



Critical Quality of Life Issues: Affordable and Workforce Housing

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Presentation Objectives

The purpose of this presentation is to inform the audience of:

- The City of Jacksonville's Strategies and Investments for Affordable and Workforce Housing
- Programs that support affordable housing within the Housing and Community Development Division of the City of Jacksonville.

Community Goals Framework

The creation of affordable and workforce housing aligns with Mayor Lenny Curry's administrative priorities for Public Safety, Economic Development, Neighborhoods, Youth, Health & Wellness.



1. Quality Places: Create and maintain civic assets that activate a sense of community for the benefit of all.

2. Resilient Infrastructure and Natural Resources: Promote resilient and connected infrastructure and ensure the sustainable use of natural resources.

3. Vibrant and Thriving Neighborhoods: Enhance neighborhoods by advancing revitalization strategies, ensuring public safety, and supporting smart development.

4. Innovation and Economic Development: Foster innovation, promote economic stability and growth, and invest in a skilled and prepared workforce.

5. Equitable and Shared Prosperity: Achieve a path to prosperity for all by reducing barriers to access and promoting equality and opportunity.

6. Economic Mobility: Foster economic opportunity that leads to independence and self-sufficiency.

7. Quality Education: Provide high-quality, world-class education and promote learning opportunities.

8. Health and Wellness: Ensure healthy lives and promote well-being for all.

9. Food Security and Nutrition: Achieve food security and improve nutrition outcomes.

Strategy and Investments

Jacksonville Housing Partnership: In 2021, the Mayor's Downtown Homelessness Taskforce officially launched the Jacksonville Housing Partnership ("JHP") for the purpose of focusing on affordable housing strategies and aligning sector investments around the homelessness to housing continuum.

COJ Consolidated Plan Priorities:

- Neighborhood revitalization, housing development for homeownership, affordable housing preservation & development.
- Coordinate with city, state and federal agencies to secure funding for activities.
- Collaborate with public and private organizations.
- Preserve the City's existing housing stock by funding rehabilitation activities.

Neighborhood Infrastructure and Revitalization: Septic tank replacement and phaseout, parks, resilience, pedestrian safety, Neighborhood Matching Grant Program.

HUD/COJ Philanthropic Partnership Award and Roundtable: First municipality approved to launch national HUD award.

House America: Invited to serve as a member of the President's homelessness initiative.

Florida Housing Coalition: Strategy consultant; strategy sessions in September 2019 & December 2022.

Jacksonville is a model for the state on a number of housing fronts, from including the Jacksonville Community Land Trust in its surplus lands process for a first-look at properties that can be developed for affordable housing to being first in the state to use HB 1339's provision for approving affordable housing developments without the burden of land use changes or rezoning. I have been incredibly impressed with the affordable housing initiatives emanating from the Mayor's office.

-Jamie Ross, CEO, Florida Housing Coalition

Strategy and Investments

Jacksonville Community Land Trust: Launched in June 2022 to revitalize neighborhoods by creating homeownership opportunities through the dedication of the City's surplus land for permanently affordable housing development. Currently working to deed 35 surplus properties to JCLT.

2020-2023 Highlights:

- **Ability Housing:** \$4 million in CDBG-Coronavirus ("CV") funding for permanent supportive housing for homeless; \$1 million in American Rescue Plan Act ("ARPA") funding for affordable housing.
- **Sulzbacher:** \$12 million in HOME-ARP funding for the Sulzbacher Enterprise Village.
- **Lift Jax:** \$3 million in ARPA funding for Eastside Affordable Housing.
- **Emergency Rental/Mortgage Assistance:** Over \$115 million in COVID-19 related funding.
 - Supports affordable housing by ensuring housing and utilities stability.

Housing and Urban Development ("HUD"):

- **Community Development Block Grants ("CDBG"):** over \$25.9 million supporting public service grant activities and public improvements.
- **HOME:** over \$11.9 million invested in affordable and workforce housing.
- **Housing Opportunities for Persons with AIDS ("HOPWA"):** over \$7.8 million supporting housing assistance and services for low-income persons living with HIV/AIDS.
- **Emergency Services Grants ("ESG"):** over \$9.4 million supporting to engagement of homeless individuals and families living on the street, improve the number and quality of emergency shelters, help operate these shelters, provide essential services to shelter residents, rapidly re-house homeless individuals and families, and prevent families and individuals from becoming homeless.

