



# **CITY OF JACKSONVILLE – DUVAL COUNTY**

## **2026-2030 CONSOLIDATED PLAN**

### **PUBLIC COMMENT DRAFT**

**Housing and Community Development Division**

214 N. Hogan Street

Jacksonville, Florida 32202

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## **Consolidated Plan Helpful Definitions:**

Affordable Housing: Housing affordable at 30 percent or less of a household's monthly income.

Median Household Income: Midpoint of a specific jurisdiction's income distribution, calculated annually by U.S. Census survey. Data is typically one or two years lagging. This measure is used to assess economic trends and living standards within different geographic areas.

Area Median Income (AMI): Annual household income for regional metro areas, generally published on an annual basis by HUD.

HUD Area Median Family Income (HAMFI): This is the median family income calculated by HUD to determine Fair Market Rents (FMRs) and Income Limits for HUD programs.

Low- and Moderate-Income (LMI): Collectively refers to both low- and moderate-income households, with a focus on those below 80% of AMI for many HUD programs.

Extremely low-income household: Households earning 30 percent of AMI or less for their household size. In 2025, a four-person household in Jacksonville, FL HUD Metro FMR Area, with an income at 30 percent AMI earned \$32,150 or less.

Very Low-income households: Households earning 31 percent to 50 percent AMI for their household size. In 2025 a four-person household in Jacksonville, FL HUD Metro FMR Area, with an income at 50 percent AMI earned a maximum of \$51,250 per year.

Low-income households: Households earning 51 to 80 percent AMI for their household size. In 2025, a four-person household in Jacksonville, FL HUD Metro FMR Area, with an income at 80 percent AMI earned a maximum of \$82,000.

A Plain-Language Reference for

# Consolidated Plan User Guide

This guide helps city council members, nonprofit partners, and community stakeholders navigate the Consolidated Plan — the federally required five-year blueprint that directs how HUD block grant funds are invested to address housing and community development needs.

**ES**  
Executive Summary

**PR**  
The Process

**NA**  
Needs Assessment

**MA**  
Market Analysis

**SP**  
Strategic Plan

**AP**  
Action Plan



Prepared by Civitas, LLC

## INTRODUCTION What Is the Consolidated Plan?

*The Consolidated Plan is a federally required, five-year strategic document that guides how a jurisdiction invests its HUD block grant funding to address housing and community development needs.*

### Purpose & Legal Requirement

Jurisdictions receiving federal CDBG, HOME, ESG, and HOPWA funds are classified as "entitlement jurisdictions" by HUD. As a condition of receiving this funding, they must produce a Consolidated Plan every five years, documenting priority housing and community development needs, establishing measurable goals, and describing how federal dollars will be deployed.

**Annual Action Plan** translates those goals into specific funded projects each year. Performance is then evaluated annually through the **Consolidated Annual Performance Evaluation Report (CAPER)**.

### HUD Funding Programs

*The city receives CDBG, HOME, ESG, and HOPWA.*

**CDBG** — Community Development Block Grant: flexible funds for housing rehab, infrastructure, and public services in low- and moderate-income areas.

**HOME** — HOME Investment Partnerships: dedicated to expanding affordable housing through construction, acquisition, and tenant assistance.

**ESG** — Emergency Solutions Grant: funds emergency shelter, rapid rehousing, and homelessness prevention services.

**HOPWA** — Housing Opportunities for Persons With AIDS: housing assistance and supportive services for low-income people living with HIV/AIDS and their families.

### The Annual Planning Cycle



### How to Navigate this Document

The plan is organized into six major sections, each with a letter prefix (ES, PR, NA, MA, SP, AP). Numbered subsections use codes like NA-10 or SP-45, corresponding to HUD's required template. The pages that follow explain what each section contains and why it matters.

<p><b>ES</b> <b>Executive Summary</b></p> <p>Overview of priority needs, goals, and past performance</p>	<p><b>PR</b> <b>The Process</b></p> <p>Lead agencies, stakeholder consultation, public participation</p>	<p><b>NA</b> <b>Needs Assessment</b></p> <p>Cost burden, homelessness, special needs populations</p>
<p><b>MA</b> <b>Market Analysis</b></p> <p>Housing costs, supply, barriers, broadband, hazard risk</p>	<p><b>SP</b> <b>Strategic Plan</b></p> <p>Five-year goals, resources, strategies to address needs</p>	<p><b>AP</b> <b>Action Plan</b></p> <p>Current-year projects, funding allocations, outcomes</p>

### Executive Summary (ES)

The Executive Summary introduces the plan, summarizes key findings, and describes how proposed goals will address identified community needs. It also evaluates performance from the prior five-year plan and explains how that track record shapes priorities going forward.

#### ES-05 Overview

Summarizes the guiding principles for setting priorities — urgency of need, ability to close service gaps, and alignment with other local planning efforts. Describes the goals established for the plan period and how they reflect community conditions.

#### COMMON GOALS FOUND IN THIS SECTION

Increase housing stability for low-income renters · Improve public facilities and infrastructure · Support affordable homeownership · Fund supportive services for special needs populations

**What to look for:** Does the jurisdiction's rationale for its goals align with local conditions? Are goals specific and measurable?

### The Process (PR)

HUD mandates an extensive public and stakeholder engagement process during plan development. This section documents who was consulted, how the community had input, and who is responsible for administering programs.

#### PR-05 Lead & Responsible Agencies

Identifies the lead agency responsible for plan development — typically a county or city Office of Community Development — along with contact information and roles of any co-applicant jurisdictions.

#### PR-10 Consultation

Lists public agencies, nonprofit organizations, housing authorities, health providers, and other partners consulted. Summarizes coordination strategies for homeless services and special needs populations.

#### PR-15 Citizen Participation

Describes engagement activities — public meetings, open houses, resident surveys, and public hearings. HUD requires at minimum one public comment period and two public hearings.

#### WHY THIS MATTERS FOR NONPROFITS

PR-10 lists organizations consulted. If your agency was not included, this section identifies who to contact for future engagement opportunities.

## NA Needs Assessment

The Needs Assessment examines housing and community development needs — with particular attention to low- and moderate-income households and populations facing disproportionate challenges. It draws on HUD-provided CHAS data (pre-populated Census tables) supplemented by local community input gathered during engagement. Each subsection uses a standardized code (e.g., NA-10, NA-40) consistent across all jurisdictions.

### WHAT IS DISPROPORTIONATE NEED?

HUD defines this as when a specific racial or ethnic group's rate of housing problems is at least 10 percentage points higher than the overall rate for that income category. Jurisdictions must identify and address these disparities.

### Key Terms

#### Cost Burden

Household pays >30% of gross income on housing including utilities.

#### Substandard Housing

Units lacking complete kitchen or plumbing facilities.

#### Point-in-Time Count

Annual single-night count of sheltered and unsheltered homeless persons each January.

#### Severe Cost Burden

Household pays >50% of gross income on housing costs.

#### CHAS Data

HUD-tabulated Census data quantifying local housing needs by income and household type.

#### Sheltered homelessness

Individuals or families experiencing homelessness who are staying in emergency shelters, transitional housing, or safe haven programs.

#### Overcrowding

1.01+ persons per room, excluding bathrooms and kitchens.

#### Housing problems

Housing cost burden, overcrowding, or substandard housing.

#### Unsheltered homelessness

Individuals or families experiencing homelessness who are staying in places not meant for human habitation, such as streets, parks, vehicles, or abandoned buildings.

### NA-05 Overview

Introduces key findings: cost burden, homeownership gaps, public housing, homelessness, special needs, and non-housing community development needs.

### NA-10 Housing Needs Assessment

Analyzes housing needs using CHAS data tables covering income ranges, family types, housing problems, cost burden, and crowding.

### NA-15 · NA-20 · NA-25 · NA-30 Disproportionate Needs

Examines housing problems and cost burdens by race and ethnicity. NA-30 synthesizes findings to identify which populations experience the highest levels of disproportionate need.

### NA-35 Public Housing

Summarizes the condition, occupancy, and needs of public housing units, waiting lists, and Section 8 voucher utilization.

### NA-40 Homeless Needs Assessment

Describes the nature and extent of homelessness — sheltered and unsheltered — using Coordinated Entry System data and the annual Point-in-Time Count. Includes data on populations entering and exiting homelessness.

### NA-45 Non-Homeless Special Needs

Addresses housing and service needs of people requiring supportive housing but not currently homeless: older adults, people with disabilities, substance use challenges, people with HIV/AIDS, and survivors of domestic violence.

### NA-50 Non-Housing Community Development Needs

Identifies priority non-housing needs: public facilities (community centers, senior centers), infrastructure (sidewalks, lighting), and services (mental health, childcare). Explains how these needs were identified.

### FOR NONPROFIT AGENCIES

NA-45 and NA-50 document the needs your clients face and can be cited when applying for CDBG public service funding.

## MA Market Analysis

The Market Analysis provides an evidence-based examination of the local housing market and related community conditions. It reviews rental and for-sale affordability, housing stock conditions, assisted housing availability, barriers to development, community assets, and emerging risks like climate hazards and broadband access. Together with the Needs Assessment, this section forms the factual foundation for the Strategic Plan's priority-setting and funding allocation decisions.

### Key Terms

#### Standard Condition

Meets HUD's NSPIRE standards and all state/local codes.

#### Substandard Condition

Poor condition but feasible to rehabilitate.

#### Tenure

Whether a household owns or rents their home.

#### Special Needs Population

Individuals or households who require supportive housing or services due to physical, mental, developmental, or behavioral conditions, or due to circumstances (homelessness, domestic violence, substance use disorders, or aging-related limitations).

#### Non-housing Community Development

Activities that improve public infrastructure, facilities, services, or economic conditions in a community, but do not directly create or rehabilitate housing units.

#### R/ECAP

Racially or Ethnically Concentrated Area of Poverty: >40% poverty and >50% residents of color.

#### MA-05 Overview

Summarizes key findings: housing supply, demand, cost, condition, assisted housing, homeless facilities, regulatory barriers, and economic characteristics.

#### MA-10 Number of Housing Units

Catalogs rental properties by unit size and type. Identifies federally assisted units and estimates affordable units expected to be lost from the inventory.

#### MA-15 Cost of Housing

Data on rental and homeownership affordability, housing stock by tenure, and market trends in vacancy rates and new construction.

#### MA-20 Condition of Housing

Physical condition of the housing stock. Includes estimates of units with lead-based paint hazards occupied by low-income households with children under six.

#### MA-25 Public & Assisted Housing

Physical condition and needs of public housing, waiting list lengths, and the jurisdiction's strategy for improving living environments for low-income residents.

#### MA-30 Homeless Facilities & Services

Inventories facilities for people experiencing homelessness: emergency shelter, transitional housing, rapid rehousing, and mainstream health and employment services.

#### MA-35 Special Needs Facilities & Services

Supportive housing and services for older adults, people with disabilities, farmworkers, and people returning from institutions.

#### MA-40 Barriers to Affordable Housing

How public policies — land use controls, zoning, fees, and building codes — affect the incentive to develop, maintain, or improve affordable housing.

#### MA-45 · MA-50 · MA-60 · MA-65 Assets, Discussion, Broadband & Hazards

Community development assets; areas of racial/ethnic concentration (R/ECAP); broadband access gaps for LMI households; climate-related hazard risks for LMI housing.

### Why the Market Analysis Matters for Decision-Makers

This section provides the data context that explains why the Strategic Plan prioritizes certain types of housing assistance. When reviewing funding allocations, look back here to understand whether data supports chosen priorities — and where unmet needs remain that your organization could address.

## SP Strategic Plan

The Strategic Plan is the core policy document of the Consolidated Plan. It translates Needs Assessment and Market Analysis findings into a five-year roadmap — defining what the jurisdiction intends to accomplish, what resources will be used, and how progress will be measured. For council members and nonprofit partners, this section is most directly relevant to funding decisions.

### THE STRATEGIC PLAN ANSWERS THESE QUESTIONS

What are the jurisdiction's top housing priorities? · How will funding be allocated across need categories? · Which organizations help deliver services? · How will progress be measured over five years?

#### SP-05 Overview

High-level summary of identified priority needs, anticipated resources, plan goals, and the monitoring approach.

#### SP-10 Geographic Priorities

Describes whether the jurisdiction designates specific geographic areas for priority investment based on poverty rates, housing conditions, or community development needs.

#### SP-25 Priority Needs

Lists primary housing and community development needs the jurisdiction will address over the five-year period, derived from the Needs Assessment, Market Analysis, and community engagement. These priority needs drive the goals in SP-45.

#### SP-30 · SP-35 Market Conditions & Anticipated Resources

SP-30 explains how housing market characteristics influenced the allocation strategy across rental assistance, new construction, rehabilitation, and acquisition. SP-35 outlines all anticipated funding and leverage strategies.

#### SP-40 Institutional Delivery Structure

Describes roles of government agencies, nonprofits, and private partners. Assesses strengths, gaps, and coordination strategies — particularly for homelessness and HIV services.

#### SP-45 Goals

The central section of the Strategic Plan. Lists each specific, measurable goal — including needs addressed, funding amounts by source, projected outcomes, and an estimate of regulated affordable housing units to be produced with HOME funds.

#### SP-50 Public Housing Accessibility & Involvement

Strategy for addressing public housing needs and increasing resident participation in policy decisions affecting their homes, as implemented through the local Housing Authority.

#### SP-55 · SP-60 Barriers to Housing & Homelessness Strategy

SP-55 identifies strategies to reduce policy constraints on affordable housing. SP-60 outlines the approach to reducing homelessness — outreach, emergency shelter, transitional housing, and pathways to permanent housing.

#### SP-65 · SP-70 · SP-80 Lead Paint, Anti-Poverty & Monitoring

SP-65: lead-based paint hazard reduction. SP-70: anti-poverty strategy and alignment with job training and economic opportunity programs. SP-80: standards and procedures to monitor compliance and measure five-year progress.

#### SP-45 Goals: What to Review

Each goal should include: the need it addresses · the activity type funded · the funding amount · the expected number of households served. Compare your program's work against goal categories to identify alignment for funding applications.

## AP Annual Action Plan & Quick Reference

Each year of the five-year Consolidated Plan period, the jurisdiction produces an Annual Action Plan translating long-term goals into specific activities, projects, and funding allocations for the upcoming program year. It is submitted to HUD and made available for public review before the program year begins.

**For nonprofit applicants:** The AP is where funded projects are officially identified. Reviewing it lets you understand what activities the jurisdiction intends to fund and how much funding is available in each category.

### ACTION PLAN VS. STRATEGIC PLAN

The Strategic Plan establishes five-year goals with estimated total resources. The Annual Action Plan specifies exactly which projects are funded this year, the actual dollar amounts allocated, and the projected outcomes for that year alone — not the full five-year period.

#### AP-15 Expected Resources

Specific federal, state, local, and private funds available for the upcoming program year. Describes leverage strategies and use of publicly owned land.

#### AP-20 Goals & Objectives

Restates the Strategic Plan goals with program-year-specific funding amounts and expected outcomes rather than five-year totals.

#### AP-50 Geographic Distribution

Describes any geographic areas receiving priority investment. Some jurisdictions serve the entire area without specific targeting.

#### AP-35 · AP-38 Projects & Project Summaries

AP-35 lists all funded projects for the year. AP-38 provides project-level detail: goals supported, needs addressed, funding amount, number of beneficiaries, and description of activities.

#### AP-55 · AP-60 · AP-65 Affordable Housing, Public Housing & Homeless Activities

Year-specific actions for affordable housing development, public housing improvements, and meeting the needs of people experiencing or at risk of homelessness.

#### AP-75 · AP-85 · AP-90 Barriers, Other Actions & Requirements

AP-75: reduce policy barriers to affordable housing. AP-85: poverty reduction and service delivery activities. AP-90: compliance with CDBG, HOME, ESG, and HOPWA requirements.

# Executive Summary

## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

Jacksonville-Duval County is an entitlement jurisdiction as designated by the U.S. Department of Housing and Urban Development (HUD) and receives annual federal formula grants through the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grant Program (ESG), and Housing Opportunities for Persons with AIDS Program (HOPWA). These funds are intended to address the housing and community development needs of Jacksonville-Duval County, primarily benefiting low- to moderate-income (LMI) households and special needs populations.

The Housing and Community Development Division (HCDD) of the City of Jacksonville is the lead agency responsible for the preparation, submission, implementation, and administration of the Consolidated Plan and Annual Action Plan (AAP). This plan reflects a collaborative effort involving local nonprofit organizations, private entities, public agencies, and partner municipalities to develop a strategic course of action.

In order to receive these funds, Jacksonville-Duval County is submitting its 2026-2030 Consolidated Plan and first-year PY 2026 Annual Action Plan (AAP), as required by HUD for jurisdictions that receive annual entitlement formula grants.

The Consolidated Plan serves as the jurisdiction's planning document and meets the federal statutory requirements set forth in 24 CFR 91.200 through 91.230. It provides the framework for assessing community needs, identifying priorities, and guiding the use of CDBG, HOME, ESG, and HOPWA funds over the five-year planning period. Major sections of the Consolidated Plan include the Housing Market Analysis, Housing Needs Assessment, Five-Year Strategic Plan, Annual Action Plan, and Consultation and Citizen Participation, along with supporting documentation related to public comments. The Strategic Plan addresses the specific needs identified through data analysis and the citizen participation process and establishes goals and program targets for each priority category over the five-year period.

The first-year PY 2026 AAP is a subset of the Strategic Plan and identifies the funding priorities, projects, and activities planned for the program year. It serves as the jurisdiction's annual guide for implementing housing and community development strategies and provides the basis for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each program year. PY 2026 begins on October 1, 2026 and ends on September 30, 2027.

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Jacksonville-Duval County has developed its Strategic Plan based on an analysis of the data presented in the 2026-2030 ConPlan, as well as the citizen participation and stakeholder consultation process. Through these efforts, Jacksonville-Duval County identified six priority needs with associated goals to guide the use of CDBG, HOME, ESG, and HOPWA funds over the five-year planning period. Over the 2026-2030 ConPlan period, Jacksonville-Duval County will work to accomplish the following outcomes by priority need.

**Priority Need: Improve Public Facilities & Infrastructure**

**1A Improve Public Facilities & Infrastructure:** Expand and improve public infrastructure in low- and moderate-income areas and increase access to public facilities for low- and moderate-income residents and special needs populations. Activities may include improvements to streets, sidewalks, drainage, ADA accessibility, parks, neighborhood facilities, and other public infrastructure and facility needs.

- Objective: Creating Suitable Living Environments
- Outcome: Availability/Accessibility

**Priority Need: Affordable Housing Preservation & Development**

**2A Affordable Housing:** Preserve and expand affordable housing opportunities through housing rehabilitation, homeownership assistance, housing development, and rental housing activities. Activities may include homeowner rehabilitation, direct financial assistance to homebuyers, CHDO development activities, and other eligible housing programs that increase or preserve the supply of affordable housing.

- Objective: Provide Decent Affordable Housing
- Outcome: Affordability

**Priority Need: Public Services for LMI & Special Needs**

**3A Public Services for LMI & Special Needs:** Provide supportive services for low- and moderate-income households and special needs populations. Activities may include services for older adults, persons with disabilities, youth, persons experiencing housing instability, and other vulnerable residents, as well as programs that support health, education, self-sufficiency, and access to community resources.

- Objective: Creating Suitable Living Environments
- Outcome: Availability/Accessibility

**Priority Need: Addressing Homelessness**

**4A Homeless Housing & Support Services:** Provide housing and supportive services for persons experiencing homelessness or at risk of homelessness. Activities may include homelessness prevention, rapid re-housing, emergency shelter, street outreach, coordinated assessment, HMIS support, and related housing stabilization services.

- Objective: Provide Decent Affordable Housing
- Outcome: Availability/Accessibility

**Priority Need: Housing & Services for Persons with HIV/AIDS**

**5A Housing & Services for Persons with HIV/AIDS:** Provide housing assistance and supportive services for low-income persons living with HIV/AIDS and their families. Activities may include short-term rent, mortgage, and utility assistance, permanent housing placement, tenant-based rental assistance where applicable, supportive services, and other eligible HOPWA activities.

- Objective: Provide Decent Affordable Housing
- Outcome: Availability/Accessibility

**Priority Need: Effective Program Management**

**6A Effective Program Management:** Support the effective administration, planning, oversight, and compliance of the CDBG, HOME, ESG, and HOPWA programs. Activities include program administration, planning, environmental review, citizen participation, monitoring, reporting, and other eligible administrative functions necessary to carry out the ConPlan and AAP.

- Objective: N/A
- Outcome: N/A

**3. Evaluation of past performance**

Jacksonville-Duval County, together with public, private, and nonprofit housing and service providers, continued to make progress toward providing safe, decent, and affordable housing and improving quality of life for residents in the jurisdiction. The City’s most recent CAPER, for PY 2024, reports continued investment in public facilities and infrastructure, affordable housing, public services, homelessness response, and housing assistance for persons living with HIV/AIDS. At the same time, the CAPER confirms that the need for additional affordable housing opportunities, public facility improvements, and supportive services remains significant across Jacksonville-Duval County.

**Public Facilities and Infrastructure:** In PY 2024, a number of public facility and infrastructure activities were underway, including improvements to homeless facilities, youth centers, neighborhood facilities, parks and recreation centers, childcare centers, health facilities, and streets. Two public facility activities were completed during the program year: the Episcopal Children’s Services Outdoor Play & Learning Project and the Mental Health Resource Center electrical generator replacement project. Together, these completed activities benefited 3,102 low- and moderate-income persons. The CAPER indicates that additional public facility and infrastructure activities remain in progress and are expected to support future accomplishment levels.

**Affordable Housing Preservation and Development:** In PY 2024, the City’s HOME program assisted 36 low- and moderate-income first-time homebuyers through the Head Start to Home Ownership down payment assistance program. Overall, the City reported 45 households assisted through affordable housing program activities during the year. The CAPER also indicates that the City continues to make progress toward its affordable housing goals, particularly through homebuyer assistance and

rehabilitation-related activities, although some development-oriented goals remain dependent on longer implementation timelines.

**Public Services:** Public services funded with CDBG continued to provide important support to low- and moderate-income residents and special needs populations. In PY 2024, 8,548 individuals were assisted through programs serving older adults, persons experiencing homelessness, persons with mental health needs, and persons with disabilities. An additional 5,972 low- and moderate-income individuals were served through employment training, child care services, youth services, and food assistance programs. While these accomplishments did not fully meet the City's relatively high annual targets, they demonstrate continued demand for these services and the ongoing importance of public service funding.

**Addressing Homelessness:** The City's ESG-funded activities assisted a total of 567 individuals at risk of or experiencing homelessness in PY 2024. This included 239 persons assisted through emergency shelter operations, 49 persons assisted through street outreach, 41 households consisting of 65 persons assisted through rapid re-housing, and 214 persons assisted through homelessness prevention rental assistance. The CAPER also notes that these activities were designed to help persons quickly regain housing stability using a housing-first approach, and that the City added RUSH funding during the year to strengthen disaster-related homelessness response capacity.

**Housing and Services for Persons with HIV/AIDS:** The City's HOPWA program continued to provide housing stability and supportive services for low-income persons living with HIV/AIDS and their families. In PY 2024, HOPWA-assisted activities provided short-term rent, mortgage, and utility assistance to 428 households and permanent housing placement assistance to 119 households. In addition, 144 individuals received supportive services such as case management, transportation, health services, and counseling. These accomplishments demonstrate continued progress in meeting housing and supportive service needs for this priority population, although demand for assistance remains high.

#### **4. Summary of citizen participation process and consultation process**

Citizen participation and consultation are essential for developing housing and community development programs in Jacksonville-Duval County. The jurisdiction collaborates with key nonprofit organizations and local government departments to promote citizen involvement, particularly among low- and moderate-income residents who are the primary focus of HUD-funded programs.

The citizen participation process, as outlined in 24 CFR 91.105, is designed to encourage all citizens, including persons of lower income, persons of color, non-English speaking residents, and those with mobility, visual, and hearing impairments or other disabilities to participate in determining housing and community development needs in the community. In order to receive as much feedback as possible, Jacksonville-Duval County made the Plan available through a public hearing presentation and a public comment review period for the draft Plan. Details of these outreach efforts are provided below:

**Public Hearing:** A public hearing will be held to discuss the ConPlan and AAP, as well as discussion of the housing and community development needs in the City. The Public Hearing is scheduled for April 22, 2026 at 11:00AM in Conference Room 851 at 214 N. Hogan Street, Jacksonville, Florida.

**30-Day Public Comment Period:** A public comment period is scheduled to be held from April 22, 2026 through May 21, 2026. The draft ConPlan and AAP will be available online at <https://www.jacksonville.gov/departments/neighborhoods/housing-and-community-development> for review. Please email [HCDDComments@coj.net](mailto:HCDDComments@coj.net) to request a copy of the plans or to submit comments.

Details of citizen participation outreach for the Consolidated Plan and first year 2026 AAP are also located in the PR-15.

## **5. Summary of public comments**

PUBLIC COMMENT PERIOD: A summary of comments will be included after the comment period.

PUBLIC HEARING: A summary of comments will be included after the public hearing.

All comments and views will be accepted at the public hearings and public comment period review process. A summary of outreach efforts is located in the PR-15 Participation.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

All comments or views will be accepted at the public hearing and public comment period.

## **7. Summary**

The priority needs of Jacksonville-Duval County for the 2026-2030 ConPlan and PY 2026 AAP were identified through a comprehensive citizen participation and consultation process that included a community survey offered online, a stakeholder survey for nonprofit and community organizations, consultation with public and private service providers, and a review of the Needs Assessment and Housing Market Analysis prepared as part of this ConPlan. Together, these efforts helped ensure that the priorities identified in this plan reflect the most pressing housing and community development needs in Jacksonville-Duval County.

The ConPlan is comprised of several sections, including an assessment of current housing and community development needs, an evaluation of homelessness and homeless needs, a discussion of publicly supported housing needs, a summary of the citizen participation process, a Five-Year Strategic Plan, and the PY 2026 AAP. The Strategic Plan is a central component of the ConPlan, establishing the objectives and outcomes needed to address the priority needs identified through the planning process. The PY 2026 AAP is the first of five annual action plans and describes how federal resources will be allocated during the program year to advance the objectives of the ConPlan. At the end of each program year, Jacksonville-Duval County will prepare a CAPER to evaluate progress in meeting those objectives.

Primary data sources used in preparation of the ConPlan include the 2019-2023 American Community Survey (ACS) 5-Year Estimates, 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) data, Longitudinal Employer-Household Dynamics (LEHD), U.S. Bureau of Labor Statistics data, Homeless Management Information System (HMIS) data, the 2024 Point-in-Time Count and Housing Inventory Count data, Inventory Management System/Public and Indian Housing Information Center (IMS/PIC) data, HUD Income Limits, HUD Fair Market Rents, and other local data sources. Data used for map analysis was drawn primarily from the 2019-2023 ACS.

# The Process

## PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

*Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.*

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
CDBG Administrator	JACKSONVILLE / DUVAL COUNTY	Housing & Community Development Division
HOPWA Administrator	JACKSONVILLE / DUVAL COUNTY	Housing & Community Development Division
HOME Administrator	JACKSONVILLE / DUVAL COUNTY	Housing & Community Development Division
ESG Administrator	JACKSONVILLE / DUVAL COUNTY	Housing & Community Development Division

Table 1 – Responsible Agencies

### Narrative

The Housing & Community Development Division is the lead entity responsible for administering the Jacksonville-Duval County CDBG, HOME, ESG, and HOPWA programs, which are covered by the Consolidated Plan and Annual Action Plan.

### Consolidated Plan Public Contact Information

Travis Jeffrey  
Chief, Housing & Community Development Division  
City of Jacksonville  
214 N. Hogan, 7th Floor  
Jacksonville, FL 32202  
Office: 904-255-8227  
Fax: 904-255-8209  
Email: tjeffrey@coj.net

## **PR-10 Consultation – 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

Jacksonville-Duval County conducts outreach to local organizations, public agencies, service providers, and residents to solicit input for the development of the 2026-2030 ConPlan and PY 2026 AAP. This section describes coordination between Jacksonville-Duval County and its community partners and identifies the agencies and organizations that were consulted and/or provided input during development of the plan.

As part of the consultation process, Jacksonville-Duval County engaged local service providers, nonprofit organizations, housing providers, public agencies, and other community stakeholders to gather feedback on community needs and priorities. In addition, a stakeholder survey was conducted to collect input from agencies and nonprofit organizations serving Jacksonville-Duval County residents. This feedback provided valuable insight into priority housing and community development needs, service gaps, and funding priorities over the five-year planning period.

The following section summarizes these relationships and identifies the agencies and organizations consulted during the development of the ConPlan.

### **Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))**

The consultation process is a critical part of planning and helps Jacksonville-Duval County better understand the unmet housing, homeless, community development, and supportive service needs of the jurisdiction, particularly for low- and moderate-income households and special needs populations. Through consultation, Jacksonville-Duval County gathers information from agencies and organizations that work directly with residents and that administer, fund, or support housing, homelessness response, health care, mental health care, public services, and other community development activities. This input helps ensure that the ConPlan and first-year PY 2026 AAP reflect local needs, service gaps, and priorities identified by organizations working in the field.

As part of the planning process, Jacksonville-Duval County consulted with a range of public and assisted housing providers and private and governmental health, mental health, and service agencies. These consultations included housing and community development organizations, the Jacksonville Housing Authority, the Northeast Florida Continuum of Care (CoC), homeless service providers, Homeless Management Information System (HMIS)-related partners, HOPWA sponsors, agencies serving older adults, persons with disabilities, youth, and other special needs populations, as well as public agencies and nonprofit organizations involved in community development and service delivery. Jacksonville-Duval County also considered input from agencies and institutions that address fair housing, digital access, emergency management and hazard mitigation, public infrastructure, and neighborhood and public facility needs.

In addition to direct consultation, Jacksonville-Duval County gathered information through its annual funding application process and stakeholder outreach efforts. These efforts provided valuable information about local housing conditions, service demands, gaps in resources, and community priorities related to affordable housing, homelessness, public services, and housing stability for persons living with HIV/AIDS. Information provided by participating agencies and organizations helped inform the priority needs, goals, and project activities identified in the 2026-2030 ConPlan and first-year PY 2026 AAP.

The organizations consulted during development of the plan include public and assisted housing providers, private and governmental health and mental health agencies, homeless and supportive service providers, HMIS-related partners, HOPWA service providers, housing and community development nonprofit organizations, fair housing and special needs service agencies, agencies working to narrow the digital divide or expand access to high-speed internet for low- and moderate-income residents, publicly funded institutions, emergency management and hazard mitigation agencies, and other local government departments. These organizations are identified in the Consultation table below.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless people (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

To address the needs of persons experiencing homelessness and those at risk of homelessness, Jacksonville-Duval County consulted with Changing Homelessness, the lead agency for the Northeast Florida Continuum of Care (CoC), as part of the development of the 2026-2030 ConPlan and PY 2026 AAP. Input from the CoC and homeless service providers helped inform the homeless needs and strategy sections of the plan, including the identification of service gaps, priority populations, and the types of housing and supportive services needed across the jurisdiction.

The CoC is a membership-based network of agencies that provide direct services to persons experiencing homelessness in the region, including chronically homeless individuals and families, families with children, veterans, unaccompanied youth, and persons being discharged from institutions or systems of care. Through the Coordinated Entry System (CES), individuals and families experiencing homelessness are assessed using a common assessment tool, prioritized based on need, and referred to the most appropriate housing or service intervention. These interventions may include homelessness prevention, rapid re-housing, emergency shelter, transitional housing, permanent supportive housing, and wraparound supportive services.

This coordinated system helps ensure that households experiencing a housing crisis are connected to available resources in a consistent and prioritized manner. The homeless response system also relies on the HMIS to support data collection, service coordination, and evaluation of local homelessness needs and outcomes. In addition to emergency and housing-focused interventions, the homelessness response system includes supportive services intended to improve housing stability and address related needs such as mental health, substance use, employment, and access to mainstream benefits. Jacksonville-

Duval County considered this information in evaluating homeless needs and developing the ConPlan and first-year AAP.

Persons in need of assistance may access homeless services and crisis response resources through the local homeless response system, including Coordinated Entry, 2-1-1, and other community-based providers serving Jacksonville-Duval County. These resources help connect individuals and families with emergency assistance, shelter, housing navigation, and other supportive services.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate Emergency Solutions Grant (ESG) funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

Jacksonville-Duval County, in consultation with the Continuum of Care, will develop priorities to allocate ESG funding for programs to meet the needs of the homeless in the community. Performance standards were developed for the ESG program, which will help evaluate ESG funded program activities. The ESG Written Performance Standards have been attached in the AD-26 Grantee Unique Appendices.

The CoC develops policies and procedures for administering the Homeless Management Information System (HMIS). Jacksonville-Duval County, with input from Continuum of Care, has developed and will continue to review written standards that include performance metrics and evaluation outcomes for ESG funded programs. Toward this end, Jacksonville-Duval County will review HMIS data, develop shared data collection policies and standards, identify needs for data collection, custom reporting, and more. Each year the City helps with funding to support the CoC's HMIS.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities**

Table 2 – Agencies, groups, organizations who participated

1	<b>Agency/Group/Organization</b>	JACKSONVILLE / DUVAL COUNTY
	<b>Agency/Group/Organization Type</b>	Services - Housing Service-Fair Housing Other government - County Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Non-Housing Community Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Jacksonville Housing & Community Development Division is the lead responsible for the plan.
2	<b>Agency/Group/Organization</b>	I.M. Sulzbacher Center for the Homeless, Inc
	<b>Agency/Group/Organization Type</b>	Services-homeless Publicly Funded Institution/System of Care Non-profit Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	IM Sulzbacher Center for the Homeless is the largest provider in northeast Florida of comprehensive services for homeless men, women and children. They are one of only a few centers in the nation to offer a full range of services for the homeless 24 hours a day, 7 days a week. The organization is engaged in ongoing communication with HCDD. The agency participated through the grant application process.

