

CITY OF JACKSONVILLE  
INFRASTRUCTURE TRANSITION COMMITTEE

.....  
AFFORDABLE HOUSING SUBCOMMITTEE  
RECOMMENDATION REPORT

AUGUST 2023



## Executive Summary: Recommendations at a Glance

### Overarching Goals:

### Short-term Strategies (0-2 years)

### Medium- & Long-term Strategies (2+ years)

#### GOAL 1:

#### Improve Housing Ecosystem: Efficacy, Coordination, and Oversight

- A. Update the Housing Element of the *2045 Comp Plan* with subcommittee recommendations and develop clear policy goal directives with benchmarks and timelines
- B. Institute a Housing Oversight Committee
- C. Streamline the horizontal and vertical permitting process
- D. Scrutinize City policies and regulations that would decrease housing supply

- A. Code enforcement reforms
- B. Create a Landlord Registry
- C. Create technical assistance programs for landlords / property managers

#### GOAL 2:

#### Increase Attainable Housing Construction and Rehabilitation *(Low- and moderate-income housing supply)*

- A. Expand and commit local recurring, dedicated funding aimed at filling identified capital stack gaps
- B. Promote the construction of *Missing Middle Housing* and increase the allowed density of future development through zoning reform (both development department internal policy changes and ordinance changes)
- C. Prioritize government resources to create housing affordable to those with the greatest need, including persons experiencing homelessness
- D. Provide incentives to developers and community housing partners to produce more attainable housing
- E. Address tap and connection fee barriers to affordability

- A. Raise awareness of available incentives
- B. Allow multiplexes on all properties within the Urban Area
- C. Convert city-owned commercial buildings to residential
- D. Understand capacity of non-profit development community and work to increase that capacity

#### GOAL 3:

#### Strengthen Housing and Resident Stability *(Keep people in their homes / hedge against loss of affordability)*

- A. Support eviction prevention programs
- B. Launch a Housing Resource Center to coordinate and promote housing opportunities, resources, and protections
- C. Support homeownership preservation strategies

- A. Support and coordinate with Jacksonville Transportation Authority (JTA) on transit-oriented community developments



spending more than 30% of their incomes on housing<sup>8</sup>. Following the 22.5% rent increase in the U.S. since January 2020 and despite indications that annual rental price increases are slowing in some metro areas, Jacksonville rents continued to increase (7.5% year-over-year change) over the national average (2.4%) in 2023<sup>9</sup>.

The lack of low- and moderate-income housing options has led to a surge in homelessness and housing insecurity. Families are forced to allocate a disproportionate amount of their income towards housing expenses, leaving little room for other essential needs such as healthcare, education, and savings. The cascading effect exacerbates existing economic disparities and negatively affects the overall well-being of the community.

The Affordable Housing Subcommittee was tasked with providing recommendations to Mayor Donna Deegan that can decrease housing burdens and increase the inventory of low- and moderate-income housing in Jacksonville. It is important to note that the subcommittee incorporated insights from various sources, including the Market Value Analysis, the Special Committee on Critical Quality of Life Issues, and the 2022 City of Jacksonville Affordable Housing Summit, among others<sup>10</sup>. The subcommittee believes the recommendations herein reflect and are aligned with key findings and suggestions from these reports, which have been thoroughly reviewed and developed by a wide range of housing advocates and stakeholders.

The housing crisis in Jacksonville is complex and requires a multi-faceted approach and sustained commitment from all stakeholders involved. By prioritizing this issue and implementing comprehensive measures immediately, the City can take significant steps toward ensuring safe, stable housing and housing that is affordable for all residents, fostering a stronger, more inclusive community.

## Recommendations

In order to effectively address the magnitude of Jacksonville's housing crisis, the subcommittee strongly encourages adopting a holistic approach and fidelity in terms of committing significant financial and human capital to the issue. To this end, the subcommittee recommends three parallel tracks:

- 1. Improve coordination and oversight of the housing ecosystem;**
- 2. Increase housing supply and production; and**
- 3. Strengthen housing and resident stability.**

To achieve these goals, we propose a series of short- and medium- to long-term strategies for each that are aimed at increasing efficiencies or addressing identified gaps and barriers.

- GOAL #1
- **IMPROVE HOUSING ECOSYSTEM:**
- **EFFICACY, COORDINATION, AND OVERSIGHT**

Oversight and coordination of the housing ecosystem will be the function and responsibility of the City of Jacksonville (COJ or the City). City department and leadership silos and the resulting lack of transparency, communication, and coordination have created an unintended but dysfunctional environment that hinders developers, housing-focused community partners, and residents / workforce from producing, supporting, or benefiting from the needed diversity of housing affordability options.

### Short-term Recommendations (0-2 years)

Strategy A: Update the Housing Element of the *2045 Comprehensive Plan* with subcommittee recommendations and develop clear policy goal directives with benchmarks and timelines.

- \* It is our recommendation that Mayor Donna Deegan’s administration develop clear policy goal directives for the next four and eight years on how the City of Jacksonville will handle the housing crisis moving forward, with actions prioritized and specific benchmarks and timelines announced. It is this committee’s belief that the Administration is in a unique position to lead and coordinate efforts to tackle this crisis head-on.
- \* Establish a Chief Housing Officer within the Mayor’s Office—a specialized position responsible for leading efforts specifically focused on solving the housing crisis. The subcommittee recommends that this position would chair the proposed Housing Oversight Committee and lead activities to highlight, promote, and implement the housing policies and plans for the Mayor’s Administration; work with the City’s housing department to ensure compliance; and collaborate with and convene community partners and stakeholders, developers, and nonprofits to achieve the City’s housing goals.

### Strategy B: Institute a housing oversight committee.

- \* Foster an environment of “Collaborative Housing Excellence” by establishing a Housing Oversight Committee. The Mayor’s Office in partnership with community leaders, developers, and nonprofits will be committed to shaping a dynamic and inclusive housing landscape. One that ensures all residents have the opportunity to secure safe, affordable, and dignified housing and can benefit from a vibrant and inclusive city for generations. Through transparent governance, innovative solutions, data-driven strategies, and stakeholder engagement, the Housing Oversight Committee will facilitate and advocate for the creation of equitable, accessible, diverse, and sustainable housing options for our community.

## Strategy C: Streamline the permitting process.

- \* Adopt permitting recommendations made by the Economic Development Transition Committee. The goal is to reduce the permitting backlog and speed up the development process for housing, particularly for low- and moderate-income housing. This can be achieved by dissolving department silos and increasing collaboration, simplifying and digitizing application procedures and documentation, and providing transparent guidance.
- \* Support the creation of an ombudsman for the Planning and Development Department and the Building Department. The new position would serve as a neutral intermediary between residents / builders / developers and the local government. The ombudsman could address concerns, mediate disputes, and help navigate bureaucratic processes. The subcommittee suggests collaborating with community stakeholders to define the new position's scope, powers, and reporting structure, ensuring they have the resources to effectively serve the public.

