

The intersection of housing and the civil justice system in Jacksonville

Jim Kowalski
President / CEO
Jacksonville Area Legal Aid



Jacksonville Area Legal Aid
A WEALTH OF JUSTICE FOR THOSE WHO HAVE NEITHER

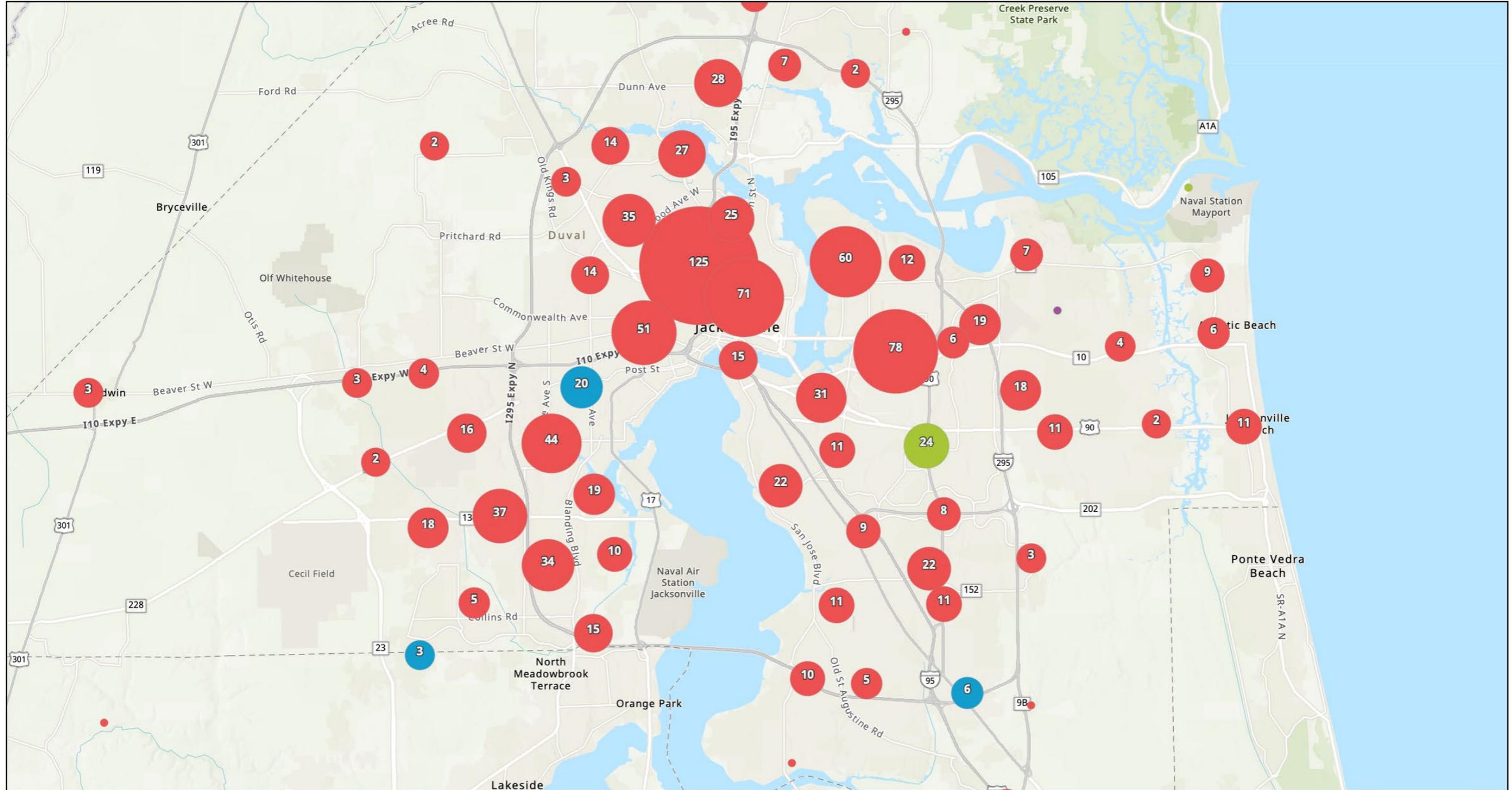
Two main intersections

- ❖ Evictions under Florida's Landlord / Tenant Act, Chapter 83, Part II, Florida Statutes, and
- ❖ Foreclosures (both forward and reverse mortgage foreclosures)