3	<b>Agency/Group/Organization</b>	JASMYN Inc
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Persons with HIV/AIDS Services-homeless Services-Health Non-profit Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	JASMYN is a non-profit organization that provides shelter and homeless services. The organization is engaged in ongoing communication with HCDD.
4	<b>Agency/Group/Organization</b>	FL-510 Changing Homelessness
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-homeless Publicly Funded Institution/System of Care Regional organization Planning organization Continuum of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	FL-510 Continuum of Care (CoC) Changing Homelessness is the lead agency for continuum of care in Jacksonville-Duval County. The CoC is engaged in ongoing communication with HCDD.
5	<b>Agency/Group/Organization</b>	FAMILY PROMISE
	<b>Agency/Group/Organization Type</b>	Services-homeless Non-profit Neighborhood Organization

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Family Promise is a non-profit organization that provides homeless supportive services. The organization is engaged in ongoing communication with HCDD. The agency participated through the grant application process.
6	<b>Agency/Group/Organization</b>	JACKSONVILLE HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Local PHA. The Jacksonville Housing Authority administers public housing and Housing Choice Voucher programs in the jurisdiction. The PHA is engaged in ongoing communication with HCDD. The agency participated through the grant application process.
7	<b>Agency/Group/Organization</b>	DOWNTOWN VISION
	<b>Agency/Group/Organization Type</b>	Services-homeless Non-profit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Downtown Vision is a non-profit organization that provides homeless supportive services and referrals. The organization is engaged in ongoing communication with HCDD. The agency participated through the grant application process.

8	<b>Agency/Group/Organization</b>	ARC JACKSONVILLE
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Non-profit Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Public Services
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	ARC Jacksonville is a non-profit organization that serve our community's citizens with intellectual and development disabilities to include educational opportunities for special needs population. The organization is engaged in ongoing communication with HCDD. The agency participated through the grant application process.
9	<b>Agency/Group/Organization</b>	Ability Housing, Inc
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with Disabilities Non-profit Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Ability Housing is a non-profit organization focused on quality affordable rental housing for individuals and families experiencing at risk of homelessness and adults with disabilities. The organization is engaged in ongoing communication with HCDD.
10	<b>Agency/Group/Organization</b>	The Salvation Army
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Youth Services-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Salvation Army is a local nonprofit that works with family services and offers support for homeless persons. The organization is engaged in ongoing communication with HCDD. The agency participated through the grant application process.
11	<b>Agency/Group/Organization</b>	Catholic Charities Bureau
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Elderly Persons Services-Persons with HIV/AIDS Non-profit Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Catholic Charities Bureau is a non-profit organization that provides emergency and financial assistance to help prevent homelessness in Jacksonville. CCB assists by helping families facing eviction or loss of utilities to remain safe and secure in their homes. The organization is engaged in ongoing communication with HCDD.
12	<b>Agency/Group/Organization</b>	Gateway Community Services
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health Substance Abuse Treatment
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Gateway Community Services is a non-profit organization that provides services based on proven steps to help people suffering from alcoholism, drug addiction and related mental health issues. The organization is engaged in ongoing communication with HCDD.
13	<b>Agency/Group/Organization</b>	Edward Waters
	<b>Agency/Group/Organization Type</b>	Services-Seniors Services-Education

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Anti-Poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Edward Waters provides the Elder Health Literacy & Remote Learning Program. The organization is engaged in ongoing communication with HCDD. The agency participated through the grant application process.
14	<b>Agency/Group/Organization</b>	Youth Crisis Center
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Youth Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Youth Crisis Center works with youth and family services. The organization is engaged in ongoing communication with HCDD. The agency participated through the grant application process.
15	<b>Agency/Group/Organization</b>	JACKSONVILLE HUMAN RIGHTS COMMISSION
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing Other government - County Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Jacksonville Human Rights Commission is engaged in ongoing communication with the HCDD for housing and fair housing activities.
16	<b>Agency/Group/Organization</b>	JACKSONVILLE INDEPENDENT LIVING PROGRAM
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Health Publicly Funded Institution/System of Care Other government - County Other government - Local

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Jacksonville Independent Living program is engaged in ongoing communication with the HCDD for elderly programs and senior housing activities.
17	<b>Agency/Group/Organization</b>	JACKSONVILLE SENIOR SERVICES DIVISION
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Publicly Funded Institution/System of Care Other government - County Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Jacksonville Senior Services Division and the Special Programs for Older Adults program is engaged with the HCDD for elderly programs and senior housing activities.
18	<b>Agency/Group/Organization</b>	CITY OF NEPTUNE BEACH
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Non-Housing Community Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Neptune Beach is engaged in ongoing communication with HCDD for the public improvement needs of Neptune Beach.
19	<b>Agency/Group/Organization</b>	CITY OF JACKSONVILLE BEACH
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Non-Housing Community Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Jacksonville Beach is engaged in ongoing communication with HCDD for the public improvement needs of Jacksonville Beach.
20	<b>Agency/Group/Organization</b>	PUBLIC WORKS DEPARTMENT
	<b>Agency/Group/Organization Type</b>	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Non-Housing Community Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Jacksonville Public Works Department is engaged in ongoing communication with HCDD in improvements to public facilities and infrastructure in the city.
21	<b>Agency/Group/Organization</b>	PARKS, RECREATION AND COMMUNITY SERVICES
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis Non-Housing Community Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Jacksonville Parks, Recreation and Community Services is engaged in ongoing communication with HCDD in improvements to public facilities and infrastructure in the city.
22	<b>Agency/Group/Organization</b>	CITY OF ATLANTIC BEACH
	<b>Agency/Group/Organization Type</b>	Other government - Local

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Non-Housing Community Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Atlantic Beach is engaged in ongoing communication with HCDD for the public improvement needs of Atlantic Beach.
23	<b>Agency/Group/Organization</b>	Lutheran Social Services
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Persons with HIV/AIDS Non-profit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Lutheran Social Services is a non-profit organization that provides housing and supportive services for individuals and families living with HIV/AIDS. The organization is engaged in ongoing communication with HCDD. The agency participated through the grant application process.
24	<b>Agency/Group/Organization</b>	Family Support Services
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Youth Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Family Support Services works with youth and family services. The organization is engaged in ongoing communication with HCDD. The agency participated through the grant application process.
25	<b>Agency/Group/Organization</b>	NE FLORIDA AIDS NETWORK, INC.
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Non-profit

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	NE Florida AIDS Network is a non-profit organization that provides housing and supportive services for individuals and families living with HIV/AIDS. The organization is engaged in ongoing communication with HCDD. The agency participated through the grant application process.
26	<b>Agency/Group/Organization</b>	BROADBANDNOW
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Quality of Life Improvements
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	BroadbandNow collects and maintains internet coverage for all US internet providers. BroadbandNow is also focused on bringing awareness to the digital divide and bringing awareness to the issue. Its belief is that broadband internet should be available to all Americans. Information and data from the BroadbandNow website helped to inform the plan. According to Broadband now, there are 7 high-speed internet service providers with at least 5 Mbps. Low-income households have discounted services from AT&T as well as Viasat and Hughes Net which participate in the federal Affordable Connectivity Program (ACP) discount service.
27	<b>Agency/Group/Organization</b>	BOYS AND GIRLS CLUB OF NE FLORIDA, INC.
	<b>Agency/Group/Organization Type</b>	Services-Children Non-profit
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Public Services

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Boys and Girls Club is engaged in ongoing communication with the HCDD for youth programs and public service activities. The agency participated through the grant application process.
28	<b>Agency/Group/Organization</b>	EPISCOPAL CHILDRENS SERVICES
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Public Services
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Episcopal Children’s Services is engaged in ongoing communication with the HCDD for youth programs and public service activities. The agency participated through the grant application process.
29	<b>Agency/Group/Organization</b>	JACKSONVILLE PUBLIC LIBRARY
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Jacksonville Public Library is engaged in ongoing communication with HCDD in improvements to its public facilities in the city. The library provides free internet services for all residents.
30	<b>Agency/Group/Organization</b>	MENTAL HEALTH RESOURCE CENTER
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Health Health Agency Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Mental Health Resource Center is engaged in ongoing communication with the HCDD. The agency participated through the grant application process.
31	<b>Agency/Group/Organization</b>	Hope Haven
	<b>Agency/Group/Organization Type</b>	Services-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Hope Haven is engaged in ongoing communication with the HCDD. The agency participated through the grant application process.
32	<b>Agency/Group/Organization</b>	Jewish Community Alliance
	<b>Agency/Group/Organization Type</b>	Non-profit Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Jewish Community Alliance is engaged in ongoing communication with the HCDD. The agency participated through the grant application process.
33	<b>Agency/Group/Organization</b>	Fresh Ministries, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Fresh Ministries, Inc. is engaged in ongoing communication with the HCDD. The agency participated through the grant application process.
34	<b>Agency/Group/Organization</b>	Three Rivers Legal Services
	<b>Agency/Group/Organization Type</b>	Services-Legal

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Three Rivers Legal Services is engaged in ongoing communication with the HCDD. The agency participated through the grant application process.
35	<b>Agency/Group/Organization</b>	Girl Scouts of Gateway Council
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Girl Scouts of Gateway Council and their Community Development Troops program engaged in ongoing communication with the HCDD. The agency participated through the grant application process.

**Identify any Agency Types not consulted and provide rationale for not consulting**

No agency types were intentionally excluded from consultation. Jacksonville-Duval County sought input from a broad range of public, private, and nonprofit organizations involved in housing, homelessness, health, supportive services, fair housing, and community development.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Changing Homelessness (COC)	As the area Continuum of Care, Changing Homelessness works to prevent and mitigate the effects of homelessness throughout Jacksonville - Duval County. These goals directly overlap with the homelessness efforts from HCDD.

Table 3 – Other local / regional / federal planning efforts

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

Jacksonville-Duval County coordinates with other public entities, including the State of Florida, adjacent units of general local government, public housing agencies, and regional service providers, in the

implementation of the 2026-2030 ConPlan and PY 2026 AAP. These relationships support the delivery of housing, public services, homelessness assistance, and community development activities throughout the jurisdiction.

Jacksonville-Duval County works with adjacent local governments within the consolidated jurisdiction, including Atlantic Beach, Jacksonville Beach, and Neptune Beach, to identify local public facility, infrastructure, and service needs and to implement eligible activities that benefit low- and moderate-income residents. Jacksonville-Duval County also coordinates with the Jacksonville Housing Authority, which administers public housing and Housing Choice Voucher programs in the area, and whose input helps inform the assessment of publicly supported housing needs.

In addition, Jacksonville-Duval County coordinates with public and nonprofit agencies that provide housing, health, mental health, supportive services, homelessness assistance, and services for persons living with HIV/AIDS. This includes coordination with the Northeast Florida Continuum of Care and agencies involved in the Homeless Management Information System (HMIS) and local homelessness response system. At the state level, Jacksonville-Duval County also coordinates with state-administered housing and community development programs that support affordable housing and related activities. Through these partnerships, Jacksonville-Duval County strengthens implementation of the priorities identified in the ConPlan.

## **PR-15 Participation – 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation**

#### **Summarize citizen participation process and how it impacted goal setting**

Jacksonville-Duval County has adopted a HUD-approved Citizen Participation Plan (CPP) in accordance with 24 CFR 91.105, which establishes the jurisdiction’s policies and procedures for citizen participation in the development of the ConPlan and first-year PY 2026 AAP. The CPP outlines requirements for public notices, public hearings, accommodations for persons with disabilities, access to draft documents, and opportunities for public review and comment at various stages of the planning process. Consistent with the CPP, Jacksonville-Duval County conducted a public comment period and public hearings to obtain input on the draft ConPlan and first-year AAP. Details of these outreach efforts are provided in the table below.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Public Hearing	Non-targeted/broad community	A public hearing will be held to discuss the ConPlan and AAP, as well as discussion of the housing and community development needs in the City. The Public Hearing is scheduled for April 22, 2026 at 11:00AM in Conference Room 851 at 214 N. Hogan Street, Jacksonville, Florida.	A summary of comments will be included after the public hearing.	All comments are welcome.	
2	30-Day Public Comment Period	Non-targeted/broad community	A public comment period is scheduled to be held from April 22, 2026 through May 21, 2026. The draft ConPlan and AAP will be available online at <a href="https://www.jacksonville.gov/departments/neighborhoods/housing-and-community-development">https://www.jacksonville.gov/departments/neighborhoods/housing-and-community-development</a> for review. Please email HCDDComments@coj.net to request a copy of the plans or to submit comments.	A summary of comments will be included after the public comment period.	All comments are welcome.	

Table 4 – Citizen Participation Outreach

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Jacksonville and Duval County Needs Assessment provides a foundation for planning and prioritizing the most effective use of available resources. This section describes and analyzes key demographic, economic, and housing related indicators to help the community understand current needs and identify broad trends affecting residents. Data is drawn from a range of local, state, and federal sources to support an objective, evidence-based review of conditions related to population, income, household characteristics, and housing challenges. Primary data sources include the U.S. Census Bureau, the U.S. Department of Housing and Urban Development, and the U.S. Bureau of Labor Statistics. Once gathered, the information is evaluated to better understand how household circumstances and housing problems may be interconnected across the community. A key objective of this Needs Assessment is to identify the nature and extent of housing problems experienced by residents across Duval County.

In addition to demographic analysis, this section examines factors that influence, or are influenced by, the housing market. These include public housing needs, the needs of individuals and households experiencing homelessness, and the needs of non-homeless special needs populations. Non housing community development needs such as public facilities, public improvements, and public services are also evaluated to help guide resource allocation decisions.

Each of these issues is reviewed alongside economic and demographic indicators to determine whether certain needs appear to be more prevalent across different household types or circumstances. By understanding the scale and prevalence of housing challenges within Duval County, the entitlement jurisdiction can set evidence-based priorities for Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grants Program (ESG), and Housing Opportunities for Persons with AIDS Program (HOPWA) resources. This approach supports transparent decision making, responsible use of funds, and outcomes focused investments that address documented community needs.

*Jurisdictional Note: Tables and maps in the Needs Assessment and Market Analysis are presented for the entirety of Duval County. Because Jacksonville is the HUD entitlement jurisdiction, many narratives and program related discussions reference Jacksonville specifically, particularly where HUD funding, policies, or administrative responsibilities are tied to the entitlement city. To provide a complete countywide perspective, narratives also draw from current plans, studies, and community input developed by Jacksonville, Duval County, and other jurisdictions and partner agencies operating within the county. Where a cited plan, survey, or dataset applies to a specific geography or service area within the county, the narrative notes that scope so readers understand how the information relates to countywide conditions.*

# NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

## Summary of Housing Needs

Housing needs in Jacksonville and throughout Duval County are shaped by the interaction between housing supply and demand, but the underlying drivers extend well beyond the number of housing units available. Population change, household size and composition, the availability of rental housing, income levels, housing costs, and the condition of existing housing all influence whether residents can secure stable and affordable housing.

Overall, the data indicate that the most significant housing challenge throughout Duval County is housing affordability. According to 2024 5-year ACS data, approximately 150,183 households are cost burdened, meaning they spend more than 30% of their income on housing costs (as defined by HUD). Both renters and homeowners experience cost burden, reflecting affordability pressures across multiple housing types and tenure groups. Based on this data, an estimated 92,244 renter households and 57,939 owner households are cost burdened, including households with and without mortgages.

## Demographics

Duval County has experienced a population growth of 16.2% since 2014, reflecting an overall upward trend in the number of residents living and working in the community. Over the same period, the number of households has increased by 24%, which suggests a shift in household formation and average household size as the region grows. In practical terms, this pattern indicates that housing demand is not driven solely by population growth, but also by changes in how residents form households, both of which can increase the need for additional housing supply. This shift may reflect a range of factors, including more adults living independently, an aging population with more residents living alone, or economic pressures that influence living arrangements and household composition.

During the same timeframe, the countywide Median Household Income (MHI) increased by 49.8%. While income growth can strengthen household stability, affordability challenges may persist when housing costs rise faster than earnings. If the cost of homeownership and rental housing continues to increase at a pace that outstrips income growth, the result can be ongoing cost burden for many households, especially those with limited flexibility in monthly budgets. These trends reinforce the importance of maintaining a balanced housing strategy that supports a range of needs, including additional affordable housing options, housing assistance where eligible, and homeownership support efforts that help residents sustain stable housing over time.

Demographics	Base Year: 2014	Most Recent Year: 2024	% Change
Population	880,750	1,023,153	16.2%
Households	334,721	415,128	24.0%
Median Income	\$47,582	\$71,277	49.8%

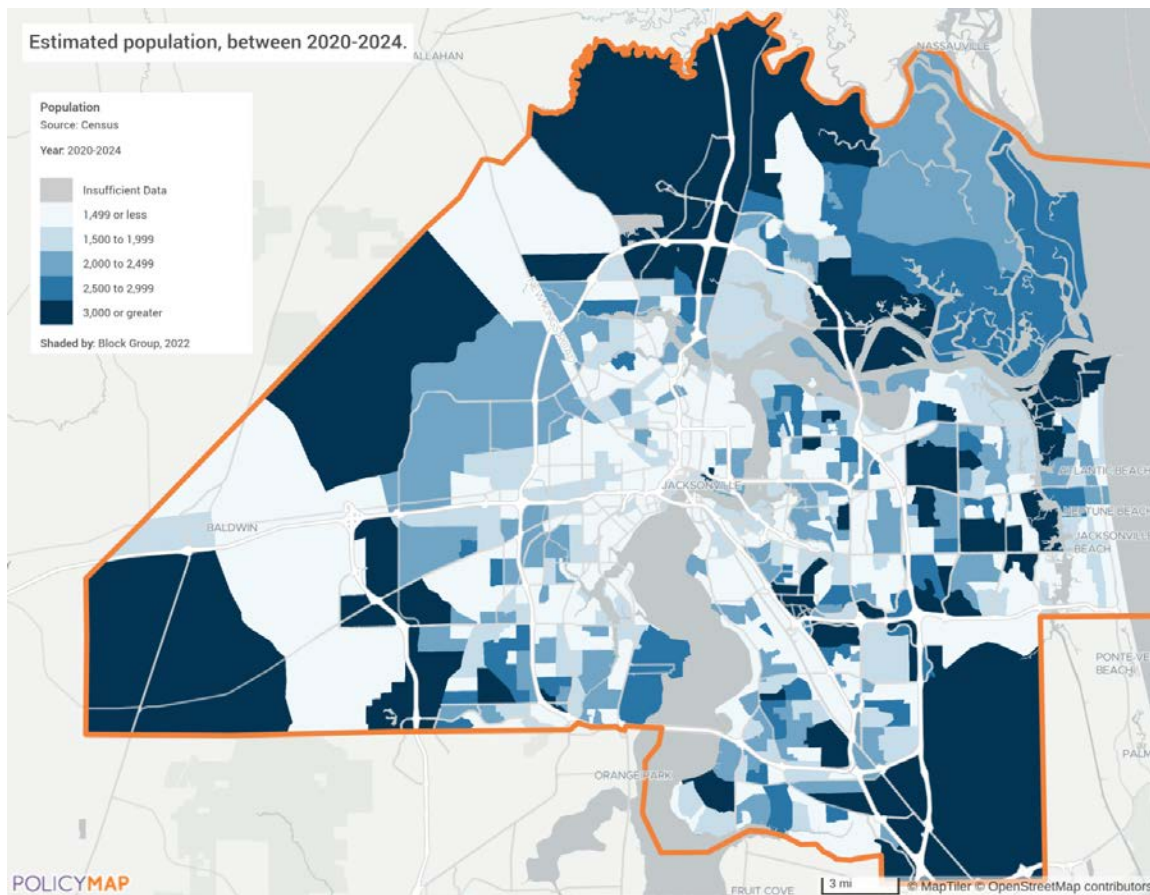
**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2010-2014 ACS (Base Year), 2020-2024 ACS (Most Recent Year)

## Population

The Population map displays estimated total population by block group across Duval County using U.S. Census data for the 2020-2024 period. Shading represents the number of people living in each block group, with lighter areas showing smaller totals (1,499 or less) and darker areas showing higher totals (3,000 or more). Because the map reports totals by block group rather than density, larger block groups can show high population totals even when homes are more spread out.

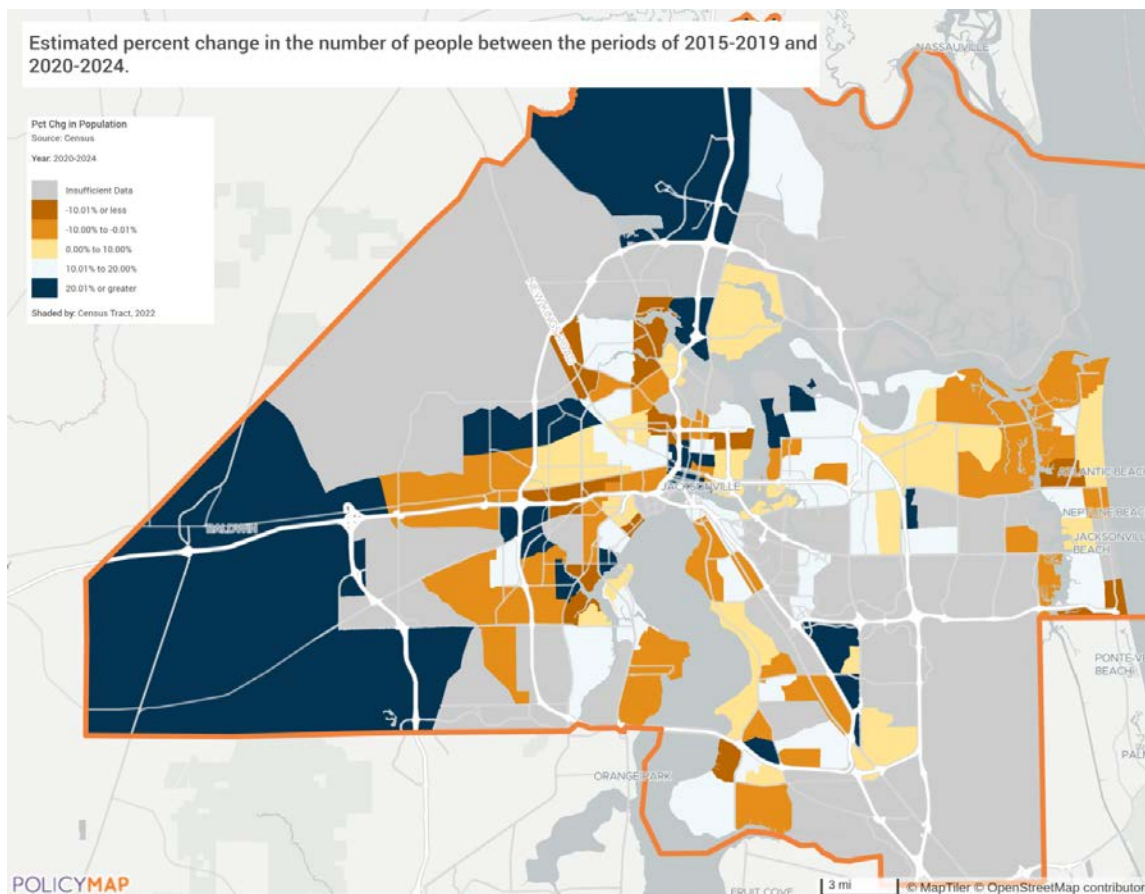
Countywide patterns show that higher population totals cluster in multiple areas that align with established residential neighborhoods and newer growth areas, while lower population totals appear in a mix of sparsely populated block groups and areas dominated by nonresidential land uses or open space. This distribution reinforces that population and housing demand are not uniform across the county, which matters for planning the scale and location of infrastructure, services, and neighborhood reinvestment efforts that support housing stability.



## Change in Population

The Change in Population map shows the estimated percent change in the number of people by census tract, comparing 2015-2019 with 2020-2024 using U.S. Census data. Tracts shaded in orange represent population decline across that period, while tracts shaded in yellow represent no change or modest growth and lighter to darker blue represent population growth, with the darkest blue indicating the largest increases at rates above 20%. Several areas are shown in gray as insufficient data, meaning the estimate was not reliable enough to map for that tract.

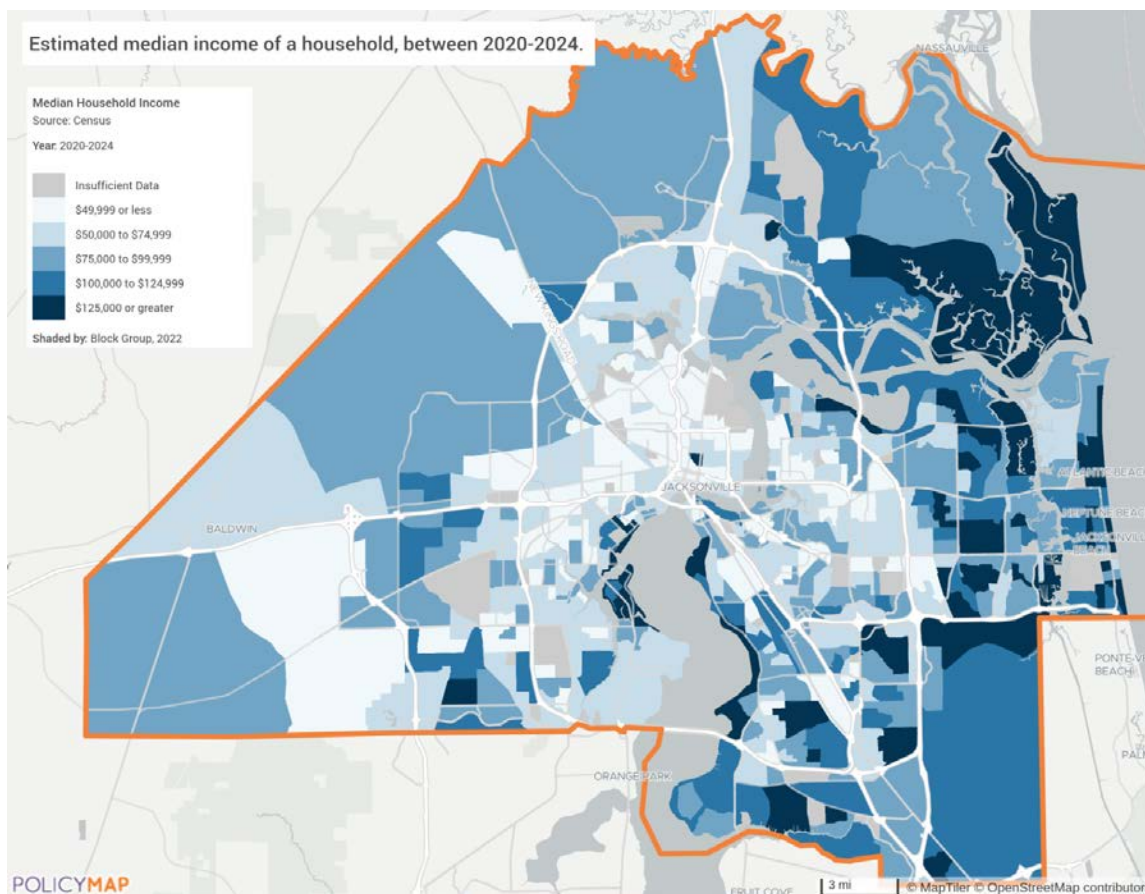
Countywide, the pattern reflects a mix of stable, declining, and growing areas rather than uniform change. Population growth appears in select tracts, while multiple tracts show modest to more pronounced declines, and several tracts lack sufficient data for trend comparison. This uneven change pattern is important for housing planning because areas gaining population may experience increased demand for housing supply and supporting infrastructure, while areas losing population may reflect aging housing stock, changing household sizes, or market disinvestment that can increase the importance of rehabilitation, reinvestment, and stabilization strategies.



## Median Household Income

The Median Household Income map shows estimated median household income by block group across Duval County for the 2020-2024 period using U.S. Census data. Shading groups block groups into income ranges, from \$49,999 or less (lightest) up to \$125,000 or greater (darkest). Some areas are shown as insufficient data, meaning the estimate was not reliable enough to map for that block group.

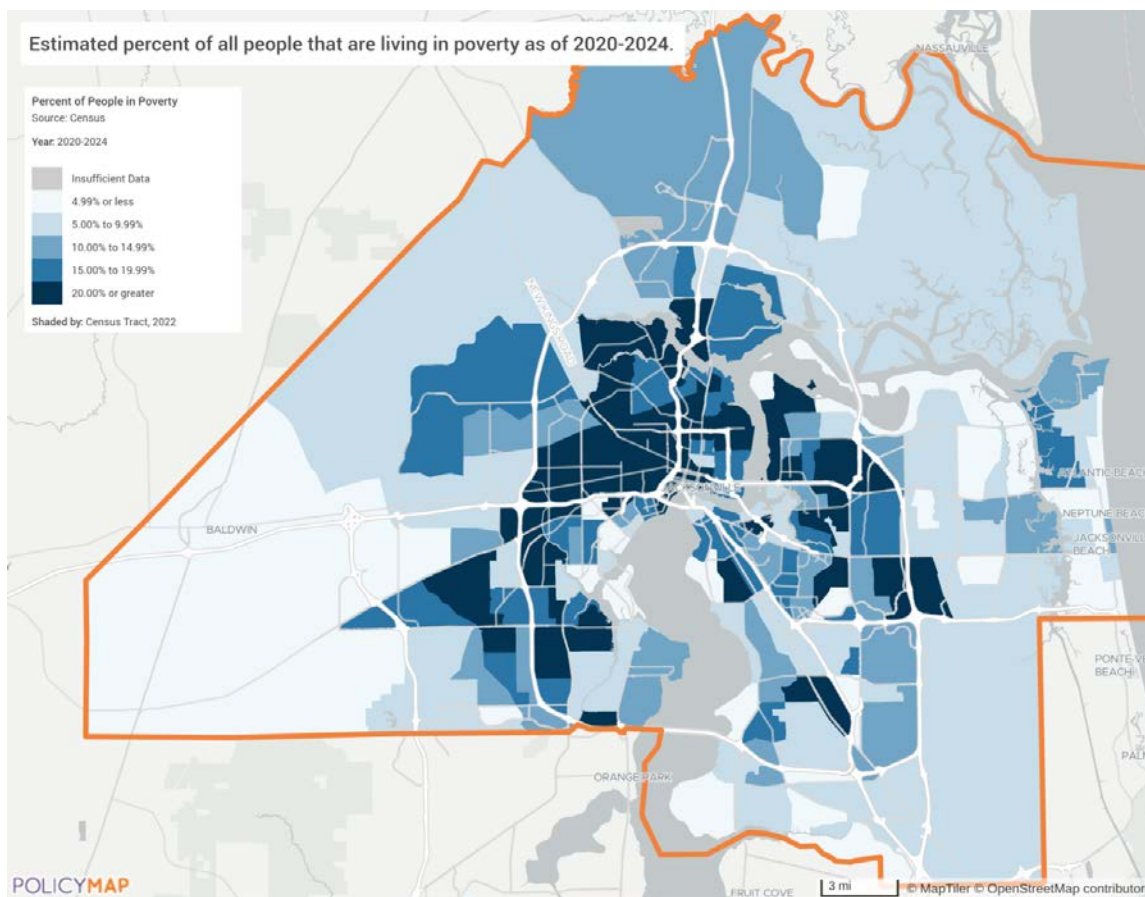
In 2024, the median household income was \$71,277. Countywide, the map shows clear variation in household income, with higher income block groups concentrated in several parts of the county and lower income block groups clustered in other areas, especially closer to the urban core and in pockets of older development patterns. This income geography is a key driver of housing affordability outcomes because lower median incomes are typically associated with greater risk of housing cost burden and fewer resources for repairs or weather-related resilience improvements, while higher income areas generally have stronger market demand and higher housing prices that can limit access for moderate income households.



## Poverty

The Poverty map shows the estimated percent of people living in poverty by census tract across Duval County for the 2020-2024 period using U.S. Census data. Tracts are grouped into ranges from 4.99% or less (lightest) up to 20% or greater (darkest), with some areas shown as insufficient data where the estimate was not reliable enough to map.

Countywide, higher poverty rates cluster most clearly in and around the urban core, with several adjacent tracts reaching the highest mapped ranges, while many outer tracts show lower poverty rates. This pattern has direct implications for housing stability because areas with higher poverty rates often face greater risk of housing cost burden, deferred maintenance, and displacement pressure when rents or utilities rise. These conditions can increase the importance of targeted housing rehabilitation, accessibility improvements, and service connectivity in neighborhoods where economic constraints limit the ability of households to absorb unexpected costs.



## Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	53,775	45,260	73,060	40,215	183,815
Small Family Households	14,915	15,185	27,310	15,110	89,030
Large Family Households	2,890	2,990	5,450	2,650	11,130
Household contains at least one person 62-74 years of age	13,470	10,375	15,615	8,635	41,385
Household contains at least one person age 75 or older	7,455	6,955	7,385	3,905	14,045
Households with one or more children 6 years old or younger	8,725	8,080	11,520	5,510	25,200

**Table 6 - Total Households Table**

Data 2018-2022 CHAS

Source:

## Number of Households

In the table above, data from HUD’s 2018-2022 Comprehensive Housing Affordability Strategy (CHAS) is used to provide a more detailed look at household composition and income levels in Jacksonville and Duval County. The HUD Area Median Family Income (HAMFI) provides a baseline for income in the area.

This document uses the following income group definitions:

- Extremely Low Income: 0–30% HAMFI
- Very Low Income: 30–50% HAMFI
- Low Income: 50–80% HAMFI
- Moderate Income: 80–100% HAMFI
- Above Moderate Income: >100% HAMFI

According to 2018-2022 CHAS data, 43.4% (172,095 households) of households throughout Duval County have incomes below 80% of the Area Median Income (AMI), classifying them as low-income. Among these households, smaller household types account for approximately 33.4% (57,410 households), while larger household types account for approximately 6.6% (11,330 households). The data also indicates a relationship between household composition and income level, with an estimated 47.4% (61,255 households) of elderly households (those with at least one member aged 62 or older) falling within lower-income categories. Similarly, approximately 48% (28,325 households) of households with children under six are also low-income. These patterns demonstrate that housing needs throughout Jacksonville and Duval County vary by both income level and household composition and may require a range of strategies to support housing stability across different household circumstances.

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	505	540	320	165	1,530	180	190	75	170	615
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	385	420	420	255	1,480	25	10	50	60	145
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	915	640	1,155	310	3,020	155	370	645	260	1,430
Housing cost burden greater than 50% of income (and none of the above problems)	21,130	11,150	3,390	200	35,870	10,435	5,450	3,305	480	19,670
Housing cost burden greater than 30% of income (and none of the above problems)	2,270	10,020	19,840	4,985	37,115	2,230	4,460	9,690	4,410	20,790

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	4,705	0	0	0	4,705	2,830	0	0	0	2,830

**Table 7 – Housing Problems Table**

Data Source: 2018-2022 CHAS

**Housing Needs Summary**

The table above summarizes housing problems throughout Jacksonville and Duval County by income group and tenure (renter or homeowner), using 2018-2022 CHAS data. The table focuses on households at 100% or below the Area Median Income (AMI). Among the households earning up to 100% AMI, the most common housing issues are cost burden and overcrowding. Specifically, 72,985 renter households and 40,460 homeowner households in Duval County are cost burdened, meaning they spend 30% or more of their income on housing. Within this group, approximately 35,870 cost-burdened renter households and 19,670 cost-burdened homeowner households are classified as severely cost burdened, with housing expenses exceeding 50% of household income.

