



CITY OF JACKSONVILLE – DUVAL COUNTY

2021-2025 CONSOLIDATED PLAN

Housing and Community Development Division

214 N. Hogan Street

Jacksonville, Florida 32202

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Jacksonville – Duval County strives to provide safe, decent, and affordable housing; a suitable living environment; and economic opportunities especially for low- to moderate-income households and special needs communities. The 2021-2025 Consolidated Plan (Plan) is intended to satisfy the requirements for Entitlement Communities as designated by the United States Department of Housing and Urban Development (HUD) by describing the use of the Community Development Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grants Program (ESG), and Housing Opportunities for Persons with AIDS Program (HOPWA). The City of Jacksonville’s Housing and Community Development Division (HCDD) is the primary agency responsible for the submission, implementation, and administration of the 5-Year Consolidated Plan & first-year 2021 Action Plan.

This 5-Year Consolidated Plan identifies the City’s priority needs through a community needs assessment and data analysis of the housing market, as well as an extensive citizen participation and stakeholder consultation process. The priority needs of the City are addressed through goals developed in the Strategic Plan to address these needs. Each year, the City develops an Annual Action Plan to accomplish activities that further the established goals in the Strategic Plan. By addressing these priority needs, the City will improve the quality of life of residents in Jacksonville-Duval County.

The 2021 Annual Action Plan is required by HUD from all jurisdictions receiving annual federal assistance. This AAP reflects a coordinated effort between local non-profit entities, private organizations, public employees, and partner municipalities to create a plan that addresses the priority needs and goals identified in the Strategic Plan. The time covered by this AAP is from October 1, 2021 to September 30, 2022.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Jacksonville – Duval County has developed its strategic plan based on an analysis of the data presented in the 2021-2025 Consolidated Plan, and the community participation and stakeholder consultation process. Through these efforts, Jacksonville – Duval County has identified five (5) priority needs with associated goals to address those needs. The priority needs and associated goals are as follows:

Priority Need: Improvements to and Expansion of Public Facilities

1A Improve & Expand Public Infrastructure: Improve and expand public infrastructure through activities for low- and moderate-income persons and households. Activities include improvements and expansion to streets, sidewalks, water systems and ADA improvements.

1B Improve Access to Public Facilities: Improve access to public facilities that will benefit LMI persons and households. Activities include improved access to community centers, neighborhood facilities and park facilities.

Priority Need: Affordable Housing Preservation & Development

2A Provide for Owner Occupied Housing Rehab: Provide for owner occupied housing rehabilitation in target areas of the jurisdiction. Housing rehab activities will serve low- to moderate-income households.

2B Increase Homeownership Opportunities: Increase homeownership opportunities through homeowner housing added and direct financial assistance to homebuyers.

2C Increase Affordable Rental Housing Opportunity: Increase affordable rental housing opportunities in target areas through rental units constructed and rental units rehabilitated.

Priority Need: Expansion of Available Public Services

3A Provide Supportive Services for Special Needs: Provide supportive services for special needs populations in the jurisdiction. The special needs groups include the elderly, persons with a disability, homeless and victims of domestic violence.

3B Provide Vital Services for Low-to-Mod Income: Provide vital services for LMI persons and households. Vital services include emergency assistance, family self-sufficiency programs, legal counseling, employment programs, health programs, educational programs for youth, and homeownership counseling.

Priority Need: Addressing Homelessness

4A Provide for Rapid Re-Housing Programs: Provide for rapid re-housing for the homeless population through tenant-based rental assistance and the rapid re-housing program.

4B Increase Availability of Overnight Shelter Beds: Increase availability of overnight shelter beds through homeless persons overnight shelter operations.

4C Increase and Improve Street Outreach & Support: Increase and improve street outreach and support through homeless prevention services.

4D Increase Available Permanent Supportive Housing: Increase available PSH for homeless through housing added and HIV/AIDS housing operations.

Priority Need: Planning & Disaster Preparedness

5A Develop Disaster Readiness & Response Programs: Develop disaster readiness and response programs in the event of major storms such as hurricanes and flooding.

3. Evaluation of past performance

Jacksonville – Duval County, with other public, private and non-profit community housing providers and non-housing service agencies, have made significant contributions to provide safe, decent and affordable housing in the jurisdiction. There has also been considerable progress in addressing homelessness and assisting residents with HIV/AIDS. However, improvements to public infrastructure, public facilities, public services and the need for more affordable housing remain some of the most prolific issues facing Jacksonville, as documented by the current Consolidated Plan and the most recent 2019 Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER provides an assessment of progress towards the five-year goals and the one-year goals of HUD entitlement grants CDBG, HOME, ESG and HOPWA. Below is a summary of accomplishments in the most recent CAPER report.

CDBG: For the CDBG program a variety of programs were successful in assisting a number of City residents. CDBG Housing programs assisted 16 LMI homeowners with housing rehab. Economic development activities included the funding of a grocery store that would benefit LMI areas in northwest Jacksonville.

An estimated 80,385 persons in LMI areas benefitted from public infrastructure improvements to sidewalks and improvements to streets in the form of new paving and curb cuts for ADA compliance. An estimated 47,300 persons in LMI areas benefitted from expansion to public infrastructure such as pedestrian and biking trails and waterline extensions. Improved access to public facilities such as neighborhood facilities and parks and recreation facilities also benefitted an estimated 232,995 persons in LMI areas.

Finally, public services helped to improve the quality of lives for the special needs and LMI population in the City. For special needs public services, a total of 18,846 persons were served through senior services and services for persons with a disability. The City also funded programs that assisted a combined 15,961 LMI persons with employment training, crime awareness, health services, youth enrichment services, and housing programs.

HOME: The City's HOME program helped to assist a total of 85 LMI households with affordable housing in the 2019 program year. Eleven households were assisted with rental development, 71 first-time homebuyers were assisted with direct financial assistance through the Head Start to Home Ownership (H2H) down payment assistance program and 3 homeowners benefitted from owner-occupied housing rehab through the Limited Repair Program (LRP). The HOME RLF program funded several projects in PY2019 and these will be reported in future performance reports.

ESG: The City's ESG program assisted 1,232 persons experiencing homelessness with shelter operations, homeless prevention and street outreach services in the program year. There were also 12 households

assisted with rapid re-housing services.

HOPWA: The City's HOPWA program worked to serve LMI persons living with HIV/AIDS in the City to maintain their housing through housing subsidy assistance. The City assisted 1,100 persons with short-term rent, mortgage and utility assistance (STRMU) throughout the program year. There were also 175 persons served with permanent housing placement services and received rental assistance.

Due to the outbreak of the COVID-19 pandemic, many of the activities for the program year were not completed or significantly delayed. Health and safety precautions were installed, and social distancing was observed which led to lower than expected accomplishments. However, despite of this the City has successfully implemented many activities to further its goals addressing the priority needs in Jacksonville.

4. Summary of citizen participation process and consultation process

Jacksonville – Duval County adheres closely to its HUD approved Citizen Participation Plan (CPP), which guides the City in the citizen participation process. Citizen participation and consultation is key to the success of Jacksonville – Duval County's CDP programs. The jurisdiction continues to work with key non-profit organizations in encouraging the participation of the citizens they serve, including many low- and moderate-income residents who are the primary targets of HUD-funded programs.

The citizen participation process is designed to encourage all citizens, including persons of lower income, persons of color, non-English speaking residents, and those with mobility, visual, and hearing impairments or other disabilities to participate in determining housing and community development needs in the community. To meet the requirements of the CPP, Jacksonville – Duval County made the Plan available through two public hearings and a public comment review period for the draft Plan.

- Public Hearing (Virtual): Friday, July 9, 2021 10:00AM Virtually, on Zoom. Visit www.coj.net/hcdd for Zoom information.
- Public Hearing: Monday, August 2, 2021 2:00PM, Legends Center, 5054 Soutel Drive, Community Room, Jacksonville, Florida 32208.
- The draft Consolidated Plan was available for review at the Housing and Community Development Division, 214 N. Hogan Street, 7th Floor, Jacksonville, Florida 32202, and at all city public libraries. The comment period for the 2021-2025 Consolidated Plan was July 9, 2021 to August 9, 2021. Comments from citizens regarding the draft Consolidated Plan were welcome and could be submitted in writing to Tom Daly, Chief of Housing and Community Development Division, at the above address or emailed to HCDDComments@coj.net no later than August 9, 2021.
- The City also held a community survey online to gather input about the housing and community development priorities from citizens in Jacksonville. This survey was available from July 8, 2021 to August 5, 2021 at the link: <https://www.surveymonkey/r/COJ-Community-2021>

A list of efforts to gather public feedback is displayed in the PR-15 Citizen Participation.

5. Summary of public comments

Below are a summary of comments:

Public Comment Period, July 9, 2021 to August 9, 2021:

There were no comments received from the public.

Public Hearing (Virtual), Friday, July 9, 2021:

There were several representatives of local non-profit service providers that provided comments regarding the need for the funded activities in the Jacksonville community. Many attendees voiced support for the programs.

Public Hearing: Monday, August 2, 2021 2:00PM:

There were only three members of the community that attended with all representing local non-profits. There was conversation related to the ERAP program as well as how agencies may access the city CDBG, ESG, HOPWA and HOME funding cycles.

Community Survey:

The City received 179 responses for the community survey. The results helped to determine the priorities in the community. The top 3 responses were:

1. Affordable Housing: a.) New affordable rental/owner housing, b.) Renter/owner housing rehab, c.) Down payment assistance.
2. Public Services: a.) Mental health services, b.) Homeless services, c.) Anti-crime
3. Public Improvements: Public Facilities (Community centers, Parks and recreational facilities), Public Infrastructure (Stormwater/sewer improvements, neighborhood cleanup, street improvements).

The full community survey summary and results are attached in the AD-25 Citizen Participation Attachment.

A summary of public comments can be viewed in PR-15 Citizen Participation.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments and responses were accepted.

7. Summary

The priority needs in Jacksonville – Duval County were identified through the citizen participation process, which included engagement with community nonprofit organizations; engagement with the community; and a review of the needs assessment and housing market analysis in this plan.

Primary data sources for the Consolidated Plan include: 2000 Census, 2015-2019 American Community Survey (ACS) 5-Year Estimates, 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data, Longitudinal Employer-Household Dynamics (LEHD), Homeless Management Information System (HMIS), Inventory Management System/PIH Information Center (PIC), HUD Income Limits, HUD Fair Market Rents and HOME Rent Limits and other local data sources. Data for map analysis came from the 2015-2019 ACS.

A disparity exists between data tables throughout the plan in that tables which utilize ACS contain 2015-2019 data and tables that utilize CHAS contain 2017 data. At the time of writing only 2013-2017 CHAS data was available from HUD. However, 2015-2019 ACS data was available, and thus the City thought it best to utilize the most current data source where possible. Incongruencies in the source years were outweighed by the more accurate demographic and housing picture painted by the most recent ACS data.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	JACKSONVILLE / DUVAL COUNTY	Housing & Community Development Division
HOPWA Administrator	JACKSONVILLE / DUVAL COUNTY	Housing & Community Development Division
HOME Administrator	JACKSONVILLE / DUVAL COUNTY	Housing & Community Development Division
ESG Administrator	JACKSONVILLE / DUVAL COUNTY	Housing & Community Development Division

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

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. The City hosts funding workshops for potential applicant organizations. These meetings provide an opportunity for stakeholder organizations to provide input about priority needs of the community. Additionally, city staff provides information to stakeholders about available funding and the application and project selection process. Typical participating organizations include non-profit service providers, charitable foundations and organizations that serve the Jacksonville community. Information about the Universal Application process may be found on the City's website:

<https://www.coj.net/departments/planning-and-development/housing-and-community-development.aspx>

Additional information about citizen participation efforts are found in section PR-15 Citizen Participation section of this document.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The consultation process is a critical element of the planning process. It facilitates a deeper understanding of unmet community needs, including, but not limited to, the needs of low-income households and special needs groups. Consultations included discussions with community stakeholder organizations, as well as gathering information from partner agencies.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

In an effort to address the needs of the homeless, the Jacksonville-Duval County coordinates with Changing Homelessness, the lead agency of the Continuum of Care, to conduct meetings, public hearings and community workshops with the goal of increasing community engagement, increasing housing stock and retooling the homeless response system by using the system wide coordinated intake.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Jacksonville-Duval County in consultation with the Continuum of Care (COC), will develop priorities to allocate ESG funding for the development of programs to meet the needs of the homeless in the community. The COC develops procedures for the administration of HMIS through user agreements, a data quality committee and coordinated intake.

Jacksonville-Duval County, with the Continuum of Care will develop performance standards and evaluate outcomes for homeless sheltering and the provision of homeless social services, including case management. Toward this end, Jacksonville-Duval County will review HMIS data, develop shared data collection policies and standards, identify needs for data collection, design reports, and more.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	JACKSONVILLE / DUVAL COUNTY
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Other government - County Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lead agency.
2	Agency/Group/Organization	I.M. SULZBACHER CENTER FOR THE HOMELESS, INC.
	Agency/Group/Organization Type	Services-homeless Non-profit Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	IM Sulzbacher Center for the Homeless is the largest provider of comprehensive services northeast Florida for homeless men, women and children. They are one of only a few centers in the nation to offer a full range of services for the homeless 24 hours a day, 7 days a week. The organization is engaged in ongoing communication with HCDD.
3	Agency/Group/Organization	JASMYN Inc
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-homeless Non-profit Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	JASMYN is a non-profit organization that provides shelter and homeless services. The organization is engaged in ongoing communication with HCDD.
4	Agency/Group/Organization	CHANGING HOMELESSNESS
	Agency/Group/Organization Type	Services-homeless Regional organization Planning organization Continuum of Care
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	COC. Changing Homelessness is the lead agency for continuum of care in Jacksonville-Duval County. The COC is engaged in ongoing communication with HCDD.
5	Agency/Group/Organization	FAMILY PROMISE
	Agency/Group/Organization Type	Services-homeless Non-profit Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Family Promise is a non-profit organization that provides homeless supportive services. The organization is engaged in ongoing communication with HCDD.
6	Agency/Group/Organization	JACKSONVILLE HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Local PHA. The JHA established both the public housing and section 8 programs administered directly by the City of Jacksonville and regulated by HUD. The PHA is engaged in ongoing communication with HCDD.
7	Agency/Group/Organization	DOWNTOWN VISION
	Agency/Group/Organization Type	Services-homeless Non-profit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Downtown Vision is a non-profit organization that provides homeless supportive services and referrals. The organization is engaged in ongoing communication with HCDD.
8	Agency/Group/Organization	CLARA WHITE MISSION, INC.
	Agency/Group/Organization Type	Services-homeless Non-profit
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Clara White Mission (CWM) is a non-profit organization in downtown Jacksonville that advocates for the poor and provides social services to reduce homelessness through housing, job training and employment by partnering with businesses and local community resource. The organization is engaged in ongoing communication with HCDD.
9	Agency/Group/Organization	ARC JACKSONVILLE
	Agency/Group/Organization Type	Services-Persons with Disabilities Non-profit Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public Services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	ARC Jacksonville is a non-profit organization that serve our community's citizens with intellectual and development disabilities to include educational opportunities for special needs population. The organization is engaged in ongoing communication with HCDD.
10	Agency/Group/Organization	ABILITY HOUSING
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Non-profit Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ability Housing is a non-profit organization focused on quality affordable rental housing for individuals and families experiencing at risk of homelessness and adults with disabilities. The organization is engaged in ongoing communication with HCDD.
11	Agency/Group/Organization	YOUTH CRISIS CENTER
	Agency/Group/Organization Type	Services-Children Services-Youth Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Youth Crisis Center is a local nonprofit that works with youth and family services. The organization is engaged in ongoing communication with HCDD.
12	Agency/Group/Organization	CATHOLIC CHARITIES BUREAU, INC.
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with HIV/AIDS Non-profit Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Catholic Charities Bureau is a non-profit organization that provides emergency and financial assistance to help prevent homelessness in Jacksonville. CCB assists by helping families facing eviction or loss of utilities to remain safe and secure in their homes. The organization is engaged in ongoing communication with HCDD.
13	Agency/Group/Organization	GATEWAY COMMUNITY SERVICES
	Agency/Group/Organization Type	Services-homeless Non-profit
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Gateway Community Services is a non-profit organization that provides services based on proven steps to help people suffering from alcoholism, drug addiction and related mental health issues. The organization is engaged in ongoing communication with HCDD.
14	Agency/Group/Organization	FIVE STAR VETERANS CENTER
	Agency/Group/Organization Type	Services-homeless Services- Veterans
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Five STAR Veterans Center is a non-profit organization that provides shelter and homeless services. The organization is engaged in ongoing communication with HCDD.
15	Agency/Group/Organization	GIRL SCOUTS OF GATEWAY COUNCIL, INC.
	Agency/Group/Organization Type	Services-Children Services-Youth Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Girl Scouts of Gateway Council is a local nonprofit that works with youth and family services. The organization is engaged in ongoing communication with HCDD.
16	Agency/Group/Organization	JACKSONVILLE HUMAN RIGHTS COMMISSION
	Agency/Group/Organization Type	Service-Fair Housing Other government - County Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Jacksonville Human Rights Commission is engaged in ongoing communication with the HCDD for housing and fair housing activities.
17	Agency/Group/Organization	JACKSONVILLE INDEPENDENT LIVING PROGRAM
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health Other government - County Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Jacksonville Independent Living program is engaged in ongoing communication with the HCDD for elderly programs and senior housing activities.
18	Agency/Group/Organization	JACKSONVILLE SENIOR SERVICES DIVISION
	Agency/Group/Organization Type	Services-Elderly Persons Other government - County Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Jacksonville Senior Services Division and the Special Programs for Older Adults program is engaged with the HCDD for elderly programs and senior housing activities.
19	Agency/Group/Organization	CITY OF NEPTUNE BEACH
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Neptune Beach is engaged in ongoing communication with HCDD for the public improvement needs of Neptune Beach.
20	Agency/Group/Organization	CITY OF JACKSONVILLE BEACH
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Jacksonville Beach is engaged in ongoing communication with HCDD for the public improvement needs of Jacksonville Beach.
21	Agency/Group/Organization	PUBLIC WORKS DEPARTMENT
	Agency/Group/Organization Type	Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Jacksonville Public Works Department is engaged in ongoing communication with HCDD in improvements to public facilities and infrastructure in the city.

22	Agency/Group/Organization	PARKS, RECREATION AND COMMUNITY SERVICES
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Jacksonville Parks, Recreation and Community Services is engaged in ongoing communication with HCDD in improvements to public facilities and infrastructure in the city.
23	Agency/Group/Organization	CITY OF ATLANTIC BEACH
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Atlantic Beach is engaged in ongoing communication with HCDD for the public improvement needs of Atlantic Beach.
24	Agency/Group/Organization	LUTHERAN SOCIAL SERVICES
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Non-profit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lutheran Social Services is a non-profit organization that provides housing and supportive services for individuals and families living with HIV/AIDS. The organization is engaged in ongoing communication with HCDD.
25	Agency/Group/Organization	RIVER REGION HUMAN SERVICES, INC.
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Non-profit

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	River Region Human Services is a non-profit organization that provides housing and supportive services for individuals and families living with HIV/AIDS. The organization is engaged in ongoing communication with HCDD.
26	Agency/Group/Organization	NE FLORIDA AIDS NETWORK, INC.
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Non-profit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	NE Florida AIDS Network is a non-profit organization that provides housing and supportive services for individuals and families living with HIV/AIDS. The organization is engaged in ongoing communication with HCDD.
27	Agency/Group/Organization	BROADBANDNOW
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Quality of Life Improvements
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	BroadbandNow collects and maintains internet coverage for all US internet providers. BroadbandNow is also focused on bringing awareness to the digital divide and bringing awareness to the issue. Its belief is that broadband internet should be available to all Americans. Information and data from the BroadbandNow website helped to inform the market analysis.

Identify any Agency Types not consulted and provide rationale for not consulting

No agencies were intentionally not consulted. As required, the City consults at least annually with the CoC and the PHA.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Changing Homelessness (COC)	As the area Continuum of Care, Changing Homelessness, works to prevent and mitigate the effects of homelessness throughout Jacksonville - Duval County. These goals directly overlap with the homelessness efforts from HCDD.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Jacksonville – Duval County will execute its Housing and Community Development Strategic and Action plan in collaboration with public, private and nonprofit agencies. These organizations include nonprofits, developers, community housing development organizations, and social service agencies. Private sector partners include local financial institutions, for-profit developers, local businesses, title agencies, and a host of service/goods providers. Jacksonville – Duval County works closely with its partners to design programs that work to address needs present in the jurisdiction.

Consultation with nonprofits providing critical housing and social services in Jacksonville – Duval County provided valuable information about the needs of the residents, particularly those with low and very-low incomes, and the needs of the agencies that serve them. Because the demand for services is so great, no single agency can meet all of the requirements and provide the desired outcomes. Collaboration between Jacksonville – Duval County and these agencies is therefore key to serving the needs of County and the City of Jacksonville’s citizens.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Citizen participation and consultation is key to the success of Jacksonville – Duval County’s public programs. The jurisdiction continues to work with key non-profit organizations in encouraging the participation of the citizens they serve, including many low- and moderate-income residents who are the primary targets of HUD-funded programs.

The citizen participation process is designed to encourage all citizens, including persons of lower income, persons of color, non-English speaking residents, and those with mobility, visual, and hearing impairments or other disabilities to participate in determining housing and community development needs in the community. In order to receive as much feedback as possible Jacksonville – Duval County made the Plan available through a 30-day public comment review period and two public hearings. A notice was made in English and Spanish on the City’s website and on local newspapers.

A list of efforts to gather public feedback is displayed in the Citizen Participation Outreach table below.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Public Comment Period	Non-targeted/broad community	30-Day Public Comment Period: The draft Consolidated Plan was available for review at the Housing and Community Development Division, 214 N. Hogan Street, 7th Floor, Jacksonville, Florida 32202, and at all city public libraries. The comment period for the 2021-2025 Consolidated Plan was July 9, 2021 to August 9, 2021. Comments from citizens regarding the draft Consolidated Plan were welcome and could be submitted in writing to Tom Daly, Chief of Housing and Community Development Division, at the above address or emailed to HCDDComments@coj.net no later than August 9, 2021.	There were no comments received from the public.	All comments were accepted.	
2	Public Hearing	Non-targeted/broad community	A virtual public hearing was held on July 9, 2021 and 10:00 AM via Zoom platform to give the public an opportunity to review and comment on the plan. Login information for the Zoom meeting: Zoom: https://us02web.zoom.us/j/89131173119 Meeting ID: 891 3117 3119	There were several representatives of local non-profit service providers that provided comments regarding the need for the funded activities in the Jacksonville community. Many attendees voiced support for the programs.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
3	Public Hearing	Non-targeted/broad community	A public hearing was held on August 2, 2021 at 2:00 PM at 5130 Soutel Dr., Jacksonville, FL 32208 in the Legends Center Community Room to give the public an opportunity to review and comment on the plan.	There were only three members of the community that attended with all representing local non-profits. There was conversation related to the ERAP program as well as how agencies may access the city CDBG, ESG, HOPWA and HOME funding cycles.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
4	Community Survey	Non-targeted/broad community	<p>The City held an online community survey to gather input about the housing and community development priorities from citizens in Jacksonville. This survey was available from July 8, 2021 to August 5, 2021 at the link: https://www.surveymonkey.com/r/COJ-Community-2021</p>	<p>The City received 179 responses for the community survey. The results helped to determine the priorities in the community. The top 3 responses were:</p> <ol style="list-style-type: none"> 1. Affordable Housing: a.) New affordable rental/owner housing, b.) Renter/owner housing rehab, c.) Down payment assistance. 2. Public Services: a.) Mental health services, b.) Homeless services, c.) Anti-crime 3. Public Improvements: Public Facilities (Community centers, Parks and recreational facilities), Public Infrastructure (Stormwater/sewer improvements, neighborhood cleanup, street improvements). <p>The full community survey summary and results are attached in the AD-25 Citizen Participation Attachment.</p>	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section assesses the housing needs within the City of Jacksonville/Duval County by analyzing various demographic and economic indicators. To understand the needs of the community the broad trends in population, income, and household demographics must be analyzed first. Each of the following sections looks closely at specific housing factors and how they relate to the jurisdiction's population.

Housing Needs Assessment: This section analyzes all aspects of housing needs, including supply, affordability and housing conditions and will help determine what type of assistance is needed.

Disproportionately Greater Need : This section compares the existence of housing problems amongst racial groups against that of the jurisdiction to see if any group(s) share a disproportionate burden of the area's housing problems.

Public Housing: This section will analyze the most common public housing programs in Jacksonville, as well as residents' race and ethnicity characteristics.

Homeless Needs Assessment: The Homeless Needs Assessment is supported by data from the 2020 PIT count which describes the homeless population in Jacksonville. This section analyzes the homeless population which will help determine what type of assistance is needed.

Non-Homeless Special Needs Assessment: This section describes non-homeless persons with special needs, which include the elderly; frail elderly; persons with mental, physical, and/or developmental disabilities; persons with drug and alcohol addictions; persons with HIV/AIDS and their families; and victims of domestic violence.

Non-Housing Community Development Needs: This section describes the non-housing community development needs in the City which include improvements to public facilities, improvements to public infrastructure and the need for vital public services for LMI households and special needs groups.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

This section analyzes all aspects of housing needs, including supply, affordability and housing conditions. To conduct this assessment Census Bureau, CHAS and American Community Survey (ACS) data contained in the Consolidated Plan tables was considered.

The housing needs of a community are, like all items in the market economy, a product of supply and demand. However, determining the factors that impact supply and demand is much more complicated than building one house for one household. Changes in population, household size, availability of rental housing, income, and the condition of a property all work to shift the community’s housing needs.

There exists an overall need for the development of housing in the Jacksonville market across all income levels; this problem is amplified for those with incomes below 80% of the AMI and this problem is progressively exacerbated as household income drops and cost burden increases. Currently in the Jacksonville market the demand for market rate housing has created a price pressure on labor and materials for the construction of affordable housing. This in turn has increased the development gap for the creation of new affordable housing in both the owner occupied and rental markets.

Demographics

Jacksonville-Duval County grew by approximately 10% between 2010 and 2019. The number of households grew by a similar amount, 9%. The median household income increased by 13%, and lags significantly behind the national MHI of \$65,712.

Demographics	Base Year: 2010	Most Recent Year: 2019	% Change
Population	854,848	936,186	10%
Households	330,276	359,544	9%
Median Income	\$49,463.00	\$55,807.00	13%

Table 5 - Housing Needs Assessment Demographics

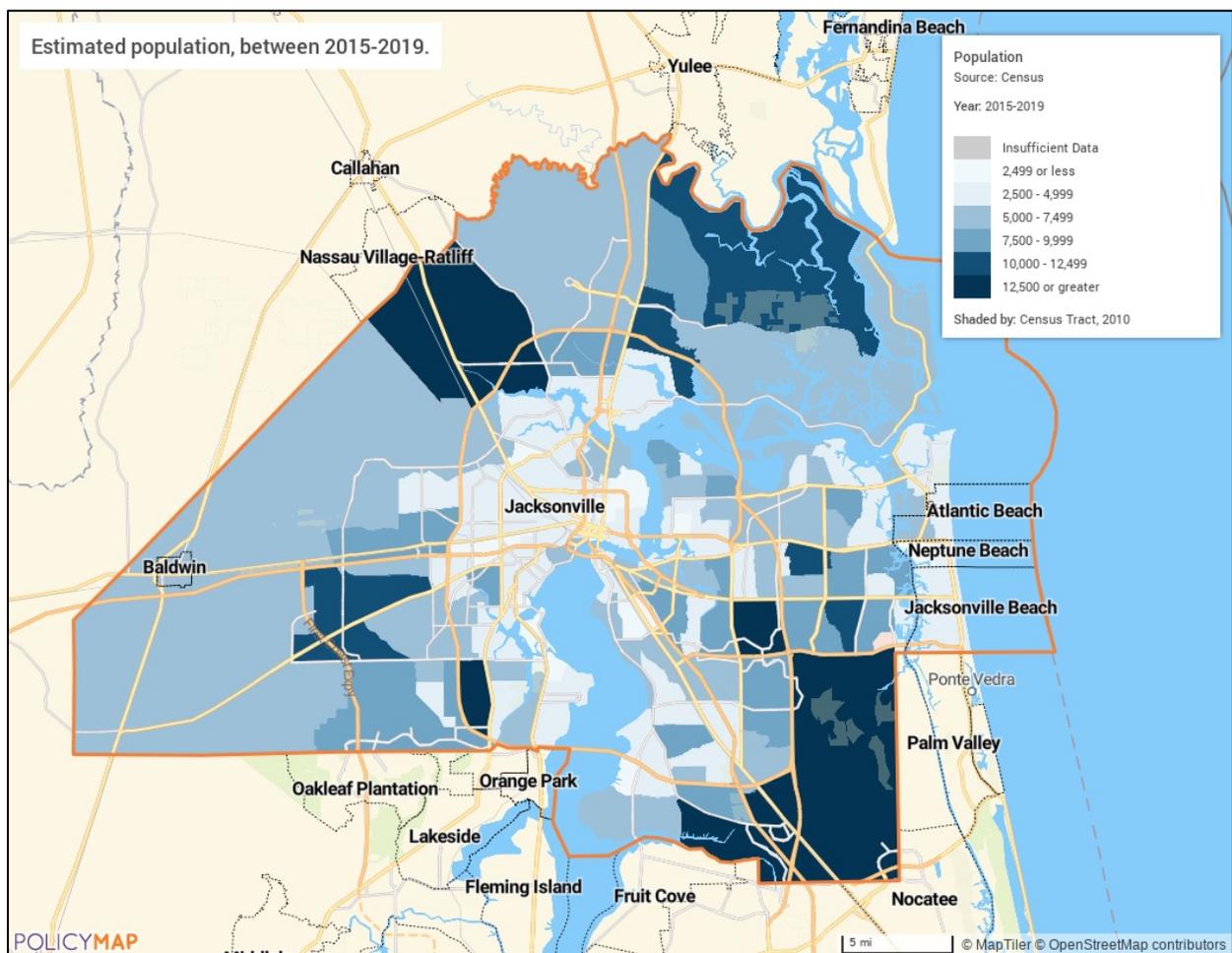
Alternate Data Source Name:
2006-2010 ACS, 2015-2019 ACS

The following maps display the geographic distribution of demographic trends in Jacksonville-Duval County across a few key indicators including population change, median household income, and poverty.

Population

The following map displays the population density throughout the City. Lighter colored tracts have less of a concentration of the population, while darker tracts have a higher population density. Tracts in the central part of the area have a lower population than tracts on the outer edges, which tend to be much larger in area.

Source: 2015-2019 American Community Survey 5-Year Estimates

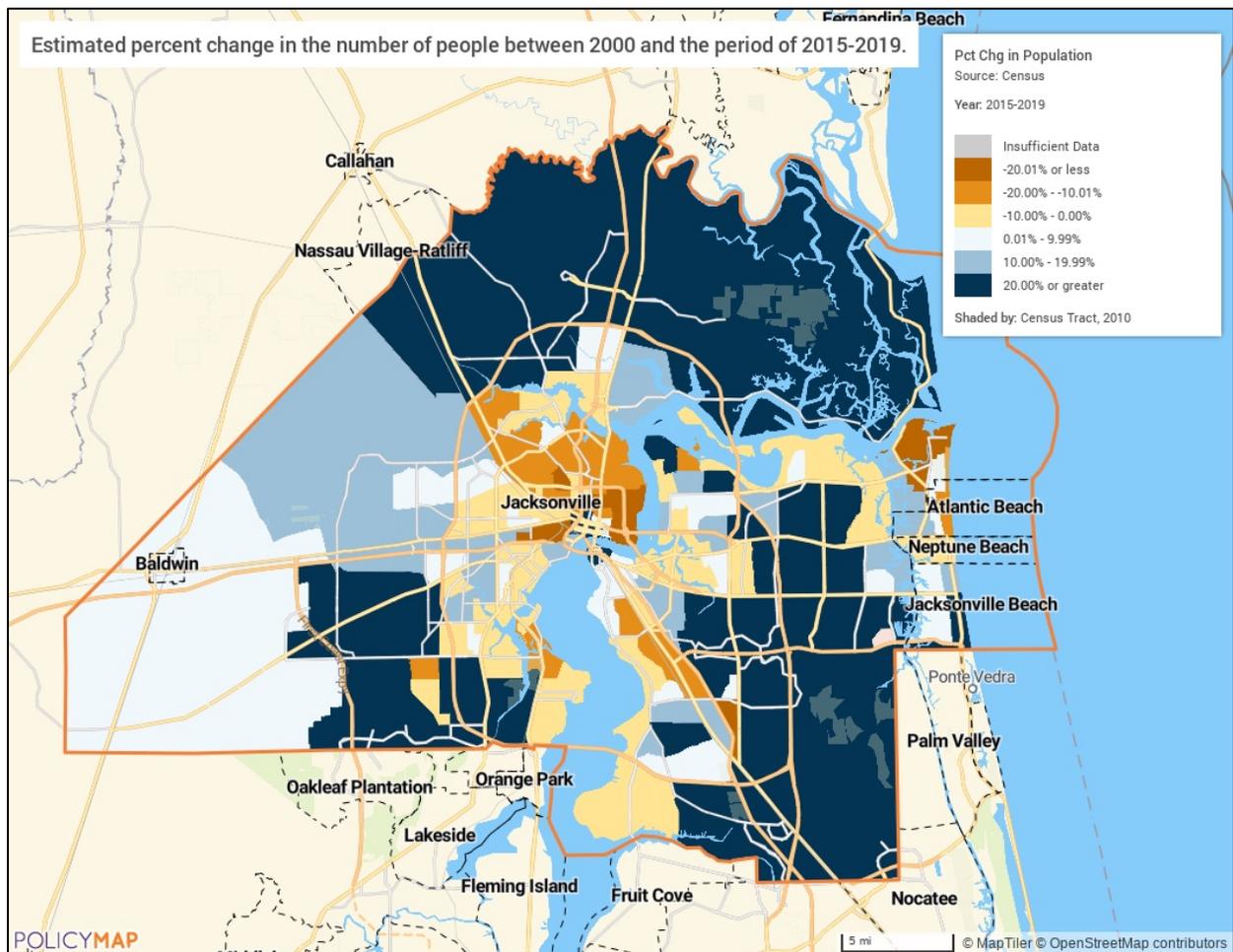


Population

Change in Population

The map below displays the population change throughout the jurisdiction since 2010. The average population growth in the jurisdiction was 10%, but that change was not consistent throughout the area. Orange colored census tracts had a reduction in population and blue colored census tracts had an increase in population. The downtown area and some coastal tracts had a population decrease of 20% or more since 2010 while many tracts along the outer edges of Duval County grew by more than 20%.