Chapter 83, Part II

- ❖ Florida is considered one of the most landlord-friendly state in the country (per roofstock.com):
 - ❖ No restrictions on late fees or application fees; no limit on security deposits
 - ❖ law contemplates a 3 day notice, followed by service of an eviction complaint if rent demanded is not paid
 - ❖ after service, tenant has 5 days to file an answer in court AND deposit the full claimed rent in the Clerk's depository

2021-2022 Evictions

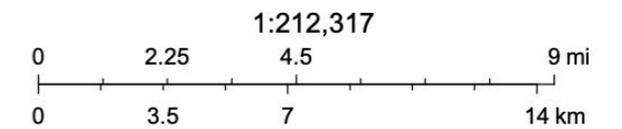


9/26/2022

2021-2022 Evictions - Sheet1!A1:M1084

- 69 Other Housing
- 65 Mobile Homes

- 63 Private Landlord/Tenant
- 61 Fed. Subsidized Housing
- 64 Public Housing



Esri, NASA, NGA, USGS, City of Jacksonville, FDEP, Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA

Eviction Hotspots

47.7% of all eviction filings come from the **top 100** buildings

Eviction filings aren't spread evenly across cities: a small number of buildings are responsible for a disproportionate share of eviction cases. This pattern, **which existed before the pandemic**, has continued in 2020 and beyond. We analyzed eviction records in Jacksonville to determine where the most cases are being filed during the pandemic. This is a list of eviction hot spots—the 10 buildings responsible for the most filings—over the course of the full pandemic and over the last eight weeks. We also display the plaintiff name most often listed with a given building in the court filings.

Eviction Hotspot data will be updated quarterly.

Data is current through 6-11-2022.

SINCE MARCH 15, 2020

SINCE APRIL 17, 2022

400 CENTURY 21ST DR

BOAT HOUSE APTS

49 filings

3500 UNIVERSITY BLVD

TREE HOUSE APTS.

32 filings

401 CENTURY 21ST DR

SHORE HOUSE APTS

24 filings

5620 COLLINS RD

SREIT COURTNEY MANOR LLC

22 filings

3780 UNIVERSITY CLUB BLVD

PATRIOT PLAZA APARTMENTS 2021 LLC

21 filings

1441 MANOTAK AVE

CROSS CREEK LLC

21 filings



JACKSONVILLE HOUSING AUTHORITY

Housing Management Division
1300 N. Broad Street, Jacksonville, FL 32202
Phone (904) 630-3810 • TTY Dial 7-1-1
www.jaxha.org

August 19, 2016

Jacksonville, FL 322

A Formal Hearing concerning your Section 8 Housing Assistance has been scheduled. The hearing will take place at 1300 NORTH BROAD STREET, 1st FLOOR on _____ at _____.

If you are unable to attend the hearing as scheduled and you wish to reschedule, you must notify this office in writing at least 24 hours before your scheduled hearing date and time. You are allowed to reschedule only once. You may deliver a reschedule request to our second floor reception office or fax it to 904-630-3829 or 904-630-3855, Attn: Richard Wishart.

If you fail to appear without good cause, as determined by this agency, the hearing officer will uphold the agency decision and you will be terminated without further right to a hearing.

THE FOLLOWING INFORMATION SUMMARIZES THE HEARING PROCEDURES TO BE USED BEFORE AND AFTER THE HEARING.