Overcrowding also affects a smaller but still meaningful share of households. Approximately 4,500 renter households and 1,575 homeowner households live in housing conditions defined as having more than 1.01 persons per room. Overall, the prevalence of cost-burdened households highlights the financial strain that housing costs place on residents across both renters and homeowners, with affordability pressures contributing to housing instability and limiting household ability to meet other basic needs.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	25,205	22,765	25,130	5,910	79,010	13,025	10,475	13,765	5,380	42,645
Having none of four housing problems	4,320	3,045	12,670	11,605	31,640	3,685	8,980	21,500	17,320	51,485
Household has negative income, but none of the other housing problems	4,705	0	0	0	4,705	2,830	0	0	0	2,830

**Table 8 – Housing Problems 2**

Data Source: 2018-2022 CHAS

**Severe Housing Problems**

Severe housing problems are common among lower-income households in Jacksonville and throughout Duval County. Among households earning between 0% and 100% of the Area Median Income (AMI), approximately 72.6% (83,715 households) of renter households and 46.9% (45,475 households) of owner households experience at least one documented housing issue. These challenges are most acute for households with extremely low incomes. Based on this 2018-2022 CHAS data, approximately 87.7% of the 34,230 renter households earning between 0-30% of AMI and 81.1% of the 19,540 homeowner households earning between 0–30% of AMI face at least one housing problem including having negative income.

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	680	4,820	7,870	13,370	595	1,475	3,710	5,780
Large Related	220	930	1,040	2,190	40	280	850	1,170
Elderly	895	1,620	2,640	5,155	1,250	2,240	3,235	6,725
Other	740	3,495	9,180	13,415	405	745	1,940	3,090
Total need by income	2,535	10,865	20,730	34,130	2,290	4,740	9,735	16,765

**Table 9 – Cost Burden > 30%**

Data 2018-2022 CHAS  
Source:

#### Cost Burden

The table above uses 2018-2022 CHAS data to provide an in-depth analysis of cost-burdened households in Jacksonville and Duval County within income ranges from 0% to 80% of the Area Median Income (AMI). The table highlights household characteristics associated with cost burden across different income groups. Among renter households experiencing cost burdens, approximately 31.2% are small households, while large households represent approximately 6.4% of this group. Homeowner households reflect similar pattern, with an estimated 34.5% of small households experiencing cost burden and approximately 7% of large households experiencing cost burden.

Cost burden among elderly households is more common among homeowners than renter households, indicating that older residents who own their homes may continue to face meaningful challenges in managing housing related costs.

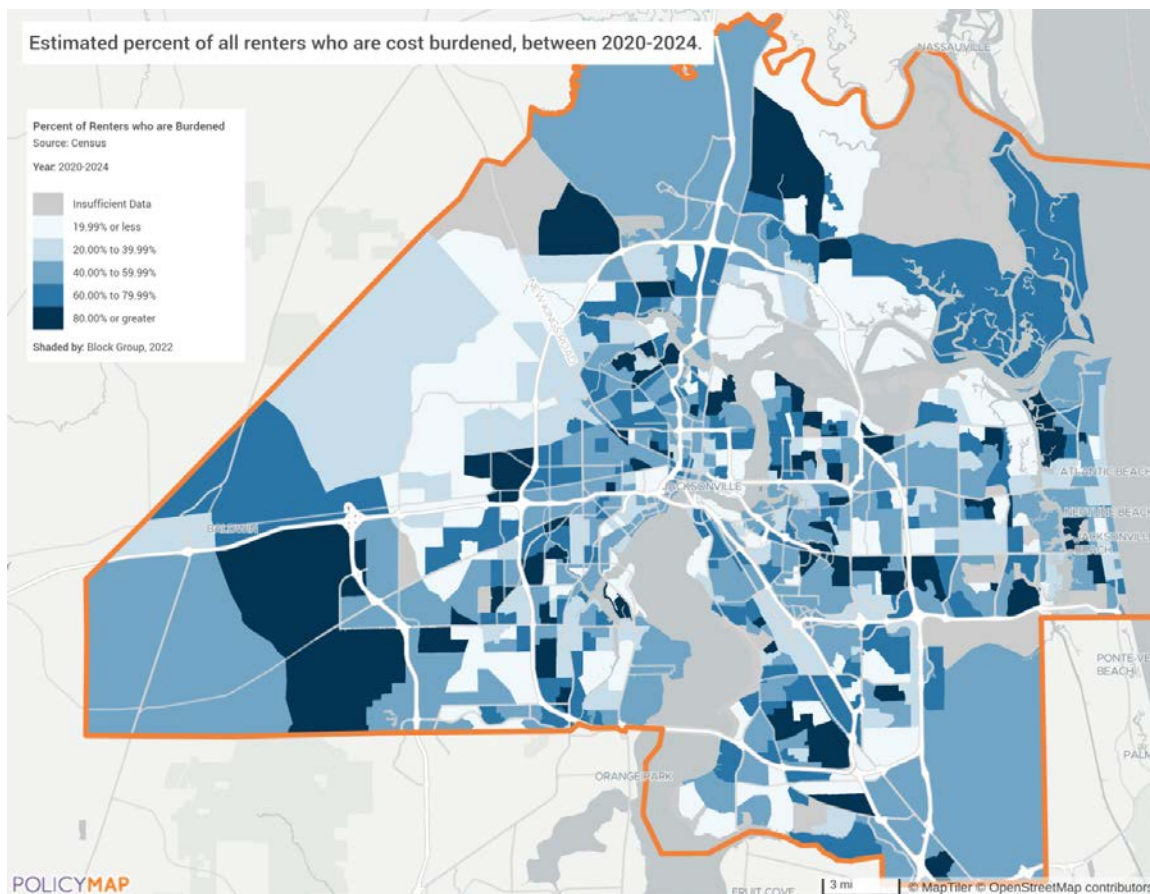
Housing cost burden can also vary across the County based on differences in housing supply, housing costs, and access to employment and services. The maps that follow illustrate cost-burdened households using U.S. Census Bureau data at the census tract level to provide a general view of affordability pressures across Duval County.



## Cost-Burdened Renter Households

The Cost Burdened Renter Households map shows the estimated percent of renters who are cost burdened by housing costs by block group across Duval County for the 2020 to 2024 period using U.S. Census data. Shading reflects the share of renter households spending 30% or more of income on housing, ranging from 19.99% or less (lightest) to 80% or greater (darkest). Some block groups are shown as insufficient data where the estimate was not reliable enough to map.

Countywide, the map indicates that renter cost burden is widespread, with many block groups falling in moderate to high burden ranges and several clusters reaching the highest categories. Higher renter cost burden generally signals greater exposure to rent increases, limited capacity to absorb utility or transportation cost changes, and higher risk of housing instability.



#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	7,235	4,155	1,375	12,765	2,500	1,415	930	4,845
Large Related	1,485	555	35	2,075	430	705	75	1,210
Elderly	5,640	2,535	540	8,715	5,015	2,315	1,700	9,030
Other	7,885	4,405	1,505	13,795	2,725	1,085	595	4,405
Total need by income	22,245	11,650	3,455	37,350	10,670	5,520	3,300	19,490

**Table 10 – Cost Burden > 50%**

Data Source: 2018-2022 CHAS

#### Severely Cost Burdened Households

In Jacksonville and throughout Duval County, a substantial share of cost-burdened households is classified as severely cost burdened, meaning these households spend more than 50% of their income on housing costs. Among renters facing severe cost burdens, small, related households represent approximately 34.2% of this group, while large households represent approximately 5.6%. Among homeowners with severe cost burdens, small, related households account for approximately 24.9%, while large households represent 6.2%. Elderly households are also significantly impacted, with a greater ratio of elderly homeowner households than renter households experiencing severe cost burden.

Households managing severe cost burdens often have limited financial flexibility, and unexpected expenses such as rising utility costs, vehicle repairs, or medical bills can quickly threaten housing stability. Households facing these conditions may benefit from targeted resources that reduce housing related financial strain, including housing assistance where eligible, supportive services, and programs that help stabilize housing costs. Addressing the needs of severely cost-burdened households is an important component of preventing housing crises and promoting long-term stability for residents most at risk of displacement.

## 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,130	1,010	1,235	500	3,875	195	290	615	250	1,350
Multiple, unrelated family households	175	60	125	60	420	-	120	85	80	285
Other, non-family households	25	30	250	8	313	-	-	-	-	-
Total need by income	1,330	1,100	1,610	568	4,608	195	410	700	330	1,635

**Table 11 – Crowding Information – 1/2**

Data Source: 2018-2022 CHAS

### Overcrowding

HUD defines an overcrowded household as one with 1.01 to 1.50 occupants per room, and overcrowding patterns vary by housing tenure. Among households earning up to 100% of the Area Median Income (AMI), renter households account for the majority of overcrowded households, with 4,608 cases compared to 1,635 homeowner households. This issue is more pronounced among lower income households.

Based on 2018 to 2022 CHAS data, approximately 87.7% (4,040 households) of overcrowded renter households and 79.8% (1,305 households) of overcrowded homeowner households fall below 80% of AMI, classifying them as low income. These findings indicate that overcrowding disproportionately affects lower income households regardless of tenure and reinforce the need for strategies that address both housing affordability and the availability of appropriately sized units.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	6,820	5,690	6,535	19,045	1,905	2,390	4,985	9,280

**Table 12 – Crowding Information – 2/2**

Data Source: 2018-2022 CHAS

The presence of children amongst low- and moderate-income households are found more often amongst renter households than homeowner households throughout the county. Among low-income homeowner households, children are less frequently present in households with the lowest income levels compared to households with higher incomes while amongst renter households, the ratio is evenly distributed regardless of income level. This pattern illustrates how income levels and housing tenure can influence

household composition and living arrangements, underscoring the role that economic circumstances play in shaping family housing needs.

### **Describe the number and type of single person households in need of housing assistance.**

Single-person households in Jacksonville and throughout Duval County can face an elevated risk of housing instability because they often rely on a single income and have fewer financial resources to absorb rising housing costs or unexpected expenses. According to 2024 5-year ACS data, the median income for a single-person household is \$42,129 in Duval County and \$41,413 in the City of Jacksonville, which are often lower than the income levels typically needed to comfortably afford housing in the current market.

Based on this ACS data, single-person households are highly prevalent among homeowners and renters, with approximately 61,432 single-person owner-occupied households and 71,809 single-person renter households. Housing affordability pressures can be particularly challenging for these households because rent and ownership costs may require income levels that exceed what many single-person households earn. Market conditions reflected in 2024 indicate the median gross rent is \$1,475 for Duval County and \$1,465 for Jacksonville meaning that a single-person household often needs an annual income of more than \$59,000 (countywide) or \$58,600 (city-wide) to avoid cost burden (spending more than 30% of income on housing costs), while ownership costs for many dwellings may also exceed what is affordable at typical single-person income levels. These conditions suggest that a substantial portion of single-person households throughout Jacksonville and the County may benefit from housing assistance, including affordable rental options, tenant-based support where eligible, or programs that help reduce housing related cost burdens. Overall, single-person households represent an important population for housing affordability strategies, particularly when housing costs rise faster than wages and household budgets have limited flexibility.

### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

#### **Disability**

Based on 2024 ACS 5-year data, approximately 13.7% (137,330 individuals) of the county-wide population have a disability, including 132,201 individuals with a disability within the city of Jacksonville. Just over 12,000 of these residents are under the age of 18 and over 51,000 are over the age of 65. The most common disability reported was ambulatory difficulty which was reported by 7.4% of residents. Residents with mobility challenges may benefit from ADA-compliant modifications, such as ground-level units, ramps, and widened doorways to accommodate mobility aids.

For many individuals, accessible housing features and supportive services are crucial for maintaining safe and independent living. Residents with disabilities and families with children with disabilities face significant barriers to affordable housing. Many homes require ADA-compliant modifications, such as ground-level units, ramps, and widened doorways to accommodate mobility aids, increasing the overall cost of housing for these households.

#### **Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking**

Incidents involving domestic violence and sexual violence are widely understood to be underreported. Survivors may avoid reporting due to safety concerns, fear of retaliation, uncertainty about available options, concerns related to family stability, or limited access to financial and housing resources. Stable housing can be a key factor in safety planning because housing instability can limit a survivor's ability to separate from a harmful situation, maintain employment, or keep children enrolled in school. A coordinated response that includes crisis intervention, legal advocacy, and access to short term and longer-term housing options supports safety and stability across Jacksonville and the surrounding communities that make up Duval County.

Florida Department of Health FLHealthCHARTS data indicate domestic violence offenses increased in Duval County over the period shown. The table reports 2,583 offenses in 2020 (rate 261.2 per 100,000 population) and 5,218 offenses in 2024 (rate 486.7 per 100,000 population). This upward trend in reported incidents reinforces the importance of maintaining accessible safety resources and housing options throughout Duval County, since housing instability can limit a survivor's ability to secure safety, maintain employment, and stabilize household circumstances.

Reported sexual violence and related offenses can be summarized using law enforcement reporting. Data from the FBI Crime Data Explorer, as reflected in the Jacksonville Sheriff's Office extract you provided, include 432 reported rapes in 2024 and 314 in 2025, along with criminal sexual contact (198 in 2024 and 154 in 2025), human trafficking commercial sex acts (18 in 2024 and 5 in 2025), kidnapping or abduction (182 in 2024 and 190 in 2025), and statutory rape (36 in 2024 and 40 in 2025). Reported incidents most often occurred in a residence or home setting (277 in 2024 and 205 in 2025). When a relationship was identified, reports commonly involved an acquaintance or friend, a family member, or a romantic partner, while some reports were categorized as other or unknown. Victim age data in the extract indicate reported victims under age 20 represent a substantial share of cases (172 in 2024 and 112 in 2025). These patterns reinforce the importance of accessible safety resources and housing options throughout the county.

### **What are the most common housing problems?**

Jacksonville and the surrounding communities that make up Duval County face significant housing challenges, including cost burden, low vacancy rates, overcrowding, aging housing stock, and housing instability. Cost burden is a significant issue, especially for lower-income renters, with many spending over 30% of their income on housing and a substantial portion dedicating more than half. This underscores an urgent need for affordable housing to ease financial strain. Cost burden and overcrowding statistics were provided earlier in this section in Tables 3 through 7 in this section.

Homeownership opportunities are limited, with a county-wide homeowner vacancy rate of only 1.3%, per 2024 ACS 5-year data compared to a rental vacancy rate of 7.9%. This limited availability contributes to overcrowding and housing instability, affecting single-person households, elderly residents, and lower-income families who struggle with access to stable housing and essential services.

HUD guidelines identify lead-based paint hazards (LBPHs) as a significant risk in older homes, particularly those built before 1978. Throughout the county, 181,477 housing units were built before 1980, with

40,164 housing units dating to pre-1950. These units require ongoing updates for lead-based paint safety as well as other potential environmental hazards such as asbestos.

### **Are any populations/household types more affected than others by these problems?**

Housing challenges affect many households throughout Jacksonville and Duval County, but certain household types are more likely to experience housing problems, particularly households with lower incomes, older adults, and households that include a person with a disability. Extremely low-income households often face the most severe barriers, including high housing cost burdens, overcrowding risk, and housing instability. These conditions can place significant strain on household budgets and reduce access to stable, affordable housing options.

Older adults and households that include a person with a disability may also experience additional challenges related to housing quality and accessibility. Common issues can include deferred maintenance, the need for home repairs, and physical barriers within the home such as stairs or other features that limit mobility. These needs can reduce the range of safe housing choices available and may increase the risk of displacement if housing conditions deteriorate or costs rise beyond what fixed or limited incomes can support.

As previously discussed in this section and displayed in tables 3, 5 and 6, cost burdened households, defined as those spending more than 30% of household income on housing costs, are most common among households earning between 0% and 80% of the Area Median Income (AMI). Severely cost burdened households, defined as those spending more than 50% of income on housing costs, are most prevalent among extremely low-income households earning below 30% of AMI. These patterns reinforce the need for housing strategies and supportive services that address affordability, stability, and accessibility for the households most impacted by housing cost pressures and housing quality challenges.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Low income and extremely low-income households with children who are housed but at imminent risk of homelessness across Jacksonville and the surrounding communities that make up Duval County often experience severe housing cost burden, little to no savings, and frequent income disruption. Many rely on lower wage work with variable hours, seasonal employment, or multiple part time jobs. A single event such as a medical expense, car repair, utility shutoff notice, temporary job loss, or reduction in work hours can trigger missed rent and housing loss. Risk can increase when a household is also managing disability related expenses, childcare costs, or unresolved housing barriers such as prior evictions, utility arrears, or informal doubling up that becomes unstable.

Housing affordability remains a central driver of imminent risk. HUD defines extremely low income as 0 to 30 percent of Area Median Income, and households paying more than 50 percent of income toward

housing are considered severely cost burdened. Based on the 2018 to 2022 CHAS figures previously provided in Tables 3, 5, and 6, Duval County has approximately 10,670 extremely low-income homeowner households and 22,245 extremely low-income renter households that are severely cost burdened. These households have limited capacity to absorb rising rents, insurance, utilities, and basic living costs, which increases the likelihood that a short-term crisis can escalate into shelter entry or unsheltered homelessness.

Needs for these households extend beyond rent alone. Common stabilizing needs include short term assistance for rent, utilities, deposits, and moving costs; benefits screening and enrollment; employment supports that increase stability of hours and earnings; access to reliable transportation; and affordable childcare. Legal services can support eviction prevention, landlord tenant issues, and resolving documentation barriers that limit access to housing. Coordination among service providers and timely access to assistance before a household loses housing remains critical for effective prevention.

For formerly homeless households receiving rapid re housing, the period approaching the end of assistance is a high-risk transition point. Rapid re housing is intended to be time limited, so planning for long term stability should begin early and be revisited through reassessments. Near program exit, households often need landlord engagement and mediation, budgeting support, and connections to mainstream income and benefit supports that can sustain rent and utilities without a subsidy. Some households will require a bridge to longer term rental assistance if income remains insufficient to afford market rent.

The City of Jacksonville's Emergency Solutions Grant (ESG) and Housing Opportunities for Persons With AIDS (HOPWA) grant represent only a small portion of the resources needed to address the needs of both the homeless and imminently at-risk of homeless individuals in the city. Through ESG, the City provides funding for Rapid Rehousing and Homelessness Prevention. Through HOPWA, the City provides funding for Short-Term Rent, Mortgage, and Utility (STRMU) Assistance and Permanent Housing Placement (PHP). Together, these grants help address the needs for those experiencing homelessness, at-risk of homelessness, and low-income families with children.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

The methodology used to generate the estimates for the homeless is the Point in Time Count. The description of the operational definition of the at-risk group is contained in the Homeless Assistance and Rapid Transition to Housing (HEARTH) Act as:

- An individual or family who lacks a fixed, regular, and adequate nighttime residence – living in a place not meant for human habitation, in a shelter or similar program, or, in specified circumstances, in an institution.
- An individual or family who will imminently lose housing, under certain circumstances.
- Under certain circumstances, unaccompanied youth, or families with children who are consistently unstably housed and likely to continue in that state.

- People who are fleeing or attempting to flee domestic or intimate partner violence and lack the resources to obtain other permanent housing.

### **Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Several housing characteristics are commonly linked with housing instability and an increased risk of homelessness across Jacksonville and the surrounding communities that make up Duval County. Older housing stock may require substantial repairs and updates to remain safe and habitable. Deferred maintenance can lead to conditions that threaten stability, especially for households with limited incomes that cannot absorb unexpected repair costs or temporary displacement. Problems such as plumbing leaks, heating or cooling failures, electrical hazards, roof damage, and moisture intrusion can create health and safety concerns, reduce unit habitability, and increase the likelihood that residents will be forced to relocate. Risk can increase when tenants have limited ability to address unsafe conditions, navigate disputes with property owners, or secure alternative housing quickly.

Limited housing availability can intensify these challenges because households must compete for a small number of open units. Based on the 2024 ACS 5-year estimates, Duval County has a homeowner vacancy rate of 1.3% and a rental vacancy rate of 7.9%. When vacancy levels are tight in segments of the market that are affordable to lower income households, residents experiencing cost burden may have fewer realistic options to absorb rent increases, relocate within the county, or transition to stable housing after an income disruption. These conditions reinforce the importance of strategies that support safe and well-maintained housing, expand affordable housing opportunities, and reduce displacement risk for households most affected by housing cost pressures and housing quality concerns.

Populations identified as being at increased risk include individuals with extremely low incomes, persons with disabilities, survivors of domestic violence, persons experiencing homelessness upon discharge from crisis units, hospitals, or jails, unaccompanied youth, and youth transitioning out of foster care.

A more comprehensive review of residents experiencing homelessness in Jacksonville and throughout the county is provided in N-40, with additional discussion of facilities and services for these residents in MA-30.

### **Discussion**

N/A

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

To understand community needs, it is essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need as when a group experiences housing problems at a rate of at least 10 percentage points higher than the county’s average, highlighting whether certain groups throughout Jacksonville and Duval County are more affected by these housing problems.

The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	38,230	15,545	-
White	15,425	5,795	-
Black / African American	17,265	7,045	-
Asian	660	40	-
American Indian, Alaska Native	60	40	-
Pacific Islander	25	4	-
Hispanic	3,355	1,285	-

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2018-2022 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**30%-50% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	33,240	12,025	-
White	14,400	6,770	-
Black / African American	13,010	3,555	-
Asian	865	435	-
American Indian, Alaska Native	60	10	-
Pacific Islander	-	-	-
Hispanic	3,885	845	-

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2018-2022 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	38,895	34,170	-
White	17,660	17,295	-
Black / African American	13,320	10,965	-
Asian	950	1,130	-
American Indian, Alaska Native	34	10	-
Pacific Islander	4	-	-
Hispanic	5,205	3,515	-

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2018-2022 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,290	28,925	-
White	6,190	15,790	-
Black / African American	2,710	8,440	-
Asian	430	880	-
American Indian, Alaska Native	4	19	-
Pacific Islander	55	-	-
Hispanic	105	2,665	-

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2018-2022 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

**Extremely Low Income:** The jurisdiction-wide rate of households with a housing problem in this income group is 71.1%. Asian and Pacific Islander households in this income range are considered disproportionately in greater need.

**Very Low Income:** In this income group, 73.4% of households report a housing problem. American Indian and Alaska Native households in this income range are considered disproportionately in greater need.

**Low Income:** The jurisdiction-wide rate of households with a housing problem in this income group is 53.2%. American Indian and Alaska Native, Pacific Islander households in this income range are considered disproportionately in greater need.

**Moderate Income:** In this income group, 28.1% of households report a housing problem. Pacific Islander households in this income range are considered disproportionately in greater need.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

To understand community needs, it is essential to identify whether any racial or ethnic groups disproportionately face severe housing problems. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate of at least 10 percentage points higher than the county’s average highlighting whether certain groups throughout Jacksonville and Duval County are more affected by these housing problems.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	33,730	20,045	-
White	13,335	7,890	-
Black / African American	15,470	8,835	-
Asian	610	40	-
American Indian, Alaska Native	45	55	-
Pacific Islander	25	4	-
Hispanic	3,120	1,525	-

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2018-2022 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	18,760	26,500	-
White	8,825	12,350	-
Black / African American	6,310	10,260	-
Asian	680	630	-
American Indian, Alaska Native	15	55	-
Pacific Islander	-	-	-
Hispanic	2,360	2,365	-

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2018-2022 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,365	63,695	-
White	4,450	30,505	-
Black / African American	2,740	21,550	-
Asian	360	1,715	-
American Indian, Alaska Native	15	29	-
Pacific Islander	4	-	-
Hispanic	1,280	7,440	-

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2018-2022 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,895	38,320	-
White	855	21,120	-
Black / African American	605	10,545	-
Asian	215	1,095	-
American Indian, Alaska Native	4	19	-
Pacific Islander	55	-	-
Hispanic	70	3,750	-

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2018-2022 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

**Extremely Low Income:** The jurisdiction-wide severe housing problem rate in this income group is 62.7%. Asian and Pacific Islander households in this income range are considered disproportionately in need.

**Very Low Income:** In this income group, 41.4% of households report a severe housing problem. Asian households in this income range are considered disproportionately in greater need.

**Low Income:** The jurisdiction-wide severe housing problem rate in this income group is 12.8%. American Indian and Alaska Native, Pacific Islander households in this income range are considered disproportionately in greater need.

**Moderate Income:** In this income group, 4.7% of households report a severe housing problem. Asian, American Indian and Alaska Native, Pacific Islander households in this income range are considered disproportionately in greater need.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

To understand community needs, it is essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing cost burdens across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need as when a group experiences housing cost burdens at a rate of at least 10 percentage points higher than the county’s average, highlighting whether certain groups throughout Jacksonville and Duval County are more affected by these housing problems.

A household is cost burdened if they spend between 30% and 50% of monthly income on housing costs, and severely cost burdened if they spend more than 50% of monthly income on housing costs.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	260,265	69,130	58,915	7,824
White	154,640	32,910	26,280	2,770
Black / African American	61,770	23,495	23,015	3,325
Asian	12,200	1,345	1,445	420
American Indian, Alaska Native	275	115	85	25
Pacific Islander	85	-	80	4
Hispanic	22,180	8,100	5,955	875

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data 2018-2022 CHAS  
Source:

### Discussion:

**Cost Burden:** The jurisdiction-wide housing cost burden rate (30% to 50% of household income) is 17.5%. No racial or ethnic households are disproportionately impacted.

**Severe Cost Burden:** The jurisdiction-wide rate of severe housing cost burden (over 50% of household income) is 14.9%. Pacific Islander households are disproportionately impacted by severe cost burden.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

### Disproportionate Housing Problems

- Extremely Low Income: Asian and Pacific Islander households
- Very Low Income: American Indian and Alaska Native households
- Low Income: American Indian, Alaska Native and Pacific Islander households
- Moderate Income: Pacific Islander households

### Disproportionate Severe Housing Problems

- Extremely Low Income: Asian and Pacific Islander households
- Very Low Income: Asian households
- Low Income: American Indian, Alaska Native and Pacific Islander households
- Moderate Income: Asian, American Indian, Alaska Native and Pacific Islander households

### Disproportionate Housing Cost Burden

- Cost Burden: Asian households
- Severe Cost Burden: Pacific Islander households

**If they have needs not identified above, what are those needs?**

No additional needs have been identified.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The relationship between racial or ethnic groups and specific neighborhoods is included in section MA-50.

## NA-35 Public Housing – 91.205(b)

### Introduction

Public housing was established to provide access to decent, safe, and affordable rental housing for income eligible households. Public housing generally includes federally assisted housing that is owned and operated by a public housing authority, with resident rent contributions typically based on household income as defined in federal program rules. In Jacksonville and the surrounding communities that make up Duval County, public housing is owned and operated by the Jacksonville Housing Authority. The public housing portfolio includes a range of unit types that can include family sized developments, scattered site units, and properties serving older adults, depending on local inventory and program design. The Jacksonville Housing Authority also administers tenant based rental assistance through the Housing Choice Voucher program, which helps eligible households access housing in the private rental market.

This section will analyze the most common public housing programs in Jacksonville and Duval County, as well as residents’ race and ethnicity characteristics.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	515	2,632	6,624	352	6,074	154	0	0

**Table 22 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	3,986	9,606	11,081	8,626	11,188	10,805	0
Average length of stay	0	2	4	4	2	5	0	0
Average Household size	0	1	2	2	2	2	1	0
# Homeless at admission	0	21	2	3	1	2	0	0
# of Elderly Program Participants (>62)	0	69	531	661	73	572	12	0
# of Disabled Families	0	105	659	1,273	38	1,137	87	0
# of Families requesting accessibility features	0	515	2,632	6,624	352	6,074	154	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	134	352	749	10	700	33	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	376	2,259	5,825	337	5,335	117	0	0
Asian	0	2	11	24	3	18	1	0	0
American Indian/Alaska Native	0	2	4	17	2	12	3	0	0
Pacific Islander	0	1	6	9	0	9	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	11	114	241	7	225	8	0	0
Not Hispanic	0	504	2,518	6,383	345	5,849	146	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Public housing residents and applicants across Jacksonville and Duval County who need accessible units require homes that are physically usable and safe, with features such as step free entry, accessible routes within the unit, adequate doorway clearances, and accessible bathrooms. A second set of needs relates to program access. Jacksonville Housing Authority provides a reasonable accommodation process for applicants, participants, and residents, which supports requests for adjustments needed for equal access to housing assistance. These needs are reinforced by local resident input that consistently points to accessibility barriers that extend beyond the unit itself, including barriers in the public realm and in transportation connections that affect day to day functioning and housing stability.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders:**

Immediate needs include locating housing that is affordable, accessible, and close to services, employment, and health care. Transportation access is a key stability factor when households must travel for medical care, work, or services. In the 2022 Community Health Needs Assessment survey covering Northeast Florida, Duval County respondents reported less access to public transportation compared with other common resources, indicating transportation gaps that can affect housing stability and access to care. Resident input gathered through the Mayor’s Disability Council town hall also identified transportation and access barriers that intersect with housing stability, including priorities related to pedestrian accessibility and access to essential destinations.

**How do these needs compare to the housing needs of the population at large?**

Many households across the county face affordability pressures, limited unit availability, and housing quality concerns. Households that need accessible housing often face an added constraint because the housing must be affordable and physically usable, and it must also connect to accessible routes and reliable transportation. Local feedback from the Mayor’s Disability Council town hall prioritized accessible sidewalk routes as the top concern, followed by accessible pickup and drop off for special events, community outreach and awareness, and medical transportation needs. These priorities reflect barriers that can complicate housing choice and stability for residents who need accessible environments.

**Discussion:**

Section 504 planning in Jacksonville and throughout Duval County should address both unit accessibility and the broader conditions that affect whether accessible housing functions are in practice. Resident input collected through the Mayor’s Disability Council town hall provides actionable direction, emphasizing safe accessible pedestrian pathways, improved access during large events, stronger outreach about available transportation services, and reliable medical transportation. Health needs assessment survey results also indicate that transportation access is a documented challenge for many residents in Duval County, which can compound housing stability concerns. Strategies that align housing assistance with reasonable accommodation processes, accessible routes, and transportation connections can reduce barriers and support stable housing outcomes.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

Homelessness is a particularly troublesome and complex issue that most communities across the United States must address. A major reason that homelessness is difficult to address is that it has many causes with overlapping and interrelated variables. The cause of any single person's homelessness often lies, not in a single factor, but at the convergence of many events and conditions. From one perspective, homelessness is an economic problem caused by unemployment, lack of affordable housing options, or poverty. From another perspective, homelessness is a health issue because many people experiencing homelessness struggle with mental illness, physical disabilities, HIV/AIDS, substance use disorders, or a combination of those conditions. A third perspective is to view homelessness as a social problem with factors such as domestic violence and limited access to supportive resources contributing to vulnerability. In reality, homelessness can be caused by all these issues and they are often interrelated. Due to this complexity, addressing homelessness requires a collaborative and community-based approach.

The Stewart B. McKinney Homeless Assistance Act defines the “homeless” or “homeless individual” or “homeless person” as an individual who lacks a fixed, regular, and adequate night-time residence and who has a primary night-time residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for people with serious health needs);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Homeless planning and coordinated service delivery in the County is organized through the Jacksonville-Duval, Clay Counties CoC, FL-510 which coordinates community partners working to prevent and end homelessness through a coordinated, systemwide approach. Changing Homelessness serves as the CoC lead agency on homelessness for the CoC and supports coordination among local providers and partners.

Based on the 2024 Point in Time (PIT) Count, the CoC reported 1,339 individuals experiencing homelessness across the CoC region. The PIT Count is conducted annually using HUD's methodology and provides a snapshot of sheltered and unsheltered homelessness on a single night. PIT data is widely used for community planning and funding decisions, but it should be interpreted as a point in time measure rather than a full year total, since the number of households experiencing homelessness over the course of a year is typically higher than the one-night count.

*Jurisdictional Note: Homelessness data is generally reported by the CoC geography, which is designed to align planning, funding, and service coordination across the area covered by the CoC. As a result, CoC reported counts may not match municipal boundaries or other local reporting geographies used for non-homelessness data in this plan.*

## Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	232	7	-	-	-	-
Persons in Households with Only Children	34	2	-	-	-	-
Persons in Households with Only Adults	513	551	-	-	-	-
Chronically Homeless Individuals	37	74	-	-	-	-
Chronically Homeless Families	6	4	-	-	-	-
Veterans	91	31	-	-	-	-
Unaccompanied Child	34	2	-	-	-	-
Persons with HIV	10	4	-	-	-	-

**Table 26 - Homeless Needs Assessment**

**Data Source:** FL-510 Jacksonville-Duval, Clay Counties CoC 2024 Point in Time Count

Indicate if the homeless population is:  Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

*Chronically Homeless* – Residents are considered to be experiencing chronic homelessness if they have a disabling condition and have been continuously homeless for one year or more, or more than four times within three years, totaling twelve months. These are the most vulnerable residents experiencing homelessness. The number of persons experiencing chronic homelessness in the CoC region identified during the 2024 PIT Count was 121.

*Families with Children* – Households that include at least one adult and one person under the age of 18 is considered a family with children. Children raised experiencing homelessness are likely to experience housing instability into adulthood. The number of persons in families with children has declined since 2015 when 513 reported experiencing homelessness. In 2024 there were 239 persons in families, a decrease of 37 from 384 in 2023.

*Veterans* – Providing additional resources and support for veterans has been a priority for Jacksonville-Duval County. Approximately 14% of the total population in the area are veterans. The number of veterans has declined since 2010 when 181 persons experiencing homelessness were veterans. During the 2024 PIT Count, there were 135 veterans experiencing homelessness.