State Housing Initiative Partnership ("SHIP"): creates partnerships that produce and preserve affordable homeownership and multifamily housing.

- Significant increase: \$6.5 million in 2021 to \$9.7 million in 2022, used for down payment assistance or repairs to homes.
- Over \$18 million invested in affordable and workforce housing from Fiscal Years 2019-22.

Affordable and Workforce Housing Programs

Rental Housing:

- Home Revolving Loan Fund (“RLF”)
 - Acquisition and rehabilitation of existing rental housing units.
 - In 2022 there have been 5 recent projects to develop 415 affordable rental units, totaling \$3,159,000.

Permanent Supportive Housing (“PSH”)

- Housing assistance (e.g., long-term leasing or rental assistance) and supportive services are provided to assist households with at least one member (adult or child) with a disability in achieving housing stability.
- In 2022 \$4 million has been allocated to 120 units of affordable housing from the Housing and Community Development Division.
- In the process of releasing a Request for Bids for \$500,000 for Permanent Supportive Housing for Individuals with Special Needs.

Homeownership:

- Down Payment Assistance Program (“Headstart 2 Homeownership”)
 - Creates affordable housing by providing down payment and closing costs and lowering the monthly principal payment so the mortgage payment is no greater than 30% gross monthly income.
 - In 2022 there have been 56 closings to new homeowners of affordable housing, and there are currently 93 pending closings.
- Build capacity of Community Housing Development Operations (“CHDO”): COJ sets aside 5% of annual HOME Grant funds.
 - New construction of housing for homeownership or rental opportunities.
 - This year there have been 14 recent home ownership development projects, totaling \$1,528,250.
- Appraisal Gap Financing Program and Foreclosure Intervention

Affordable and Workforce Housing Programs

- **Intervention and Prevention:**

- Emergency Rental and Mortgage Assistance Programs to provide housing and utilities stability related to COVID-19.
- Repair Programs
 - Allows low-to-moderate income households to remain in their homes by making much needed repairs to bring the home up to code, prevent condemnation, ADA accessibility, up-to-date and connected utilities, or repairs due to hurricane damage.
 - Utility Tap-In has connected or repaired/replaced utilities in 46 homes so far in 2022.
 - Limited Repair has repaired 32 homes so far in 2022.
 - Emergency Repair has prevented condemnation of 37 homes so far in 2022.
 - Community Development Block Grant-Disaster Recovery (“CDBG-DR”) has repaired 37 hurricane-damaged homes so far in 2022.
- Foreclosure Registry-Gap provides gap financing for non-profit developers and funds the Foreclosure Intervention program.
 - The Foreclosure Intervention program has prevented foreclosure of 12 homes so far in 2022.

- **Multi-Family:**

- Jacksonville Housing Finance Authority (“JHFA”) Multi-Family Mortgage Revenue Bonds
 - Provides financing for qualified multifamily housing developments for affordable rental housing units.

