatically.

### *Stakeholder organization meeting results*

On October 29, 2010 The City of Jacksonville's Housing and Neighborhoods Department (HAND) convened a stakeholder meeting for organizations and individuals concerned with issues associated with housing and services for homeless persons. The meeting was held as part of the fair housing planning process for the preparation of the federally required Analysis of Impediments to Fair Housing Choice. The meeting was also part of the preparation process for Jacksonville's five-year federal Consolidated Plan for the period, 2011-2015. Both documents are required of entitlement communities receiving federal block grant funds such as the Community Development Block Grant (CDBG), HOME Investments Partnership (HOME), Emergency Shelter Grant (ESG), and Housing for Persons with AIDS (HOPWA).

The meeting was held at the City's 214 N. Hogan Street building; Ms. LaCree Carswell, Chief, Community Development Division was present. Dr. Anne R. Williamson, a consultant working with the Shimberg Center for Housing Studies at

the University of Florida and the City of Jacksonville in preparation of both the Analysis of Impediments and Consolidated Plan, facilitated the meeting.

The stakeholder meeting on October 29th highlighted the need for improved working relationships and strategic thinking for agencies and advocates serving the homeless in the Jacksonville metropolitan region. Participants noted the need for greater collaboration among agencies to better coordinate funding and use of resources. Rather than having each agency react to funding sources, stakeholders agreed that a more proactive approach was needed to support development of a strategic vision including a prioritization list with short and long term goals. In this way, priorities among agencies would be aligned and there would be more effective planning and implementation of strategies to assist those in need and to prevent homelessness.

The discussion raised additional more specific priorities for dealing with existing conditions and services to address homelessness. Stakeholders voiced the need for housing development by organizations. This will require additional resources that could be obtained through different development strategies such as scattered site housing, for example. More permanent supportive housing is needed, especially in the context of efforts to revitalize downtown Jacksonville. Successful revitalization is linked with development of permanent supportive housing. Meeting participants identified a number of challenges facing development of permanent supportive housing; among them are finding transit accessible locations (particularly difficult with cutbacks in service) and overcoming multi-family zoning limitations and the tendency for land zoned multi-family to be unsuitable for development. Greater flexibility in housing program rules is a priority for finding housing for ex-offenders. Agencies could address this by working closely with program administrators, such as the Sheriff's Office, to make exceptions for candidates whom agencies sponsor.

Stakeholders also discussed the need for action in light of a growing number of families who have lost homes due to foreclosure and the crashing real estate market. In just the past year homelessness in Jacksonville has increased by one third. Opportunities for additional federal funding to support families in need are possible under a consortium led by the City of Jacksonville, but there must be a collaborative approach with a realistic plan for implementation.

### *Homeless Population and Subpopulations*

Estimates of the number of households and persons who are homeless come from the point in time Census prepared for the annual Continuum of Care plan in

Jacksonville-Duval and Clay Counties.<sup>4</sup> A second source of information about the homeless population is the survey of local homeless coalitions by the Florida Department of Children and Families (DCF). The methodology, reporting, and geographic coverage of these measures of homelessness are different. The point in time Census takes a snapshot of sheltered and unsheltered homeless on one night in late January. By contrast, the “Survey of Local Homeless Coalitions for 2010” enumerates the total number of persons and households who are homeless on any given day in the service area of the homeless coalition in January 2010.<sup>5</sup>

The point in time Census conducted on January 25, 2010 reported a total of 3,241 homeless persons, an increase of 32.5 percent (795) from 2009 (Table 48). This reported total is the highest in five years.<sup>6</sup> Total homeless households increased 24 percent to 2,535, also a new high. Although households without children make up over 90 percent of reported homeless households, the 9.3 percent with children represent 27.6 percent (896) of the total population of homeless persons in 2010. The number of homeless persons in households with children has steadily increased in Jacksonville-Duval and Clay Counties since 2005.

Subpopulations of homeless include persons defined as chronically homeless, severely mentally ill, those with chronic substance abuse problems, veterans, persons living with HIV/AIDS, victims of domestic violence, and unaccompanied youth under 18 years. In 2010 the point in time Census counted 30.8 percent of the homeless population as chronically homeless, the largest subpopulation; 803 as sheltered, and 195 as unsheltered (Table 49).<sup>7</sup> Those who reported chronic substance abuse (25.6 percent) comprise the second largest subpopulation group, followed by veterans (15.8 percent), severely mentally ill (14 percent), victims of domestic violence (4.7 percent), persons with HIV/AIDS (2.3 percent), and homeless youth unaccompanied by a family member (1.5 percent).

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<sup>4</sup> *Jacksonville-Duval and Clay Counties 2010 Continuum of Care*, U.S. Department of Housing and Urban Development, ESHC.

<sup>5</sup> *Emergency Services & Homeless Coalition of Jacksonville, Inc., Survey of Local Homeless Coalitions for 2010, Annual Report on Homeless Conditions in Florida*, Florida Department of Children and Families.

<sup>6</sup> <http://www.hudhre.info/index.cfm?do=viewHomelessRpts>

<sup>7</sup> In 2008, veterans were the largest subpopulation group (734 persons, 28.4%) counted by the point in time Census. *Jacksonville-Duval and Clay Counties 2008 Continuum of Care, Homeless Populations and Subpopulations*, U.S. Department of Housing and Urban Development, ESHC.

*Table 47. Summary of Households, 2010 Point in Time Census for Continuum of Care Reporting – Jacksonville- Duval and Clay Counties*

	2010	PCT	Sheltered	Emergency	Transitional	Unsheltered
Households without children	2,298	90.7%	1133	477	656	1165
Households with children	237	9.3%	237	92	145	0
Total	2,535	100.0%	1370	569	801	1165

Source: U.S. Department of Housing and Urban Development, ESHC.

*Table 48. Summary of Persons in Households, 2010 Point in Time Census for Continuum of Care Reporting – Jacksonville- Duval and Clay Counties*

	2010	PCT	Sheltered	Emergency	Transitional	Unsheltered
Persons in households without children	2,298	70.9%	1133	477	656	1165
Persons in households with children	896	27.6%	896	307	589	0
Unaccompanied children (under 18)	47	1.5%	40	19	21	7
Total	3,241	100.0%	2069	803	1266	1172

Source: U.S. Department of Housing and Urban Development, ESHC.

*Table 49. Summary of Persons Reported by Subpopulations, 2010 Point in Time Census for Continuum of Care Reporting – Jacksonville- Duval and Clay Counties*

	2010	PCT	Sheltered	Emergency	Transitional	Unsheltered
Chronically homeless	998	30.8%	803	n/a	n/a	195
Severely mentally ill	454	14.0%	454	n/a	n/a	n/a
Chronic substance abuse	829	25.6%	829	n/a	n/a	n/a
Veterans	513	15.8%	513	n/a	n/a	n/a
Persons with HIV/AIDS	75	2.3%	75	n/a	n/a	n/a
Victims of domestic violence	151	4.7%	151	n/a	n/a	n/a
Unaccompanied youth (under 18)	47	1.5%	40	n/a	n/a	7

Source: U.S. Department of Housing and Urban Development, ESHC.

The 2010 “Survey of Local Homeless Coalitions” reported a total of 3990 homeless persons<sup>8</sup> for Duval, Nassau, Clay, and Baker Counties. This survey provides detailed demographic and other characteristics of the known homeless population. 71 percent (2813) of the reported homeless population in 2010 is male and 3.3 percent of homeless persons are children under 18 years old. Only four percent of homeless persons are identified as Hispanic/Latino but 56.6 percent are Black/African American, an over-represented minority in the homeless population.<sup>9</sup> As a subpopulation, persons who have served in the military are 12.9 percent of the homeless in 2010.

*Table 50. Gender of Homeless Persons, 2010 Survey of Local Homeless Coalitions – Duval, Nassau, Clay, and Baker Counties*

	Persons	Percentage
Male	2813	71.0%
Female	1140	28.8%
Other, unknown, or refused	11	0.3%
Total	3964	100.0%

Source: Emergency Services & Homeless Coalition of Jacksonville, Inc.

*Table 51. Age of Homeless Persons, 2010 Survey of Local Homeless Coalitions – Duval, Nassau, Clay, and Baker Counties*

	Persons	Percentage
Children - under 18 years	130	3.3%
Adults - 18 to 64 years	3621	91.3%
Elderly - over 60 years	205	5.2%
Unknown or refused	8	0.2%
Total	3964	100.0%

Source: Emergency Services & Homeless Coalition of Jacksonville, Inc.

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<sup>8</sup> The survey used the 2009 Continuum of Care NOFA definition of a homeless persons as “someone sleeping in a place not meant for human habitation or in an emergency shelter, and a person in transitional housing for homeless persons who originally came from the street or an emergency shelter.” (*Emergency Services & Homeless Coalition of Jacksonville, Inc., Survey of Local Homeless Coalitions for 2010, Annual Report on Homeless Conditions in Florida*, Florida Department of Children and Families.)

<sup>9</sup> Blacks/African Americans comprise 29.5 percent of the Duval County population (Census 2010, American Fact Finder)

*Table 52. Ethnicity of Homeless Persons, 2010 Survey of Local Homeless Coalitions – Duval, Nassau, Clay, and Baker Counties*

	Persons	Percentage
Hispanic or Latino	160	4.0%
Not Hispanic or Latino	3415	86.2%
Unknown or refused	389	9.8%
Total	3964	100.0%

Source: Emergency Services & Homeless Coalition of Jacksonville, Inc.

*Table 53. Race of Homeless Persons, 2010 Survey of Local Homeless Coalitions – Duval, Nassau, Clay, and Baker Counties*

	Persons	Percentage
American Indian /Alaska Native	16	0.4%
Asian	9	0.2%
Black/African American	2242	56.6%
Native Hawaiian/ Pacific Islander	18	0.5%
White	1551	39.1%
Other, including 2 or more races	4	0.1%
Other, unknown or refused	124	3.1%
Total	3964	100.0%

Source: Emergency Services & Homeless Coalition of Jacksonville, Inc.

*Table 54. Veteran Status of Homeless Persons, 2010 Survey of Local Homeless Coalitions – Duval, Nassau, Clay, and Baker Counties*

	Persons	Percentage
Veteran	513	12.9%
Not a Veteran	2836	71.5%
Unknown or refused	615	15.5%
Total	3964	100.0%

Source: Emergency Services & Homeless Coalition of Jacksonville, Inc.

Multiple factors and circumstances contribute to homelessness. The survey provides an indication of this complexity with questions about individuals' history of

homelessness and the duration and causes of the current episode.<sup>10</sup> The overwhelming majority of homeless reported by the survey (94.7 percent, 3,753) have no source of income. Given the lingering economic effects of the recession and a slow recovery it is not surprising that the most reported reason for homelessness was “employment/financial” (36.3 percent, 1,439). The largest segment of the homeless surveyed, 40 percent (1,587), reported one episode of homelessness in the last three years. For 27.1 percent of the homeless population, the current episode was one week or less in duration and less than one month for 37.6 percent (40.8 percent did not know or refused to answer). Struggles with substance abuse were the major factor (20.9 percent) in what 34.1 percent (1,350) of the homeless considered a personal disabling condition, followed by physical and mental health conditions (12 and 11.5 percent, respectively).

*Table 55. Prior episodes of homelessness in last three years, 2010 Survey of Local Homeless Coalitions – Duval, Nassau, Clay, and Baker Counties*

	Persons	Percentage
One time	1587	40.0%
Two to three times	689	17.4%
Four or more times	309	7.8%
Unknown or refused	1379	34.8%
Total	3964	100.0%

Source: Emergency Services & Homeless Coalition of Jacksonville, Inc.

*Table 56. Presence of Disabling Condition, 2010 Survey of Local Homeless Coalitions – Duval, Nassau, Clay, and Baker Counties*

	Persons	Percentage
Disabling Condition	1350	34.1%
No Disabling Condition, Unknown or refused	2614	65.9%
Total	3964	100.0%

Source: Emergency Services & Homeless Coalition of Jacksonville, Inc.

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<sup>10</sup> The category, “unknown or refused,” has a high frequency in these reported statistics.

*Table 57. Type of Disabling Condition, 2010 Survey of Local Homeless Coalitions – Duval, Nassau, Clay, and Baker Counties*

	Persons
Physical	474
Developmental	46
Mental health	454
Drug or alcohol addiction	829
HIV/AIDS	75
Dual diagnosis or other	115

Source: Emergency Services & Homeless Coalition of Jacksonville, Inc.