Source: 2015-2019 American Community Survey 5-Year Estimates

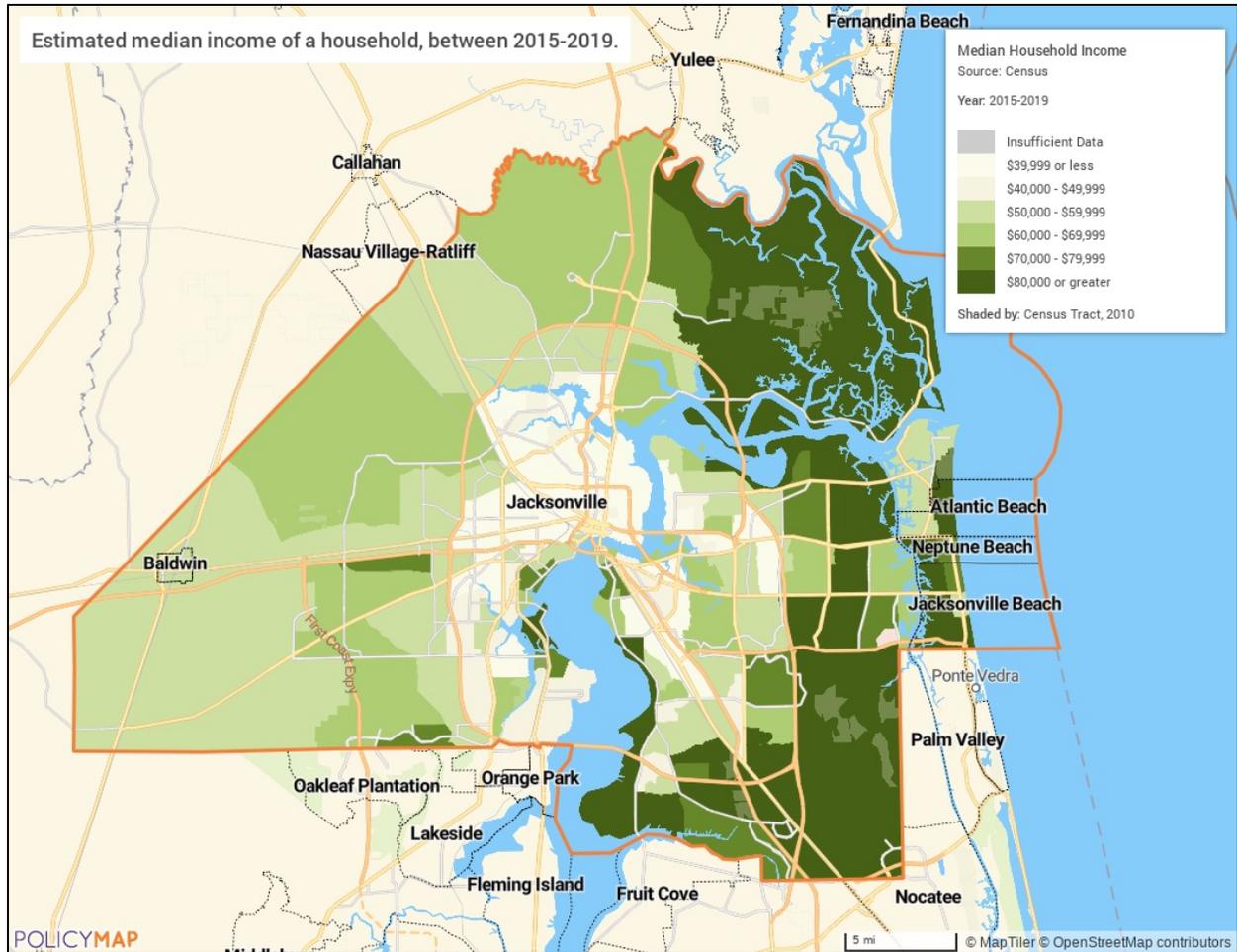


Population Change

Median Household Income

The map below displays the median household income by census tract throughout the jurisdiction. In 2019, the median household income was \$55,807 but the income varied considerably throughout the City. Central tracts reported the lowest income, less than \$40,000. High median income tracts had an MHI of over \$80,000 and are found primarily on the eastern side of the County.

Source: 2015-2019 American Community Survey 5-Year Estimates

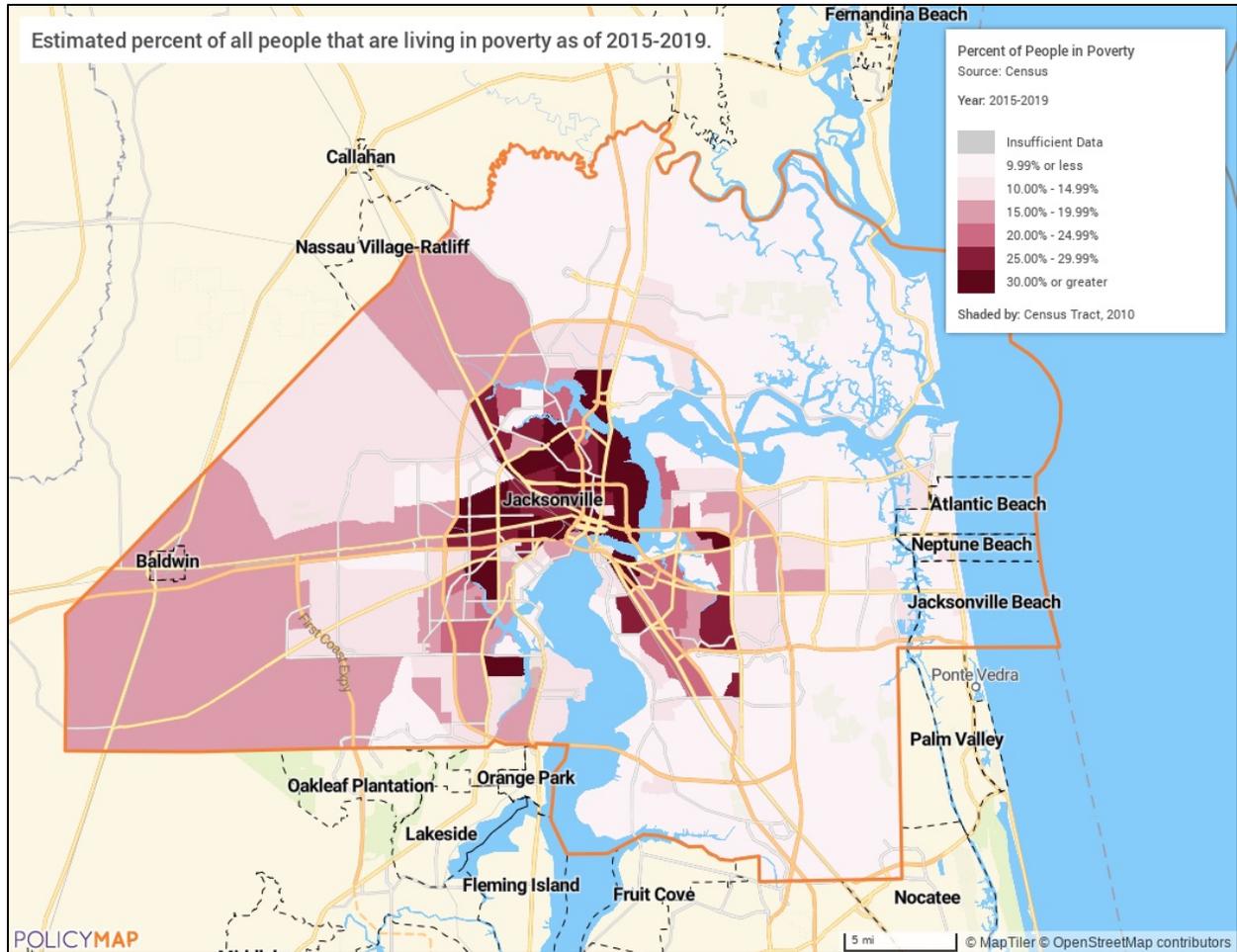


Median Household Income

Poverty

The map below displays the percentage of the population who live below the poverty level by census tract. Unsurprisingly, areas that have higher median income tend to have lower levels of poverty. Many eastern census tracts have poverty rates below 10%, while many central census tracts have 30% or more of their residents who live below the poverty line.

Source: 2015-2019 American Community Survey 5-Year Estimates



Poverty Level

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	47,880	40,025	65,975	36,715	157,190
Small Family Households	15,200	14,030	24,680	14,405	82,190
Large Family Households	3,285	2,810	4,665	2,725	9,270
Household contains at least one person 62-74 years of age	9,535	8,520	13,780	7,505	32,805
Household contains at least one person age 75 or older	5,505	5,705	7,230	3,650	10,700
Households with one or more children 6 years old or younger	9,255	7,195	10,745	5,375	20,850

Table 6 - Total Households Table

Alternate Data Source Name:
2013-2017 CHAS

Number of Households

The above table breaks down family dynamics and income in the jurisdiction using 2017 CHAS data. Small families are much more prevalent, which follows the trend of smaller average household size in the region and the nation as a whole. In Jacksonville-Duval County there is a correlation between household type and income. Over half of all households earning 100% HAMFI or more are small households but less than one-third of households earning 0-30% HAMFI are small households. Additionally, higher income households are less likely to have a child under 6 years old or a person over 75 years old than lower income categories.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	490	380	445	125	1,440	115	65	90	15	285
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	310	390	465	110	1,275	55	65	170	15	305
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,025	620	1,165	335	3,145	130	305	380	155	970
Housing cost burden greater than 50% of income (and none of the above problems)	19,570	9,245	2,350	235	31,400	9,300	4,785	3,790	835	18,710
Housing cost burden greater than 30% of income (and none of the above problems)	2,175	9,890	15,955	3,335	31,355	2,295	4,460	9,080	4,130	19,965
Zero/negative Income (and none of the above problems)	4,165	0	0	0	4,165	2,240	0	0	0	2,240

Table 7 – Housing Problems Table

Alternate Data Source Name:
2013-2017 CHAS

Housing Needs Summary

The table above gives an overview of housing problems in the City. Using 2017 CHAS data, it provides the numbers of households experiencing each category of housing problem broken down by income ranges (up to 100% AMI) and owner/renter status. For example, looking at the first data cell (top left) we see that

490 renter households in the jurisdiction made 30% or below the area median income (AMI) and lacked complete plumbing or kitchen facilities.

Cost burden is clearly the biggest housing problem in the jurisdiction in terms of sheer numbers – a common trend in many communities across the state and nation today. According to the 2017 CHAS data there were 62,735 renters and 38,675 homeowners in the 0% to 100% AMI range spending more than 30% of their income on housing costs (100% AMI is the area median income).

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	23,570	20,530	20,385	4,135	68,620	11,895	9,675	13,505	5,145	40,220
Having none of four housing problems	3,910	3,520	13,650	11,795	32,875	2,100	6,300	18,440	15,640	42,480
Household has negative income, but none of the other housing problems	4,165	0	0	0	4,165	2,240	0	0	0	2,240

Table 8 – Housing Problems 2

Alternate Data Source Name:
2013-2017 CHAS

Severe Housing Problems

The above table shows households with at least one severe housing problem broken out by income and occupancy. Lower income households are more likely to have a severe housing problem than households with higher incomes. Renters are also more likely to report a severe housing problem than homeowners. Approximately 47.4% of homeowners with incomes less than 100% AMI have a severe housing problem while 64.9% of renters have a severe housing problem.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	10,230	7,960	7,470	25,660	3,530	2,745	4,805	11,080
Large Related	2,505	1,475	1,045	5,025	505	825	715	2,045
Elderly	4,230	2,765	1,910	8,905	4,295	2,895	2,520	9,710
Other	9,840	7,060	7,750	24,650	3,965	1,500	2,835	8,300
Total need by income	26,805	19,260	18,175	64,240	12,295	7,965	10,875	31,135

Table 9 – Cost Burden > 30%

Alternate Data Source Name:
2013-2017 CHAS

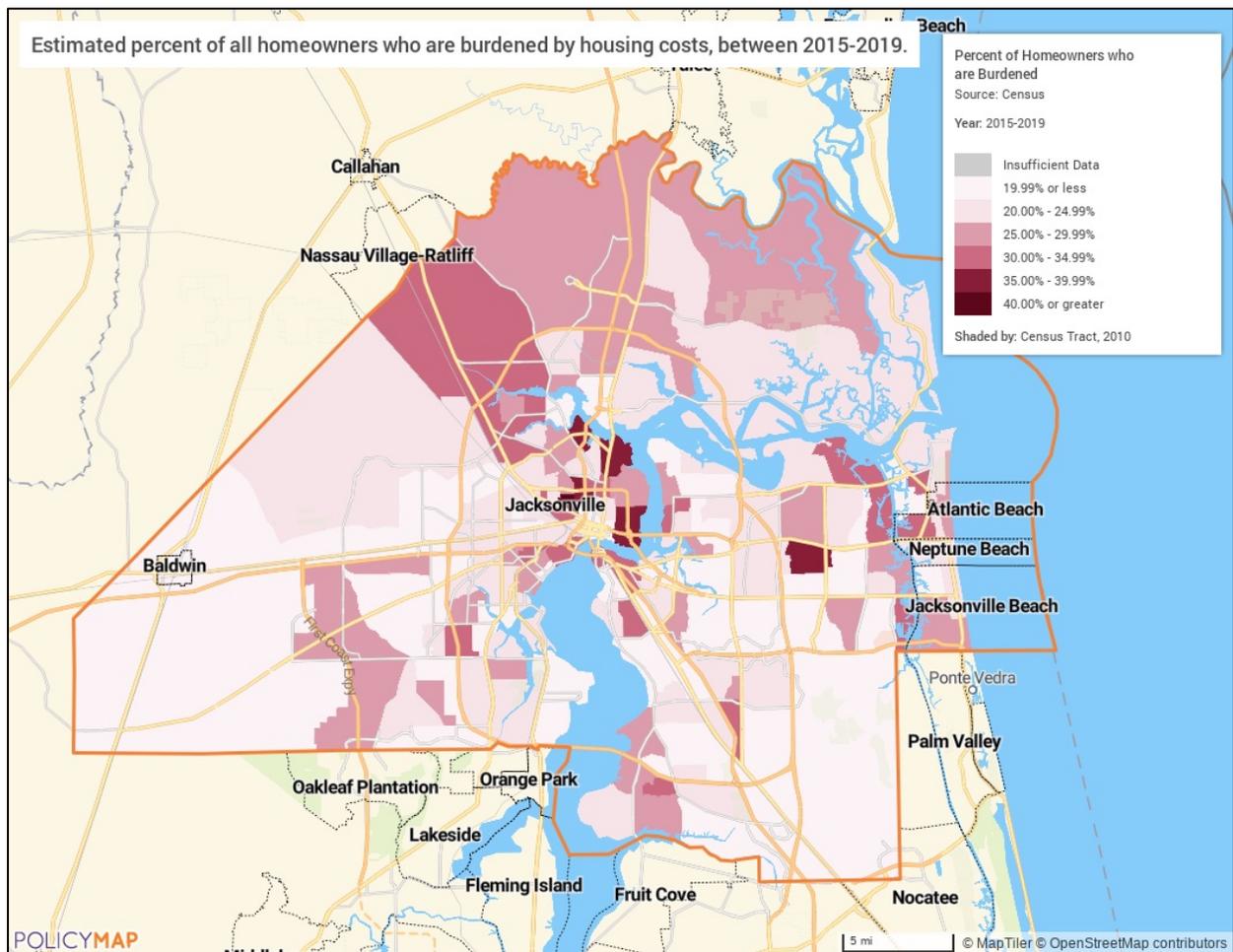
Cost Burden

The table above displays 2017 CHAS data on cost-burdened households in the City for the 0% to 80% AMI cohorts. HUD defines cost-burden as paying more than 30% monthly income on housing costs.

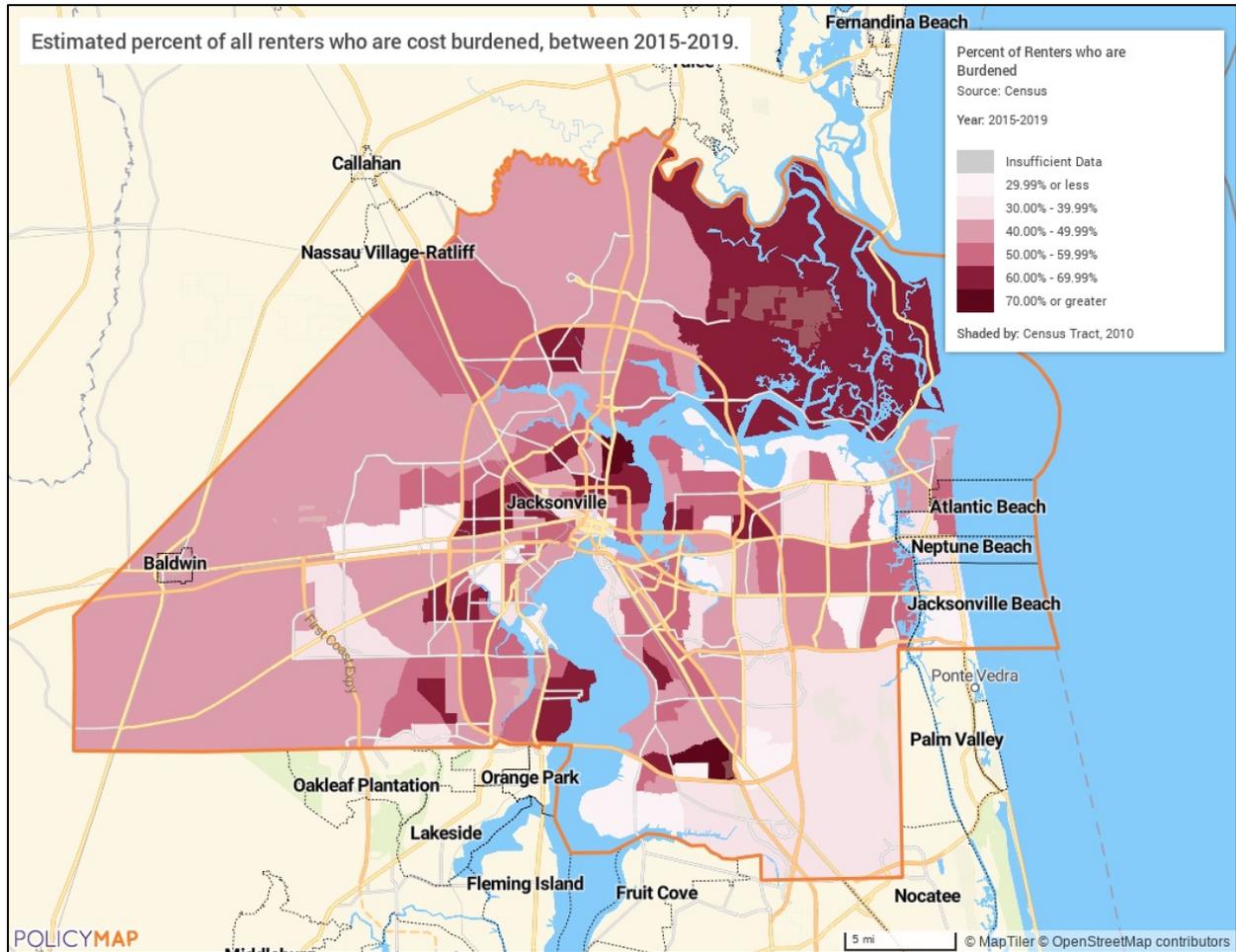
Housing Cost-Burdened

The following maps below display the percentage of the population who are cost-burdened by census tract using data from the 2015-2019 American Community Survey 5-Year Estimates. Despite higher median household incomes there are still high rates of cost burden throughout Jacksonville-Duval County. The geographic distribution of high homeowner cost burden is not clearly defined but tracts in the central part of Jacksonville tend to have higher rates than elsewhere, particularly in the south.

Source: 2015-2019 American Community Survey 5-Year Estimates



Renters are much more likely to be cost burdened than homeowners. Throughout Jacksonville-Duval County there are tracts where over 60% of the households do not have the financial resources to pay housing costs without creating a housing problem.



Cost Burdened Renters

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	8,255	3,155	775	12,185	2,450	1,535	1,305	5,290
Large Related	1,840	305	20	2,165	345	335	90	770
Elderly	3,080	1,685	545	5,310	2,925	1,490	880	5,295
Other	6,920	3,985	970	11,875	2,445	735	895	4,075
Total need by income	20,095	9,130	2,310	31,535	8,165	4,095	3,170	15,430

Table 10 – Cost Burden > 50%

Alternate Data Source Name:
2013-2017 CHAS

Severely Cost Burdened Households

The data presented above show the severe cost burden in the City, which is defined as paying more than 50% of household income on housing cost. Over 31,500 renters and nearly 15,500 homeowners pay over half of their income to housing expenses. This creates an unsustainable financial situation that increases the chances that a household will have housing instability, particularly renters who can be evicted by landlords.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,200	855	1,450	365	3,870	160	150	285	119	714
Multiple, unrelated family households	125	110	125	40	400	35	220	180	49	484
Other, non-family households	45	70	80	35	230	0	0	80	0	80
Total need by income	1,370	1,035	1,655	440	4,500	195	370	545	168	1,278

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:
2013-2017 CHAS

Overcrowding

HUD defines an overcrowded household as one having from 1.01 to 1.50 occupants per room and a severely overcrowded household as one with more than 1.50 occupants per room. Overcrowding was more prevalent in renter-occupied housing units than in owner-occupied units.

The table below displays the number of households with children present. Children are more likely to reside in rental housing in the City.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	7,875	5,640	6,710	20,225	1,380	1,555	4,035	6,970

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:
2013-2017 CHAS

Describe the number and type of single person households in need of housing assistance.

According to the 2015-2019 ACS (S2501), 30.6% of occupied housing units in the jurisdiction (109,971 households) are single-person households. Single-person households are much more likely to be renters. Approximately 36.9% of renter-occupied units are single-person households as compared to 25.8% of owner-occupied households. Furthermore, more elderly householders are living with a disability than any other age category. According to the 2015-2019 ACS (S1810), 25.2% of elderly 65 to 74 years are with a disability and elderly 75 years and over have 52.1% with a disability.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disability

In 2019, 13.3% of the population in the jurisdiction was with a disability, or 121,762 persons (2015-2019 ACS, S1810). Approximately 10,500 of these residents are under the age of 18. The most common disability reported was ambulatory difficulty which was reported by 7.6% of residents.

Residents with disabilities and families with children with disabilities face significant barriers to affordable housing. Most homes require expensive modifications to accommodate the needs of residents. Additionally, residents with disabilities have annual median earnings nearly 25% less than other residents without disabilities. An exact count of those in need of housing assistance is difficult to determine but it is likely most residents with a disability either need housing assistance through financial support or access to homes that meet their needs.

Victims of Crime

According to the FBI Crime database there were 557 rapes and 3,931 assaults in Jacksonville during 2019. In the jurisdiction, the rate of rapes is 6.1 per 10,000, which is higher than the national rate of 4.3. Similarly, the rate of assaults is 43.1 per 10,000, which is higher than the national rate of 25.0 per 10,000

The data above points to the need for safe, stable and supportive housing for individuals with disabilities and those leaving dangerous domestic situations. The City of Jacksonville works with the Jacksonville Housing Authority and numerous for-profit and nonprofit housing developers and social service providers who provide housing and support for these individuals and families. In this Consolidated Plan, the City reaffirms its commitment to continue doing so over the next five years.

What are the most common housing problems?

The most common house problem in Jacksonville-Duval County is cost burden. According to the most recent ACS data, over 49.6% of renters are cost burdened. Homeowners are less likely to be cost burdened than renters, but it is still a significant problem. Approximately 28.6% of homeowners with a mortgage and over 12% of homeowners without a mortgage have a cost burden. This financial burden puts significant pressure on households and increase the likelihood of substandard living arrangements.

Are any populations/household types more affected than others by these problems?

The 2017 CHAS data, while yielding different totals than the recent Census, provide a more nuanced view into which segments of the population experience housing problems. In general, lower income households experience more housing problems across the board. The extremely low-income income range (30% AMI and below) is statistically more likely to have at least one problem than other income ranges, and extremely low-income renters more so than owners. When those facts intersect we see that

low and extremely low-income renters are more affected by housing problems than other groups. For example, extremely low-income renter households show a greater existence of severe housing cost burden than all other groups.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Homelessness is a particularly troublesome and complex issue that plagues communities across the nation. One major reason that homelessness is so difficult to combat is that it has many causes with overlapping and interrelated variables. The cause of any one person's homelessness often lies, not in a single factor, but at the convergence of multiple events and conditions. From one angle, homelessness is an economic problem - caused by unemployment, foreclosure, or poverty. From another viewpoint, homelessness could appear to be a health issue - as many homeless persons struggle with one or more conditions such as mental illness, physical disability, HIV, or substance abuse. Looking at the problem another way, homelessness emerges as a social problem - with factors such as domestic violence, educational attainment, or race laying at the root. Homelessness is caused by all these issues, sometimes simultaneously. As such, fighting homelessness requires a truly collaborative, community-based approach.

The City of Jacksonville's Emergency Solutions Grant (ESG) and Housing of Persons with Aids Grant (HOPWA) are just the tip of the iceberg in the funds needed to address the needs of the sheltered and unsheltered in the city. The City of Jacksonville's Emergency Solutions Grant provide funds to Catholic Charities Bureau, I M Sulzbacher Center for the Homeless and Salvation Army for rapid re-housing services. Both grants help to address the issues of homeless prevention and rapid re-housing of low-income families with children. Proper case management is needed as well as transitional housing for the HOPWA recipients.

In addition, housing rehabilitation is needed because some of the units have 30+ years of deferred maintenance. Their house is ready collapse, be condemned, or is unsafe. This population is just one step away from homelessness. Again, a community-based effort on the part of public/private entity partnerships are needed.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The methodology used to generate the estimates for the homeless is the Point in Time Count conducted in January 2019. The description of the operational definition of the at-risk group is contained in the Homeless Assistance and Rapid Transition to Housing (HEARTH) Act as:

- An individual or family who lacks a fixed, regular, and adequate nighttime residence – living in a place not meant for human habitation, in a shelter or similar program, or, in specified circumstances, in an institution.
- An individual or family who will imminently lose housing, under certain circumstances.
- Under certain circumstances, unaccompanied youth, or families with children who are consistently unstably housed and likely to continue in that state.
- People who are fleeing or attempting to flee domestic or intimate partner violence and lack the resources to obtain other permanent housing.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Persons identified to be at increased risk include: persons who are extremely low income, persons with disabilities, persons fleeing domestic violence, homeless persons being discharged from crisis units, hospitals and jails, unaccompanied youth, and youth aging out of foster care. These issues increase the risk of homelessness in the City.

According to the 2019 PIT report, Duval County has an estimated homeless population of more than 1,660 persons as well as families and individuals whose housing situations are unstable enough to put them at risk for homelessness. In total, there were 34 unaccompanied children counted who were under the age of 18. Not surprisingly, the length of time a person has spent homeless is directly correlated with one's age. To some extent, this is logical. If a person is young, he or she would have less time to have had the opportunity to become homeless, whereas the older a person is, the more opportunities to become homeless would have arisen over the course of his or her lifetime.

A more comprehensive look at residents who are experiencing homelessness is conducted in NA-40.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of housing problems amongst racial groups against that of the jurisdiction to see if any group(s) share a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	35,465	6,010	6,405
White	14,620	2,530	2,620
Black / African American	16,185	2,870	2,895
Asian	895	160	280
American Indian, Alaska Native	50	55	45
Pacific Islander	10	0	0
Hispanic	3,200	290	540

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:
2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	30,205	9,820	0
White	13,955	5,780	0
Black / African American	11,815	3,170	0
Asian	725	205	0
American Indian, Alaska Native	50	0	0
Pacific Islander	0	0	0
Hispanic	3,025	505	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:
2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	33,890	32,090	0
White	18,285	18,390	0
Black / African American	10,755	9,920	0
Asian	1,225	910	0
American Indian, Alaska Native	19	54	0
Pacific Islander	49	0	0
Hispanic	2,820	2,395	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:
2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,280	27,435	0
White	5,905	16,590	0
Black / African American	2,460	7,370	0
Asian	280	875	0
American Indian, Alaska Native	0	10	0
Pacific Islander	45	50	0
Hispanic	475	2,040	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:
2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Extremely Low-Income (0-30% AMI)

The jurisdiction-wide housing problem rate in this income group is 85.5%. There is only one group that is disproportionately impacted. One hundred percent of Pacific Islander households report a housing problem. This group is very small, only 10 households.

Very Low-Income (30-50% AMI)

In this income group 75.5% of households report a housing problem. There are two groups who are disproportionately impacted. One hundred percent of Native American or Alaska Native households and 85.7% of Hispanic households have a housing problem

Low-Income (50-80% AMI)

Slightly more than half the households in this income group have a housing problem (51.4%). Again, 100% of Pacific Islander households report a problem and they are the only group that is disproportionately impacted.

Moderate Income (80-100% AMI)

This income group reports 25.3% of households with a housing problem. One group, Pacific Islander households, is disproportionately impacted with 47.4%.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of severe housing problems amongst racial groups against that of the jurisdiction to see if any group(s) share a disproportionate burden of the area's severe housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a racial or ethnic group experience severe housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	30,995	10,480	6,405
White	12,690	4,460	2,620
Black / African American	14,175	4,875	2,895
Asian	750	300	280
American Indian, Alaska Native	45	60	45
Pacific Islander	10	0	0
Hispanic	2,860	625	540

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:
2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15,855	24,170	0
White	7,905	11,835	0
Black / African American	5,805	9,185	0
Asian	400	530	0
American Indian, Alaska Native	35	15	0
Pacific Islander	0	0	0
Hispanic	1,425	2,105	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:
2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,860	57,120	0
White	5,030	31,645	0
Black / African American	2,395	18,280	0
Asian	455	1,675	0
American Indian, Alaska Native	4	70	0
Pacific Islander	45	4	0
Hispanic	890	4,335	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:
2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,815	34,900	0
White	1,120	21,375	0
Black / African American	400	9,430	0
Asian	60	1,095	0
American Indian, Alaska Native	0	10	0
Pacific Islander	45	50	0
Hispanic	190	2,325	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:
2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Extremely Low-Income (0-30% AMI)

The jurisdiction-wide severe housing problem rate in this income group is 74.7%. There is only one group that is disproportionately impacted. One hundred percent of Pacific Islander households report a severe housing problem. This group is very small, only 10 households.

Very Low-Income (30-50% AMI)

In this income group 39.6% of households report a severe housing problem. There is one group who are disproportionately impacted. Seventy percent of Native American or Alaska Native households have a severe housing problem.

Low-Income (50-80% AMI)

Approximately 13.4% the households in this income group have a severe housing problem. Again, Pacific Islander households report a disproportionate rate of severe housing problems with 91.8%.

Moderate Income (80-100% AMI)

This income group reports 4.9% of households with a housing problem. One group, Pacific Islander households, is disproportionately impacted with 47.4%.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section compares the existence of housing cost burden and severe cost burden amongst racial and ethnic groups against that of the jurisdiction to see if any group(s) share a disproportionate burden of the area's cost burden. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

A household is cost burdened if they spend between 30% and 50% of monthly income on housing costs, and severely cost burdened if they spend more than 50% of monthly income on housing costs.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	225,645	62,449	52,970	6,720
White	145,455	33,255	25,660	2,780
Black / African American	51,110	21,200	20,470	3,000
Asian	9,745	1,910	1,290	290
American Indian, Alaska Native	420	40	75	45
Pacific Islander	155	4	10	0
Hispanic	14,810	4,605	4,730	555

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:
2013-2017 CHAS

Discussion:

By HUD's definition of a disparity of 10% or higher, a few different racial and ethnic groups experienced a disproportionately greater need when it comes to housing cost burden.

Cost Burden (30-50%): Approximately 18.3% of households in the jurisdiction pay between 30% and 50% of their income to housing costs. There were no groups disproportionately impacted by cost burden.

Severe Cost Burden (50% or more): In Jacksonville-Duval County, 15.5% of households report severe cost burden. There are no groups disproportionately impacted by Severe Cost Burden.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Overall, it is relatively rare for a group to be disproportionately impacted by housing problems due to race or ethnicity. However, Pacific Islander households report a disproportionate impact in several income groups. The total number of households is relatively small.

Disproportionate Housing Problems:

- Extremely Low Income: Pacific Islander
- Very Low Income: American Indian or Alaska Native, Hispanic
- Low Income: Pacific Islander
- Moderate Income: Pacific Islander

Disproportionate Severe Housing Problems:

- Extremely Low Income: Pacific Islander
- Very Low Income: American Indian or Alaska Native
- Low Income: Pacific Islander
- Moderate Income: Pacific Islander

Cost Burden: None

Extreme Cost Burden: None

If they have needs not identified above, what are those needs?

No additional needs have been identified.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Pacific Islanders households were shown to experience some housing problems and severe housing problems in the City, however they a small portion of the population. Areas with a concentration of race or ethnicity, low income, and housing problems is discussed in the Market Analysis portion of this document.

NA-35 Public Housing – 91.205(b)

Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by public housing authorities. Public housing in Jacksonville is owned and operated by the Jacksonville Housing Authority (JHA) and comes in a variety of sizes and types, ranging from scattered-site duplex and quad apartments to high-rise apartments for seniors. JHA sets rents for these units based on each family’s anticipated annual adjusted income. Additionally, JHA administers the Section 8 Rental Assistance Program.

This section will analyze the most common public housing programs in Jacksonville, as well as residents’ race and ethnicity characteristics.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	515	2,632	6,624	352	6,074	154	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	3,986	9,606	11,081	8,626	11,188	10,805	0
Average length of stay	0	2	4	4	2	5	0	0
Average Household size	0	1	2	2	2	2	1	0
# Homeless at admission	0	21	2	3	1	2	0	0
# of Elderly Program Participants (>62)	0	69	531	661	73	572	12	0
# of Disabled Families	0	105	659	1,273	38	1,137	87	0
# of Families requesting accessibility features	0	515	2,632	6,624	352	6,074	154	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	134	352	749	10	700	33	0	0
Black/African American	0	376	2,259	5,825	337	5,335	117	0	0
Asian	0	2	11	24	3	18	1	0	0
American Indian/Alaska Native	0	2	4	17	2	12	3	0	0
Pacific Islander	0	1	6	9	0	9	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	11	114	241	7	225	8	0	0
Not Hispanic	0	504	2,518	6,383	345	5,849	146	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Characteristics of Public Housing Residents by Program Type shows that a significant portion of public housing and voucher tenants are elderly individuals, disabled families and families that request accessibility features. Disabled families make up 25% of public housing tenants, 19.2% of voucher recipients and 56.5% of Veterans Affairs Supportive Housing residents. Elderly individuals comprise 20% of public housing residents and 10% of voucher recipients. The waiting list has 6,955 individuals for public housing and 7,200 individuals for vouchers.

Accessibility is incredibly important for those with physical, as well as mental and developmental, disabilities. Citizen input into the Consolidated Planning process provided at public meetings focused on the needs of persons with developmental disabilities. Public comment included a call for the jurisdiction to recognize that the needs of persons with developmental disabilities are often quite different from those with physical disabilities. Rather than housing units with physical accessibility features, persons with developmental disabilities need housing with permanent supportive services that facilitate independent living and assistance with successful integration into community life (e.g., inclusion in social events and networks). Participants at the public meetings suggested the creation of housing opportunities such as small apartment complexes where persons with developmental disabilities could live independently (with appropriate supportive services) and experience a sense of community in a setting tailored to their needs.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of Public Housing residents and Housing Choice vouchers holders are affordable, decent, safe, and sanitary housing. Once families have secure housing it is important for them to have pathways to financial independence. This means that public housing must be near economic opportunities, educational facilities, and/or a robust public transportation system. The goal of public housing is to provide temporary support for those in need.

How do these needs compare to the housing needs of the population at large

In general, the population at large is wealthier and has access to greater housing opportunities than those who use publicly supported housing. Tenants of public housing and those with housing choice vouchers tend to have lower incomes than the rest of the population: \$9,606 average annual income for public housing residents and \$11,081 for voucher holders, compared to the 2015-2019 ACS-estimated median household income of \$55,807. Among public housing households, 58% earned less than \$10,000 annually, as did 53% of voucher-holding households. At this income level, even paying no more than 30% for housing costs, the remaining monthly income would hardly cover needs such as food, clothing, and transportation.

According to a study by the Shimberg Institute, many public housing and housing choice voucher tenants are single parent households with children, numbering 48% of public housing residents and 70% of

voucher holders. Finally, disability rates among public housing residents and voucher holders, at 25% and 19.2% respectively, are higher than the 13.5% rate among the general population. While this information shows that public housing is assisting those with the greatest need, it is important for residents in public housing to have assistance transitioning out of them instead of starting cycles of dependency.

Discussion

The residents of public housing and recipients of housing choice vouchers are generally much lower-income, are more likely to be single-parent households and are living with disability at higher rates than the rest of the Jacksonville population at large. The ACS data, private studies and public comment discussed in this section indicate high needs for affordable, accessible family housing among families in Jacksonville's public housing population. Included in our Consolidated Plan five-year strategies is a commitment to create and preserve quality affordable housing opportunities, including public and assisted housing.

For further reference to the Jacksonville Housing Authority's strategies and goals, please see the Strategic Plan section.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is an incredibly troublesome and complex issue that most communities across the country must address. The major reason that homelessness is difficult to address is that it has many causes with overlapping and interrelated variables. The cause of any single person's homelessness often lies, not in a single factor, but at the convergence of many events and conditions. From one perspective, homelessness is an economic problem caused by unemployment or underemployment, lack of affordable housing options, and/or poverty. From another perspective, homelessness is a health issue because many homeless persons struggle with mental illness, physical disabilities, HIV, substance abuse, or a combination of those health factors. A third perspective is to view homelessness as a social problem with factors such as domestic violence, educational attainment, and race lying at the root. Homelessness can be caused by all these issues and they are often interrelated. Due to this complexity, fighting homelessness requires a collaborative and community-based approach.