*Unaccompanied Youth* – Persons who are between the ages of 18 and 24 years old that lack a fixed, regular, nighttime residence that is not a shelter are considered unaccompanied youth. During the 2024 PIT Count, there were 134 unaccompanied youth counted.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	239	256
Black or African American	481	286
Asian	2	0
American Indian or Alaska Native	1	0
Middle Eastern or North African	1	0
Multiple Races	55	18
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	38	29
Not Hispanic	741	531

**Data Source:** FL-510 Jacksonville-Duval, Clay Counties CoC 2024 Point in Time Count

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

**Families with Children:** According to the 2024 PIT Count, there are 232 sheltered and 7 unsheltered individuals in families with at least one adult and one child. The data highlights a critical need for resources that support stable, long-term housing solutions for families currently in emergency shelter and transitional housing programs.

**Veterans:** The 2024 PIT Count identified 91 veterans experiencing homelessness in sheltered environments and an additional 31 veterans unsheltered within the CoC region. These figures reflect the ongoing need for targeted resources to transition veterans into permanent housing and reduce the likelihood of repeated homelessness, providing much-needed stability and support for this vulnerable population.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Within the CoC, approximately 57% of individuals experiencing homelessness identify as Black or African American, 37% identify as White, and 5% identify as Hispanic or Latino. The remaining share of the homeless population is distributed among the other racial and ethnic groups reflected in the table above.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Overall, 58% of residents experiencing homelessness are sheltered. The unsheltered population is comprised almost entirely of households without children, which account for 98% of unsheltered

individuals. This population is also primarily made up of adults over the age of 24 and is disproportionately represented by individuals who identify as Black or African American.

**Discussion:** N/A

## NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

### Introduction:

Non-homeless persons with special needs include the elderly; frail elderly; persons with mental, physical, and/or developmental disabilities; persons with drug and alcohol addictions; persons with HIV/AIDS and their families; and victims of domestic violence, sexual assault, and stalking. Members of these special needs populations often have low incomes. Data on special needs populations is limited, but there is a significant need for housing and/or supportive services for all special needs Sub-populations and meeting these needs is a high priority for Jacksonville and throughout Duval County.

### HOPWA

<b>Current HOPWA formula use:</b>	
Cumulative cases of AIDS reported	<b>3,568*</b>
Area incidence of AIDS	<b>143</b>
Rate per population	<b>13.3</b>
Number of new cases prior year (3 years of data)	<b>411</b>
Rate per population (3 years of data)	<b>13</b>
<b>Current HIV surveillance data:</b>	
Number of Persons living with HIV (PLWH)	<b>7,316</b>
Area Prevalence (PLWH per population)	<b>682.4</b>
Number of new HIV cases reported last year	<b>260</b>

**Table 27 – HOPWA Data**

**Data:** 2024 Florida Department of Health, Bureau of Communicable Diseases - FLHealthCharts (Duval County);  
**Source:** \*Cumulative cases of AIDS reported - hivcarenow.com (2023)

### HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	547
Facility Based Housing (Permanent, short-term or transitional)	0

**Table 28 – HIV Housing Need**

**Data:** Program Year 2024 HOPWA CAPER and HOPWA Beneficiary Verification Worksheet  
**Source:**

### Describe the characteristics of special needs populations in your community:

#### Elderly:

The elderly population in Jacksonville and throughout Duval County faces increasing challenges, emphasizing the need for decent, affordable housing that supports health, independence, and quality of life. Remaining in familiar settings is often important for older adults, but limited incomes and age-related disabilities can create financial strain and reduce independence. Rising housing and living costs can further affect stability, since many older residents have limited ability to increase income.

According to 2024 5-year ACS data for Duval County, 156,682 residents are aged 65 or older, accounting for approximately 15.3% of the population. Of this group, over 33% of elderly individuals have a disability

and approximately 13.4% live below 100 percent of the poverty level. Elderly residents are more likely to live in owner-occupied housing accounting for 76.2% of elderly residents compared to 23.8% of these elderly residents who reside in renter-occupied housing. Approximately 25.9% of owner-occupied elderly households and 38.2% of renter-occupied elderly households are cost burdened. These conditions reinforce the need for targeted strategies that address affordability, accessibility, and long-term housing stability for older adults.

**HIV/AIDS: See discussion below.**

**Alcohol and Drug Addiction:**

Substance use disorders can contribute to housing instability through job loss, financial strain, household conflict, and legal system involvement. Housing problems can also worsen substance use when households face displacement, overcrowding, or homelessness. Impacts are often reflected in emergency response activity, hospital encounters, overdose trends, and publicly funded treatment utilization rather than self-reported prevalence.

Florida Health CHARTS data used for this plan indicates Duval County's nonfatal overdose emergency department visits declined from 2021 through 2024, including 1,858 total nonfatal overdose emergency department visits in 2024. That total includes about 682 opioid involved visits, 16 heroin involved visits, and 101 stimulant involved visits. Naloxone was administered in over two-thirds of EMS overdose responses each year from 2021 through 2024, indicating ongoing need for overdose response and linkage to care. The same data source indicates 2024 enforcement activity included 5,828 adult drug arrests and 188 juvenile drug arrests, which can create housing instability through income disruption and barriers to securing or maintaining housing.

Alcohol use data is more limited at the county level. The most recent county value cited for Duval County reports 17.9% of adults engaged in heavy or binge drinking in 2019, similar to the statewide level of 18% that year. Recent statewide estimates show Florida's binge drinking prevalence around 16.3% in 2022. Alcohol misuse can affect housing stability through rent delinquency, domestic conflict, and health crises that reduce the ability to maintain housing.

**Disability:**

Individuals with disabilities include a wide range of ages, abilities, and support needs. Housing barriers can be intensified by accessibility constraints, limited availability of units with mobility features, and fixed or limited incomes that narrow housing choices. Stable housing can depend on both the physical design of the unit and the availability of supportive services that help residents remain safely housed.

According to the latest data, 137,330 residents within Jacksonville and Duval County live with a disability, accounting for approximately 13.7% of the population. Disability prevalence typically increases with age, and over 33% of residents aged 65 and older have a disability. These conditions underscore the importance of accessible housing options, home modification support, reasonable accommodations, and reliable transportation and service connections that support stability and independence.

## **What are the housing and supportive service needs of these populations and how are these needs determined?**

**Elderly:** The housing needs of the elderly vary depending on the circumstances that each individual face. Factors that must be considered in developing housing for the elderly include location, service and amenities, proximity to health care, shopping, affordability, and ease of upkeep. Various categories of housing for the elderly are independent and assisted living, nursing homes and other support facilities, respite, senior centers, and altering the residents own home so that they can live in a familiar place for longer.

Elderly persons generally need an environment that provides several areas of assistance or convenience. First, the ability of healthcare is important since health problems generally become more prevalent with aging. Second, the availability of assistance with daily activities such as shopping, cooking, and housekeeping also becomes more important. The proximity of basic goods and services such as those provided by pharmacies and grocery stores grows increasingly important as a person becomes less able to drive or walk. Third, the availability of public transportation is necessary for the same reason. Fourth, safety is a concern since older Americans, particularly those living alone, are vulnerable to crime and financial exploitation. Fifth, weather and climate are considerations for many elderly people since these are often factors in ease of transit as well as health.

**HIV/AIDS:** Discussed below

**Alcohol and/or Drug Addiction:** Individuals with substance abuse problems need a strong network to stay healthy and sober. Their housing needs include sober living environments, support for employment, access to health facilities, and easy access to family and friend networks. Additionally, detoxification facilities are necessary when addiction is first recognized. Within Jacksonville there are multiple facilities to assist with addiction that are recognized by the Florida Alcohol & Drug Abuse Association (FADAA).

**Disability:** The City of Jacksonville Disabled Services Division has the overall goal of improving “the quality of life for people with disabilities throughout Jacksonville and Duval County by addressing, researching and attempting to resolve the many barriers they encounter. These barriers include transportation, housing, accessibility, discrimination, and employment.” The services available include monitoring, law enforcement, training, conferences, and additional resources.

Individuals with developmental disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and have limited housing options. The individuals who have more independent skills tend to utilize subsidized housing options. Individuals requiring more support find residences in public welfare funded community homes in either shared settings or personal care settings. Many individuals continue to reside with parents and families throughout adulthood. Regardless of the housing situation, a common thread is the need for continuous support services dependent on the level of the capabilities.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

According to the 2024 FLHealthCHARTS.gov provided by the Florida Department of Health, Division of Public Health Statistics and Performance Management, there are 7,316 persons living with HIV in Duval County. There were 260 new HIV diagnosis with this rate of new HIV diagnoses fluctuating throughout the past five years. Approximately 143 new cases of AIDS were diagnosed in 2024, which is the highest rate of new cases within the past five years.

Support is provided by the HIV Planning Council. The HIV Planning Council conducts public hearings, workshops and surveys of persons infected with and affected by HIV/AIDS. Based on survey results, the needs of this population are outpatient medical care, financial assistance for medications, dental/oral health care, housing and mental health services. Because there is still a stigma associated with HIV/AIDS, outreach has become more important than ever to reach the at-risk population and assure that the needs of the special population are met. Annually, the HIV community hosts the World AIDS Day celebration and National AIDS Testing day to keep awareness of the HIV/AIDS epidemic.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

**Discussion:**

N/A

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

Public facility needs across Jacksonville and the surrounding communities that make up Duval County focus on keeping essential community assets safe, functional, and able to meet demand. Needs commonly include renovation and modernization of multi-purpose community facilities, senior and recreation spaces, and facilities that support public safety and emergency response. Aging building systems, deferred maintenance, and space constraints can affect service delivery, accessibility, and operating costs.

Public facility needs also relate to long range planning for growth, service access, and resilience. The City of Jacksonville 2045 Comprehensive Plan identifies public facilities and utilities planning as core considerations for orderly growth and protection of public health and safety. Capital planning tools used by the entitlement jurisdiction also point to ongoing needs for building improvements and major facility projects that support service capacity across the region.

The City has determined the need for public facilities improvements in LMI areas and has identified a goal for the 5-Year Consolidated Plan:

#### **1B Improve Access to Public Facilities**

This goal will work to improve access to public facilities that will benefit LMI persons and households. Activities include improved access to community centers, neighborhood facilities and park facilities.

### **How were these needs determined?**

The need for public improvements were determined during the Planning Process as described in sections PR-05 Lead and Responsible Agencies, PR-10 Consultation and PR-15 Citizen Participation. This process was based on extensive community input and data analysis. Public facility needs are identified through local planning and budgeting processes that evaluate facility condition, service coverage, and capital priorities. Needs are reflected in the City capital improvement planning and project tracking, and they align with broader community planning priorities documented through the 2045 Comprehensive Plan.

### **Describe the jurisdiction’s need for Public Improvements:**

Public improvement needs throughout Duval County include infrastructure projects that support health, safety, and long-term neighborhood stability. Common needs include drainage and stormwater improvements, roadway and sidewalk upgrades that improve safe access, and water and sewer related improvements that support reliable service. These investments can reduce recurring damage, improve mobility, and support housing and economic activity.

Public improvements also support coordinated growth management. Jacksonville capital planning emphasizes large scale infrastructure investments, and the 2045 Comprehensive Plan includes transportation planning and other elements that guide long term infrastructure decisions. Transportation

and connectivity improvements can also support access to jobs, services, and daily needs when paired with complete street and safety focused projects.

The City has determined the need for public infrastructure improvements in LMI areas and has identified a goal for the 5-Year Consolidated Plan:

### 1A Improve & Expand Public Infrastructure

This goal will work to improve and expand public infrastructure through activities for low- and moderate-income persons and households. Activities include improvements and expansion to streets, sidewalks, water systems and ADA improvements.

#### **How were these needs determined?**

The need for public improvements were determined during the Planning Process as described in sections PR-05 Lead and Responsible Agencies, PR-10 Consultation and PR-15 Citizen Participation. This process was based on extensive community input and data analysis. Public improvement needs are determined through capital planning and infrastructure prioritization, including the City capital improvement program, project dashboards, and comprehensive planning. Needs are also documented in HUD planning materials such as the 2024 Annual Action Plan, which notes continued demand for public facilities and infrastructure improvements, particularly in low- and moderate-income areas.

#### **Describe the jurisdiction's need for Public Services:**

Public service needs across Jacksonville and Duval County include services that support housing stability and basic needs for low- and moderate-income households. Common needs include homelessness prevention and rapid re housing supports, services for survivors of domestic violence, food and basic needs assistance, health access support, workforce related services, and case management that helps households remain stably housed.

Public service needs are closely connected to economic conditions and service access. City initiatives that emphasize neighborhood conditions, infrastructure, and community safety also recognize that service availability and coordination influence stability and quality of life. Service needs can also rise when housing costs increase faster than incomes, leaving households with limited resources after paying rent and utilities.

The City has determined the need for vital public services that will improve the quality of life in Jacksonville for LMI and special needs groups and has identified the following goals for the 5-Year Consolidated Plan:

### 3A Provide Supportive Services for Special Needs

This goal will work to provide supportive services for special needs populations in the jurisdiction. The special needs groups include the elderly, persons with a disability, homeless and victims of domestic violence.

### 3B Provide Vital Services for Low-to-Mod Income

This goal will work to provide vital services for LMI persons and households. Vital services include emergency assistance, family self-sufficiency programs, legal counseling, employment programs, health programs, educational programs for youth, and homeownership counseling.

#### **How were these needs determined?**

The need for public services were determined during the Process as described in sections PR-05 Lead and Responsible Agencies, PR-10 Consultation and PR-15 Citizen Participation. Public service needs are identified through HUD program planning, local funding and application processes, and community planning priorities documented by the City. Needs are also reflected in the Annual Action Plan discussion of public service and community development priorities and in City initiatives focused on neighborhood conditions and economic opportunity.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

This housing market analysis for Jacksonville and Duval County focuses on the composition and performance of the local housing supply, including structure types, tenure (owner vs. renter), occupancy patterns, affordability conditions, and indicators of housing quality. The assessment relies on federal housing datasets to evaluate how housing supply and demand interact countywide, with attention to conditions affecting both renters and homeowners. Key sources include the U.S. Census Bureau's American Community Survey (ACS) for housing characteristics and household trends and HUD's Comprehensive Housing Affordability Strategy (CHAS) data for cost burden and related housing problems used in Consolidated Plan planning. Together, these datasets provide a consistent framework for understanding housing availability, relative housing costs, and the scale of affordability challenges across Duval County.

Regional access and economic conditions are key market drivers across Duval County. Jacksonville's role as a major employment center in Northeast Florida, combined with its location within regional interstate and freight networks, influences where housing demand concentrates for both rental and ownership housing. Port related activity and goods movement also shape the local economy and land use patterns, supporting logistics and distribution activity and contributing to housing demand near employment nodes and transportation access points.

The region's industry mix affects both housing demand and the types of housing needed. Jacksonville has a diversified economic base, which supports ongoing household formation and demand for housing at a range of price points, including options that align with workforce needs. This analysis supports evidence-based planning by identifying housing supply conditions, affordability constraints, and development considerations that influence the entitlement jurisdiction's ability to expand and preserve safe, decent, and affordable housing across Duval County.

***Jurisdictional Note:*** Tables and maps in this section are presented countywide for Duval County unless a specific dataset reports results by a different HUD program geography. References to Jacksonville in this section reflect the entitlement responsibilities and administration of HUD funded programs for Jacksonville and the surrounding communities that make up Duval County.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

This section examines the housing stock in Jacksonville and throughout Duval County in terms of housing type and tenure, detailing the number of units per structure, the distribution of multifamily housing, and unit sizes. It also analyzes the balance between owner-occupied and renter-occupied housing, providing a clearer understanding of the housing landscape and the availability of different housing options across the jurisdiction.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	268,292	59.0%
1-unit, attached structure	24,490	5.4%
2-4 units	33,549	7.4%
5-19 units	58,776	12.9%
20 or more units	53,131	11.7%
Mobile Home, boat, RV, van, etc.	16,502	3.6%
<b>Total</b>	<b>454,740</b>	<b>100%</b>

**Table 29 – Residential Properties by Unit Number**

Data Source: 2020-2024 ACS

### Residential Properties by Number of Units

The table above outlines the housing stock in Jacksonville and throughout Duval County by structure type and unit count. Traditional single-family detached homes are most prominent accounting for 59% of all housing units. Multi-family developments (5 or more units) account for 24.6%. Most of the multi-family developments are located in the urban areas of Jacksonville. Lastly, 3.6% of the housing units are non-traditional and include mobile homes, boats, vans, RVs and other locations.

### Multifamily Development Distribution

Multifamily housing is divided by size: small buildings (3-19 units), medium buildings (20-49 units), and large developments (50+ units), with larger buildings concentrated in urban areas to address housing needs in densely populated neighborhoods. This diverse housing mix accommodates a range of household sizes and preferences, reflecting the County's efforts to meet varied community needs.

Based on 2024 5-year ACS data, Duval County has a total of 24,328 units with 3 or 4 units which are categorized separately amongst small multifamily units, and 111,907 units within multifamily housing developments with five or more units. Of these 136,235 total units within developments consisting of 3 or more units, the majority, 83,104 units, are within developments categorized as small multifamily buildings with 3 to 19 units. The remaining 53,131 units within multifamily developments are larger

buildings with 20 or more units. These figures highlight the jurisdiction’s diverse multifamily housing stock, with a significant portion comprising smaller-scale developments.

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	879	0.4%	7,857	4.5%
1 bedroom	2,713	1.1%	41,362	23.9%
2 bedrooms	30,919	12.8%	66,566	38.4%
3 or more bedrooms	207,208	85.7%	57,624	33.2%
<b>Total</b>	<b>241,719</b>	<b>100%</b>	<b>173,409</b>	<b>100%</b>

**Table 30 – Unit Size by Tenure**

Data Source: 2020-2024 ACS

### Unit Size by Tenure

In Jacksonville and Duval County, unit size varies considerably between owner-occupied and rental properties. Owner-occupied units are generally larger, with approximately 85.7% having three (3) bedrooms or more, compared to just 33.2% of rental units with three (3) or more bedrooms. The rental stock, by contrast, is more evenly distributed by size with 28.4% of units having one (1) bedroom or less, 38.4% offering two (2) bedrooms and 33.2% providing three (3) or more bedrooms.

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Across Jacksonville and Duval County, assisted housing is provided through a combination of income restricted multifamily developments, federally assisted project based rental housing, and tenant based rental assistance administered by the local public housing agency. For this Consolidated Plan, the assisted inventory includes 71 LIHTC developments with 11,892 affordable units, including 11,699 units in 68 developments in Jacksonville, plus 28 units in Atlantic Beach, 38 units in Baldwin, and 127 units in Jacksonville Beach. LIHTC units are generally rent restricted and income restricted for households at or below 60% of AMI under federal tax credit set aside rules, which commonly support working households and other income qualified renters depending on property set asides.

Federally assisted multifamily housing with project based rental assistance includes 59 Section 8 multifamily developments with 6,770 assisted units countywide, including 57 developments with 6,498 units in Jacksonville and 2 developments with 272 units in Jacksonville Beach. These units are generally limited to low-income renters and provide income aligned rents tied to program rules for the specific assistance type. Contract preservation is also a planning consideration because 8 developments in Jacksonville have 473 assisted units with expiring contracts, including 63 PRAC units in 4 properties, 211 LMSA units in 2 properties, 171 S8NC units in 1 property, and 28 PD units in 1 property. Public housing provides an additional deeply assisted resource, with 2,687 public housing units serving income qualified

households under HUD eligibility rules, which prioritize households with limited incomes and may include a range of household types based on local admissions policies and unit sizes.

Tenant based assistance is provided through the Housing Choice Voucher program with 7,030 total vouchers in Duval County, including 355 project-based vouchers and 6,675 tenant-based vouchers. The total includes 1,331 Veterans Affairs Supportive Housing vouchers, which connect eligible veteran households to rental assistance paired with supportive services through the VA partnership model. Voucher eligibility is generally limited to households with extremely low incomes or very low incomes under HUD rules, with admissions and targeting shaped by federal requirements and local administrative policies. Together, these federal, state, and locally administered resources expand access to affordable rental housing countywide and help stabilize households facing the greatest rent pressures while supporting a range of family types and household needs.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

Across Jacksonville and Duval County, the most clearly identified near term risk of loss from the assisted affordable housing inventory is tied to expiring project-based assistance contracts in the Section 8 multifamily portfolio. Based on the current assisted housing inventory used for this plan, 8 Section 8 multifamily developments in Jacksonville have contracts expected to expire, representing 473 assisted units at risk of leaving the project based assisted inventory if contracts are not renewed or preserved through an approved conversion or recapitalization strategy. The 473 expiring assisted units include 63 Project Rental Assistance Contract units in 4 properties, 211 Loan Management Set-Aside units in 2 properties, 171 Section 8 New Constructions units in 1 property, and 28 Property Disposition units in 1 property. Loss of project-based assistance can result in reduced affordability protections for current residents, potential tenant displacement risk, and reduced availability of deeply assisted units in the countywide inventory, depending on owner decisions and HUD approval actions.

Beyond the identified Section 8 contract expirations, additional losses from the broader affordable housing inventory may occur over time but cannot be quantified in this narrative without property specific affordability end dates and verified preservation status. LIHTC properties can face affordability risk as compliance periods and extended use requirements approach their end, and long-term affordability can also be affected by recapitalization needs, ownership transfers, or market pressures that increase operating costs and redevelopment incentives. Separately, public housing and voucher assisted units are not typically “lost” through contract expiration in the same way as project-based Section 8, but inventory can be reduced temporarily or permanently through major rehabilitation needs, disaster related damage, redevelopment activity, or unit obsolescence if replacement units are not delivered on a one for one basis.

For planning purposes, the baseline assessment is that up to 473 assisted units are the most immediate and measurable affordable housing inventory at risk due to Section 8 multifamily contract expirations. Preservation actions generally focus on early engagement with owners, monitoring contract timelines, and aligning local strategies with HUD tools that support renewal and rehabilitation so assisted units remain available to income eligible households.

## **Does the availability of housing units meet the needs of the population?**

The availability of housing units across Jacksonville and Duval County does not fully meet local needs. Countywide supply constraints are most apparent for housing that is affordable to households with limited incomes and for unit types that align with current household composition, including smaller households, working households seeking moderate rent or mortgage costs, and older adults who may need accessible layouts or supportive features. When available units do not align with household incomes, more households face cost burden and reduced housing choice, which can increase housing instability and limit the ability of residents to move to housing that better matches their family size, mobility needs, or proximity to jobs, schools, and services.

Market conditions also indicate a mismatch between the mix of units available and what many households need to remain stably housed. As reflected in the Needs Assessment tables, gaps are typically most pronounced where households with lower incomes compete for a limited number of units priced at attainable rent levels, especially for small and mid-sized units that support both smaller households and families. When supply is constrained in these segments, households may double up, remain in units that do not meet size or accessibility needs, accept substandard conditions, or pay a higher share of income for housing costs. This dynamic affects renters and homeowners differently, but the underlying issue remains the same: the local housing inventory does not consistently provide enough affordable options across a range of unit sizes and conditions to meet demand countywide.

### **Describe the need for specific types of housing:**

Across Jacksonville and Duval County, there remains a need for a broader range of safe, decent, and affordable housing options in both the owner and renter markets. Needs are driven by household income constraints relative to prevailing housing costs, combined with the limited supply of units that are affordable to households with limited incomes and appropriately sized for a range of household types. Smaller and moderately priced units remain important for first time homebuyers, single person households, and older adults seeking to downsize while remaining in the community. The City's Comprehensive Plan Housing Element also emphasizes expanding the availability of affordable housing and supporting a diverse housing stock, including rehabilitation of housing that is affordable and available to all.

Additional rental housing opportunities are needed for households with limited incomes, including families and individuals who need units with accessibility features or proximity to services. A stronger mix of housing types such as smaller single-family homes, townhomes, and well located multifamily rental housing can support workforce housing needs and improve housing stability countywide. Local housing strategies also recognize the importance of tracking affordable and workforce housing production and preservation activity as part of maintaining adequate supply over time.

### **Discussion:**

N/A

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

This section analyzes the cost of housing in Jacksonville and throughout Duval County for both homeowners and renters. It includes a review of current home values and rental rates, along with an assessment of recent changes in these costs. Additionally, the section provides an in-depth examination of housing affordability for residents, evaluating how well the existing housing stock meets the financial needs of the county's population. This analysis is crucial for understanding the housing market's impact on residents and identifying affordability challenges within the jurisdiction.

### Cost of Housing

	Base Year: 2014	Most Recent Year: 2024	% Change
Median Home Value	\$144,000	\$303,500	110.8%
Median Contract Rent	\$763	\$1,300	70.4%

**Table 31 – Cost of Housing**

**Data Source:** 2010-2014 ACS (Base Year), 2020-2024 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	7,269	4.3%
\$500-999	21,869	13.0%
\$1,000-1,499	58,035	34.5%
\$1,500-1,999	50,870	30.3%
\$2,000 or more	30,098	17.9%
<b>Total</b>	<b>168,141</b>	<b>100%</b>

**Table 32 - Rent Paid**

**Data Source:** 2020-2024 ACS

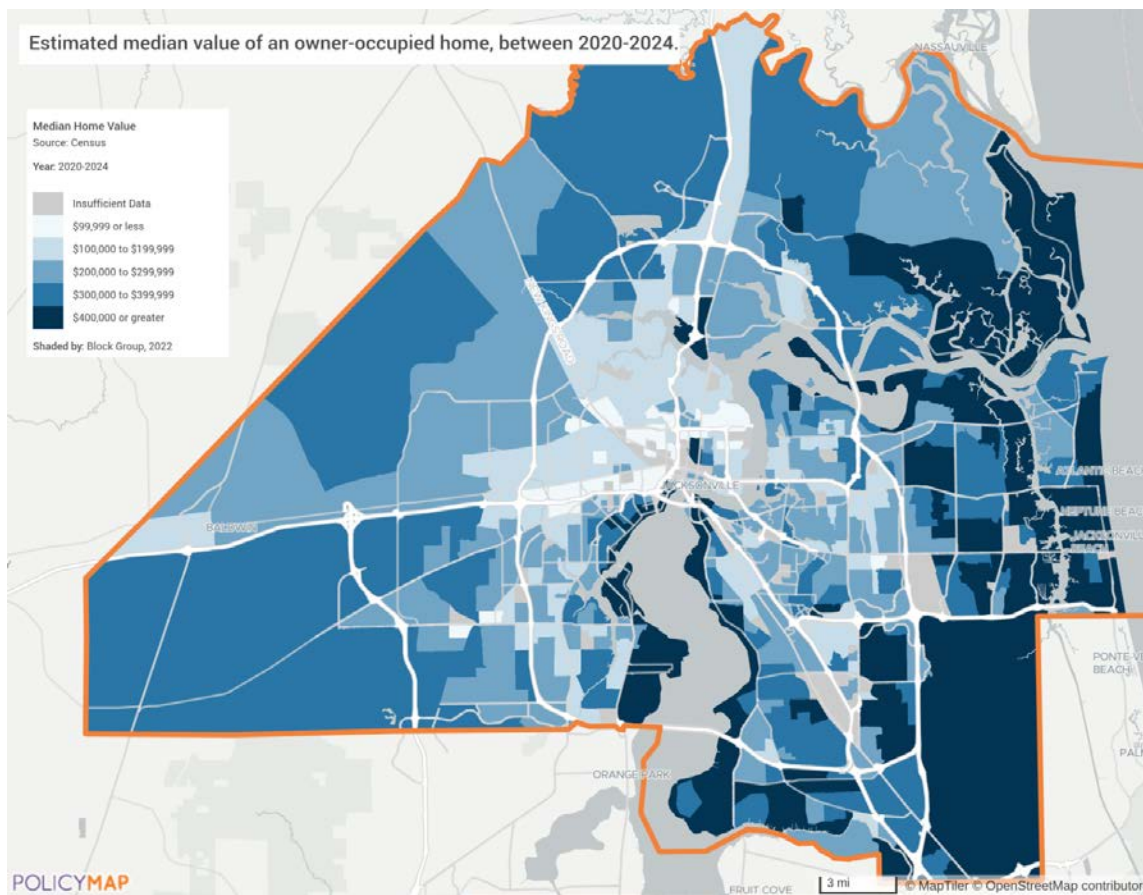
### Housing Costs

Housing costs throughout Duval County have significantly increased, with home values rising by 110.8% and rents increasing by 70.4% since 2014. The table above shows that just under one-half of renters pay \$1,500 or more per month for rent, representing a significant portion of renters in the county. Later in this section, rental rates are analyzed as a percentage of household income to evaluate the affordability of housing and assess the impact of these rising costs on residents.

## Median Value of Owner-Occupied Housing

The Median Value of Owner Occupied Housing map shows the estimated median value of owner occupied homes by block group across Duval County for the 2020-2024 period using U.S. Census data. Values are grouped into ranges from \$99,999 or less (lightest) up to \$400,000 or greater (darkest), with some block groups shown as insufficient data where the estimate was not reliable enough to map. This map reflects typical home values within each block group and does not indicate the condition of units or whether homes are affordable to current residents.

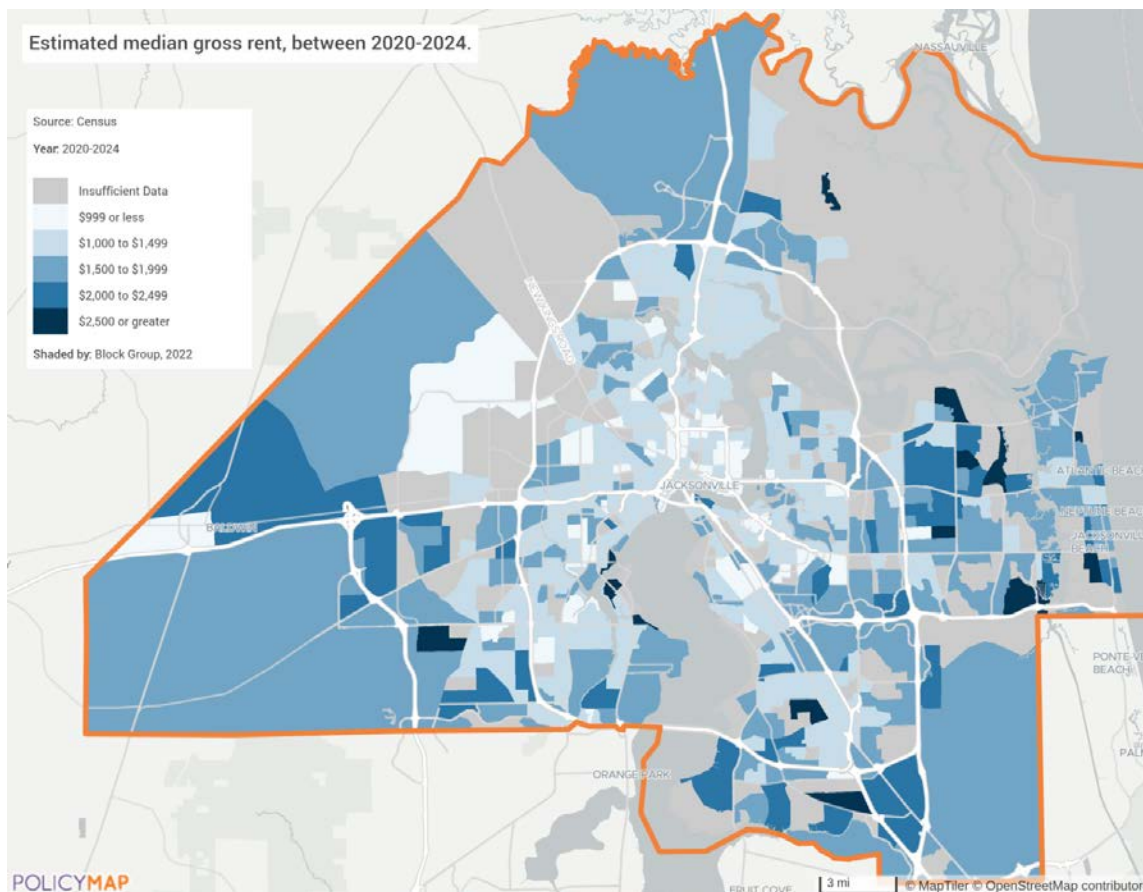
Countywide, higher value areas are concentrated in several parts of the county, while lower median values are more prevalent in and around the urban core and in other pockets of older development. This pattern is relevant to housing stability because lower value areas often overlap with older housing that may need rehabilitation and may face financing constraints for repairs, while higher value areas can reflect stronger market demand and increasing entry barriers for first time and moderate income buyers. The distribution supports the importance of balancing housing preservation and rehabilitation strategies in lower value areas with tools that expand access to homeownership and maintain affordability as market pressures increase.



## Median Rent

The Median Rent map shows the estimated median gross rent by block group across Duval County for the 2020-2024 period using U.S. Census data. Shading groups block groups into rent ranges from \$999 or less (lightest) up to \$2,500 or greater (darkest), with some areas shown as insufficient data where the estimate was not reliable enough to map. Median gross rent includes contract rent plus estimated utility costs when utilities are paid by the tenant.

Countywide, the map indicates that median rents vary substantially, with higher rent block groups concentrated in several parts of the county and lower median rents more common in and around the urban core and other pockets of older development. Higher rent areas typically reflect stronger market demand and newer or higher amenity rental stock, while lower rent areas may reflect older units and lower household incomes, which can still face high cost burden if rents remain high relative to earnings. This variation supports the need for a mix of strategies, including preservation of existing affordable rental units, targeted rehabilitation and energy efficiency upgrades that reduce monthly costs.



## Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	9,854	No Data
50% HAMFI	32,087	20,859
80% HAMFI	94,791	57,623
100% HAMFI	No Data	86,213
<b>Total</b>	<b>136,732</b>	<b>164,695</b>

**Table 33 – Housing Affordability**

**Data Source:** 2016-2020 CHAS

**Data Comments:** The most recent data for the Housing Affordability table above is from the 2016-2020 CHAS. HUD does not provide updated data through the Consolidated Planning/CHAS Data website, and this information was generated from HUD's Integrated Disbursement and Information System (IDIS)

## Housing Affordability

The availability of affordable housing in Jacksonville throughout Duval County is clearly linked to household income. While the most recent data available is from 2016-2020 it can still be an indicator of affordability in the region. For renters, there are nearly ten times the available units for residents making 80% HAMFI compared to extremely low-income residents making 30%. For homeowners, there are approximately 164,695 units available for residents earning up to 100% HAMFI and only 12.7% of those are affordable to households making 50% HAMFI or less. This shows a significant affordability problem where there is limited housing available, particularly for homeowners.