*Table 58. Length of current homeless episode, 2010 Survey of Local Homeless Coalitions – Duval, Nassau, Clay, and Baker Counties*

	Persons	Percentage
One week or less	1076	27.1%
More than one week, less than one month	417	10.5%
One to three months	282	7.1%
More than three months, less than 12 months	319	8.0%
One year or longer	254	6.4%
Unknown or refused	1616	40.8%
Total	3964	100.0%

Source: Emergency Services & Homeless Coalition of Jacksonville, Inc.

*Table 59. Cause of Homelessness, 2010 Survey of Local Homeless Coalitions – Duval, Nassau, Clay, and Baker Counties*

	Persons	Percentage
Employment/financial reasons	1439	36.3%
Housing issues	342	8.6%
Medical/disability problems	178	4.5%
Forced to relocate from home	89	2.2%
Family problems	161	4.1%
Alcohol/drug addition problems	342	8.6%
Natural disasters & recent immigration	NA	NA
Other, unknown or refused	1413	35.6%
Total	3964	100.0%

Source: Emergency Services & Homeless Coalition of Jacksonville, Inc.

## *HOMELESS INVENTORY (91.210(C))*

### *Priority Homeless Needs (91.205(c))*

#### *Goals and Strategies to End and Prevent Homelessness*

The City of Jacksonville's Action Plan for the 2009-2010 fiscal year<sup>11</sup> outlines goals and strategies to be implemented over the course of one year in accordance with requirements of the broader Consolidated Plan. In public meetings Jacksonville sought public input to establish priorities and to define goals and objectives that guide the distribution of federal funds to address homelessness.

Four federal programs allocate funding to activities that serve the homeless or assist people at risk of becoming homeless. The Homelessness Prevention and Rapid Re-Housing Program (HPRP) assists people with short and medium term costs of staying in rental housing, including services to help people manage the difficult task of maintaining stable housing. Housing Opportunities for Persons with AIDS (HOPWA) serves the at-risk population of persons living with HIV/AIDS with a shared housing program, short-term financial assistance for housing costs, and emergency shelter support. The Emergency Shelter Grant (ESG) program funds

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<sup>11</sup> "City of Jacksonville 2009-2010 Action Plan," Executive Summary, Housing and Neighborhoods Department, City of Jacksonville, Florida. August 15, 2009.

part of the operating costs and services of the I.M. Sulzbacher Center for the Homeless. This agency provides daily supportive services and emergency shelter for 250 homeless, serving up to 2,000 unduplicated homeless persons and families annually. A portion of Community Development Block Grant (CDBG) funding goes to support homelessness prevention through targeted programs by Catholic Charities, the City of Jacksonville Beach, the Clara White Mission, and the Jacksonville Housing Authority. Together these programs assist 8,080 low and moderate income persons with prevention strategies.

The City of Jacksonville identifies two major priorities for addressing the region's homeless situation in the 2009-2010 Action Plan. Provision of housing and supportive services for chronic and episodically homeless populations is one priority. Of the homeless, these groups are more likely to present severe mental illness, substance abuse problems, physical disabilities, and unstable employment histories. The goal for the chronic and episodic homeless is to stabilize them by providing access to housing and income sources through employment and public benefits programs. To minimize the duration and frequency of homelessness, the City's strategy takes a Housing First/Supportive Housing approach with direct placement from streets and shelters in addition to supportive services.

The second major priority of Jacksonville is homelessness prevention. Strategies include short term financial assistance for housing costs, care management, housing placement services, and institutional discharge planning for those transitioning out of prisons, hospitals, substance abuse rehab facilities, and the like. The goal is to keep people from falling into homelessness by providing resources that allow them to gain access to or maintain affordable decent housing. Strategies for prevention focus on two at-risk populations: families in crisis and persons being discharged from institutions who may not have experience, support, or connections to find or remain in housing.

### *Facilities and Services that Compose Duval County's Continuum of Care*

The following Continuity of Care agencies offer supportive services to homeless persons.

Emergency shelters:

- I.M. Sulzbacher Center for the Homeless
- Youth Crisis Center
- Quigley House
- Hubbard House

All transitional housing programs:

- Community Connections of Jacksonville
- Veterans Service Division Veterans Transitional Housing Program
- City Rescue Mission
- Clara White Mission
- Quigley House
- Volunteers of America of Florida
- Gateway Community Services
- The Salvation Army
- Trinity Rescue Mission
- THORMINC

Permanent supportive housing programs

- I.M. Sulzbacher Center
- River Region Human Services
- Volunteers of America of Florida
- Gateway Community Services

Mental Health providers:

- Mental Health Resource Center
- River Region Human Services
- Community Rehabilitation Center
- The Help Center
- Clay Behavioral Center
- Shands Jacksonville Hospital

Health providers:

- Duval County Health Department
- Mental Health Resource Center
- Shands Jacksonville
- I.M. Sulzbacher Health and Dental Clinic
- We Care Clinics

HIV/AIDS service providers:

- River Region Human Services
- I.M. Sulzbacher Center
- Lutheran Social Services

- Northeast Florida AIDS Network

Employment providers:

- Goodwill of North Florida
- Vocational Rehabilitation
- Mental Health Resource Center/RCI
- Clara White Mission

Other:

- Mission House
- City of Jacksonville Veterans Services Division
- Jacksonville Area Legal Aid
- The Jacksonville Re-entry Center (JREC)
- New Hope Ministries

Information and referral:

- United Way of Northeast Florida's 211 First Call for Help Information and Referral line provides 24-hour, toll-free referrals to the full array of supportive services.

### *Outreach, Intake and Assessment*

The agencies providing outreach to the homeless are all members of the ESHC and are collectively representing subcommittees of the ESHC. Outreach workers distribute the majority of the 3,000 Resource Manuals developed by the ESHC and are the control point of assessment and referral for the unsheltered homeless in Jacksonville.

The Mental Health Resource Center Community Outreach (QUEST) program provides street outreach to all unsheltered homeless persons citywide. Its multi-disciplinary team includes a mental health case manager, certified addictions professional, masters level therapist, psychiatric nurse practitioner and registered nurse which enables QUEST to evaluate the individual needs of each homeless person and to make appropriate referrals. QUEST screens an average of 500 homeless persons per year and last year served over 1,100 homeless individuals. This is the only comprehensive outreach team currently available to canvas both city and rural areas of Duval County.

Other organizations also provide outreach services. The Mental Health Resource Center LINK program is a PATH funded program providing outreach and psychiatric treatment to homeless that are chronically mentally ill. The Youth Crisis Center targets homeless youth between the ages of 16 and 20. JNET and the Vets Center target homeless, and the Hubbard House provide outreach services to domestic violence victims. In addition, the Salvation Army reaches the general homeless through its mobile kitchen, providing meals, blankets in cold weather and referrals.<sup>12</sup>

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<sup>12</sup> Source: 2005-2010 Consolidated Plan, ESHC.

## *COMMUNITY DEVELOPMENT*

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### *COMMUNITY DEVELOPMENT (91.215 (E))*

This section contains information about Jacksonville's non-housing community development needs and plans using federal block grant funding. CDBG provides the basis for most of the activities under this heading.

#### *Priority Non-Housing Community Development Needs*

Priorities for non-housing community development needs in Jacksonville-Duval County are:

1. Neighborhood revitalization/beautification  
Crime prevention  
Senior community center  
Infrastructure improvements

#### *Basis for Assigning Priority*

Priorities for non-housing community development needs were developed during the Consolidated Planning process. This process was based on data analysis and extensive community input.

#### *Identification of Obstacles to Meeting Underserved Needs*

The primary obstacle to meeting underserved non-housing community needs is a lack of sufficient funds to meet all needs throughout the County.

### *ANTIPOVERTY STRATEGY (91.215 (H))*

The anti-poverty strategy is the unifying thread that ties the housing, homeless, public housing and non-housing community development strategies together as one comprehensive plan for reducing the number of families that fall below the poverty

level. The strategic plan, goals and objectives noted throughout this document promote self-sufficiency and empowerment.

The City of Jacksonville, as lead agency in the implementation of the Consolidated Plan, will coordinate efforts among its many partner organizations to ensure that the goals outlined in the Consolidated Plan are met. These partners include neighborhood residents, representatives of health and human service agencies, businesses, churches, nonprofit developers, health and human service agencies, lenders and other for-profit entities.

The key goals of the City's anti-poverty strategy and five year strategic plan are as follows:

- Provision of adequate and affordable housing
- Neighborhood stabilization
- Elimination of substandard housing
- Availability of special needs housing.

The developed strategic plan will target the Neighborhood Action Plan (NAP) Areas.

### *Strategy for Reducing the Number of Families in Poverty*

The goal of the poverty initiative is to combat poverty within the City of Jacksonville to the greatest extent feasible with tangible resources and realistic objectives. The Community Development Division is actively working with the Mayor's office, the Planning and Development Department, Jacksonville Housing Commission, Jacksonville Housing Authority, Emergency Services and Homeless Coalition, and numerous other agencies to accomplish the strategies recognized in this plan. The Consolidated Plan serves as a "tool-kit" to initiate the war on poverty. The CDBG funded activities will assist in the Anti-Poverty Strategy.

The City of Jacksonville has undertaken a number of efforts and programs to reduce both the number of citizens living in poverty and the percentages of families living below the poverty line. The City strives to reduce the number of poverty level families by supporting economic development activities that facilitate the creation and retention of employment opportunities.

In addition, the Community Development Division will work closely with Jacksonville Housing Commission to ensure that affordable housing efforts are properly coordinated with economic development activities and special needs populations. As such, funding gets committed to agencies identified as providers catering to

recognized in the public hearing process. This upcoming five year consolidated planning period will project funds to entities pursuing the reduction poverty in the City, sharing a concurrent ideology with the Planning and Development Department and the Mayor's office. The rationale supporting this strategy is to merge and direct all available resources at targeted areas and identified priorities while injecting funds in concentrated areas (pockets) to obtain the largest impact for the funds committed.

In general the Community Development Division supports a wide range of programs that help people develop the skills and stability needed to secure steady housing and income. Various poverty studies have noted that persons living in destitute have a variety of needs for legal assistance, childcare, healthcare, transportation, housing, social services, employment training, financial literacy, economic enhancement and educational attainment. The strategy in combating poverty is not only to accomplish the listed attributes, but to sustain those attributes when accomplished.

The human services delivery strategy provides focus on programs that support education, counseling, prevention programs, case management and other capacity building functions. The City seeks to reduce the number of poverty-level families by supporting human services development and programs that facilitate the creation and retention of job opportunities. The mission is to evaluate programs that work towards getting families out of poverty.

Thus, the City will implement a comprehensive plan that will use its resources and efforts in developing a skilled and employable resident workforce capable of receiving living wage jobs and conquering the need for affordable housing. The City also works to develop infrastructure to assist economic development projects that compliment workforce enhancements.

### *Anti-Poverty Approach*

Economic development activities that generate living wage jobs and community sustainability include:

- Access to a variety of housing options that promote family and community stability.
- Neighborhood-based safety strategies that help residents create safer neighborhoods.
- A comprehensive financial education system that prepares citizens for participation in the economic and social fabric of the community.

- Coordinate community-based services that nurture and support young people and their families.

## *NON-HOMELESS SPECIAL NEEDS*

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### *SPECIFIC SPECIAL NEEDS OBJECTIVES (91.215)*

The objective of the City is to continue to assist the private sector and nonprofit providers of housing and related services for individuals with special needs, such as frail elderly, victims of domestic violence, and physically or mentally persons with disabilities, to assure provisions of adequate supply to meet population increase and/or fluctuations in the number of special needs individuals.