The Stewart B. McKinney Homeless Assistance Act defined "homeless" or "homeless person" as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time 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; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings

Estimates of the number of households and persons who are homeless are provided by the Point in Time Count prepared by Changing Homelessness and submitted to the Department of Housing and Urban Development. This annual, one-day snapshot is the best way to view the trend line of the changes in homelessness in northeast Florida. As with all counts, the number of homeless people found should be considered an undercount, or the minimum number of people who were homeless on the night of the PIT. Persons who were sleeping in remote locations, squatting in abandoned structures, or couch surfing on the night of the Count would not have been part of the survey. The following Tables provide information from the 2019 Point in Time count.

Chronically Homeless

The definition of chronic homelessness is: “either (1) an unaccompanied homeless individual with a disabling condition who has been continuously homeless for a year or more, OR (2) an unaccompanied individual with a disabling condition who has had at least four episodes of homelessness in the past three years.” Furthermore, a disabling condition is defined as “a diagnosable substance abuse disorder, a serious mental illness, developmental disability, or chronic physical illness or disability, including the co-occurrence of two or more of these conditions.” In addition, “a disabling condition limits an individual’s ability to work or perform one or more activities of daily living.”

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	90	0	0	0	0	0
Persons in Households with Only Children	34	0	0	0	0	0
Persons in Households with Only Adults	823	508	0	0	0	0
Chronically Homeless Individuals	154	131	0	0	0	0
Chronically Homeless Families	16	0	0	0	0	0
Veterans	88	30	0	0	0	0
Unaccompanied Child	34	0	0	0	0	0
Persons with HIV	13	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:

2019 PIT Count

2019 PIT Count. This Data is based on point-in-time information provided by the Jacksonville-Duval-Clay Counties CoC. Data is provided at the CoC county level.

Data Source Comments:

Point-in Time Date: 1/23/2019.

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Description of categories for each homeless population

Chronically Homeless – Residents are considered to be experiencing chronic homelessness if they have a disabling condition and have been continuously homeless for one year or more, or more than four times within three years, totaling twelve months. These are the most vulnerable residents experiencing homelessness. The number of persons experiencing chronic homelessness has been on the decline since 2011 when it was at 1,104 persons. In 2019, 301 persons experienced chronic homelessness which is a slight decline from 327 in 2018.

Families with Children – Households that include at least one adult and one person under the age of 18 is considered a family with children. Children raised experiencing homelessness are likely to experience housing instability into adulthood. The number of persons in families with children has declined from a high in 2010 when 896 reported experiencing homelessness. In 2019 there were 289 persons in families, a decrease of almost 100 from 384 in 2018.

Veterans – Providing additional resources and support for veterans has been a priority for Jacksonville-Duval County. Approximately 25% of the total population in the area are veterans. The number of veterans has steadily declined since 2009 when 647 persons experiencing homelessness were veterans. Currently, there are 118 veterans experiencing homelessness, a slight decrease from 121 in 2018.

Unaccompanied Youth – Persons who are between the ages of 18 and 24 years old that lack a fixed, regular, nighttime residence that is not a shelter are considered unaccompanied youth. The Continuum of Care started tracking unaccompanied youth in 2013 and 153 were reported in that year. Overall, the number of unaccompanied youth has decreased but not dramatically. Currently, there are 109 unaccompanied youth, which is the third lowest reported number.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	458	207
Black or African American	617	283
Asian	3	7
American Indian or Alaska Native	5	3
Pacific Islander	10	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	34	8
Not Hispanic	1,112	500

Alternate Data Source Name:
2019 PIT Count

Data Source: 2019 PIT Count. This Data is based on point-in-time information provided by the Jacksonville-Duval-Clay Counties CoC. Data is provided at the CoC county level. Point-in Time Date: 1/23/2019.

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Homeless children face a litany of complexities and problems that can contribute to a pattern of homelessness into adulthood if they are not addressed. Chiefly among them is the added stress on educational attainment that housing insecurity causes. Lack of transportation, volatile living conditions, and general instability make showing up to class a challenge, and studying, focusing, and excelling in these conditions is often impossible. Based on the Point in Time Count, 90 families were found that included at least one adult and one child and 118 veterans were counted.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Homeless individuals are more likely to identify as Black or African American than any other racial or ethnic group. Fifty-four percent of the homeless population were Black or African American and 40% were White. Nearly three percent reported Hispanic/Latino ethnicity.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Of those counted in the CoC's point in time count, 66% were sheltered and the rest unsheltered.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Non-homeless persons with special needs include the elderly; frail elderly; persons with mental, physical, and/or developmental disabilities; persons with drug and alcohol addictions; persons with HIV/AIDS and their families; and victims of domestic violence, sexual assault, and stalking. Members of these special needs populations often have low incomes. Data on special needs populations is limited, but there is a significant need for housing and/or supportive services for all special needs Sub-populations and meeting these needs is a high priority for Jacksonville-Duval County.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	11,554
Area incidence of AIDS	7,477
Rate per population	799
Number of new cases prior year (3 years of data)	301
Rate per population (3 years of data)	32
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	6,645
Area Prevalence (PLWH per population)	710
Number of new HIV cases reported last year	296

Table 27 – HOPWA Data

Alternate Data Source Name:

Florida Health HIV/AIDS Surveillance Office

Data Source for AIDS: Florida Health HIV/AIDS Surveillance Office, January 2017
 Data Source for HIV: Florida Health HIV/AIDS Section, 2018 HIV Epidemiological Profile. Rate of persons with HIV/AIDS per 100,000 is based off 2015-2019 ACS population of 936,186. For Current HOPWA formula use table, Number of new cases prior year is for 2 years data, not 3 years.

Data Source Comments:

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	1,160
Facility Based Housing (Permanent, short-term or transitional)	185

Table 28 – HIV Housing Need

Alternate Data Source Name:

HOPWA CAPER

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population faces increased challenges and providing decent, affordable housing is incredibly important. It is medically beneficial and emotionally comforting for this population to remain in a familiar setting and, as a result, strong emphasis is placed on the elderly maintaining a lifestyle that is as independent as possible. Unfortunately, the elderly population is often on a limited income and/or has a disability, which puts financial pressure on them that reduces independence. As prices throughout the community inflate, the elderly population generally lacks the ability to increase their income to match.

According to the most recent data available, there are approximately 138,376 residents in the jurisdiction over the age of 65, or 14.5% of the population. Of this population, approximately 35.3% have a disability and 13.5% are below the poverty level. Elderly residents are significantly more likely to live in owner-occupied residences than renter-occupied residences. However, the elderly faces a high rate of being cost-burdened by their housing regardless of whether they are renting or in an owner-occupied home. Approximately 27.1% of elderly owners are cost burdened and 59.8% of elderly renters are cost burdened.

HIV/AIDS: Discussed below

Alcohol and/or Drug Addiction: It is difficult to gather exact data about drug and alcohol addiction within a community. Addiction often goes unrecognized because people don't seek help for fear of the legal and social ramifications. If individuals who are struggling with addiction are worried that they will be arrested when seeking help, then they will continue to stay in the shadows. Often, addiction is only recognized when someone overdoses or gets arrested for a DUI or similar crime.

Disability: According to the 2015-2019 American Community Survey 5-Year Estimates, 121,762 people in Jacksonville have a disability, which is 13.3% of the population. Disability is highly correlated with age with older residents more likely being disabled than younger residents. Ambulatory difficulty is the most common disability with 7.6% of disabled residents experiencing it and Independent Living difficulty is the second most common with 5.9%.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly: The housing needs of the elderly vary depending on the circumstances that each individual face. Factors that must be considered in developing housing for the elderly include location, service and amenities, proximity to health care, shopping, affordability, and ease of upkeep. Various categories of housing for the elderly are independent and assisted living, nursing homes and other support facilities, respite, senior centers, and altering the residents own home so that they can live in a familiar place for longer.

Elderly persons generally need an environment that provides several areas of assistance or convenience. First, the ability of healthcare is important since health problems generally become more prevalent with

aging. Second, the availability of assistance with daily activities such as shopping, cooking, and housekeeping also becomes more important. The proximity of basic goods and services such as those provided by pharmacies and grocery stores grows increasingly important as a person becomes less able to drive or walk. Third, the availability of public transportation is necessary for the same reason. Fourth, safety is a concern since older Americans, particularly those living alone, are vulnerable to crime and financial exploitation. Fifth, weather and climate are considerations for many elderly people since these are often factors in ease of transit as well as health.

HIV/AIDS: Discussed below

Alcohol and/or Drug Addiction: Individuals with substance abuse problems need a strong network to stay healthy and sober. Their housing needs include sober living environments, support for employment, access to health facilities, and easy access to family and friend networks. Additionally, detoxification facilities are necessary when addiction is first recognized. Within Jacksonville there are multiple facilities to assist with addiction that are recognized by the Florida Alcohol & Drug Abuse Association (FADAA).

Disability: The City of Jacksonville Disabled Services Division has the overall goal of improving “the quality of life for people with disabilities by addressing, researching and attempting to resolve the many barriers they encounter. These barriers include transportation, housing, accessibility, discrimination, and employment.” The services available include monitoring, law enforcement, training, conferences, and additional resources.

Individuals with developmental disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and have limited housing options. The individuals who have more independent skills tend to utilize subsidized housing options. Individuals requiring more support find residences in public welfare funded community homes in either shared settings or personal care settings. Many individuals continue to reside with parents and families throughout adulthood. Regardless of the housing situation, a common thread is the need for continuous support services dependent on the level of the capabilities.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the 2018 Epidemiological Profile, there are 6,645 persons living with HIV in Duval County. There were 296 new HIV diagnosis and 127 new AIDS diagnosis in 2018. The highest proportion of persons receiving an HIV diagnosis were between the age 20 and 30. Black residents represented 66% of new diagnosis and 73% were male.

Support is provided by the HIV Planning Council. The HIV Planning Council conducts public hearings, workshops and surveys of persons infected with and affected by HIV/AIDS. Based on survey results, the needs of this population are outpatient medical care, financial assistance for medications, dental/oral

health care, housing and mental health services. Based on the discussion of the Ryan White HIV Planning Council, there is still a great need to continue the education of the at-risk population (gay and unprotected sex) and the general population about the HIV epidemic. Because there is still a stigma associated with HIV/AIDS, outreach has become more important than ever to reach the at-risk population and assure that the needs of the special population are met. Annually, the HIV community hosts the World AIDS Day celebration and National AIDS Testing day to keep awareness of the HIV/AIDS epidemic. We have enhanced outreach by continuing to conduct health fairs and workshops on educating the public on HIV/AIDS.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The City has determined the need for public facilities improvements in LMI areas and has identified a goal for the 5-Year Consolidated Plan:

1B Improve Access to Public Facilities

This goal will work to improve access to public facilities that will benefit LMI persons and households. Activities include improved access to community centers, neighborhood facilities and park facilities.

How were these needs determined?

The priorities for non-housing community development needs were determined during the Consolidated Planning as described in sections PR-05 Lead and Responsible Agencies, PR-10 Consultation and PR-15 Citizen Participation. This process was based on extensive community input and data analysis. The needs list above reflects the priorities that include, but are not limited to, the Administration of the City of Jacksonville, Office of Grants Management-Public Service Grants, Planning and Development Department-2030 Comprehensive Plan, Jacksonville Journey, Better Jacksonville Plan, Office of Economic Development, Neighborhoods Department, Public Works Department, and the Parks and Recreation Department, Jacksonville Public Libraries, etc.

Describe the jurisdiction’s need for Public Improvements:

The City has determined the need for public infrastructure improvements in LMI areas and has identified a goal for the 5-Year Consolidated Plan:

1A Improve & Expand Public Infrastructure

This goal will work to improve and expand public infrastructure through activities for low- and moderate-income persons and households. Activities include improvements and expansion to streets, sidewalks, water systems and ADA improvements.

How were these needs determined?

The need for public improvements were determined during the Planning Process as described in sections PR-05 Lead and Responsible Agencies, PR-10 Consultation and PR-15 Citizen Participation. This process was based on extensive community input and data analysis. The needs list above reflects the priorities that include but are not limited to, the Administration of the City of Jacksonville, Office of Grants Management-Public Service Grants, Jacksonville Journey, Better Jacksonville Plan, Office of Economic Development, Planning and Development Department-2030 Comprehensive Plan, Neighborhoods Department, Public Works Department, Jacksonville Public Libraries, etc.

Describe the jurisdiction's need for Public Services:

The City has determined the need for vital public services that will improve the quality of life in Jacksonville for LMI and special needs groups and has identified the following goals for the 5-Year Consolidated Plan:

3A Provide Supportive Services for Special Needs

This goal will work to provide supportive services for special needs populations in the jurisdiction. The special needs groups include the elderly, persons with a disability, homeless and victims of domestic violence.

3B Provide Vital Services for Low-to-Mod Income

This goal will work to provide vital services for LMI persons and households. Vital services include emergency assistance, family self-sufficiency programs, legal counseling, employment programs, health programs, educational programs for youth, and homeownership counseling.

How were these needs determined?

The need for public services were determined during the Process as described in sections PR-05 Lead and Responsible Agencies, PR-10 Consultation and PR-15 Citizen Participation. This process was based on extensive community input and data analysis. The needs list above reflects the priorities that include but are not limited to, the Administration of the City of Jacksonville, Office of Grants Management-Public Service Grants, Jacksonville Journey, Better Jacksonville Plan, Office of Economic Development, Planning and Development Department-2030 Comprehensive Plan, Neighborhoods Department, Public Works Department, Jacksonville Public Libraries, etc.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The previous section provided the demographic information that is necessary to complete a comprehensive Market Analysis. Using the previously gathered data this section will begin looking closely at the housing market. Several important indicators including trends in available types of housing, prices, age, and tenure will be analyzed to help determine the best use of grant funds by Jacksonville-Duval County. Each of the following sections looks at the difference characteristics of the housing market:

Number of Housing Units: This section examines the composition of the jurisdiction's housing stock in terms of housing type and tenure.

Cost of Housing: This section examines the cost of housing for both homeowners and renters in Jacksonville-Duval County. A review of recent changes in home values and rents is made, and a closer look is given to the affordability of the existing housing stock.

Condition of Housing: This section provides details on the condition of housing units throughout Jacksonville-Duval County by looking at factors such as age, vacancy, and the prevalence of housing problems.

Public and Assisted Housing: This section describes the housing stock of the PHA and publicly supported housing in Jacksonville-Duval County.

Homeless Facilities and Services: This section describes the resources available to assist the homeless in the Jacksonville-Duval County. The number of emergency shelter, transitional housing and permanent supportive housing beds are examined and who the major service providers are in the area.

Special Needs Facilities and Services: This section explains the four primary groups with non-homeless special needs in Jacksonville, which are the elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and persons with a disability. An examination is made of how the City is accommodating or should accommodate these needs with regards to the market analysis.

Barriers to Affordable Housing: This section describes fair housing and affordable housing impediments in the City.

Non-Housing Community Development Assets: The section addresses assets in Jacksonville-Duval County that are outside of the housing market. Assets discussed include business activity, commute times, unemployment, and other economic indicators that have an indirect impact on the housing market.

Needs and Market Analysis: This section describes areas where there are multiple housing problems in the jurisdiction as well as concentrations of minority households and LMI households.

Broadband Needs of LMI: This section describes the broadband needs of LMI households and analyzes the number of service providers in Jacksonville-Duval County.

Hazard Mitigation: This section describes the natural hazard risks in the area and how vulnerable LMI households are to these risks.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section examines the composition of the jurisdiction’s housing stock in terms of housing type and tenure. Details are provided based on the number of units in the structure, multifamily housing distribution within the jurisdiction, unit size and tenure, as well as an analysis of owner-occupied and renter occupied housing.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	245,209	60%
1-unit, attached structure	21,362	5%
2-4 units	24,176	6%
5-19 units	56,363	14%
20 or more units	41,605	10%
Mobile Home, boat, RV, van, etc	19,245	5%
Total	407,960	100%

Table 29 – Residential Properties by Unit Number

Alternate Data Source Name:
2015-2019 ACS 5-Yr Estimates

Residential Properties by Number of Units

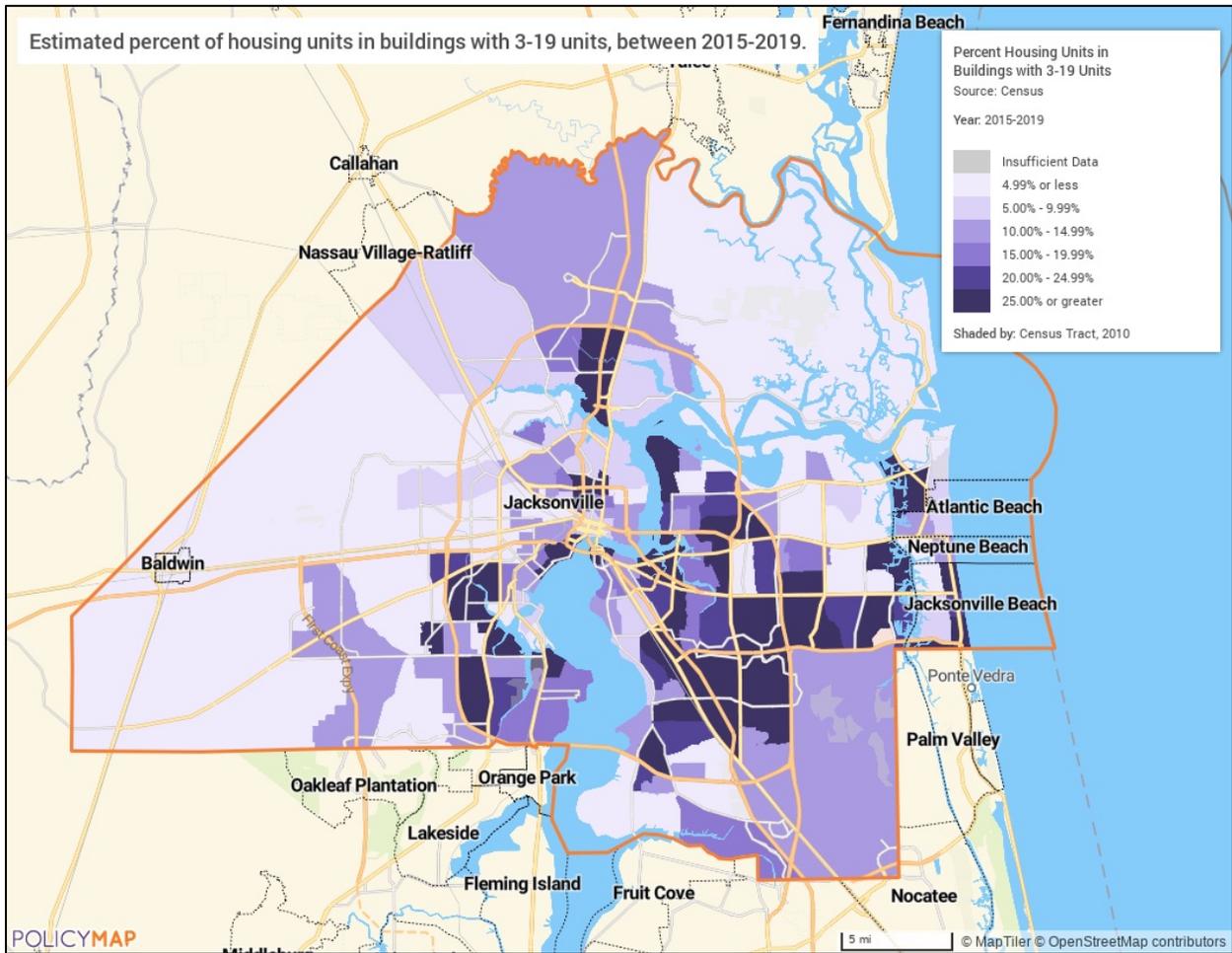
The table above breaks down the housing stock by the number of units in each structure and by structure type. Traditional single-family, detached homes are most prominent, accounting for 60% of all housing units. Multi-family developments (5 or more units) account for 24%. Most of the multi-family developments are located in the urban areas of Jacksonville. Lastly, 5% of the housing units are non-traditional and include mobile homes, boats, vans, RVs and other locations.

Source: 2015-2019 American Community Survey 5-Year Estimates

Multifamily Development Distribution

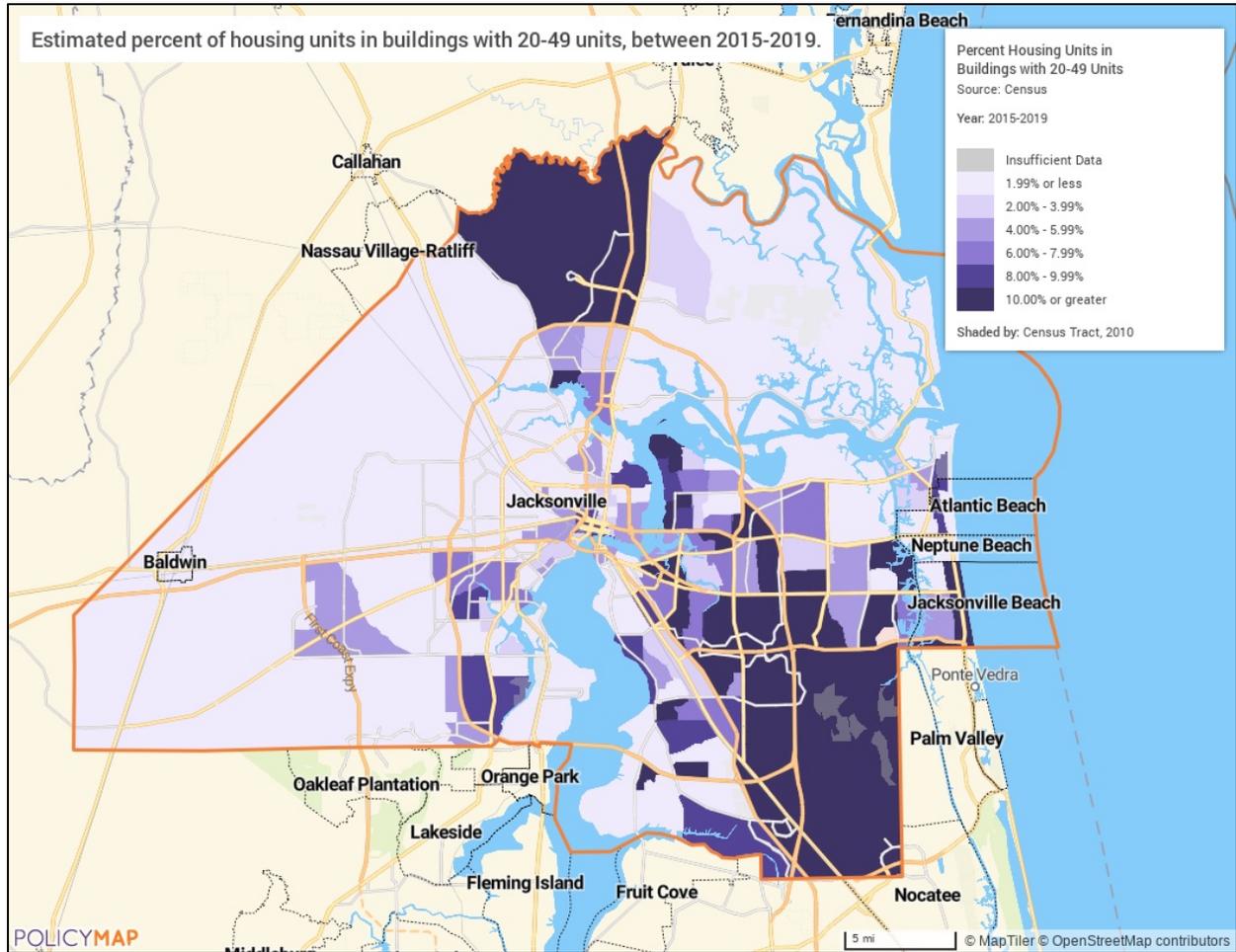
The maps below display the distribution of small, medium and large multifamily developments in the jurisdiction. Small multifamily units are buildings with 3-19 units. Over 25% of the housing units are small multifamily in many tracts throughout the area, particularly in the south and southeast area.

Source: 2015-2019 American Community Survey 5-Year Estimates



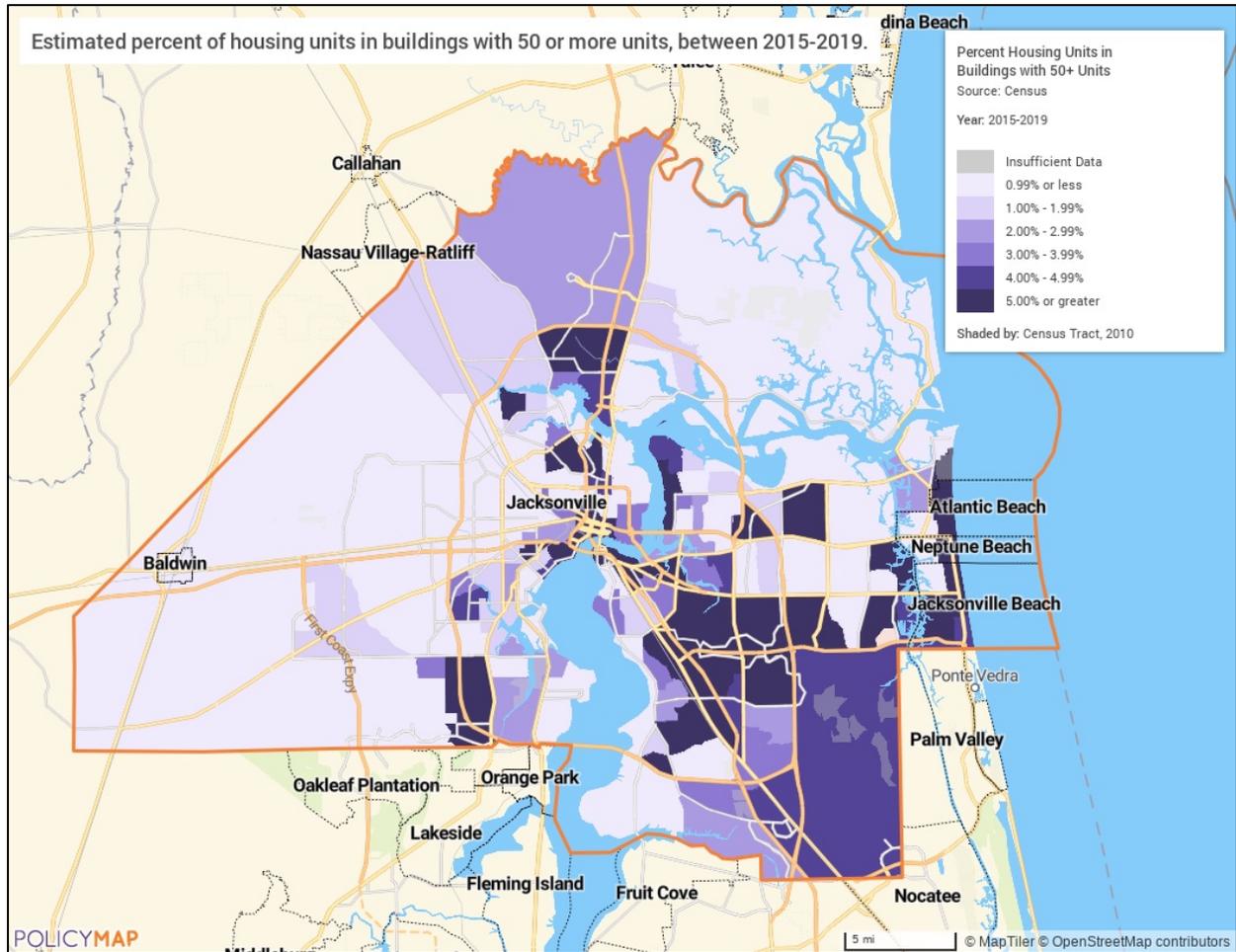
Small Multifamily Developments

Medium multi-family developments have between 20 and 49 units. They are considerably less common than small developments but they are still more concentrated in the southeast portion of Duval County.



Medium Multifamily Developments

Large multi-family developments have over 50 units. This housing type is less common than medium multifamily developments, but again there is a larger concentration of them in the southeast portion of the jurisdiction than elsewhere.



Large Multifamily Developments

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	613	0%	5,530	4%
1 bedroom	2,479	1%	34,251	22%
2 bedrooms	26,542	13%	57,304	37%
3 or more bedrooms	174,343	85%	58,482	38%
Total	203,977	99%	155,567	101%

Table 30 – Unit Size by Tenure

Alternate Data Source Name:
2015-2019 ACS 5-Yr Estimates

Unit Size by Tenure

The unit size of available units differs between homeowners and renters. Smaller units are much more common for renters. Approximately 36% of renter households are single bedroom or smaller but only 1% of owner-occupied units are small. Conversely, large units with three or more bedrooms are much more common for homeowners than renters. Approximately 85% of homeowners have a large unit but only 38% of renters do.

Source: 2015-2019 American Community Survey 5-Year Estimates

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Annually, the housing programs assist more than 9,500 low to moderate income residents of Jacksonville in the form of Continuum of Care, families with HIV/AIDS, purchase assistance, housing counseling and homebuyer education, housing rehabilitation, housing development, rent/mortgage/utility assistance, foreclosure mitigation, and rental rehabilitation. With housing being one of the most critical needs of the people in Jacksonville, it is estimated that the number of those in need will increase which will require a greater amount of resources in the future. These programs target low to moderate families with disabilities, high cost burden, substandard housing conditions, HIV/AIDS, and homeless.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to the HUD Multifamily Assistance and Section 8 Database there is one contract in Jacksonville that is set to expire. Spring Residential One accounts for 51 affordable units, with sizes from 1-bedroom to 3-bedrooms, and their contract is set to expire in 2022. There are three other units with over 560 total units affordable. These three contracts are not scheduled to be expired within the next 15-20 years.

Does the availability of housing units meet the needs of the population?

No, unfortunately there is a lack of available housing units to meet the needs of the population. Home values and rents in the area are high relative to the resident's income, this results in much of the housing stock being out of the affordable range for large portions of the population. The lack of small owner units and large rental units may create a situation where residents wish to own a home but a large home doesn't meet their needs, or renters with large families are unable to find units without being overcrowded.

Describe the need for specific types of housing:

Jacksonville-Duval County needs housing units in different sizes and types. Approximately 20% of the area's housing units are considered "missing middle" units (2-19 units). Multifamily units can be more affordably produced and purchased, providing important options for residents. As noted above, there is also a need for more smaller owner-occupied units and larger rental units.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The following section examines the cost of housing for both homeowners and renters in Jacksonville-Duval County. A review is made of current home values and rents as well as the recent changes in home values and rents. Finally, a closer look is given to the affordability of the existing housing stock for the residents of the jurisdiction.

Since 2010, housing costs have increased, but to varying degrees. The median home value has only grown by 3%, but median rents have increased by 23%. An increase in rents makes it increasingly difficult for households to transition to homeownership because any disposable income becomes less and less common.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2019	% Change
Median Home Value	175,900	180,700	3%
Median Contract Rent	731	897	23%

Table 31 – Cost of Housing

Alternate Data Source Name:
2006-2010 ACS, 2015-2019 ACS

Rent Paid	Number	%
Less than \$500	9,970	7%
\$500-999	53,711	36%
\$1,000-1,499	63,047	42%
\$1,500-1,999	18,514	12%
\$2,000 or more	5,144	3%
Total	150,386	100%

Table 32 - Rent Paid

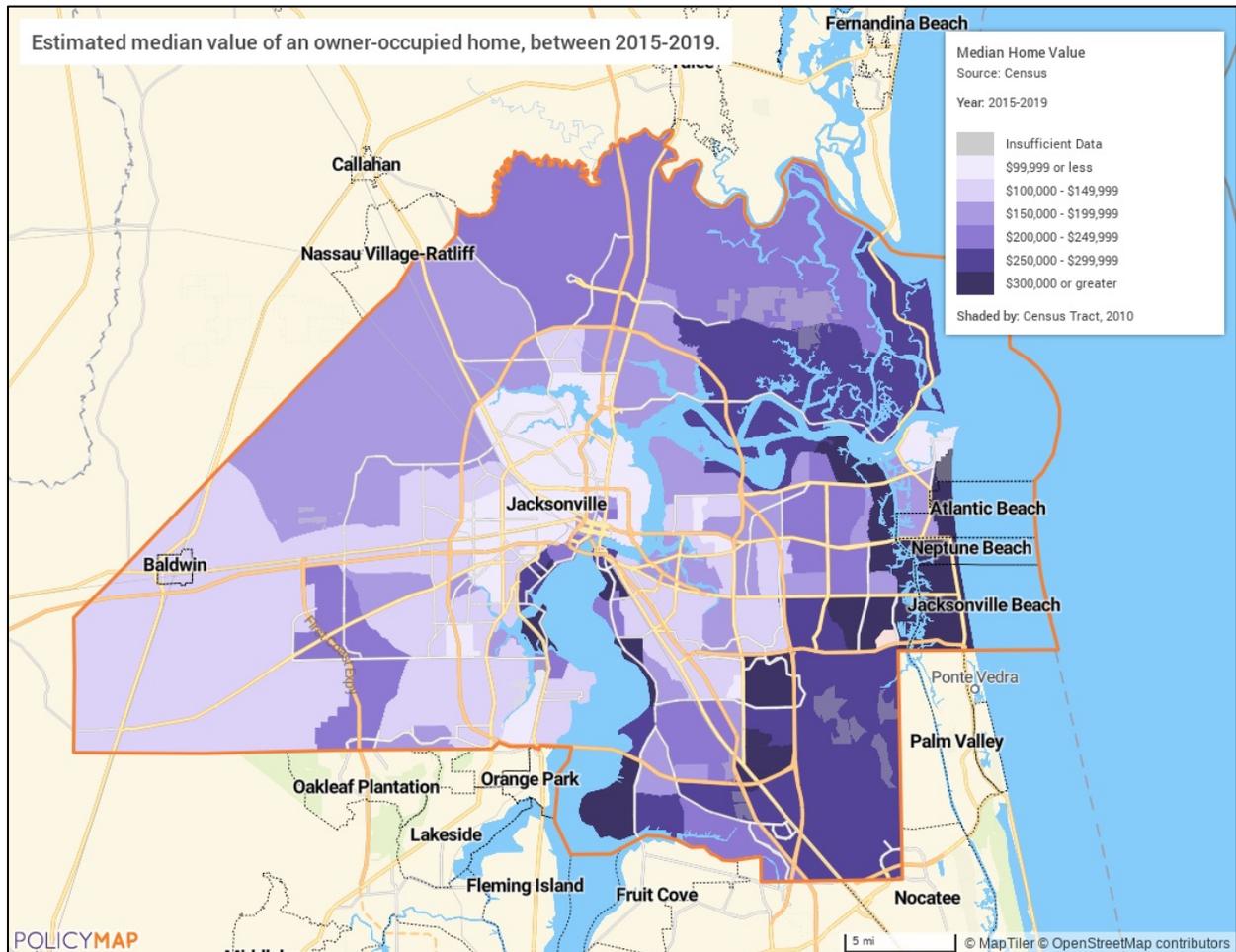
Alternate Data Source Name:
2015-2019 ACS 5-Yr Estimates

The table above breaks out the rent paid by price cohorts. The largest cohort is renters paying between \$1,000 and \$1,499, making up 42% of renters. The second largest group are those that pay between \$500 and \$999 with 36%.

Home Value

The map below shows the median home value by census tract throughout the jurisdiction. High value homes are most heavily concentrated in the coastal tracts. In the central part of Jacksonville, the median home value is much lower, approximately one-third what it is on the coast.

