

CITY OF JACKSONVILLE  
INFRASTRUCTURE TRANSITION COMMITTEE

.....  
AFFORDABLE HOUSING SUBCOMMITTEE  
RECOMMENDATION REPORT

AUGUST 2023

# Affordable Housing Solutions

Shannon Nazworth & Nate Day  
March 4, 2024

## 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)

# Density is Critical

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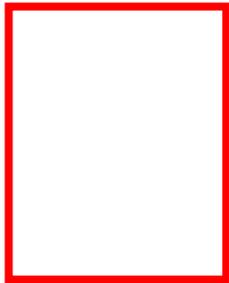
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**Strategy B: Promote the construction of Missing Middle Housing and increase the allowed density of future development through zoning reform: 1) Development Department policy changes, and 2) Ordinance changes.**

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.

# Economics of Density

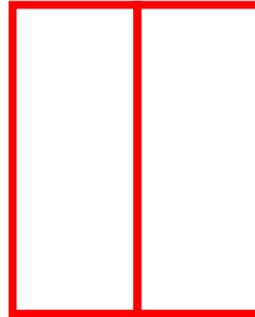
40x100 lot  
SFR



Lot Cost: \$50,000  
Build one ~2,000 sqft 3 bed house  
Build Cost: \$125/ft = \$250,000  
Soft Costs (20%): \$50,000  
All-in Costs: \$350,000

**Rent Needed to Achieve 5%  
return: \$2,429**

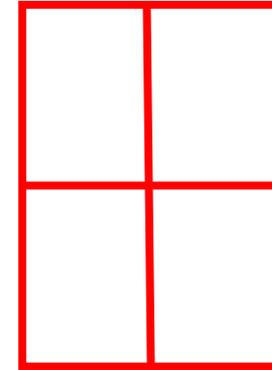
40x100 lot  
TH/Duplex



Lot Cost: \$50,000 (\$25,000/unit)  
Build two ~1,500 sqft 3 bed townhomes  
Build Cost: \$125/ft = \$187,500/unit  
Soft Costs (20%): \$42,500  
All-in Costs: \$255,000

**Rent Needed to Achieve 5%  
return: \$1,769**

40x100 lot  
Quad



Lot Cost: \$50,000 (\$12,500/unit)  
Build four 900 sqft 2 bed apartments  
Build Cost: \$150/ft = \$135,000/unit  
Soft Costs (20%): \$29,500  
All-in Costs: \$177,000

**Rent Needed to Achieve 5%  
return: \$1,227**

## 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

# Early Wins



- \* Allow dense, small lot single family properties to be built in MDR zoned areas.



- \* Change the side setbacks from ten feet to five feet for duplexes, triplexes, quadruplexes, and townhomes in MDR areas. (was changed for duplexes, but not triplexes or quads)

# Missing Middle Housing

**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  
Housing:  
San Marco,  
Riverside and  
Atlantic Beach



# Priorities

1. Amend planning department POLICY to recommend approval for projects having double the density of surrounding developments (not to exceed the density allowed by existing land use).
2. Double the amount of multifamily zoned land in Duval County.
3. Allow ADU's on all properties, not just owner-occupied properties.
4. Allow duplexes, triplexes, and quadplexes on properties within a "Missing Middle Overlay Area" within the Urban Area.

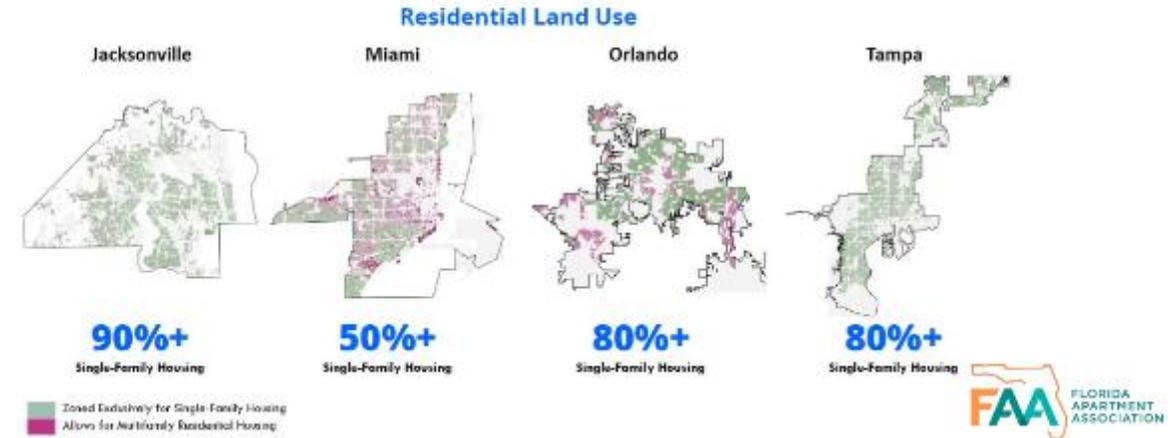
## Priority #2

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.

### FAA 2020 Cost Drivers Study

#### Exclusionary Zoning and Historic Disparities

Except for a few neighborhoods in denser cities in south Florida, most residential land in Florida's cities is zoned exclusively for single-family residential housing.