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,381	\$1,454	\$1,730	\$2,163	\$2,739
High HOME Rent	\$1,148	\$1,231	\$1,478	\$1,699	\$1,876
Low HOME Rent	\$897	\$961	\$1,153	\$1,332	\$1,486

**Table 34 – Monthly Rent**

**Data Source:** 2025 HUD FMR and HOME Rents (Jacksonville, FL HUD Metro FMR Area)

## HUD FMR and HOME Rent Limit

Fair Market Rents (FMRs), set annually by the U.S. Department of Housing and Urban Development (HUD), are used to determine payment standards for HUD programs. These estimates are calculated for metropolitan areas defined by the Office of Management and Budget (OMB), HUD-defined subdivisions of OMB metropolitan areas, and nonmetropolitan counties. Jacksonville and Duval County are part of the Jacksonville, FL HUD Metro Fair Market Rent (FMR) Area.

HOME Rent Limits, derived from HUD-published FMRs, establish the maximum allowable rent for units assisted through the HOME program. These limits apply to new leases for HOME-assisted rental units, ensuring affordability for low-income households while aligning with local market conditions.

### **Is there sufficient housing for households at all income levels?**

No. Housing supply across Jacksonville and Duval County is not sufficient to meet needs at all income levels, with the most significant gaps affecting households with limited incomes. As reflected in the NA-10 tables, shortages are most pronounced for units affordable to extremely low-income and very low-income households and for small to mid-sized units that can serve both growing families and older adults. When the supply of income aligned units is limited, more households experience cost burden, have fewer choices in the rental and ownership markets, and may remain in housing that does not match their size, accessibility, or proximity to services. These constraints indicate that countywide housing availability does not fully support stable housing outcomes for all income levels.

### **How is affordability of housing likely to change considering changes to home values and/or rents?**

Housing affordability across Jacksonville and Duval County is likely to remain strained unless housing costs and household incomes move back into closer alignment. Predicting exact changes is difficult, but recent growth pressures in the broader region, including strong demand from new residents and employment expansion, suggest that prices may remain elevated in many parts of the County. Even if the pace of rent growth moderates at times, a sustained decline in housing costs is unlikely without meaningful increases in housing availability at price points that are affordable to low- and moderate-income households.

If home values continue to rise faster than incomes, entry-to-homeownership becomes more difficult for first time buyers because higher prices increase down-payment requirements and monthly mortgage costs. If rents rise faster than incomes, renters experience higher cost burden risk, especially households with limited incomes and households competing for smaller and moderately priced units. Even when rent growth slows, households already paying a high share of income for housing costs may not experience meaningful relief without either income growth, reduced housing costs, or new supply at lower price points.

Affordability outcomes will also depend on how much the local market adds housing at a range of price points and how well existing affordable stock is preserved. The presence of income restricted and assisted inventory, including LIHTC units, Section 8 multifamily units, public housing, and Housing Choice Vouchers, remains important for stabilizing housing costs for income eligible households. However, market rate conditions still shape overall affordability because most households rely on the private market. Continued production and preservation of affordable rental housing, rehabilitation of existing housing, and homeownership assistance can help reduce cost burden risk over time, but affordability is likely to remain constrained if supply does not expand in price ranges aligned with household incomes across Duval County.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

In 2024, Duval County’s median contract rent was \$1,300 (2024 ACS 5-year data), which remained below all HUD Fair Market Rental Limits. It was also below HOME High Rental Limits for rental units with two or more bedrooms, while above the HOME High Rental Limits for studio and one-bedroom units as well as above HOME Low Rental Limits for units with 3 bedrooms or less. This suggests that while overall rental costs appear relatively affordable compared to the Fair Market Rent, affordability challenges persist for low-income households who could qualify for HOME assistance programs, particularly for low-income households only qualifying for smaller rental units. As rising housing costs continue to outpace income growth, these affordability concerns are expected to potentially become more widespread and increase financial strain on renters.

**Discussion**

N/A

## **MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)**

### **Introduction**

The tables and maps in this section offer insights into the condition of housing units across Jacksonville and throughout Duval County by examining factors such as age, vacancy rates, and the occurrence of housing issues. HUD identifies four key housing conditions as problematic:

1. Homes that lack complete or adequate kitchen facilities.
2. Homes lacking complete or adequate plumbing facilities.
3. Overcrowding which is defined as more than one person per room.
4. Households that are cost burdened, spending more than 30% of their income on housing costs.

These factors provide a comprehensive overview of housing quality and affordability challenges throughout the jurisdiction.

### **Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":**

Housing condition across Jacksonville and Duval County is evaluated using applicable state adopted building and safety codes, local property maintenance standards, and related health and safety requirements enforced through local inspection and municipal code compliance functions. For new construction, additions, and major alterations, Duval County applies the Florida Building Code 8th Edition (2023), including the Building, Residential, and Existing Building volumes, and it uses the 2020 National Electrical Code (NFPA 70) as the electrical standard. Local property maintenance expectations are also defined and enforced through the Jacksonville Ordinance Code Chapter 518, Jacksonville Property Safety and Maintenance Code, including Sec. 518.111, which provides definitions used for administration and enforcement of local property safety and maintenance requirements.

Rental habitability expectations are also shaped by the Florida Residential Landlord and Tenant Act, which requires landlords to comply with applicable building, housing, and health codes and to maintain the premises during the tenancy.

Housing condition classifications for Consolidated Plan implementation (Jacksonville and Duval County):

1. Standard condition:

A dwelling unit that is safe, sanitary, and structurally sound and is maintained in compliance with applicable building, housing, and health standards, including the Florida Building Code where applicable and the local property safety and maintenance standards enforced under Jacksonville Ordinance Code Chapter 518. Units in standard condition do not have material code violations or conditions that create an unsafe or unhealthy environment for occupants and meet minimum habitability expectations for continued occupancy.

2. Substandard condition:

A dwelling unit with one or more material deficiencies or code violations that affect health or safety and do not meet minimum property safety and maintenance requirements. Examples can include unsafe electrical conditions, inadequate plumbing or sanitation, significant roof or structural deterioration, persistent water intrusion contributing to unsafe conditions, fire safety hazards, or other serious issues that require corrective action through repair, rehabilitation, or enforcement depending on severity.

3. Substandard condition but suitable for rehabilitation:

A dwelling unit that does not meet minimum code or habitability standards but has deficiencies that are reasonably correctable through rehabilitation, repair, or replacement of systems and components. Units in this category generally require substantial repairs, modernization, or accessibility improvements, but the structure is feasible to rehabilitate at a reasonable cost relative to replacement. This classification supports the use of housing rehabilitation and repair programs to preserve existing housing stock and restore units to safe occupancy.

**Condition of Units**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	57,326	23.7%	88,620	51.1%
With two selected Conditions	959	0.4%	4,283	2.5%
With three selected Conditions	73	0.0%	292	0.2%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	183,361	75.9%	80,214	46.3%
<b>Total</b>	<b>241,719</b>	<b>100%</b>	<b>173,409</b>	<b>100%</b>

**Table 35 - Condition of Units**

Data Source: 2020-2024 ACS

**Housing Conditions**

The table above highlights the number of owner and renter households throughout Jacksonville and Duval County that face at least one housing condition issue. Renters are significantly more likely to experience housing problems, with approximately 53.8% of renter households affected, compared to 24.1% of homeowner households. Only a small share of households experience multiple housing issues at the same time. Based on the Needs Assessment findings presented earlier in this report, the most common housing problem is cost-burden, indicating that many households are spending a disproportionate share of income on housing costs. This ongoing affordability pressure remains a critical housing challenge for the region and contributes to broader risks related to housing instability.

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	77,353	32.0%	56,912	32.8%
1980-1999	72,384	29.9%	48,250	27.8%
1950-1979	71,330	29.5%	54,457	31.4%
Before 1950	20,652	8.5%	13,790	8.0%
<b>Total</b>	<b>241,719</b>	<b>100%</b>	<b>173,409</b>	<b>100%</b>

**Table 36 – Year Unit Built**

Data Source: 2018-2022 CHAS

## Year Unit Built

Jacksonville and Duval County have a notable portion of housing stock that was built before 1980, placing many units at risk for lead-based paint hazards due to the widespread use of lead paint before its ban in 1978. According to 2018-2022 CHAS data used for the previous table, approximately 38% of owner-occupied units and 39.4% of renter-occupied units fall into this category, potentially exposing an estimated 160,229 households to lead hazards. This presents a significant public health concern, particularly for vulnerable populations such as young children, emphasizing the importance of targeted mitigation efforts to reduce exposure risks.

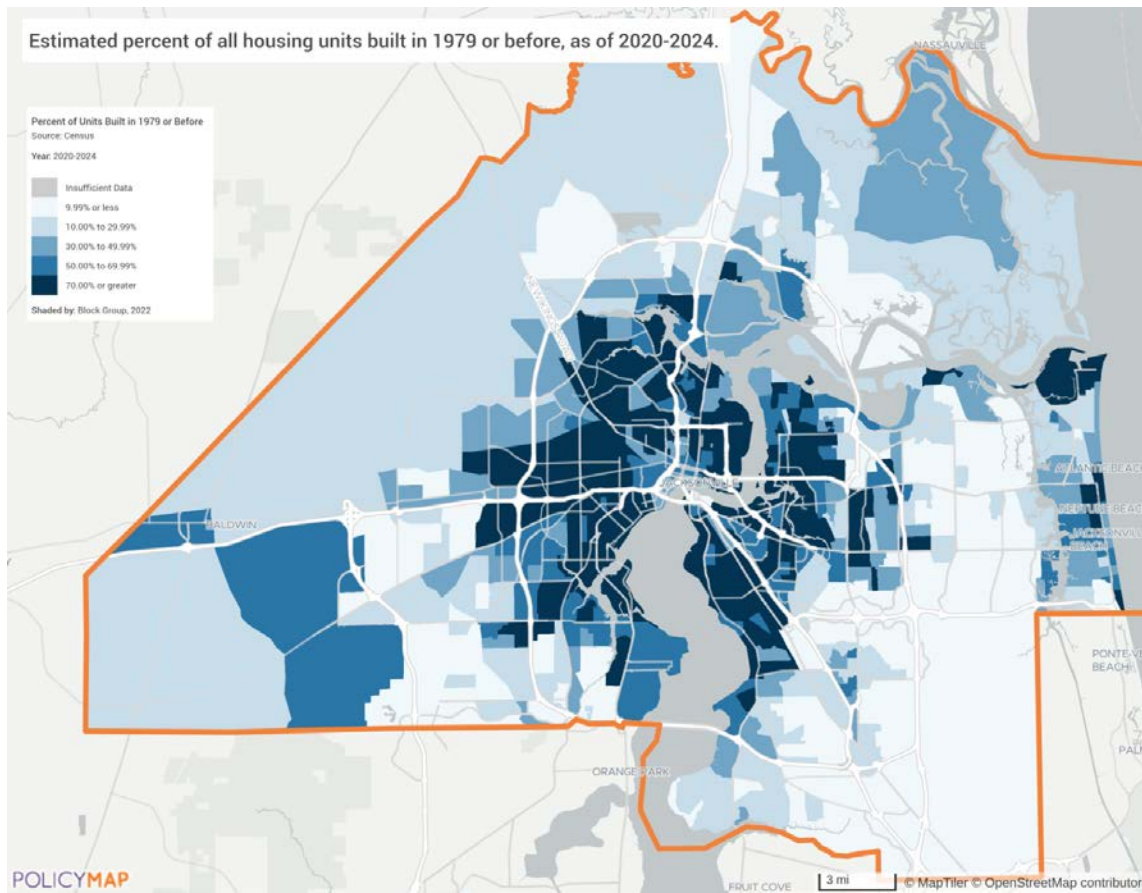
To address this issue, the County and the jurisdictions within it have established long-term initiatives to address the challenges associated with its aging housing stock, particularly homes built before 1980 that pose higher risks for lead-based paint (LBP) hazards and structural deficiencies. These initiatives are further explained later in this section.

## Age of Housing

### Housing Built Before 1980

The Housing Built Before 1980 map shows the estimated percent of all housing units built in 1979 or earlier by block group across Duval County for the 2020-2024 period using U.S. Census data. Shading reflects the share of older housing stock, from 9.99% or less (lightest) up to 70% or greater (darkest), with some block groups shown as insufficient data where the estimate was not reliable enough to map. This indicator is commonly used as a proxy for areas more likely to have aging building systems and a higher likelihood of lead based paint risk.

Countywide, the highest shares of pre 1980 housing cluster most strongly around established parts of the urban core and other older development patterns, while many outer areas show lower shares that are more consistent with newer construction. Concentrations of older housing often align with greater rehabilitation needs, including roof and structural repairs, outdated plumbing and electrical systems, energy efficiency improvements, and accessibility upgrades.



### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	91,982	38%	68,247	39.4%
Housing Units build before 1980 with children present	9,460	10.3%	11,885	17.4%

**Table 37 – Risk of Lead-Based Paint**

**Data Source:** 2018-2022 CHAS (Total Units) 2018-2022 CHAS (Units with Children present)

### Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Within Duval County, there are approximately 160,229 total units built prior to 1980 according to 2018-2022 CHAS Data. Based on this data, there are around 21,345 units or nearly 13.3% of homes built before 1980 that are at risk of having a Lead-Based Paint Hazard and that have children under the age of 6 present.

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	39,612	0	39,612
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

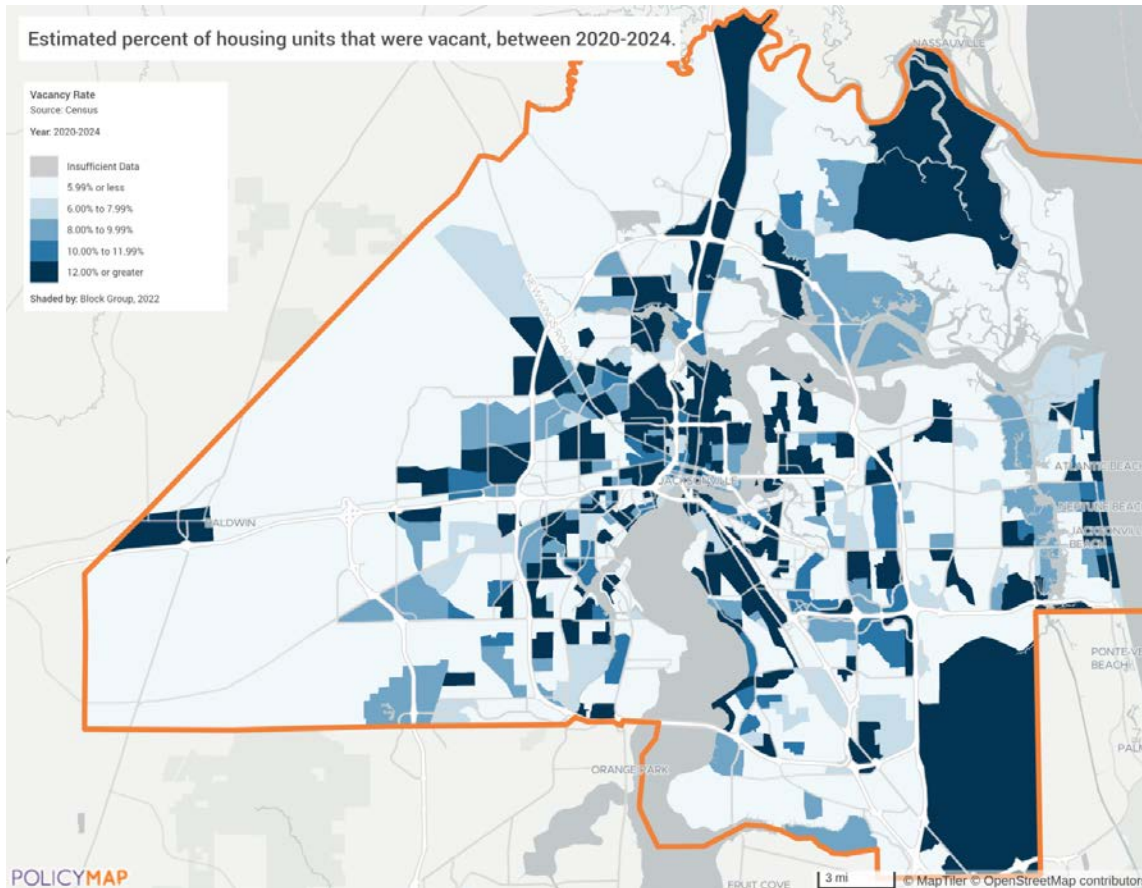
**Table 38 - Vacant Units**

**Data Source:** 2024 ACS 5-year Data

**Data Source Comments:** The City of Jacksonville does not have data for specific types of vacant units in the City, and ACS data only reports on the total number of vacant units in Jacksonville. Data does not distinguish between suitable or not suitable for rehab or if they were abandoned, REO properties or abandoned REO properties.

## Vacant Units

According to the 2024 5-year ACS data, Duval County has 454,740 housing units, of which 415,128 are occupied and 39,612 are vacant. The occupied stock includes approximately 241,719 owner-occupied and 173,409 renter-occupied homes. Reported vacancy rates are 7.9% for rentals and 1.3% for owner housing. The comparatively low homeowner vacancy rate indicates a tight for-sale market, which can limit move-up opportunities for renters and reduce options for households relocating to Jacksonville or Duval County. The following map displays the vacancy rates throughout the county.



## **Need for Owner and Rental Rehabilitation:**

Jacksonville and Duval County have an ongoing need for owner and rental rehabilitation because a substantial share of the local housing stock has aged into a period where major components require repair or replacement. As units age, recurring needs such as roofing, plumbing, electrical repairs, structural stabilization, and heating and cooling system replacement become more common and more expensive. These costs can be difficult for lower income households and residents on fixed incomes to absorb, increasing the likelihood that minor issues escalate into unsafe conditions, code violations, or displacement. Rehabilitation needs are also closely tied to health and safety outcomes because unresolved moisture intrusion, electrical hazards, and deteriorated building components can create risks that affect household stability and quality of life.

Rehabilitation programs help preserve existing housing as a cost effective strategy to maintain safe, decent, and affordable units in established neighborhoods across Duval County. Owner rehabilitation supports long term housing stability by enabling income eligible homeowners to address critical repairs and bring homes up to code. Rental rehabilitation supports the availability of safe rental units by requiring repairs that meet local minimum property standards and federal Housing Quality Standards for assisted units, reducing substandard conditions and preventing loss of viable rental stock. Jacksonville's Housing and Community Development programs include homeowner repair assistance, such as the Limited Repair Program, and a Rental Housing Rehabilitation program framework intended to bring units into compliance with minimum housing codes and federal standards. These tools complement code compliance efforts by pairing enforcement expectations with a pathway to correct conditions and preserve housing that can remain affordable over time.

## **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards:**

Housing units built before 1980 throughout Jacksonville and Duval County may contain lead-based paint (LBP) in areas such as window and door frames, walls, ceilings, or even throughout the entire structure. These homes are considered at risk for LBP hazards and should be tested according to HUD standards. As indicated by the Year Unit Built table 32 and maps, nearly 39.4% of occupied housing units in Duval County were built before 1980. Given the potential risks, it is safest to assume that pre-1980 housing presents elevated risk for lead based paint and that lower income households may have fewer resources for testing and mitigation, affecting around 160,229 units. This underscores the need for targeted interventions to mitigate potential health risks for these residents, particularly vulnerable populations.

## **Discussion:**

Jacksonville and Duval County maintain a framework for preserving and improving housing conditions through enforcement of state adopted building standards, local property safety and maintenance requirements, and inspection and code compliance processes. For construction, additions, and substantial alterations, Duval County applies the Florida Building Code, which establishes minimum standards for structural integrity, mechanical systems, plumbing, energy performance, and life safety. Electrical safety is supported through the National Electrical Code, which is incorporated through state and local code

adoption and applied through permitting and inspection. In addition to construction codes, ongoing property maintenance expectations are defined and enforced through the Jacksonville Ordinance Code Chapter 518, Jacksonville Property Safety and Maintenance Code, which provides a local framework for addressing unsafe and unsanitary conditions, deferred maintenance, and property related hazards. Together, these standards support routine repairs and modernization activities such as roof replacements, electrical and plumbing upgrades, heating and cooling improvements, and accessibility modifications that help older housing remain safe and suitable for long term occupancy across Duval County.

State law also reinforces minimum expectations for rental housing conditions. Under the Florida Residential Landlord and Tenant Act, landlords must comply with applicable building, housing, and health codes and maintain the premises during the tenancy. These requirements, combined with local code compliance and inspection activity, provide a consistent foundation for addressing habitability concerns, reducing health and safety hazards, and supporting stable occupancy in both owner occupied and renter occupied properties.

When rehabilitation activities involve older housing that may contain lead based paint, Jacksonville and its partners must follow applicable federal lead safety requirements for federally assisted housing and for renovation work. HUD's Lead Safe Housing Rule (24 CFR Part 35) establishes requirements for evaluation and hazard reduction during federally assisted rehabilitation and related activities, while the EPA Renovation, Repair and Painting Rule (40 CFR Part 745) requires certified firms and lead safe work practices for paid renovations in most pre 1978 housing. These federal requirements help reduce exposure risks during repair and rehabilitation activities and support safer preservation of the existing housing stock.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction:

The Jacksonville Housing Authority (JHA) is the public housing authority that administers HUD assisted housing programs for Jacksonville and Duval County. JHA’s mission is to create and provide safe, sustainable and quality affordable housing, with a vision focused on housing stability and access to opportunities that support upward mobility and self-sufficiency. Countywide, the assisted housing resources administered through JHA include 2,687 public housing units and 7,030 Housing Choice Vouchers, including 355 project based vouchers and 6,675 tenant based vouchers, with 1,331 Veterans Affairs Supportive Housing vouchers included in the total. These programs are designed to serve income eligible households under HUD rules, including families, older adults, and households that include a person with a disability, and they function as core components of the affordable housing system supporting residents across Duval County.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project -based	Tenant -based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	498	2,687	7,030	355	6,675	1,331	0	0
# of accessible units	-	-	-	-	-	-	-	-	-

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 39 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

## Describe the supply of public housing developments:

Jacksonville and Duval County's affordable housing inventory includes income restricted multifamily developments and federally assisted rental programs administered or monitored through HUD program requirements. Assisted units are subject to applicable inspection and compliance standards. HUD has adopted NSPIRE as a unified physical inspection standard across HUD housing programs, including Public Housing, Housing Choice Voucher assistance, and Multifamily assisted housing, with a focus on health, safety, and functional conditions.

- **Low Income Housing Tax Credit units:** Duval County includes 71 LIHTC developments with 11,892 affordable units, including 68 developments in Jacksonville with 11,699 units, plus 1 development in Atlantic Beach with 28 units, 1 development in Baldwin with 38 units, and 1 development in Jacksonville Beach with 127 units. LIHTC properties are income restricted under federal tax credit rules and are monitored for ongoing compliance to support long term affordability and habitability.
- **Section 8 Multifamily properties:** Duval County includes 59 Section 8 multifamily developments with 6,770 assisted units, including 57 developments in Jacksonville with 6,498 units and 2 developments in Jacksonville Beach with 272 units. Based on the current local inventory for this plan, 8 developments in Jacksonville include 473 assisted units with expiring contracts during the 2026 to 2030 period, including 63 PRAC units in 4 properties, 211 LMSA units in 2 properties, 171 S8NC units in 1 property, and 28 PD units in 1 property. Contract expiration can create preservation risk if renewals or approved preservation actions do not occur.
- **Housing Choice Voucher program:** The Jacksonville Housing Authority administers 7,030 total vouchers, including 355 project based vouchers and 6,675 tenant based vouchers, with 1,331 Veterans Affairs Supportive Housing vouchers included in the total. Voucher assisted units must meet HUD inspection standards to remain eligible for assistance.
- **Public Housing:** The Jacksonville Housing Authority's public housing portfolio includes 2,687 total units. Public housing developments are inspected under HUD physical inspection requirements and must meet minimum standards that protect resident health and safety. Locally, property condition expectations also align with Jacksonville's property safety and maintenance framework, including enforcement tools in Jacksonville Ordinance Code Chapter 518.

Overall, Duval County's assisted housing stock includes both newer and older properties, and continued monitoring, reinvestment, and preservation planning remain important to maintain safe, decent, and affordable units over time. LIHTC and voucher assisted rentals expand long term affordability options, while public housing and older assisted multifamily properties may require periodic capital improvements and recapitalization to support long term habitability and compliance.

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

The Jacksonville Housing Authority (JHA) is the public housing agency serving Jacksonville and Duval County. For this Consolidated Plan, the public housing inventory includes 2,687 public housing units countywide. These units serve income eligible households under HUD public housing requirements, including families, older adults, and households that include a person with a disability, with admissions and occupancy policies implemented through JHA program documents and the HUD Public Housing Agency planning process.

Physical condition. Public housing units are subject to HUD physical inspection requirements under HUD’s current inspection framework, including NSPIRE, which emphasizes conditions affecting resident health and safety at the unit, building, and site levels. Based on the public housing inspection results provided for this plan, all public housing development inspection scores were 90 or higher, which indicates generally strong physical condition at the time of inspection and performance that meets HUD inspection standards with limited deficiencies. Locally, property condition expectations also align with Jacksonville’s minimum property safety and maintenance framework, including enforcement tools under Jacksonville Ordinance Code Chapter 518.

**Public Housing Condition**

<b>Public Housing Development</b>	<b>Average Inspection Score</b>
Colonial Village	99
Twin Towers	98
Fairway Oaks	96
Blodgett Homes	96
Riviera Apartments	96
Southwind Villas	95
Centennial Townhouse	95
Forest, Anders & Scattered Sites	93
Scattered Sites	93
Victory Point	92
Brentwood Lake	92
Carrington Place Apartments	92
Oaks at Durkeeville	90
Lindsey Terrace	90

**Table 40 - Public Housing Condition**

Data Source: HUD, Physical Inspection Scores 2025

HUD provides physical inspection scores for PHA developments across the country. The physical condition scoring process is based on three elements within the property, which are:

- Inspectable areas: site, building exterior, building system, common areas and dwelling units;
- Inspectable items: walls, kitchens, bathrooms and other things to be inspected in the inspectable area; and
- Observed deficiencies.

A score of 55 or below means that the property is in poor condition, and properties in excellent condition have a score of 90 and over. All of the Public Housing properties are in excellent condition with a score of 90 or above.

### **Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

While recent inspection results for public housing development scores were 90 or higher, which reflects strong physical condition and limited health and safety deficiencies at the time of inspection, public housing still requires ongoing restoration and revitalization to maintain long term habitability. Typical needs include replacement of major building systems (plumbing, electrical, HVAC), roof and exterior envelope repairs, interior modernization, accessibility upgrades, and site improvements that support resident safety and code compliance. Capital planning is also important to address aging components before they create unit downtime or higher cost emergency repairs.

### **Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

JHA has developed a comprehensive strategy to improve the living environments and lives of low- and moderate-income families residing in public housing. Key components of the strategy include:

- Leveraging new funding opportunities like the Rental Assistance Demonstration and Choice Neighborhoods Planning Grants to revitalizing existing properties;
- Strengthening and expanding Family Self Sufficiency programming through existing and new funding sources;
- Creating new public housing units through construction or conversion, and establishing new types of properties or units to serve the needs of specific populations, for example, a community of military veteran single mothers;
- Assessing the needs of specific populations (e.g., youth, elderly, disabled) and exploring opportunities to partner with community agencies to provide the supportive services and programs our residents need; and
- Ensuring JHA remains a well-managed, effective organization with highly qualified, committed and productive personnel.

**Discussion:** N/A

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction:

The City of Jacksonville’s action plan outlines goals and strategies to be implemented over the course of one year in accordance with requirements of the broader Consolidated Plan. In public and stakeholder meetings, Jacksonville sought public input to establish priorities and to define goals and objectives that guide the distribution of federal funds to address homelessness. Officials also coordinated with the CoC lead agency, Changing Homelessness, to develop needs and establish strategies to address those needs.

The table below provides the number of Emergency Shelter (ES), Transitional Housing (TH), and Permanent Supportive Housing (PSH) beds available throughout the entirety of the CoC’s geographic region.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	285	0	97	103	0
Households with Only Adults	367	0	375	916	0
Chronically Homeless Households	0	0	0	276	0
Veterans	30	0	49	596	0
Unaccompanied Youth	52	0	30	0	0

**Table 41 - Facilities and Housing Targeted to Homeless Households**

Data Source: FL-510 Jacksonville-Duval, Clay Counties CoC 2024 Housing Inventory Chart

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Mainstream services across Jacksonville and Duval County complement targeted homeless assistance by helping households address health, behavioral health, income, and basic needs that can contribute to housing instability. These services are accessed by residents regardless of housing status and are commonly used through referrals from the Northeast Florida Continuum of Care (CoC) system and partner agencies when households need support alongside shelter, rapid rehousing, or permanent housing placement.

**Health and behavioral health services:**

Major health systems and community based providers support stabilization through primary care, specialty care, emergency services, and discharge planning. County public health services are available through the Florida Department of Health in Duval County, which provides clinical and nutrition services such as WIC and other public health supports that can help stabilize household health and finances. Behavioral health crisis stabilization and outpatient services are available through the Mental Health Resource Center, which provides emergency evaluation and crisis stabilization and related services. Federally Qualified Health Centers also support low cost primary and behavioral health care, including Agape Family Health as an FQHC in Jacksonville, which can help reduce unmet health needs that interfere with housing stability.

**Employment and workforce services:**

Workforce development services are delivered through CareerSource Northeast Florida, which operates career centers in Duval County and provides job search assistance, career counseling, training connections, and employer engagement. These mainstream services complement homeless focused case management by supporting income growth and job placement as households work toward stable housing.

**Benefits navigation, crisis response, and household stabilization:**

United Way of Northeast Florida operates 211, a free resource and referral service that connects residents to available local supports, including housing related assistance, food resources, and health and behavioral health referrals. The City of Jacksonville Social Services Division also provides an Emergency Financial Assistance Program designed to help eligible households prevent eviction for non-payment of rent or mortgage or interruption of utilities, which can reduce the likelihood of a housing crisis escalating. These services are frequently used in coordination with homeless system partners for diversion and prevention.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Jacksonville and Duval County residents experiencing homelessness access services through both county based mainstream providers and the Northeast Florida Continuum of Care (FL 510) coordinated system.

1. Coordinated Entry, Street Outreach, and Housing Navigation
  - Changing Homelessness: Lead agency for the FL 510 CoC and Coordinated Entry system serving Duval County, supporting coordinated access, referrals, and system level coordination that links people to both homeless targeted programs and mainstream services.
  - Sulzbacher: Provides street outreach, emergency housing, case management, health related supports, and housing placement functions that frequently connect clients to mainstream care and benefits resources.
2. Emergency Shelter and Crisis Stabilization Facilities
  - I.M. Sulzbacher Center for the Homeless: Emergency housing options for men, women, and families with children, paired with case management and connections to health, income, and housing services.
  - Trinity Rescue Mission: Emergency food and shelter services and a women and children's center, which can link guests to employment and stabilization supports.
  - City Rescue Mission: Emergency shelter services and basic needs supports for adults and for women with children, with connections to recovery and stabilization services.
  - Hubbard House: Emergency shelter and supportive services for survivors of domestic violence and their children, including counseling and next step planning.
  - Catholic Charities Bureau - provides case management and financial assistance to persons who are about to become homeless, in addition to rapid re-housing services. They also provide short-term rent, mortgage and utility assistance and case management for persons infected with HIV/AIDS.
  - Gateway Community Services - provides substance abuse counseling and detoxification services for substance abuse issues with HIV/AIDS.
  - Northeast Florida AIDS Network - provides those persons with HIV/AIDS financial assistance, case management through the short-term rent, mortgage and utility assistance program and security deposits for the Permanent Housing Placement program.
  - JASYMN – provides supportive services and homelessness prevention services to Jacksonville youth.
  - Salvation Army - The Salvation Army provides emergency shelter, meals and clothing assistance to the homeless, along with supportive services that include case management and rapid re-housing.
3. Youth Focused Mainstream and Crisis Services
  - Daniel Kids Independent Living Homeless Services: Homeless services and independent living supports for youth and young adults, supporting stabilization and transition planning.
  - Youth Crisis Center: Residential crisis care and related supports for runaway, displaced, and homeless youth, providing short term stabilization and family support services.
4. Employment and Workforce Services

- CareerSource Northeast Florida: Career centers and workforce services including job search support, training connections, and employer engagement that complement housing stabilization plans.

## MA-35 Special Needs Facilities and Services – 91.210(d)

### Introduction

Jacksonville and Duval County serves four primary groups with non-homeless special needs: the elderly and frail elderly, individuals with HIV/AIDS and their families, those with alcohol and/or drug addiction, and individuals with mental or physical disabilities. Each group requires tailored support, such as age-friendly and accessible housing, medical care, rehabilitation services, and affordable living options. The jurisdiction is working to meet these needs through specialized housing and integrated services, though continued efforts are required to expand and enhance these support systems to better accommodate these vulnerable populations.

### HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	0
PH in facilities	0
STRMU	547
ST or TH facilities	0
PH placement	0

Table 42– HOPWA Assistance Baseline

Data Source: HOPWA 2025 CAPER and HOPWA Beneficiary Verification Worksheet

### Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Jacksonville and Duval County include several special needs populations that may require supportive housing or housing-linked services to remain stably housed and avoid unnecessary institutionalization. Supportive housing needs typically include safe and affordable units, accessibility features, service coordination, and transportation assistance.

#### Elderly and Frail Elderly

Older adults often need affordable housing located near healthcare and essential services. Common needs include home modifications for accessibility, in-home support, caregiver assistance, and transportation to appointments and daily necessities.

#### Persons with Disabilities (Mental, Physical, and Developmental)

Residents with disabilities may require accessible units and ongoing support services such as case management, benefits coordination, and connections to medical or behavioral health care. Some households also need supportive housing options that include tenancy supports to maintain stability.

### **Persons with Alcohol or Other Drug Addictions**

Individuals with substance use disorders benefit from stable housing paired with recovery supports, including treatment access, counseling, peer support, and case management. Transportation and coordinated referrals can reduce barriers to ongoing care.

### **Persons with HIV/AIDS and their Families**

Households affected by HIV/AIDS may need stable housing that supports consistent access to medical care and medication. Supportive needs often include case management, transportation to services, and rental or utility assistance when available. Specialized HIV/AIDS resources may be located in neighboring jurisdictions within the tri-county region.