Source: 2015-2019 American Community Survey 5-Year Estimates

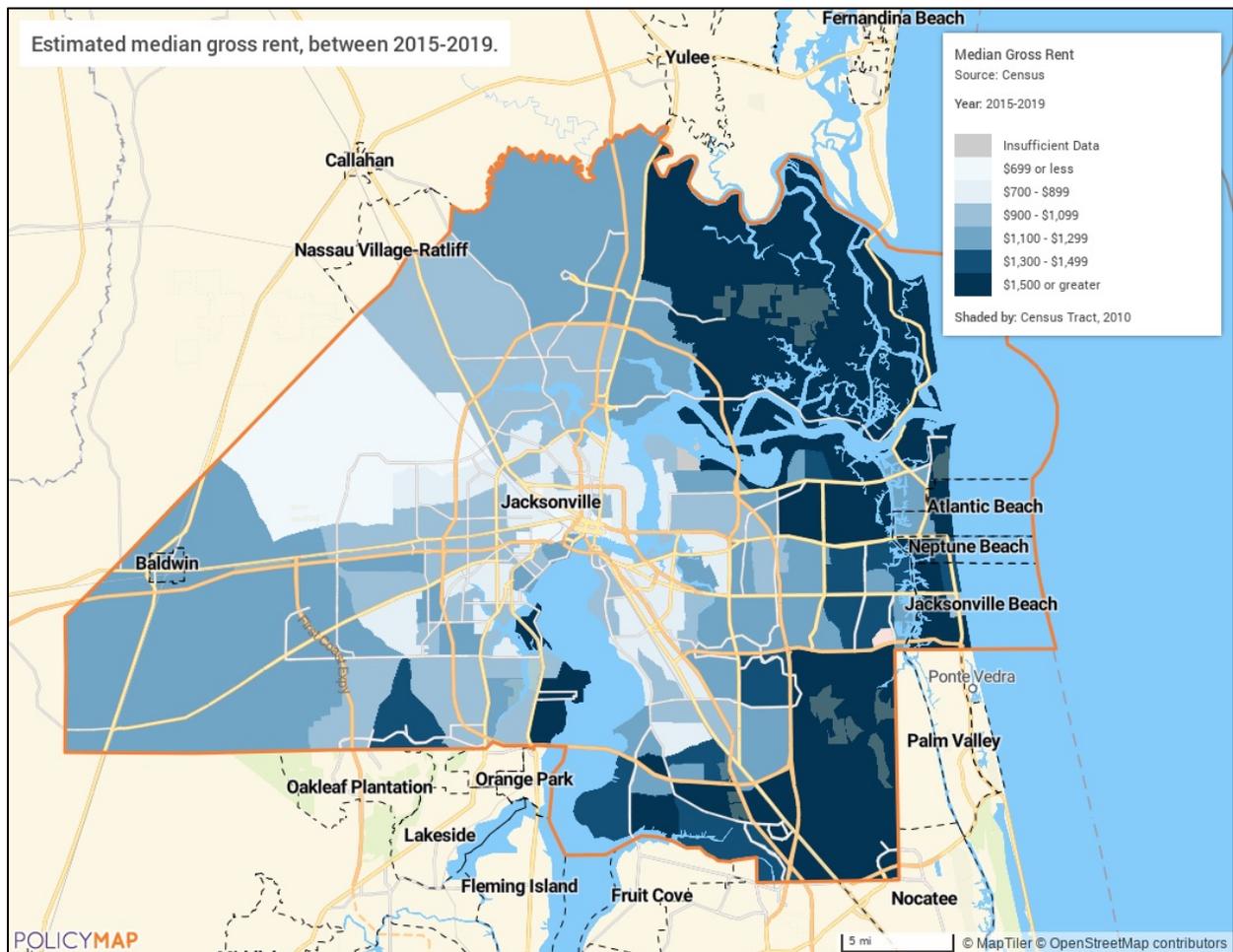


Median Home Value

Median Rent

The map below displays the median rent by census tract. The distribution of high and low rent areas closely resembles the above map for home values. Higher rents are found on the coast and lower rents are in the central part of the jurisdiction.

Source: 2015-2019 American Community Survey 5-Year Estimates



Median Rent

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	9,045	No Data
50% HAMFI	28,770	23,434
80% HAMFI	87,669	57,797
100% HAMFI	No Data	81,319
Total	125,484	162,550

Table 33 – Housing Affordability

Data Source: 2011-2015 CHAS

Housing Affordability

Data Note: The latest data available for Housing Affordability above is the 2011-2015 CHAS.

In general, there are less affordable units available as income decreases. For renters there are over 125,000 units available, however less than 39,000 units are available for renter households with 50% HAMFI or less. For owner-occupied housing, homeowner households have even less affordable units available.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	700	872	1,059	1,391	1,777
High HOME Rent	700	872	1,059	1,234	1,356
Low HOME Rent	656	703	843	975	1,087

Table 34 – Monthly Rent

Alternate Data Source Name:
HUD 2020 FMR and HOME Rents

HOME Rents Limits and Fair Market Rents (FMR)

Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.

HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.

FMR and HOME Rent Limits are from the Jacksonville, FL HUD Metro FMR Area

Is there sufficient housing for households at all income levels?

No. There remains a shortage of affordable housing to low-income households, particularly those in the extremely low- and very low-income categories. Although the housing market has improved, there is still a shortage of housing for those at the lowest income levels. The Housing Affordability table in this section shows that housing units affordable to those earning 30% of AMI number only 9,045 rental units (owner units affordable to those earning 30% AMI was not available). However, referring to Table 6 – Total Households, in NA-10 – we note that there are 47,880 households earning 30% of AMI or less.

How is affordability of housing likely to change considering changes to home values and/or rents?

It is difficult to predict how affordability will change in Jacksonville-Duval County. Since 2010, home prices have remained relatively stable but rent has increased over 25%. One result of this discrepancy is that it prevents renters from accumulating the necessary funds for a down payment, even if homes are relatively inexpensive. Down payment assistance and similar programs are a valuable tool in bridging this gap and are particularly helpful in a community where a mortgage is cheaper than rent.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The median contract rent for all units in Duval County - Jacksonville was \$897. It falls between 1-bedroom and 2-bedroom units for both High HOME Rent and Fair Market Rent. The median rent is between 2-bedrooms and 3-bedrooms for Low HOME Rent.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The tables and maps in this section provide details on the condition of housing units throughout the region by looking at factors such as age, vacancy, and the prevalence of housing problems.

As defined by HUD, the four housing problems are:

- 1) a home which lacks complete or adequate kitchen facilities
- 2) a home which lacks complete or adequate plumbing facilities
- 3) a home which is overcrowded (having more than one person per room)
- 4) a household that is cost burdened (paying 30% or more of their income towards housing costs)

Definitions

According to the Jacksonville Ordinance Code (version October 17, 2017), Section 518.111:

Substandard dwelling or structure means a dwelling, dwelling unit, multiple dwelling, apartment, apartment house or another space used or intended to be used as a habitable living space in a building or structure which does not meet the basic minimum requirements set forth by the City. (See Chapter 518 – Jacksonville Property Safety and Maintenance Code)

Below is a list of blight, blighting influence or factors that do not meet the basic requirement for the standard condition required by the City:

Blight, blighting influence or blighting factor means either: that which endangers life or property by fire or other causes or that which substantially impairs or arrests property values or the sound growth of the county or city and is a menace to the public health, safety, morals, or welfare in its present condition and use. This may include, but not be limited to, the following factors:

- (a) Faulty lot layout in relation to size, adequacy, accessibility, or usefulness;
- (b) Unsanitary or unsafe conditions;
- (c) Deterioration of site or other improvements;
- (d) Tax or special assessment delinquency exceeding the fair value of the land; and
- (e) Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area.
- (f) Dilapidation of real or personal property.

- (g) Residential and commercial vacancy rates higher in the areas than in the remainder of the county or municipality;
- (h) Incidence of crimes in the area higher than in the remainder of the county or municipality;
- (i) Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality;
- (j) A greater number of violations of the Florida Building Code in the area than the number of violations recorded in the remainder of the county or municipality.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	45,532	22%	69,909	45%
With two selected Conditions	560	0%	3,766	2%
With three selected Conditions	70	0%	153	0%
With four selected Conditions	0	0%	56	0%
No selected Conditions	157,815	77%	81,683	53%
Total	203,977	99%	155,567	100%

Table 35 - Condition of Units

Alternate Data Source Name:
2015-2019 ACS 5-Yr Estimates

Housing Conditions

The table above details the number of owner and renter households that have at least one housing condition. Twenty-two percent of all owner-occupied housing units face at least one housing condition while 45% of all renters have at least one housing condition. There are relatively few households with multiple housing problems and when compared to the affordability statistics provided earlier in this section, it is clear that the overwhelming majority of housing problems are housing cost burden.

Data note: Due to rounding issues in the IDIS reporting system, percentages may not add up to 100%.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	52,967	26%	38,677	25%
1980-1999	67,434	33%	46,932	30%
1950-1979	65,413	32%	56,474	36%
Before 1950	18,163	9%	13,484	9%
Total	203,977	100%	155,567	100%

Table 36 – Year Unit Built

Alternate Data Source Name:
2015-2019 ACS 5-Yr Estimates

Year Unit Built

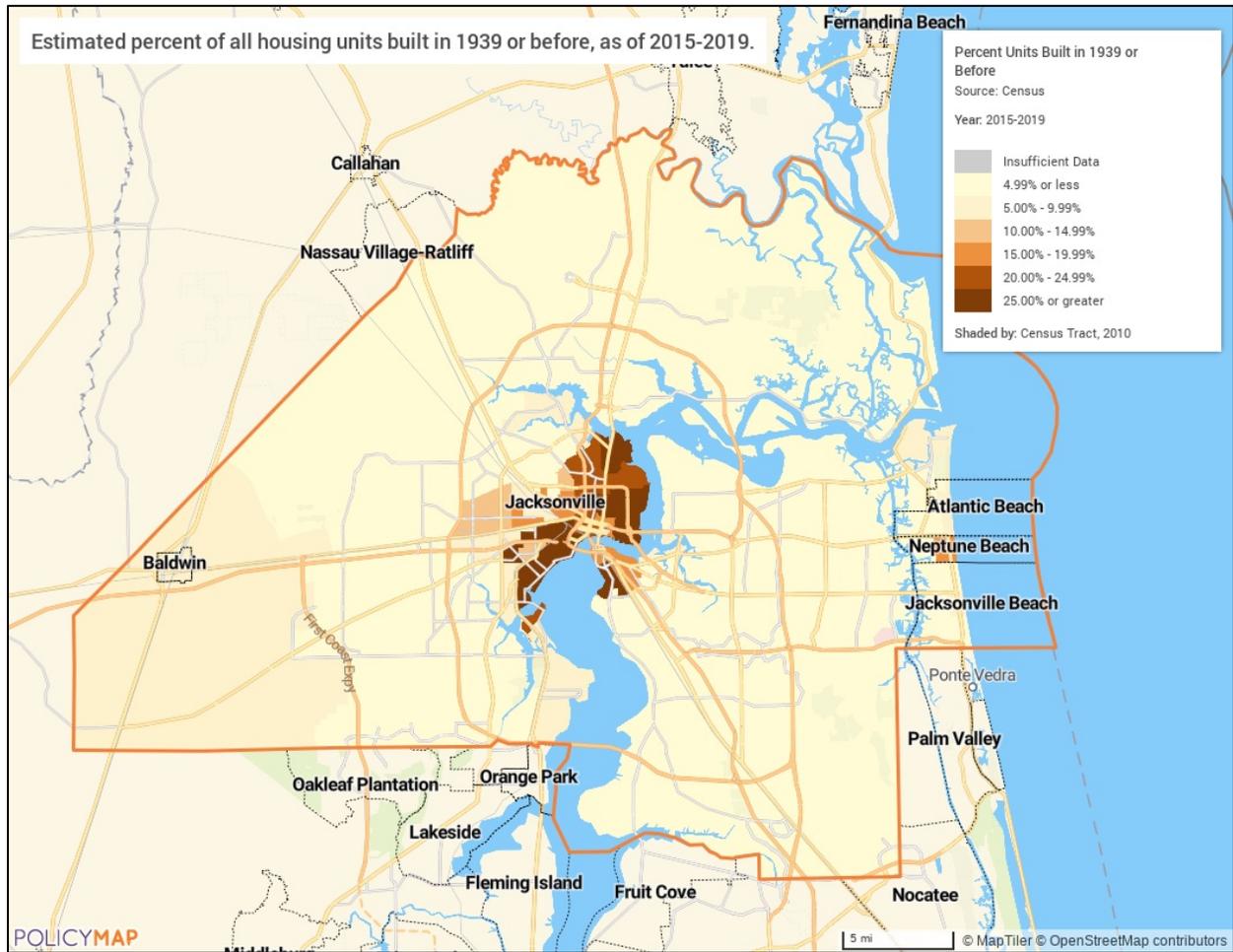
Most units in Jacksonville-Duval County were built after 1980. Those built prior to 1980 have a lead-based paint hazard risk. Approximately 41% of homeowners and 45% of renters live in a place that may have lead-based paint. The presence of lead-based paint is potentially dangerous and may require remediation.

Source: 2015-2019 American Community Survey 5-Year Estimates

Age of Housing

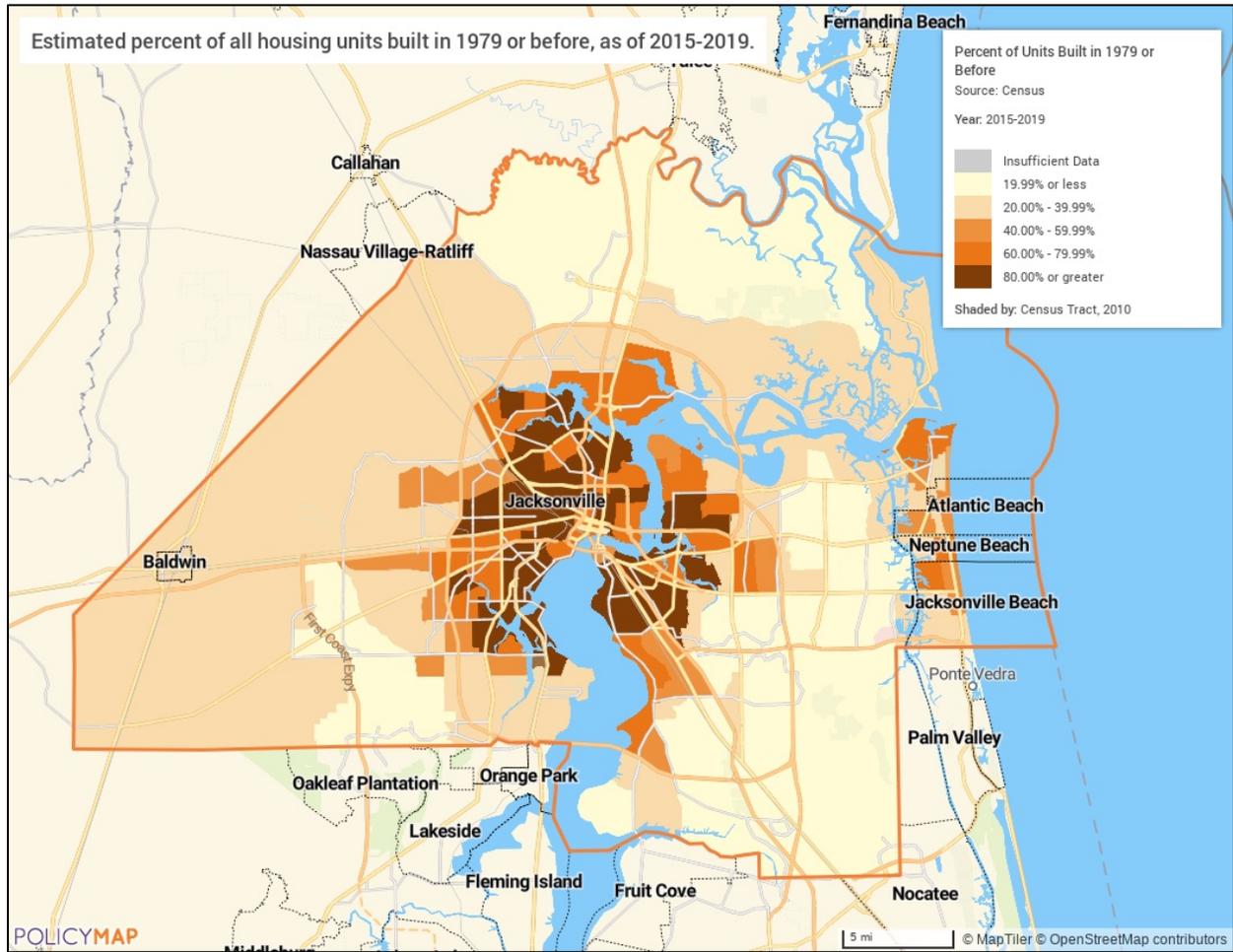
The maps below depict the prevalence of older housing units in the City. The first set of map identifies the percentage of rental units built prior to 1940. These units are almost exclusively in the City of Jacksonville. There are some units in Neptune Beach and southwest Duval County but the number is limited.

Source: 2015-2019 American Community Survey 5-Year Estimates



Housing Units Built Before 1940

The Jacksonville-Duval County area show a growth pattern that is common in urbanizing areas. The central part of the city is heavily concentrated with older units. In many tracts over 80% of the units were built prior to 1980. Areas that are made up of mostly homes built after 1980 are found in the suburban areas stretching away from downtown.



Housing Units Built Before 1980

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	85,769	42%	65,800	42%
Housing Units build before 1980 with children present	30,203	15%	16,738	11%

Table 37 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Lead-Based Paint Hazards

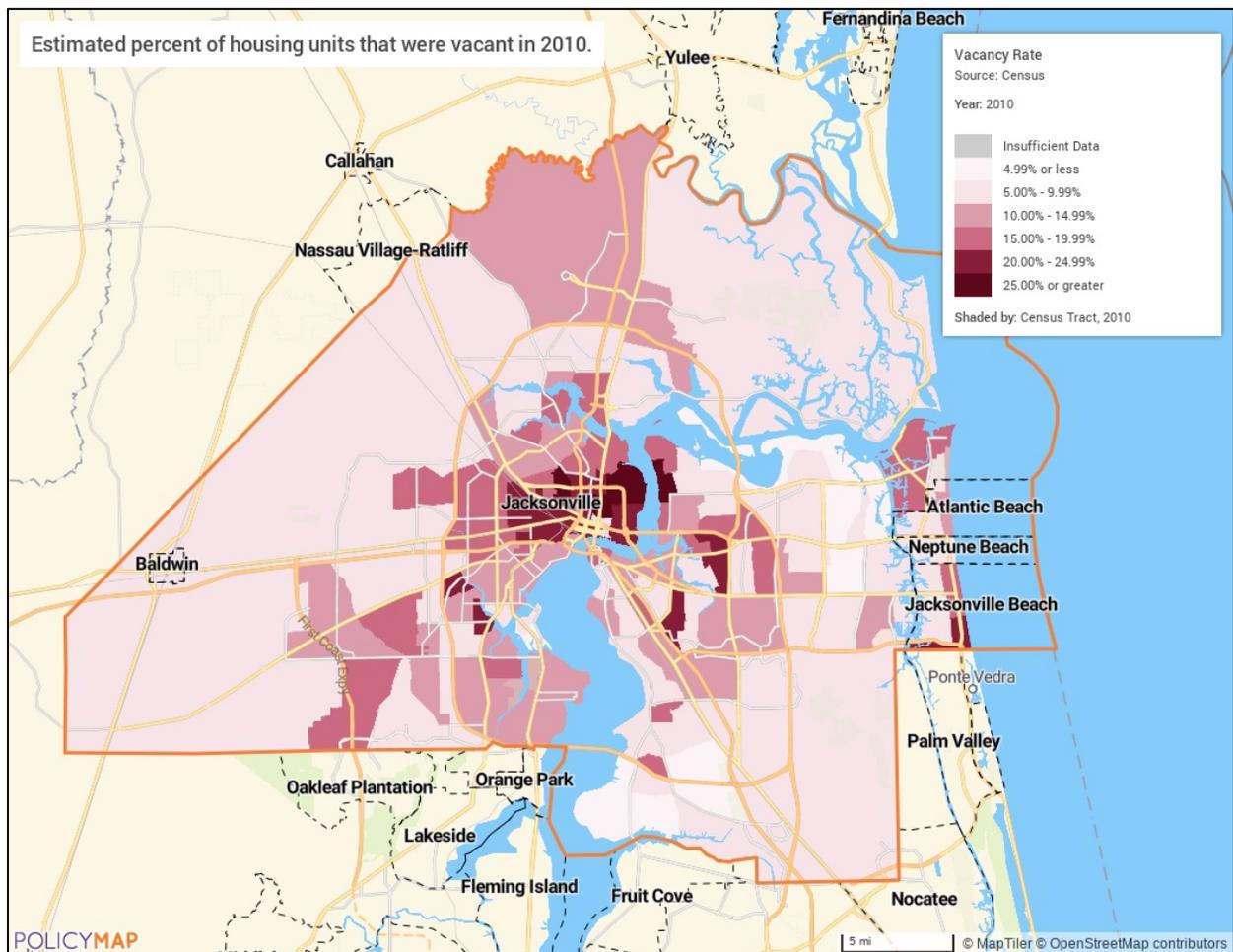
As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. The most recent CHAS data identified approximately 151,000 units with a lead-based paint hazard and nearly 47,000 of them have children present.

Data note: For housing units built before 1980 with children present, the most recent data available was 2015 CHAS data. The 2011-2015 ACS data was used for the total number of units built before 1980 to match the time period.

Vacancy Rate

The map below shows the average housing vacancy rates throughout the City. The darker shaded areas have higher vacancy rates, while the lighter shaded areas have lower vacancy rates. The vacancy rate is generally higher in Jacksonville where many tracts have 25% or more of their units vacant.

Source: 2015-2019 American Community Survey 5-Year Estimates



Vacancy Rate

Need for Owner and Rental Rehabilitation

Generally older units begin to face rehabilitation issues as they age. According to the latest 2015-2019 ACS, over 83,500 owner-occupied housing units in the jurisdiction were built before 1980, or 41% of the housing units. Almost another 70,000 renter-occupied housing units was also built before 1980 – 47% of renter housing units. Furthermore, over 18,000 owner-occupied housing units (9%) and 13,400 renter-occupied housing units (9%) were built before 1950 – showing many homes that face rehabilitation issues. (Source: 2015-2019 ACS, B25036)

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The CHAS data shows similar estimates of homes built before 1980 to the recent ACS figures. According to the Risk of Lead-Based Paint Hazard table in this section, there are nearly 86,000 owner-occupied units and 65,800 renter-occupied units built before 1980. Approximately 54.8% of households are LMI, according to the most recent CHAS data. If LMI residents live in LBP housing at a similar rate then over 47,000 homeowners and 36,000 renters live in units with an LBP hazard.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Jacksonville Housing Authority (JHA) has twenty-five Public Housing properties that serve approximately 2,687 families within Duval County. These properties are managed as seventeen Asset Management Properties. The housing in this portfolio is distributed city wide with units from Baldwin to Jacksonville Beach. This section will analyze the total number of public and assisted housing units and their physical conditions, as discussed in the JHA Plan.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	498	2,687	7,030	355	6,675	1,331	0	0
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

JHA has 21 current developments with 3,185 public housing units that are strategically positioned in all areas of the county and are near schools, shopping, transportation and community service resources. The Section 8 voucher program allows relocation to Public Housing Authority residence to a private property of your choice with 7,030 units countywide.

JHA's public housing development units are maintained in good physical condition. This is reflected in high Real Estate Assessment Center (REAC) scores. JHA properties consistently receive scores in the 90s. The age, size and recent REAC inspection score for each JHA property is listed below.

1. Anders Park was completed in 1977 with 96 units and includes 19 Scattered Sites units. They received a 90B for the REAC score.
2. Baldwin was completed in 1961 with 18 units. They received a 98B for the REAC inspection.
3. Blodgett Villas was completed in 1994 with 158 units. They received a 93b for the REAC inspection.
4. Brentwood Lakes was completed in 2006 and has 226 public housing units. They received a 96c for the REAC inspection.
5. Carrington Place was completed in 1989 with 142 units. They received a 96c for the REAC inspection.
6. Centennial East Townhouses was completed in 1977 with 40 units. They received a 95b for the REAC inspection.
7. Centennial West Townhouses was completed in 1977 with 50 units. They received a 95b for the REAC inspection.
8. Centennial Tower Construction was completed in 1976 with 208 units. They received a 98b for their last REAC inspection.
9. Colonial Village was completed in 1985 with 101 units. They received a 98b for the REAC inspection.
10. Fairway Oaks was completed in 1971 with 208 units. They received a 96b for the REAC inspection.
11. Forest Meadows East was completed in 1981 with 62 units. They received a 90b for the REAC inspection.
12. Forest Meadows West was completed in 1981 with 30 units. They received a 90b for the REAC inspection.
13. Hogan Creek Construction was completed in 1975 with 209 units. They received a 94b for their last REAC inspection.
14. Jacksonville Beach was completed in 1962 with 125 units and has additional scattered site units. They received a 93b for the REAC inspection.
15. Lindsey Terrace was completed in 2002. They received a 98b for the REAC inspection.
16. Oaks of Durkeeville Construction was completed in 1999 with 200 units. They received a 98b for the REAC inspection.
17. Riviera Apts. was completed in 1968. There are 78 units on the Northside and 61 units on the Southside.
18. Southwind Villas was completed in 1972 with 250 units. They received a 93b for the REAC inspection.
19. Scattered Sites was completed in 1983 with 306 units. They received an 82c for the REAC inspection.
20. Twin Towers was completed in 1970 with 201 units. They received a 94b for the REAC inspection.
21. Victory Pointe was completed in 1973 with 200 units. They received a 91b for the REAC inspection.

Public Housing Condition

Public Housing Development	Average Inspection Score
BLODGETT HOMES	89
BRENTWOOD LAKE	95
CENTENNIAL TOWER	98
CENTENNIAL TOWNHOUSE	92
COLONIAL VILLAGE	97
FAIRWAY OAKS	99
FOREST, ANDERS & SCATTERED SITES	83
HOGANS CREEK TOWER	85
JHA SCATTERED SITES	96
LINDSEY TERRACE	93
OAKS AT DURKEEVILLE	86
RIVIERA APARTMENTS	97
SOUTHWIND VILLAS	94
TWIN TOWERS	86
VICTORY POINT	93
CARRINGTON PLACE APARTMENTS	96

Table 39 - Public Housing Condition

HUD provides physical inspection scores for PHA developments across the country. The physical condition scoring process is based on three elements within the property, which are:

- Inspectable areas: site, building exterior, building system, common areas and dwelling units;
- Inspectable items: walls, kitchens, bathrooms and other things to be inspected in the inspectable area; and
- Observed deficiencies.

A score of 55 or below means that the property is in poor condition, and properties in excellent condition have a score of 90 and over. Most of the properties are in excellent condition and the lowest score, 83 for Forest – Anders – Scattered Sites, is still good.

Source: HUD, Physical Inspection Scores 2020

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

JHA public housing properties are in good physical condition, but they are aging, with 55% of the total stock, or 1,789 units, built in the 1960s and 1970s. The needs of these older properties include lead-based paint abatement, upgrading of electrical, plumbing, HVAC, roofing, and energy efficiency.

In addition, there is a need for new types of public housing units, including units that can accommodate residents with disabilities. Citizen input into the Consolidated Planning process provided at public meetings included requests for housing that would support people with developmental disabilities, as well as physical disabilities.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

JHA has developed a comprehensive strategy to improve the living environments and lives of low- and moderate-income families residing in public housing. Key components of the strategy include:

- Leveraging new funding opportunities like the Rental Assistance Demonstration and Choice Neighborhoods Planning Grants to revitalizing existing properties;
- Strengthening and expanding Family Self Sufficiency programming through existing and new funding sources;
- Creating new public housing units through construction or conversion, and establishing new types of properties or units to serve the needs of specific populations, for example, a community of military veteran single mothers;
- Assessing the needs of specific populations (e.g., youth, elderly, disabled) and exploring opportunities to partner with community agencies to provide the supportive services and programs our residents need; and
- Ensuring JHA remains a well-managed, effective organization with highly qualified, committed and productive personnel.

Discussion:

Jacksonville Housing Authority (JHA) provides quality public housing that serves more than 2,800 families. JHA plans carefully and works strategically to improve the physical condition of its properties and expand the number of affordable housing units in Jacksonville. Beyond housing, JHA provides service to help residents build self-sufficiency and pursue a path to homeownership and out of assisted housing. Family housing units are integrated into communities throughout Duval County, helping make the residents part of their surrounding neighborhoods. JHA is committed to providing a safe environment for its residents. JHA Property Managers and off-duty JSO Officers meet regularly to discuss community concerns. They also provide several police sub-stations in the community. These coordinated efforts allow residents and the public to know that JHA has a strong and committed presence in their community.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Jacksonville’s action plan outlines goals and strategies to be implemented over the course of one year in accordance with requirements of the broader Consolidated Plan. In public and stakeholder meetings, Jacksonville sought public input to establish priorities and to define goals and objectives that guide the distribution of federal funds to address homelessness. Officials also coordinated with the CoC lead agency, Changing Homelessness, to develop needs and establish strategies to address those needs.

The City of Jacksonville identified two major priorities for reducing homelessness. The priority is the provision of housing and supportive services for the chronic and episodically homeless populations. The goal for the chronic and episodic homeless is to stabilize them by providing access to housing and income sources through employment and public benefit programs. The second priority is homelessness prevention. Strategies include short-term financial assistance for housing costs, care management and housing placement services.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	312	0	47	409	0
Households with Only Adults	502	12	493	989	0
Chronically Homeless Households	0	0	0	1,284	0
Veterans	24	0	48	605	0
Unaccompanied Youth	34	0	29	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:

2019 Housing Inventory Count

Data Source Comments: 2019 Homeless Inventory Count (HIC). Data was provided by the Jacksonville-Duval-Clay Counties CoC. Data is provided at the CoC county level.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Services for the homeless are provided by a wide range of public and private organizations, including government agencies, faith-based organizations, and non-profits. Changing Homelessness advocates and educates organizations and individuals with the goal to end homelessness in the region and is the lead agency in the area. Sub-grantees include Catholic Charities, Clara White Mission, Gateway Community Services, Jewish Family and Community Services, River Region Human Services, The Salvation Army, and The Sulzbacher Center.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

I.M. Sulzbacher Center for the Homeless - The Sulzbacher Center for the Homeless is a comprehensive one-stop program for the homeless. Services include emergency shelter, oral health, mental health and other supportive services for the disadvantaged homeless and non-homeless.

Youth Crisis Center - The mission of the Youth Crisis Center (YCC) is to provide safe shelter for at-risk children and youth, counseling for families in crisis, links to community resources and life skills training for at-risk adolescents emerging into adulthood, all with the goal of strengthening families and restoring hope. YCC provides residential shelter, counseling, case management and a transitional living program for children, teens and young adults.

Quigley House - Quigley House is a comprehensive domestic violence and sexual assault center serving the Clay County area in Northeast Florida. The mission of Quigley House is to provide advocacy and empowerment to victims of domestic violence and sexual assault while providing community education to heighten awareness.

Hubbard House - The mission of Hubbard House is to provide safety for victims and their children, empowering victims, and social change through education and advocacy.

Salvation Army - The Salvation Army provides emergency shelter, meals and clothing assistance to the homeless, along with supportive services that include case management and rapid re-housing.

City Rescue Mission - The City Rescue Mission provides shelter, meals and clothing assistance to the homeless, along with other supportive services.

Changing Homeless (formerly Emergency Services and Homeless Coalition) - provides data collection and HMIS management for the non-profit organization for HUD reporting purposes.

Catholic Charities Bureau - provides case management and financial assistance to persons who are about to become homeless, in addition to rapid re-housing services. They also provide short-term rent, mortgage and utility assistance and case management for persons infected with HIV/AIDS.

River Region Human Services- provides housing and services for persons with mental health and substance abuse issues with HIV/AIDS.

Gateway Community Services - provides substance abuse counseling and detoxification services for substance abuse issues with HIV/AIDS.

Lutheran Social Services- provides those persons with HIV/AIDS financial assistance, case management, supportive services through the short-term rent, mortgage and utility assistance program.

Northeast Florida AIDS Network - provides those persons with HIV/AIDS financial assistance, case management through the short-term rent, mortgage and utility assistance program and security deposits for the Permanent Housing Placement program.

Children's Home Society- The Children's Home Society provides support through counseling, advocacy, adoption, and fostering services.

Daniel Kids – provides mental and physical health support for children.

JASYMN – provides supportive services and homelessness prevention services to Jacksonville youth.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

There are four primary groups with non-homeless special needs in Jacksonville. They are the elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and the disabled. This section will explain who they are, what their needs are, and how the city is accommodating or should accommodate these needs with regards to the market analysis.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	0
PH in facilities	0
STRMU	1,395
ST or TH facilities	0
PH placement	99

Table 41– HOPWA Assistance Baseline

Alternate Data Source Name:
HOPWA CAPER

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly: Elderly residents need a living environment that provides them with several areas of assistance or convenience. First, the availability of healthcare is important because health problems generally become more prevalent with aging. Second, the availability of assistance with daily activities (i.e. shopping, cooking, and housekeeping) becomes more important as people grow older. In addition to assistance, elderly persons need these basic activities to be near their homes. Third, the availability of transportation, particularly public transportation that is accessible to them, is necessary to allow for elderly persons to live as independently as possible for as long as possible. Fourth, safety is a primary concern since older residents are particularly vulnerable to crime or exploitation. Fifth, the weather and climate are considerations for elderly people because these factor into transit as well as health.

HIV/AIDS: The Housing Opportunities for Persons with AIDS (HOPWA) program is the key to providing housing assistance for the HIV/AIDS population. Support services for the elderly, frail, persons with disabilities, both mental and physical and those persons with substance abuse issues can access help through agencies that provide support to HIV positive clients or their family members. Agencies that applied and receive HOPWA funding provide services such as case management, financial assistance, housing, employment, transportation, insurance, transitional housing and permanent housing

placement. Medical and social support is important for residents living with HIV/AIDS. While there have been great advances in medical treatment of HIV/AIDS, it is still important to provide specialized support. Family and friends must be accessible, and medical facilities should be nearby.

The City of Jacksonville administers the HOPWA program to provide financial and supportive services to persons infected and affected with HIV/AIDS. Support services include transitional housing, case management, and permanent housing placement. There are 5 agencies that provide case management services in the Jacksonville MSA, of which the HOPWA program funds three. The Ryan White HIV Health Planning Council list four agencies that provide mental health counseling and two are funded by the HOPWA Program.

Drug and/or Alcohol Addiction: Residents dealing with addiction often require housing options that will be a safe, sober place for recovery. A strong network is necessary to maximize the chance they will stay healthy and sober. It is important that these persons have access to health services, support groups, employment assistance, and access to family and friends. Additionally, detoxification facilities are often necessary when addiction is first recognized.

Disability: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their situation. Oftentimes, individuals with disabilities have a fixed income and limited housing options. Individuals with more independent skills can utilize subsidized housing, but individuals that need more support or specialized housing have fewer options. Many individuals continue to reside with parents and other family members throughout adulthood, which can put additional financial burden on the family. Regardless of the housing situation, a common thread is the need for continuous support services dependent of the level of capabilities.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The HOPWA program provides case management services for persons discharged from mental/health and penal institutions to link them to support services and housing including transitional housing. Another benefit of the HOPWA Program is that it provides case management services for persons discharged from mental/physical health facilities and penal institutions to link them to support services such as transitional housing, permanent housing placement in addition to financial assistance for short-term rent, mortgage and utility assistance. This population of the community requires further support and the City also has two agencies that provide mental health counseling and substance abuse counseling.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The activities the City of Jacksonville will undertake during the next year through the HOPWA Program will include assistance with persons dually diagnosed with mental health issues and substance abuse in addition to case management and short-term rent, mortgage and utility financial assistance. In the 2019-20 fiscal year with direct contact activities curtailed due to the COVID-19 pandemic, the HOPWA Program assisted 1,275 infected persons and their family members. Year-to-date for fiscal year 2020-21, the program has assisted 1,297 persons. Based on the applications received for the 2021-22 fiscal year, the goal is to serve approximately 2,400 HIV/AIDS infected persons.

The City of Jacksonville has received \$2,601,336, which will be used by non-profit agencies to carry out activities that address the priority needs and community identified objectives associated with housing persons with HIV/AIDS. The activities include short-term rent, mortgage and utility assistance, case management and support services to include transitional housing and permanent housing placement. During the 2021-22 fiscal year, the Northeast Florida AIDS Network, Catholic Charities Bureau, Lutheran Social Services will provide short-term rent, mortgage and utility assistance. River Region Human Services and Gateway Community Services will provide mental health and substance abuse counseling. Northeast Florida AIDS Network will provide security deposit with its permanent housing placement program. These organizations 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.

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.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Jacksonville has identified two fair-housing related impediments and six barriers to affordable housing as highlighted in the City's 2020 Analysis of Impediments to Fair Housing Choice (AI). The AI reviews the community demographics, market availability, public and private policies, practices, and procedures affecting fair housing choice and affordable housing. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. The AI serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts.

With the rising pressure to create fair housing choice, which includes, Protected Choice, Actual Choice, and Quality Choice, the City of Jacksonville faces a few challenges and impediments such as significant income inequality between race or ethnicity, a shortage of new multi-family rental developments, accelerating rise in single family home prices, and funding shortages to fund new affordable housing developments. To ensure that all residents in the city are protected under state and local law, and to adhere with the Department of Housing and Urban Development (HUD) regulations on fair housing as required by HUD entitlement grants, the City of Jacksonville has taken steps to promote fair housing and to educate its leadership, staff, and residents on what HUD defines as fair housing and discrimination in housing. Further, the city has identified what steps it must take to overcome the barriers identified and what the consequences are for those who do not adhere to a policy of fair housing and non-discrimination.