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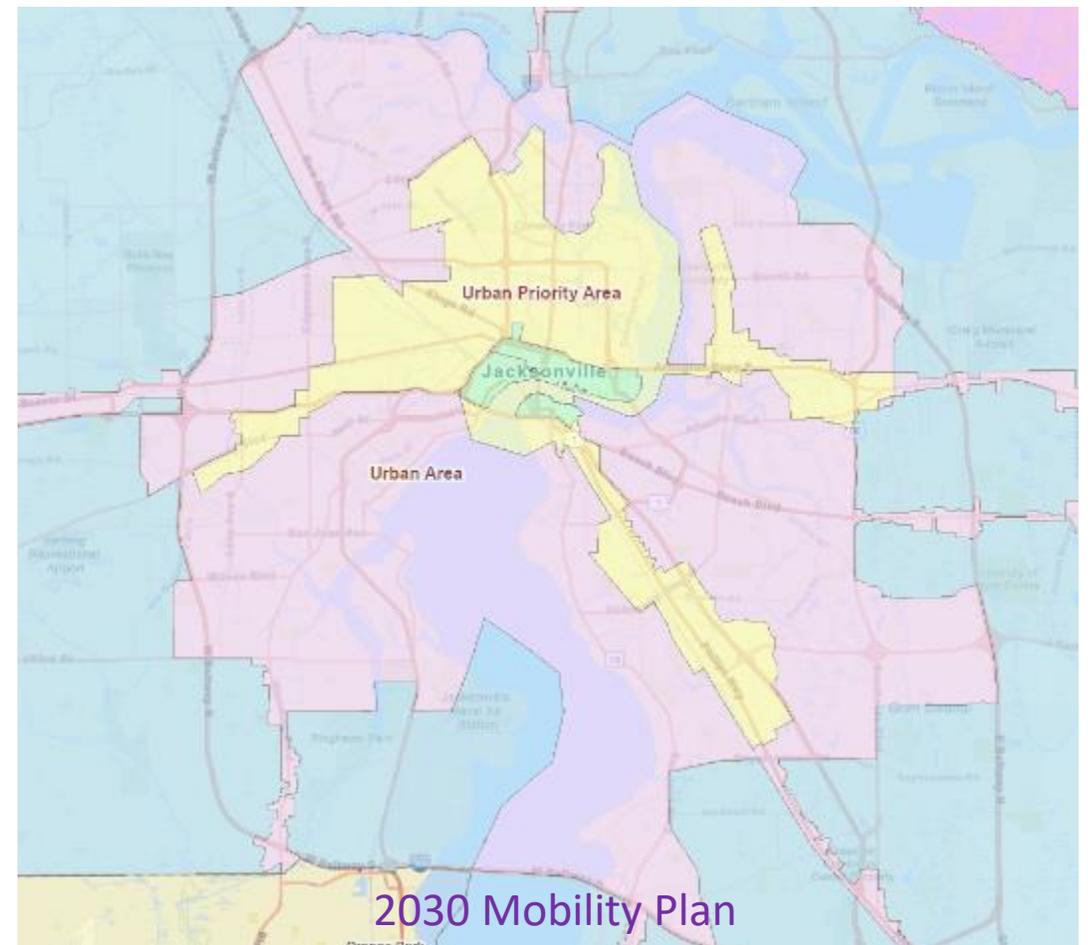
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## Priority #4

### **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



2030 Mobility Plan



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- Legislation is currently being proposed by CM Peluso and CM Diamond that would like the approval of this committee
- Legislation would be an ordinance and a comp plan amendment that would:
  - Create a new Missing Middle Overlay (which generally corresponds with the Urban Area, taking out a few areas) that would allow duplexes, triplexes, and quads on lots in those areas on all RLD zoned area.
  - The lot size would determine if duplexes, triplexes, or quads would be allowed

1 Introduced by Council Member \_\_\_\_\_:

2  
3  
4 **ORDINANCE 2023-\_\_\_\_\_**

5 AN ORDINANCE ADOPTING AMENDMENTS TO THE 2045  
6 COMPREHENSIVE PLAN OF THE CITY OF JACKSONVILLE;  
7 AMENDING THE FUTURE LAND USE ELEMENT; AMENDING  
8 CHAPTER 656 (ZONING CODE), PART 3 (SCHEDULE OF  
9 DISTRICT REGULATIONS), SUBPART B (RESIDENTIAL  
10 USE CATEGORIES AND ZONING DISTRICTS), SECTION  
11 656.05 (LOW DENSITY RESIDENTIAL CATEGORY),  
12 ORDINANCE CODE, SECTION 656.306 (MEDIUM  
13 DENSITY RESIDENTIAL CATEGORY), ORDINANCE CODE;  
14 TO PROVIDE FOR DUPLEXES, TRI-PLEXES AND QUAD-  
15 PLEXES AS PERMITTED USES IN CERTAIN DISTRICTS  
16 AND DEVELOPMENT AREAS, PART 6 (OFF-STREET  
17 PARKING, ON-STREET PARKING AND LOADING  
18 REGULATIONS) TO PROVIDE PARKING STANDARDS FOR  
19 DUPLEXES, TRI-PLEXES AND QUAD-PLEXES, AND  
20 PROVIDING AN EFFECTIVE DATE.

21  
22 **BE IT ORDAINED** by the Council of the City of Jacksonville:

23 **Section 1. Purpose and Intent.** This Ordinance is adopted to  
24 carry out the purpose and intent of, and exercise the authority set  
25 out in, the Local Government Comprehensive Planning and Land  
26 Development Regulation Act, Sections 163.3161 through 163.3248,  
27 Florida Statutes, and Chapter 166, Florida Statutes, as amended.

# Missing Middle Overlay