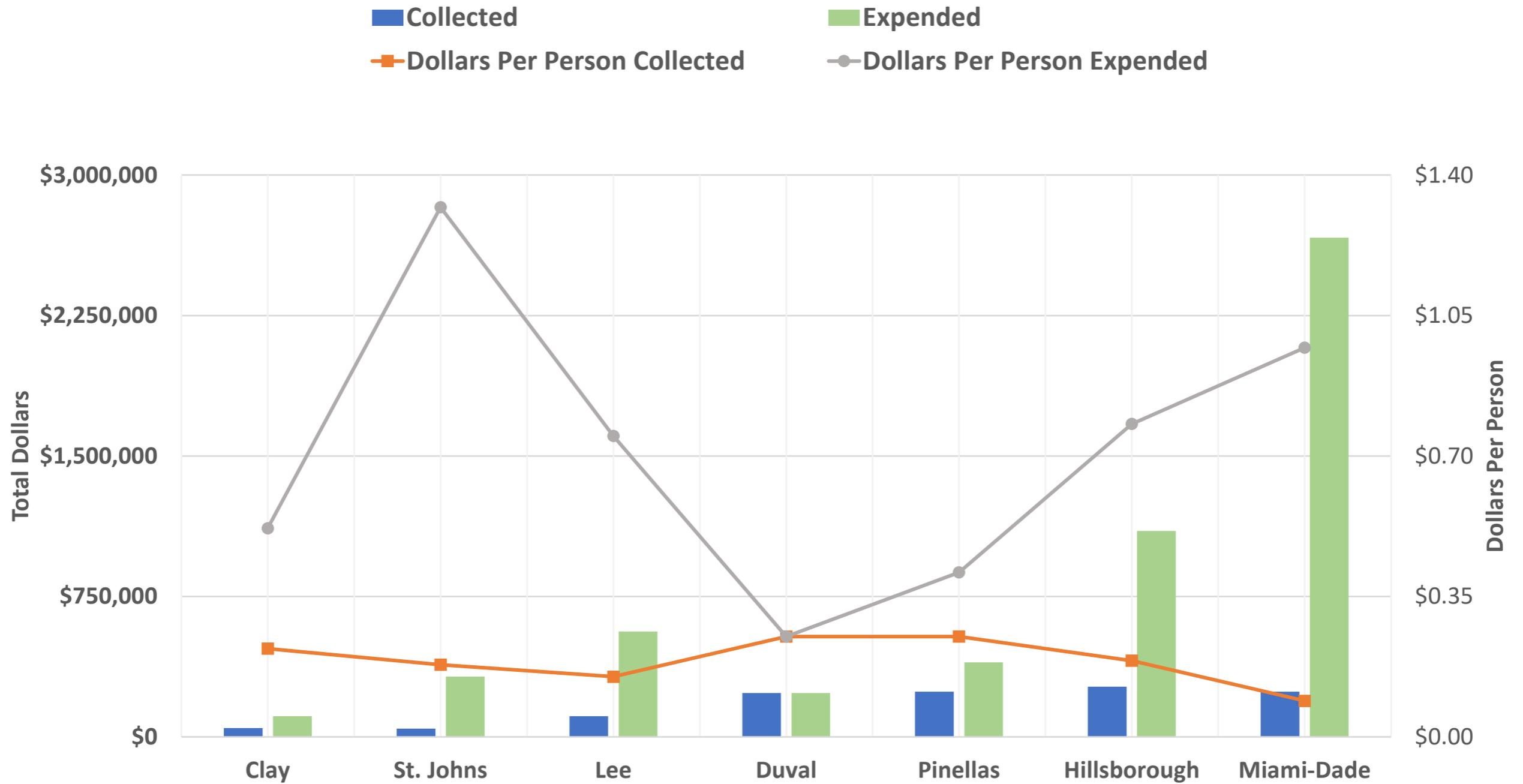
1. You have the right to be represented by legal counsel or any other person chosen by you as your representative. You may be eligible for free services through Jacksonville Area Legal Aid, Inc. The Jacksonville Legal Aid office address and telephone number are: 126 West Adams Street, Jacksonville, Florida 32202 (904-356-8371).
2. You have the right to examine all records and documents to be used at the hearing. If you wish to do so, an appointment needs to be scheduled 48 hours prior to the hearing. The Jacksonville Housing Authority may not use records or documents not made available for your review at the hearing. Although the documents are to be made available to you, copies must be made at your expense.
3. The Jacksonville Housing Authority reserves the right of discovery. A copy of any documentary evidence you intend to present at your hearing must be presented to this agency at least 24 hours before your hearing in order to be considered by the hearing officer. Therefore, any documents not presented prior to your hearing date cannot be used by you at the hearing.



Article V County Collections vs. Expenditures

Section 939.185, Florida
Statutes, Annual Summary
as of January 31, 2019
(compiled by Florida
Department of Financial
Services)