The following policies have been developed to meet the objective:

- The Mayor's Domestic Violence Task Force (MDVTF) shall continue to identify and develop solutions to the housing needs for victims of domestic violence.
- The Jacksonville Housing and Community Development Commission, and nonprofit agencies shall continue to provide assistance for homes owned by elderly residents so they can remain in their homes.
- The City of Jacksonville and the Fire Marshall shall substantially increase local monitoring of Assisted Living Facilities for the mentally and physically persons with disabilities, and the elderly. Monitoring will include living conditions, management, and the availability of ancillary services.
- The City shall continue to monitor housing availability for special needs households, and shall aggressively pursue all available federal, state, and local funds to meet special housing needs.
- The City of Jacksonville shall support the Emergency Services and Homeless Coalition of Jacksonville. Inc. (ESHC). The ESHC shall provide the following services:
  - Referrals for shelter and housing
  - Job training and placement
  - Alcohol, drug and mental health counseling
  - Financial aid with a general referral service for other specific needs such as physical needs
  - Self-sufficiency training
  - Childcare
  - Referrals for victims of domestic violence

- Disability and/or rehabilitation information and referrals for the physically handicapped and persons with disabilities
- The Housing and Neighborhoods Department shall continue to implement funding programs to help meet the housing requirements for special needs groups, including those for victims of domestic violence such as Hubbard House, Inc.
- Nonprofit organizations, assisted by CDD, the Jacksonville Housing Commission and other appropriate agencies shall continue to provide social services that will help enable those low-income families who wish to do so to become responsible homeowners, and provide services to the frail, elderly, and handicapped persons to maintain them in their homes.
- Assist the private sector and concerned public agencies to find shelter for the homeless families and individuals through the implementation of the following policies.
- The ESHC shall continue to participate in a combined public/private partnership for the development of transitional housing for homeless families, and educational opportunities for their children.
- The City shall continue to assist ESHC in finding funds for shelter which can bridge the gap between short-term emergency beds and longer term transitional housing.
- Provide uniform and equitable treatment for persons and businesses displaced by local government programs.
- The Community Development Division shall monitor all redevelopment and demolition activity to see that comparable relocation housing is available in accordance with federal regulations, regardless of whether federal monies are involved in the activity. Residents who are displaced as a result of development, demolition, or other public initiated projects shall be provided prompt equitable compensation or relocation housing as set forth under the Federal Uniform Relocation Assistance and Real Property Acquisition Act of 1970, as amended, whether or not the project falls within its coverage. Information concerning the availability of legal assistance and federally approved housing counseling services to households affected by displacement will be made available.
- Redevelopment plans that will result in the displacement of households shall continue to make advance written determination of the extent of displacement and provide a relocation plan, which sets forth the resources available to accomplish the full relocation. Provision for advance notice and hearing to affected individuals must be included.

- Redevelopment plans supported by the City shall include provisions for a variety of replacement housing types ensuring that the redevelopment activities do not significantly reduce the existing supply of housing which is affordable to very low, low- and moderate-income households or available to special needs households. The Jacksonville Housing Authority shall review on a regular basis VA and FHA foreclosure listings for the purpose of identifying and considering for purchase suitable existing single- family dwellings for scattered site public housing.

### ***NON-HOMELESS SPECIAL NEEDS (91.205 (D) AND 91.210 (D)) ANALYSIS (INCLUDING HOPWA)***

The City of Jacksonville considered housing issues for persons with special needs throughout the Consolidated Plan preparation process. Non-homeless special needs groups include elders (persons 65+), persons with disabilities (mental, physical, or developmental), persons with alcohol/substance abuse, and persons with HIV/AIDS.

#### ***Priority Needs for Housing and Supportive Services***

The City of Jacksonville provides funding through CDBG for programs targeted at housing and supportive services for non-homeless special needs persons as shown below:

**Jacksonville Adult Daycare** - Funds used to provide tuition fees for Therapeutic Aides to assist the elderly and health impaired in Adult Care Centers. Therapeutic Aides will allow the elderly to remain in their homes with a maximum level of safety and independence. ct 10, 89% low/moderate income.

**Independent Living/Northside Senior Care Center** - Funds will be used for administrative costs for respite care and volunteer services to homebound elderly persons and their caregivers.

**Special Programs for Older Adults (SPOA)** - Funds will be used for administrative and activity cost for special programs for older adults.

**Urban Jacksonville, Inc., Meals on Wheels** - Funds will be used to lease-purchase one new delivery vehicle to deliver hot, nutritious meals to homebound, frail elderly, and disabled persons.

**The Arc PATH, People Accessing Their Habitats** - Funds will be used for staff and operational costs to provide training resources and guardianship services to individuals with disabilities.

### *Basis for Assigning the Priority*

Priorities for addressing non-homeless special needs were determined through data analysis and substantial public input.

### *Obstacles to Meeting Underserved Needs*

The chief obstacle to meeting underserved needs is the lack of sufficient funding to meet all needs.

## ***HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS (HOPWA)***

The Housing Opportunities for Persons with AIDS (HOPWA) is a key program that provides housing assistance for the AIDS population. Through entitlement and competitive grants, Jacksonville provides financial assistance for housing and support services for low-income persons with AIDS or related diseases and their families. Funds can be used for acquisition, rehabilitation, conversion, lease, repair of facilities, new construction, project-based or tenant-based rental assistance, planning, support services, operating costs, short-term rent, mortgage or utility payments, administrative expenses and other related activities.

The City of Jacksonville has been a HOPWA formula grant recipient since 1994. The program is administered by the City's Community Development Division of the Housing and Neighborhoods Department and serves the Jacksonville metropolitan area that includes Clay, Duval, Nassau, Baker, and St. Johns counties.

### ***SPECIFIC HOPWA OBJECTIVES***

During FY 2011-2012, grants will be awarded to sub-recipients who administer programs that address the needs of homeless and persons with special needs who are infected with HIV/AIDS. The programs provide four major components of assistance to achieve the annual goals of 1,854 for the number of households to be provided with housing through the following activities: (1) shared housing program will be provided for 30 persons; (2) short-term rent/mortgage assistance, security deposits and utility assistances will be provided to 1,589 persons; (3) shelter and supportive services for HIV/AIDS persons dually diagnosed with substance abuse and/or mental health problems in addition to a permanent supportive housing facility for 120 HIV/AIDS-infected persons; (4) emergency housing and supportive services for 85 women with HIV/AIDS and their children. The City of Jacksonville does not provide tenant-based rental assistance or housing facilities that are being developed, leased, or operated with HOPWA funds.

The metropolitan Jacksonville Area HIV Health Services Planning Council of the Ryan White CARE ACT is a coalition of health service providers from all of the counties in the EMA. These organizations plan, consent, network, and study the HIV/AIDS issues for the area. Outreach and education is also conducted through meetings, public hearings, neighborhood workshops, and health fairs designed to reach grass-roots faith-based and community organizations.



## *ACTION PLAN, 2011-2012*

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# **CITY OF JACKSONVILLE**

## **ACTION PLAN**

**Fiscal Year October 1, 2011- September 30, 2012**

### **EXECUTIVE SUMMARY**

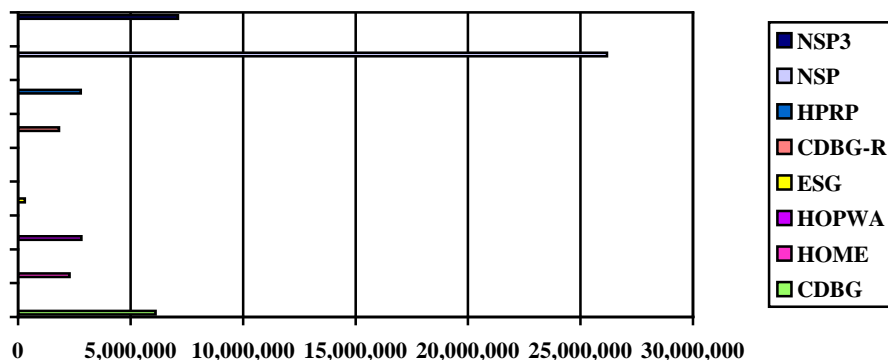
In accordance with the funding requirements mandated by U.S. HUD, the City of Jacksonville Housing and Neighborhoods Department was granted a one year extension to prepare the Consolidated Plan. The Consolidated Plan will identify the needs related to housing, homelessness, community and economic development in Duval County and how those needs will be addressed through the expenditure of CDBG, HOME, ESG, HOPWA, NSP, HPRP and CDBG-R funds in a strategic and one-year action plan. The one-year action plan with specific goals and objectives is required to be updated on an annual basis. The 2011-2012 Action Plan includes: the applications for federal assistance (SF-424 Forms) for the four consolidated plan programs, resources regarding action to be undertaken, the geographic distribution, homeless and other special needs activities, other actions, public housing, program specific requirements, consultation and citizen participation, Section 3, affirmatively furthering fair housing, list of proposed projects, monitoring, certifications, Neighborhood Action Plan areas.

The City of Jacksonville held public hearings to establish priorities and to set goals and objectives for the expenditure of the anticipated funding allocation for the 2011-2012 Consolidated Plan programs.

## RESOURCES

### \*Federal Resources

Community Development Block Grant (CDBG) Program	\$6,106,284
HOME Investment Partnership Program (HOME)	\$2,294,292
Housing Opportunities for Persons with Aids (HOPWA) Program	\$2,815,995
Emergency Shelter Grant (ESG) Program	\$296,622
Community Development Block Grant – Recovery (CDBG-R)	\$1,817,335
Homelessness Prevention Rapid Re-Housing Program	\$2,779,039
Neighborhood Stabilization Program	\$26,175,317
Neighborhood Stabilization Program 3	\$7,100,000
<b>TOTAL</b>	<b>\$49,384,884</b>



### Community Development Block Grant (CDBG) Program

For the past thirty-six years, the City of Jacksonville has received an entitlement grant from the U.S. Department of Housing and Urban Development under the Community Development Block Grant (CDBG) program. The CDBG program was established by Congress through the Housing and Community Development Act of 1974 as amended, for the purpose of meeting the primary objective of providing decent housing, and a suitable living environment and expand economic opportunities, neighborhood facilities and public services that will

principally benefit low and moderate income persons, prevent or eliminate slums and blight, or meet an urgent need.

In the 37<sup>th</sup> CDBG year (October 1, 2011 through September 30, 2012) the City of Jacksonville expects to receive \$6,106,284 which will be used for eligible community development activities throughout Duval County. Of that, we estimate \$5,833,284 (95.52%) of CDBG funds will be used for activities that benefit persons of low and moderate income as indicated in Section III Fiscal Year 2011-2012 Proposed Projects.

The City of Jacksonville's priority non-housing community development needs includes public facilities, public improvements and public services.

2011 National Community Development Week



### **HOME Investment Partnership Program**

The City of Jacksonville will utilize the \$2,294,292 in HOME funds in the furtherance of increasing the availability of decent, safe and affordable housing for individuals below 80% of the area median income. Our primary and most successful method of doing so is through the promotion of homeownership by providing down payment and closing cost assistance through the Head Start to Homeownership (H2H) program. This program continues to exceed the previous year's goal of providing an affordable housing option to those desiring to realize the American dream of ownership. Approximately \$1,606,719 will be used for this program. Additionally \$344,144 will be set aside for the exclusive use of furthering affordable housing in community redevelopment areas by nine (9) certified Community Housing Development Organizations (CHDO's). Five (5) of the CHDO's will also receive \$114,000, divided equally, of the HOME allocation for operating assistance. The remaining amount of HOME allocation will be used as administration funds for the PJ.

All HOME-assisted and home-qualified projects match requirements will be maintained on the HOME-Match Log. The HOME-Match Log will track match liability and match credits as they occur. The match requirement for HOME projects will be satisfied by private, state, and local funds. The type of match will be identified on the HOME-Match Log with a brief description and will be maintained by the Housing Services Division (HSD).





### **CDBG-Recovery (CDBG-R)**

This is a three year grant totaling \$1,817,535 that will expire September 30, 2012. Funded project must meet the requirements of Title XII of Division A and Section 1602 of ARRA. CDBG-R funds will be used in a manner that maximizes job creation and economic benefit in relation to the CDBG-R funds obligated, and will address the Recovery Act, by meeting one of the following eligible program criteria:

- Preserving and creating jobs and promoting economic recovery;
- Assisting those most impacted by the recession;
- Providing investment needed to increase economic efficiency;
- Investing in transportation, environmental protection, or other infrastructure that will provide long-term economic benefits;
- Minimizing or avoiding reductions in essential services; or
- Fostering energy independence.

The City of Jacksonville will meet the objective of the CDBG-R program by funding the following types of activities:

- 1) Administration- a maximum of 10% of the CDBG-R funds will be used for the staff oversight, management, monitoring and coordination of the CDBG-R program funds as stated on the CDBG-R Activity Data Spreadsheet.
- 2) Public Service Activities-a maximum of 15% of the CDBG-R funds will be used to provide two (2) public service activities that promote the purpose and criteria of the CDBG-R program funds as stated on the CDBG-R Activity Data Spreadsheet. The goal is for public service activities to create at least 150 jobs and retain at least 4 jobs.

- 3) Public Facilities and Improvement Activities- 70% of CDBG-R funds will provide four (4) public facilities and improvement activities that promote the purpose and criteria of the CDBG-R program funds as stated on the CDBG-R Activity Data Spreadsheet. The goal for public facilities and improvements is to create 506 jobs and retain at least 292 jobs.

At least 90% of the grant amount will benefit persons of low and moderate income.