## Strategy D: Scrutinize city policies and regulations that could negatively impact housing development.

The subcommittee supports increasing the supply of all types of housing in order to address the housing crisis. Therefore, the City should take steps to ensure policies and regulations would not have an adverse effect on the existing or future supply of housing.

## Medium- to Long-term Recommendations (2+ years)

### Strategy A: Code enforcement reforms.

- \* Addressing code enforcement shortfalls requires a multi-pronged approach, including the following:
  - Allocate resources to hire and train additional qualified inspectors as well as invest in technology that streamlines inspection processes.
  - Focus on preventive measures by educating property owners about regulations and maintenance (e.g., technical assistance program).
  - Enhance citation enforcement by 1) establishing clear criteria for issuing citations along with creating a transparent appeals process; 2) investing in data analytics to identify high-priority areas for enforcement; 3) coordinating with local City departments and law enforcement agencies; 4) partnering with the Jacksonville Housing Authority and the Public Nuisance Abatement Board in order to use their subpoena authority and quasi-judicial hearings, respectively, to hold code violators accountable; and 5) allocating resources to enforce citations effectively, ensuring code compliance and improving overall community standards.

## Strategy B: Create a landlord registry.

- \* A landlord registry should be implemented to ensure better rental property standards and support and educate landlords and tenants. The registry would create a rental housing rating system—managed by the City of Jacksonville—that scores properties, incorporating information from all departments (including code enforcement). To ensure participation, incentives should be offered to landlords / property managers who join the registry.

## Strategy C: Create a technical assistance program for landlords / property managers.

- \* A technical assistance program for landlords / property managers that would function in coordination with existing technical assistance providers to outline the expectations of the City of Jacksonville and offer guidance on property management, legal responsibilities, and maintenance standards. This would contribute to improved living conditions for tenants and create more informed landlords and property managers.
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## ● GOAL #2: ● **INCREASE ATTAINABLE HOUSING CONSTRUCTION** ● **AND REHABILITATION**

Nonprofit developers, for-profit developers, and the Jacksonville Housing Authority will be crucial to increasing the supply of low- and moderate-income housing in the next several years, making up for the Lost Decade of housing production from 2010 - 2020. By overcoming identified financial barriers to housing development as well as incentivizing the production of attainable housing, the City can expect an increase in production from local partners as well as make Jacksonville more attractive to others seeking to expand their development operations.

### Short-term Recommendations (0-2 years)

Strategy A: Expand and commit recurring, local funding aimed at filling identified capital stack gaps and building developer capacity in low- and moderate-income housing development.

- \* Include a line item in the Mayor's Budget for approval by City Council dedicated for low- and moderate-income housing development.
  - Housing acquisition / development and working capital should be invested in nonprofit developers / CHDOs and the Jacksonville Housing Authority, and other partners committed to long-term and perpetual housing affordability for 1) renters earning under

80% AMI, and 2) homeowners earning under 120% AMI.

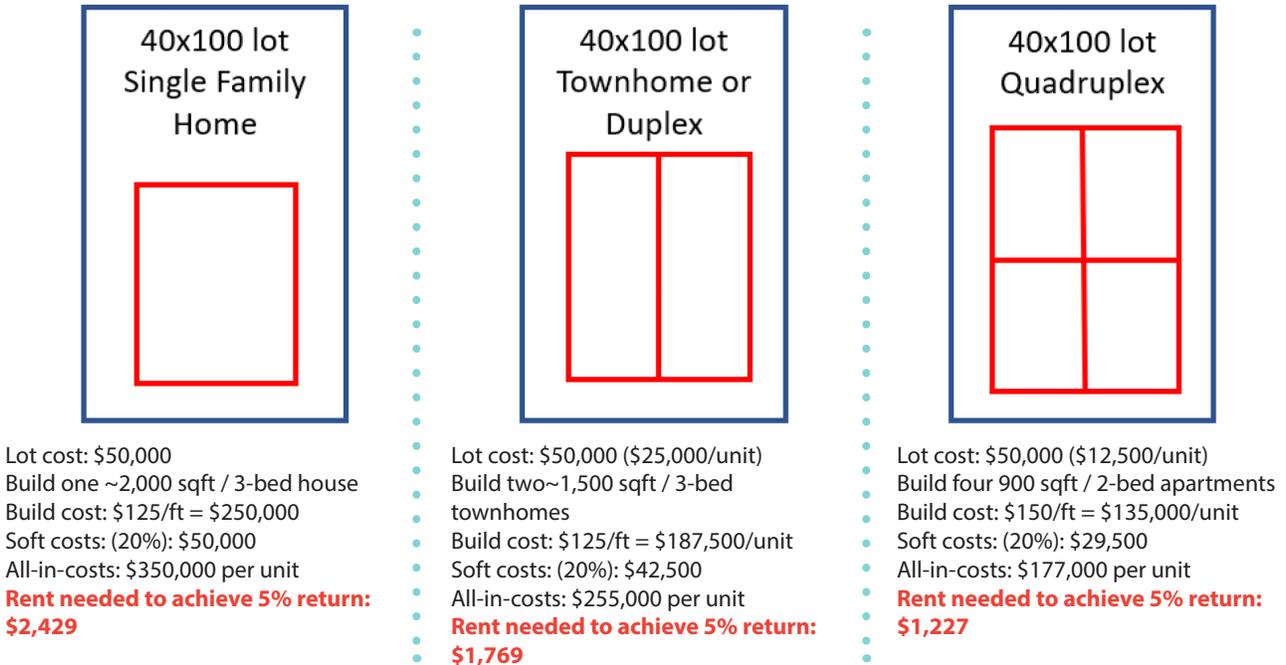
- \* Co-invest in the proposed Jacksonville Attainable Housing Fund (JAHF)—a shovel-ready public / private partnership designed to fill capital gaps in housing projects as identified by local low- and moderate-income housing developers. The JAHF will provide capital for acquisition and fill the ~20% financial gap in 4% Low-Income Housing Tax Credit deals (LIHTC), providing multifamily developers a financial resource similar to Florida’s State Apartment Incentive Loan (SAIL) program. The JAHF anticipates leveraging up to 4X of project finance.
- \* Create a new, dedicated funding source for attainable housing (e.g., levy an additional ad valorem tax, issue municipal bonds, etc.).
- \* Commit additional funding to the Jacksonville Housing Finance Authority and Jacksonville Housing Authority, which have the ability to use municipal bonds dedicated to low- and moderate-income housing development to greatly leverage (10x - 20x) those dollars.
- \* Commit additional funding to the existing budget line item for the Jacksonville Community Land Trust (JCLT)—an independent entity created by the City to receive city-owned and other properties that will be developed for long-term housing affordability. With additional resources, the JCLT will be able to acquire properties in low- to moderate-income areas with the greatest potential for gentrification or resident displacement.
- \* Dedicate City of Jacksonville staff to research and coordinate applications to increase the amount of grant dollars to the City of Jacksonville and community partners available from federal / state housing grants and programs.