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.**

Across Jacksonville and Duval County, the primary mechanism for ensuring that people returning from mental and physical health institutions can access appropriate supportive housing is discharge planning paired with coordinated referrals. Hospital and rehabilitation discharge processes typically involve interdisciplinary case management and social work staff who assess the patient's living situation, identify risks that could interfere with recovery, and arrange follow up care and supports before release. Discharge planning commonly includes connecting patients to home health services, durable medical equipment, transportation options, outpatient care, and community resources when a person cannot safely return to their prior living arrangement. For example, Baptist Medical Center Jacksonville describes discharge planning support delivered by social work, including follow up arrangements and referrals to community services and transportation. Ascension St. Vincent's inpatient rehabilitation services similarly emphasize discharge planning and case management to coordinate the transition to the next setting of care, including needs that affect safe housing stability after discharge.

When housing instability is identified, referral pathways in Duval County often include crisis and navigation lines and behavioral health network coordination. United Way of Northeast Florida's 211 connects residents to available community programs and can be used as a centralized starting point for housing and supportive service referrals. For behavioral health service linkage, LSF Health Systems serves as a Florida Department of Children and Families managing entity and maintains a 24/7 Access to Care line that helps connect individuals to network providers and appropriate levels of care. These pathways support transitions from psychiatric hospitalization, detox, or other treatment settings by helping individuals and families locate service connections that can stabilize housing while continuing treatment and recovery.

For households that are homeless or at imminent risk of homelessness, the Northeast Florida Continuum of Care (FL 510) Coordinated Entry System provides a standardized process for assessment and referral to housing and services across Duval County and the broader CoC geography. The FL 510 Coordinated Entry policies identify Changing Homelessness, Inc. as the coordinated entry lead agency and describe how households are assessed and matched to available housing interventions using system protocols.

Together, discharge planning in health care settings, 211 and behavioral health access points, and CoC coordinated entry are the core structures that support safe transitions from institutions into stable housing with services.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

Jacksonville and Duval County plan to address the housing and supportive service needs of persons with special needs by combining housing stability activities with coordinated access to services. Planned actions focus on helping older adults, persons with disabilities, individuals managing chronic health conditions, and households in recovery remain safely housed, reduce preventable displacement, and connect to ongoing supports that sustain independent living. Implementation will rely on HUD eligible housing and community development activities paired with resident centered service coordination and referrals.

Housing stability efforts are expected to include rehabilitation and repair activities for income eligible owner occupied households, including emergency repairs that address immediate threats to health and safety and accessibility related improvements where eligible. These activities are designed to reduce housing instability driven by substandard conditions, functional barriers, or deferred maintenance that can make a unit unsafe for a resident with mobility or health related limitations. Coordination with Jacksonville Housing is also expected to support stability for assisted households by connecting residents to services and self-sufficiency supports, including resources that help households maintain housing while managing employment, disability, or health challenges.

Planned activities and performance measures will be tied to the City Annual Action Plan process, which establishes the jurisdiction's one year goals, funded projects, and expected outcomes for HUD formula programs. One year goals and related activities will be documented in the adopted Annual Action Plan and accompanying program materials posted by the City Housing and Community Development Division. These documents provide the official link between the prioritized needs of this population as identified in the Needs Assessment and Market Analysis.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Public policies intended to protect health, safety, and orderly growth can also create cost and timing pressures that reduce affordable housing feasibility across Duval County. When approvals, plan review, and required studies extend development timelines, carrying costs rise and projects often need higher rents or sales prices to remain financeable. These pressures can be most challenging for smaller scale infill and moderate rent developments where margins are limited, which can reduce private and nonprofit capacity to deliver missing middle housing types such as duplexes, townhomes, and small multifamily.

Local land use and development regulations can affect affordability when dimensional standards and site design requirements limit the number of units that can be built on a parcel or increase land and infrastructure cost per unit. Jacksonville’s Zoning Code includes district based requirements tied to lot area, setbacks, lot coverage, and other standards that influence density and building form. When these standards require larger lots or wider separations than the market can absorb at lower price points, unit counts can be constrained, and land costs are distributed across fewer homes. The practical effect is often higher per unit cost, especially in areas where redevelopment or infill is the primary production path.

Development charges and transportation concurrency tools can also affect residential investment. Jacksonville’s Concurrency and Mobility Management System includes mobility fees used to mitigate transportation impacts of new development, and the City provides formal processes for applications and payments. Mobility fees and related administrative charges add upfront costs that are typically financed into total development budgets, which can push projects toward higher price points or reduce the number of units that can be supported within available subsidy. In targeted areas, incentives may offset some mobility fee costs, but fees remain a material consideration in project pro formas.

State and federal policies also shape local affordability outcomes. Statewide building code requirements increase resilience and life safety but can raise construction costs and complicate rehabilitation of older structures. For assisted rehabilitation, federal lead safety and renovation requirements remain essential for health protection but can increase per unit rehab costs and reduce the number of units that can be addressed with limited funding, particularly in older housing where lead safe work practices are more likely to apply.

## **MA-45 Non-Housing Community Development Assets – 91.215 (f)**

### **Introduction:**

Jacksonville and Duval County anchor the economic and service systems of Northeast Florida and function as a regional hub for employment, logistics, and health care. Countywide access to a deepwater port, interstate corridors, rail networks, and air cargo capacity supports goods movement and commuting patterns that connect Duval County with surrounding counties and broader domestic and international markets. The City Office of Economic Development describes Jacksonville’s intermodal advantages, including multiple interstate connections, rail service, an international airport, and marine terminals that collectively support business location decisions and ongoing employment growth.

The local economy is shaped by logistics and distribution, advanced manufacturing, construction, professional and business services, and a large military presence. JAXPORT reports substantial statewide and regional economic impacts tied to port activity, reflecting the port’s role in trade and supply chain employment. The defense sector also contributes to regional stability and workforce demand. Navy information for Naval Air Station Jacksonville notes that the installation is one of the area’s largest employers and reports economic impact in excess of \$2 billion annually. Economic development materials for the region also highlight ongoing recruitment and expansion activity in industry segments such as advanced manufacturing.

Tourism and major events also contribute to the countywide economy by supporting hospitality employment and local small businesses. Visit Jacksonville reports that the destination welcomed more than 8 million visitors in fiscal year 2024, generating an estimated \$7.4 billion in total economic impact and \$4.1 billion in direct visitor spending. Visitor activity is supported by beach and riverfront amenities, conventions and meetings, and major sports and entertainment events that draw out of area attendees. Sports related visitation is a notable component of this activity. An economic impact study prepared for the Jaguars and EverBank Stadium describes the use of a Duval County input output model to estimate stadium related direct spending and associated economic effects.

These economic drivers and sustained growth patterns continue to influence housing demand and residential investment across Duval County. As employment centers and visitor activity expand, affordability pressures are often most visible in rental housing and entry level homeownership. The Market Analysis evaluates housing supply, cost burden conditions, and neighborhood level factors that affect housing stability, with attention to how transportation access, employment geography, and development feasibility shape where and how affordable units can be produced and preserved.

## Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	956	945	0%	0%	0%
Arts, Entertainment, Accommodations	49,118	59,414	10%	10%	0%
Construction	35,440	39,922	7%	7%	-1%
Education and Health Care Services	99,169	112,098	20%	19%	-1%
Finance, Insurance, and Real Estate	54,253	66,105	11%	11%	0%
Information	6,300	13,641	1%	2%	1%
Manufacturing	25,394	28,011	5%	5%	0%
Other Services	24,628	15,158	5%	3%	-2%
Professional, Scientific, Management Services	63,894	105,565	13%	18%	5%
Public Administration	20,316	15,071	4%	3%	-2%
Retail Trade	59,838	57,727	12%	10%	-2%
Transportation and Warehousing	36,734	51,935	8%	9%	1%
Wholesale Trade	11,942	24,905	2%	4%	2%
Total	487,982	590,497	--	--	--

**Table 43 - Business Activity**

**Data Source:** 2019-2023 ACS (Workers), 2023 Longitudinal Employer-Household Dynamics (Jobs)

Jacksonville and Duval County's labor market reflects a regional economy with substantial in county employment opportunities and a strong draw for workers from surrounding communities. The Business Activity table above shows 487,982 county residents in the workforce (ACS 2019 to 2023 5 year) compared with 590,497 jobs located in the county (LEHD 2023), indicating that Duval County supports more jobs than resident workers and functions as a major employment center. Employment is broad based, with the largest job concentrations in Education and Health Care Services (112,098 jobs, 19% of jobs), Professional, Scientific, Management Services (105,565 jobs, 18%), and Finance, Insurance, and Real Estate (66,105 jobs, 11%). Additional major job anchors include Arts, Entertainment, Accommodations (59,414 jobs, 10%), Retail Trade (57,727 jobs, 10%), Transportation and Warehousing (51,935 jobs, 9%), and Construction (39,922 jobs, 7%). This mix supports a wide range of skill levels and wages, while the overall jobs to workers relationship suggests that inbound commuting is a structural feature of the countywide economy.

Geography and connectivity reinforce these dynamics. Jacksonville and the surrounding communities that make up Duval County sit at the center of a broader Northeast Florida labor shed, with daily commuting patterns shaped by regional road networks, job concentrations, and access to major service hubs. Because Duval County contains a large share of the region's employment in higher intensity sectors such as health care, professional services, logistics, and visitor serving industries, housing demand and affordability conditions are influenced by both local household incomes and the ability of workers from outside the county to access jobs located within the entitlement jurisdiction. As a result, housing supply constraints, transportation access, and development feasibility affect not only resident households but also the

stability of the workforce that supports the county’s job base.

**Labor Force**

Total Population in the Civilian Labor Force	522,761
Civilian Employed Population 16 years and over	499,366
Unemployment Rate	3.5%
Unemployment Rate for Ages 16-24	11.0%
Unemployment Rate for Ages 25-65	4.4%

**Table 44 - Labor Force**

**Data Source:** 2020-2024 ACS, 2024 BLS Unemployment (Duval County, FL)

**Unemployment**

There are several methods for measuring unemployment, each with distinct advantages and limitations. The U.S. Census collects annual unemployment data by census tract, enabling geographic comparisons of unemployment rates across smaller areas. However, this data is typically two or more years old, making it less useful for real-time analysis. In contrast, the Bureau of Labor Statistics (BLS) provides monthly unemployment data.

**2024 Unemployment Rates**

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
3.5%	3.4%	3.3%	3.1%	3.3%	3.9%	4.1%	4.0%	3.6%	3.6%	3.6%	3.2%

Unemployment Rate in 2024, BLS – Duval County, FL

**2025 Unemployment Rates**

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
3.8%	3.8%	3.6%	3.6%	3.7%	4.2%	4.3%	4.6%	4.4%	X	5.1%	4.7%(P)

Unemployment Rate in 2025, BLS – Duval County, FL

Based on BLS Local Area Unemployment Statistics for Duval County, unemployment fluctuated seasonally in both 2024 and 2025. In 2024, monthly unemployment ranged from 3.1% in April to 4.1% in July, with rates generally staying in the mid 3% range across much of the year (3.2% to 4.0% from August through December). Using the monthly rates shown in the table, the approximate average unemployment rate for 2024 was about 3.6%. In 2025, unemployment was higher overall, rising from 3.6% in March and April to 4.6% in August, and increasing further to 5.1% in November, before easing to 4.7% in December.

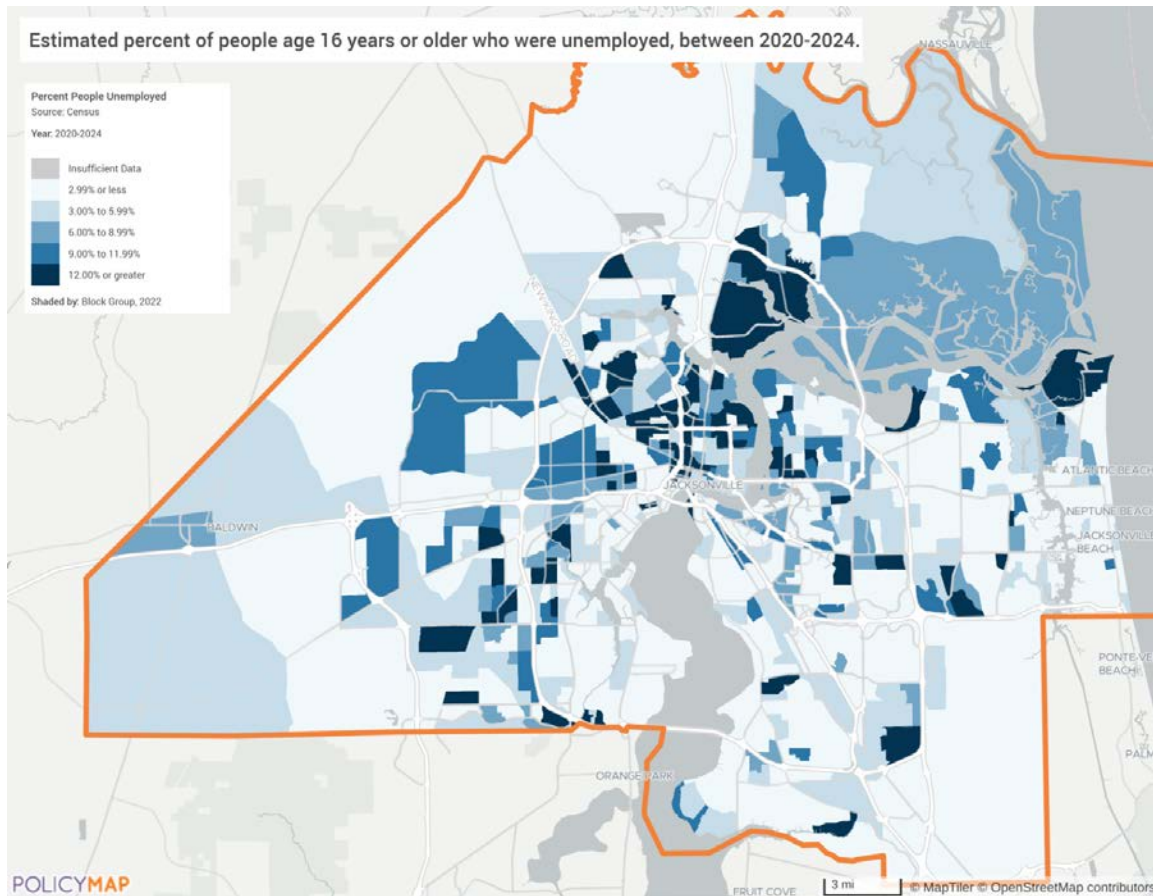
These patterns are consistent with a labor market influenced by seasonal and cyclical shifts that affect hiring and layoffs in sectors such as construction, hospitality, and other service industries that respond to weather, travel, and event calendars. Overall, the reported rates suggest a generally moderate unemployment environment, with higher levels in 2025 that may indicate slower labor market conditions or reduced job matching compared with 2024, even as employment demand remains broad across the county’s major industries.

Note: No unemployment rate was reported in October 2025 in the provided table. The December 2025 unemployment rate was shown as preliminary at the time of the report.

## Unemployment

The Unemployment map shows the estimated percent of people age 16 years or older who were unemployed by block group across Duval County for the 2020-2024 period using U.S. Census data. Shading groups block groups into unemployment rate ranges from 2.99% or less (lightest) up to 12% or greater (darkest), with some areas shown as insufficient data where the estimate was not reliable enough to map. This is a small area estimate and is best interpreted as a general pattern rather than a precise measure for any single block group.

Countywide, higher unemployment rates appear in clusters around the urban core and in scattered pockets elsewhere, while many outer block groups show lower unemployment rates. Areas with higher unemployment often face greater housing instability risk because income interruptions can make it harder to keep up with rent, mortgages, utilities, and basic maintenance. This distribution supports the value of connecting housing programs and neighborhood reinvestment strategies with workforce training, job placement, and transportation access that improves the ability of residents to reach employment opportunities throughout the county.



Occupations by Sector	Number of People
Management, business and financial	203,097
Farming, fisheries and forestry occupations	770
Service	79,770
Sales and office	117,235
Construction, extraction, maintenance and repair	37,827
Production, transportation and material moving	60,667

**Table 45 – Occupations by Sector**

Data Source: 2020-2024 ACS

### Occupations by Sector

The Occupations by Sector table illustrates the distribution of job types across various industries throughout Jacksonville and Duval County, differing from Table 39 that focused on the distribution of jobs within specific sectors. For instance, managerial positions, whether in corporate offices or retail, are classified under "Management, Business, and Financial" in this table but would be categorized by industry in the earlier table.

Based on the 2024 ACS 5-year data, the largest occupational group is the Management, Business, and Financial sector, with approximately 203,097 jobs. The Sales and Office sector with 117,235 jobs, the Production, Transportation, and Material Moving Sector with 60,667 jobs, and the Service sector with 79,770 jobs each make up notable portions of the local job distributions. These sectors encompass vital roles such as managers, industrial workers, service workers, financial analysts, business professionals, retail workers, administrative staff, and customer service representatives, emphasizing the importance of professional, service industry, and office-related occupations in the county's workforce.

### Travel Time

Travel Time	Number	Percentage
< 30 Minutes	279,241	65.9%
30-59 Minutes	129,011	30.4%
60 or More Minutes	15,702	3.7%
<b>Total</b>	<b>423,955</b>	<b>100%</b>

**Table 46 - Travel Time**

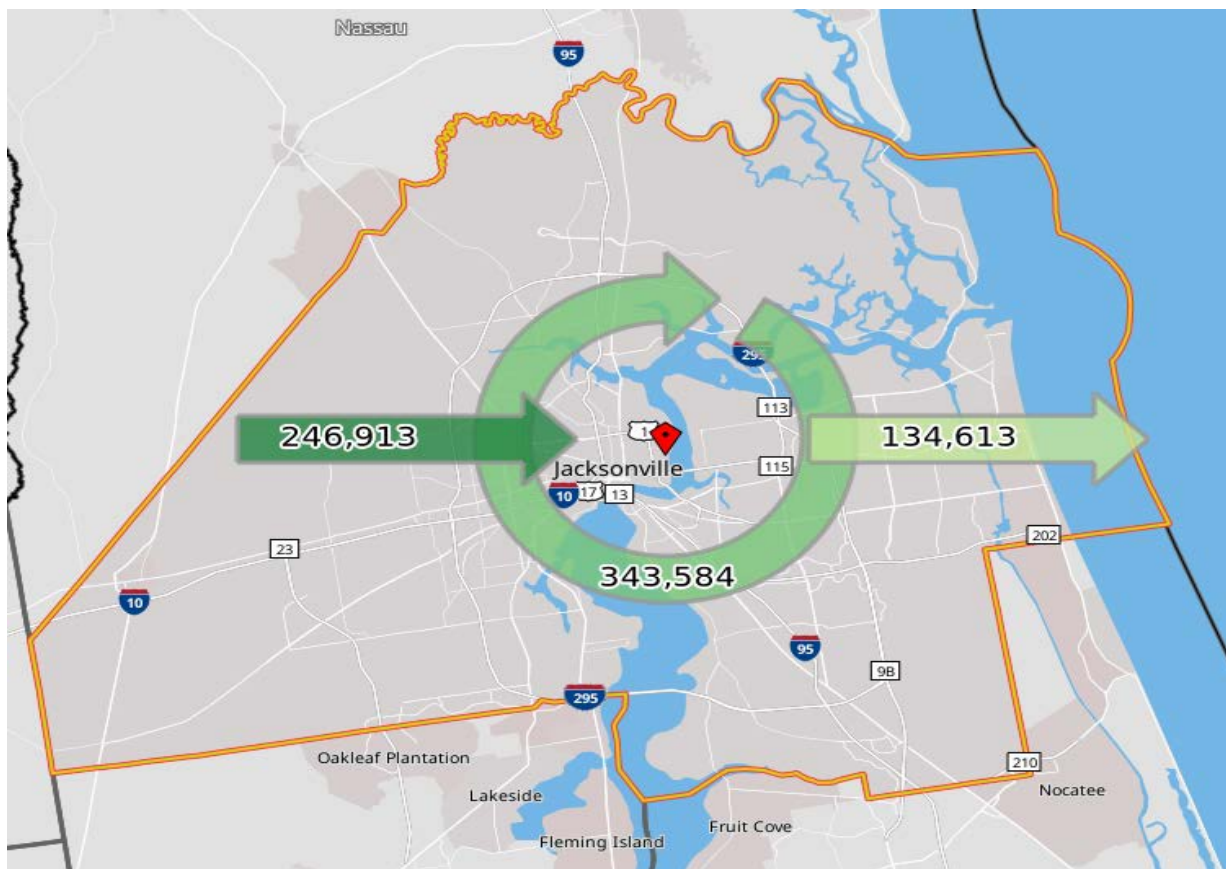
Data Source: 2020-2024 ACS

### Commute Travel Time

In Jacksonville and Duval County, the number of individuals with long commute times to work is quite minimal with only 3.7% (15,702 individuals) of workers commuting 1 hour or more for work. The majority of the workforce commutes less than 60 minutes with 65.9% of workers commuting less than 30 minutes contributing to an accessible and convenient work-life balance for many residents.

### Inflow and Outflow of Jobs, 2023

The following map and table show the number of people who commute in and out of Duval County for work. Nearly one-third of the workers in Jacksonville and Duval County leave the jurisdiction for work and over 41% of the workers in Duval County come from outside the area. Overall, approximately 381,526 workers change jurisdictions in order to have both their work and housing needs met.



### Inflow and Outflow of Jobs

2023	Count	Share
In-Area Labor Force Efficiency (All Jobs)		
Living in the Selection Area	478,197	100%
Living and Employed in the Selection Area	343,584	71.8%
Living in the Selection Area but Employed Outside	134,613	28.2%
	Count	Share

In-Area Employment Efficiency (All Jobs)		
Employed in the Selection Area	590,497	100%
Employed and Living in the Selection Area	343,584	41.8%
Employed in the Selection Area but Living Outside	246,913	41.8%

**Table 47 - Inflow and Outflow of Jobs Table, 2023**

Data Source: 2023 LEHD On the Map

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	32,592	5,066	16,035
High school graduate (includes equivalency)	105,580	10,286	36,605
Some college or Associate's degree	118,507	7,870	23,005
Bachelor's degree or higher	177,916	2,683	22,704

**Table 48 - Educational Attainment by Employment Status**

Data Source: 2020-2024 ACS

**Educational Attainment by Employment Status**

Educational attainment is one of the best indicators of economic success, both in attaining a job and receiving a higher wage. The table above details educational attainment by employment status for persons 16 years of age and older within the county. Unemployment is lower and labor force participation is generally higher for residents who have achieved a higher level of educational attainment.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	1,659	3,829	4,597	7,284	5,493
9th to 12th grade, no diploma	9,631	6,705	8,005	15,086	10,567
High school graduate, GED, or alternative	37,146	43,453	32,280	69,556	47,297
Some college, no degree	23,974	33,498	26,725	47,879	31,970
Associate's degree	6,453	15,892	14,589	25,395	12,114
Bachelor's degree	9,439	44,190	35,491	53,184	29,866
Graduate or professional degree	836	15,479	17,828	27,335	19,375

**Table 49 - Educational Attainment by Age**

Data Source: 2020-2024 ACS

## Educational Attainment by Age

The previous table outlines educational attainment by age for individuals aged 18 and older in Jacksonville and throughout Duval County. It highlights the varying levels of education achieved across different age groups, providing insights into the county's educational landscape and its potential impact on workforce development and economic opportunities.

### Educational Attainment – Median Earnings in the Past 12 Months

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	\$33,249
High school graduate (includes equivalency)	\$38,776
Some college or Associate's degree	\$43,655
Bachelor's degree	\$61,423
Graduate or professional degree	\$82,111

**Table 50 – Median Earnings in the Past 12 Months**

Data Source: 2020-2024 ACS

## Median Earnings by Educational Attainment

Educational attainment is a key determinant of potential earnings and financial stability. In Jacksonville and Duval County, individuals with higher education levels experience significantly greater median earnings. For instance, a person with a Bachelor's degree typically earns nearly double the income of someone without a high school diploma, while those with a graduate or professional degree can expect to earn just above twice what someone earns with a high school education. Over the span of a career, this income disparity becomes even more pronounced. An individual with a Bachelor's degree working from age 23 to 62 can expect to earn around \$2.4 million, compared to approximately \$1.5 million for someone with a high school diploma working from age 23 to 62, an earnings difference of around \$900,000. This gap in lifetime earnings contributes significantly to wealth accumulation, further supported by the higher likelihood of home ownership, investments, and retirement savings often associated with higher salaries.

## Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the Business Activity table using ACS 2019 to 2023 5 year worker data and LEHD 2023 job data, Jacksonville and Duval County's largest employment base is Education and Health Care Services. This sector represents about 20% of resident workers (99,169) and about 19% of jobs located in the county (112,098), reflecting the county's role as a major center for medical and related services. Professional, Scientific, and Management Services is another cornerstone, accounting for 13% of workers and 18% share of jobs, which indicates strong a demand for professional and business services.

Several additional sectors make up a substantial share of the local economy and provide a broad range of employment opportunities. Finance, Insurance, and Real Estate accounts for 11% of both workers (54,253) and jobs (66,105). Retail Trade remains a major source of employment at 12% of workers (59,838) and 10% of jobs (57,727). Arts, Entertainment, and Accommodations also represents a significant share at 10%

of workers (49,118) and 10% of jobs (59,414), consistent with the importance of hospitality and visitor serving activity. Transportation and Warehousing (8% of workers and 9% of jobs) and Construction (7% of workers and 7% of jobs) reflect the continued influence of logistics, goods movement, and ongoing development activity. Manufacturing and other service sectors round out the employment base, reinforcing a diversified economy that supports both resident employment and regional job access.

**Describe the workforce and infrastructure needs of the business community:**

Jacksonville and Duval County's business community operates in a growing regional economy that depends on a skilled and reliable workforce supported by modern infrastructure. Workforce needs are shaped by the area's targeted industry base and ongoing business expansion. The City Office of Economic Development identifies targeted sectors that include advanced manufacturing, aviation and aerospace, finance and insurance, headquarters, information technologies, life sciences, and logistics and distribution, which reinforces demand for industry specific training, credentialing, and career pathways aligned with employer needs.

Workforce needs commonly include the following:

- Advanced manufacturing and skilled trades. Employers rely on production workers, industrial maintenance technicians, electricians, welders, and other trades, creating ongoing need for apprenticeship and work based training pipelines. CareerSource Northeast Florida describes registered apprenticeship pathways that support earn while you learn training across multiple high demand industries.
- Logistics and distribution talent. Employers in logistics and distribution need CDL drivers, warehouse and equipment operators, dispatch and logistics coordinators, and safety and supervisory staff, reflecting the area's role as a freight and distribution hub.
- Health care and related services. A large health services job base increases demand for nurses, allied health professionals, direct care workers, and behavioral health roles, which can affect staffing stability and service access when shortages emerge.
- Housing affordability and commute reliability. Hiring and retention can become more difficult when housing costs rise faster than wages or when commuting barriers limit reliable access to job centers, increasing turnover and recruitment time.

Infrastructure needs that influence business attraction, retention, and expansion include:

- Freight and transportation capacity. Port efficiency, roadway capacity, and predictable travel times support supply chain reliability. JAXPORT highlights major port improvements, including completion of the harbor deepening through Blount Island, which supports larger vessel calls and cargo throughput.
- Site readiness and utility capacity. Industrial and commercial growth depends on development ready sites with water, sewer, power, and drainage capacity. JEA describes capital investments to expand capacity and modernize utility infrastructure, including water and wastewater planning resources that support development coordination.

- Stormwater and drainage resilience. Drainage performance and flood risk influence construction costs, insurance, and long term asset protection, making system upgrades a continuing priority.
- Broadband and communications. Reliable high speed internet supports modern operations, logistics coordination, and small business growth.
- Transit and workforce mobility. JTA fixed route service and paratransit options support access to jobs and services for riders who cannot use fixed route transit. JTA's Connexion paratransit program is a key mobility resource for eligible riders.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Across Jacksonville and Duval County, several public and private initiatives are expected to influence job growth, business location decisions, and infrastructure demand during the planning period. A major driver is continued investment in freight and logistics capacity tied to JAXPORT and related intermodal assets. Harbor deepening through Blount Island has been completed, improving the port's ability to serve larger vessels and support cargo growth. This type of port and maritime investment typically strengthens demand for logistics, warehousing, transportation, and supply chain related occupations, while also increasing needs for roadway capacity, truck routing efficiency, and industrial land with utility service.

Downtown and sports district reinvestment is another change with potential economic impacts. The City and the Jacksonville Jaguars have advanced a stadium redevelopment agreement, which is expected to generate substantial construction activity and long term event and visitor related spending. In parallel, the Jacksonville Transportation Authority is implementing the Ultimate Urban Circulator program, including planned expansion of the downtown mobility network beyond the existing Skyway service area. Together, these initiatives can support employment in construction, hospitality, and downtown serving businesses, while increasing needs for coordinated transportation planning, pedestrian safety improvements, and reliable access between job centers and neighborhoods.

Utility and resilience investments are also positioned to affect development feasibility. JEA publishes a water and wastewater five year capital plan project list and describes major projects such as an advanced water reclamation facility and related system improvements. Capacity expansions and upgrades in water, wastewater, and drainage reduce barriers to business expansion and residential growth, but they also require sustained planning for site readiness, coordinated permitting, and long range infrastructure financing.

Resulting needs for workforce development, business support, and infrastructure include the following:

- Workforce development: Increased demand for skilled trades, industrial maintenance, logistics and CDL pathways, and construction labor tied to port activity, stadium and downtown construction, and utility capital projects. Business services and professional occupations remain important given the county's job mix.

- Business support: Site readiness assistance, predictable permitting, and coordinated recruitment and training partnerships to help firms scale and fill positions. Small businesses tied to hospitality, events, and construction supply chains may need technical assistance and access to capital.
- Infrastructure: Continued investment in freight mobility, local roadway connectivity, transit and last mile access, and utility capacity for industrial parks and infill redevelopment, including water, wastewater, and stormwater improvements.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Jacksonville and Duval County's workforce education profile generally aligns with a job base that mixes higher skill professional roles with large service, health care, logistics, and construction employment. The largest concentrations of jobs are in Education and Health Care Services (112,098 jobs, 19% of jobs), Professional, Scientific, and Management Services (105,565 jobs, 18%), Finance, Insurance, and Real Estate (66,105 jobs, 11%), Retail Trade (57,727 jobs, 10%), and Arts, Entertainment, and Accommodations (59,414 jobs, 10%). This sector-mix supports demand for both degree based occupations and jobs that rely on industry credentials, technical skills, and mid skill training.

The educational attainment table indicates that employed residents include a large pool with postsecondary education, which supports access to professional, business, and health care occupations. Employed residents with a bachelor's degree or higher (177,916) represent the largest employed attainment group, followed by some college or an associate's degree (118,507) and high school graduates (105,580). At the same time, the county's job structure includes substantial employment in sectors that commonly rely on certificates, apprenticeships, or work based training, including Transportation and Warehousing (51,935 jobs, 9%), Construction (39,922 jobs, 7%), Manufacturing (28,011 jobs, 5%), and Wholesale Trade (24,905 jobs, 4%). This supports a labor market where residents can access employment through both degree pathways and shorter cycle credential programs.

Differences between where resident workers are concentrated and where jobs are located also indicate how commuting and job matching shape opportunities. Duval County has more jobs (590,497) than resident workers (487,982), reinforcing its role as a regional employment center. Sectors where the share of jobs exceeds the share of resident workers, such as Professional, Scientific, and Management Services (18% of jobs vs 13% of workers) and Wholesale Trade (4% vs 2%), may reflect stronger in county employer demand that is partially met by in-commuting or by residents shifting into these fields through training. Sectors where the share of workers exceeds the share of jobs, such as Retail Trade (12% of workers vs 10% of jobs) and Other Services (5% vs 3%), can indicate that some residents with experience in these fields may seek work outside the county or face more competition for available local positions.

### **Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Jacksonville and Duval County's workforce training system is led by CareerSource Northeast Florida, the local Workforce Development Board and one stop network serving job seekers and employers. CareerSource NEFL provides job search assistance, career counseling, hiring events, and connections to training and credential programs. Its career centers and online services support residents who are unemployed, underemployed, or transitioning to higher wage work by helping them identify in demand occupations, build job readiness, and access training referrals aligned with employer needs.

Postsecondary and short term workforce training is also anchored by the Florida State College at Jacksonville, which offers workforce education and short term programs that can be completed in one year or less, as well as continuing workforce education certificates and customized training for employers. These programs support pathways into fields that match the county's employment base, including health care, logistics, construction, information technology, public safety, and skilled trades. Employer focused training and incumbent worker upskilling are reinforced through statewide CareerSource Florida training grant programs that are designed to help businesses train new and existing workers.

Apprenticeship and work based learning are another active component of the local training landscape. CareerSource NEFL promotes apprenticeship pathways across industries such as information technology, advanced manufacturing, health care, construction, hospitality, and trades, supporting earn while you learn options that can be especially effective for residents who need income while training. The City also highlights workforce training resources for businesses through its Office of Economic Development and has promoted neighborhood level workforce and entrepreneurship initiatives, including a City announcement of an entrepreneurship workforce development center intended to provide workshops, mentorship, job placement assistance, and certification opportunities.

These workforce training initiatives support the jurisdiction's Consolidated Plan by strengthening household stability and reducing housing cost burden through higher and more reliable earnings. Training and placement services help low and moderate income residents access employment, advance into better paying occupations, and maintain housing without entering a crisis system. Employer aligned training, apprenticeships, and customized business solutions also support job retention and business expansion, which can stabilize local employment centers that are essential to neighborhood vitality. Improved workforce access, particularly when paired with supportive services and transportation connections, reinforces broader housing and community development goals by reducing economic barriers that contribute to housing instability.

### **Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes. Jacksonville and Duval County participate in a regional Comprehensive Economic Development Strategy for Northeast Florida through the Northeast Florida Regional Council, which serves as the U.S. Economic Development Administration designated Economic Development District for the region and leads the CEDS process and updates.

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Because the CEDS is a regional strategy document, the strongest overlap with the Consolidated Plan occurs where economic development initiatives also expand access to opportunity for low and moderate income households and support neighborhood reinvestment. CEDS aligned initiatives that can be coordinated with Consolidated Plan priorities in Jacksonville and Duval County include:

- Workforce and talent pipeline initiatives that connect residents to in demand occupations and industry credentials. These efforts support Consolidated Plan goals by improving household income stability, reducing housing cost burden, and strengthening access to employment for residents facing barriers.
- Infrastructure and site readiness priorities that strengthen utilities, transportation connectivity, and resilience to support business growth and redevelopment. These initiatives align with Consolidated Plan eligible public improvements and facilities that can improve access to jobs and services, reduce development barriers, and support reinvestment in older areas.
- Resilience and recovery planning that prioritizes hazard mitigation, infrastructure hardening, and long term recovery coordination. These actions can support housing stability by reducing disruption risk and protecting essential community systems.

