



JACKSONVILLE CITY COUNCIL

Critical Quality of Life Issues Special Committee: Affordable/Workforce Housing Working Group Meeting Minutes- Amended

October 6, 2022

4:00 pm

Lynwood Roberts Room

First Floor, City Hall

117 W. Duval Street

Topic: Critical Quality of Life Issues Special Committee: Affordable/Workforce Housing Working Group

Attendance: Council Members Pittman and Boylan; Noel Comeaux - Northeast Florida Regional Council; Kim Taylor - Council Auditor's Office; Chiquita Moore - Operations Director, Neighborhoods; Colleen Hampsey - Council Research Division

Subject Matter Experts: Dr. David Jaffee, UNF Professor of Sociology and Jax Rental Housing Project; Shannon Nazworth, Ability Housing; Michael Chaney, Florida Housing Coalition; Jim Kowalski, CEO Jacksonville Area Legal Aid (JALA)

Convened: 4:01 pm

Council Member Pittman welcomed the group and called for introductions. Dr. Jaffee, UNF and Jax Rental Housing Project, reviewed the conceptual framework discussed in the previous meeting regarding components that affect housing affordability including market forces (supply/demand, labor costs, increased housing expenses), regulatory factors (zoning/building requirements, tenant-landlord relations), roles of the private (financing, building) and public (subsidies, vouchers, public housing) sectors. CM Boylan talked about the difference between affordable housing and attainable housing.

Michael Chaney, Florida Housing Coalition (FHC), gave a presentation about what his organization does. The Florida Housing Coalition is a statewide nonprofit that is a training and technical assistance provider to local governments and nonprofits on all things affordable housing. Primarily, FHC offers affordable housing program design, land use planning and research. Mr. Chaney discussed various strategies to produce and preserve affordable housing stock, such as community land trusts, city surplus lands, missing middle usage, and redesigning land use regulations. For community land trusts (CLT), the CLT owns the land and the homebuyer buys the house but leases the land, making it more affordable. Mr. Chaney described the Affordable Housing Advisory Committee (AHAC), which is tasked with the modification or repeal of existing policies, procedures, ordinances, regulations, or plan provisions. AHACs also review publicly owned land inventories and make recommendations on land disposition. Mr. Chaney talked about accessory dwelling units (ADUs), which are separate living units, with a separate kitchen, bathroom, and sleeping area, on the same lot as a primary home. ADUs are only legal in areas where zoning permits. In St. Petersburg, ADU regulations were amended this year to expand where ADUs are allowed, and in Sarasota zoning rules were reformed in 2019 to allow ADUs in most single-family districts. Lastly, Mr. Chaney explained the State Housing Initiatives Partnership (SHIP) program, which provides funds to local governments as an incentive to create partnerships that produce and preserve

affordable homeownership and multifamily housing to serve very low, low and moderate income families. SHIP funds may go towards down payment assistance, foreclosure intervention and home rehabilitation.

Shannon Nazworth, Ability Housing, gave a presentation about her organization, which is a large-scale rental developer for units that the market can't or won't produce. Ability Housing is a Jacksonville-based nonprofit that believes housing is a right, not a privilege; and all individuals should have safe, affordable housing in vibrant communities. They have a \$91 million portfolio and own 801 rental units. Ms. Nazworth spoke about Duval County housing trends, where home prices are less volatile than statewide prices, but are approaching mid-2000s boom levels, and rent increases are among the highest in the country. She also said that evictions (and foreclosures) have returned to historic levels since the end of the CDC pandemic eviction moratorium last year. Ms. Nazworth talked about possible actions for the housing crisis, such as City investments in affordable housing production and preservation, waiving impact fees, reducing property taxes, and reducing barriers like exclusionary zoning. She spoke about linking transportation and employment centers with housing locations, public land donations and utilizing public private partnerships.

Chiquita Moore, Operations Director – Neighborhoods Department, spoke about the mission of the Neighborhoods Housing Division. Ms. Moore talked about the Administration's strategies and investments for affordable and workforce housing and programs that support affordable housing within the Housing and Community Development Division. She mentioned the Jacksonville Community Land Trust, the Jacksonville Housing Partnership, the septic tank phase out and the neighborhood matching grant program. Ms. Moore said the Administration has invested roughly \$179 million in affordable housing programs and services in the last three years.

Jim Kowalski, JALA, gave a presentation about the intersection between housing and the civil justice system. Mr. Kowalski said that Florida tends to be a landlord friendly state, wherein there is a small window required for eviction notification and a heavy burden on the renter to respond quickly and deposit rental funds in the Clerk's depository. He said there is no legal right in this country to a civil legal defense like there is in the criminal court system. Mr. Kowalski said there are eviction hotspots geographically in Jacksonville, and 47 percent of eviction filings come from a disproportionately small number of landlords/buildings. Mr. Kowalski talked about JALA funding, some of which comes from criminal court surcharges which have been steadily decreasing throughout the state. He shared a comparison chart that illustrated that other city's legal aid organizations receive regular appropriations from the municipal general fund, but JALA does not receive such City funding (they have applied/competed each year for public service grants instead). JALA has experienced a 125 percent increase in eviction prevention requests since 2019. In 2021, JALA handled nearly 7,000 civil legal aid cases involving more than 16,000 individuals and family members, 2,762 of their cases involved housing stability (they assisted 160 clients avoid evictions through attorney intervention and 42 avoid foreclosure). He talked about foreclosure rates, which increased by 125 percent from 2021-2022 (Jacksonville ranks third in the country). Mr. Kowalski spoke about solutions, such as Emergency Rental Assistance Programs, eviction diversion, foreclosure registry, a consistent housing plan that carries over through mayoral administrations, and direct forgivable cash assistance to those in default (part of the City's policy until 2015).

There was a discussion and questions and answer session between the attendees and the panel. The following housing issues for consideration were discussed:

- The relationship between increasing incomes and rents
- Public awareness of assistance programs
- Barriers to housing such as credit history or criminal background (discrimination)
- Eviction database

Public Comment

Roselle spoke about funding needs for properties on Ken Knight Drive.

Mr. Nooney spoke about planting citrus trees in rental developments, and Jacksonville's waterways.

Ms. Kittle spoke about a tenant's bill of rights.

Ms. Harmon spoke in support of a tenant's bill of rights, a cap on rent increases, increased requirements for rent increase notification, landlord database, legal defense subsidies and 14th amendment violations for unequal access to the courts based on wealth.

Mr. Todd talked about the conflict with public needs and profit motivation, and about rent control prohibitions.

Ms. Garcia spoke about new residents' higher incomes pricing out locals from housing with rent increases.

Mr. Spradley spoke in support of Ability Housing and some of the solutions in their presentation.

The next meeting for this group is scheduled for October 14, 2022, at 9:30 am.

Adjourned: 6:17 pm

Minutes: Colleen Hampsey, Council Research

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Posted 10.10.22 5:00 pm