**Strategy B: Promote the construction of *Missing Middle Housing* and increase the allowed density of future development through zoning reform: 1) Development Department policy changes, and 2) Ordinance changes.**

Economics 101: supply and demand affect pricing. When only considering apartment rental units in the Jacksonville MSA, data suggest the apartment unit supply gap is projected to be as high as 61,000 units by 2030<sup>11</sup>. This and similar indicators suggest that the City can expect continued high housing demand for the near future. If increased housing affordability is the goal, the supply of housing must be significantly increased. To this end, higher density housing development is a key element in the affordability equation. A housing unit situated on a large piece of land is usually more expensive for the market to produce than on a small plot. Similarly, rising land costs make housing density a viable solution for developers to distribute the land expenses among multiple units, thereby increasing affordability in cases where it would otherwise be challenging to achieve.

Figure 1 demonstrates the higher density concept with an existing infill lot; however, the premise is the same for newly developed lots.

**Figure 1 Density Scenarios and Rent Affordability<sup>12</sup>**



Missing Middle Housing describes the increased unit density present in all of Jacksonville’s pre-1950s neighborhoods, including San Marco, Riverside, and Springfield. While these neighborhoods are currently considered highly-desirable, Missing Middle Housing is rarely built today because of current zoning code as well as pressure from homeowners rallying against higher density projects in their neighborhoods. Today, the vast majority of housing built is typically single-family homes—which require considerable land and are largely unaffordable—or large apartment complexes. Figure 2 shows Missing Middle Housing options that should be encouraged in Jacksonville. Recent strides have been made with the approval of Additional Dwelling Units (ADUs)<sup>13</sup> in all zoning districts and a recently proposed bill to allow cottage homes in Medium Density Residential areas (MDR)<sup>14</sup>.

**Figure 2 Missing Middle Housing Options<sup>15</sup>**

**Missing Middle Housing** is a range of house-scale buildings with multiple units—compatible in scale and form with detached single-family homes—located in a walkable neighborhood.



## Missing Middle Recommendations (in order of priority):

- \* Create a planning department policy to support new development density twice that of the surrounding area but not to exceed the maximum density allowed in the land use area.
  - The current COJ Low Density Residential (LDR) land use area allows up to seven (7) units per acre. However, most new developments are restricted to lot sizes that correspond to the area surrounding the new development, which compounds the existing unaffordability problem. For example, a new development in an LDR land use area surrounded by 90 foot lots—about two lots per acre—will likely be limited to 90 foot lots by planning department recommendation, although the LDR land use area allows a maximum of seven (7) units per acre.
- \* Double the amount of land zoned for multifamily housing in Jacksonville in the next two years. Currently, 91% of Jacksonville residential land is zoned for single family homes<sup>16</sup>, whereas comparable cities, such as Tampa, are zoned ~80% for single family homes. The subcommittee recommends: 1) this multifamily land be close to or along heavily trafficked corridors; and 2) the City hire a consulting firm to recommend approaches about how to achieve this goal.
- \* Allow dense, small lot single family properties to be built in MDR zoned areas.
- \* Extend the existing Accessory Dwelling Unit (ADU) ordinance from only owner-occupied properties to all properties.
  - ADUs exist throughout Riverside, San Marco, Springfield, among others, and are a critical component of Missing Middle Housing.
- \* Allow quadruplexes to be built on all existing Residential Medium Density (RMD) lots platted prior to 2000.
  - Currently, quadruplex construction is limited by the lot size. For example, RMD-B requires ~.34 acres in order to build a quadruplex. In Jacksonville's historic neighborhoods, quadruplexes exist on smaller lots (.08 -.12 acres or ¼ to ⅓ the current RMD-B requirements).
- \* Change the side setbacks from ten feet to five feet for duplexes, triplexes, quadruplexes, and townhomes in MDR areas.
- \* Create a new, streamlined process for developing small infill sites, specifically those less than 20 lots located on an existing road with existing utilities.
  - Currently, developers interested in splitting one parcel into three lots on an existing road have to go through the same process as a brand new 1,000 lot greenbelt<sup>17</sup> subdivision on completely raw land.
- \* Allow corner lot duplexes in all zoning districts.
- \* Eliminate or reduce parking minimums on attainable housing developments.

- \* Create a Development Department policy supporting and encouraging By-Right development, which was recently enabled by the *Live Local Act*.

### Strategy C: Prioritize government resources to create housing affordable to those with the greatest need, including persons experiencing homelessness

- \* When deploying the City's resources—including pass-through federal and state resources—prioritize the creation and preservation of housing that is affordable to households with incomes of 50% AMI or less.
- \* Incentivize developers of multifamily properties to target some units for persons experiencing or are at risk of homelessness who are working with a Homeless Continuum of Care partner organization.
- \* When funding large community projects, require housing affordable to households earning 50% AMI be included (either in the project or by providing funding to another organization to provide the housing).
- \* Implement recommendations for housing-related strategies identified by the Homelessness Subcommittee.

### Strategy D: Provide incentives to developers and community housing partners to produce low- and moderate-income housing.

- \* Incentivize developers of all types of housing to focus on building low- and moderate-income housing.
  - Jacksonville urgently needs more developers building or rehabilitating low- and moderate-income housing units. Projects characterized by high and/or increasing development costs and low revenues generated by low- and moderate-income housing often do not pencil out for developers, disincentivizing them from taking on these projects. The subcommittee recommends incentivizing developers who commit to keeping projects or units within a project affordable for defined, extended periods by 1) providing subsidies or no- or low-interest loans aimed at closing the gaps in the development capital stack, and 2) offering tax breaks and exemptions.
- \* Use the Jacksonville Market Value Analysis (MVA) to set the level of incentives and to direct them to developers of low- and moderate-income housing who are working in identified priority geographies.

### Strategy E: Address tap and connection fee barriers to affordability.

- \* Work with JEA to reduce the cost and impact of its recently increased tap and connection fees on low- and moderate-income housing projects. These dramatically increased tap fees exacerbate the ever-present capital gaps on attainable housing projects and disincentivizes developers from building new low- and moderate-income housing.