Additional bonus points were given to projects that promote energy conservation, smart growth, green building technologies, or reduced pollution emissions as directed by the CDBG-R Notice. (See attached spreadsheet Section IX)

### **Homelessness Prevention and Rapid Re-Housing Program**

Funded activities are designed to provide financial assistance to include: short-term rental assistance, medium-term rental assistance, security deposits, utility deposits, utility payments, moving cost, and motel or hotel vouchers, housing relocation and stabilization services to include case management, outreach, housing search and placement, legal services, mediation, and credit repair, debt collection and evaluation includes costs associated with operating HUD-approved homeless management information systems for purposes of collecting unduplicated counts of homeless persons and analyzing patterns of use of HPRP funds. Through a collaboration with the Emergency Services and Homeless Coalition (ESHC) and the City of Jacksonville, the agencies selected to administer the HPRP funds are non-profit (501)(c)(3) organizations that have a proven track record in the social services arena and are well known and respected throughout the Jacksonville MSA from working with the homeless to those that are about to become homeless. Because of the vast array of services provided by these agencies they are well equipped to administer and carry-out the goals and objectives of the HPRP program (See attached spreadsheet Section IX).

The HPRP grant is in its second year of the three year grant and has expended over 65% of grant funds. The goal is to have all funds expended by year 3. The HPRP program has created or maintained 18 jobs while preventing over 3,000 people from becoming homeless. During fiscal year 2011-12 outcome studies will be completed to determine how the extent HPRP program benefited the homeless and prevented homelessness.





### **Housing Opportunities for Persons with AIDS (HOPWA) Program**

The City of Jacksonville has received \$2,815,995, which will be used by non-profit agencies along with \$44,710 in reprogrammed funds to carry out activities that address the priority needs and community identified objectives associated with housing persons with HIV/AIDS. The geographic area of the Jacksonville Eligible Metropolitan Area (EMA) is comprised of Duval, Clay, Nassau, St. Johns and Baker Counties. The method of selecting project sponsors is through a competitive application process. Full access is provided to grass roots faith-based and other community organizations and they are encouraged to submit applications.

During FY 2011-2012, grants will be awarded to sub-recipients who administer programs that address the needs of homeless and persons with special needs who are infected with HIV/AIDS. The programs provide four major components of assistance to achieve the annual goals of 1,854 for the number of households to be provided with housing through the following activities: (1) shared housing program will be provided for 30 persons; (2) short-term rent/mortgage assistance, security deposits and utility assistance will be provided to 1,589 persons; (3) shelter and supportive services for HIV/AIDS persons dually diagnosed with

substance abuse and/or mental health problems in addition to a permanent supportive housing facility for 120 HIV/AIDS infected persons; (4) emergency housing and supportive services for 85 women with HIV/AIDS and their children. The City of Jacksonville does not provide tenant based rental assistance or housing facilities that are being developed, leased or operated with HOPWA funds.

The Metropolitan Jacksonville Area HIV Health Services Planning Council of the Ryan White CARE ACT is a coalition of health service providers from all of the counties in the EMA. These organization plan, consent, network and study the HIV/AIDS issues for the area. Outreach and education is also conducted through meetings, public hearings and neighborhood workshops and health fairs, designed to reach grass roots faith-based and community organizations.



### **Emergency Shelter Grant (ESG) Program**

The City of Jacksonville expects to receive \$296,622, of which \$246,622 will be dedicated to assist with the operating costs and support services provided by the I.M. Sulzbacher Center for the Homeless. The Center addresses the emergency shelter and transitional housing needs of two-thousand (2,000) homeless persons and families (including significant sub-populations such as those living on the streets). The center is a comprehensive multi-service homeless facility that provides supportive housing including shelter nights for the pavilion and shelter nights for the dorm programs. The center also provides meals primary care, mental health care, vision care, dental care, social services, outreach and case management. The balance of \$50,000 will provide short-term rent, mortgage and utility assistance to 100 persons to be administered by Catholic Charities Bureau.

### **Neighborhood Stabilization Program (NSP)**

The Neighborhood Stabilization Program is a federally-funded program designed to address the problem with rising foreclosures in the Jacksonville community. The City of Jacksonville received \$26.2 million dollars as a grant through HUD under Division B, Title III of the Housing and Economic Recovery Act (HERA) of 2008, which provides grants to all states and selected local governments on a formula basis. The

City is targeting foreclosed and abandoned properties in zip codes 32206, 32208, 32209, 32244 and 32254 based on a review of greatest needs.

The Neighborhood Stabilization Program (NSP) is stabilizing communities that have suffered from foreclosures and abandonment through the purchase and redevelopment of foreclosed and abandoned homes and residential properties. These homes will be re-sold to income eligible households and individuals thereby increasing Jacksonville's tax roll. Purchase assistance is available to qualified buyers.

### **NSP Accomplishments**

- The Neighborhood Stabilization Program goal has acquired and rehabbed 62 single-family homes and has 25 redevelopment (new construction) projects underway.
- Through Code Enforcement, the NSP has removed over 181 blighted structures.

The construction industry has been positively impacted as participating contractors and subcontractors have participated in program opportunities and increased their work load and work forces thereby decreasing unemployment in the Jacksonville and surrounding communities.

### **Allocation of Priorities**

NSP priorities are to revitalize communities in zip codes 32206, 32208, 32209, 32244, and 32254.

### **\*NSP Goals**

In anticipation of the signing of the financial regulatory reform bill H.R. 4173, the Neighborhood Stabilization Program will seek additional HUD funds to address the still increasing foreclosure problems in the Jacksonville community.

### **Neighborhood Stabilization Program 3 (NSP 3)**

The Neighborhood Stabilization Program is federally-funded program designed to address the problem with rising foreclosures in the Jacksonville community. The

City of Jacksonville received \$7.1 million dollars as a grant under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010. The City is targeting foreclosed and abandoned properties located within the Eastside-Springfield area.

The City of Jacksonville will continue our efforts in stabilizing communities that have suffered from foreclosures and abandonment through the purchase and redevelopment of foreclosed and abandoned homes and residential properties. Single family homes will be re-sold to income eligible households and individuals thereby increasing Jacksonville's tax roll. Purchase assistance is available to qualified buyers. Single family home and multifamily properties will be developed to provide affordable rental housing options for the community.

### **Allocation of Priorities**

NSP priorities are to revitalize communities within the Eastside-Springfield community.



### **\*State Resources**

The Housing and Neighborhoods Department will receive approximately \$803,821 in SHIP funds, per Florida Legislation Action.

### **\*Local Resources**

The City's annual contribution to the Mental Health & Welfare Division is approximately \$1.8M annually is considered to meet the FHUD requirements for matching Emergency Shelter Grant Funds.

### **\*Private Resources**

The Housing Services Division manages the Headstart to Homeownership (H2H) program, which uses HOME funds to provide homebuyers with down-payment and closing cost assistance. An estimate of \$19M in private resources from various banks that participate in the program will be leveraged to contribute to the success of the program.

## **ACTIVITIES TO BE UNDERTAKEN**

Specific activities to be undertaken in this program year are described in Section III, FY 2011-2012 Proposed Projects. These activities continue to address the high priority needs in terms of local objectives that were identified in the Strategic Plan of the Five Year Consolidated Plan. The estimated number and type of beneficiaries from each activity are indicated in the proposed accomplishments.

Obstacles to Meeting Underserved Needs - The priority areas 1-3 previously identified in this document were developed in response to numerous public hearings, during which the public identified those items as underserved needs.

## **GEOGRAPHIC DISTRIBUTION**

The City of Jacksonville will direct Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Housing Opportunities for Persons with AIDS (HOPWA) and Emergency Shelter Grant (ESG) funds to the following categories during the ensuing program year:

- \*Housing Services/Housing Rehabilitation
- \*Public Facilities and Improvements
- \*Economic Development / Job Creation
- \*Public Services
- \*Neighborhood Revitalization
- \*Acquisition
- \*Code Enforcement
- \*Historic Preservation
- \*Housing Development
- \*Planning and Community Development
- \*Housing Counseling
- \*Homeless Prevention
- \*Rent/Utility Assistance

The majority of CDBG funds are allocated to the City's low and moderate income neighborhoods that include HUD eligible target neighborhoods, especially in the Neighborhood Action Plan areas, and address important community need of low and moderate income persons. To further illustrate the HUD eligible target neighborhoods, especially the Neighborhoods Action Plan (NAP), we have attached two maps which provide overlays of both the Low and Moderate Income areas and the Areas of Minority Concentration provided in Section V of the plan. The estimated percentage of funds the City of Jacksonville plans to dedicate to these targeted areas is \$1,825,724 (29.9%).

## **ALLOCATION OF PRIORITIES**

The priorities for allocating investments geographically are as follows:

- \* **Priority #1:** Neighborhood Revitalization/Beautification projects located in city-wide and target neighborhoods. In CDBG funds, \$1,218,655 dedicated to 9 public facility and improvement activities.

North Point Town Center



- \* **Priority #2:** Housing Rehabilitation/Development projects city-wide and in target neighborhoods. \$2,031,629 in CDBG funds have been dedicated to complete 101 housing units through two in-house programs (Limited Repair (LRP) and the Utility Tap-In (UTIP) program).

Limited Repair Program  
2104 Allandale Circle West



Before



After

- \* **Priority #3:** Economic Development/Job Creation loan activities to small businesses city-wide. Forty-five thousand five hundred dollars (\$45,500) in CDBG funds have been dedicated to providing direct technical assistance to 275 business owners and potential business owners.

Jacksonville Chamber of Commerce  
5000-3 Norwood Avenue



Atlantic Beach Donner Park Restrooms &  
Dudley Street Sidewalk  
2072 George Street



In addition to the low and moderate income areas in the inner city, low and moderate income areas also exist in the City of Jacksonville Beach, Atlantic Beach and Neptune Beach as a part of the Consolidated City of Jacksonville. Projects identified by the Beaches address the same primary priorities for allocating investments geographically.

Sub-priorities in these areas are as follows:

- Crime prevention (\$62,829), utility bill assistance (\$20K), and (\$73,794) for recreational activities in Jacksonville Beach's San Pablo Beach neighborhood and a senior activity center in Neptune Beach (\$49,497) totaling \$206,120 in CDBG funds have been dedicated to these activities.
- Infrastructure improvements to Donner Park Neighborhood (\$92,690), to include install lighting for basketball court to energy efficient standards, install security lighting for community center, sod baseball field, gravel and sod southern end of soccer field and add paved parking.

## **Geographic Distribution Maps Narrative**

Maps are provided in Section V of this plan illustrating the low-income and minority areas of the city. A low-income area is defined as a census tract that has at least fifty one percent (51%) of residents whose incomes do not surpass eighty percent (80%) of the median income as established by HUD Section 8 income limits- with adjustments for family size.

The 2000 Census – By Census Tract percentage of minority population illustrates, in various shades of green, approximately 60 low-moderate income census tracts. These census tracts contain the highest concentration of low-moderate income persons and make up the Planning Districts of the city known as the Urban Core and Northwest. Other regions, Northeast, Southside, and the Beaches have pockets of low-income census tracts disbursed throughout.

### **Define the City of Jacksonville's Areas of Minority Concentration (AOMC):**

The City's definition of area of minority concentration (AOMC) is defined by utilizing the Planning and Development Statistical Package 2005 and Geographical Information System (GIS). The AOMC is defined as the Planning Districts that contain 51% of more minority concentration by census tracts. One of the planning districts that meet the definition is Planning District 1-Urban Core- 78% minority concentration. In Section V is a map of the Urban Core District which indicates low and moderate income percentages by census tract. Census tract 19 is not included this AOMC. Planning District 5-Northwest-with 61% minority concentration is the other AOMC. The following census tracts are not included in this AOMC: 20, 21, 25, 106, 117, 118, 119.01, 119.02, 119.03, 120, and 121. It was estimated during the '11-12 fiscal year that \$1,825,724 (29.9%) of CDBG funds would be dedicated to the targeted areas included in the AOMC.

## **Minority Concentration Maps Narrative**

The minority concentration maps by Planning Districts and Census Tracts include Map 1 City of Jacksonville Percentage of Minority Population by Census Tract Map 2-African American Concentration, Map 3-Hispanic Concentration, Map 4 – Native American Concentration, Map 5-Asian American Concentration and Map 6-White Population and are also provided in Section V of this plan. The first map illustrates minorities as a whole and identifies the number of minorities in each census tract. The dark green areas of this map show that the Northwest region of the city has the highest concentration of minorities. Further examination of the supplemental maps, reveal that Blacks are the largest minority group in the Northwest region of the city.