Other plans and initiatives that influence economic growth and can inform coordination with Consolidated Plan investments include regional and local strategies focused on talent development, business growth, quality of place, and infrastructure networks. For example, JAXUSA Partnership's regional strategy, The Future is Now Northeast Florida, is organized around goals that include talent development and infrastructure networks, which can reinforce the Consolidated Plan's emphasis on connecting residents to economic opportunity. At the local level, the Downtown Investment Authority's Business Investment and Development Plan framework focuses on public infrastructure improvements and market based revitalization in Downtown, which can overlap with Consolidated Plan objectives when paired with neighborhood access, housing rehabilitation, and corridor improvements.

**Discussion:**

N/A

## MA-50 Needs and Market Analysis Discussion

### Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD defines "housing problems" based on four specific data points: cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. Throughout Jacksonville and Duval County, housing issues are infrequent overall, except for cost burden. According to the 2024 ACS 5-Year Estimates, the countywide rates are as follows:

- Cost Burden Renters: 56.3%
- Cost Burden Homeowners: 24.3%
- Overcrowding: 2.3%
- Lack of Complete Plumbing Facilities: 0.3%
- Lack of Complete Kitchen Facilities: 0.7%

For an area to be considered "concentrated" with housing issues, it must exhibit two or more problems significantly above the countywide averages, using HUD's definition of "disproportionate." This threshold in Duval County is set at 10 percentage points higher than the county average, equating to: a cost burdened renter above 66.3%, a cost burdened homeowner above 34.3%, overcrowding above 12.3%, lack of plumbing facilities above 10.3%, and lack of kitchen facilities above 10.7%.

The following Census Tracts have concentrations of 2 or more of the housing issues mentioned above:

- #12031002901: Lack of Complete Plumbing (13.68%); Lack of Complete Kitchen Facilities (11.94%); Cost Burdened Renters (72.89%)
- #12031002902: Lack of Complete Plumbing (16.6%); Lack of Complete Kitchen Facilities (11.35%);
- #12031001500: Lack of Complete Plumbing (16.09%); Cost Burdened Homeowners (45.33%);
- #12031001100: Lack of Complete Kitchen Facilities (10.81%); Overcrowding Renters (15.07%);
- #12031017400: Lack of Complete Plumbing (14.22%); Lack of Complete Kitchen Facilities (12.77%);
- #12031013732: Overcrowding Homeowners (12.81%); Cost Burdened Renters (71.63%)

### Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

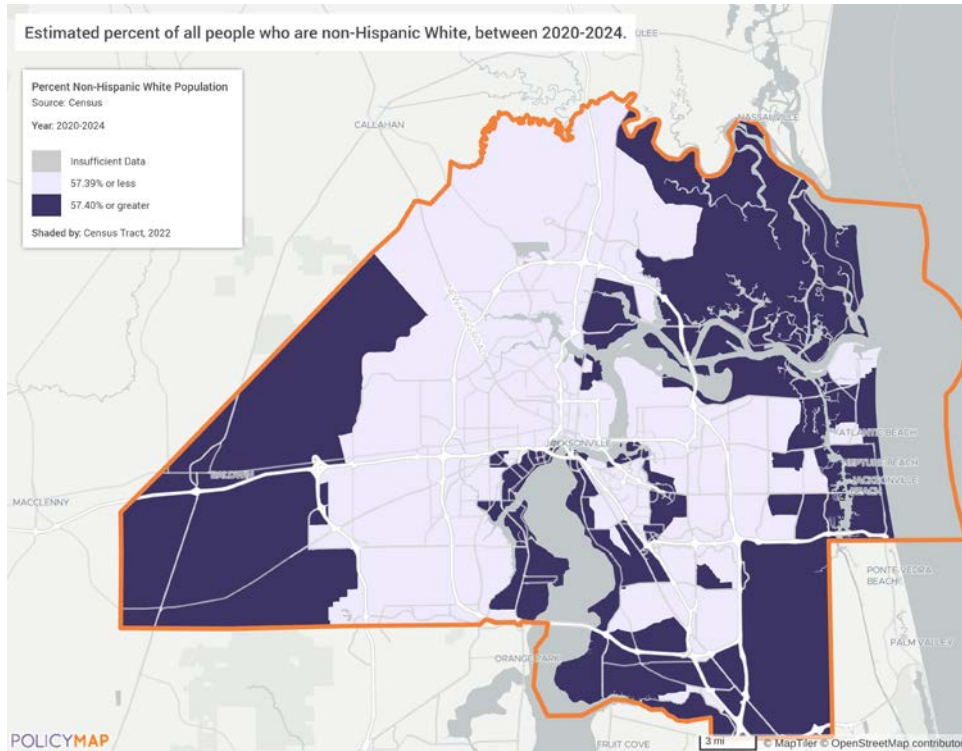
For the purposes of this analysis a "racial or ethnic concentration" will be any Census Tract where a racial or ethnic minority group makes up 10 percent or more of the population than the county as a whole. According to the 2024 ACS 5-Year estimates the racial and ethnic breakdown of Duval County's population is:

- White, non-Hispanic: 47.4%
- Black, non-Hispanic: 27.9%
- Asian: 4.9%
- Two or More Races, non-Hispanic: 5.6%
- Hispanic or Latino: 13.5%

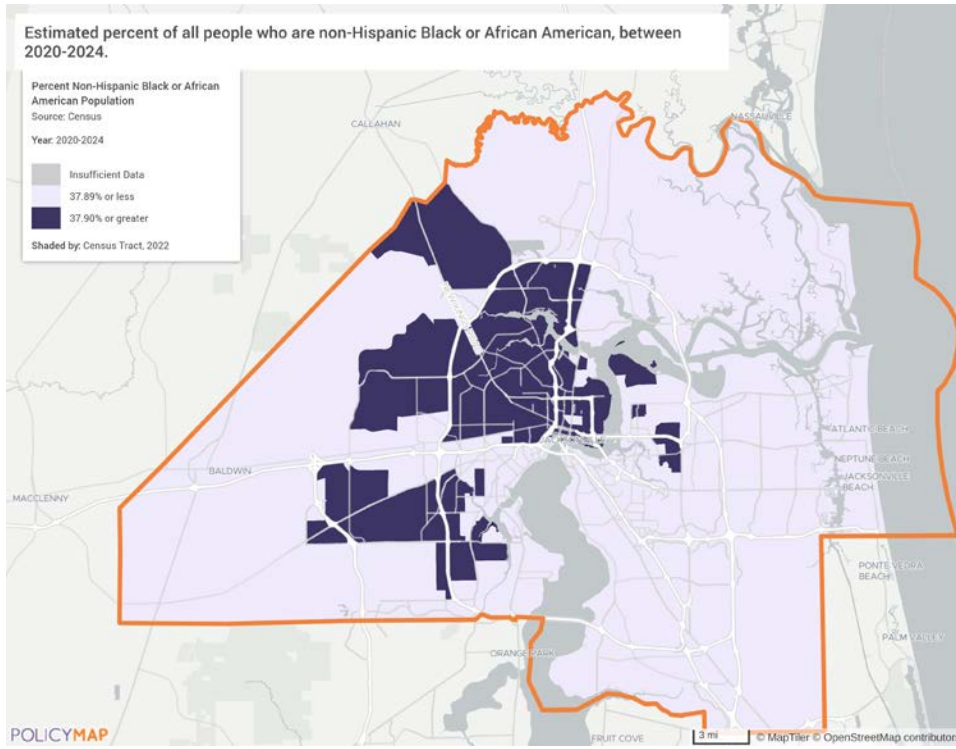
*All other races or ethnicities make up less than 1% of the total population.*

For an area to be considered to have a population "concentration" based on race or ethnicity, the tract must have a concentration of that race or ethnicity significantly above the countywide averages, using HUD's definition of "disproportionate." This threshold in Duval County is set at 10 percentage points higher than the county average, equating to: White (non-Hispanic) 57.4%, Black (Non-Hispanic) 37.9%, Asian 14.9%, Two or more Races (non-Hispanic) 15.6%, and Hispanic / Latino 23.5%.

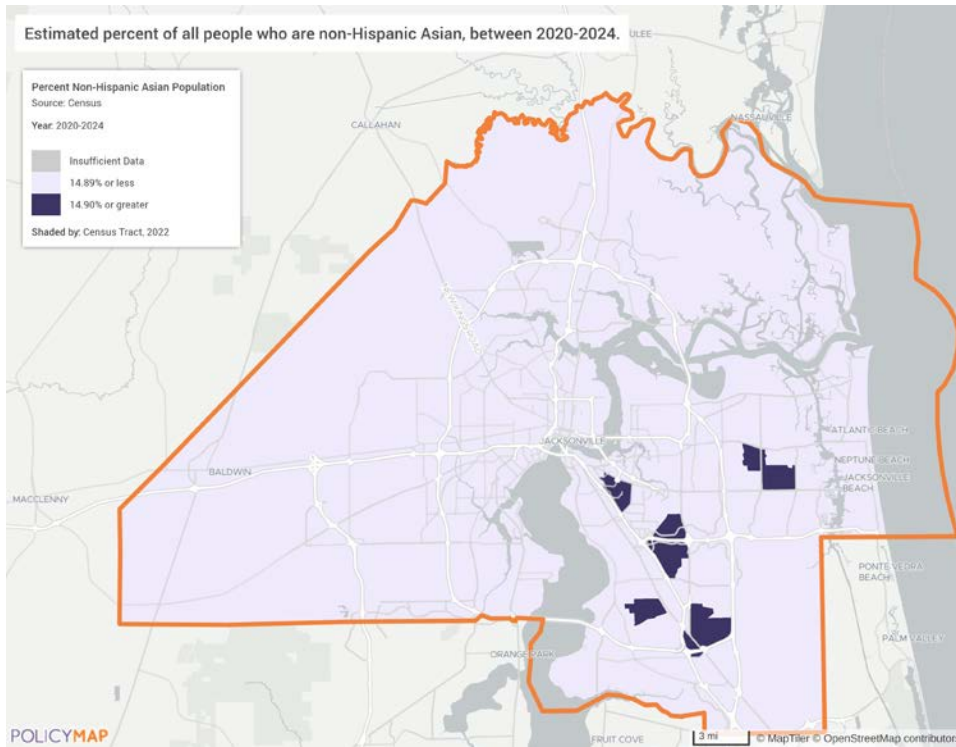
**Concentration White (non-Hispanic) households over 57.4%**



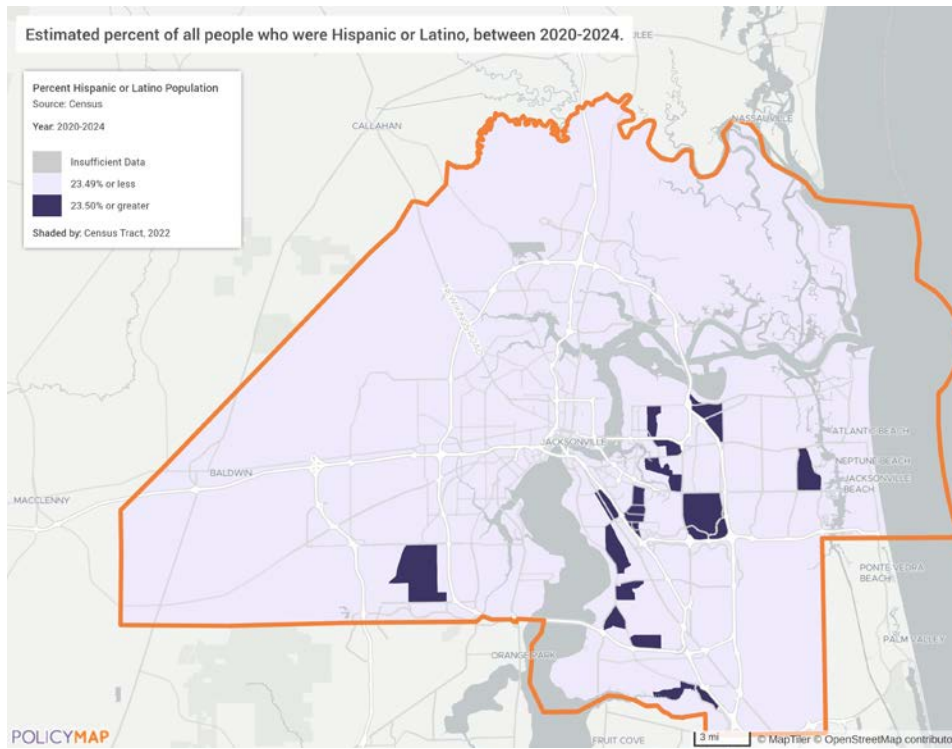
**Concentration Black / African American (non-Hispanic) households over 37.9%**



**Concentration Asian (non-Hispanic) households over 14.9%**



## Concentration Hispanic or Latino households over 23.5%



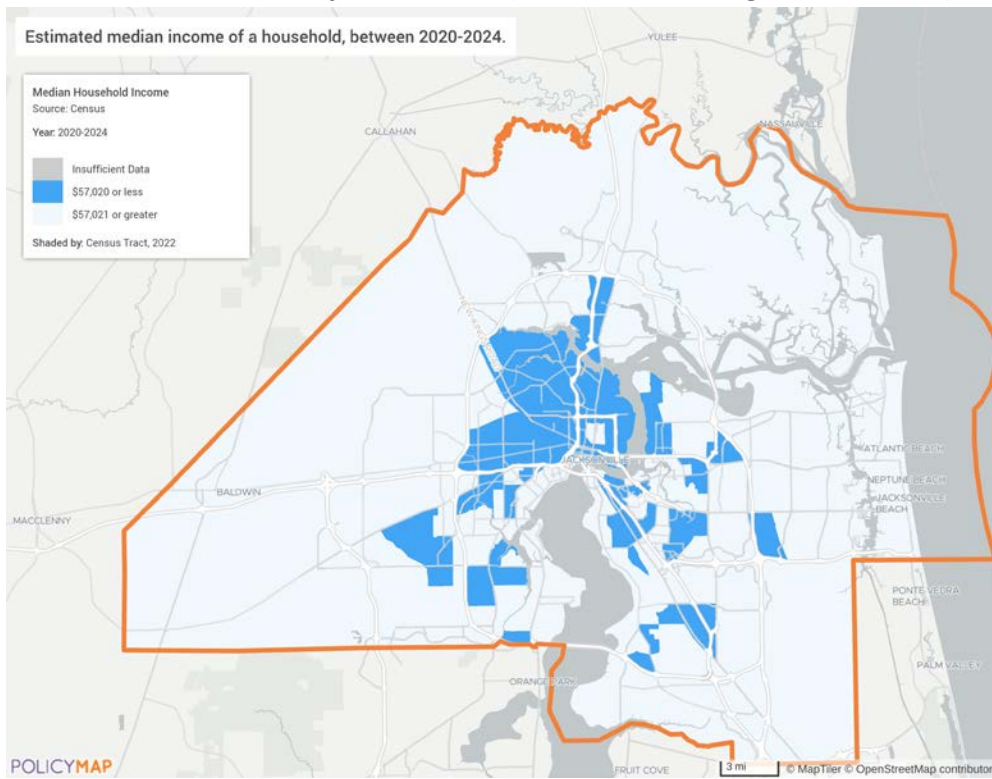
## Low-Income Households

A household is considered low-income if it earns less than 80% of the area median income. A tract has a concentration of low-income households if the tract median household income is less than 80% of the county median household income. The median income in Duval County is \$71,277 and relatively low-income is less than \$57,021. The following table and map provide census tracts that have household median income levels below 80% of the county median household income.

#1203101270 2	#1203101270 4	#1203101350 4	#1203101352 5	#1203101340 2	#1203101340 3
#1203101330 2	#1203101260 1	#1203101220 2	#1203101210 0	#1203101180 0	#1203100270 2
#1203100270 1	#1203100260 0	#1203100280 2	#1203101720 0	#1203100160 0	#1203100150 0
#1203100130 0	#1203100140 2	#1203100140 1	#1203100280 1	#1203100290 2	#1203100290 1
#1203101070 0	#1203101090 0	#1203101080 0	#1203101100 0	#1203101120 0	#1203101110 0

#1203101040 2	#1203101030 7	#1203100010 1	#1203100010 2	#1203100020 0	#1203100030 0
#1203101740 0	#1203100100 0	#1203101580 5	#1203100060 0	#1203101570 1	#1203101630 0
#1203101550 2	#1203101620 0	#1203101610 2	#1203101660 6	#1203101592 4	#1203101592 7
#1203101672 7	#1203101673 1	#1203101672 5	#1203101592 2	#1203101441 5	#1203101460 4

**Low-Income Households by Census Tract (Households earning below \$57,021)**



**What are the characteristics of the market in these areas/neighborhoods?**

In many low income areas across Jacksonville and Duval County, the housing market is shaped by older units and a mix of modest single family homes, small multifamily properties, and naturally occurring affordable rentals. Because a larger share of the housing stock is older, rehabilitation needs are often more common, including roofing, plumbing, electrical repairs, accessibility improvements, and energy efficiency upgrades needed to support safe and healthy living conditions. Rising housing costs can create added instability in these areas since household incomes are often lower and cost burden is more prevalent, increasing the risk of displacement when rents, insurance, taxes, or utilities increase.

Market activity tends to be driven by lower priced rentals, entry level homeownership, and small scale reinvestment rather than large volumes of new construction. When units in good condition become available, demand is typically strong, particularly near jobs, transit, schools, and services. Investment patterns can vary from property to property, with some owners making incremental improvements while other units remain under maintained when repair costs outpace feasible rents or sales prices.

**Are there any community assets in these areas/neighborhoods?**

Community serving assets remain an important stabilizing feature in lower income neighborhoods throughout the county. Public schools, parks, libraries, faith based institutions, and community centers provide gathering space, trusted points of connection, and services that support households. Residents also rely on local nonprofit and public service networks that provide food assistance, workforce support, health outreach, and benefits navigation. Where transit routes are present, bus service and paratransit options can improve access to employment centers, medical providers, and essential shopping for households with limited vehicle access.

Small businesses and neighborhood commercial corridors also function as local anchors by providing everyday goods and services and offering employment opportunities close to home. These assets support outreach and coordination for housing and community development investments.

**Are there other strategic opportunities in any of these areas?**

Targeted reinvestment strategies can strengthen housing stability and neighborhood conditions in low income areas across Jacksonville and Duval County. Housing rehabilitation and accessibility modifications can preserve existing affordable units while improving safety and reducing utility burden through energy efficiency improvements that lower monthly costs. Infill development on vacant or underutilized parcels can expand housing supply and introduce a wider range of unit types where infrastructure and zoning allow, helping relieve pressure on rents.

Public improvements can further reinforce livability and access to opportunity. Sidewalk connectivity, street lighting, drainage and stormwater upgrades, and safer crossings can improve daily access to schools, transit stops, and services. Coordinating housing investments with workforce development referrals and supportive services can also reduce barriers to employment and improve long term housing stability. Trusted community hubs such as schools, libraries, and community centers can be used as engagement points to strengthen resident participation and improve program uptake.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Internet access is essential for communication and information-sharing in today's economy, supporting business, education, commerce, and daily life. Communities without broadband struggle to keep pace, and the lack of infrastructure can limit residents' access to educational and entrepreneurial opportunities, especially in low- to moderate-income (LMI) areas where options may already be constrained.

Research from the Pew Research Center shows that reliable, high speed internet is linked to expanded education, training, and job seeking opportunities. People with broadband access are more likely to use online learning tools and digital platforms to search and apply for jobs. Federal research, including work by the FCC, also links broadband infrastructure to economic development, with areas that have greater availability often showing stronger job growth, educational attainment, and overall community vitality.

Jacksonville has comprehensive broadband coverage, with most households, including in LMI areas able to choose from an average of three broadband quality internet service options. According to ISPReports.org, Jacksonville benefits from a variety of infrastructure options, including cable, fiber, fixed wireless, and DSL. Ninety-two percent (92%) of households have an internet connection with 99.27% availability across the city. Of those households, 76% have fiber, cable, or DSL, 6% have satellite, 0% are still on dial-up, and 3% of households have internet but don't pay for a subscription because it's subsidized by the Affordable Connectivity Program. The map below illustrates broadband availability throughout Jacksonville, defined as advertised internet speeds of 768 kilobits per second or higher.

See map: Broadband Access

**Describe the need for increased competition by having more than one broadband internet service provider serve the jurisdiction.**

To ensure high-quality broadband service, it is crucial to foster competition among service providers. A lack of competition, where a single provider dominates an area, can diminish the incentive to deliver reliable and consistent services. According to ISPReports.org, Jacksonville is served by ten internet and

five satellite providers offering residential service. Among these, Xfinity stands out as the leading provider in terms of coverage and speed. Internet providers throughout the city include:

Xfinity (Fiber and Cable)

Earthlink (Fiber, DSL, and Fixed Wireless)

AT&T (Fiber, DSL, and Fixed Wireless)

IQ Fiber (Fiber)

Sparklight (Fiber)

Hotwire Communications (Fiber)

Windstream (Fiber and DSL)

Nefcom (DSL)

T-Mobile Home Internet (Fixed Wireless)

Verizon (Fixed Wireless)

Dish (Satellite)

DirectTV (Satellite)

Viasat Internet (Satellite)

HughesNet (Satellite)

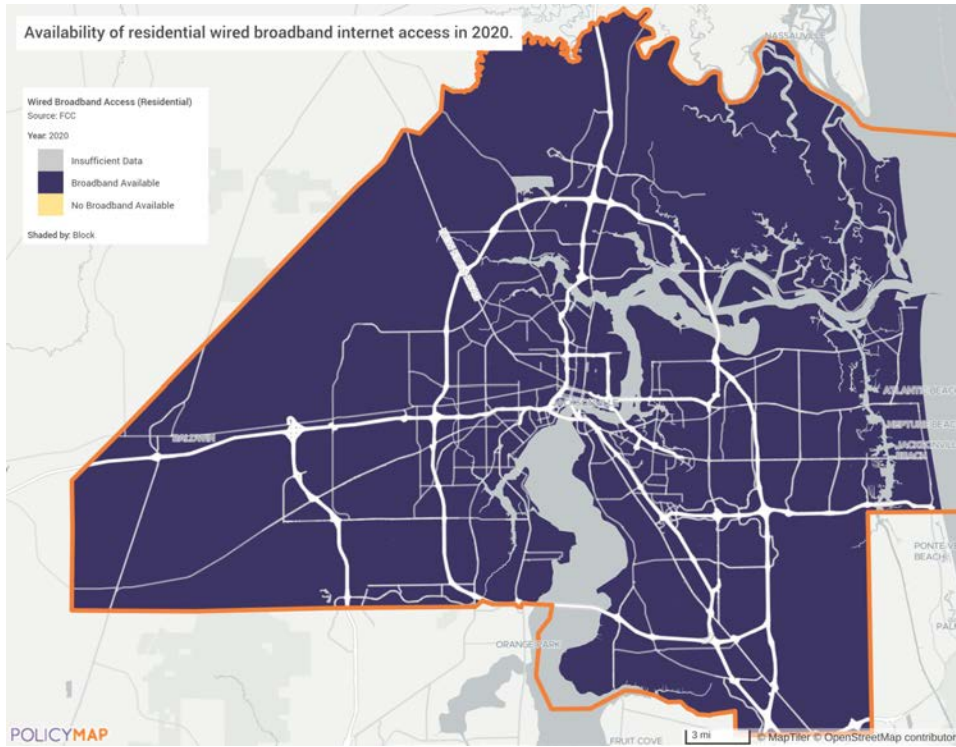
Starlink (Satellite)

The map below shows the number of broadband service providers by census tract. Most of Jacksonville has three high speed internet options from competitive providers, which is a solid level of coverage and supports affordability and reliability for many residents. This level of competition provides meaningful choice. Continued investment in broadband infrastructure, along with targeted strategies to expand

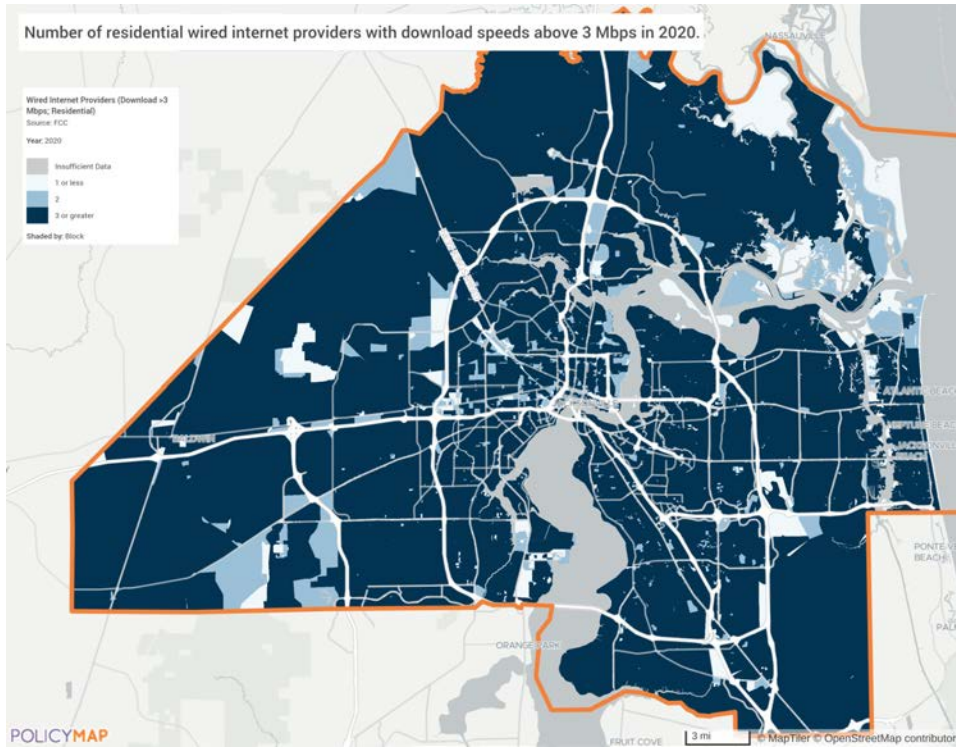
provider availability in areas with fewer providers, can help ensure affordable, reliable access for all residents.

See map: High Speed Internet Providers

### Broadband Access



# High Speed Internet Providers



## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction’s increased natural hazard risks associated with climate change.**

As climate change accelerates, Jacksonville is facing heightened natural hazard risks that are expected to become more frequent, more severe, and more costly over time. As a coastal jurisdiction within Duval County, Jacksonville is particularly vulnerable to high winds and storm surge from tropical cyclones and hurricanes, as well as severe weather, extreme heat, sea level rise, flooding, drought, and coastal erosion.

The [Draft 2025 Duval County Local Mitigation Strategy](#) indicates that Jacksonville is projected to experience 97 additional days with a heat index above 104°F by 2050, reflecting a significant increase in extreme heat exposure. The draft plan also notes that climate change and sea level rise are contributing to ongoing coastal erosion, while warmer temperatures may increase the frequency and intensity of tropical cyclones, which can further worsen erosion and coastal impacts.

[Resilient Jacksonville \(2023\)](#) provides the City’s long-term framework for addressing these growing risks over the next 50 years. The strategy outlines a roadmap for adapting to climate change, accommodating population growth, guiding development, and preparing for future shocks and stressors. It builds on lessons learned from Hurricanes Matthew and Irma and uses science-based assessments and local expertise to identify practical actions and prioritize resilience investments.

Implementation is already underway through the City’s Office of Resilience, which was established to lead this work and strengthen local capacity. In its first year, the City moved quickly to advance the strategy, with 38 of 45 resilience actions underway, and incorporated mitigation-related actions and goals into the 2025 Local Mitigation Strategy update.

The strategy also emphasizes that the severity of future climate impacts will depend in part on global greenhouse gas emissions. Even under lower-emissions scenarios, Jacksonville will still need to prepare for worsening conditions. Under higher-emissions scenarios, rising temperatures, sea levels, and extreme weather events are expected to intensify existing shocks and stressors, increasing risks to residents, infrastructure, housing, and critical community assets.

To support planning and investment decisions, Resilient Jacksonville identifies acute shocks and chronic stressors and aligns with prior hazard planning efforts, including the 2020 Duval County Local Mitigation Strategy and the 2023 Jacksonville Regional Threat and Hazard Identification and Risk Assessment (THIRA). It also includes a geographic assessment of risks and vulnerabilities associated with four major climate threats—flooding, extreme heat, high winds, and wildfires—across different asset types, helping the City target mitigation and adaptation actions where they are most needed.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

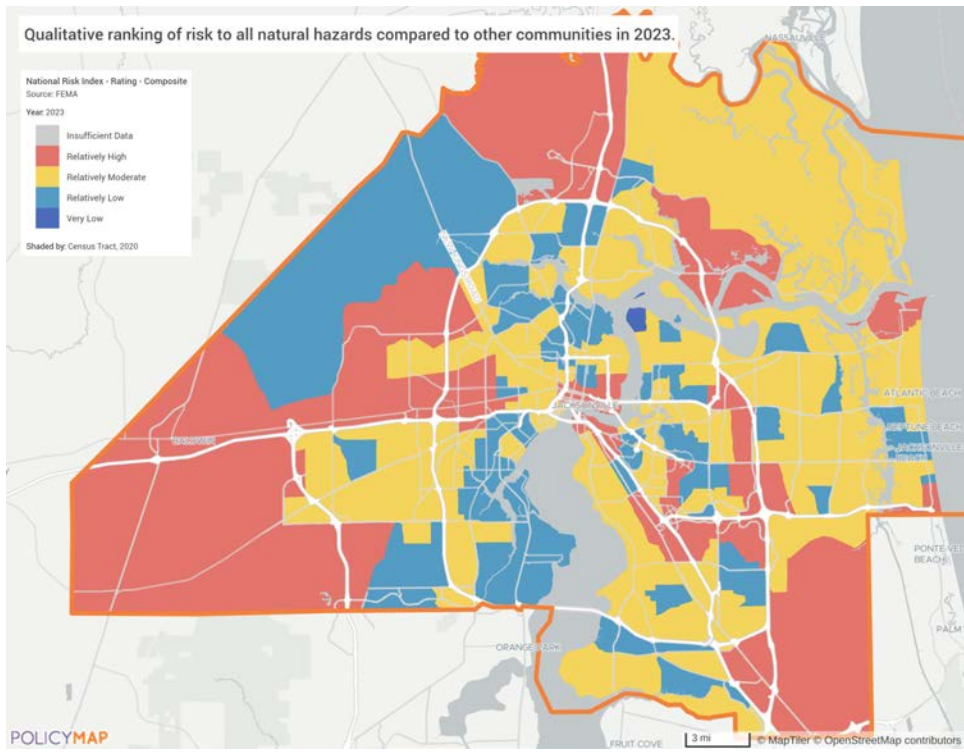
Resilient Jacksonville (2023) states that social vulnerability is an important factor across all climate threats and that socially vulnerable populations are more affected by climate hazards. The plan notes that many of Jacksonville's areas with the highest climate vulnerability also face social stressors. It also identifies substantial housing-related risk, reporting that about 60 percent of residential properties are highly vulnerable to high winds, particularly in the Contemporary and Post-War suburbs. The plan further describes overlapping climate and socioeconomic vulnerability, including 38 census tracts classified as low income and low access, where residents have limited food access and buying power, and notes that disruptions to stores that accept SNAP benefits can further reduce access to nutritious food for low-income households. For extreme heat, the plan identifies 56 particularly vulnerable block groups with low tree canopy, low median household income, and high developed land cover, and reports that 34 percent of households with residents age 65 or older and 58 percent of renter-occupied households are located in highly heat-vulnerable areas.

FEMA's National Risk Index identifies Duval County as having a relatively high level of community resilience, indicating that its residents have a relatively high ability to prepare for, adapt to, and recover from natural hazards. This assessment encompasses six broad categories: social, economic, community capital, institutional, infrastructural, and environmental factors at the county level. The map below illustrates FEMA's qualitative risk to natural hazards at the census tract level in Jacksonville providing an intuitive way to gauge community risk based on Expected Annual Loss (EAL), Social Vulnerability, and Community Resilience scores.

Risk levels vary across the city, ranging from relatively low to relatively high. This indicates that hazard risk is not uniform, and some areas may require more targeted attention and resources to address specific hazards, making them more vulnerable than other parts of the city. These two indexes measure risk from different perspectives, FEMA's risk index evaluates a community's ability to respond to hazards (resilience), while the city's qualitative assessment concentrates on the likelihood and severity of those hazards. This dual approach ensures that resources are allocated where they are most needed, promoting both preparedness and targeted intervention.

The City of Jacksonville supports public preparedness for multi-hazard mitigation through its Emergency Preparedness Division, which leads disaster planning and serves as the Duval County Emergency Management agency, and through JaxReady, which helps residents monitor threats and plan evacuations with current alerts, weather updates, wildfire information, and emergency news. Residents can also access the Volunteer Florida Emergency Management page and the FL VOAD Facebook page, which share informational guidebooks, videos, and emergency resources to help build disaster resiliency in the community.

See map: **Risk to All Natural Hazards**



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan identifies the priority needs and goals for housing, economic development and other non-housing community development in Jacksonville-Duval County, which is overseen by the City of Jacksonville's Housing and Community Development Division (HCDD). The plan outlines the City's funding allocation methodology for the use of federal program funds in support of the identified priorities. These funds include the Community Development Block Grant (CDBG), HOME Investments Partnership (HOME), Emergency Solutions Grant (ESG), and the Housing Opportunities for Persons with AIDS (HOPWA) program. The plan serves as both a reflection of an extensive planning process that provides information and analysis essential for setting spending priorities, as well as the formal application of the entitlement jurisdiction for federal block grant funds for the upcoming five-year period.

Jacksonville-Duval County has four target areas that encompass those with disproportionate needs and experience higher levels of poverty, cost burden and aging housing. These target areas are the cities of Atlantic Beach, Jacksonville Beach, Neptune Beach, and low/mod eligible areas across the entire Jacksonville-Duval County area.