- \* Collaborate with JEA to secure a commitment for upfront tap fees, irrespective of the state of JEA infrastructure. Frequently, property owners face additional “special assessments,” which can vary from \$10,000 to \$40,000, in addition to the standard tap fees. These assessments are imposed due to factors such as the condition and depth of the existing JEA infrastructure that serves the property.
- \* Work with JEA to allow property owners to connect to JEA’s existing infrastructure. A significant issue exists regarding the presence of outdated 2-inch galvanized water lines in older, largely under-served neighborhoods. Despite these water lines being located right in front of newly constructed houses, JEA prohibits their connection for these properties. Instead, property owners are compelled to opt for considerably more costly well installations, creating a notable financial burden.
  - JEA should be responsible for replacing / upgrading its infrastructure to enable property owners to connect.

## **Medium- to Long-term Recommendations (2+ years)**

### **Strategy A: Communicate and raise awareness of incentives.**

- \* Develop and regularly update communications, materials, and resources designed to promote incentives available to low- and moderate-income housing developers and landlords.

### **Strategy B: Allow multiplexes on all properties within the Urban Area.**

- \* A number of cities—Minneapolis, MN; Arlington, VA; Gainesville, FL; and Charlotte, NC—and states—Montana, Maine, Oregon, Washington, and California—have legalized Missing Middle Housing zoning. In Jacksonville, a more moderate proposal that would allow multiplex development on all properties within the Urban Area could have a large positive impact on supply and affordability.

### **Strategy C: Convert city-owned commercial buildings to residential.**

- \* Assess existing city-owned commercial properties and provide incentives to support the adaptive reuse and rehabilitation of these properties for the development of low-income and attainable residential units and/or mixed-use projects.

### **Strategy D: Understand the capacity of the non-profit development community and work to increase that capacity.**

Nonprofits are a critical component of the ecosystem for providing low- and moderate-income housing. Nonprofits focused on homeownership assist homebuyers through the process and are often focused on additional community priorities, such as neighborhood revitalization, family wealth-building, crime reduction, etc.

Nonprofits focused on rental housing are creating housing that is affordable for its own sake—not a means to other ends. For this reason, they will strive to retain affordability even after compliance restrictions terminate on a property. Additionally, providers focused on meeting the needs of special needs populations, including the homeless, have a mission focus and additional capacity to meet the specific needs of these households.

- \* The City should develop an intentional strategy to increase the capacity of existing local nonprofit developers, including dedicating resources to projects they develop and fostering the development of additional local nonprofit developers.
  - \* The Neighborhoods Department should maintain a list of local non-profit developers and update their stated capacity yearly, in order to assess the total potential production capacity. The subcommittee recommends forming a public / private partnership to provide support for technical assistance and operations / staffing funding in order to maximize the production and monitor the progress of these developers.
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- **GOAL #3:**
- **STRENGTHEN HOUSING & RESIDENT STABILITY**

While increasing supply is part of the solution, Jacksonville and its residents will benefit from preserving and protecting housing that already exists and is affordable. To strengthen housing and resident stability, policies can focus on homeownership preservation, eviction prevention, job training, and social services to address underlying factors contributing to housing instability. Efforts to support and protect those at risk of displacement or losing their homes complement the supply strategy and are often a fraction of the per unit expense of building and rehabilitating housing. Collaboration and coordination between government, non-profits, and the private sector can play a crucial role in creating sustainable solutions and resident stability.

### **Short-term Recommendations (0-2 years)**

#### **Strategy A: Support and expand Jacksonville’s eviction prevention programs.**

- \* We believe that implementing and expanding access and resources in support of eviction prevention programs is one way to help safeguard vulnerable populations and promote housing stability. A few programs that should be created or expanded are:
  - Eviction Diversion programs can be effective tools for preventing homelessness and maintaining housing stability. These programs reduce instances of eviction and displacement by providing rental assistance, legal services, and mediation between landlords and tenants, among other resources and services.

- Expand Relocation Assistance Voucher program funding to support tenants forced to relocate due to rehabilitation or demolition.
- Increase Emergency Rental Assistance Program (ERAP) funding.
- Create a Home Hardening program for home repair assistance for low- and moderate-income housing tenants. This resource will benefit those who are dealing with unresponsive or unhelpful landlords but are unable to move.
- Allow residents on a waiting list first right of refusal for future low-income or attainable housing developments.
- Expand the Mortgage Credit Certificate program to include multifamily attainable housing units and support further funding of Mortgage Relief Assistance programs.
- Increase funding for Utility Assistance programs and update eligibility criteria to include individuals and families facing temporary financial hardships.

### Strategy B: Launch a housing resource center.

- \* Create a Housing Resource Center to serve as a hub for individuals and families seeking assistance, guidance, and information related to housing. The center will be a curated resource to promote housing opportunities, resources, and protections throughout the community.

### Strategy C: Support homeownership preservation strategies.

- \* Promote and fund interventions that will help preserve homeownership and affordability, including heirs' properties, property tax relief, home repairs, home hardening and septic-to-sewer conversion programs, and unbiased home appraisal valuations.

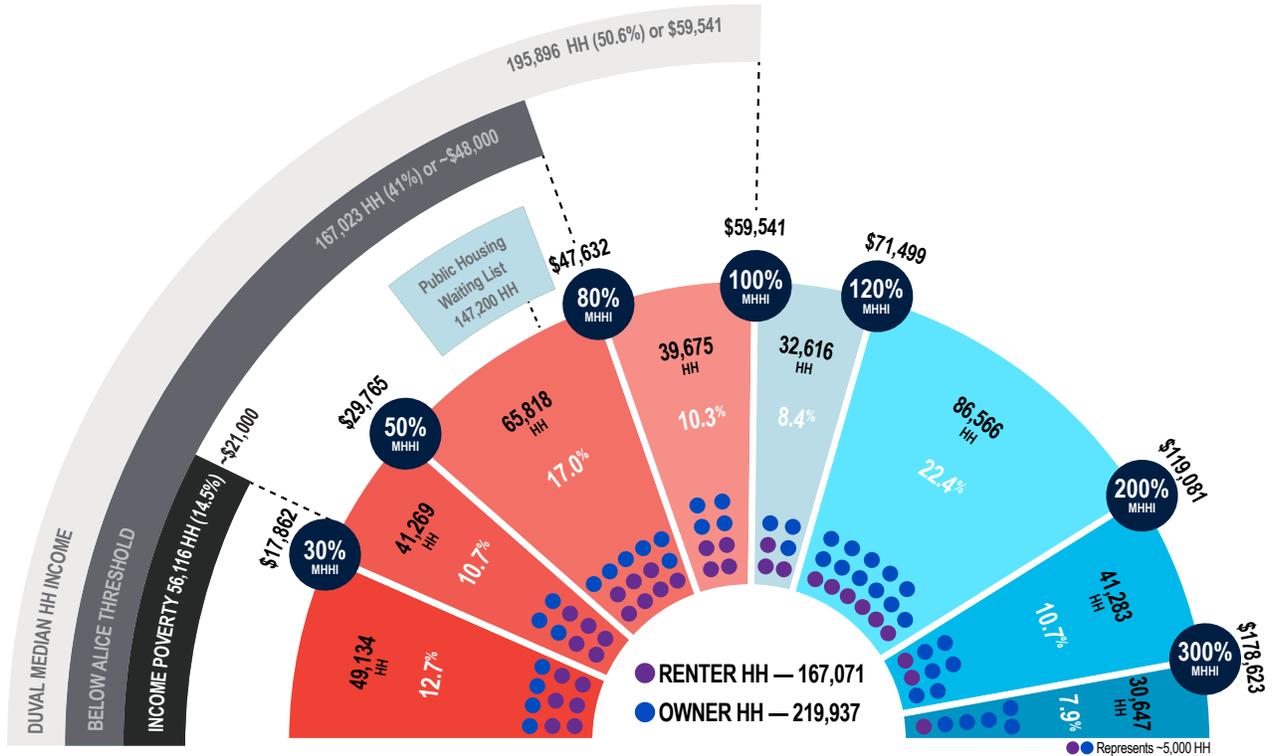
## **Medium- to Long-term Recommendations (2+ years)**