Census tract (143.13) in the Northeast region is also shaded dark green and contains a high concentration of minorities. Further examination of the supplemental maps for this tract, reveal that the minority concentration of this tract is diverse and relatively high numbers of Blacks, Native Americans, Asians, Native Hawaiians and Others are present. These supplemental maps provide valuable insight when examining each group independently and making comparisons. All minority maps are derived from the U.S. Census 2000 data.

### **NON-HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES**

To address the one-year goals of special needs of persons with AIDS who are not homeless and to help homeless persons make the transition to permanent housing and independent living, the HOPWA grant will provide funds to the agencies that provide short term rent, mortgage and utility assistance, coordinate a Shared Housing Program and provide rental and transportation assistance for HIV positive individuals who are seeking transitional and permanent housing, provide caretakers and other supportive services for those persons critically ill with HIV/AIDS, and provide services to persons with HIV/AIDS for substance abuse, alcohol abuse and mental problems. The \$2,815,995 in HOPWA funds will provide 1,854 non-homeless special needs persons with assistance.

The one-year goals for CDBG funded activities that provide direct services to 20,920 low and moderate income persons with special needs include: the Adult Day Care Program (\$136,500), Independent Living, Senior Services (\$127,036) – SPOA (\$50,788), Neptune Beach – Senior Activity Program (\$49,497.00) and The ARC Jacksonville, Inc (\$29,120). Nine (9) Public Facilities and Improvements projects are directed toward assisting persons with special needs include: Clara White Mission. – Beaver Street Villas (\$190,850), Daniel Memorial – Mills House Visitation Room (\$14,264), Fresh Ministries – Urban Resource Center (\$303,779), Jacksonville Public Library – Project Safe Spaces – Phase III (\$39,808), NW Jacksonville CDC – Senior Living Center (\$329,500), Operation New Hope – Klutho Building – Parking Lot (\$122,575), Operation New Hope – Klutho Building – Interior Renovations (\$39,550), Women’s Center of Jacksonville – Women’s Center Improvement – Roof Repairs(\$18,750) and YMCA of Florida First Coast – Community Wellness Expansion (\$159,579).

## Daniel Memorial



## Foster Grandparent Program Annual Recognition Luncheon



## **SPECIFIC HOMELESS PREVENTION ELEMENTS**

**Sources of Funds** – Emergency Shelter Grant funds (\$296,622) will be dedicated to address homeless needs and prevent homelessness through social services. CDBG funds in the amount of \$199,043 will be used for activities specifically designed to prevent homelessness which include funding Catholic Charities – Homeless Prevention Program (\$55,317), Jacksonville Beach – Utility Bill Assistance Program (\$20,000) and the Clara White Mission Vocational Training Program (\$62,108) and the Jacksonville Housing Authority – Family Self-Sufficiency (\$45,500). These specific homeless prevention elements will assist 8,080 low and moderate income persons with homeless prevention.

Homelessness Prevention Rapid Re-Housing funds activities designed to provide financial assistance includes: short-term rental assistance, medium-term rental assistance, security deposits, utility deposits, utility payments, moving cost assistance, and motel or hotel vouchers, housing relocation and stabilization services to include case management, outreach, housing search and placement, legal services, mediation, and credit repair, data collection and evaluation includes costs associated with operating HUD- approved homeless management information systems for purposes of collecting unduplicated counts of homeless persons and analyzing patterns of use of HPRP funds (See attachment IX-Spreadsheet).

### **Homelessness**

The one-year goals for Emergency Shelter Grant (ESG) funds will be used to assist with the operating costs for the I. M. Sulzbacher Center for the Homeless, which provides food, shelter, medical and dental services, and case management services to approximately 250 homeless individuals on a daily basis and 2,000 unduplicated persons annually. Catholic Charities Bureau, Inc.

will receive \$50,000 in ESG funds to provide emergency assistance to prevent homelessness to 100 persons.

### **Current Conditions and Barriers**

The Blueprint Task Force identified trends over the next 5 years that are expected to impact the homeless situation in Northeast Florida due in part to the following factors:

- Population increase in northeast Florida (older, more diverse);
- Government funding for social services will continue to be unreliable;
- Funding streams will be more directed to services that are effective;
- There will be increased collaboration among service providers and funders;
- The gap between the haves and have-nots will widen as we move to a service-based economy;
- Advances in technology will enable us to better track problems and help us better direct our resources;
- Our overall health care “crisis” will continue, including an under funded and inadequate mental health systems;
- The affordable housing crisis will continue to worsen, placing a greater cost burden on families and individuals who live at or below the poverty level.

### **Long-term or Chronic homeless population**

The strategy to address the provision of housing and supportive services for persons who are chronically homeless, (i.e., those with extended period of homelessness generally more than one year). The population is more likely to have a serious mental illness, sometimes with co-occurring substance addiction disorders and/or physical disabilities, unstable employment histories of hospitalization on and/ or incarceration. Included in this population are persons, who are episodically homeless, i.e., they experience recurrent periods of homelessness. This population is usually younger and uses the shelter system more sporadically. Approximately one-third of the total homeless population is chronically/episodically homeless in Jacksonville. In addition, the increase of

foreclosures and loss of income has forced an increased demand for services to prevent homelessness.

The strategies for this population include the following:

- Housing and supportive services (long-term/permanent housing), including engagement/low demand housing models.
- Outreach to get people off the street into housing;
- Access to mainstream income sources, i.e., Supplemental Security Income (SSI), and representative payee services.

### **Goal**

Stabilize persons who are chronically or long-term homeless by ensuring timely access to appropriate permanent supportive housing; and to income sources through public benefits programs and employment.

### **Strategy**

A Housing First/Supportive Housing approach will be used as the underlying premise for efforts to minimize the length and frequency of homelessness. Direct placement from streets and shelters will be emphasized. Residents will pay 30% of their income for rent. Services that help the tenants maintain their housing will be an integral, but separate, component of the housing. A sufficient stock of affordable housing must exist to accomplish this result (see “Supportive Housing Plan).

**Actions** – The details on actions for each distinct population can be found on pages 152-170 of the Consolidated Plan.

## **Discharge Policy**

Prevention includes strategies to forestall homelessness for individuals and families at imminent risk of homelessness, including:

- short-term rent/mortgage and utility assistance and coordination of emergency assistance;
- legal assistance programs, i.e., landlord/lender intervention;
- housing resource and placement services;
- institutional discharge planning (jails/prisons, foster care, hospitals, mental health and substance addiction treatment facilities);
- care management;
- targeting crisis intervention in neighborhoods that have a high number of people seeking shelter or financial assistance.

## **Goal**

Prevent individuals and families from becoming homeless by ensuring timely access to resources that will enable them to maintain or obtain affordable, decent housing.

## **Strategy**

Strategies will be based on a Housing First approach and will be tailored for distinct populations:

1. Families who are in crisis due to:
  - Financial/job loss
  - Illness
  - Domestic violence
2. Persons who are institutionalized and will be discharged from:
  - Prison/jail
  - Hospital
  - Mental health facilities (Crisis Stabilization Unit/state mental hospital)
  - Substance addiction treatment programs
  - Foster care

**Actions** – The details on actions for each distinct population can be found on pages 152-170 of the Consolidated Plan.

*Source: Ending Homelessness in Jacksonville: A Blueprint for the Future, December 2004*

## **Homeless Prevention**

CDBG funds will fund a homeless prevention program, which provide rent and utility assistance, as well as housing counseling to low moderate income persons which will be administered by Catholic Charities Bureau, Inc. The City of Atlantic Beach will also operate a utility bill assistance (UBA) program to low and moderate income persons as a homeless prevention tool. Clara White Mission, Inc. will operate a transitional housing, vocational training, case management, and supportive services to homeless persons.

## **OTHER ACTIONS**

The majority of the activities in this year's Action Plan, covering the period from October 1, 2011 - September 30, 2012, will address the following areas:

**\*Remove Barriers to Affordable Housing** - The Community Development Division and Housing Services Division continues to work with other City Departments, especially and specifically the Planning and Development Department to promote efforts to remove barriers to affordable housing. A number of factors influence the housing delivery process, primarily the availability of land, financing government rules and regulations, cost of development, land use and zoning, public infrastructure and private landing. The goals, objectives and policies of the City of Jacksonville 2030 Comprehensive Plan is developed by the Planning and Development Department, Current Planning Division pursuant to the requirements of Chapter 163, Part II, Florida Statutes (F.S.) and Chapter 9J-5, Florida Administrative Code (FAC). The City of Jacksonville Adopted the 2010 Comprehensive Plan, which included a Housing Element, Capital Improvement Elements, Future Land Use Element, Infrastructure Element, and Intergovernmental Element, on September, 1990.

To address Fair Housing and Equal Opportunity (FHEO) concerns, the specific one-year goals that address the strategies to remove barriers to affordable housing as stated in the Analysis of Impediments to Fair Housing Choice include, but are not limited to the following:

**Barrier 1:** Lack of available affordable housing units for persons at all income levels.

**Action 1A:** The City of Jacksonville will continue its existing programs that foster production and rehabilitation of affordable housing units.

- Action 1B: The City of Jacksonville will convene workshops for social service and housing providers (both nonprofit and for-profit) that will facilitate building new collaborative partnerships that will better address unmet affordable housing need. Further, the City will provide selection preferences for collaborative efforts in the competition for resources administered by the City, including those from federal, state, and local sources.
- Barrier 2:** Need for additional education and outreach to the public and members of the real estate industry regarding all provisions of Fair Housing law.
- Action 2A: Continue funding for Jacksonville Human Rights Commission at current levels with future adjustments for inflation.
- Action 2B: Continue Fair Housing education programs offered by the Jacksonville Human Rights Commission in cooperation with the City's Housing and Neighborhoods Department and community partners.
- Action 2C: Examine the financial feasibility of conducting a housing discrimination audit in collaboration with the Jacksonville Human Rights Commission.
- Barrier 3:** A growing Limited English Proficiency (LEP) population faces barriers to Fair Housing choice associated with language. Addressing this barrier is particularly complex, in that growth in the LEP population includes refugees and others from around the world speaking many languages and dialects.
- Action 3: The City of Jacksonville will explore the feasibility of funding a part-time English as a Second Language (ESOL) coordinator through the Community Development Block Grant program. This exploration will include determining the most effective site from which the coordinator might work.

**Barrier 4:** Members of special needs groups such as persons with disabilities (which includes physical, mental, and developmental disabilities) and the homeless population (including veterans, families, and others) may have significant barriers to Fair Housing choice due to the limited supply of housing which meets their needs.

**Action 4:** The City of Jacksonville's Housing and Neighborhoods Department will convene workshops designed to facilitate collaboration among various community partners, including, but not limited to, service providers, advocates, and housing organizations, in an effort to foster effective action in the production of housing opportunities that may include transitional housing, permanent supportive housing, and other intervention strategies.

**Barrier 5:** The global financial crisis resulting from the housing bubble threatens the survival of a number of Jacksonville's nonprofit community organizations. These organizations previously developed new, single-family housing units for sale to low- and moderate-income households. With the shift in the economy and the housing market, this line of business is no longer viable for many nonprofit entities. The loss of nonprofit housing organizations would reduce the City's ability of address barriers to Fair Housing choice.

**Action 5:** The City of Jacksonville's Housing and Neighborhoods Department will convene a series of workshops designed to facilitate collaboration among housing and service providers to better meet the needs of the City's population, while also building capacity among nonprofit housing and community organizations.

**\*Evaluate and Reduce Lead-Based Paint Hazards** - The Housing and Neighborhoods Department (HAND) is acting accordingly to ensure that lead-based paint is not being used in rehabilitation programs funded through the CDBG or HOME program. Rehab specifications include the statement that no lead-based paint may be used when painting. In addition, all CDBG and HOME contracts contain a prohibitive statement regarding the use of lead-based paint, as well as a copy of the federal regulations pertaining to the use and removal of lead-based paint. The amount of federal subsidy provided will determine the course of action taken when the repair or removal of painted surfaces is necessary during rehabilitation.