Article V Dollars Collected vs. Legal Aid Dollars Expended Per County in 2018



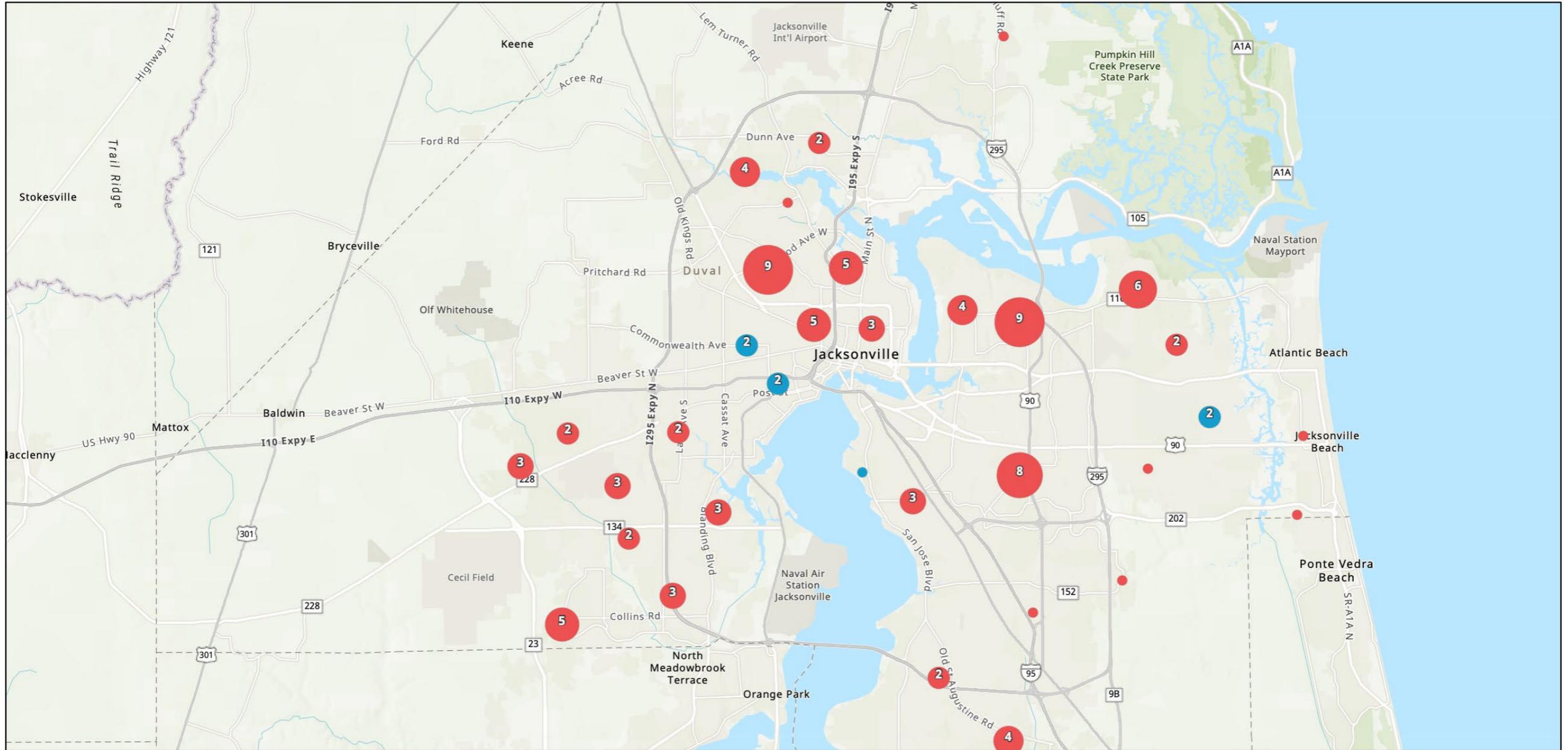
Solutions

- ❖ ERAP and Eviction Diversion
 - ❖ Cost to support a homeless person in place: \$30,000
 - ❖ Cost to house a homeless person: \$20,000
 - ❖ Average ERAP payment through United Way: \$6,000
 - ❖ Average cost for JALA to represent an eviction defendant: \$350 (160 evictions prevented in 2021, even with moratoriums; 114 evictions prevented during first half of 2022)
 - ❖ See evictioninnovation.org

Foreclosures

- ❖ Foreclosures rose by 125% from the first half of 2021 to the first half of 2022 - Florida now has the sixth highest rate of foreclosures, but the highest number of total foreclosures in the country (because of our larger population.) (Illinois, New Jersey, Ohio, Delaware, South Carolina and Florida)
- ❖ Jacksonville ranked third in the country in highest foreclosure rates, behind Cleveland and Atlantic City (metro areas over 200,000)

