

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

November 7, 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; Colleen Hampsey - Council Research Division

Subject Matter Experts: Dr. David Jaffee, UNF Professor of Sociology and Jax Rental Housing Project; Rene Flowers, Pinellas County Commissioner District 7

Convened: 4:01 pm

Council Member Pittman welcomed the group and called for introductions. CM Boylan reviewed the committee's charge and went over the next steps. The CQLI Special Committee will meet on November 17th to discuss the first draft of the final report, the report will be finalized at the December 7<sup>th</sup> meeting, and then presented to council at the last council meeting before the holidays – December 13<sup>th</sup>.

Rene Flowers, Pinellas County Commissioner, gave a presentation on various housing policies from her county. She spoke about the concept of the American dream and homeownership. She described the housing crisis, rent increases, population growth, wage stagnation and residents getting priced out of their communities. St. Petersburg has seen a 35% increase in rents, and more than half of the city's renters pay more than 30% of their income toward housing. Commissioner Flowers talked about issues with homeowner's insurance, such as rate increases, flood coverage, a monopolized rating system and the Citizen's Insurance threat of bankruptcy due to claims from this season's storms. She noted that homes over 50 years old are left with Citizens as their carrier, and that required upgrades to older homes can be a financial barrier for some homeowners. Commissioner Flowers described some of the housing initiatives in Pinellas County, including rental/mortgage assistance, first time homebuyer assistance, first responder assistance, rezoning for tiny homes, ADUs and townhouses, expedited permitting for affordable housing development and the Pinellas Ex-offender Re-entry Coalition (PERC). PERC includes a Second Chance Tiny Homes Program, where those formerly incarcerated earn Carpentry and OSHA Certification at Pinellas Technical College and it provides employment services, transportation and temporary housing for those with background challenges. She talked about mixed income development, and dedicated funding for housing through the Penny for Pinellas program. The Penny for Pinellas is \$80-million fund dedicated to expanding affordable housing over the next decade by supporting qualified development and rehabilitation projects using revenue from the voter-approved 1-percent sales tax along with other public and private investments to preserve and develop more affordable housing. Ms. Chester asked about programs for those earning 30-50 percent AMI. Carnell Oliver asked about tiny homes in rural communities and local housing vouchers.

Dr. Jaffee presented ten potential policy recommendations to the group:

- 1. Establish formal cooperative agreements with the Jacksonville Housing Authority, Ability Housing, Community Housing Development Organizations, Downtown Investment Authority and all other relevant housing providers to financially support, plan, coordinate, and monitor progress toward implementing a long-term affordable housing program.
- 2. Commit to and develop a local government financing mechanism to provide a long-term sustainable source of revenue dedicated exclusively for affordable housing programs.
- 3. Fund and commission a comprehensive study by the Florida Housing Coalition (FHC) to conduct a current inventory of all housing related programs and housing conditions in Jacksonville and evaluate the recommendations for addressing the affordable housing crisis.
- 4. As recommended in the City of Jacksonville Comprehensive Plan 2030/Housing Elements (Policy 1.2.2.), the city should develop an inclusionary housing program that would incentivize (e.g. through property tax discounts) or require (e.g. where city owned land is used) multifamily property developers to include a percentage of units as affordable housing below the fair market rate.
- 5. Pass an inclusionary zoning reform ordinance that allows for the development of a range of alternative and affordable housing options in addition to single-family homes. Inclusionary zoning reform would allow for the "missing middle" forms of housing between the SFH and the multifamily apartment complex that includes accessory dwelling units (ADUs), duplex/triplex/quadplex, townhomes, and small apartment houses as well as modify square footage, lot size, and density requirements.
- 6. Inventory all city-owned and surplus land and structures and evaluate and determine appropriate locations for infill and private and publicly developed affordable housing. The Jacksonville Community Land Trust should be a major funding priority by the city in this effort to expand affordable housing in Jacksonville.
- 7. Pass a Tenants Bill of Rights that informs tenants of their legal statutory rights as tenants in finding, securing, and retaining rental housing, establishes an Office of Tenant Advocacy, and includes additional ordinance-based protections that strengthen rights and address factors contributing to unhealthy/unsafe housing conditions, housing insecurity and human displacement.
- 8. Coordinate with the Jacksonville Housing Authority, Ability Housing, Community Housing Development Organizations, Downtown Investment Authority and other relevant housing entities in building, owning, and operating non-profit publicly owned housing providing mixed-income affordable housing options below the fair market rate and to enhance competition in the housing market.
- 9. Develop a mechanism to monitor and, where necessary, regulate the role of large institutional investors in owning and controlling large quantities of the stock of single-family homes in Jacksonville generally and in distressed communities in particular.
- 10. Financially support the Jacksonville Area Legal Aid office in efforts to reduce eviction rates, human displacement, and homelessness. This should include support for the Emergency Rental Assistance Program (ERAP), Eviction Diversion programs, and the Homeowners Assistance Fund (HAF) in conjunction with the Foreclosure Registry.

## **Public Comment**

The following topics were discussed: tenant's bill of rights; right to counsel and legal assistance to renters; cost burdens to small landlords; dedicated funding for housing programs; landlord's insurance costs, supply and demand, opposition to rent control; the effect of the free market on rent prices; predatory rental application fees and mandating landlords to accept vouchers; housing quality; state rules for landlord and tenant responsibilities; housing barriers caused by immigration status like a lack of credit history; and a continuous revenue stream to decrease competition (but increase collaboration) among service providers vying for limited City funds.

Tom Daly, Chief of Housing and Community Development, talked about the City's application for a state bond program for affordable housing development, geared toward those earning 80 percent or less of AMI. He said the funds could go to down payment assistance and developer incentives to build multi-family units.

CM Pittman thanked everyone for coming and said the next meeting for the Special Committee on Critical Quality of Life Issues will be on November 17, 2022, at 1:00 pm to discuss the final report draft.

Adjourned: 5:47 pm

Minutes: Colleen Hampsey, Council Research

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