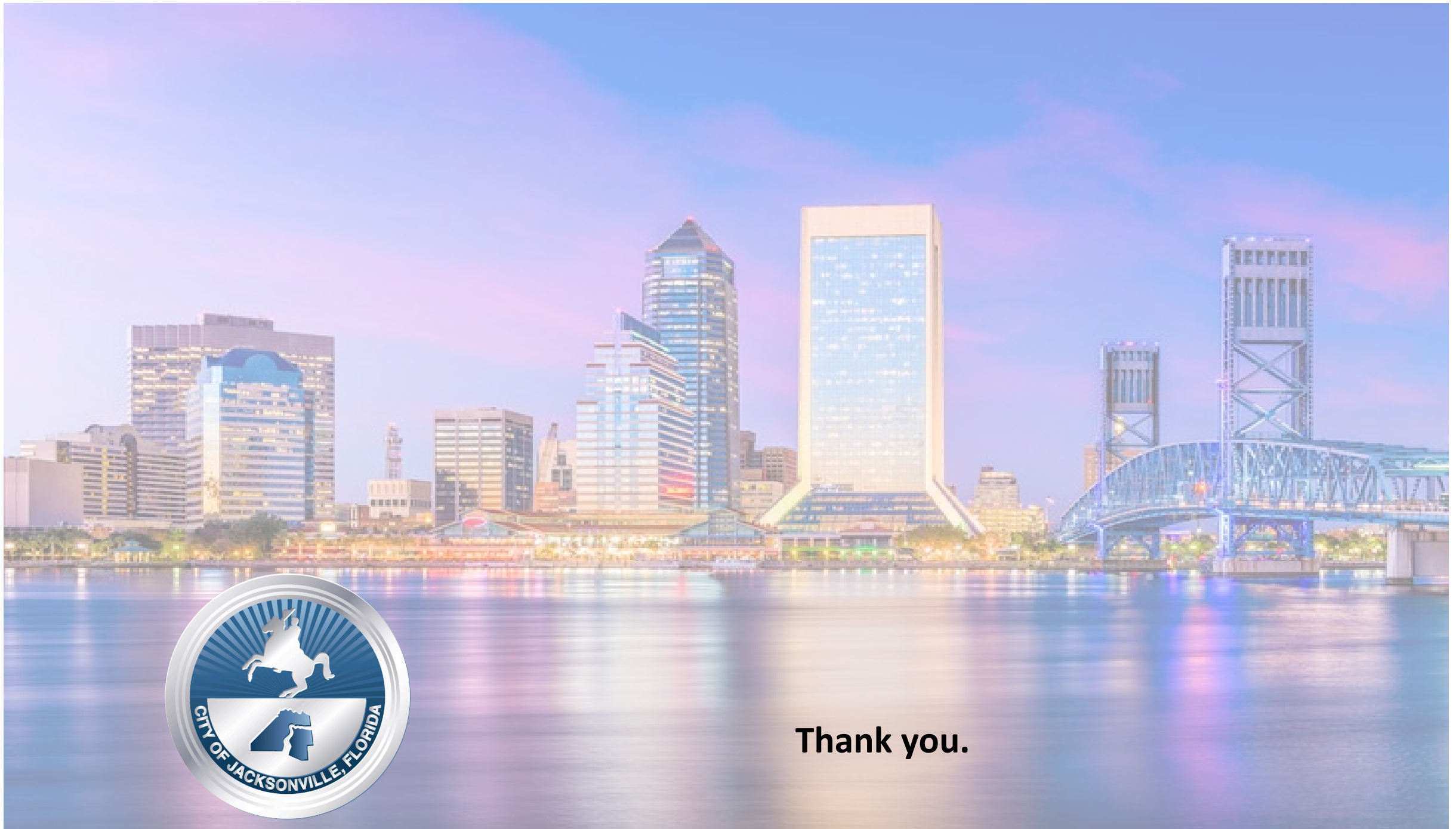
Housing Project	Type	# of Units
Lofts at Brooklyn	Workforce Housing	133
Ashley Square	Senior Housing	140
Lofts at Cathedral	Workforce Housing	120
Union Terminal	Workforce Housing	220
Total # of Units		613

FY 15-22 Point-in-Time Data and Investments for Affordable and Workforce Housing

Types of Housing Investments	Quantity	Value of Investment
Homes Rehabilitated	483	\$11,479,389.00
New Construction	27	\$3,505,840.00
San Juan Villas	18	\$1,500,000.00
CDBG-Disaster Recovery Homes Rehabilitated	26	\$1,437,943.00
Matching Grants	162	\$663,753.68
Foreclosure Intervention	67 Households	\$400,000.00
Down Payment Assistance	928 Households	\$11,504,070.00
Gap Financing	8	\$369,510.00
Emergency Repairs	48	\$297,083.00
Housing Opportunities for Persons with AIDS Funds	N/A	\$21,029,979.00
Emergency Services Grant Funds	N/A	\$4,289,491.00
Emergency Services Grant-CV Funds	N/A	\$6,133,171
Total Homeless Prevention	N/A	\$24,641,016.00
New JHFA housing units	2710	\$242,057,000.00
Surplus Property Donation program	247 Properties	N/A
DIA Workforce and Senior Housing Projects	613 Units	N/A

Summary and Closing

- **Strategy and Investments for Affordable and Workforce Housing**
 - Each strategy and investment is complex and intersects with multiple organizations and initiatives.
 - This data is not inclusive of all investments made by the City and is a point-in-time of known funding. It includes FY19-22 and does not include the proposed budget. Data to be updated this fall.
- **The City of Jacksonville offers a variety of programs that support affordable and workforce housing.**
 - Includes funding for down payment assistance to create new homeowners of affordable housing, repairs to ensure housing stability, rehabilitation or construction of affordable rental units or homes, foreclosure intervention, and assistance provided to ensure housing and utility stability as a result of the pandemic.



Thank you.