### Strategy A: Support and coordinate with Jacksonville Transportation Authority on transit-oriented community developments.

- \* Support, prioritize, and expand ongoing coordination between the Jacksonville Transportation Authority (JTA), Jacksonville Housing Authority (JHA), and other groups by continuing the focus on transit-oriented development (TOD) opportunities throughout Jacksonville. TODs can contribute to economic growth, reduce traffic congestion, and improve quality of life by providing residents with easy access to public transportation, amenities, and a sense of community. These mixed-use, pedestrian-friendly neighborhoods center around public transportation and can revitalize forgotten communities and allow for additional low- and moderate-income housing developments.

Figure A

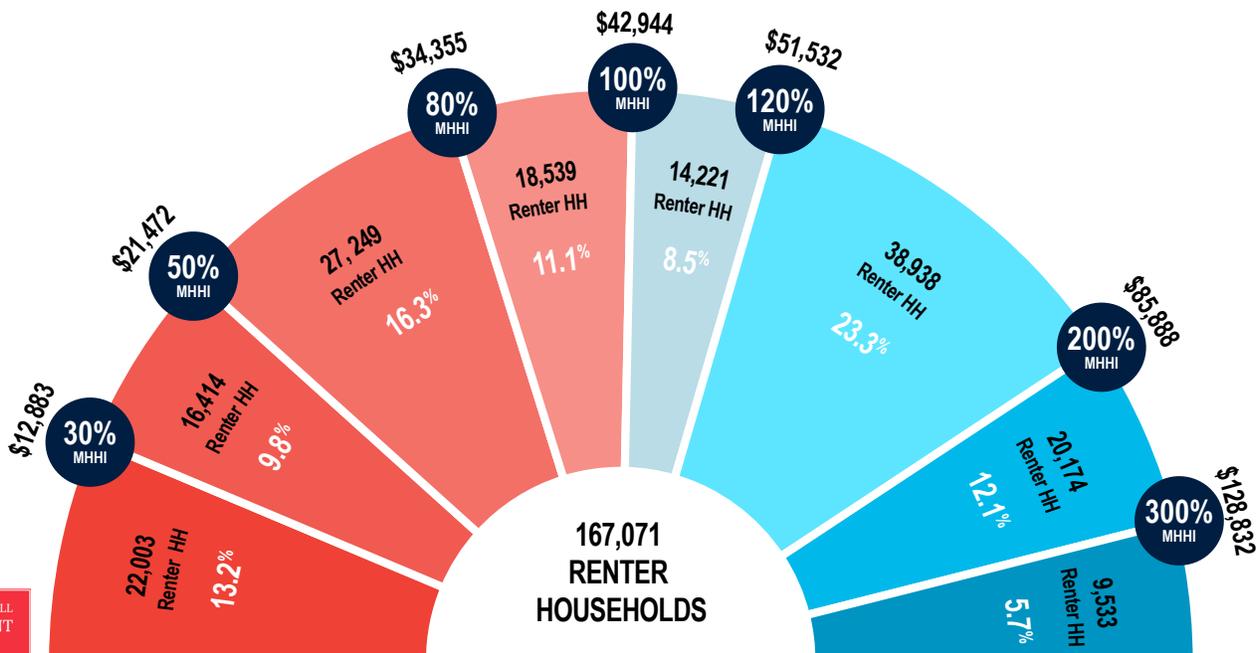
**ALL DUVAL COUNTY HOUSEHOLDS (HH)**  
2021 - 100% MEDIAN HOUSEHOLD INCOME (MHHI) \$59,541



Data Sources: American Community Survey, 2021 5-Year Survey  
United Way's ALICE online report: Duval County 2021  
Extrapolated income poverty percentage using HH of three persons