The AI has identified eight current barriers to fair housing choice and affordable housing. For each impediment, recommendations and outcome measures have been identified for activities that can help to alleviate these impediments moving forward. The current impediments to affordable are:

1. Significant Income Inequality Between Race or Ethnicity
2. High Non-White Denial Rate for Home Loans
3. Shortage of New Multi-Family Rental Development
4. High Percentage of Renters Who are Cost Burdened
5. Accelerating Rise in Single Family Home Values
6. Missed Opportunities to Address Homelessness
7. Funding Shortage for New Affordable Housing
8. Shortage of Handicapped Accessible Housing and Above Average Poverty Rates

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The following section addresses assets in Jacksonville-Duval County that are outside of the housing market. Assets discussed include business activity, commute times, unemployment, and other economic indicators that have an indirect impact on the housing market.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,109	503	0	0	0
Arts, Entertainment, Accommodations	44,525	61,091	10	11	1
Construction	28,203	37,774	6	7	1
Education and Health Care Services	90,268	107,590	20	20	0
Finance, Insurance, and Real Estate	49,980	61,051	11	11	0
Information	7,176	9,234	2	2	0
Manufacturing	24,548	25,471	6	5	-1
Other Services	22,420	14,934	5	3	-2
Professional, Scientific, Management Services	58,219	93,254	13	17	4
Public Administration	19,223	14,826	4	3	-1
Retail Trade	53,887	65,549	12	12	0
Transportation and Warehousing	29,526	34,811	7	6	-1
Wholesale Trade	11,713	22,882	3	4	1
Total	440,797	548,970	--	--	--

Table 42 - Business Activity

Alternate Data Source Name:

2014-2018 ACS (Workers), 2018 LEHD (Jobs)

Data Source

The most recent LEHD data was from 2018. For comparison, 2014-2018 ACS data was used.

Comments:

Share of Workers and Jobs

In the above table the prevalence of both workers and jobs by sector is presented. There are currently over 100,000 more jobs than workers. This means that approximately 20% of the jobs are going to residents from outside the City or are going unfilled. The largest disconnect in the area is the Professional, Scientific, and Management Services where there are 35,000 more jobs than workers.

Labor Force

Total Population in the Civilian Labor Force	480,934
Civilian Employed Population 16 years and over	453,177
Unemployment Rate	5.80
Unemployment Rate for Ages 16-24	14.30
Unemployment Rate for Ages 25-65	4.80

Table 43 - Labor Force

Alternate Data Source Name:
2015-2019 ACS 5-Yr Estimates

Data Source Comments: Unemployment Rate data is from the BLS, November 2020. All other labor force data from the table above is from the 2015-2019 ACS including unemployment by age.

Unemployment

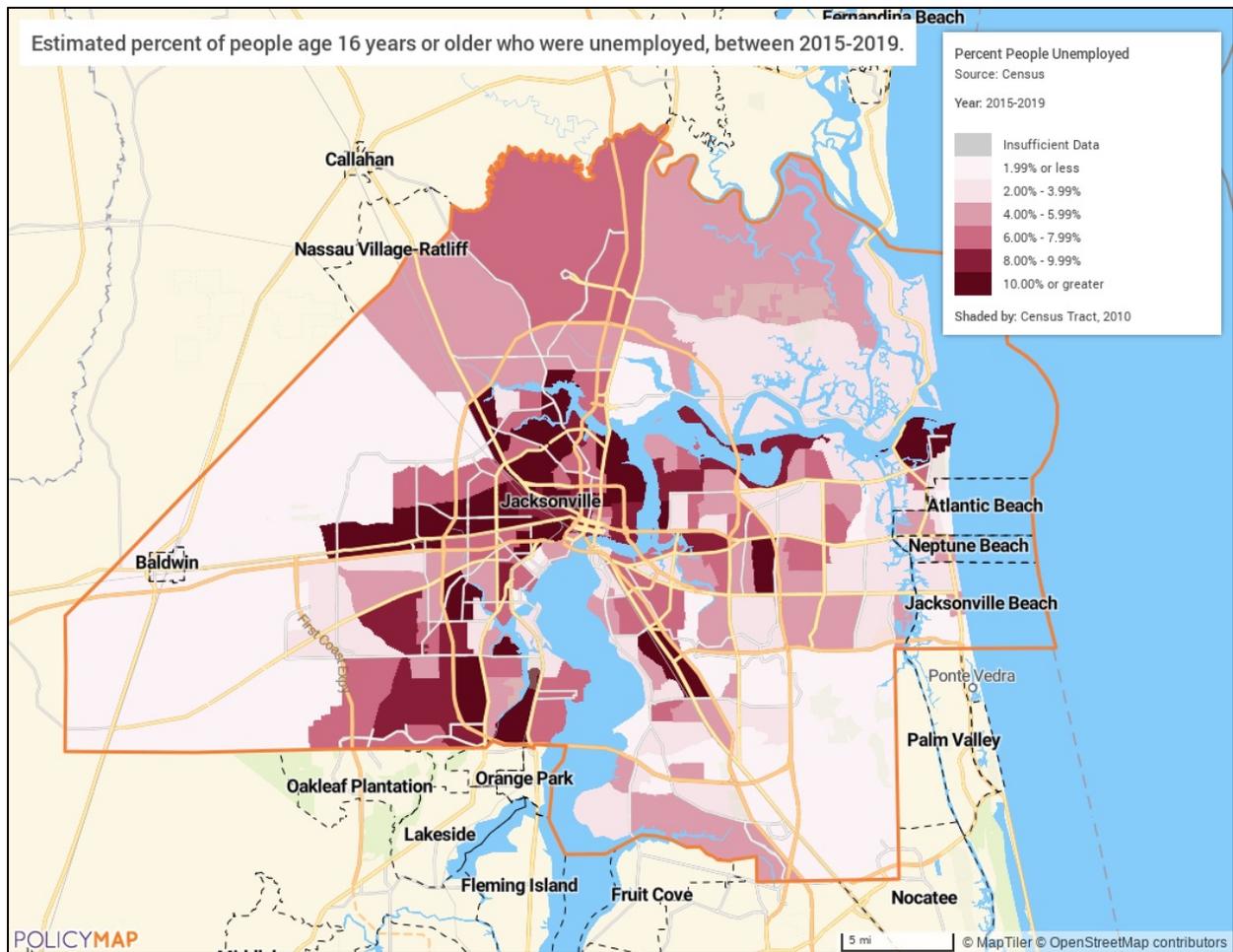
There are two primary sources used to analyze the unemployment rate for this report. They each have pros and cons, but when taken together they can provide a clearer view of unemployment in the City.

The first source is the US Census Bureau's American Community Survey 5-Estimates. In the ACS unemployment data is only taken annually and the most recent data is from 2019. It is also an average of the five years included, which does not necessarily provide an accurate view of recent employment trends. However, the ACS data is available at a census tract level and can help identify any areas that have disproportionately high unemployment.

The second source is the Bureau of Labor Statistics. This measurement of unemployment is updated monthly and provides insight into any trends at the city level. It is not available at the census tract level and therefore provides a look at employment as it relates to time, while the ACS looks at employment as it relates to space.

In the City, there is a wide variance in employment rates between different tracts. The apparent pattern is that unemployment is higher near downtown and gets lower as you move further away. Tracts along the outer portions of the county have the lowest unemployment rate, often under 4%. In the center of Jacksonville and the southern part of the County the unemployment rate is often much higher, over 10%.

Source: 2015-2019 American Community Survey 5-Year Estimates



Unemployment Over Time

When looking at unemployment changes over time, the City has seen its unemployment rate fall consistently. The annual unemployment rate has not been determined for 2020 yet but looking at the monthly breakdown of January through November shows that the rate may rise in 2020. Like the rest of the world, Jacksonville-Duval County was impacted by the COVID pandemic, which increased unemployment as economic activity slowed down.

Table: BLS Unemployment by Year

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
11.4	10.3	8.7	7.5	6.7	5.8	4.9	4.3	3.7	3.3

Table: BLS Unemployment by Month in 2020

Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov
3.2	3.1	4.5	11.5	11.0	8.4	9.6	6.3	5.4	5.5	5.8

Table 44 - Unemployment Rate in 2019, BLS (not seasonally adjusted)

Occupations by Sector	Number of People
Management, business and financial	168,838
Farming, fisheries and forestry occupations	691
Service	82,601
Sales and office	110,691
Construction, extraction, maintenance and repair	36,955
Production, transportation and material moving	53,401

Table 45 – Occupations by Sector

Alternate Data Source Name:
2015-2019 ACS 5-Yr Estimates

Occupations by Sector

In the above table the occupations by sector are analyzed. Instead of showing which sectors are most common in the City, as the table at the beginning of this section did, this shows what type of jobs are available in each sector. For example, this table would include a manger of a fast food restaurant and the manager of a logging company in the same category (Management, Business, and Financial) while in the earlier table they would be in separate categories.

The most prominent sector is the Management, Business, and Financial sector. Over one-third of the jobs are in that category. The second largest sector is Sales and office, and the third largest is Service.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	275,622	63%
30-59 Minutes	140,206	32%
60 or More Minutes	19,594	5%
Total	435,422	100%

Table 46 - Travel Time

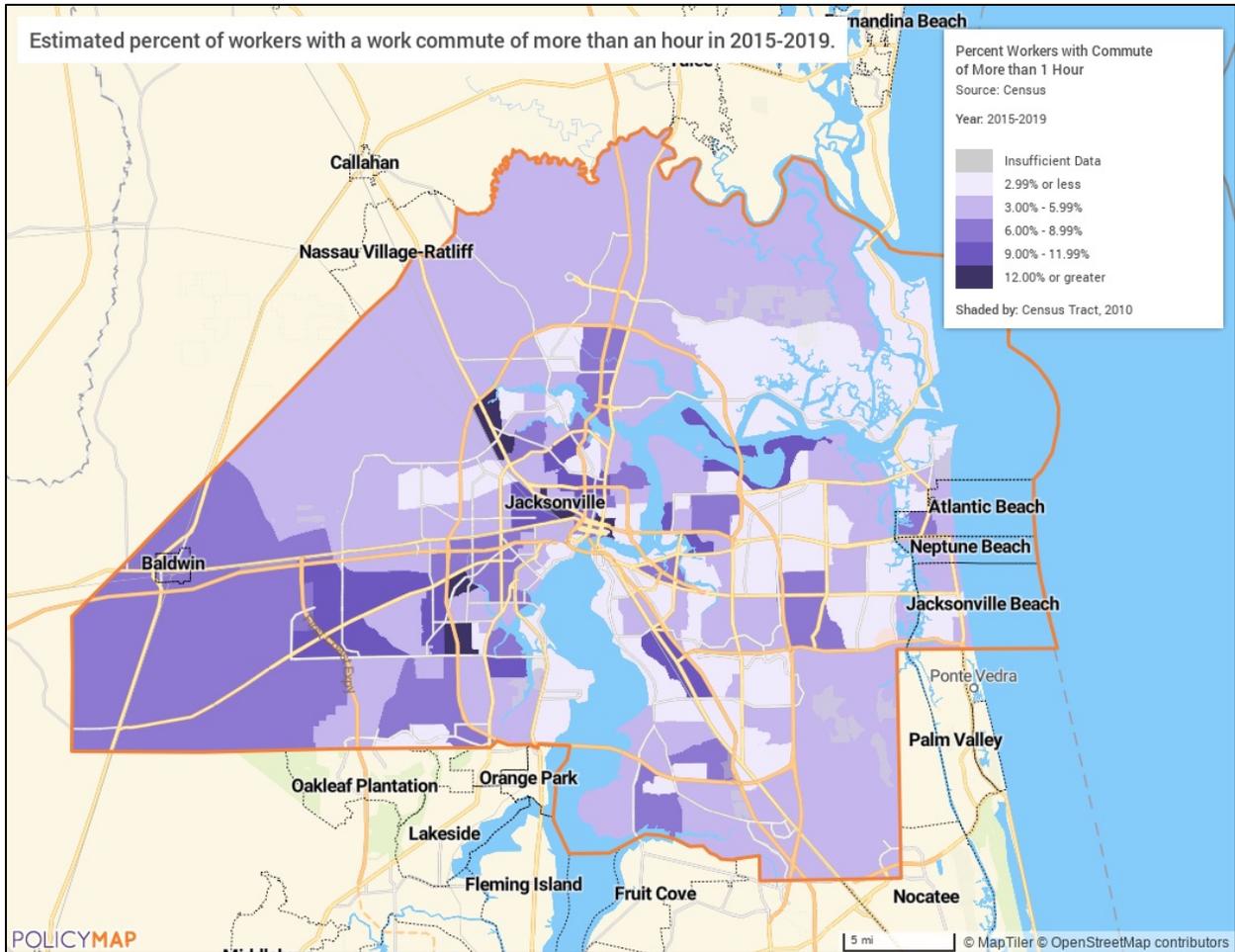
Alternate Data Source Name:
2015-2019 ACS 5-Yr Estimates

Commute Travel Time

All other things being equal, residents would rather live in the same city as their job. Relative to short commutes, long commute times are associated with lower life satisfaction, increased stress, obesity, anxiety, depression, and increased exposure to pollutants. This is particularly true when compared to commuters who use bicycles or walk to work.

Many residents have moderate commute times, but most spend less than 30 minutes travelling each way. Only 5% of workers, or almost 20,000 people, commute for more than an hour. Longer commute times are most common in the central Jacksonville area and the west side of the County.

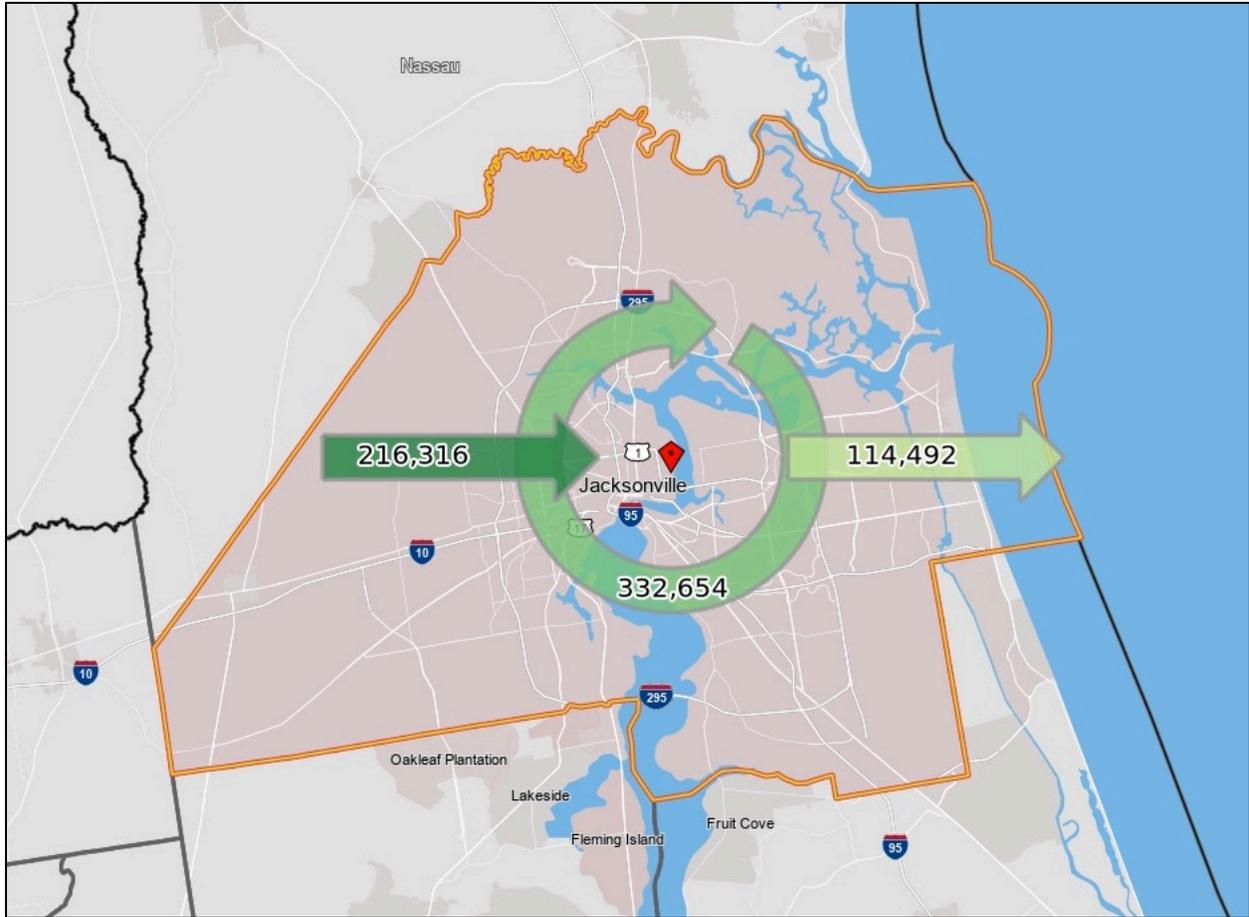
Source: 2015-2019 American Community Survey 5-Year Estimates



Commute Time Greater Than One Hour

Inflow and Outflow of Jobs

The following map and table shows the number of people who must leave their home jurisdiction for work. Over one-quarter of the workers in Jacksonville-Duval County leave the jurisdiction for work and nearly 40% of the workers in Jacksonville-Duval County come from outside the area. Overall, approximately 330,000 workers change jurisdictions in order to have both their work and housing needs met.



Inflow and Outflow of Jobs

Inflow and Outflow of Jobs Table

2018	Count	Share
In-Area Labor Force Efficiency (All Jobs)		
Living in the Selection Area	447,146	100.0%
Living and Employed in the Selection Area	332,654	74.4%
Living in the Selection Area but Employed Outside	114,492	25.6%
In-Area Employment Efficiency (All Jobs)		
Employed in the Selection Area	548,970	100.0%
Employed and Living in the Selection Area	332,654	60.6%
Employed in the Selection Area but Living Outside	216,316	39.4%
Data Source: 2018 LEHD OnTheMap		

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	26,819	4,478	19,080
High school graduate (includes equivalency)	95,626	8,339	36,138
Some college or Associate's degree	124,177	8,810	31,418
Bachelor's degree or higher	131,182	3,932	20,133

Table 47 - Educational Attainment by Employment Status

Alternate Data Source Name:
2015-2019 ACS 5-Yr Estimates

Educational Attainment by Employment Status

Educational attainment is one of the best indicators of economic success, both in attaining a job and receiving a higher wage. In the City, the unemployment rate for a person without a high school diploma is 14.3% while the rate for a resident with a bachelor's degree or higher is only 2.9%. The labor participation rate is also higher for those with higher educational attainment. Approximately 62.1% of residents without a high school diploma are in the workforce, which is lower than the workforce participation rate of 87% for those with bachelor's degrees.

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	1,175	3,224	3,855	6,184	6,046
9th to 12th grade, no diploma	11,098	10,226	8,439	16,746	10,525
High school graduate, GED, or alternative	29,129	40,015	28,257	70,719	38,948
Some college, no degree	28,309	34,733	25,748	52,114	27,656
Associate's degree	6,734	16,852	12,165	24,622	10,385
Bachelor's degree	7,667	35,461	27,056	44,158	20,878
Graduate or professional degree	388	13,642	13,116	23,859	14,005

Table 48 - Educational Attainment by Age

Alternate Data Source Name:
2015-2019 ACS 5-Yr Estimates

Educational Attainment by Age

In general, higher education is associated with older age but not always. The most educated age group is

35-44 years old, nearly 34% of this group has a bachelor’s degree or more advanced. The two groups with the largest percentage of residents who do not have a high school diploma are 18-24 years old (14.5%) and 65 years old or older (12.9%). In total, there are over 77,000 residents over the age of 18 who do not have a high school diploma, GED, or alternative.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,751
High school graduate (includes equivalency)	30,118
Some college or Associate's degree	35,352
Bachelor's degree	50,892
Graduate or professional degree	63,100

Table 49 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
2015-2019 ACS 5-Yr Estimates

Median Earnings by Educational Attainment

As mentioned before, educational attainment and earnings are linked. The annual wage difference based on education can lead to substantial wealth differences over time. A person who graduates high school and works from the age 18 to 65 will earn approximately \$1,415,546. A person with a bachelor’s degree who works from age 23 to 65 will earn \$2,137,464. That added financial benefit does not take into account that jobs that require tend to have benefits like health insurance, which reduces expenses for workers. Households with higher incomes also have opportunities to purchase a home instead of renting, which saves money in the end, and to contribute to investments that increase wealth substantially.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest employment sector is the Educational Services and Health Care Services sector. This sector makes up 20% of the jobs and employs 20% of the workers. The Professional, Scientific, and Management Services sector is the second largest with 17% of the jobs and 13% of the workers. As noted above, this sector also has the largest disconnect between jobs and workers.

Data Note: The Business Activity table above compares the number of workers to the number of jobs in the jurisdiction. At this time, the most recent data set for the number of jobs was 2015 from the Longitudinal Employer–Household Dynamics (LEHD) provided by the US Census Bureau. Data from the 2011-2015 ACS 5-Year estimates was used for comparison.

Describe the workforce and infrastructure needs of the business community:

Currently, there is a need to coordinate between local governments, businesses, and educational institutions to utilize existing and establish new programs for the work force. There are immediate workforce needs as identified in the Business Activity table above, as well as the needs that come from future retirements and overall growth.

For more see the SP-25 Priority Needs for a description of the infrastructure needs of the community in priority need: Expand/Improve Public Infrastructure & Facilities.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City of Jacksonville is enjoying steady growth in its population, which also includes a growing workforce. Below are many public and private investments that are increasing job and business growth in the City.

For the manufacturing sector, advanced manufacturing companies in Jacksonville are thriving because of the city's low cost of doing business, skilled workforce, utilities and outstanding transportation infrastructure. SAFT, Johnson & Johnson Vision Care, and American Technical Ceramics are a few of the advanced manufacturers located in Jacksonville. The City has a strong and long-running relationship with military aviation and aerospace activities that has led many related manufacturers, MRO (maintenance, repair and overhaul) operations and support operations to locate in Jacksonville. Jacksonville also offers prime locations from downtown waterfront offices to suburban office campuses.

Approximately 11 percent of all workers in Jacksonville are employed in the financial and insurance services cluster. Many of these workers enjoy Jacksonville's short commute times and a recent study by the Florida Financial Services Cluster Initiative confirmed that most financial service workers live within the city limits. Jacksonville is fortunate to have a wide range of national, regional and divisional headquarters located in the area. Headquartered companies typically make large capital investments, offer high-paying jobs and are active in the community.

Jacksonville is a natural environment for supporting the IT industry with its excellent telecommunication and educational infrastructure and qualified workforce. Jacksonville has bandwidth greater than any other city in Florida as DSL and fiber optics crisscross the city. A collection of higher educational institutions trains the next generation of technology workers. Companies also find many reliable technology workers who are exiting Jacksonville-based military operations. Reliable, redundant and low-cost power provided by JEA keeps technology companies productive and efficient.

The medical products and services industry is a vibrant and growing sector, especially in Jacksonville, Fla. Because of our available, skilled workforce, state-of-the-art telecommunications infrastructure, low cost of doing business and excellent quality of life. New businesses are relocating and thriving here every day. With more than 50,000 employees, half a dozen major hospitals and a recent private capital investment of more than \$600 million, this industry serves as a driving force for business development and the expansion of world-class medical research facilities.

For companies that depend on logistics and intermodal capacity, few communities can compare to Jacksonville – the gateway to Florida and the Southeastern United States. Three major interstates (I-95, I-75 and I-10), three railroads (CSX, Norfolk Southern and Florida East Coast), JAXPORT - a deep-water port with three separate marine terminals, an international airport and many developable sites converge to provide exceptional infrastructure. Recent developments at JAXPORT such as projects to maintain a 40-foot channel depth and a \$200 million investment by Mitsui O.S.K. lines to bring direct containership service between Jacksonville and Asia are drawing even more supply chain logistic companies to the city.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The workforce in Jacksonville-Duval County is not adequate to fulfill the needs of the community. There are over 100,000 more jobs than workers. Additionally, 330,000 workers are leaving the area for work or commuting into the area to fulfill workforce needs. It is difficult to ascertain exactly why there is a disconnect between work and home, but the availability of specialized workers or an educated workforce may be a contributing factor.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The City of Jacksonville, through several grants (non- HUD funded) to nonprofit partners, has in the past and continues to support job training initiatives for trades to develop a stronger and more robust construction industry as Jacksonville continues to see substantial population growth. One of these grant programs in particular, between Operation New Hope and Florida State College Jacksonville focuses on developing new and highly trained workers to support the growing port facilities here in Jacksonville.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Comprehensive Economic Development Strategy (CEDs) “Elevate Northeast Florida” was developed by the Northeast Florida Regional Council and partner organizations to address the needs of the community. The report identified a number of goals that align with the purposes of the Consolidated Plan and can be aligned with them. Each goal includes the strategies developed to achieve them.

- Empower Partnerships to advance education and workforce.
 - Increase Consistent and coordinated employer engagement.
 - Improve awareness of and participation in career pathways in the region.
 - Strengthen efforts to engage youth and adults in completing their post-secondary credentials of economic value.
- Amplify our leadership as a preeminent smart region.
 - Coordinate investment and partnerships to develop and grow the bay street innovation corridor.
 - Activate and accelerate smart region investments.
 - Improve the connectivity and efficiency of regional mobility/transit options.
- Embolden our global brand and expand awareness of our region.
 - Establish a strong, unified regional brand based on best practices.
 - Invest in modern marketing and communications that increase positive awareness among businesses and talent.
- Deepen our industry clusters and intensify support for their growth.
 - Invest in assets that encourage the growth of the region’s target industries.
 - Create a more vibrant regional entrepreneurial and innovation ecosystem.
 - Strengthen the region’s international connectivity.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD identifies four specific data points that constitute "housing problems": cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. Areas of concentration are census tracts that have two or more housing problems that are substantially higher than the overall rate. For this analysis, "substantially higher" is based on the HUD provided standards set in the Needs Assessment. A tract with a housing problem rate of 10% higher than the jurisdiction's average is considered substantially higher. To provide a more nuanced analysis, "cost burden" has been split into renter cost burden and homeowner cost burden.

- Overcrowding
 - Duval County: 2.4%
 - Substantial Rate: 12.4%
 - Areas of Concentration: None
- Lack of Complete Plumbing Facilities
 - Duval County: 1.3%
 - Substantial Rate: 11.3%
 - Areas of Concentration: None
- Lack of Complete Kitchen Facilities
 - Duval County: 1.9%
 - Substantial Rate: 11.9%
 - Areas of Concentration
 - Tract 12031001100 (Downtown Jacksonville) – 16.7%
 - Tract 12031002901 (Downtown Jacksonville) – 21.3%
 - Tract 12031002902 (Downtown Jacksonville) – 12.7%
 - Tract 12031002600 (Downtown Jacksonville) – 13.6%
 - Tract 12031016727 (South Duval County) – 13.2%
- Renter Cost Burden
 - Duval County: 46.6%
 - Substantial Rate: 56.6%
 - Areas of Concentration:

See Map: Concentration Cost Burden Renter Households

- Homeowner Cost Burden:
 - Duval County: 22.95%
 - Substantial Rate: 32.95%
 - Areas of Concentration

See Map: Concentration Cost Burdened Homeowner Households

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Race/Ethnicity

For the purposes of this analysis, a concentration is any census tract where the racial or ethnic minority group makes up 10% more than the Countywide average. Racial and Ethnic groups that make up fewer

- Black, non-Hispanic
 - Duval County: 29.6%
 - Concentration Rate: 39.6%
 - Areas of Concentration

See Map: Concentration Black Households

- American Indian or Alaskan Native, non-Hispanic
 - Duval County: 0.25%
 - Concentration Rate: 10.25%
 - Areas of Concentration – None
- Asian, non-Hispanic
 - Duval County: 4.57%
 - Concentration Rate: 14.57%
 - Areas of Concentration

See Map: Concentration Asian Households

- Native Hawaiian or Other Pacific Islander, non-Hispanic
 - Duval County: 0.06%
 - Concentration Rate: 10.06%
 - Areas of Concentration – None
- Other, non-Hispanic
 - Duval County: 0.37%
 - Concentration Rate: 1.37%
 - Areas of Concentration – None
- Multiracial, non-Hispanic
 - Duval County: 3.02%
 - Concentration Rate: 13.02%
 - Areas of Concentration – None
- Hispanic
 - Duval County: 9.74%

- Concentration Rate: 19.74%
- Areas of Concentration - None

Low-Income Families

A family is considered low-income if it earns less than 80% of the area median income. A tract has a concentration of low-income families if the tract median household income is less than 80% of the county median household income. The County median family income is \$67,947 and relatively low-income is \$54,358.

See map: Concentration Low-Income Households

What are the characteristics of the market in these areas/neighborhoods?

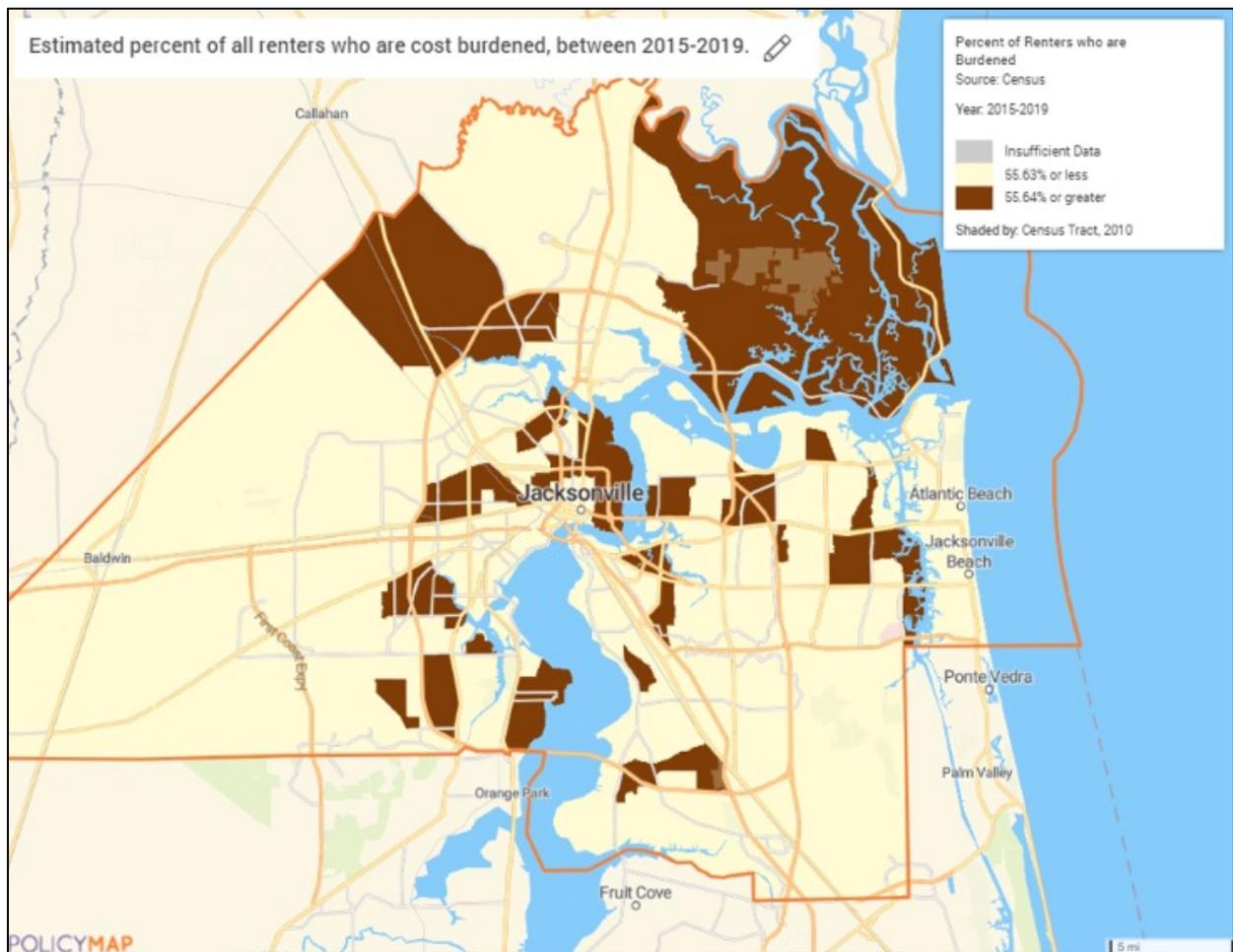
Based on data collected in the NA and MA, these areas share many of the same areas where there is higher poverty, a higher concentration of multi-family units, and generally older housing units.

Are there any community assets in these areas/neighborhoods?

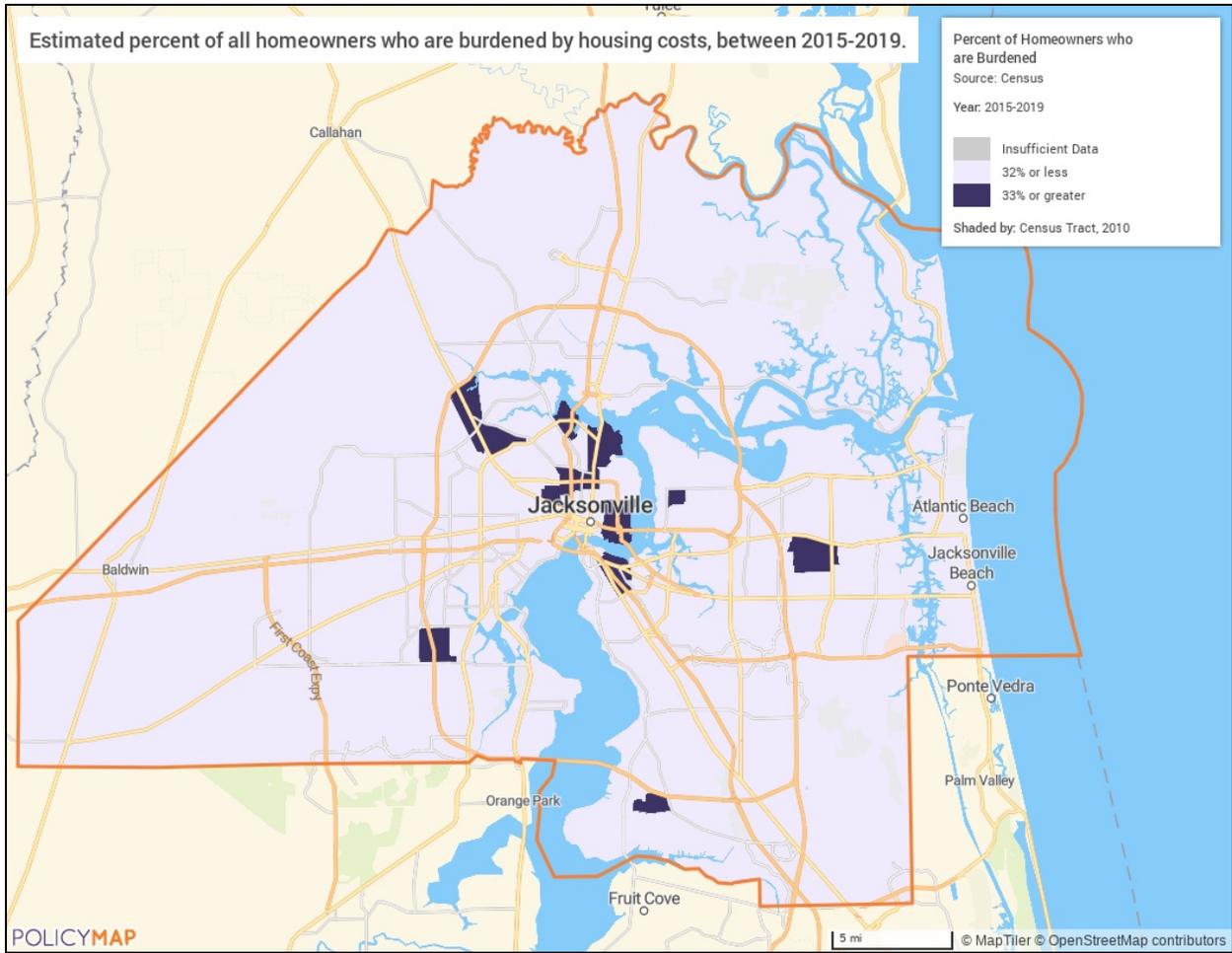
Many of these areas have community centers. One area, New Town is centered around Edward Waters College an HBCU with a focus on improving the lives of students and the citizens which live in the surrounding community. The newly formed Eastside Housing Coalition is focused on the redevelopment of the historic Eastside Community just north of the sports and entertainment complex, has become the selected community for a long-term purpose-built community project called LiftJax, a partnership between the Local government, Private, and Philanthropic sector of the Jacksonville community.