### **REHABILITATION: REQUIRED ACTIVITIES TO ADDRESS LEAD-BASED PAINT**

	<b>≤ \$5,000</b>	<b>\$5,000 - \$25,000</b>	<b>&gt; \$25,000</b>
<b>Approach to Lead Hazard Evaluation and Reduction</b>	1. Do no harm	2. Identify and control lead hazards	3. Identify and abate lead hazards
<b>Notification</b>	Yes		Yes
<b>Lead Hazard Evaluation</b>	<ul style="list-style-type: none"> <li>Paint Testing of surfaces to be disturbed by rehabilitation</li> </ul>	<ul style="list-style-type: none"> <li>Paint Testing of surfaces to be disturbed by rehabilitation</li> <li>Risk Assessment</li> </ul>	<ul style="list-style-type: none"> <li>Paint Testing of surfaces to be disturbed by rehabilitation</li> <li>Risk Assessment</li> </ul>
<b>Lead Hazard Reduction</b>	<ul style="list-style-type: none"> <li>Repair surfaces disturbed during rehabilitation</li> <li>Safe work practices</li> <li>Clearance of work site</li> </ul>	<ul style="list-style-type: none"> <li>Interim Controls</li> <li>Safe work practices</li> <li>Clearance of unit</li> </ul>	<ul style="list-style-type: none"> <li>Abatement</li> <li>Safe work practices</li> <li>Clearance of unit</li> </ul>
<b>Ongoing Maintenance</b>	For HOME rental properties only	For HOME rental properties only	For HOME rental properties only
<b>EIBLL</b>	No	No	No
<b>Options</b>	<ul style="list-style-type: none"> <li>Presume lead-based paint</li> <li>Use safe work practices on all surfaces</li> </ul>	<ul style="list-style-type: none"> <li>Presume lead-based paint and/or hazards</li> <li>Use standard treatments</li> </ul>	<ul style="list-style-type: none"> <li>Presume lead-based paint and/or hazards</li> <li>Abate all applicable surfaces</li> </ul>

**\*Reduce the Level of Poverty-level Families** - As indicated in the Comprehensive Plan, the City recognizes that poverty is primarily an economic issue, and is continuing its economic development activities through the Chamber of Commerce, Small Business Development Center, and the Florida Community College at Jacksonville's plan to assess the needs of the poverty-level families. In addition, the City will continue to help increase the availability of

jobs for low and moderate income residents through its JEDCO and Section 108 Loan Programs. The variety of housing assistance and public service programs funded through the Community Development Block Grant and HOME Programs may be viewed as at least indirectly helping to prevent poverty by lessening the financial strain on residents from housing repairs, high mortgage payments, down payments and closing costs. The Northwest Economic Development Fund assists with small businesses development and job creation.

**\*Develop Institutional Structure** - The institutional structure for the delivery of services to the jurisdiction is primarily the City of Jacksonville's Housing and Neighborhoods Department, Community Development Division (CDD) and Housing Services Division. The CDD and HSD carry out grant and loan programs by subcontracting to the private sector and non-profit organizations, the Jacksonville Housing Authority, and other city agencies. The City will again fund a mixture of city, private, and non-profit projects through the activities as described in Section III FY 2011-2012 Proposed Projects of this annual plan.

**\*Enhance Coordination Between Public and Private Housing and Social Service Agencies and Foster Public Housing Components and Resident Initiatives** - Coordination of all housing and community development strategies, as well as regular communication among agencies and organizations described in the City's original Consolidated Plan submission. Please see the Public Housing narrative on pages 32 – 34.

### **\*Outcome Measures**

The outcome measure for activities have been identified on each individual project information sheet included in Section III of the Action Plan in accordance with the Federal Register Notice dated March 7, 2006.

### **\*Affordable Housing Goals**

The affordable housing goals are to provide units of single residential family, new construction and down payment assistance. The one-year goals for those categories as well as the number of homeless, non-homeless, and special needs households are as follows:

- 111 units of Single Family residential assistance – Rehabilitation of existing units. – LRP/UTIP and other non-profits
- 10 units of Acquisition Rehab/New Construction – Production of new affordable units for ownership or rental.
- 128 units of Down Payment assistance for Single family residential units – Acquisition of existing units. – H2H
- 2,000 units of Housing for Homeless through the Emergency Shelter Grant Program
- 1,476 units of Housing for Non-homeless through the HOPWA Grant
- 87 single family homes under construction. 62 homes are rehab. 25 homes are new construction – Neighborhood Stabilization Program
- 195 units of affordable housing is proposed under the Neighborhood Stabilization Program 3.
- 238 units of affordable rental housing. Of these affordable rental housing units, 192 units of affordable housing for the elderly, and the remaining projects will provide affordable rental housing units for low and moderate income individuals and families.

Table 3B Annual Housing Completion Goals found in Section VII of this report reflects these goals as well as the funding sources dedicated to completing the goals.

Jacksonville Housing Authority – Family Self -Sufficiency



**2010-2011 Homeowners**

**PUBLIC HOUSING**

- 1) Neighborhood Network Centers (NNC) located in Brentwood Lakes will continue to provide computer and employment skills training for the 50 -75 residents of public housing. The Brentwood Lakes NNC is supported with \$55,000 from the HUD Capital Grant and Community Development Block Grant Program. It is anticipated that it will serve over 200 residents in computer literacy training, GED instructions, educational programs, job search activities, resume assistance, and internet access on an annual basis.
- 2) Family Self-Sufficiency Program will provide case management services to targeted families in the Section 8 Program. Its main focus is to help these families achieve goals in education, employment, and homeownership. It is anticipated that it will assist 30 families to become homeowners. It is financially supported by the \$175,000 from HUD Housing Choice Voucher Program to cover four full-time positions and a grant from the Community Development Block Grant Program in the amount of \$45,500. This grant assists with supportive services such as child care, bus transportation, and tuition assistance.
- 3) Public Housing Family Self-Sufficiency Program will provide case management services to public housing families to assist them in achieving goals in education, employment, and homeownership. It is anticipated that 10 public housing families will move to homeownership. Also, this program will continue to target families to educate them about financial literacy. This program is covered with a Public Housing Family

Self-Sufficiency Grant in the amount \$48,500. It covers the salaries and benefit of one full-time staff person.

- 4) The Section 8 Homeownership Program will continue to provide mortgage assistance to low income families. These families will be served through the Family Self-Sufficiency Program. Currently, there are 42 families receiving this service.
- 5) The Jacksonville Housing Authority will continue to implement the School Incentive Program called “Steps to Success” in partnership with Communities In School and the Community Foundation. This program targets youth from public housing developments and rewards them with gifts for achieving goals in school attendance and academic success. The program will enroll 300 youth.
- 6) The Jacksonville Housing Authority continues to work with the Hicks Prep Club and the University of North Florida to encourage graduating high school seniors to take advantage of a scholarship that has been established at this university for public housing, Section 8, federally subsidized, and Habijax families. These students are eligible to receive a scholarship to cover tuition, room and board. It currently serves 10 graduating seniors.
- 7) The Jacksonville Housing Authority will provide case management services to families residing in the New Town Success Zone to include 32 students at Eugene Butler Middle School and 88 students at Smart Pope Livingston Elementary School. The case management duties will include completing initial assessments, making referrals to community agencies, making weekly contacts, hosting parent and teacher conferences, resolving conflicts, making home visits, and encouraging youth participants and participate to engage in career oriented activities.
- 8) JHA will continue to work cooperatively with resident councils in each of the public housing communities to implement and enforce standards and expectations that families should make an effort to achieve self-sufficiency 22 public housing communities as a goal. The resident councils are a strong force behind activities and services to aid residents in securing valuable resources to meet their needs. They are instrumental in working with staff to implement educational programs and self-sufficiency programs.
- 9) Green Jobs Programs target 30 public housing and Section 8 participants and engage them in job training with Florida State College of Jacksonville that include construction, building maintenance, energy efficiency, and

solar technician. This training is covered with funds from the Community Development Block Grant-Recovery funds in the amount of nearly \$53,000.00. It provides a full-time program coordinator and supportive services for the program participants to include transportation, child care, tools, and uniforms.

### **Public Housing and Section 8 Programs**

The Jacksonville Housing Authority (JHA) provides quality housing assistance to individuals and families of low and moderate income in the Northeast Florida area. JHA currently serves approximately 10,000 people through its public housing communities and the Housing Choice Voucher Program (Section 8).

The objectives of JHA are:

- Provide safe, clean, and affordable housing
- Provide effective social services
- Partner with our residents
- Improve the quality of life for residents
- Encourage employment and self-sufficiency
- Help residents move out of assisted housing

JHA is funded annually by the U.S. Department of Housing and Urban Development (U.S. HUD) with \$8.1M of operating subsidy for our 16 public housing sites and \$54M for the Housing Choice Voucher Program (Section 8). Additional Capital funds (CAP Grant) are also awarded annually for site improvements and rehab to keep the public housing communities in top notch repair. For the fiscal year of 2010, \$3.8M was awarded for this purpose and additional funds will be awarded for the FY11.

## **PROGRAM SPECIFIC REQUIREMENTS**

### **\*CDBG**

Funds allocated from the previous program year that were not expended will be carried forward to continue existing eligible CDBG projects or reprogrammed for new eligible CDBG projects. We anticipate \$3M in carried forward funded activities will be managed during the next program year.

Program income generated by subrecipients that will be received before the start of the next program year is returned to the individual subrecipients' account. These funds are used to continue the program's eligible activities provided by the individual subrecipient.

The City anticipates receiving \$75,000 a year over a twenty (20) year period in program income from the Downtown Tax Increment District revenues from the Northside East Downtown Tax Increment District Trust Fund as stated in a City Council approved ordinance. We are currently in year 11 of the repayments. The installment for the current fiscal year has been earmarked for the Catholic Charities-Network of Care to Prevent Homelessness (\$55,317) and the remaining funds (\$19,683) are earmarked for Clara White Mission, Inc. - Vocational Training Program. CDBG funds provided an economic development grant in the amount of \$1.5M to the Jacksonville Museum of Modern Art for acquisition (\$1.2M) and rehabilitation (\$300,000) through the Jacksonville Economic Development Commission. All regulating requirements will be adhered to. We estimate additional program income of \$169,311.82 to be received from old revolving and rehabilitation loan program.

The City has not identified an "urgent need" activity for the upcoming year. In the event that an "urgent need" is identified during the year, all guidelines for implementing an "urgent need" activity will be adhered to.

Clara White Mission's  
Culinary Arts Class  
613 W. Ashley Street



## **\*HOME**

When HOME funds are used to finance a homebuyer program, properties must remain affordable in accordance with HOME guidelines for the applicable number of years from the date of initial purchase. If the resale of the property is completed prior to the end of the affordability period, the balance of the loan is immediately due and payable to the City. Recaptured funds will be returned to the HOME Trust fund as program income and be used for additional homeownership activities in accordance with the requirements set forth in 24 CFR Part 92 as amended or waived by HUD.

Information about the expenditure of new reprogrammed funds and program income is advertised in local newspapers. Public comment periods and public hearings are also held to inform citizens in order for them to determine the degree to which they will be affected.

The City of Jacksonville, Housing Services Divisions policies and procedures will follow to affirmatively market housing containing five or more HOME assisted units including monitoring the HOME assisted projects annually to insure that the units are marketed through diverse media outlets. In addition, local housing marketing magazines are collected and reviewed to insure that the HOME assisted apartments are included. Also, the Housing Services Division includes language in contracts to include an Agreement Regarding Certifications of Property Owners Participating in the HOME program To Affirmatively Market Vacant Units – Use for Five (5) or more HOME Assisted Rental Units Only. Language includes marketing guidelines as well as a questionnaire and certification that must be signed by the applicant/property owner.

The Housing Services Division will continue to conduct initial inspections, progress inspections, and annual inspections, to ensure long-term compliance with both State and Federal Housing Quality Standards.



## **MONITORING**

The professional staff of the Community Development Division and the Housing Services Division of the Housing and Neighborhoods Department will monitor all projects in the Consolidated Plan/Action Plan to ensure subrecipients are complying with projected performance standards, contractual requirements, and applicable federal regulations. The standards and procedures that will be used to monitor activities carried out in furtherance of the Consolidated Plan includes: Pre-award conferences that will be held to finalize contracts or letters of understanding and post award conferences will be conducted to discuss and explain in detail the terms of the contracts or terms of the letters of understandings. Technical assistance will be rendered on an on-going basis and at least one monitoring visit will be conducted for each subrecipient annually. The entire monitoring process will involve six basic steps: pre-monitoring contact, in-office review of recipient files and backup documentation, on-site monitoring visit, post review of documentation, written report, monitoring letter and follow-up.

Each contract and Letter of Understanding receives on-going monthly monitoring through review of monthly reports submitted by each subrecipient. Through this process, potential problems can be identified early in the program year and technical assistance and/or on-site visitation can be conducted as well. This process also allows staff properly manage timeliness of expenditures and have the subrecipient make adjustments accordingly for compliance.

### **SECTION 3 ACTION PLAN**

The Section 3 provision of the Housing and Urban Development Act of 1968, as amended (12 U.S.C 1701u) (Section 3) requires the City of Jacksonville to ensure that employment and other economic opportunities generated by the Department of Housing and Urban Development (HUD) financial assistance, to the greatest extent feasible, be directed to low and very low-income residents, particularly recipients of government housing assistance. These provisions also require that contracting opportunities, to the greatest extent feasible, be directed to business concerns that provide economic opportunities to low- and very low income persons.