2021-2022 Foreclosures

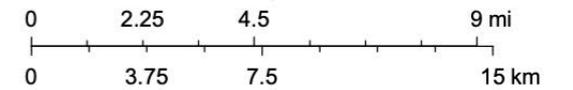


9/26/2022

Foreclosure Cases Map

- 670 Foreclosure/Delinquency
- 672 Reverse Mortgage
- 671 NFMC

1:239,168



Esri, NASA, NGA, USGS, City of Jacksonville, FDEP, Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA

Aylmar E. Thompson
Jacksonville Area Legal Aid, Inc.

issues on the horizon (common to Florida)

- ❖ insurance coverage for seniors in reverse mortgage cases (unable to secure homeowners' coverage without installing a new roof)
- ❖ dual tracking continues
- ❖ no coordination between state HAF program and mortgage servicers

Solution

- ❖ Use foreclosure registry to create a local HAF solution
- ❖ Adopt a housing strategic plan that continues across administrations and city councils

Strategies and Uses of Foreclosure Registry Funds

Strategy 1: Direct Services to Homeowners Facing Foreclosure

- Foreclosure Mediation – Provides consumer credit counseling and mediation services to eligible homeowners to prevent foreclosure actions through possible loan modification and/or other variable resolutions; including legal services not related to foreclosure litigation.
- Education brochures, including the creation, production and distribution of informational materials to assist with foreclosure prevention. Promote the education and advertisement of the accomplishments of the vacant registry initiative.

Strategy 2: Neighborhood Development Housing and Community Development Strategy – Provide Services to Residential Properties on the Registry and Neighboring Properties Impacted by Properties on the Registry

- Provide resources for community revitalization efforts such as mowing, litter pick-up on private property, board-up, demolition and other ancillary rehabilitation improvements of blighted private properties on or in proximity to homes on the foreclosure registry.
- Provide appraisal gap funding to for-profit or non-profit developers for the acquisition, rehabilitation and sale of vacant and/or REO homes or for new construction in blighted areas, in which the total development costs exceed the appraised value of the home. Projects will be solicited on an application basis.
- Provide construction financing to for-profit or non-profit developers for the acquisition, rehabilitation and sale of vacant and/or REO homes or for new construction in blighted areas. Projects will be solicited on an application basis.
- Batch Foreclosure
- Administrative funds to support staffing needs related to administering the Foreclosure Registry's programs.

PLANNING AND DEVELOPMENT DEPARTMENT
HOUSING AND COMMUNITY DEVELOPMENT DIVISION



Revised: May 4, 2015

Strategies and Uses of Foreclosure Registry Funds

Strategy 1: Directly Impact Properties on the Foreclosure Registry
Foreclosure Prevention Strategy – Direct Services to Homeowners with Properties on the Registry
Funded at a minimum of 30% of the annually budgeted appropriation

- Foreclosure Intervention – Provides direct cash assistance, up to \$8,500, to individuals and families who are in default or facing possible foreclosure action that meet the eligibility criterion.
- Foreclosure Mediation – Provides consumer credit counseling and mediation services to eligible homeowners to prevent foreclosure actions through possible loan modification and/or other variable resolutions; including legal services not related to foreclosure litigation.
- Education brochures, including the creation, production and distribution of informational materials to assist with foreclosure prevention and foreclosure intervention. Promote the education and advertisement of the accomplishments of the vacant registry initiative.

Strategy 2: Neighborhood Development
Housing and Community Development Strategy – Provide Services to Residential Properties on the Registry and Neighboring Properties Impacted by Properties on the Registry
Funded at a minimum of 40% of the annually budgeted appropriation

- Provide resources for community revitalization efforts such as mowing, board-up, demolition and other ancillary rehabilitation improvements of blighted private properties on or in proximity to homes on the foreclosure registry.
- Provide gap or construction financing to non-profit developers for the acquisition, rehabilitation and sale of vacant and/or REO homes in which the total development costs exceed the appraised value of the home.
- Batch Foreclosure
- Administrative funds to support staffing needs related to administering the Foreclosure Registry's programs.



JACKSONVILLE

BLOCK

by

BLOCK

OUR HOMES.
OUR NEIGHBORHOODS.
OUR OPPORTUNITIES.

**JESSIE BALL
DU PONT
FUND**

**AN ANALYSIS OF HOUSING
MARKETS ACROSS
JACKSONVILLE**
Released October 2015

30 YEARS | THE REINVESTMENT FUND

Questions?