Are there other strategic opportunities in any of these areas?

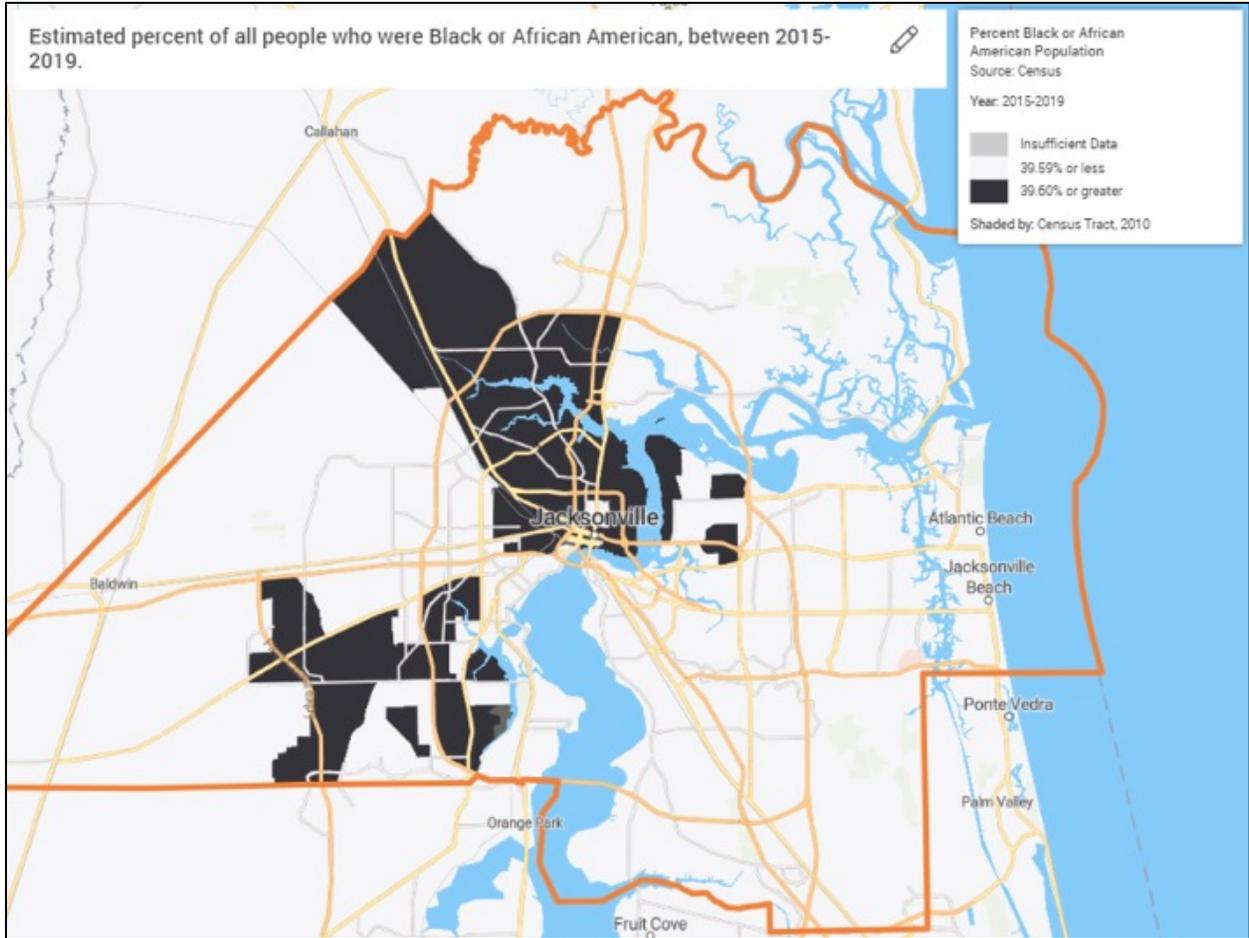
The Sport and Entertainment complex in Jacksonville is receiving a massive amount of redevelopment attention, with the Lot J, and Shipyards \$500 billion development proposals. There is a great opportunity to maximize the spillover effect from these infusions of capital into the Eastside Historic Housing Coalition, which is developing as a CHDO for Jacksonville in an effort to maximize the funding they can receive as the organization redevelops there community.



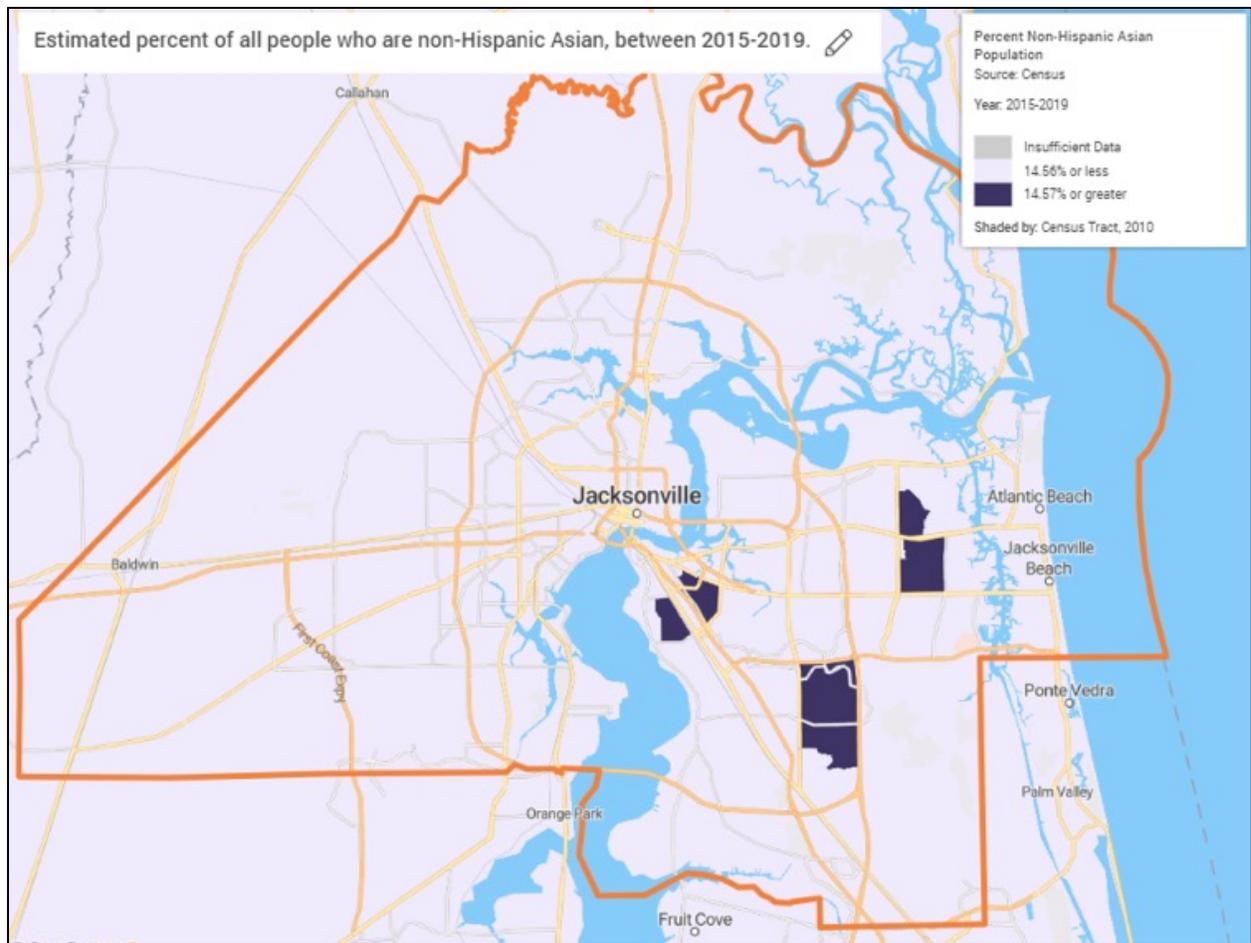
Concentration Cost Burdened Renter Households



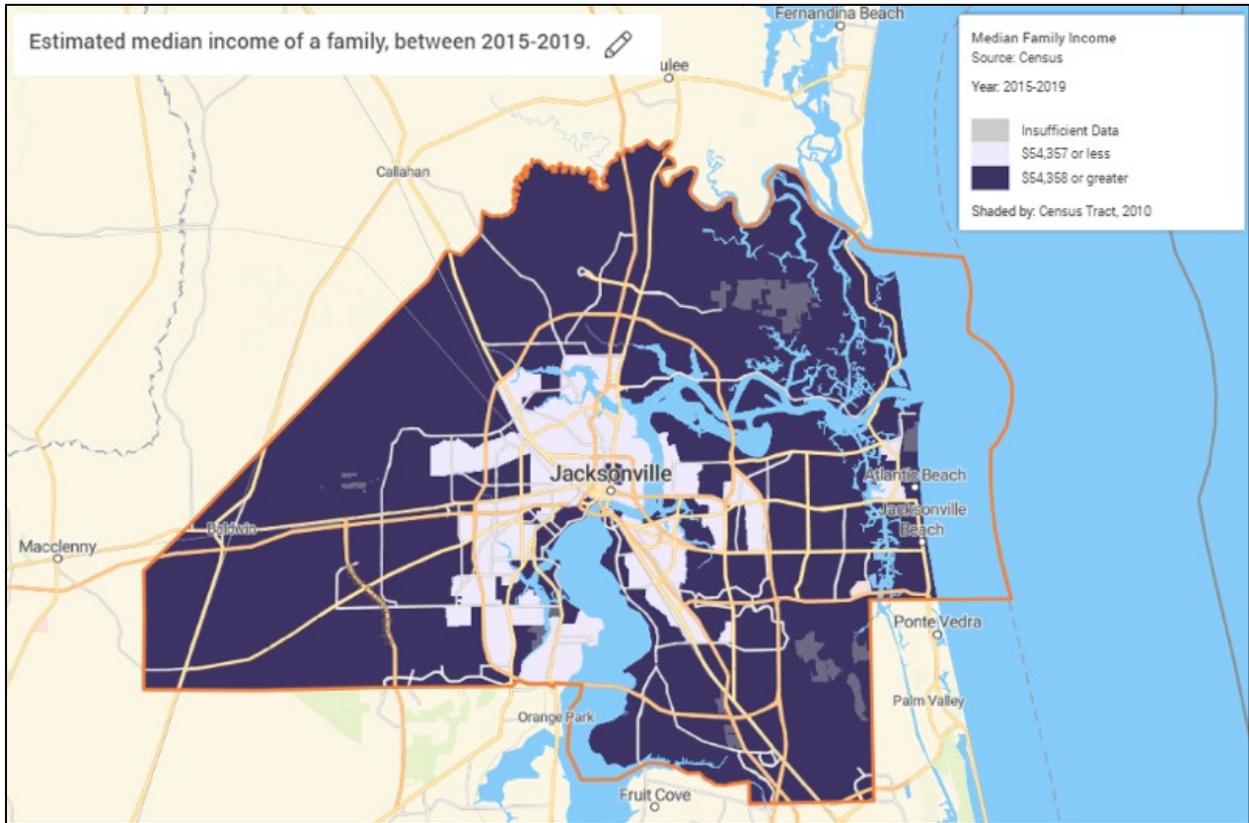
Concentration Cost Burdened Homeowner Households



Concentration Black Households



Concentration Asian Households



Concentration Low-Income Households

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce, and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment. Communities that lack broadband access struggle to keep pace with the country. Locations without broadband access impedes its population's ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for LMI areas where economic opportunities are already often lacking. Studies suggest a strong correlation between increased high-speed internet access and increased education and employment opportunities, especially in small cities and rural areas.

Jacksonville-Duval County does not have significant gaps in broadband coverage. Most of the County has multiple options of internet providers, to include LMI areas. The average Jacksonville-Duval County household has three (3) options for broadband-quality Internet service; however, approximately 16,000 locals still do not have access to more than one provider and may have to rely on low-grade wireless.

The following map shows broadband access throughout the County. Broadband access is defined as advertised internet speeds of 768 kilobits per second or higher. FCC data shows three major infrastructure options within Jacksonville-Duval County: cable, IPBB, and fiber.

See map: Broadband Access

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Once broadband access has been obtained, it is important to ensure there is competition among service providers. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services. According to BroadbandNow.com, Jacksonville-Duval County has a total of six (6) Internet providers offering residential service (Source: BroadbandNow). AT&T (IPBB) and Xfinity are the strongest providers in Jacksonville-Duval County so far as coverage. The average Jacksonville-Duval County household has three (3) options for broadband-quality Internet service. These providers frequently overlap around the County:

AT&T Internet (IPBB and Fiber)

Xfinity (Cable)

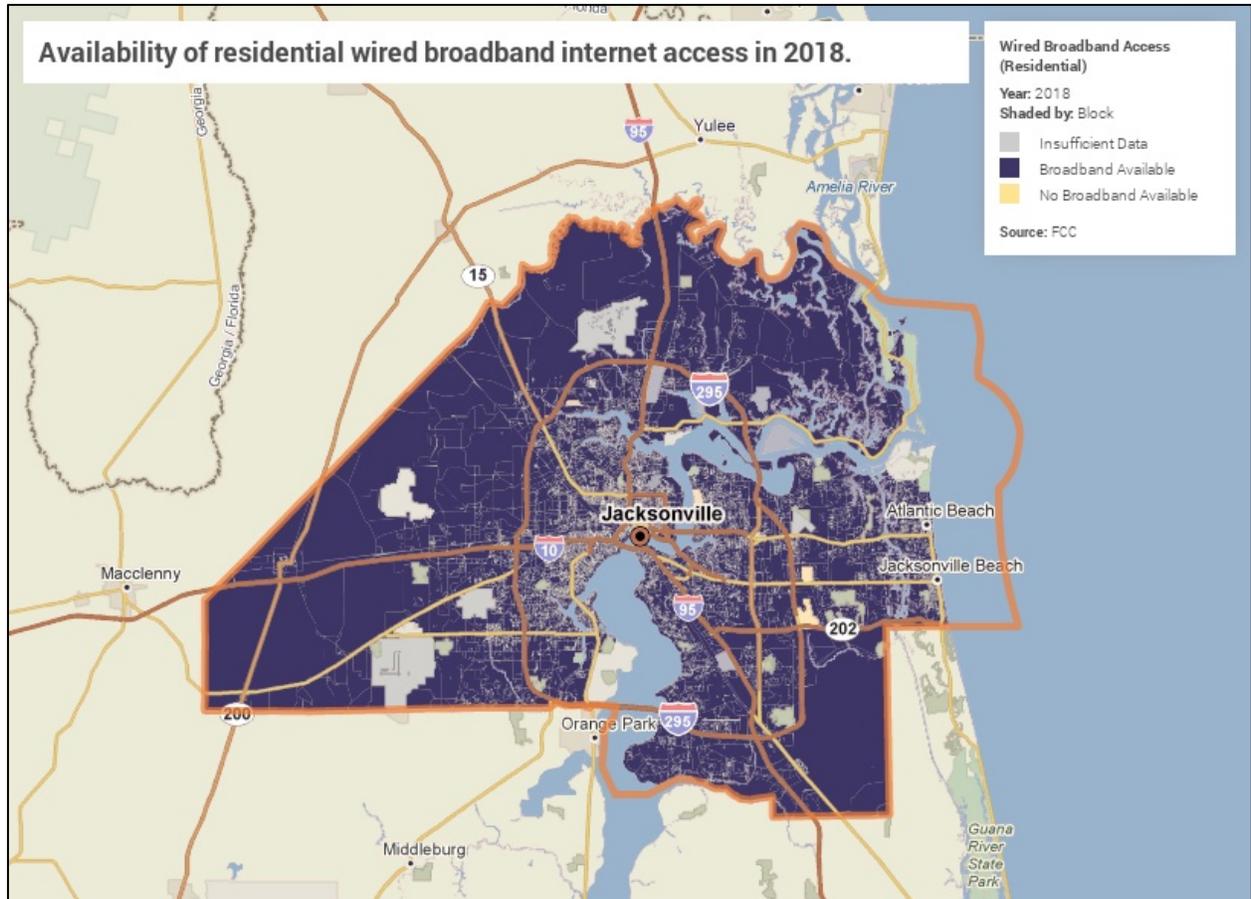
HotWire (Fiber)

Viasat Internet (formerly Exede)(Satellite)

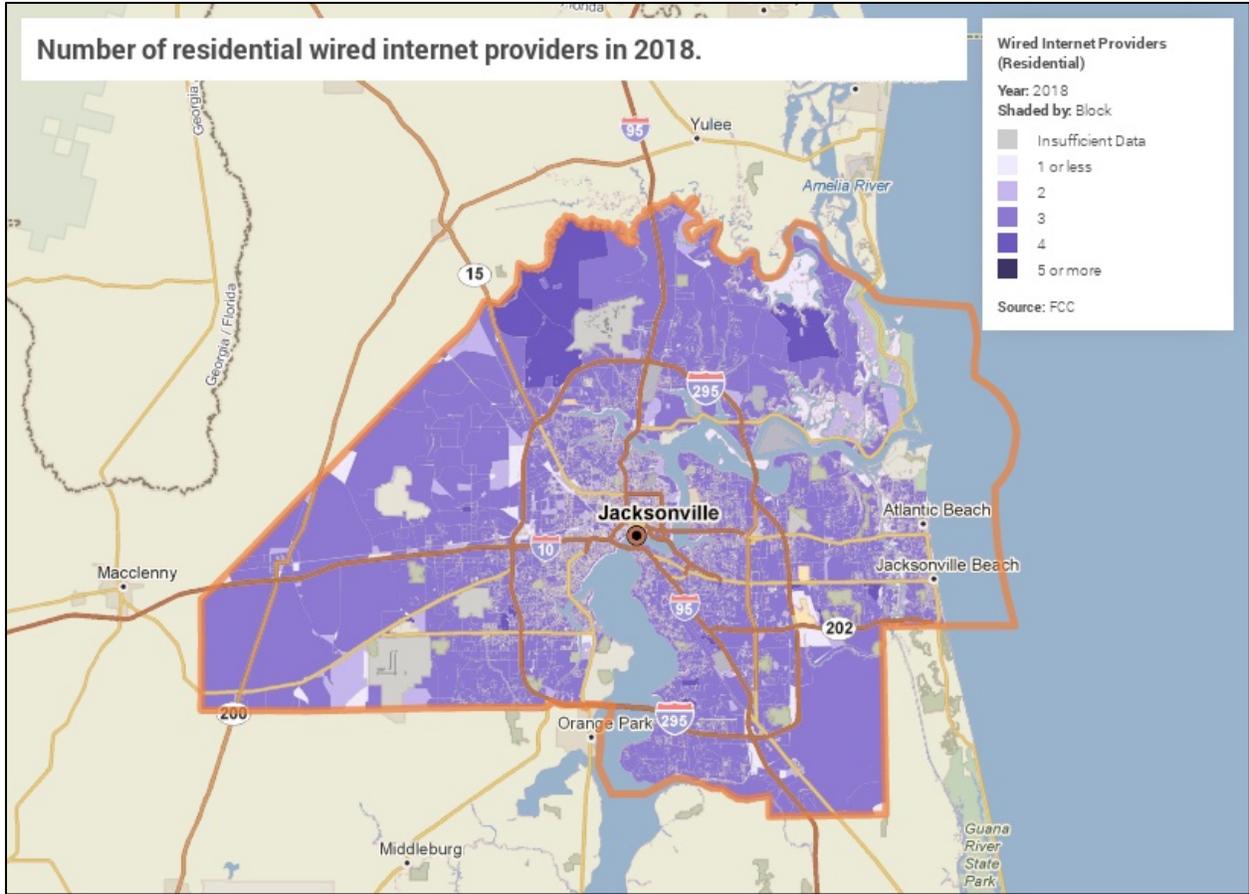
HughesNet (Satellite)

The following map shows the number of broadband service providers by census tract. Most of the County has at least three (3) options of high-speed internet with competitive providers, though there are some tracts with lower populations that only have access to one provider.

See map: Highspeed Internet Providers



Broadband Access



Highspeed Internet Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Jacksonville-Duval County has historically been prone to various natural hazard events including tornadoes, hurricanes, tropical storms, flooding, hail, strong or thunderstorm winds, and others. The potential impacts of climate change—including an increase in prolonged periods of excessively high temperatures, more heavy precipitation, more severe storms or droughts—are often most significant for vulnerable communities. The County is located along the coast and is likely to be impacted by coastal effects. According to the Intergovernmental Panel on Climate Change (IPCC), by the middle of the century the average summer temperature is expected to rise four degrees. This rise in temperature could lead to altered weather and precipitation patterns, a rise in severe storms, an increased risk of catastrophic floods, increased electricity costs, and ruined crops. Additionally, any increase in the ocean levels or increased storm activity will lead to people moving from the coast. These environmental changes may eventually lead people away from the coast. However, coastal populations have historically continued to see an increase in population from year to year. An increase of people may drive up housing costs, reduce the availability of jobs, and tax resources, while a decrease in population could cause labor shortages, decrease in competition for services, driving up costs and reducing quality, and reduced resources for locals. Coastal areas must continue to address their geographic challenges by anticipating, planning, and adapting to risks from flooding, sea level rise, and storm surge.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income residents are at particular risk due to having less available resources to combat the impacts of natural disasters. A dramatic rise in electricity or housing costs could put them at imminent risk of homelessness or living in substandard conditions. Residents in rural communities will have less access to public support in case of emergencies and will have fewer resources to repair or prevent damage to their homes.

Jacksonville-Duval County strives to inform and prepare the general public for multi-hazard mitigation. There are online venues (including the Florida Health Duval County website and social media pages, Florida SC Emergency Management Division website and social media pages, Volunteer Florida Emergency Management Page, and the FL VOAD Facebook page) that disseminate numerous informational guidebooks, videos, and emergency resources to build disaster resiliency in the community. Incorporated jurisdictions also have websites and local venues that disperse information to the general public.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consolidated Plan identifies the City's priority needs and goals for housing, economic development and other non-housing community development and outlines the City's funding allocation methodology for the use of federal program funds in support of the identified priorities. These funds include the Community Development Block Grant (CDBG), HOME Investments Partnership (HOME), Emergency Solutions Grant (ESG), Housing Opportunities for Persons with AIDS (HOPWA), as well as Florida's State Housing Initiative Partnership (SHIP) program. 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.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 50 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Determining priorities for spending the Jacksonville – Duval County’s federal block grant funding is 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 was 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, and meetings with stakeholder organizations (particularly those serving low- and moderate-income populations and those with special needs).

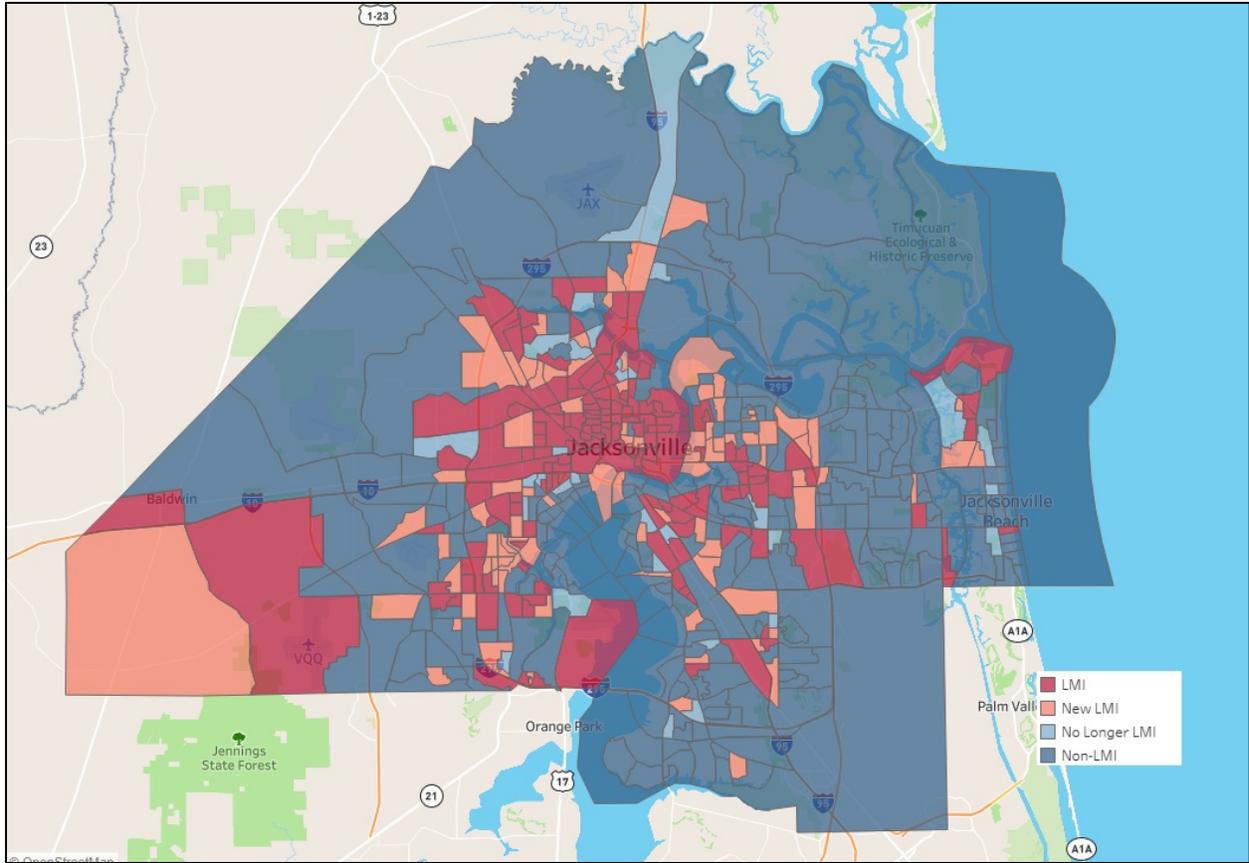
The City of Jacksonville does not allocate funding based solely on geographic requirements. When the project or planned activities are intended to serve individuals or households directly, those individuals or households must meet income qualifications, as well as residency requirements, in order to receive assistance from the program. In these instances, City staff and/or one of its partner agencies shall complete an in-take and eligibility status review of the applicant individual, or household, before the project/activity is initiated.

Additionally, the City has identified infrastructure and public facility improvement activities. In which case, the planned activities will serve a community, neighborhood or “area”. These projects (or activities) are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low to moderate-income.

To determine these Tracts the City will be utilizing HUD CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has redefined the eligible tracts within the jurisdiction. The identified census block group tracts within the jurisdiction that are considered low-moderate income can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

See also map below: FY 2020 LMISD Block Group Tracts

Through the Universal Application process, all HOPWA sub-recipients may serve the entire eligible metropolitan statistical area which includes Duval, Clay, Baker, Nassau and St. Johns Counties.



FY 2020 LMISD Block Group Tracts

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 51 – Priority Needs Summary

1	Priority Need Name	Improvements to and Expansion of Public Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	1A Improve & Expand Public Infrastructure 1B Improve Access to Public Facilities
	Description	The City will continue to utilize funding to improve access to and the capacity of public facilities and infrastructure throughout the jurisdiction.
	Basis for Relative Priority	There is a need for improvements and expansion to public facilities and infrastructure in Jacksonville-Duval County, specifically in low- and moderate-income areas.
	2	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Large Families Families with Children Elderly
Geographic Areas Affected		
Associated Goals		2A Provide for Owner Occupied Housing Rehab 2B Increase Homeownership Opportunities 2C Increase Affordable Rental Housing Opportunity

	Description	The preservation of existing affordable housing units as well as the development of additional affordable housing, for both rental and homeownership opportunities, remains one of the highest priorities for the City’s Housing and Community Development Department.
	Basis for Relative Priority	There is a high need for affordable housing in Jacksonville-Duval County. The 2015-2019 ACS shows 28.5% of homeowners with a mortgage are cost-burdened, while almost half of renters were cost burdened (49.6%).
3	Priority Need Name	Expansion of Available Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	3A Provide Supportive Services for Special Needs 3B Provide Vital Services for Low-to-Mod Income
	Description	Public Services offered by the city and partner non-profit organizations provide for vital and essential services for low and moderate income households and families throughout the jurisdiction. The City will continue to allocate CDBG funding for these services and strives to continue improving and expanding these services.
	Basis for Relative Priority	Public service programs are a high priority as it will help with economic growth, education and improve living situations of LMI individuals and households in Jacksonville-Duval County.

4	Priority Need Name	Addressing Homelessness
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	4A Provide for Rapid Re-Housing Programs 4B Increase Availability of Overnight Shelter Beds 4C Increase and Improve Street Outreach & Support 4D Increase Available Permanent Supportive Housing
	Description	Providing supportive services and permanent housing solutions for persons who are homeless or at risk of becoming homeless is a high priority for the City of Jacksonville.
	Basis for Relative Priority	Addressing homelessness is a priority for Jacksonville-Duval County as it works to end homelessness in the jurisdiction. The 2019 PIT Count from the COC counted 1,654 homeless in the region with the majority of those found in Duval County (1,494). The COC reports 19% are chronically homeless and 18% being families with children. Of the total homeless counted in the PIT Count here are 508 homeless staying in places not meant for human habitation with no place to call home (unsheltered).
5	Priority Need Name	Planning & Disaster Preparedness
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
Geographic Areas Affected	
Associated Goals	5A Develop Disaster Readiness & Response Programs
Description	Planning for natural disaster response and recovery efforts will continue to be a priority for the City's Housing & Community Development Department.
Basis for Relative Priority	Due to major storms and hurricanes, which create extensive damage to the buildings and infrastructure in Jacksonville, HCDD has made it a priority to develop disaster readiness and response programs.

Narrative (Optional)

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 – as well as the priorities that surfaced during the Citizen Participation and Consultation process.

The Strategic 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 period. The City of Jacksonville Neighborhoods Department, Housing and Community Development Division (HCDD) met with community residents at public meetings, interviewed community stakeholder groups and analyzed data on population, demographics, and housing and economic conditions in order to identify the major assets and challenges and the priority needs for community development in the City. The table in this section identifies and describes the priority needs identified in the strategic planning process.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	N/A
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	There is a need for the production of new affordable housing due to population growth, the need for revitalization of neighborhoods, and increased demand. As assessed in the NA-10, since 2010 the number of households has increased 9%, which is over 29,000 households. Cost burden is the most common housing problem in Jacksonville-Duval County with almost half of renters (49.6%) paying more than 30% of their income to housing costs. Cost burden is also a significant problem for homeowners as approximately 28.6% of homeowners with a mortgage and over 12% of homeowners without a mortgage have a cost burden.
Rehabilitation	Deteriorating housing stock. In the MA-20 market analysis of the condition of units, there is a significant amount of older housing units in Jacksonville-Duval County and may be in need of higher maintenance, repair and/or have a higher risk of lead-based paint hazards. Approximately 41% of homeowners and 45% of renters live in housing that was built before 1980.
Acquisition, including preservation	Population growth, revitalization of neighborhoods, increased demand, deteriorating housing stock, site control for future use and development. See above for details on population growth, cost burden, and age of housing.

Table 52 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Jacksonville’s Housing and Community Development Division (HCDD) administers all HUD funded programs within the Jacksonville – Duval Consolidated Government's jurisdiction. Based on HUD allocation notices HCDD anticipates receiving the following grant funding during the 2021 program year:

- Community Development Block Grant (CDBG): \$ 6,786,076
- HOME Investments Program (HOME): of \$ 3,327,547
- Housing Opportunities for Persons with AIDS (HOPWA): \$ 2,601,336
- Emergency Solutions Grant (ESG): \$ 560,440

The CDBG annual allocation is the revised amount noticed by HUD on May 13, 2021. These estimates can be viewed in the Expected Resources table below.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	6,786,076	220,584	0	7,006,660	28,026,640	The expected amount available for the remainder of the Con Plan is 4x the annual allocation. The annual allocation is the revised amount noticed by HUD on May 13, 2021.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,327,547	596,639	0	3,924,186	15,696,744	The expected amount available for the remainder of the Con Plan is 4x the annual allocation.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,601,336	0	0	2,601,336	10,405,344	The expected amount available for the remainder of the Con Plan is 4x the annual allocation.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	560,440	0	0	560,440	2,241,760	The expected amount available for the remainder of the Con Plan is 4x the annual allocation.

Table 53 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Jacksonville – Duval County, as a consolidated government, receives federal CDBG, ESG, HOME and HOPWA funds. These federal funds help to leverage additional funds from local and state sources.

All HOME-assisted and qualified projects have a 25% match requirement. The projects 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 and Community Development Division (HCDD).

The State of Florida provides State Housing Initiatives Partnership (SHIP) funds to the 52 CDBG entitlement cities and all counties in Florida. SHIP funding provides a major source of leverage for the federal funding that supports the creation and preservation of affordable housing. HCDD will receive \$10,395,947 in SHIP funding for the 2020 program year.

In addition, legislation was enacted for the creation of a foreclosure and vacant property registry for any parcels in some form of default or foreclosure as filed with the Clerk of the Court. As part of the registration, the financial institution filing the lis pendens (intent to foreclose) must pay a fee. Registrants of a property must provide information on occupancy and identify the management company that will be responsible for the ongoing maintenance of the property. In this way, the registration assists the City of Jacksonville in fighting blight caused by vacant and unattended properties. The fee provides an additional funding stream that leverages federal funding for the revitalization of many of Jacksonville’s underserved communities. The City of Jacksonville HCDD will use fees collected from the Vacant Property Registry as well as allocated funds from the SHIP program to satisfy the federal match requirement under the HOME Investment Partnership program.

HOME match is met using SHIP Funds and reported on the HOME Match Report in the CAPER.

The ESG match is met with the Department of Social Services and Mental Health and Welfare. Grantees are budgeted to meet the 100% match on all expenditures. Cash, non-cash, and program income must meet requirements of § 576.201.

The HOPWA Program has no match requirements.

CDBG program does not have a match requirement, but as part of the annual Universal Application process, the city requires match and leverage of funds from applicants to encourage partnerships and collaborations to meet community needs. The match requirements are as follows: Public Service (PS) - 100% match - 50% cash match and 50% in-kind contributions; Public Facilities Improvements (PFI) - Construction - 100% cash match; Acquisition - 50% cash match dedicated to the acquisition of the project.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Unfortunately, owners sometimes lose their properties due to unpaid taxes. Properties that are not purchased directly from the Clerk of Court will escheat to the City of Jacksonville. As a method of addressing the multitude of properties within the City's inventory and in compliance with State statutory requirements, these properties are deemed as surplus parcels that can be used for affordable housing.

The City of Jacksonville Real Estate Division offers the HCDD the properties for rehabilitation and to market and sell for affordable housing.