To accomplish these goals, the Housing and Neighborhoods Department (HAND) has initiated efforts to collaborate with various agencies within the City of Jacksonville and the private sector to provide direction in building a central source of information for Section 3 compliance, developing a cohesive Section 3 program that facilitates meeting the numeric goals of hiring, a Section 3 resident database with the inclusion of federally funded training programs certifications, ongoing monitoring of each CDBG funded project to assure full compliance, meeting the numeric goals of each individual project, maintain relationships with other employment opportunity agencies and other concerns to meet the employment needs of Section 3 residents. These efforts will facilitate employment opportunities for projects funded by CDBG, in addition to other employment opportunities created by private and public sector partnering.

Housing and Neighborhoods Department (HAND) will require that all sub-recipients of housing and community development funds follow the Section 3 Plan, to the greatest extent feasible, by providing contracting opportunities to Section 3 business concerns and filling new job positions with Section 3 residents. Sub-recipients will be required to attend a mandatory workshop on Section 3 procurement for purposes of revising their procurement policies and procedures to maximize opportunities for Section 3 residents and business concerns. In the evaluation of bids, sub-recipients will be informed of the process of evaluation in determining the lowest responsive bid based on criteria contained in the Invitation To Bid documents. Housing and Neighborhoods Department (HAND) staff and Section 3 Program Coordinator will monitor and track all Section 3 covered projects from inception to completion and assist agencies with Section 3 business and resident notifications, contract procurement, construction hiring process, contract compliance and enforcement of Section 3 regulations. Sub-recipients will be informed of the process when negotiating contracts with contractors of failure to comply with Section 3 regulations with results of debarment, suspension and limited denial to future bidding opportunities for offenders.

### **SECTION 3 IMPLEMENTATION**

The previous year's activities will continue in to FY 2011-2012. Seven main goals are outlined below:

- Identify Section 3 residents business concerns;
- Develop and implement new marketing strategies to inform residents of training and employment opportunities;
- Establish a referral program with private sector partners and contractors;
- Support the transition of low-income residents currently receiving federal or state assistance into stable self-sufficiency;
- Certify Section 3 residents and business concerns;
- Train Section 3 sub-recipients on regulatory requirements;
- Ensure that sub-recipients develop procurement practices to include the Section 3 provision for contracting preference and provide an evaluation of a bidder's ability to comply.

To identify and certify Section 3 businesses, the Housing and Neighborhoods Department (HAND) will continue to collaborate with other City Departments to create a web-based Section 3 database as a direct source for contractors and the general public to sort Section 3 business concerns by trade. HAND will be the main contact for Section 3 business concerns to complete the application for certification and receive technical assistance and notification of bidding opportunities through HUD assisted programs.

To inform residents of employment and training opportunities, the Housing and Neighborhoods Department (HAND) will continue to partner with the Jacksonville Housing Authority, Youth Build, Work Source, Florida State City of Jacksonville (FSCJ), Clara White Mission and others to establish a marketing and referral strategy to connect Section 3 residents with new job opportunities and training. Partnering agencies will utilize public service announcements, job fairs, radio, television, and newspaper ads to advertise services and training. Flyers will be distributed in public housing and Section 8 communities, along with word of mouth communications.

Housing and Neighborhoods Department (HAND) will conduct on-site training for each sub-recipients project to ensure that contractors, sub-contractors, and residents are informed of Section 3 regulations and compliance.

To ensure a comprehensive approach, a group of stakeholders (Housing and Neighborhoods Department (HAND), Central Operations, the Office of General Counsel, and Public Works. representing varied interests have been developed to implement Section 3 program requirements. By taking a comprehensive approach to implementation, we will be able to successfully ensure that all HUD program and funding requirements are met. Contact persons are as follows:

**Housing and Neighborhoods Department**  
**Ed Ball Building, 8<sup>th</sup> Floor**  
**214 North Hogan Street**  
**Jacksonville, FL 32202**  
**(904) 255-8200**

Wight Greger, Director

LaCree Carswell, Community Development Division Chief

Dayatra Coles, Housing Services Manager

Darrell Griffin, Affordable Housing Coordinator

Reginald Walker, Labor Standards Coordinator/Section 3 Compliance

**Central Operations Department**  
**Ed Ball Building, 8<sup>th</sup> Floor**  
**214 North Hogan Street**  
**Jacksonville, Florida 32202**  
**(904) 255-8801**

Devin Reed, Director

Annette Davis, Deputy Director

Derrick Willoughby, Jacksonville Business Asst. (JBA) Administrator

Michael Clapsaddle, Chief Procurement

**Office of the General Counsel**  
**117 W. Duval Street, Suite 480**  
**City Hall at St. James**  
**Jacksonville, Florida 32202**  
**(904) 630-1715**

Michael Wedner, Assistant General Counsel

Several goals for the 2011-2012 year are outlined below:

**1. Goal -** Identify Section 3 residents and business concerns:

**Action Steps**

- Increase the registry of qualified Section 3 residents and businesses through workshops with partnering agencies and bi-annual workshops for existing and new Section 3 concerns.
- Establish a sole-source Section 3 database accessible to all sub-recipients, contractors, Section 3 businesses and partnering agencies.

- Incorporate Section 3 resident certified training in the Section 3 resident application to identify specific construction training to maximize resident visibility for specific opportunities.

2. **Goal**- Develop and implement new marketing strategies to inform residents and business concerns of employment and training opportunities

#### **Action Steps**

- Provide ongoing employment and contracting opportunities information via e-mail to Section 3 residents and business concerns from the network of Partnerships (Jacksonville Housing Authority, Youth Build, Work Source, Florida State City of Jacksonville (FSCJ), Clara White Mission
- Develop a network of information providers to announce up-coming job opportunities (i.e., JHA, Procurement Division, EBO Office, Contractors and HAND
- Create a Section 3 link on the HAND and EBO website
- Distribute information to local media (i.e., newspaper, public service announcements, etc.)
- Assist General Contractors with awarded contracts with job fairs at project job-sites, public housing communities, and or community facilities to recruit Section 3 residents with local partners.
- Provide ongoing notifications through various mediums to Section 3 residents and business concerns related to construction and other certifications.

3. **Goal** – Establish a collaboration with experienced private sector partners and Section 3 business concerns.

#### **Action Steps**

- Develop partnerships between experienced and less experienced Section 3 business concerns through bi- annual workshops.
- Introduce residents and business concerns during the certification workshops and training meetings.
- Provide notices to all Certified Construction Training Programs to attend bi-annual workshops.

4. **Goal** – Support the transition of Section 3 residents currently receiving federal or state assistance into stable self-sufficiency.

**Action Steps**

- Provide resources to programs offering Section 3 residents training in self-sufficiency.
- Maintain assistance to agencies that assist Section 3 businesses with the development of a business profile and other administrative activities.
- Actively monitor sub-recipient programs to assure full Section 3 compliance and maximum employment opportunities.
- Refer Section 3 residents and business concerns to small business incubator programs and encourage joint ventures.
- Assist Section 3 residents with samples of Letters of Introduction to potential employment opportunities.
- Facilitate partnerships with other agencies to maximize visibility to all employment opportunities.

**5. Goal –** Certify Section 3 residents and business concerns:**Action Steps**

- Facilitate bi-annual workshops to certify Section 3 residents and business concerns.

**6. Goal –** Train Section 3 sub-recipients on regulatory requirements**Action Steps**

- Provide mandatory sub-recipient training during the annual grant technical assistance workshops. Potential sub-recipients will be trained on Section 3 program requirements.
- Establish an on-going communication system through workshops and training.

**7. Goal –** Ensure that sub-recipients develop procurement practices that include the provision for contracting preference and provide an evaluation of a bidder's ability to comply.**Action Steps**

- Review all sub-recipient procurement procedures for Section 3 policy statement.
- Monitor sub-recipient procurement policies and make revisions to include the Section 3 bid evaluation process.
- Work with the Procurement Division to advertise Section 3 bidding opportunities on their website, but separate from City bid advertisements.

- Instruct sub-recipients on the process of evaluating bids based on the criteria for the lowest and responsive bid.

### **SECTION 3 IMPOSED RESOLUTION**

In 2006, the U.S. Department of Housing and Urban Development issued a determination of noncompliance against the City of Jacksonville and its sub-recipients for failure to comply with the requirements of Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C 1701u) and the implementation of regulations found at 24 CFR Part 135. Specifically, HUD found that the City failed to comply with the terms of a 1995 binding resolution.

In January of 2009, HUD issued an Imposed Resolution to the City for the purpose of addressing these requirements. The City agreed to make every effort to ensure that all of the terms of the resolution were met. The duration of the agreement is for three (3) years from the date of the Imposed Resolution. The City has since revised its Section 3 Plan to include strategies for monitoring, reporting, and record keeping. These strategies will be implemented to ensure effective oversight of sub-recipients.



### **AFFIRMATIVELY FURTHERING FAIR HOUSING**

The Housing and Neighborhoods Department monitors the activities of the Jacksonville Human Rights Commission (JHRC), which include but are not limited to:

- **Fair housing marketing plans/implementation** - The JHRC will engage the services of the city's Public Information Office to conduct a fair housing media campaign during the month of April 2012, National Fair Housing Month. The objective of the 2012 campaign is to utilize a combination of paid radio advertising, paid television advertising, public service television advertising, and media and public relations to increase awareness of forms of discrimination, share information on available resources, direct a message to potential perpetrators, and to further affirmatively promote awareness and encourage equal opportunity in fair housing. Approximately \$6,500 will be expended to market and promote fair housing.
- **Local Fair Housing PSA's and Workshops** - In addition to monthly fair housing awareness presentations for housing providers, housing seekers, and local real estate associations, the JHRC will host its annual Fair Housing Symposium during National Fair Housing Month in April 2012. The JHRC will participate in Jacksonville's 2011 Black Expo, the Spirit of ADA event, Homeownership Fair and other neighborhood/community events, as appropriate. In connection with the symposium, the JHRC will host a free seminar, "The Professional's Day Seminar, Knowledge: The Key to Fair Housing Laws Compliance. This event endeavors to provide Condominium and Neighborhood Associations/boards with valuable information and tools to help them navigate through a sea of fair housing laws and clarify their role and responsibilities as a housing provider. Approximately \$10,000 will be expended on workshops and symposium, where all ethic groups are invited.
- **The monitoring of compliance with fair housing requirements** – As the lead local government agency responsible for implementation and administration of fair housing compliance, the JHRC will continue to administer a compliance/complaint procedure that affords due process in

the case processing and judicial process.

- **Pursuing and disposition of discrimination complaints** — As of June 30, 2011, the JHRC completed approximately 30 complaints alleging fair housing discrimination dual-filed with the U.S. Department of Housing and Urban Development. This number exceeded HUD's goal of 25 complaints of fair housing discrimination during the relevant time period. Of the 28 complaints closed, 14% were conciliated.
- **Establishing and maintaining a working relationship with the Fair Housing Partners in the implementation and administration of educational programs** — The JHRC will maintain active partnerships with the Jacksonville Housing Authority, Jacksonville Area Legal Aid, Inc., Jacksonville Urban League (Fair Housing Education and Counseling), and other private housing providers. In conjunction with its fair housing partners, JHRC will conduct monthly education and awareness programs for housing seekers and providers. The fair housing partners will exchange information and ideas on a monthly basis on affirmatively furthering fair housing through continuous education and outreach programs and initiatives for housing seekers and providers.
- **Identify and design educational programs for clients of community based organizations whose services are gender, race, ethnic immigrant, legal alien and refugee specific.** - Fair Housing Seminars were conducted by the JHRC in census tracts 133, 135.03, 135.21, 150.2, 167.21, 167.22, and 303.02. Seminars will also be conducted at WRH Realty Services, Inc., Jacksonville Townhouses, Mission Spring Apartments, Mt. Carmel Gardens, Nia Terrace, Ravenwood, Silver Creek and Spanish Oaks. These are just some of the areas where the underserved population such as ethnic immigrants, legal aliens and refugees reside.
- **Action taken to overcome impediments to fair housing include the following:**  
The local Fair Housing Ordinance Chapter 408-FH was approved by the City Council in 1998. With this approval, the local ordinance is considered substantially equivalent to the Federal Fair Housing Act of 1989 and the JHRC is certified under the Fair Housing Assistance Program (FHAP). As a FHAP agency, complaints filed with the U.S. Department of HUD are dual-filed and referred to the JHRC for investigation. Designation as a FHAP also allows the JHRC to receive funding under a cooperative agreement.