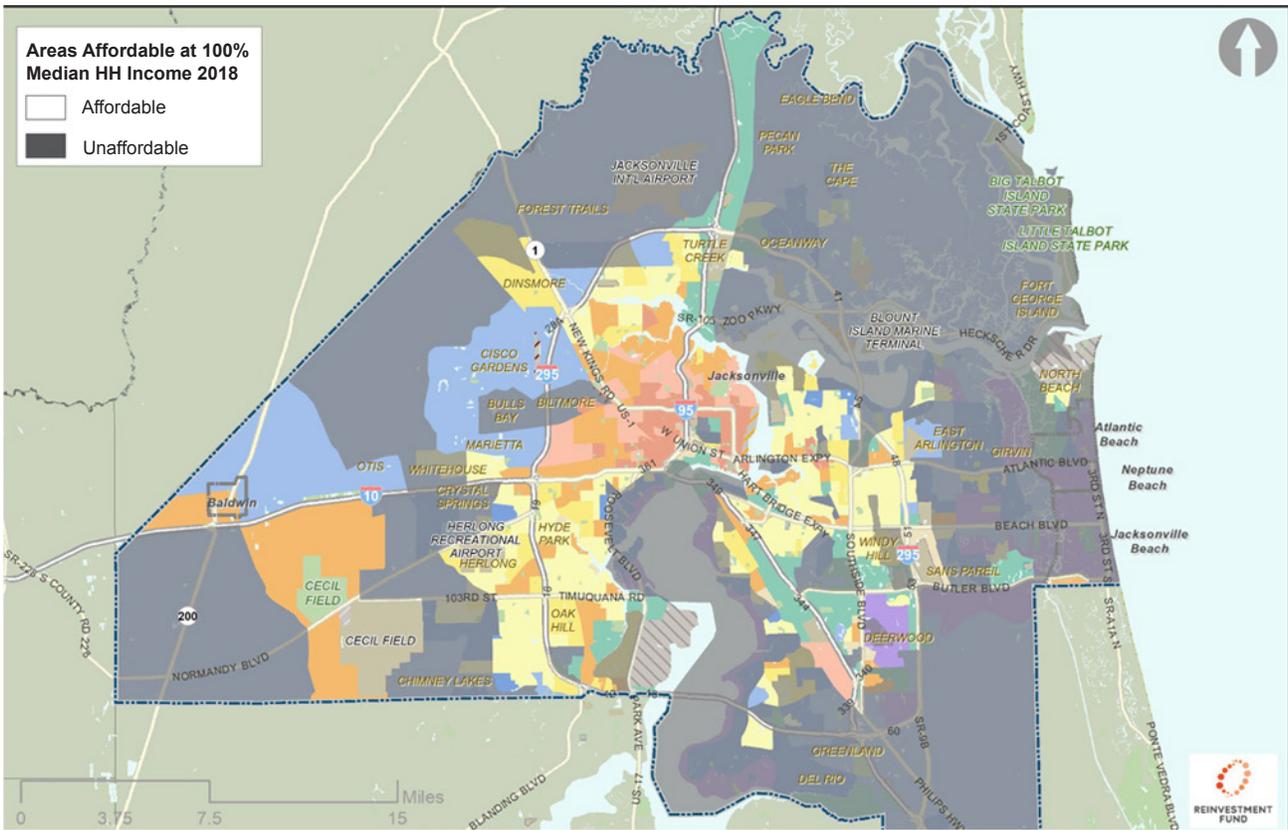
Figure B

**ALL DUVAL COUNTY RENTER HOUSEHOLDS (HH)**  
2021 - 100% MEDIAN HOUSEHOLD INCOME (MHHI) \$42,944

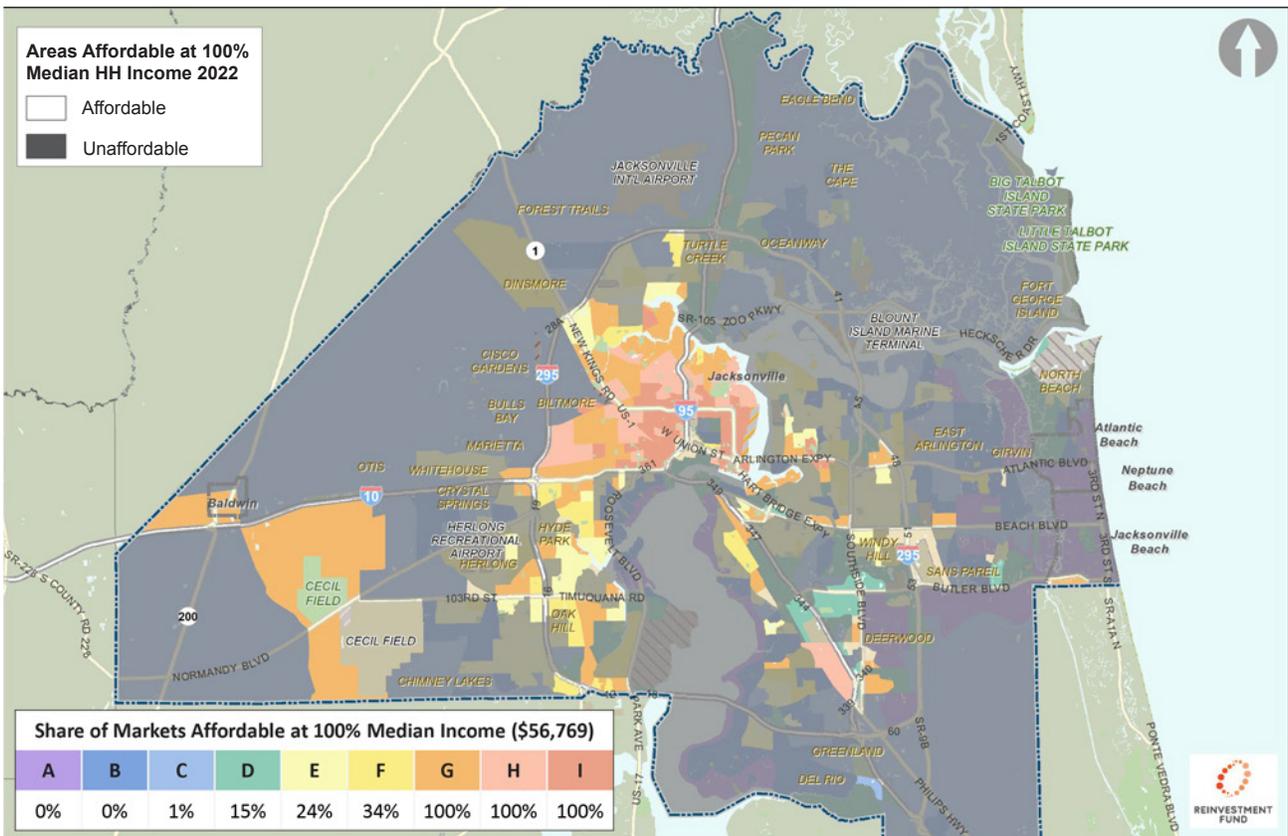


Data Source: American Community Survey, 2021 5-Year Survey

Figure C



**HOUSING AFFORDABILITY FOR 100% MEDIAN HOUSEHOLD INCOME (2018 & 2022)**  
*SIGNIFICANT LOSS OF AFFORDABILITY IN JUST FOUR YEARS*



Source: Reinvestment Fund - 2022 Duval County Market Value Analysis (MVA)

Figure D

**HOUSING COST BURDEN ON DUVAL RENTERS (MEDIAN HH INCOME - \$42,944)**  
 160,972 RENTER-OCCUPIED HH WHERE ANY CASH RENT IS PAID

