



**OFFICE OF THE CITY
COUNCIL**

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MINUTES
September 8, 2026
Noticed Meeting on Affordable Housing and Budget Matters

Council Member Matt Carlucci called the meeting to order at 3:00PM stating that there is a bill signing upstairs, and Council Members will be joining shortly. He opened the meeting with public comments where community leaders, non-profit directors, and local residents urged the council to restore 4.9 million dollars for affordable housing initiatives. Speakers emphasized that housing affordability is a critical barrier for essential workers earning between 81 and 120 percent of the area median income, noting that dedicated funding could lower housing costs, build family wealth, and decrease the need for future community interventions.

Joshua Hicks, Affordable Housing Director for the City of Jacksonville, outlined the mayor's affordable housing programs, which include a capital stack development fund, a utility tap fee assistance program, and a down payment assistance initiative. Hicks estimated that restoring the 4.9 million dollars would serve between 600 and 700 local households and build vital housing supply.

Phillip Peterson, Council Auditor, clarified that the 4.9 million dollars had been removed from the housing budget during finance committee hearings and placed into a public safety contingency fund, which currently holds 23.4 million dollars. Peterson explained that these contingency funds are intended to cover 26 million dollars in public safety projects, specifically a 14 million dollar lease buy-down for the Jacksonville Sheriff's Office, a 10-million-dollar warehouse consolidation project, and a 2 million dollar carbon dioxide removal system for the fire department.

CM Carlucci proposed moving the 4.9 million dollars out of the public safety contingency and back into the affordable housing trust fund. He noted that utilizing contingency funds requires 10 council votes, whereas pulling directly from general reserves would trigger a 13-vote requirement. CM Carlucci stressed his desire to avoid pitting public safety against affordable housing, pledging his full support to the finance committee chairman if additional reserve dollars are needed later to ensure the public safety contingency reaches its 26 million dollar goal.

Council Member Moné Holder voiced strong support, noting that she campaigned heavily on housing affordability and views the 4.9 million dollars as a necessary first step that will require further community partnerships. Council Member Jimmy Peluso asked Mr. Hicks to define the real dollar amounts associated with area median income percentages so the public understands

the severity of the crisis. Hicks clarified that for an individual at 50 percent of the area median income, a one-bedroom apartment needs to cost between 700 and 900 dollars to remain affordable, while those at 80 percent face rents around 1500 to 1700 dollars. Peluso also questioned whether the 10-million-dollar warehouse project could be split into smaller allocations to ease the immediate budget burden, though Mr. Peterson noted it is for a negotiated purchase price requiring the full amount upfront.

Council Member Reggie Gaffney Jr. pointed out that the housing crisis forces residents to choose between rent and basic necessities, resulting in a recent influx of constituent calls asking for help with food and utility bills. Council Member Tyrona Clark-Murray highlighted the generational impact of the city's homeownership programs, sharing that down payment assistance allowed her single mother to buy a home 40 years ago and build lasting financial security for her family. Mr. Hicks expanded on the down payment assistance program, explaining that the city places a five-year forgivable lien on the property, which requires the buyer to pay back a prorated amount if they sell the home and generate wealth before the five-year residency requirement concludes.

CM Holder reiterated that the Council does not have to choose between public safety and affordable housing, that they could choose both. CM Carlucci added that he pledges to support the usage of reserves to cover the difference that is spent on affordable housing through the budget process.

CM Carlucci adjourned the meeting at 3:52PM.