The JHRC plans and hosts an annual Fair Housing Symposium that

recognizes and supports the National Fair Housing Month campaign. In conjunction with local housing partners, the annual fair housing symposium increases awareness of the fair housing act, its protection of individuals and families and support of local organizations that support fair housing rights. The JHRC united with several agencies such as the Jacksonville Housing Authority, Jacksonville Area Legal Aid and mortgage lenders to provide hands on assessments during the event. To make this event more convenient for parents, a “Kids Zone” was added so that parents can easily focus on the information being presented to them.

To ensure that our agency is accessible to everyone, we have installed a “TTY” (Text Telephone) line for individuals who may be deaf, hard of hearing, or speech impaired. The TTY number is (904) 630-4125.

#### 2011 Fair Housing Symposium





## **CITIZEN PARTICIPATION**

The City of Jacksonville held two (2) public hearings to gather citizen participation and public input regarding identifying the priority needs in their neighborhoods. One was held at the Housing and Neighborhoods Department on January 4, 2011. The other public hearing was held on January 6, 2011 at the Community Rehabilitation Center (CRC). Mandatory Technical Assistance Workshops were also held at three sites on January 11, January 13, and 25. The site locations were the Housing and Neighborhoods Department and Community Rehabilitation Center (CRC). Applications were not accepted from agencies that did not attend a technical assistance workshop. All of the public hearings were advertised in two (2) local newspapers with information regarding the availability of the application and the due date, along with dates and times for interested parties to receive technical assistance from staff. The results of the public hearings were summarized and categorized into the three (3) priorities identified on pages 15-16.

The draft 2011 - 2012 Consolidated Plan-Action Plan was made available to the public at the Main Library and the Housing and Neighborhoods Department, as well as our website at [www.coj.net/Departments/HousingandNeighborhoods/CommunityDevelopment/2011-2012ActionPlan.html](http://www.coj.net/Departments/HousingandNeighborhoods/CommunityDevelopment/2011-2012ActionPlan.html).

The public hearing regarding the draft 2011-2012 Consolidated Plan -Action Plan will be held on August 4, 2011. A tape of the public hearing and the sign-in sheet are available on file in the CDD.

Once the document is finalized, and submitted to HUD for approval, it will be placed in all twenty-one libraries throughout, Duval County to be accessible to all citizens specifically low and moderate income citizens of Duval County.



### **Metro North and Brentwood study areas**

During the next fiscal year the Mayor's transition team has suggested that the Housing and Neighborhood's Department work with the Planning and Development Department, Public Works, JEA, and other agencies to help assess and implement the Metro North Neighborhood Action Plan (NAP), which includes the Brentwood Strategic Implementation Plan (SIP). The Community Development Division of the Housing and Neighborhoods Department will continue to encourage use of Community Development Block Grant and Northwest Jacksonville Trust funds.

### **Metro North Neighborhood Action Plan**

The City of Jacksonville's Planning and Development Department, consulting firm APD, Inc., and the Metro North Community Development Corporation worked together to create a revitalization plan for the Metro North community,

which was initiated as the Metro North Neighborhood Action Plan (NAP) in the summer of 2003. This plan was developed with extensive input from neighborhood residents, business owners and community leaders. This extensive community involvement had four major results:

1. The resulting plan was a reflection of community needs and concerns;
2. Public awareness of neighborhood issues and planning was increased;
3. Community members were given the tools to build a vibrant neighborhood through capacity building workshops; and
4. Partnerships among the active organizations in the Metro North community were built.

The plan that resulted from this public involvement process included strategies and recommendations for the following key community issues: improvement of existing commercial areas, the need for a business association, increasing home-ownership, improvement of existing housing, design guidelines for new development, zoning issues, and the need for a strategic plan that establishes better links between the neighborhood and a new HOPE VI project within the community. Due to the high level of community involvement and buy-in, many of the NAP recommendations are currently being implemented.

### **First Tee Action Plan**

In August 2008, workshops and charrettes were held to create a Golfair and Moncrief Road corridor study. Although this study is located in the 29th and Chase NAP, it is being led by First Tee of Jacksonville and the Planning and Development Department and will include areas in Metro North.



On May 3, 2010, First Tee opened their new clubhouse and learning center. The brand-new facility marks a major step in The First Tee of Jacksonville's efforts to offer positive support to young people through its learning facilities and educational programs that promote character development and life-enhancing values through the game of golf. The center will serve 1,200 children ages 7-17 years old in the 41 Jacksonville area zip codes; 12 area non-profit organizations; 250+ elementary school kids; and eight high school golf teams, including serving as host to Duval County School Board's high school golf tournaments.

The new main building houses a golf shop and merchandising area, a food and beverage area as well as an administrative wing. The new Learning Center features two classrooms with wireless internet access, two 47" flat screens, desks and chairs. Over \$634,000 was raised for the facility, with other funding supporting necessary capital improvements. Additional monies raised through THE PLAYERS Championship's "Birdies for Charity" program will be used to purchase laptops, golf teaching aids, learning materials and educational games for The First Tee of Jacksonville participants to utilize within the Learning Center.



## North Main Street Town Center Initiative (TCI) Program

The City of Jacksonville's Town Center Initiative (TCI) Program, in partnership with Metro North Community Development Corporation (CDC), finished construction in June 2009. Approximately one-million dollars has been spent for sidewalk, landscaping, and bus stop improvements. Historic pedestrian street lights have also been installed to fulfill most of the visioning from the 2004 community sessions. JEA spent \$1,164,863.67 for drainage and electrical improvements. Metro North has also taken it upon themselves to maintain and do upkeep on the landscaping between 21<sup>st</sup> and 22<sup>nd</sup> Streets. The Florida Department of Transportation has finished streetscape and infrastructure improvements to the segment of Main Street, from 21<sup>st</sup> Street to the Trout River and has asked Metro North to assist in the addition of trees within the median.



(Photos from before and after construction of the Town Center Initiative.)

## **Innovation & Comprehensiveness: Raising Public Awareness Through Planning**

Community members were involved in the Metro North planning process from the very beginning. The Planning Team worked closely with the Metro North CDC to get the word out about public workshops. The diversity of workshop participants reflected the diversity of the community. Planning workshops were used to obtain feedback from community members about key community issues, as well as community assets. Workshops focused on a range of issues, including zoning, housing conditions, community design and commercial redevelopment. In addition to the valuable input participants gave the Planning Team, community members walked away from the Metro North NAP process with a better understanding of community conditions and how to address them.

## **Transferability: Giving Citizens the Tools to Build a Vibrant Neighborhood**

One key goal of the Metro North planning process was to maximize consensus and community involvement. A series of workshops devoted to building community capacity were held as a parallel process to the overall NAP public involvement process. These workshops were rooted in the principles of Asset Based Community Development (ABCD). Five major topics were covered through these workshops:

1. Mobilizing Citizens
2. Community Partnerships
3. The Role of Institutions
4. Building Inclusive Communities
5. Organizing for Housing Implementation Planning

There were two key goals of the capacity-building workshops: giving community members tools to support the implementation of plan recommendations and improve their community overall and building relationships among community leaders that will aid neighborhood mobilization and decision-making.

One important outcome of the planning process and capacity-building workshops is the revival of the North Shore Neighborhood Association, an organization that was dormant for several years. Participants from the North Shore neighborhood, located in the northern section of the Metro North community, realized the importance of community organizations and revived the neighborhood association with great response.

Numerous neighborhood clean-ups and meet and greets have been facilitated by Metro North. Before many of the projects, they have worked with city agencies to trim trees and then clear the debris after the volunteers have done their work. The neighborhood knows that a one time clean up is not going to change the world but it is an on-going vocation to improve their community.

### **Team Building: Partnerships for the Future**

The Metro North Community Council formed as a result of this planning process. Metro North is a large and diverse community with several active community organizations. The Metro North Community Council is a partnership among these organizations that meets regularly to share community concerns and successes. This partnership enables the neighborhoods of Metro North to work together in order to have a greater impact on the larger community.

The Metro North planning process raised community awareness of neighborhood issues and the importance of planning in one key way: it got people talking. By providing a forum for the diverse population of the Metro North community to come together, the Metro North NAP planning process enabled community members to discover common goals and issues. Members of the Metro North community are now using these common goals to move toward building a stronger neighborhood.

Ron Pauline has also managed a community garden on Basswood Street for the past two years. This community building exercise is one of the ‘Best Practices’ in neighborhood organizing. Numerous neighborhood organizations have also inquired about starting a community garden within their boundaries.



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the Brentwood Manor and Metro Gardens Neighborhood Associations with four more in the process of organizing officially.

The Neighborhood Initiative planners continue to encourage the residents of the area to get involved in the Citizens Planning Advisory Committees by visiting the neighborhoods, including the multi-family housing developments in the area. Since January 2009, Jackson Neighborhood Revitalization has formed and met on a monthly basis.

Housing and Neighborhood's Director Wight Greger and Neighborhood planner Marilyn Fenton-Harmer attended a first reorganization meeting for Metro Gardens Neighborhood Association at the end of April.

In May, Marilyn facilitated the meeting to get to know the neighbors and these are their concerns:

**Strengths & Weaknesses for the Metro Gardens Neighborhood:**

<b>Strengths</b>	<b>Weaknesses</b>
<b>Location</b>	<b>Guys hanging out</b>
<b>Convenient</b>	<b>Drug dealers</b>
<b>History</b>	<b>Strangers</b>
<b>Shopping</b>	<b>Residents not loving where they live</b>
<b>Library</b>	<b>Yards that are a disgrace</b>
<b>Infrastructure</b>	<b>Landlords that don't care</b>
<b>Sidewalks</b>	<b>Vacant houses</b>
<b>Driveways</b>	<b>Homeowners/renters that don't care</b>
<b>Parks – Brentwood</b>	<b>Condition of homes</b>
<b>Schools</b>	
<b>Churches</b>	<b>*Need Code of Ethics</b>
<b>JTA Bus Line</b>	<b>* Need Greeting Committee</b>
<b>Good Neighbors</b>	<b>*Need sticks for signs</b>
<b>Food</b>	<b>*Need List of Expectations as a neighbor</b>

The new president of Metro Gardens, Dianne Spencer, has attended the Urban Core CPAC and is going to submit an application to become a CPAC member. She also attended Housing and Neighborhood's Robert's Rules of Order training. Ron Pauline retired from Metro North. He stated at the reorganization meeting that things were virtually at a stand still due to the economy. Reggie Fullwood has taken his place as the Director.

North Shore Neighborhood Association is going strong. They have a loyal NW CPAC representative and they started a website (<http://www.northshorejax.com/>) and a newsletter.

Panama Park is also going strong. Recently the organization held a spaghetti dinner night and are working in partnership with organizations in the neighborhood to hold community events in Panama Park. Last fall they held their First Community Bash which had a health and job fair. They are working very closely with Council Member Gaffney. East 21st Street organization is also going strong under the current President Jackie Lattimore.

The NFL made a substantial contribution as a result of the City of Jacksonville hosting the Super Bowl in 2005 which was utilized to develop the Youth Education Town (YET) Center in Catherine Hester McNair Park, also known as Brentwood Park, to serve the community's youth in multiple capacities. A grand opening ceremony took place in March 2008 and the next steps will be for the Recreation and Community Services Department to improve the surrounding park and continue to add to the programs available at the center.



**(Grand opening with Wayne and Delores Weaver, majority owner of the Jacksonville Jaguars NFL team.)**

In the heart of Metro North and on the northern edge of the Brentwood SIP, \$2.6 million has been invested in the Pearl Plaza medical/office/commercial center. The city was able to leverage a \$250,000 and \$450,000 grant from various sources for this privately owned property originally built in 1955. Now completely renovated, this plaza is walkable to the surrounding neighborhood and could provide a catalyst for other residential and commercial developments in the immediate vicinity. In 2010, CRC was able to secure \$300,000 of CDBG funds to continue the expansion and development of the Pearl Plaza as well as \$259,461 from the CDBG-R grant program to create a Green Workforce Center. This center will provide for programs that teach the trade of building and repair using the most environmentally friendly best practices.

Finding funding sources from local, state and federal agencies continue to contribute to the ability for the revitalization of Brentwood. The inception of the

Metro North NAP and the ongoing Brentwood Strategic Implementation Plan have not only sparked the attention of the residents but other city agencies, organizations and associations who are bringing their services, assistance and support as contributions to this neighborhood's revitalization.

There are also two business associations forming that will fall within the boundaries of Metro North; The Norwood Business Association and the MetroNorth Business Associations. Norwood is further along and is supported by the Grace & Truth CDC.