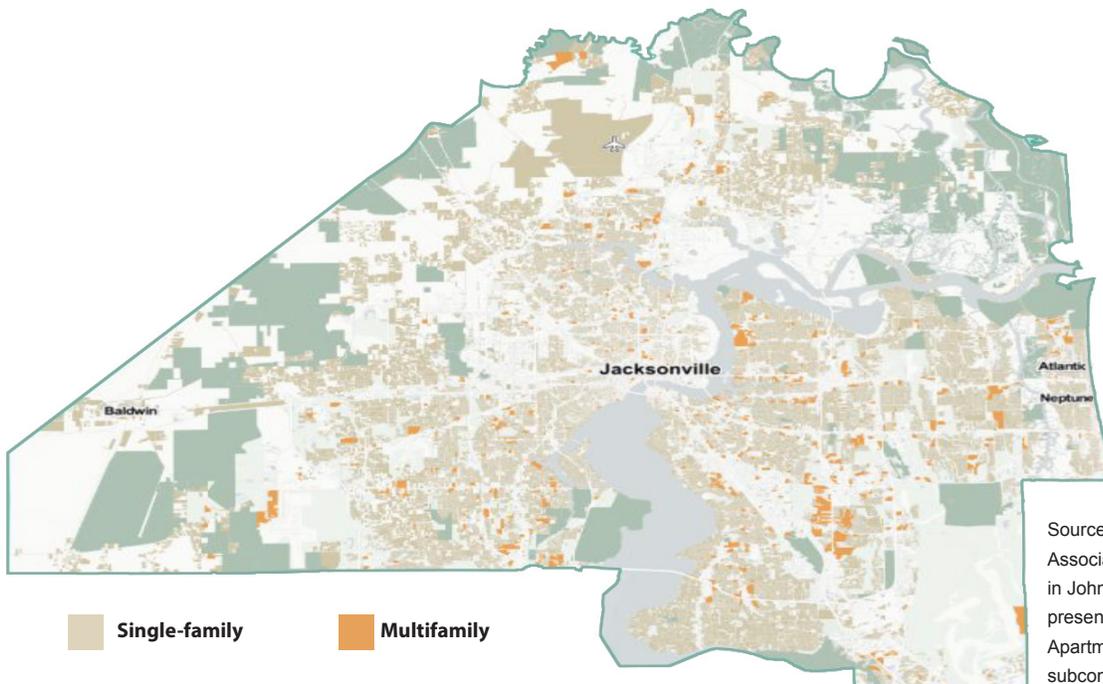


Data Source: American Community Survey, 2021 5-Year Survey

Figure E

**DUVAL COUNTY RESIDENTIAL ZONING**

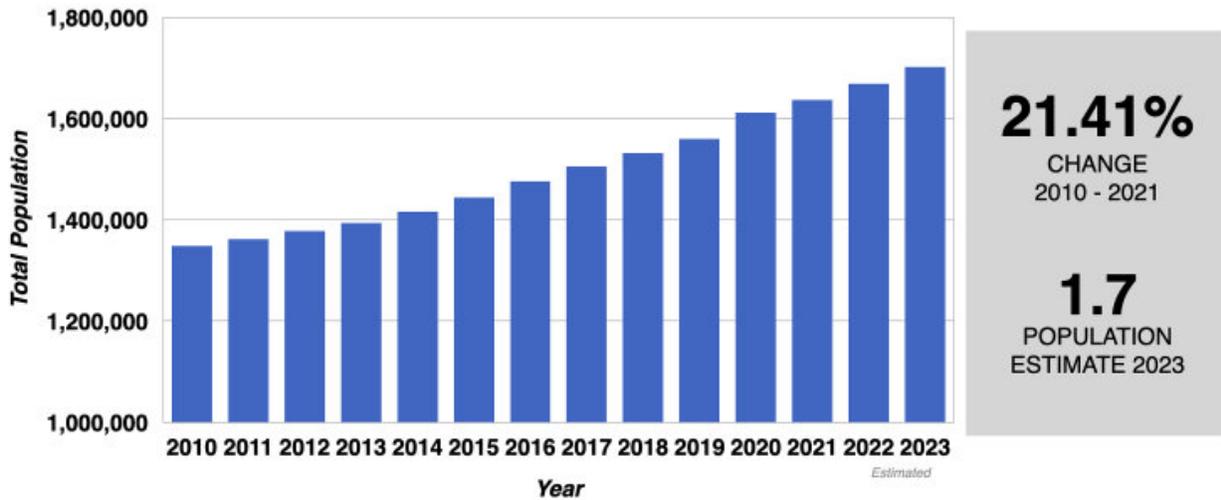
91% OF ALL DUVAL COUNTY RESIDENTIAL LAND IS ZONED AS SINGLE-FAMILY WHILE 9% IS AVAILABLE FOR APARTMENT HOMES.



Source: Florida Apartment Association. Graphic included in Johnmichael Fernandez's presentation of the First Coast Apartment Association to the subcommittee.

Figure F

### POPULATION GROWTH FOR JACKSONVILLE METRO (2010 - 2023) WHILE HOUSING PRODUCTION DIMINISHED, IN-MIGRATION HAS SURGED



Source: RealWealth - 2023 Housing Market Overview for Jacksonville Metro  
Graphic included in Director Bill Killingsworth's Presentation to the subcommittee

Figure G

### HOUSING MARKET COLLAPSE DURING THE GREAT RECESSION (2008) 33% FEWER HOUSING STARTS BETWEEN 2010 AND 2020 THAN PRIOR DECADE

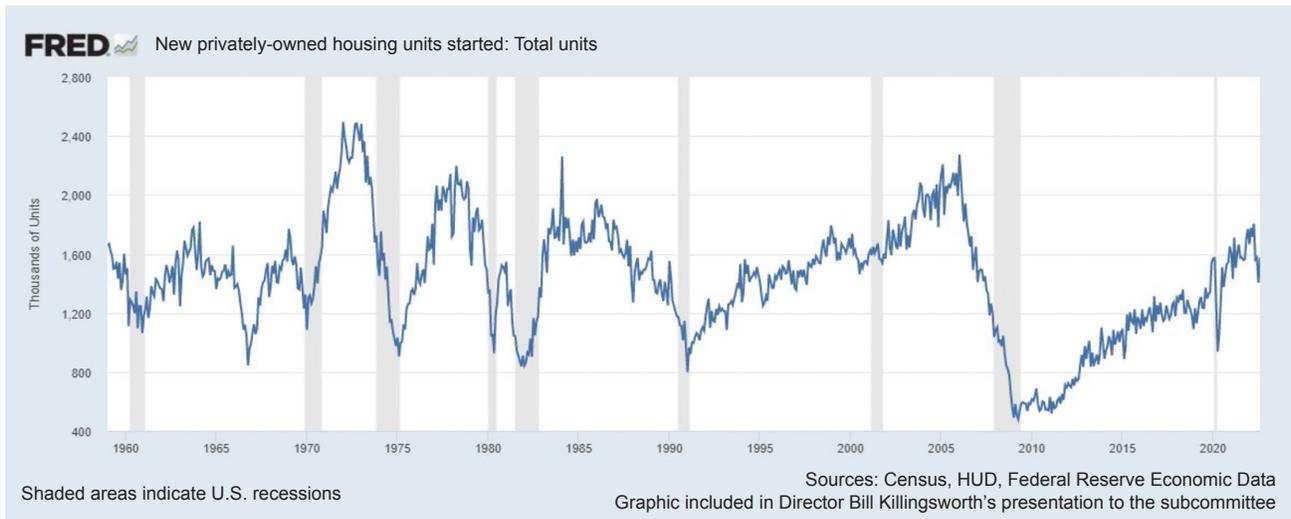


Figure H

### ADDITIONAL RESOURCES, RESEARCH, & REPORTS

**2022 Jacksonville Housing Partnership Strategy Summit Report** <https://nonprofits.coj.net/Docs/JHP/2022StrategySummitReport>