Discussion

Jacksonville – Duval County has several resources that can be leveraged together to fund the City HCDD's various housing and community development priorities, including State housing trust funds, local housing trust funds and fees associated with the City's Vacant Property registry. The majority of leveraging occurs using the State Housing Initiative Partnership (SHIP) Program in conjunction with CDBG. Jacksonville – Duval County anticipates receiving estimated annual allocations of \$13.1 million in federal funds and \$10.4 million in state funds.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
JACKSONVILLE / DUVAL COUNTY	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
I.M. SULZBACHER CENTER FOR THE HOMELESS, INC.	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
JASMYN Inc	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
CHANGING HOMELESSNESS	Continuum of care	Homelessness public services	Region
FAMILY PROMISE	Non-profit organizations	Homelessness public services	Jurisdiction
JACKSONVILLE HOUSING AUTHORITY	PHA	Public Housing Rental	Jurisdiction
DOWNTOWN VISION	Non-profit organizations	Homelessness public services	Jurisdiction
CLARA WHITE MISSION, INC.	Non-profit organizations	Homelessness public services	Jurisdiction
ARC JACKSONVILLE	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
ABILITY HOUSING	Non-profit organizations	Homelessness public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
YOUTH CRISIS CENTER	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
CATHOLIC CHARITIES BUREAU, INC.	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
GATEWAY COMMUNITY SERVICES	Non-profit organizations	Homelessness public services	Jurisdiction
FIVE STAR VETERANS CENTER	Non-profit organizations	Homelessness public services	Jurisdiction
GIRL SCOUTS OF GATEWAY COUNCIL, INC.	Non-profit organizations	public services	Jurisdiction
JACKSONVILLE HUMAN RIGHTS COMMISSION	Departments and agencies	Non-homeless special needs Planning public services	Jurisdiction
JACKSONVILLE INDEPENDENT LIVING PROGRAM	Departments and agencies	Non-homeless special needs public services	Jurisdiction
JACKSONVILLE SENIOR SERVICES DIVISION	Departments and agencies	Non-homeless special needs public services	Jurisdiction
CITY OF NEPTUNE BEACH	Government	neighborhood improvements public facilities	Jurisdiction
CITY OF JACKSONVILLE BEACH	Government	neighborhood improvements public facilities	Jurisdiction
PUBLIC WORKS DEPARTMENT	Departments and agencies	Planning neighborhood improvements public facilities	Jurisdiction
PARKS, RECREATION AND COMMUNITY SERVICES	Departments and agencies	neighborhood improvements public facilities public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF ATLANTIC BEACH	Government	neighborhood improvements public facilities	Jurisdiction
LUTHERAN SOCIAL SERVICES	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
RIVER REGION HUMAN SERVICES, INC.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
NE FLORIDA AIDS NETWORK, INC.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction

Table 54 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

To address the priority needs identified in the Consolidated Planning process, the City of Jacksonville will carry out an array of activities designed to increase affordable housing, economic opportunity and overall living conditions in Jacksonville neighborhoods. Doing so will require us to work with the right set of partners. The City of Jacksonville has identified a comprehensive group of partners, including organizations that specialize in developing and preserving affordable housing, assisting homeless populations, working with residents who have special needs, providing health care, and building pathways to economic independence. Working collectively with these partners adds more capacity, knowledge and funding to these efforts than any agency or organization could provide on its own. Our partners are detailed in the table above.

The strengths of the institutional delivery system are the many diverse nonprofits that provide different services to our targeted population and their willingness and ability to work collaboratively to serve residents across the spectrum of needs. At this time, the City has effective partners to address each of the identified priorities and targeted geographies. Because of the decline in funding for nonprofits and the enormous demand for their services, however, it is difficult to reach all that need assistance and gaps in the delivery system may result. For this reason, funding and capacity building for nonprofit partners that deliver critical programs and projects is a priority in this Consolidated Plan.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 55 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Jacksonville administers two major federal programs that allocate funding to activities that serve people that are homeless or prevention homeless and people living with and affected by HIV/AIDS. The Emergency Solutions Grant (ESG) provides operating costs for homeless shelters and also provides rapid re-housing assistance to homeless persons to shorten the duration of time they are homeless. The ESG grant also provides daily supportive services to the homeless and their families as well as financial assistance for the prevention of homelessness. The HOPWA program serves the population that lives with HIV/AIDS with short-term rent, mortgage and utility assistance (STRMU), supportive services and

permanent housing placement (PHP) to ensure that deposits are paid so as to prevent homelessness. The services supported by this funding are delivered through several strong nonprofit agencies listed in Table 56- Influence of Market Conditions, in partnership with the City.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strengths and gaps of the service delivery system for the special needs population and persons experiencing homelessness correspond with the strengths and gaps in the overall system delivery system. There are strong, committed nonprofits and agencies addressing the needs in the community, but the demand for their services threatens to exceed their funding and capacity to deliver. Our support for these organizations through federal funding programs is crucial to the continued provision of their critically needed services.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

To overcome gaps in the system, the City of Jacksonville will continue to provide opportunities for public, private, and governmental organizations to come together to share information, advocate for issues of concern, leverage resources to make a project happen, address barriers associated with implementing activities, and coordinate efforts.

Properly planned and coordinated service delivery among the many city/county-wide service providers is the key to shortening gaps in the institutional structure and service delivery system.

Strategies for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs include a careful prioritization of programs through the citizen participation process. In addition, we must work collaboratively with our diverse nonprofits who provide different services to our target populations to serve residents across the broad spectrum of need. Due to the decline in funding for nonprofits and the great demand for their services, the ability to reach all who need assistance results in gaps in the delivery system. Funding and capacity building for our nonprofit partners who deliver critical programs and assistance to those in need is a priority for the City of Jacksonville.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve & Expand Public Infrastructure	2021	2025	Non-Housing Community Development		Improvements to and Expansion of Public Facilities	CDBG: \$10,085,575	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 640000 Persons Assisted
2	1B Improve Access to Public Facilities	2021	2025	Non-Housing Community Development		Improvements to and Expansion of Public Facilities	CDBG: \$10,185,575	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 640000 Persons Assisted
3	2A Provide for Owner Occupied Housing Rehab	2021	2025	Affordable Housing		Affordable Housing Preservation & Development	HOME: \$7,521,360	Homeowner Housing Rehabilitated: 125 Household Housing Unit
4	2B Increase Homeownership Opportunities	2021	2025	Affordable Housing		Affordable Housing Preservation & Development	CDBG: \$6,678,406 HOME: \$7,521,360	Direct Financial Assistance to Homebuyers: 500 Households Assisted
5	2C Increase Affordable Rental Housing Opportunity	2021	2025	Affordable Housing		Affordable Housing Preservation & Development	HOME: \$4,578,210	Rental units constructed: 20 Household Housing Unit Rental units rehabilitated: 25 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	3A Provide Supportive Services for Special Needs	2021	2025	Non-Housing Community Development		Expansion of Available Public Services	CDBG: \$3,991,872	Public service activities other than Low/Moderate Income Housing Benefit: 140000 Persons Assisted
7	3B Provide Vital Services for Low-to-Mod Income	2021	2025	Non-Housing Community Development		Expansion of Available Public Services	CDBG: \$3,991,872	Public service activities other than Low/Moderate Income Housing Benefit: 140000 Persons Assisted
8	4A Provide for Rapid Re-Housing Programs	2021	2025	Homeless		Addressing Homelessness	ESG: \$670,055	Tenant-based rental assistance / Rapid Rehousing: 200 Households Assisted
9	4B Increase Availability of Overnight Shelter Beds	2021	2025	Homeless		Addressing Homelessness	ESG: \$475,985	Homeless Person Overnight Shelter: 2500 Persons Assisted
10	4C Increase and Improve Street Outreach & Support	2021	2025	Homeless		Addressing Homelessness	ESG: \$1,656,160	Homelessness Prevention: 3500 Persons Assisted
11	4D Increase Available Permanent Supportive Housing	2021	2025	Homeless		Addressing Homelessness	HOPWA: \$13,006,680	Housing for Homeless added: 750 Household Housing Unit HIV/AIDS Housing Operations: 5500 Household Housing Unit
12	5A Develop Disaster Readiness & Response Programs	2021	2025	Non-Housing Community Development		Planning & Disaster Preparedness	CDBG: \$100,000	Other: 1 Other

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	1A Improve & Expand Public Infrastructure
	Goal Description	Improve and expand public infrastructure through activities for low- and moderate-income persons and households. Activities include improvements and expansion to streets, sidewalks, water systems and ADA improvements.
2	Goal Name	1B Improve Access to Public Facilities
	Goal Description	Improve access to public facilities that will benefit LMI persons and households. Activities include improved access to community centers, neighborhood facilities and park facilities.
3	Goal Name	2A Provide for Owner Occupied Housing Rehab
	Goal Description	Provide for owner occupied housing rehabilitation in target areas of the jurisdiction. Housing rehab activities will serve low- to moderate-income households.
4	Goal Name	2B Increase Homeownership Opportunities
	Goal Description	Increase homeownership opportunities through homeowner housing added and direct financial assistance to homebuyers.
5	Goal Name	2C Increase Affordable Rental Housing Opportunity
	Goal Description	Increase affordable rental housing opportunities in target areas through rental units constructed and rental units rehabilitated.
6	Goal Name	3A Provide Supportive Services for Special Needs
	Goal Description	Provide supportive services for special needs populations in the jurisdiction. The special needs groups include the elderly, persons with a disability, homeless and victims of domestic violence.
7	Goal Name	3B Provide Vital Services for Low-to-Mod Income
	Goal Description	Provide vital services for LMI persons and households. Vital services include emergency assistance, family self-sufficiency programs, legal counseling, employment programs, health programs, educational programs for youth, and homeownership counseling.

8	Goal Name	4A Provide for Rapid Re-Housing Programs
	Goal Description	Provide for rapid re-housing for the homeless population through tenant-based rental assistance and the rapid re-housing program.
9	Goal Name	4B Increase Availability of Overnight Shelter Beds
	Goal Description	Increase availability of overnight shelter beds through homeless persons overnight shelter operations.
10	Goal Name	4C Increase and Improve Street Outreach & Support
	Goal Description	Increase and improve street outreach and support through homeless prevention services.
11	Goal Name	4D Increase Available Permanent Supportive Housing
	Goal Description	Increase available housing for homeless and persons with HIV/AIDS through permanent supportive housing activities including HIV/AIDS housing operations.
12	Goal Name	5A Develop Disaster Readiness & Response Programs
	Goal Description	Develop disaster readiness and response programs in the event of natural disasters and major storms such as hurricanes and flooding.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The estimated number of low- to moderate-income households who will receive affordable housing assistance in the 2021-2025 Consolidated Plan period are:

Homeowner Housing Rehabilitated: 125 LMI Households Assisted

Direct Financial Assistance to Homebuyers: LMI 500 Households Assisted

Rental units constructed: 20 LMI Households Assisted

Rental units rehabilitated: 25 LMI Households Assisted

Tenant-based rental assistance / Rapid Rehousing: 200 LMI Households Assisted

Permanent Supportive Housing (HOPWA): 750 LMI Households Assisted

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

There is a great need to increase the number of accessible units in the City of Jacksonville, as shown by the number of families requesting accessible units. Typical types of accessibility features needed are ADA ramps, bathroom facilities and kitchen facilities. In addition, public comment during the Consolidated Plan Citizen Input process included a call for units with greater accessibility features for developmentally disabled residents, who may require assistance navigating social transactions in the community.

Activities to Increase Resident Involvements

Jacksonville Housing Authority (JHA) activities to increase resident involvement will continue to center on building resident and family self-sufficiency. These activities include the following programs:

1. Neighborhood Network Centers (NNC) located in Brentwood will continue to provide computer and employment skills training for 200-300 residents. It is anticipated that it will serve 300-500 residents with 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 50 families to become homeowners and approximately 330 to pursue self-sufficiency goals.
3. The Section 8 Homeownership Program will continue to provide financial literacy and credit repair to low-income families. These families will be served through the Family Self-Sufficiency Program. Currently, this program is assisting 80 Section 8/PH families with financial literacy education and training.
4. JHA will continue to work cooperatively with resident councils in each of the public housing Resident Management Corporation (RMC) communities to implement and enforce standards and expectations that families should make an effort to achieve self-sufficiency as a goal. The resident councils are the initiators of activities and services that aid residents in securing valuable resources to address their needs. RMCs are instrumental in assisting staff to implement educational programs and self-sufficiency programs.
5. JHA has a team of public housing service coordinators that assist residents with finding permanent, gainful employment and education. These coordinators also help residents' children access healthcare and education opportunities. JHA has hired an Employment Coordinator to assist public housing and Section 8 residents to find employment and training opportunities.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

The City of Jacksonville’s PHA is not designated as troubled. As of January 2021, per review of HUD’s Inventory Management System (IMS)/ PIH Information Center (PIC) public housing profile site at https://www.hud.gov/program_offices/public_indian_housing/systems/pic/haprofiles the City of Jacksonville’s PHA is identified as a “High Performer”.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Jacksonville has identified two fair-housing related impediments and six barriers to affordable housing as highlighted in the City's 2020 Analysis of Impediments to Fair Housing Choice (AI). The AI reviews the community demographics, market availability, public and private policies, practices, and procedures affecting fair housing choice and affordable housing. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. The AI serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts.

With the rising pressure to create fair housing choice, which includes, Protected Choice, Actual Choice, and Quality Choice, the City of Jacksonville faces a few challenges and impediments such as significant income inequality between race or ethnicity, a shortage of new multi-family rental developments, accelerating rise in single family home prices, and funding shortages to fund new affordable housing developments. To ensure that all residents in the city are protected under state and local law, and to adhere with the Department of Housing and Urban Development (HUD) regulations on fair housing as required by HUD entitlement grants, the City of Jacksonville has taken steps to promote fair housing and to educate its leadership, staff, and residents on what HUD defines as fair housing and discrimination in housing. Further, the city has identified what steps it must take to overcome the barriers identified and what the consequences are for those who do not adhere to a policy of fair housing and non-discrimination.

The AI has identified eight current barriers to fair housing choice and affordable housing. For each impediment, recommendations and outcome measures have been identified for activities that can help to alleviate these impediments moving forward. The current impediments to affordable are:

1. Significant Income Inequality Between Race or Ethnicity
2. High Non-White Denial Rate for Home Loans
3. Shortage of New Multi-Family Rental Development
4. High Percentage of Renters Who are Cost Burdened
5. Accelerating Rise in Single Family Home Values
6. Missed Opportunities to Address Homelessness
7. Funding Shortage for New Affordable Housing
8. Shortage of Handicapped Accessible Housing and Above Average Poverty Rates

Strategy to Remove or Ameliorate the 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 nonprofit 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.

<http://www.coj.net/departments/planning-and-development>

https://www2.municode.com/library/fl/jacksonville/codes/code_of_ordinances(Chapter 656)

Incentives and Financing

The City of Jacksonville provides incentives and financing for affordable housing through application of federal block grant funds to support the efforts of for-profit and nonprofit developers of affordable housing, including Community Housing Development Organizations (CHDO), 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 and include inducements to support inclusionary affordable housing.

The programs that support inclusionary affordable housing include, but are not limited to: the Limited Repair Program and Utility Tap-In Program, both of which improve one or all of the major building systems such as electrical, plumbing (inclusive of septic systems and water connection to City services), ventilation, roofing, and weatherization; the purchase assistance program (Head Start to Homeownership); and development of affordable homes for ownership or as rentals.

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 Neighborhoods Department regularly meets with Citizen Participation Advisory Committees (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 responsibilities of the Jacksonville Housing and Community Development Commission include working to educate the public and facilitate public participation in programs.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Jacksonville is focusing on planning efforts that create various ways to address the issues of homelessness and chronic homelessness. It is difficult to accurately measure the number of persons at-risk of becoming homeless. It is impossible to gauge at any one time the number of people who are threatened with eviction, unemployment, foreclosure, or termination of utilities. Families and individuals are at-risk of becoming homeless when they no longer have any cushion against the perils of life. Most commonly, a family is at-risk when it lives paycheck-to-paycheck without any savings for sudden emergencies. That is the new face of the homeless. The new faces are families whose bonuses have been cut, or their work hours lessened, or they financed 100% of their mortgage and walked away from it because they could no longer afford it. The new face of homelessness is no longer the drug addict in the street, it is your neighbor. The City of Jacksonville service providers work collaboratively to provide a wide range of expertise in housing, social, and supportive services within each component of the continuum. A strategy to address homelessness in the CoC is to strengthen and enhance these existing assets.

Increase Community Engagement

Community awareness, engagement and collaboration is the key to successful change. By increasing leadership, collaboration and civic engagement, we strengthen the capacity of public and private organizations by increasing knowledge about interventions to prevent and end homelessness.

To reach our goals for Outreach and Community Engagement, our Community Implementation Plan includes coordinated intake, assessment and prioritization for referral, tracking by name all who are homeless in the continuum and input into the Homeless Management Information System (HMIS), utilization of permanent housing to include permanent supportive housing, rapid rehousing, street outreach throughout the continuum, targeting of special populations, such as families with children, youth, chronically homeless, and veterans, as well as procedures for referring unaccompanied youth under the age of 18 and homeless prevention strategy by providing short-term rental, mortgage, and/or utility assistance.

Addressing the emergency and transitional housing needs of homeless persons

Jacksonville – Duval County will address the emergency shelter and transitional housing needs of homeless persons in the jurisdiction through collaboration with the COC and its various local partner organizations.

The I.M. Sulzbacher Center and Salvation Army will provide transitional housing and outreach activities to those who are unsheltered in addition to operating an emergency shelter and providing meals in a warm and safe place. Clara White Mission will provide transitional housing and job training to homeless persons.

Other program activities that help those in emergency shelters and transitional housing are provided by Jacksonville – Duval County’s local organizations such as Ability Housing with case management supportive services, Catholic Charities Bureau with emergency financial assistance and case management, and The Arc Jacksonville and Gateway Community Services with their homeless programs.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Jacksonville – Duval County will work to increase economic security of individuals, by expanding opportunities for meaningful and sustainable employment and improving access to mainstream programs and services that will reduce financial vulnerability to homelessness.

Some programs that will help homeless persons make the transition to self-sustainability include emergency financial assistance and case management programs that will be provided by Catholic Charities Bureau. Another is Ability Housing, which will also provide case management for homeless persons. The Salvation Army of NE FL, with its Rapid Re-housing program has a homeless prevention program.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

To help the low-income individuals and families avoid becoming homeless, Jacksonville – Duval County will work over the next year to improve health and stability, by linking health care with homeless assistance programs and housing. Jacksonville – Duval County will work to advance stability for youth aging out of systems such as foster care and juvenile justice, and improve discharge planning for people who have frequent contact with hospitals and criminal justice systems.

Jacksonville – Duval County work to retool the homeless response system, by transforming homeless services to crisis response systems that prevent homelessness; rapidly return people who experience homelessness to stable housing utilizing system-wide Coordinated Intake, Assessment, and Prioritization; and a By Name List of all Homeless Individuals in our Continuum.

Some of the members of the COC that provide services for persons being discharged from publicly funded institutions, mental health facilities, foster care and other youth facilities, in addition to employment, education and social services are: Daniel Memorial, Mental Health Resource Center, Gateway Community

Services, Youth Crisis Center, Five STAR Veterans Center, JASMYN, Jewish Family & Community Services, River Region Human Services, Jacksonville Sheriff's Office, and the United Way of Northeast Florida.

The Salvation Army of NE FL, with its Rapid Re-housing program has a homeless prevention program.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Lead-based paint can pose serious health hazards, particularly in households with babies and/or small children. Lead-based paint potentially affects any structure built prior to 1978. As a mature city with many older homes, lead-based paint is a particular concern for Jacksonville. The City of Jacksonville has worked to reduce lead-based paint hazards for a number of years through lead based paint testing (by a licensed and certified agent). A positive result for any test indicating lead is present requires the use of interim controls through lead-safe work practices to remediate the lead or the total abatement of the lead by component replacement.

How are the actions listed above related to the extent of lead poisoning and hazards?

As shown in the “Year Unit Built” Table 38 (MA-20), housing built prior to 1980 represents 43% of Duval County’s total housing stock (including both renter- and owner-occupied units) as of 2019. The potential extent of lead hazards in Jacksonville housing merit continued efforts to assess and remediate lead-based paint, especially in light of the health impact of lead on babies, children less than 6 years of age, and older adults in the home.

How are the actions listed above integrated into housing policies and procedures?

The City of Jacksonville’s Neighborhoods Department acts to evaluate and reduce lead-based paint hazards by mandating that lead-based paint may not be used in rehabilitation programs funded through the CDBG or HOME program. In addition, all CDBG and HOME contracts contain a statement prohibiting 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. In all units pre-1978 undergoing rehabilitation, the contractor is required to use lead-safe work practices. Education regarding lead and its effects is also provided to each owner-occupied rehabilitation project. In the Limited Repair Program, for example, any participant living in a pre-1978 home is given a pamphlet regarding the dangers of lead.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

As indicated in the Comprehensive Plan, the City recognizes that poverty is primarily an economic issue. Poverty reduction must be achieved with a multifaceted approach that works simultaneously to raise incomes and reduce financial burdens for low- and moderate-income families.

To raise income levels, the City is continuing its economic development activities through the Chamber of Commerce, Small Business Development Center, and the Florida State College Jacksonville's plan to assess the needs of the poverty-level families. In addition, the Northwest Economic Development Fund also assists with small business development and job creation.

The variety of housing assistance and public service programs funded through the Community Development Block Grant, HOME, and SHIP Programs help to alleviate poverty by lessening the financial strain on residents. Providing quality accessible affordable housing, eliminating substandard housing, preserving affordable housing through rehabilitation, and assisting with mortgage payments, down payments and closing costs all help families reduce their housing costs, leaving more funds available for other necessary expenses.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City's 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 Jacksonville families that fall below the poverty level. The strategic plan, goals and objectives noted throughout this document promote family housing stability, self-sufficiency and empowerment.

The City of Jacksonville, as lead agency in the administration and 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.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

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 Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended through December 31, 1998.

The City has established its monitoring process to include the Housing & Community Development Division as the monitor of the four federal programs CDBG, HOME, ESG and HOPWA. The monitoring process is designed 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 reviews will give the City an opportunity to determine if programs and/or strategies are working, benefits are being achieved, needs are being met and objective and goals are being accomplished. Both qualitative and quantitative methods of evaluation will be used.

Pre-contract negotiation conferences are held to finalize contracts or letters of understanding and post-award conferences are 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 programs 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 CDBG, HOME, ESG, HOPWA and SHIP. This includes reviewing and documenting projects for eligibility, maintaining recordkeeping 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. Another aspect of monitoring is the long-term affordability, in accordance with regulatory requirements, for housing related projects.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Jacksonville's Housing and Community Development Division (HCDD) administers all HUD funded programs within the Jacksonville – Duval Consolidated Government's jurisdiction. Based on HUD allocation notices HCDD anticipates receiving the following grant funding during the 2021 program year:

- Community Development Block Grant (CDBG): \$ 6,786,076
- HOME Investments Program (HOME): of \$ 3,327,547
- Housing Opportunities for Persons with AIDS (HOPWA): \$ 2,601,336
- Emergency Solutions Grant (ESG): \$ 560,440

The CDBG annual allocation is the revised amount noticed by HUD on May 13, 2021. These estimates can be viewed in the Expected Resources table below.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	6,786,076	220,584	0	7,006,660	28,026,640	The expected amount available for the remainder of the Con Plan is 4x the annual allocation. The annual allocation is the revised amount noticed by HUD on May 13, 2021.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,327,547	596,639	0	3,924,186	15,696,744	The expected amount available for the remainder of the Con Plan is 4x the annual allocation.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,601,336	0	0	2,601,336	10,405,344	The expected amount available for the remainder of the Con Plan is 4x the annual allocation.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	560,440	0	0	560,440	2,241,760	The expected amount available for the remainder of the Con Plan is 4x the annual allocation.

Table 57 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Jacksonville – Duval County, as a consolidated government, receives federal CDBG, ESG, HOME and HOPWA funds. These federal funds help to leverage additional funds from local and state sources.

All HOME-assisted and qualified projects have a 25% match requirement. The projects 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 and Community Development Division (HCDD).

The State of Florida provides State Housing Initiatives Partnership (SHIP) funds to the 52 CDBG entitlement cities and all counties in Florida. SHIP funding provides a major source of leverage for the federal funding that supports the creation and preservation of affordable housing. HCDD will receive \$10,395,947 in SHIP funding for the 2020 program year.

In addition, legislation was enacted for the creation of a foreclosure and vacant property registry for any parcels in some form of default or foreclosure as filed with the Clerk of the Court. As part of the registration, the financial institution filing the lis pendens (intent to foreclose) must pay a fee. Registrants of a property must provide information on occupancy and identify the management company that will be responsible for the ongoing maintenance of the property. In this way, the registration assists the City of Jacksonville in fighting blight caused by vacant and unattended properties. The fee provides an additional funding stream that leverages federal funding for the revitalization of many of Jacksonville's underserved communities. The City of Jacksonville HCDD will use fees collected from the Vacant Property Registry as well as allocated funds from the SHIP program to satisfy the federal match requirement under the HOME Investment Partnership program.

HOME match is met using SHIP Funds and reported on the HOME Match Report in the CAPER.

The ESG match is met with the Department of Social Services and Mental Health and Welfare. Grantees are budgeted to meet the 100% match on all expenditures. Cash, non-cash, and program income must meet requirements of § 576.201.

The HOPWA Program has no match requirements.

CDBG program does not have a match requirement, but as part of the annual Universal Application process, the city requires match and leverage of funds from applicants to encourage partnerships and collaborations to meet community needs. The match requirements are as follows: Public Service (PS) - 100% match - 50% cash match and 50% in-kind contributions; Public Facilities Improvements (PFI) - Construction - 100% cash match; Acquisition - 50% cash match dedicated to the acquisition of the project.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Unfortunately, owners sometimes lose their properties due to unpaid taxes. Properties that are not purchased directly from the Clerk of Court will escheat to the City of Jacksonville. As a method of addressing the multitude of properties within the City’s inventory and in compliance with State statutory requirements, these properties are deemed as surplus parcels that can be used for affordable housing.

The City of Jacksonville Real Estate Division offers the HCDD the properties for rehabilitation and to market and sell for affordable housing.

Discussion

Jacksonville – Duval County has several resources that can be leveraged together to fund the City HCDD’s various housing and community development priorities, including State housing trust funds, local housing trust funds and fees associated with the City’s Vacant Property registry. The majority of leveraging occurs using the State Housing Initiative Partnership (SHIP) Program in conjunction with CDBG. Jacksonville – Duval County anticipates receiving estimated annual allocations of \$13.1 million in federal funds and \$10.4 million in state funds.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve & Expand Public Infrastructure	2023	2025	Non-Housing Community Development		Improvements to and Expansion of Public Facilities	CDBG: \$2,037,115	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 128000 Persons Assisted
2	1B Improve Access to Public Facilities	2023	2025	Non-Housing Community Development		Improvements to and Expansion of Public Facilities	CDBG: \$2,037,115	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 128000 Persons Assisted
3	2A Provide for Owner Occupied Housing Rehab	2023	2025	Affordable Housing		Affordable Housing Preservation & Development	HOME: \$1,504,272	Homeowner Housing Rehabilitated: 25 Household Housing Unit
4	2B Increase Homeownership Opportunities	2023	2025	Affordable Housing		Affordable Housing Preservation & Development	CDBG: \$1,335,681 HOME: \$1,504,272	Direct Financial Assistance to Homebuyers: 100 Households Assisted
5	2C Increase Affordable Rental Housing Opportunity	2023	2025	Affordable Housing		Affordable Housing Preservation & Development	HOME: \$915,642	Rental units constructed: 4 Household Housing Unit Rental units rehabilitated: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	3A Provide Supportive Services for Special Needs	2023	2025	Non-Housing Community Development		Expansion of Available Public Services	CDBG: \$798,374	Public service activities other than Low/Moderate Income Housing Benefit: 28000 Persons Assisted
7	3B Provide Vital Services for Low-to-Mod Income	2023	2025	Non-Housing Community Development		Expansion of Available Public Services	CDBG: \$798,374	Public service activities other than Low/Moderate Income Housing Benefit: 28000 Persons Assisted
8	4A Provide for Rapid Re-Housing Programs	2023	2025	Homeless		Addressing Homelessness	ESG: \$134,011	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted
9	4B Increase Availability of Overnight Shelter Beds	2023	2025	Homeless		Addressing Homelessness	ESG: \$95,197	Homeless Person Overnight Shelter: 500 Persons Assisted
10	4C Increase and Improve Street Outreach & Support	2023	2025	Homeless		Addressing Homelessness	ESG: \$331,232	Homelessness Prevention: 700 Persons Assisted
11	4D Increase Available Permanent Supportive Housing	2023	2025	Homeless		Addressing Homelessness	HOPWA: \$2,601,336	Housing for Homeless added: 150 Household Housing Unit HIV/AIDS Housing Operations: 1100 Household Housing Unit

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	1A Improve & Expand Public Infrastructure
	Goal Description	Improve and expand public infrastructure through activities for low- and moderate-income persons and households. Activities include improvements and expansion to streets, sidewalks, water systems and ADA improvements.
2	Goal Name	1B Improve Access to Public Facilities
	Goal Description	Improve access to public facilities that will benefit LMI persons and households. Activities include improved access to community centers, neighborhood facilities and park facilities.
3	Goal Name	2A Provide for Owner Occupied Housing Rehab
	Goal Description	Provide for owner occupied housing rehabilitation in target areas of the jurisdiction. Housing rehab activities will serve low- to moderate-income households.
4	Goal Name	2B Increase Homeownership Opportunities
	Goal Description	Increase homeownership opportunities through homeowner housing added and direct financial assistance to homebuyers.
5	Goal Name	2C Increase Affordable Rental Housing Opportunity
	Goal Description	Increase affordable rental housing opportunities in target areas through rental units constructed and rental units rehabilitated.
6	Goal Name	3A Provide Supportive Services for Special Needs
	Goal Description	Provide supportive services for special needs populations in the jurisdiction. Public services that will serve special needs populations for Jacksonville – Duval County will target low- and moderate-income citizens and will include: fair housing awareness, elderly programs that address their needs and to support independent living, recreational programs for special needs populations, and education and health programs for special needs households.

7	Goal Name	3B Provide Vital Services for Low-to-Mod Income
	Goal Description	Provide vital services for LMI persons and households. Public services for Jacksonville – Duval County will target low- and moderate-income citizens and will include: fair housing awareness, crime prevention programs, case management for emergency assistance, family self-sufficiency programs, legal counseling, employment programs, health programs, and homeownership counseling.
8	Goal Name	4A Provide for Rapid Re-Housing Programs
	Goal Description	Provide for rapid re-housing for the homeless population through tenant-based rental assistance and the rapid re-housing program.
9	Goal Name	4B Increase Availability of Overnight Shelter Beds
	Goal Description	Increase availability of overnight shelter beds through homeless persons overnight shelter operations.
10	Goal Name	4C Increase and Improve Street Outreach & Support
	Goal Description	Increase and improve street outreach and support through homeless prevention services.
11	Goal Name	4D Increase Available Permanent Supportive Housing
	Goal Description	Increase available PSH for homeless through housing added. These activities will also benefit HIV/AIDS individuals and families through assistive housing operations.

Projects

AP-35 Projects – 91.220(d)

Introduction

Jacksonville – Duval County will support, prioritize, and implement programs designed to address housing, community and economic development needs, and furthering the objectives outlined under the Consolidated 5-Year Strategic Plan and those of the United States Department of Housing and Urban Development (HUD). The provision of affordable, decent, safe and sanitary housing to low/moderate individuals will continue to be a priority for Jacksonville – Duval County.

The City of Jacksonville’s Housing and Community Development Division (HCDD) administers HUD federal dollars in the Jacksonville – Duval County Consolidated Government jurisdiction and will oversee the projects for CDBG, HOME, HOPWA and ESG programs.

Projects

#	Project Name
1	CDBG: Administration
2	CDBG: Public Services
3	CDBG: Public Facilities & Infrastructure
4	CDBG: Housing Programs
5	HOME: Administration
6	HOME: CHDO Development Set-Aside 15%
7	HOME: CHDO Operating 5%
8	HOME: Non-CHDO Housing Programs
9	ESG Program (2021)
10	HOPWA: Administration
11	HOPWA: NE Florida AIDS Network
12	HOPWA: Catholic Charities Bureau
13	HOPWA: JASMYN, Inc
14	HOPWA: Lutheran Social Services
15	HOPWA: River Region Human Services

Table 59 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The funded projects in the Jacksonville – Duval County jurisdiction will address the housing and related public service needs of the community identified in the Consolidated Plan. A barrier to addressing underserved needs in Jacksonville – Duval County is the need for more funding.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG: Administration
	Target Area	
	Goals Supported	1A Improve & Expand Public Infrastructure 1B Improve Access to Public Facilities 2B Increase Homeownership Opportunities 3A Provide Supportive Services for Special Needs 3B Provide Vital Services for Low-to-Mod Income
	Needs Addressed	Improvements to and Expansion of Public Facilities Affordable Housing Preservation & Development Expansion of Available Public Services Planning & Disaster Preparedness
	Funding	CDBG: \$1,401,332
	Description	Administration of the 2021 CDBG program for Jacksonville - Duval County jurisdiction.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	Administration of the 2021 CDBG program throughout the jurisdiction of Jacksonville – Duval County.
	Planned Activities	CDBG eligible administration activities will include: City staff salaries, supplies and overhead Fair Housing Program Citizen Participation Efforts Environmental Review
2	Project Name	CDBG: Public Services
	Target Area	
	Goals Supported	3A Provide Supportive Services for Special Needs 3B Provide Vital Services for Low-to-Mod Income
	Needs Addressed	Expansion of Available Public Services Addressing Homelessness

Funding	CDBG: \$1,036,216
Description	Public services for Jacksonville - Duval County will target low- and moderate-income citizens and will include: fair housing awareness, elderly programs that address their needs and to support independent living, recreational programs for special needs populations, crime prevention programs, case management for emergency assistance, family self-sufficiency programs, legal counseling, employment programs, health programs, educational programs for youth, and homeownership counseling. The budget for this project includes 15% of the 2021 CDBG allocation.
Target Date	9/30/2022
Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 56,000 Persons Assisted
Location Description	Jurisdiction wide based on income eligibility as well as LMI areas.
Planned Activities	Planned CDBG program activities include: COJ – Jacksonville Human Rights Commission: \$25,000 COJ – Independent Living Program: \$128,404 COJ – Special Programs for Older Adults: \$40,000 City of Neptune Beach programs: \$44,895 City of Jacksonville Beach programs: \$114,418 City of Jacksonville Beach programs: \$27,948 JHA – Brentwood services: \$19,250 JHA – Family Self-Sufficiency Program: \$25,000 Youth Crisis Center: \$125,000 Ability Housing services: \$38,000 I.M. Sulzbacher services: \$100,000 JASMYN, Inc. services: \$55,285 Five STAR Veterans Center: \$50,000 Downtown Vision: \$107,347 Girl Scouts of Gateway Council: \$34,800 Catholic Charities Bureau: \$74,250 The Arc Jacksonville: \$26,619

3	Project Name	CDBG: Public Facilities & Infrastructure
	Target Area	
	Goals Supported	1A Improve & Expand Public Infrastructure 1B Improve Access to Public Facilities
	Needs Addressed	Improvements to and Expansion of Public Facilities
	Funding	CDBG: \$3,513,697
	Description	Jacksonville-Duval County will utilize CDBG funds, including entitlement funds and program income, to improve the public infrastructure in the jurisdiction. Funds will also be used to improve public facilities and recreational parks.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility Activities other than Low/Moderate Income Housing Benefit: 128,000 Persons Assisted Public Infrastructure Activities other than Low/Moderate Income Housing Benefit: 128,000 Persons Assisted
	Location Description	Jurisdiction wide based on income eligibility as well as LMI areas.
	Planned Activities	Public infrastructure and facilities improvements in LMI areas include: <u>COJ Public Works:</u> Roadway Resurfacing: \$1,500,000 Sidewalk Improvements: \$665,000 COJ Public Library, Main Library Refresh: \$228,000 <u>COJ Parks, Recreation and Community Services:</u> STEAM at Clanzel Brown Community Center: \$31,000 Florida C. Dwight Clark Playground: \$100,000 Earth H. Napoleon Playground: \$100,000 Barney Browning Park Playground: \$100,000 Garden City Park Playground: \$100,000 Melvin Park Playground: \$100,000 <u>Public facility improvements (Applicant Projects):</u> City of Atlantic Beach, Levy Rd Multi Use Path: \$91,200 Lutheran Social Services of NE FL facility improvements: \$228,497 River Region Human Services facility improvements: \$270,000

4	Project Name	CDBG: Housing Programs
	Target Area	
	Goals Supported	2B Increase Homeownership Opportunities
	Needs Addressed	Affordable Housing Preservation & Development
	Funding	CDBG: \$1,055,415
	Description	Housing Development Activities for program year.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Direct Financial Assistance: 40 LMI households
	Location Description	Jurisdiction wide based on income eligibility as well as LMI areas.
	Planned Activities	Homeowner housing assistance programs.
5	Project Name	HOME: Administration
	Target Area	
	Goals Supported	2A Provide for Owner Occupied Housing Rehab 2B Increase Homeownership Opportunities 2C Increase Affordable Rental Housing Opportunity
	Needs Addressed	Affordable Housing Preservation & Development
	Funding	HOME: \$392,418
	Description	Jacksonville - Duval County will utilize HOME funds, including entitlement funds and program income, for the administration of the HOME program.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	Jurisdiction wide based on income eligibility as well as LMI areas.
	Planned Activities	HOME Program Administration
6	Project Name	HOME: CHDO Development Set-Aside 15%
	Target Area	

	Goals Supported	2B Increase Homeownership Opportunities 2C Increase Affordable Rental Housing Opportunity
	Needs Addressed	Affordable Housing Preservation & Development
	Funding	HOME: \$588,627
	Description	In compliance with the HOME program rules and regulations, Jacksonville - Duval County will provide at least 15% of the HOME allocation to qualified CHDOs to support development and rehab of affordable housing opportunities within the jurisdiction.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Rental units rehabilitated: 5 LMI Household Housing Units
	Location Description	Jurisdiction wide based on income eligibility as well as LMI areas
	Planned Activities	HOME entitlement funds will be set-aside for CHDO rehabilitation projects in the jurisdiction.
	7	Project Name
Target Area		
Goals Supported		2B Increase Homeownership Opportunities 2C Increase Affordable Rental Housing Opportunity
Needs Addressed		Affordable Housing Preservation & Development
Funding		HOME: \$196,209
Description		Jacksonville - Duval County will provide at least 5% of the HOME allocation to qualified CHDOs for operating.
Target Date		9/30/2022
Estimate the number and type of families that will benefit from the proposed activities		N/A – for CHDO operating.
Location Description		Jurisdiction wide based on income eligibility as well as LMI areas
Planned Activities		CHDO operating
8	Project Name	HOME: Non-CHDO Housing Programs
	Target Area	

	Goals Supported	2A Provide for Owner Occupied Housing Rehab 2B Increase Homeownership Opportunities 2C Increase Affordable Rental Housing Opportunity
	Needs Addressed	Affordable Housing Preservation & Development
	Funding	HOME: \$2,746,932
	Description	Jacksonville - Duval County will add new homeowner housing, construct new owner/rental housing and rehabilitate units through Non-CHDO Housing Programs such as the Revolving Loan Program, Down Payment Assistance Program and owner-occupied rehab.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Rental Units Constructed: 4 LMI households assisted Homeowner Housing Rehab: 25 LMI households assisted Direct Financial Assistance: 60 LMI households
	Location Description	Jurisdiction wide based on income eligibility as well as LMI areas.
	Planned Activities	New homeowner housing, construction of new rental housing and rehabilitation of rental units throughout the jurisdiction. Down Payment Assistance Program: \$996,932 Revolving Loan Program: \$1,750,000
9	Project Name	ESG Program (2021)
	Target Area	
	Goals Supported	4A Provide for Rapid Re-Housing Programs 4B Increase Availability of Overnight Shelter Beds 4C Increase and Improve Street Outreach & Support 4D Increase Available Permanent Supportive Housing
	Needs Addressed	Addressing Homelessness
	Funding	ESG: \$560,440
	Description	Jacksonville - Duval County will administer ESG program funds throughout the jurisdiction. Programs include case management and supportive services, emergency short-term and rapid re-housing activities, ESG data collection and other ESG program activities, and homeless prevention.
	Target Date	9/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance / Rapid Rehousing: 80 LMI Households Assisted Homeless Person Overnight Shelter: 1,000 Persons Assisted Homelessness Prevention: 500 Persons Assisted
	Location Description	Jurisdiction wide ESG activities for eligible beneficiaries.
	Planned Activities	COJ HCDD Administration of the ESG program (7.5%): \$42,033 <u>ESG Program Activities:</u> Data Collection (Changing Homelessness): \$50,000 Emergency Shelter /RRH (I.M. Sulzbacher Center): \$86,186 <u>Homeless Prevention</u> - Gateway Community Services: \$66,717 - Catholic Charities: \$90,000 - JASMYN, Inc.: \$80,747 <u>Supportive Services</u> - Ability Housing: \$94,757 - Clara White Mission: \$25,000 - Family Promise: \$25,000
10	Project Name	HOPWA: Administration
	Target Area	
	Goals Supported	3A Provide Supportive Services for Special Needs 4D Increase Available Permanent Supportive Housing
	Needs Addressed	Expansion of Available Public Services Addressing Homelessness
	Funding	HOPWA: \$78,168
	Description	The City of Jacksonville HCDD will administer the HOPWA program throughout the jurisdiction of Jacksonville - Duval County. Admin costs not to exceed 3% of allocation.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.