**2022 Special Committee on Critical Quality of Life Issues Report**  
[http://apps2.coj.net/City\\_Council\\_Public\\_Notices\\_Repository/COJ%20CQLI%20Final%20Report%2012.16.22.pdf](http://apps2.coj.net/City_Council_Public_Notices_Repository/COJ%20CQLI%20Final%20Report%2012.16.22.pdf)

**JAX Rental Housing Project Report** <https://jaxrentalhousingproject.domains.unf.edu/jrhp-reports/>

**2045 COJ Comprehensive Plan**  
<https://www.coj.net/departments/planning-and-development/community-planning-division/comprehensive-plan-elements>

**2022 Market Value Analysis (MVA)** <https://www.dupontfund.org/news/jacksonville-market-value-analysis>

## APPENDIX TWO:

### AFFORDABLE HOUSING SUBCOMMITTEE PRESENTERS & SPEAKERS

Dwayne Alexander, President / CEO of Jacksonville Housing Authority

Dr. Irvin Cohen, Executive Director of LISC Jacksonville

Johnmichael Fernandez, First Coast Apartment Association

Amanda Frazier-Wong, Self-Help Credit Union

John "JJ" Froehlich, Self-Help Credit Union

Justin Garrett, National Association of Residential Property Managers

Bill Killingsworth, Director, Planning and Development Department (COJ)

Suzanne Pickett, President of the Historic Eastside CDC

Robin Pfalzgraf, Executive Director of Jacksonville Community Land Trust

Alex Sifakis, President of JWB Real Estate Companies

Paul Tutwiler, CEO of NW Jacksonville CDC

Rebecca Williams, President of Fruit of Barren Trees LLC

## APPENDIX THREE: AFFORDABLE HOUSING SUBCOMMITTEE MEMBERSHIP

Joshua Hicks, City of Jacksonville - Chairman

Alex Sifakis, JWB Real Estate Companies - Vice Chairman

Damita Chavis, Community Member

Dr. Melissa Chester, First Coast Association of Realtist (FCAR)

Dr. Irvin Cohen, LISC Jax

Chris Crothers, Jessie Ball duPont Fund

Diana Galavis, Northeast Florida Association of Realtors

Steve Gilbert, Beaches Habitat for Humanity

Curtis Hart, Hart Resources

Michael Hodges, National Association of Residential Property Managers

Shaun Jones, Monumental Realty Services LLC

Patrick Krechowski, Balch & Bingham, LLP

Angie McKee, Watson Realty Corp and National Association of Residential Property Managers

Bryan Moll, Gateway Jax

Shannon Nazworth, Ability Housing

Robin Pfalzgraf, Jacksonville Community Land Trust

Jessie Spradley, Northeast Florida Builders Association

Garrett Dennis, Infrastructure Transition Committee Chairman (Observer)

Subcommittee members unanimously voted to approve this report on August 11, 2023  
(16 ayes, 0 nays).

Affordable Housing Subcommittee Recommendations Report written by  
Chris Crothers, Joshua Hicks, Shannon Nazworth, and Alex Sifakis

## Endnotes

<sup>1</sup> Low-income housing: affordable for households earning less than 80% AMI. Moderate-income housing: affordable for households earning between 80% AMI and 120% AMI. Attainable housing: affordable for households earning less 0% - 120% AMI.

<sup>2</sup> Average monthly housing starts: 2000 - 2010: 1.5 million | 2010 - 2020: 1.0 million. Also, see Appendix 1, Figure G, p. 17. Source: Census, HUD, and Federal Reserve Economic Data (FRED).

<sup>3</sup> See the Market Value Analysis Housing Affordability comparison 2018 to 2022: Appendix 1, Figure C, p. 15. Source: Reinvestment Fund research contracted by the Jessie Ball duPont Fund.

<sup>4</sup> See All Duval County Households (HH) for number of households by income level: Appendix 1, Figure A, P. 14. Source: American Community Survey 2021 generated by Reinvestment Fund.

<sup>5</sup> Jacksonville Housing Authority PowerPoint Presentation by Dwayne Alexander to the subcommittee slide number 15.

<sup>6</sup> Sacerdote, Grace. "Impact Investing can Solve Jacksonville's Affordable Housing Problem The Florida," *The Florida Times-Union*, January 2023.

<sup>7</sup> Duval County Median Household Income: Renter \$42,944 and Owner \$77,732. Source: American Community Survey 2021 generated by Reinvestment Fund.

<sup>8</sup> See Housing Cost Burden on Duval Renters (Median HH Income - \$42,944: Appendix 1, Figure D, p. 16.

<sup>9</sup> Katz, Lili. "Rental Market Tracker: Rents Rose 2% in January—the Smallest Increase in 20 Months," Redfin, February 2023.

<sup>10</sup> Links to these and other reports that informed the subcommittee can be found in Appendix 1 Figure H, p. 17.

<sup>11</sup> Data retrieved from Costar by the First Coast Apartment Association. PowerPoint presentation "Affordable / Workforce Housing" p. 3.

<sup>12</sup> Illustration of density and resulting rent costs. Source Alex Sifakis.

<sup>13</sup> Florida Statutes (Section 163.31771(2)(a)) define ADUs as "an ancillary or secondary living unit that has a separate kitchen, bathroom, and sleeping area existing either within the same structure, or the same lot, as the primary dwelling unit."

<sup>14</sup> Jacksonville Code of Ordinances, Zoning Section, Section 656.306. "...permits residential developments in a gross density range of up to 20 dwelling units per acre when full urban services are available to the site."

<sup>15</sup> Illustration of Missing Middle Housing examples. Source: Opticos.

<sup>16</sup> See Zoning Map in Appendix 1, Figure E, p. 16. Source: Florida Apartment Association - Scarcity Dashboard / Residential Zoning.

<sup>17</sup> Safdie, Stephanie. "Greenbelt Policy Definition, Benefits and Examples," Greenly Institute.

<sup>18</sup> NIMBY is an acronym for "Not in my backyard" often referring to opposition to something perceived by some as undesirable.

<sup>19</sup> Housing is considered affordable if occupants spend no more than 30% of gross income on housing costs.

CITY OF JACKSONVILLE  
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