	Location Description	Administration of the 2020 HOPWA program throughout the jurisdiction of Jacksonville - Duval County.
	Planned Activities	The City of Jacksonville HCDD will administer the HOPWA program throughout the jurisdiction of Jacksonville - Duval County.
11	Project Name	HOPWA: NE Florida AIDS Network
	Target Area	
	Goals Supported	2C Increase Affordable Rental Housing Opportunity 3A Provide Supportive Services for Special Needs 4D Increase Available Permanent Supportive Housing
	Needs Addressed	Expansion of Available Public Services Addressing Homelessness
	Funding	HOPWA: \$771,122
	Description	NE Florida AIDS Network will be administering two programs during the program year 1) a Short-Term Rent, Mortgage & Utilities Assistance Program and 2) a Permanent Housing Placement Program.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	HIV/AIDS Housing Operations: 850 LMI Households.
	Location Description	Service area wide HOPWA activities for eligible beneficiaries.
	Planned Activities	Northeast Florida AIDS Network Inc., Short-Term Rent, Mortgage & Utilities Assistance Program Northeast Florida AIDS Network Inc., HOPWA Permanent Housing Placement Program HOPWA Program Sponsor admin costs not to exceed 7% of allocation.
12	Project Name	HOPWA: Catholic Charities Bureau
	Target Area	
	Goals Supported	2C Increase Affordable Rental Housing Opportunity 3A Provide Supportive Services for Special Needs 4D Increase Available Permanent Supportive Housing
	Needs Addressed	Expansion of Available Public Services Addressing Homelessness
	Funding	HOPWA: \$975,000

	Description	Catholic Charities will provide housing and supportive services for HOPWA eligible clients.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 1,175 low to moderate income persons or households will benefit from these efforts.
	Location Description	Service area wide for eligible HOPWA program beneficiaries.
	Planned Activities	Catholic Charities Bureau, Inc., HOPWA program HOPWA Program Sponsor admin costs not to exceed 7% of allocation.
13	Project Name	HOPWA: JASMYN, Inc
	Target Area	
	Goals Supported	3A Provide Supportive Services for Special Needs 4D Increase Available Permanent Supportive Housing
	Needs Addressed	Addressing Homelessness
	Funding	HOPWA: \$155,410
	Description	JASMYN Inc provides housing and supportive services for HOPWA eligible clients within the service area.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 30 will receive permanent supportive housing.
	Location Description	Service area wide for HOPWA eligible clients.
	Planned Activities	JASMYN, Inc., Supportive Housing Program HOPWA Program Sponsor admin costs not to exceed 7% of allocation.
14	Project Name	HOPWA: Lutheran Social Services
	Target Area	
	Goals Supported	3A Provide Supportive Services for Special Needs 4C Increase and Improve Street Outreach & Support 4D Increase Available Permanent Supportive Housing
	Needs Addressed	Expansion of Available Public Services Addressing Homelessness
	Funding	HOPWA: \$449,136

	Description	Lutheran Social Services provide housing and supportive services for HOPWA eligible clients within the service area.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 600 low income persons or households will benefit from the planned activities.
	Location Description	Service area wide for HOPW eligible clients.
	Planned Activities	Lutheran Social Services of NE Florida, Housing Opportunities for Persons with AIDS HOPWA Program Sponsor admin costs not to exceed 7% of allocation.
15	Project Name	HOPWA: River Region Human Services
	Target Area	
	Goals Supported	3A Provide Supportive Services for Special Needs 4D Increase Available Permanent Supportive Housing
	Needs Addressed	Addressing Homelessness
	Funding	HOPWA: \$172,500
	Description	River Region Human Services provides housing and supportive services for HOPWA eligible clients within the service area.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 20 low to moderate income persons or households will benefit from the planned activities.
	Location Description	Service area wide for HOPWA eligible clients.
	Planned Activities	River Region Human Services, Inc., Andy's Place Supportive Housing Program HOPWA Program Sponsor admin costs not to exceed 7% of allocation.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Jacksonville’s HCDD does not allocate funding based solely on geographic requirements. Individuals or households must meet income qualifications in order to receive direct assistance from activities and services in the CDP programs. For eligible activities to public facilities & infrastructure improvements as well as economic development opportunities the City will be targeting low- to moderate-income identified census tract areas in need. See below on how the City will determine these areas.

Geographic Distribution

Target Area	Percentage of Funds
N/A	N/A

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Determining priorities for spending the Jacksonville – Duval County’s federal block grant funding is 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 was 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, and meetings with stakeholder organizations (particularly those serving low- and moderate-income populations and those with special needs).

The City of Jacksonville does not allocate funding based solely on geographic requirements. When the project or planned activities are intended to serve individuals or households directly, those individuals or households must meet income qualifications, as well as residency requirements, in order to receive assistance from the program. In these instances, City staff and/or one of its partner agencies shall complete an in-take and eligibility status review of the applicant individual, or household, before the project/activity is initiated.

Additionally, the City has identified infrastructure and public facility improvement activities. In which case, the planned activities will serve a community, neighborhood or “area”. These projects (or activities) are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible Census Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low to moderate-income.

To determine these Tracts the City will be utilizing HUD CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has redefined the eligible tracts within the jurisdiction. The

identified census block group tracts within the jurisdiction that are considered low-moderate income can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

Through the Universal Application process, all HOPWA sub-recipients may serve the entire eligible metropolitan statistical area which includes Duval, Clay, Baker, Nassau and St. Johns Counties.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Jacksonville – Duval County’s goal is to expand affordable housing in the jurisdiction through the production of new affordable housing units, rehabilitation of owner and renter-occupied housing units, direct financial assistance to homebuyers, and rental assistance for low-income and special needs populations.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	134
Special-Needs	190
Total	324

Table 61 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	190
The Production of New Units	104
Rehab of Existing Units	30
Acquisition of Existing Units	0
Total	324

Table 62 - One Year Goals for Affordable Housing by Support Type

Discussion

Owner-occupied Housing

Homeowner Housing Rehabilitated: 25 Household Housing Unit

Direct Financial Assistance to Homebuyers: 100 Households Assisted

Renter-occupied Housing

Rental units constructed: 4 Household Housing Unit

Rental units rehabilitated: 5 Household Housing Unit

Homeless and Special Needs

Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted

Housing for People with HIV/AIDS added (Permanent Supportive Housing): 150 Households Assisted

AP-60 Public Housing – 91.220(h)

Introduction

Public housing in Jacksonville is owned and operated by the Jacksonville Housing Authority (JHA) and comes in a variety of sizes and types, ranging from scattered-site duplex and quad apartments to high-rise apartments for seniors. JHA sets rents for these units based on each family's anticipated annual adjusted income.

JHA has 25 properties and serves more than 2,800 families. The Consolidated Planning process identified the major needs of JHA as: continued maintenance for an aging but still high-quality portfolio, additional units to meet the demand for subsidized affordable housing, expanded accessibility, including units accessible to those with physical and developmental disabilities, and continued programs to assist residents to achieve self-sufficiency, financial literacy, and improve their living conditions.

The Jacksonville – Duval County is committed to providing low, very low, extremely low and moderate-income residents of City of Jacksonville/Duval County with: quality affordable housing opportunities, neighborhood revitalization and stabilization activities, partnerships with private and public entities to optimize resources through innovative programs, while maintaining efficient and effective management of resources.

Actions planned during the next year to address the needs to public housing

The JHA plans on the following actions during the next year:

- Maintain Jacksonville Housing Authority as a high performer agency
- Continue with quality assurance review program for residents' files and maintain an annual occupancy rate of not less than 97% at all public housing sites
- Expand Housing Access and Choice
- Coordinate modernization and/or development activities with Capital funds, obligate and expend

according to HUD requirements

- Achieve Stronger Commitment to Self-Sufficiency
- Forge Creative Collaborations with Community Partners
- Promote a Healthy, Engaged and Productive Workforce
- Apply for a Housing Choice Planning Grant
- Provide replacement housing as grants are awarded.

Finance and Procurement Goals

- Maintain a clean audit
- Ensure 90% of Capital funds are obligated within 2 years
- Cross train for month-end close
- Review and update policies procurement policies

Section 8

- Achieve and maintain high performer status
- Balance input and output for monthly transmissions
- Correct all problems identified within 7 days
- Ensure 95%-100% compliance

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Jacksonville Housing Authority (JHA) activities to increase resident involvement will continue to center on building resident and family self-sufficiency. These activities include the following programs:

1. Neighborhood Network Centers (NNC) located in Brentwood will continue to provide computer and employment skills training for 250 residents and 900 persons from the community. Specific activities include 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 approximately 350 persons to pursue self-sufficiency goals.

3. The Section 8 Homeownership Program will continue to provide financial literacy and credit repair to low-income families. These families will be served through the Family Self-Sufficiency Program.

4. JHA will continue to work cooperatively with resident councils in each of the public housing Resident Management Corporation (RMC) communities to implement and enforce standards and expectations that

families should make an effort to achieve self-sufficiency as a goal. The resident councils are the initiators of activities and services that aid residents in securing valuable resources to address their needs. RMCs are instrumental in assisting staff to implement educational programs and self-sufficiency programs.

5. JHA has a team of public housing service coordinators that assist residents with finding permanent, gainful employment and education. These coordinators also help residents' children access healthcare and education opportunities. JHA has hired an Employment Coordinator to assist public housing and Section 8 residents to find employment and training opportunities.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The City of Jacksonville's PHA is not designated as troubled. As of January 2021, per review of HUD's Inventory Management System (IMS)/ PIH Information Center (PIC) public housing profile site at https://www.hud.gov/program_offices/public_indian_housing/systems/pic/haprofiles the City of Jacksonville's PHA is identified as a "High Performer".

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Jacksonville HCDD administers the Housing Opportunities for Persons with AIDS (HOPWA) and Emergency Solutions Grant (ESG) in conjunction with the Continuum of Care (COC) lead agency Changing Homelessness, Inc. In a coordinated effort, HCDD and its non-profit partners provide financial assistance, rental assistance, utility assistance, supportive services encompassing case management, mental health counseling, drug abuse treatment/counseling, transportation, child care, etc. to the homeless and other special needs populations. These funds also provide for the grant administration costs for the City and our partners to administer these funds, manage services to ensure effective delivery of programs and manage project goals and objectives.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Jacksonville HCDD is focusing on planning efforts that create various ways to address the issues of homelessness and chronic homelessness. It is difficult to accurately measure the number of persons at-risk of becoming homeless. It is impossible to gauge at any one time the number of people who are threatened with eviction, unemployment, foreclosure, or termination of utilities. However, families and individuals are at-risk of becoming homeless most commonly when they live paycheck-to-paycheck without any savings for sudden emergencies. The City of Jacksonville HCDD service providers work collaboratively to provide a wide range of expertise in housing, social, and supportive services within each component of the continuum. A strategy to address homelessness in the COC is to strengthen and enhance these existing assets.

To reach out to homeless persons and assess their individual needs, Jacksonville – Duval County will increase community engagement. Community awareness, engagement and collaboration is the key to successful change. By increasing leadership, collaboration and civic engagement, we strengthen the capacity of public and private organizations by increasing knowledge about interventions to prevent and end homelessness.

To reach our goals for Outreach and Community Engagement, our Community Implementation Plan includes coordinated intake, assessment and prioritization for referral, tracking by name all who are homeless in the continuum and input into the Homeless Management Information System (HMIS). There is also utilization of permanent housing to include permanent supportive housing, rapid re-housing, street outreach throughout the continuum, targeting of special populations, such as families with children, youth, chronically homeless, and veterans, as well as procedures for referring unaccompanied youth under the age of 18 and homeless prevention strategy by providing short-term rental, mortgage, and/or

utility assistance.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Jacksonville will address the emergency shelter and transitional housing needs of homeless persons in the jurisdiction through collaboration with the COC and its various local partner organizations.

The City will fund the I.M. Sulzbacher Center to provide emergency shelter housing and outreach activities to those who are unsheltered. Supportive services are provided for homeless individuals and families that are using emergency shelter or transitional housing in the City. Supportive service providers that are funded by the City include Ability Housing, Clara White Mission and Family Promise. Ability Housing provides case management services for the homeless and has a Permanent Supportive Housing program. Clara White Mission also provides case management and works to provide appropriate services, jobs and stable housing options. Family Promise manages the Back Home program which provides case management services to assist homeless families with children to find resources and stable housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Jacksonville – Duval County will work to increase economic security of individuals, by expanding opportunities for meaningful and sustainable employment and improving access to mainstream programs and services that will reduce financial vulnerability to homelessness.

Supportive service providers that are funded by the City include Ability Housing, Clara White Mission and Family Promise. All three have the goal of helping homeless individuals and families make the transition back to permanent and stable housing. As mentioned above, services include:

Ability Housing: Provides case management services for the homeless and has a Permanent Supportive Housing program.

Clara White Mission: Provides case management and works to provide appropriate services, jobs and works to find stable housing options.

Family Promise: The Back Home program provides case management services to assist homeless families with children to find resources and stable housing.

The Salvation Army of NE FL: Rapid Re-housing program to help homeless individuals and families find

housing and also has a homeless prevention program.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

To help the low-income individuals and families avoid becoming homeless, Jacksonville will work closely with the COC with the Coordinated Entry System. The Coordinated Entry System assesses the homeless population (individuals/families, chronic homeless, veterans, youth, persons discharged from institutions) and prioritizes the needs of the homeless and then refers them to the matching services needed which can include health services, public and social services, employment and job training, education, youth services and stable housing.

Jacksonville will work to advance stability for youth aging out of systems such as foster care and juvenile justice, and improve discharge planning for people who have frequent contact with hospitals and criminal justice systems.

The CoC is a 50-member group of agencies that provide direct services to the homeless population which includes chronically homeless individuals and families, families with children, veterans, and unaccompanied youth. For more information about Changing Homelessness and the CoC and its members, go to: <http://changinghomelessness.org>

AP-70 HOPWA Goals - 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	1,100
Tenant-based rental assistance	0
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	150
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	1,250

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Jacksonville has identified two fair-housing related impediments and six barriers to affordable housing as highlighted in the City's 2020 Analysis of Impediments to Fair Housing Choice (AI). The AI reviews the community demographics, market availability, public and private policies, practices, and procedures affecting fair housing choice and affordable housing. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. The AI serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts.

With the rising pressure to create fair housing choice, which includes, Protected Choice, Actual Choice, and Quality Choice, the City of Jacksonville faces a few challenges and impediments such as significant income inequality between race or ethnicity, a shortage of new multi-family rental developments, accelerating rise in single family home prices, and funding shortages to fund new affordable housing developments. To ensure that all residents in the city are protected under state and local law, and to adhere with the Department of Housing and Urban Development (HUD) regulations on fair housing as required by HUD entitlement grants, the City of Jacksonville has taken steps to promote fair housing and to educate its leadership, staff, and residents on what HUD defines as fair housing and discrimination in housing. Further, the city has identified what steps it must take to overcome the barriers identified and what the consequences are for those who do not adhere to a policy of fair housing and non-discrimination.

The AI has identified eight current barriers to fair housing choice and affordable housing. For each impediment, recommendations and outcome measures have been identified for activities that can help to alleviate these impediments moving forward. The current impediments to affordable are:

1. Significant Income Inequality Between Race or Ethnicity
2. High Non-White Denial Rate for Home Loans
3. Shortage of New Multi-Family Rental Development
4. High Percentage of Renters Who are Cost Burdened
5. Accelerating Rise in Single Family Home Values
6. Missed Opportunities to Address Homelessness
7. Funding Shortage for New Affordable Housing
8. Shortage of Handicapped Accessible Housing and Above Average Poverty Rates

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

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 nonprofit 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. For more information, see:

<http://www.coj.net/departments/planning-and-development>

[https://www2.municode.com/library/fl/jacksonville/codes/code_of_ordinances\(Chapter 656\)](https://www2.municode.com/library/fl/jacksonville/codes/code_of_ordinances(Chapter_656))

Incentives and Financing

The City of Jacksonville provides incentives and financing for affordable housing through application of federal block grant funds to support the efforts of for-profit and nonprofit developers of affordable housing, including Community Housing Development Organizations (CHDO), 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 and include inducements to support inclusionary affordable housing.

The programs that support inclusionary affordable housing include, but are not limited to: the Limited Repair Program and Utility Tap-In Program, both of which improve one or all of the major building systems such as electrical, plumbing (inclusive of septic systems and water connection to City services), ventilation, roofing, and weatherization; the purchase assistance program (Head Start to Homeownership); and development of affordable homes for ownership or as rentals.

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

Neighborhoods Department regularly meets with Citizen Participation Advisory Committees (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 responsibilities of the Jacksonville Housing and Community Development Commission include working to educate the public and facilitate public participation in programs.

AP-85 Other Actions – 91.220(k)

Introduction:

Jacksonville – Duval County will take other actions whenever possible in the 2021 Action Plan as it relates to meeting the needs of LMI households, creating suitable, decent and affordable housing, reducing the number of families in poverty and enhancing the coordination of public and private housing agencies.

Actions planned to address obstacles to meeting underserved needs

Jacksonville – Duval County, through the Consolidated Plan and Annual Action Plans, petitions for federal funds as an Urban County Entitlement, to assist the needs of residents that have been traditionally underserved by existing local agencies. The activities funded are carefully designed to provide appropriate and needed services, particularly to those that may not be eligible for assistance from other local services, those that are geographically isolated by lack of transportation, and those who lack basic amenities in their neighborhoods. Some examples may include senior citizens, the frail and elderly, the mentally or physically disabled, the homeless, and infants or the youth. Jacksonville – Duval County continues to work diligently to offer programs that meet the needs of the underserved.

Actions planned to foster and maintain affordable housing

In this year's 2021 Annual Action Plan, CDBG and HOME funds are used for substantial housing rehabilitation of both owner and rental housing units. Rehab of housing will keep the housing units affordable and for homeowners, it will help protect the value of their homes. The goal is to also to increase affordable housing units in the jurisdiction as well. The City will do this through new development of housing units and direct financial assistance to homebuyers. See the AP-20 goals for more details.

Actions planned to reduce lead-based paint hazards

Lead-based paint can pose serious health hazards, particularly in households with babies and/or small children. Lead-based paint potentially affects any structure built prior to 1978. As a mature city with many older homes, lead-based paint is a particular concern for Jacksonville. The City of Jacksonville has worked to reduce lead-based paint hazards for a number of years through lead based paint testing (by a licensed and certified agent). A positive result for any test indicating lead is present requires the use of interim controls through lead-safe work practices to remediate the lead or the total abatement of the lead by component replacement.

The City of Jacksonville's Neighborhoods Department acts to evaluate and reduce lead-based paint hazards by mandating that lead-based paint may not be used in rehabilitation programs funded through the CDBG or HOME program. In addition, all CDBG and HOME contracts contain a statement prohibiting 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. In all units pre-1978 undergoing rehabilitation, the contractor is required to use lead-safe work practices. Education regarding lead and its effects is also provided to each owner-occupied rehabilitation project. In the Limited Repair Program, for example, any participant living in a pre-1978 home is given a pamphlet regarding the dangers of lead.

Actions planned to reduce the number of poverty-level families

A variety of housing assistance and public service programs funded through CDBG and HOME programs help to alleviate poverty by lessening the financial strain on residents. Providing quality accessible affordable housing, eliminating substandard housing, preserving affordable housing through rehabilitation, and assisting with mortgage payments, down payments and closing costs all help families reduce their housing costs, leaving more funds available for other necessary expenses.

Actions planned to develop institutional structure

The City of Jacksonville HCDD will continue to provide opportunities for public, private, and governmental organizations to come together to share information, advocate for issues of concern, leverage resources to make a project happen, address barriers associated with implementing activities, and coordinate efforts.

Actions planned to enhance coordination between public and private housing and social service agencies

There are many diverse nonprofits and social service agencies that provide different services to our targeted population and willing have the ability to work collaboratively to serve residents across the spectrum of needs. At this time, the Jacksonville – Duval County has effective partners to address each of the identified priorities and targeted geographies. Because of the decline in funding for nonprofits and the enormous demand for their services, however, it is difficult to reach all those in need and gaps in the delivery system may result. For this reason, funding and capacity building for nonprofit partners that deliver critical programs and projects is a priority for Jacksonville – Duval County.

The City of Jacksonville’s HCDD will work to enhance coordination between public and private housing and social service agencies in the jurisdiction through providing these organizations and agencies opportunities to share information, network and coordinate efforts.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

This section outlines program specific requirements for CDBG, HOME, HOPWA and ESG programs. For CDBG there will be program income of \$220,584 for the program year. For HOME repayment or recapture funds, please see below in the HOME sections, part 2, 3 & 4.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	220,584
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	220,584

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Jacksonville is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214. The City also uses State Housing Initiative Program (SHIP) funds from the State of Florida, as well as other appropriate leveraged funds. The City sometimes uses SHIP funds as a local match from developers.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

To ensure that HOME affordability period requirements are met, the City, including subrecipients and consortium members, applies recapture provisions when HOME funds are used for direct homebuyer subsidy activities. Subrecipient agreements include requirements ensuring the recapture provisions are followed.

Principal Residency

A homebuyer receiving HOME purchase assistance must reside in the home as his/her principal residence for the duration of the period of affordability.

Period of Affordability

The recapture provisions are in effect for a period of affordability. This period is based on the amount of direct HOME subsidy to the buyer (recapture), as follows:

Triggering Recapture

If, during the period of affordability, an owner voluntarily or involuntarily transfers his/her property (e.g., through a sale or foreclosure), the applicable recapture provisions go into effect.

HOME Direct Homebuyer Subsidy / Recapture Provisions

The amount subject to recapture is the direct HOME subsidy.

The direct HOME subsidy includes the funds that enabled the homebuyer to purchase the unit: down payment and closing cost assistance, and assistance to fill the gap between the fair market value of the property and the sales price affordable to the buyer. If the unit is sold during the affordability period, the full mortgage amount becomes due and payable. In instances where net proceeds are not

sufficient to recapture the entire direct HOME subsidy, recapture of all available proceeds shall be deemed to satisfy the recapture requirements. The net proceeds of a sale are the sales price minus non-HOME loan repayments and any closing costs. This amount represents the maximum amount the City may recapture under its Recapture Policy.

In order to enforce the recapture of HOME funds, the HOME recipient will be required to execute a mortgage for the amount of the HOME subsidy that will be recorded as a lien against the property. The term of the mortgage will meet or exceed the minimum affordability period. In addition, the City will execute a Homebuyer Agreement with each assisted buyer, to address residency requirement, terms of the recapture provision, and remedies for non-compliance.

Noncompliance

During the affordability period, the City will monitor the homeowner's compliance with the principal residency requirement. An owner is noncompliant with the HOME requirements if (1) he/she does not reside in the unit as principal residence because of vacating or renting out the unit to another household, or (2) if the recapture provisions are not satisfied. In the event of noncompliance, the owner is subject to repay any outstanding HOME funds. This is based on the total amount of direct subsidy to the buyer minus any principal HOME loan repayments. At the end of affordability period, if recapture has not been triggered and there is no event of noncompliance, the full amount of the principal is forgiven, and no further obligations exist for repayment of the principle sum.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City records land use restrictions on all units acquired with HOME funds. During the process of property ownership transfers, the City's restriction is identified in title commitments. If an owner voluntarily or involuntarily transfers his/her property (e.g., through a sale or foreclosure) during the period of affordability, the applicable recapture provisions go into effect. Additionally, properties acquired with HOME funds are required to include the City as an additional insured on homeowner insurance policies. The City proactively monitors the receipt of insurance policies to insure the property ownership has not changed.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

HOME funds **will not be used** as a refinance mechanism to secure debt for multifamily rental housing projects.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The City and CoC have established performance standards to be utilized for the ESG program and all ESG sub-grantees. These standards are used to evaluate individual program performance when grants are awarded as well as to evaluate the overall performance of the City of Jacksonville ESG program. The ESG Written Performance Standards is attached as an appendix to this Action Plan in the AD-25 Grantee Unique Appendices on page 48 of the PDF document.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Changing Homelessness Inc. is the lead Continuum of Care and are consulted on all aspects of the Emergency Solutions Grant. In accordance with HUD requirements, the coordinated assessment system is designed to assist individuals who are homeless with finding and obtaining housing. The coordinated assessment system or coordinated intake system is managed by the Mental Health Resource Center (MHRC). MHRC provides coordinated intake services to individuals who are homeless in Duval Metro Statistical Area (MSA). Intake Specialists use the Vi-SPDAT (Vulnerability Index-Service Prioritization Decision Assistance Tool) to assess individuals and determine the most appropriate housing interventions for each person served. Intake specialists conduct assessments at MHRC's Homeless Service Center, at hot-spot locations throughout Duval MSA, and on the streets. The staff also assists clients with obtaining documentation needed to qualify for housing programs. The staff maintains one community-wide housing waiting list and refers individuals as housing openings become available. Through this process, Northeast Florida is able to prioritize resources and help those who are most in need of services. Staff also assists individuals with applying for government entitlements and identifying other services to address their needs. The CoC policies and procedures document is attached as an appendix to this Action Plan.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The method of making sub-awards is through a competitive Universal Application process. Full access is provided to grass roots, faith-based and other community organizations and they are encouraged to submit applications through UA Process and attend the Mandatory Technical Assistance and Budget Workshops. Several public meetings are held along with public service announcements are provided to meet public comment consultation requirements. The process is examined each year in order to make improvements.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR

576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The lead agency of the Continuum of Care (Changing Homelessness) has formerly homeless persons on its Board of Directors and the sub-recipients have formerly homeless individuals involved in decision making capacities. The City of Jacksonville continues to the maximum extent possible to have workshops and public hearings in an effort to encourage the underserved to express their needs and concerns. In addition, quarterly homeless agencies meetings are held to compare processes, problems, network, and improve our services.

5. Describe performance standards for evaluating ESG.

See attached ESG Written Performance Standards in the AD-25 Grantee Unique Appendices.

Since the ESG funds are not sufficient to cover the homelessness problem, the City utilizes other federal funds such as CDBG, HOPWA, and HOME to assist with homelessness issues through non-profit organizations that provide such services. HOME funds are partially used for permanent supportive housing.

HOPWA Method of Selecting Sponsors:

The City of Jacksonville Housing & Community Development Division, releases the Universal Application (UA) each year to determine HOPWA funding allocations to sponsors. Information on the UA application guidelines and instructions is presented in a meeting and UA forms and application materials are posted on the City's Housing and Community Development webpage. Through the presentation of the UA application, eligible uses are discussed and scoring criteria are explained. Potential sponsors are welcome to view the funding available and eligible and ineligible uses.

The City also conducts a funding application workshop each year for perspective applicant organizations. The City utilizes an objective scoring criteria to review and rank all applications. The scoring criteria to determine a recommendation of awards are: Agency Summary (30 pts), Project Description (25 pts), Statement of Needs (15 pts) and Budget and Financial Analysis (30 pts). A minimum score of 75 points is required to be considered. Allocations are then made based on eligibility and available funding. HOPWA Program Sponsor administration costs are not to exceed 7% of grant allocation. For more information about the Universal Application process please see link to our website:

<https://www.coj.net/hcdd>

Appendix - Alternate/Local Data Sources

1	Data Source Name HOPWA CAPER
	List the name of the organization or individual who originated the data set. City of Jacksonville
	Provide a brief summary of the data set. HOPWA benefit data comes from the 2018 HOPWA CAPER for the City of Jacksonville.
	What was the purpose for developing this data set? This data helps to determine the need for persons living with HIV/AIDS in the area.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Jacksonville-Duval County
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2018 CAPER
	What is the status of the data set (complete, in progress, or planned)? Complete
2	Data Source Name Florida Health HIV/AIDS Surveillance Office
	List the name of the organization or individual who originated the data set. Florida Health HIV/AIDS Surveillance Office
	Provide a brief summary of the data set. HIV/AIDS Surveillance data. Rate of persons with HIV/AIDS per 100,000 is based off 2015-2019 ACS population of 936,186.
	What was the purpose for developing this data set? HIV/AIDS Surveillance data tracks the number of persons living with HIV/AIDS in the area. Data helps to determine needs for the HIV/AIDS population.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Duval County

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Florida Health HIV/AIDS Surveillance Office, January 2017 Florida Health HIV/AIDS Section, 2018 HIV Epidemiological Profile</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>2006-2010 ACS, 2015-2019 ACS</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p> <p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>What was the purpose for developing this data set?</p> <p>Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Jacksonville-Duval County, FL</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2006-2010 ACS, 2015-2019 ACS 5-Year Estimates</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
4	<p>Data Source Name</p> <p>2013-2017 CHAS</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau, American Community Survey (ACS) and U.S. Department of Housing and Urban Development (HUD)</p>

	<p>Provide a brief summary of the data set.</p> <p>Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households.</p>
	<p>What was the purpose for developing this data set?</p> <p>The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Jacksonville-Duval County, FL</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013-2017 CHAS</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
5	<p>Data Source Name</p> <p>2015-2019 ACS 5-Yr Estimates</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas.</p>
	<p>What was the purpose for developing this data set?</p> <p>Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Jacksonville-Duval County, FL</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2015-2019 ACS 5-Year Estimates</p>

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
6	<p>Data Source Name</p> <p>2014-2018 ACS (Workers), 2014 LEHD (Jobs)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>2014-2018 ACS and 2018 Longitudinal Employee-Household Dynamics: United States Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership.</p>
	<p>What was the purpose for developing this data set?</p> <p>ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>LEHD: Information from the LEHD help state and local authorities who increasingly need detailed local information about their economies to make informed decisions. The LEHD Partnership works to fill critical data gaps and provide indicators needed by state and local authorities. LEHD's mission is to provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Jacksonville-Duval County, FL</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013-2017 ACS (Workers), 2017 LEHD (Jobs)</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
7	<p>Data Source Name</p> <p>HUD 2020 FMR and HOME Rents</p>

	<p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD)</p>
	<p>Provide a brief summary of the data set.</p> <p>Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.</p> <p>HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are set to determine the rent in HOME-assisted rental units and are applicable to new HOME leases.</p>
	<p>What was the purpose for developing this data set?</p> <p>Fair Market Rents (FMRs) are used to determine payment standard amounts for HUD Programs. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Jacksonville-Duval County, FL</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2020</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
8	<p>Data Source Name</p> <p>PIC (PIH Information Center)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD)</p>
	<p>Provide a brief summary of the data set.</p> <p>IMS/PIC is responsible for maintaining and gathering data about all of PIH's inventories of HAs, Developments, Buildings, Units, HA Officials, HUD Offices and Field Staff and IMS/PIC Users.</p>
	<p>What was the purpose for developing this data set?</p> <p>IMS/PIC PIH's inventories of HAs, Developments, Buildings, Units, HA Officials, HUD Offices and Field Staff and IMS/PIC Users help housing authorities and local government agencies to determine the needs of the users and identify gaps in the system of service delivery.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Jacksonville-Duval County, FL</p>

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2020</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
9	<p>Data Source Name</p> <p>2019 Housing Inventory Count</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD)</p>
	<p>Provide a brief summary of the data set.</p> <p>The Housing Inventory Count Reports provide a snapshot of a CoC's HIC, an inventory of housing conducted annually during the last ten days in January, and are available at the national and state level, as well as for each CoC. The reports tally the number of beds and units available on the night designated for the count by program type, and include beds dedicated to serve persons who are homeless as well as persons in Permanent Supportive Housing.</p>
	<p>What was the purpose for developing this data set?</p> <p>HIC provides the inventory of housing conducted annually during the last ten days in January. The reports tally the number of beds and units available on the night designated for the count by program type, and include beds dedicated to serve persons who are homeless.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>COC FL-510</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
10	<p>Data Source Name</p> <p>2019 PIT Count</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations Report</p>
	<p>Provide a brief summary of the data set.</p> <p>This Data is based on point-in-time information provided to HUD by the CoC. The PIT Count data is a snapshot of the homeless population in the area on any given night.</p>

	<p>What was the purpose for developing this data set?</p> <p>The PIT Count data is a snapshot of the homeless population in the area on any given night. This data will help services providers to identify the needs of the homeless population in the area.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>COC FL-510</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
11	<p>Data Source Name</p> <p>Bureau of Labor Statistics</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Bureau of Labor Statistics (BLS)</p>
	<p>Provide a brief summary of the data set.</p> <p>BLS unemployment rates are from the BLS Local Area Unemployment Statistics (LAUS). This program produces monthly and annual employment, unemployment, and labor force data for Census regions and divisions, States, counties, metropolitan areas, and many cities, by place of residence.</p>
	<p>What was the purpose for developing this data set?</p> <p>The purpose of the BLS data is to collect, analyze, and disseminate essential economic information to support public and private decision making.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Jacksonville, FL</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2020</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>