Certain activities in the CDBG program will also target low/mod areas (LMA) in its five-year plan. Low/mod areas are defined by HUD as block group tracts where at least 51% of persons are low- to moderate-income. The City also provides assistance to low- and moderate-income clientele (individuals) and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided throughout Jacksonville-Duval County and is based on eligibility. These benefits are associated with direct services to individuals and families that are not targeted to areas; however, must meet income qualifications in order to be eligible.

The following are the six (6) priority needs and associated goals identified in the Strategic Plan. More details of the priority needs are given in the SP-25 and the goals are detailed in the SP-45.

#### **Priority Need: Improve Public Facilities & Infrastructure**

1A Improve Public Facilities & Infrastructure

#### **Priority Need: Preserve & Develop Affordable Housing**

2A Preserve & Develop Affordable Housing

#### **Priority Need: Public Services for LMI & Special Needs**

3A Public Services for LMI & Special Needs

**Priority Need: Addressing Homelessness**

4A Homeless Housing & Support Services

**Priority Need: Housing & Services for Persons with HIV/AIDS**

5A Housing & Services for Persons with HIV/AIDS

**Priority Need: Effective Program Management**

6A Effective Program Management

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 51 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	City of Atlantic Beach
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The city limits of Atlantic Beach.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Atlantic Beach is mostly residential with single family homes accounting for most of the developed land. Home values and rents are among the highest in Jacksonville-Duval County. Approximately 38% or 2,489 housing units were built before 1980 in the city. The largest type of housing is 1-unit, detached housing with over 4,143 units, which is almost two-thirds (63%) of all the units in the city. The average median value of homes in the city is \$630,200. (Source: 2020-2024 ACS)
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	As part of the Consolidated Plan development process, the City of Jacksonville held a public hearing and provided a public comment period to give citizens the chance to review and comment on the plan. Additionally, the City consulted with local community stakeholders to identify housing and community development needs. These needs were determined through meetings with nonprofits, local government offices, and citizens throughout the area. Finally, a community survey was also made available online for public input. The results of the citizen participation process has been summarized in the PR-15.
<b>Identify the needs in this target area.</b>	The City has identified the need to target funds for public infrastructure and facilities improvements, and public services for LMI and special needs groups.	

	<b>What are the opportunities for improvement in this target area?</b>	Mayport Road Corridor, public improvements and sidewalk project improvements for pedestrian and bicycles for safe routes to school would improve the area. Public services will help improve the lives of LMI persons.
	<b>Are there barriers to improvement in this target area?</b>	Accessible funds are a barrier for improvement.
<b>2</b>	<b>Area Name:</b>	City of Jacksonville - Duval County
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The jurisdiction boundaries of Jacksonville-Duval County.
	<b>Include specific housing and commercial characteristics of this target area.</b>	<p>The City of Jacksonville-Duval County is comprised of the incorporated boundaries whereas the Urban County Entitlement is comprised of the City of Jacksonville/Duval County. The downtown area boasts of robust businesses, hospitals, banks, and schools. Residential areas surround the central downtown area; however the southeast areas of Jacksonville-Duval County have more multi-family structures than the rest of the City. The tracts to the east of Jacksonville-Duval County also have higher value homes and higher rents.</p> <p>Approximately 40% or 181,477 housing units were built before 1980 in Jacksonville - Duval County. The largest type of housing is 1-unit, detached housing with over 268,292 units, which is 59% of all the units in the jurisdiction. The average median value of homes in the city is \$303,500. (Source: 2020-2024 ACS)</p>

<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>As part of the Consolidated Plan development process, the City of Jacksonville held a public hearing and provided a public comment period to give citizens the chance to review and comment on the plan. Additionally, the City consulted with local community stakeholders to identify housing and community development needs. These needs were determined through meetings with nonprofits, local government offices, and citizens throughout the area. Finally, a community survey was also made available online for public input. The results of the citizen participation process has been summarized in the PR-15.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>The City has identified the need to target funds for affordable housing, housing rehabilitation, public facility improvements, infrastructure projects, and public services for LMI, special needs and those experiencing homelessness.</p> <p>There is a need for public services for LMI and special needs groups. According to the NA-10, LMI and special needs groups have been identified as extremely low, low-, and moderate-income households (LMI), the elderly, persons with a disability, individuals living with HIV/AIDS and their families, victims of domestic abuse, persons experiencing homelessness and those in need of public housing.</p> <p>The need for affordable housing is also described in the NA-10. According to CHAS data, housing cost burden is the largest housing problem by far and is more apparent with lower income households.</p> <p>A notable portion of housing stock was built before 1980, placing many units at risk for lead-based paint hazards due to the widespread use of lead paint before its ban in 1978. Older homes are more likely to have an increased risk of lead paint hazards and have a need for repairs. LMI households, in particular extremely low-income households occupying these units have less income to address repairs that may cause conditions that lead to homelessness.</p>

	<b>What are the opportunities for improvement in this target area?</b>	The City of Jacksonville will continue to focus on downtown revitalization efforts, including infrastructure improvements, public facility improvements, as well as owner-occupied housing rehabilitation. Public service programs will help improve the quality of life for LMI residents.
	<b>Are there barriers to improvement in this target area?</b>	Accessible funds are a barrier for improvement.
<b>3</b>	<b>Area Name:</b>	City of Jacksonville Beach
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The city limits of Jacksonville Beach.
	<b>Include specific housing and commercial characteristics of this target area.</b>	The City of Jacksonville Beach is a small coastal residential neighborhood which offers visitors tourism opportunities and activities. Home values and rents are among the highest in Jacksonville-Duval County. Approximately 45% or 5810 housing units were built before 1980 in the city. The largest type of housing is 1-unit, detached housing with over 6,200 units, which is almost half (48%) of all the units in the city. Large developments and complexes were also in large supply with over 2,500 units making up 19% of the housing units in the city. The average median value of homes in the city is \$575,800. (Source: 2020-2024 ACS)

<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>As part of the Consolidated Plan development process, the City of Jacksonville held a public hearing and provided a public comment period to give citizens the chance to review and comment on the plan. Additionally, the City consulted with local community stakeholders to identify housing and community development needs. These needs were determined through meetings with nonprofits, local government offices, and citizens throughout the area. Finally, a community survey was also made available online for public input. The results of the citizen participation process has been summarized in the PR-15.</p>																
<p><b>Identify the needs in this target area.</b></p>	<p>The City has identified the need to target funds for affordable housing, housing rehabilitation, public facility improvements, transportation issues, homelessness, and infrastructure projects. There is a need for public services that will help improve the lives of LMI persons.</p>																
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Continued revitalization efforts, including infrastructure improvements, public facility improvements, removal of blight, as well as owner-occupied housing rehabilitation. Public services such youth enrichment programs at the Carver Center will help improve the lives of LMI persons.</p>																
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Accessible funds are a barrier for improvement.</p>																
<p><b>4</b></p>	<table border="1"> <tr> <td data-bbox="743 1314 906 1367"><b>Area Name:</b></td> <td data-bbox="906 1314 1430 1367">City of Neptune Beach</td> </tr> <tr> <td data-bbox="743 1367 906 1419"><b>Area Type:</b></td> <td data-bbox="906 1367 1430 1419">Local Target area</td> </tr> <tr> <td data-bbox="743 1419 906 1472"><b>Other Target Area Description:</b></td> <td data-bbox="906 1419 1430 1472"></td> </tr> <tr> <td data-bbox="743 1472 906 1524"><b>HUD Approval Date:</b></td> <td data-bbox="906 1472 1430 1524"></td> </tr> <tr> <td data-bbox="743 1524 906 1577"><b>% of Low/ Mod:</b></td> <td data-bbox="906 1524 1430 1577"></td> </tr> <tr> <td data-bbox="743 1577 906 1629"><b>Revital Type:</b></td> <td data-bbox="906 1577 1430 1629">Comprehensive</td> </tr> <tr> <td data-bbox="743 1629 906 1682"><b>Other Revital Description:</b></td> <td data-bbox="906 1629 1430 1682"></td> </tr> <tr> <td data-bbox="743 1682 906 1797"><b>Identify the neighborhood boundaries for this target area.</b></td> <td data-bbox="906 1682 1430 1797">The city limits of Neptune Beach.</td> </tr> </table>	<b>Area Name:</b>	City of Neptune Beach	<b>Area Type:</b>	Local Target area	<b>Other Target Area Description:</b>		<b>HUD Approval Date:</b>		<b>% of Low/ Mod:</b>		<b>Revital Type:</b>	Comprehensive	<b>Other Revital Description:</b>		<b>Identify the neighborhood boundaries for this target area.</b>	The city limits of Neptune Beach.
<b>Area Name:</b>	City of Neptune Beach																
<b>Area Type:</b>	Local Target area																
<b>Other Target Area Description:</b>																	
<b>HUD Approval Date:</b>																	
<b>% of Low/ Mod:</b>																	
<b>Revital Type:</b>	Comprehensive																
<b>Other Revital Description:</b>																	
<b>Identify the neighborhood boundaries for this target area.</b>	The city limits of Neptune Beach.																

<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>Neptune Beach is a small residential coastal community within the jurisdiction. Home values and rents are among the highest in Jacksonville-Duval County. Approximately 64% or 2,365 housing units were built before 1980 in the city making Neptune Beach one of the older areas in the county. The largest type of housing is 1-unit, detached housing with over 2,500 units, which is 69% of all the units in the city. The average median value of homes in the city is \$670,900. (Source: 2020-2024 ACS)</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>As part of the Consolidated Plan development process, the City of Jacksonville held a public hearing and provided a public comment period to give citizens the chance to review and comment on the plan. Additionally, the City consulted with local community stakeholders to identify housing and community development needs. These needs were determined through meetings with nonprofits, local government offices, and citizens throughout the area. Finally, a community survey was also made available online for public input. The results of the citizen participation process has been summarized in the PR-15.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>The City has identified the need to target funds for affordable housing, housing rehabilitation, public service programs for LMI and special needs, public facility improvements, transportation issues, homelessness, and infrastructure projects.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Continued revitalization efforts, including infrastructure improvements, public facility improvements, removal of blight, as well as owner-occupied housing rehabilitation. Public services such elderly programs at the Senior Activity Center will help improve the lives of LMI persons.</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Accessible funds are a barrier for improvement.</p>

## General Allocation Priorities

*Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)*

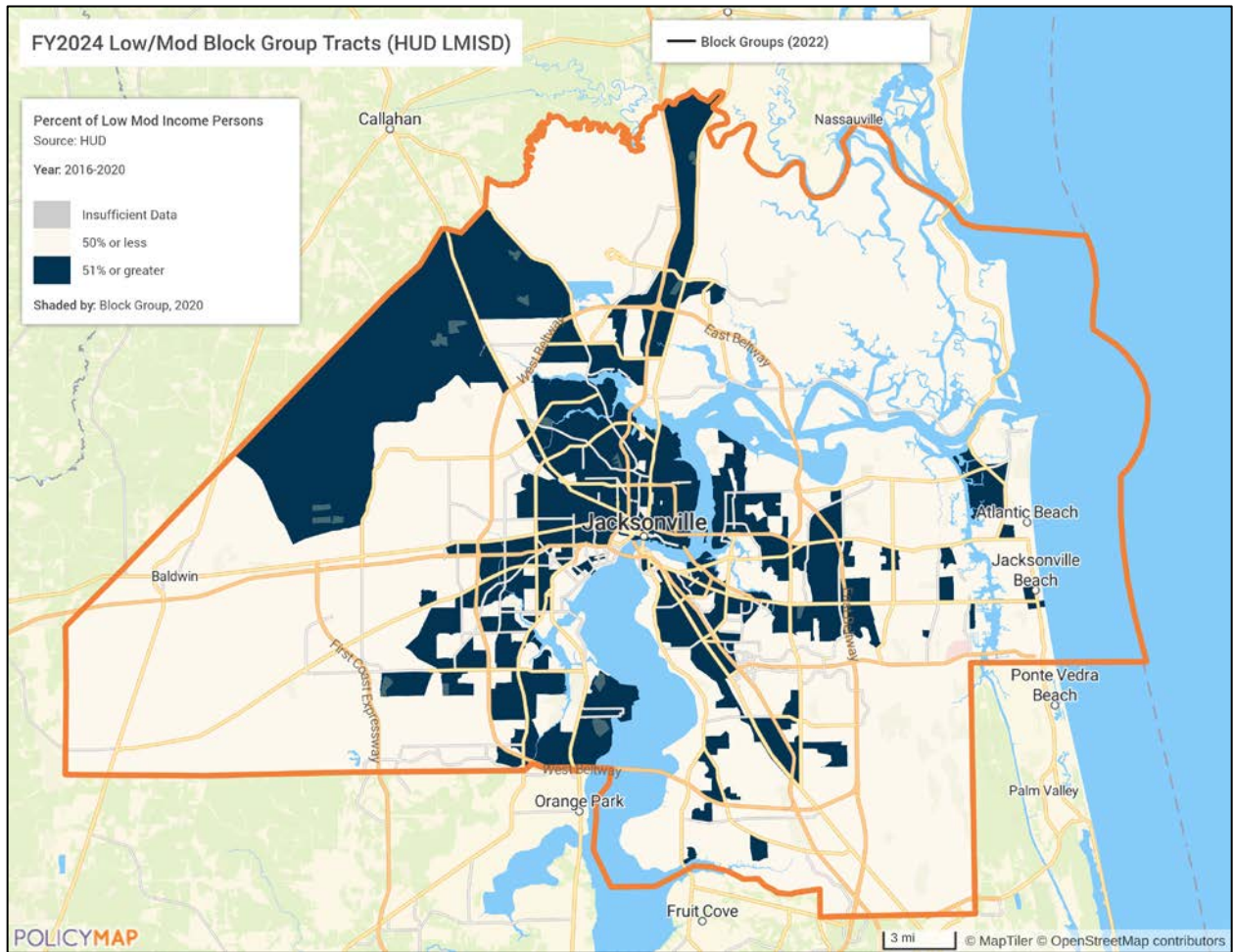
Determining priorities for spending Jacksonville-Duval County's federal block grant funding is based on multiple forms of analysis and input. Data analysis related to housing needs, the housing market, and the economy was central to decision-making for this plan. In addition, extensive efforts were made to include community input throughout the planning process. Community input was obtained through public meetings and meetings with stakeholder organizations (particularly those serving low- and moderate-income populations and those with special needs).

The City of Jacksonville does not allocate funding solely based on geographic requirements. When the activities are intended to directly serve low- to moderate-income individual clientele (LMC) or households (LMH), those individuals or households must meet income and residency qualifications to receive assistance from the program. In these instances, City staff and/or one of its partner agencies shall complete an in-take and eligibility status review of the applicant individual or household before the activity is initiated.

Additionally, the City has identified infrastructure and public facility improvement activities. These activities will serve a community or neighborhood and are said to have a low/mod "area-wide" benefit (LMA). Per HUD requirements, these areas must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low- to moderate-income (or 51%).

To determine these Tracts the City will be utilizing HUD CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has redefined the eligible tracts within the jurisdiction. The identified census block group tracts within the jurisdiction that are considered low-moderate income can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

Through the Universal Application process, all HOPWA sub-recipients may serve the entire eligible metropolitan statistical area, which includes Duval, Clay, Baker, Nassau, and St. Johns Counties.



**FY 2024 Low-Mod Block Group Tracts on Jacksonville-Duval County**

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 52 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Improve Public Facilities & Infrastructure
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	City of Atlantic Beach City of Jacksonville Beach City of Neptune Beach City of Jacksonville - Duval County
	<b>Associated Goals</b>	1A Improve Public Facilities & Infrastructure
	<b>Description</b>	The City will continue to utilize funding to improve access to and the capacity of public facilities and infrastructure throughout the jurisdiction. Facility needs include renovation and modernization of multi-purpose community facilities, senior and recreation spaces, and facilities that support public safety and emergency response. Aging buildings, deferred maintenance, and space constraints can affect service delivery, accessibility, and operating costs. Infrastructure needs include drainage and stormwater improvements, roadway and sidewalk upgrades that improve safe access, and water and sewer related improvements that support reliable service. These investments can reduce recurring damage, improve mobility, and support housing and economic activity.
	<b>Basis for Relative Priority</b>	There is a need for improvements and expansion to public facilities and infrastructure in Jacksonville-Duval County, specifically in low- and moderate-income areas. Public improvement needs are identified through local planning and budgeting processes that evaluate facility condition, service coverage, and capital priorities. Needs are reflected in the City capital improvement planning and they align with broader community planning priorities documented in the 2045 Comprehensive Plan. The basis for this priority is accessibility to opportunities and to create a suitable living environment for LMI and special needs persons in Jacksonville-Duval County.

<b>2</b>	<b>Priority Need Name</b>	Preserve & Develop Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	City of Jacksonville - Duval County
	<b>Associated Goals</b>	2A Preserve & Develop Affordable Housing
	<b>Description</b>	The preservation of existing affordable housing units as well as the development of additional affordable housing, for both rental and homeownership opportunities, remains one of the highest priorities in Jacksonville and Duval County. A notable portion of housing stock was built before 1980, placing many units at risk for lead-based paint hazards due to the widespread use of lead paint before its ban in 1978. There is also limited availability of housing for LMI households. Additional rental housing opportunities are needed for households with limited incomes, including families and individuals who need units with accessibility features or proximity to services.
	<b>Basis for Relative Priority</b>	Affordable housing is a priority for residents living in Jacksonville-Duval County. Housing costs throughout the area have significantly increased, with home values rising by 111% and rents increasing by 70% from 2014 to 2024. Consequently, 31% of homeowners with a mortgage are cost-burdened, while over half of renters were cost burdened (56%). Approximately 40% or 181,477 housing units were built before 1980 in Jacksonville - Duval County making a significant portion of housing very old (Source: 2020-2024 ACS). The basis for this priority is affordable housing for LMI households in Jacksonville-Duval County.
<b>3</b>	<b>Priority Need Name</b>	Public Services for LMI & Special Needs
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	City of Atlantic Beach City of Jacksonville Beach City of Neptune Beach City of Jacksonville - Duval County
	<b>Associated Goals</b>	3A Public Services for LMI & Special Needs
	<b>Description</b>	Public Services offered by the city and partner non-profit organizations provide for vital and essential services for low and moderate income households and families throughout the jurisdiction. Common needs include homelessness prevention, services for survivors of domestic violence, food and basic needs assistance, health access support, workforce related services, and case management that helps households remain stably housed. The City will continue to allocate CDBG funding for these services and strives to continue improving and expanding these services.
	<b>Basis for Relative Priority</b>	Public service programs are a high priority as it will help with economic growth, education and improve living situations of LMI individuals and households in Jacksonville-Duval County. These needs were identified through HUD program planning, local funding and application processes, and community planning priorities documented by the City. The basis for this priority is accessibility to opportunities and services for LMI and special needs persons in Jacksonville-Duval County.
4	<b>Priority Need Name</b>	Addressing Homelessness
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	City of Jacksonville - Duval County
	<b>Associated Goals</b>	4A Homeless Housing & Support Services
	<b>Description</b>	Providing supportive services and permanent housing solutions for persons who are homeless or at risk of becoming homeless is a high priority for the City of Jacksonville.
	<b>Basis for Relative Priority</b>	Addressing homelessness is a priority for Jacksonville-Duval County as it works to end homelessness in the jurisdiction. The 2024 PIT Count from the Jacksonville-Duval County Continuum of Care FL-510 (CoC) counted 1,339 homeless in the region. Of these surveyed, 9% were chronically homeless. There were also 560 or 42% of the homeless staying in places not meant for human habitation with no place to call home (unsheltered). The basis of this priority is to end homelessness in Jacksonville-Duval County.
5	<b>Priority Need Name</b>	Housing & Services for Persons with HIV/AIDS
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Chronic Homelessness Persons with HIV/AIDS

	<b>Geographic Areas Affected</b>	City of Jacksonville - Duval County
	<b>Associated Goals</b>	5A Housing & Services for Persons with HIV/AIDS
	<b>Description</b>	Provide housing and supportive services for persons living with HIV/AIDS in Jacksonville-Duval. Housing subsidy assistance may include programs such as short-term rent, mortgage and utility assistance (STRMU), tenant-based rental assistance (TBRA), and permanent housing placement activities. Supportive services may include transportation, case management services, medical services and health services.
	<b>Basis for Relative Priority</b>	The HOPWA program was established by HUD to provide housing assistance and related supportive services for low-income persons living with HIV/AIDS. Low-income persons medically diagnosed with HIV/AIDS face unique needs both medically and socially, which often require the assistance of experienced agencies with a range of expertise in supporting this vulnerable group. The basis for this need is affordable housing and accessibility for persons living with HIV/AIDS in Jacksonville-Duval County.
6	<b>Priority Need Name</b>	Effective Program Management
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	City of Atlantic Beach City of Jacksonville Beach City of Neptune Beach City of Jacksonville - Duval County
	<b>Associated Goals</b>	6A Effective Program Management

<b>Description</b>	The City will continue supporting HUD funded programs with administration of the programs, monitoring subrecipients, and keeping strict grant-based accounting, improved housing access activities, and other eligible activities. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.
<b>Basis for Relative Priority</b>	Effective program management of HUD funded programs is vital to having a successful program and meeting the goals and objectives identified in the plan. Effective program management will also ensure compliance and keeping with the regulations of the grant.

**Narrative (Optional)**

The City of Jacksonville’s funding priorities for federal block grants align with three statutory goals: decent housing, a suitable living environment, and expanded economic opportunities, along with priorities identified through the Citizen Participation and Consultation process.

The Strategic Planning process reviews current and projected community needs over five years. The City of Jacksonville Housing and Community Development Division (HCDD) engaged residents at public meetings, consulted stakeholder groups, and analyzed data on population, demographics, housing, and economic conditions to identify key assets, challenges, and priority community development needs.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	N/A. The City does not do TBRA.
TBRA for Non-Homeless Special Needs	N/A. The City does not do TBRA.
New Unit Production	<p>Market trends that will impact the use of funds for new unit production will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> <li>• There is a limited supply of affordable housing for LMI households as housing cost burden is the biggest housing problem in Jacksonville-Duval County. See the NA-10 for more details.</li> <li>• High development costs limit the construction of affordable housing.</li> <li>• While housing values have risen by 111% from 2014-2024, the median income has increased only 50% in that same time period (Source: 2020-2024 ACS).</li> <li>• Similarly, the median contract rent has also increased 70% from \$763 to \$1,300.</li> <li>• As reported in the MA-15, there is a shortage of affordable homeowner and rental units for lower income households.</li> </ul>
Rehabilitation	<p>Market trends that will impact the use of funds for housing rehabilitation activities will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> <li>• A significant portion of the housing stock is aging and a growing number of units may be in need of repairs (MA-20).</li> <li>• Also reported in the MA-20, approximately 38% of owner-occupied housing and 39% of renter-occupied housing units were built before 1980 (Source: 2020-2024 ACS).</li> <li>• LMI households may lack the finances to maintain their homes.</li> <li>• The cost of new construction and/or housing replacement is prohibitive for lower income households.</li> <li>• The condition of older housing units are also likely to require higher maintenance costs.</li> <li>• There is a higher risk of lead-based paint hazards for older housing built before 1978.</li> </ul>

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Acquisition, including preservation	Market trends that will impact the use of funds for acquisition, including acquisition for the purpose of housing preservation are: <ul style="list-style-type: none"> <li>• The high costs of acquisition limits activities to support LMI households with this need.</li> </ul>

**Table 53 – Influence of Market Conditions**

## **SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

### **Introduction**

The City of Jacksonville's Housing and Community Development Division (HCDD) administers all HUD funded programs within the Jacksonville-Duval Consolidated Government's jurisdiction. Based on HUD allocation notices, HCDD anticipates receiving the following grant funding during PY 2026:

- Community Development Block Grant (CDBG): \$ 7,085,952.00
- HOME Investments Program (HOME): \$ 3,379,921.46
- Housing Opportunities for Persons with AIDS (HOPWA): \$ 3,260,738.00
- Emergency Solutions Grant (ESG): \$ 610,007.00

The City also anticipates that various program activities will generate program income of \$216,249.72 for HOME. The expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation and program income.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$7,085,952.00	\$0.00	\$837,223.78	\$7,923,175.78	\$28,343,808.00	The expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation and program income.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$3,379,921.46	\$216,249.72	\$0.00	\$3,596,171.18	\$14,384,684.72	The expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation and program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$3,260,738.00	\$0.00	\$8,308.69	\$3,269,046.69	\$13,042,952.00	The expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation and program income.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$610,007.00	\$0.00	\$300.44	\$610,307.44	\$2,440,028.00	The expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation.

**Table 54 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Jacksonville-Duval County operates as a consolidated government and is classified as an entitlement community. This allows it to receive federal funding via the CDBG, ESG, HOME, and HOPWA from the U.S. Department of Housing and Urban Development (HUD). These federal funds help to draw additional financial support from local and state sources. The city has various resources that can be combined to support the Housing and Community Development Division's (HCDD) priorities. These resources include state housing trust funds, local housing trust funds, and fees collected from the City's Vacant Property Registry. The majority of funding partnerships occur through the State Housing Initiative Partnership (SHIP) Program, often in combination with CDBG and HOME funds.

All HOME-assisted and qualified projects have a 25% match requirement. The projects will be maintained on the HOME-Match Log. The HOME-Match Log will track match liability and match credits as they occur. The match requirement for HOME projects will be satisfied by private, state, and local funds. The type of match will be identified on the HOME-Match Log with a brief description and will be maintained by the Housing and Community Development Division (HCDD).

The State Housing Initiatives Partnership (SHIP) program funds 52 Community Development Block Grant (CDBG) entitlement cities and all counties in Florida. Federal funds have served as a significant source to leverage SHIP funding, which supports the creation and preservation of affordable housing. Additionally, legislation established a foreclosure and vacant property registry for parcels in default or foreclosure, as filed with the Clerk of the Court. Financial institutions filing a lis pendens (intent to foreclose) are required to pay a fee as part of the registration process. Property registrants must provide occupancy information and identify the management company responsible for ongoing property maintenance. This registration system assists the City in combating blight caused by vacant and unattended properties. The fees generate an additional funding stream for revitalizing underserved communities within the City. The Housing Community Development Department (HCDD) will utilize fees collected from the Vacant Property Registry, along with allocated SHIP program funds, to meet the federal match requirement under the HOME program.

The ESG match is met with the Department of Social Services and Mental Health and Welfare. Grantees are budgeted to meet the 100% match on all expenditures. Cash, non-cash, and program income must meet the requirements of § 576.201.

The HOPWA Program has no match requirements.

The CDBG program does not have a match requirement, but as part of the annual Universal Application process, the City encourages match and leverage of funds from applicants to encourage partnerships and collaborations to meet community needs. Applicants that demonstrate they have committed funding to match and/or leverage CDBG resources receive additional points in the annual Universal Application cycle.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Owners sometimes lose their properties due to unpaid taxes. Properties that are not purchased directly from the Clerk of Court will escheat to the City of Jacksonville. To address the numerous properties in the City's inventory and comply with state statutory requirements, these properties are classified as surplus parcels that can be utilized for affordable housing.

The City of Jacksonville Real Estate Division facilitates the purchase or sale of City property, the establishment of new leases with the City, and the closure or abandonment of rights of way or easements. These properties are provided to the HCDD for rehabilitation, marketing, and sale as affordable housing.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
JACKSONVILLE / DUVAL COUNTY	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
I.M. SULZBACHER CENTER FOR THE HOMELESS, INC.	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
JASMYN Inc	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
CHANGING HOMELESSNESS	Continuum of care	Homelessness public services	Region
FAMILY PROMISE	Non-profit organizations	Homelessness public services	Jurisdiction
JACKSONVILLE HOUSING AUTHORITY	PHA	Public Housing Rental	Jurisdiction
DOWNTOWN VISION	Non-profit organizations	Homelessness public services	Jurisdiction
CLARA WHITE MISSION, INC.	Non-profit organizations	Homelessness public services	Jurisdiction
ARC JACKSONVILLE	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
ABILITY HOUSING	Non-profit organizations	Homelessness public services	Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
YOUTH CRISIS CENTER	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
CATHOLIC CHARITIES BUREAU, INC.	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
GATEWAY COMMUNITY SERVICES	Non-profit organizations	Homelessness public services	Jurisdiction
FIVE STAR VETERANS CENTER	Non-profit organizations	Homelessness public services	Jurisdiction
GIRL SCOUTS OF GATEWAY COUNCIL, INC.	Non-profit organizations	public services	Jurisdiction
JACKSONVILLE HUMAN RIGHTS COMMISSION	Departments and agencies	Non-homeless special needs Planning public services	Jurisdiction
JACKSONVILLE INDEPENDENT LIVING PROGRAM	Departments and agencies	Non-homeless special needs public services	Jurisdiction
JACKSONVILLE SENIOR SERVICES DIVISION	Departments and agencies	Non-homeless special needs public services	Jurisdiction
CITY OF NEPTUNE BEACH	Government	neighborhood improvements public facilities	Jurisdiction
CITY OF JACKSONVILLE BEACH	Government	neighborhood improvements public facilities	Jurisdiction
PUBLIC WORKS DEPARTMENT	Departments and agencies	Planning neighborhood improvements public facilities	Jurisdiction
PARKS, RECREATION AND COMMUNITY SERVICES	Departments and agencies	neighborhood improvements public facilities public services	Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
CITY OF ATLANTIC BEACH	Government	neighborhood improvements public facilities	Jurisdiction
LUTHERAN SOCIAL SERVICES	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
RIVER REGION HUMAN SERVICES, INC.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
NE FLORIDA AIDS NETWORK, INC.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction

**Table 55 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

To address the priority needs identified in the Consolidated Planning process, the City of Jacksonville Housing and Community Development Division (HCDD) will implement a range of activities to increase affordable housing, enhance economic opportunities, and improve overall living conditions in Jacksonville neighborhoods. This effort will require collaboration with a strategic set of partners. The City has identified a comprehensive group of partners, including organizations that specialize in developing and preserving affordable housing, assisting homeless populations, supporting residents with special needs, providing healthcare, and creating pathways to economic independence. Working together with these partners enhances our capacity, knowledge, and funding for these initiatives, more than any single agency or organization could achieve alone. A detailed list of our partners is included in the table above.

**Strengths:** The institutional delivery system benefits from diverse nonprofits offering various services and a strong willingness to collaborate in meeting residents' needs. The City currently has effective partners addressing each priority in targeted areas. Additionally, the City annually provides technical assistance and grant information to support the Universal Application (UA). Presenting the UA clarifies eligible uses and objectives, strengthening the capacity of nonprofits, public and private agencies, and City departments in implementing HUD programs.

**Gaps:** Despite recent funding increases, service providers citywide still face significant shortages. Reduced nonprofit funding combined with high service demand limits reach and creates delivery gaps. Prioritizing funding and capacity building for nonprofit partners delivering critical programs is essential in this Consolidated Plan.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			

**Table 56 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The Jacksonville HCDD administers two major federal programs that provide funding to support individuals experiencing homelessness or at risk of homelessness, as well as those living with or affected by HIV/AIDS. The Emergency Solutions Grant (ESG) allocates funds for operating costs of homeless shelters and provides rapid re-housing assistance to reduce the duration of homelessness. Additionally, the ESG funds daily supportive services for homeless individuals and their families, along with financial assistance designed to prevent homelessness.

The Housing Opportunities for Persons With AIDS (HOPWA) program assists individuals living with HIV/AIDS by providing short-term rent, mortgage, and utility assistance (STRMU), as well as supportive services and permanent housing placement (PHP). This support ensures that financial obligations, such as

deposits, are met to prevent homelessness. These federally funded services are delivered through several established nonprofit agencies in partnership with the City.

The City does not address homelessness alone in Jacksonville-Duval County. It collaborates with Changing Homelessness, the lead agency of the Northeast Florida Continuum of Care (CoC). Together, they conduct meetings, public hearings, and community workshops to increase community engagement, expand housing options, and improve the homeless response system through a coordinated intake process.

The CoC is a membership group of agencies that provide direct services to the homeless population in the region which includes chronically homeless individuals and families, families with children, veterans, and unaccompanied youth. Through the Coordinated Entry System (CES), persons experiencing homelessness including but not limited to, individuals/families, chronic homeless, veterans, youth, and persons discharged from institutions are assessed using a common assessment tool, prioritized, and then referred to the most appropriate service intervention. These service interventions include homelessness prevention, rapid rehousing, emergency shelter, transitional housing, and wraparound supportive services. It is the strategy of the CoC to use a multi-agency commitment and approach to end homelessness in the area. Changing Homelessness also provides training and fosters communications between its member agencies that provide direct service to those in need.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The strengths and gaps in serving special needs populations and those experiencing homelessness reflect those in the broader service delivery system. Although nonprofits and agencies work hard to meet community needs, demand often exceeds their funding and capacity. Supporting these organizations through federal funding is essential to sustain their services.

The City funds several providers to enhance services for special needs populations, including the Special Programs for Older Adults and the Independent Living Program. Homeless assistance is offered by organizations such as the Youth Crisis Center, Ability Housing, I.M. Sulzbacher, and Five STAR Veterans Center. The Arc Jacksonville supports individuals with intellectual and developmental disabilities. Through the HOPWA program, the City also funds local groups aiding those living with HIV/AIDS and their families. These agencies and City departments receive technical assistance and monitoring to improve capacity and meet HUD objectives. The Universal Application process educates providers on grant basics, eligible activities, and target populations. Together, these efforts strengthen Jacksonville's service delivery system.

Declining nonprofit funding and high service demand hinder reaching all in need, creating delivery gaps. Therefore, this Consolidated Plan prioritizes funding and capacity building for nonprofit partners providing critical programs.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

To address system gaps, the City of Jacksonville will facilitate collaboration among public, private, and governmental organizations. This collaboration includes information sharing, advocacy for critical issues, resource leveraging for project implementation, barrier resolution, and coordinated efforts. Ensuring effective service delivery among city and county providers is essential to minimize gaps within the institutional framework and service delivery system.

Strategies to address these gaps and meet priority needs include prioritizing programs through citizen participation. Furthermore, collaboration with diverse nonprofit organizations providing a range of services to target populations is essential to serve residents across the full spectrum of needs.

Given the decline in funding for nonprofits alongside the increasing demand for their services, there are challenges in reaching all individuals who require assistance. Therefore, securing funding and building capacity for our nonprofit partners, who deliver vital programs and support, is a priority for the City of Jacksonville.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve Public Facilities & Infrastructure	2026	2030	Non-Housing Community Development	City of Atlantic Beach City of Jacksonville Beach City of Neptune Beach City of Jacksonville - Duval County	Improve Public Facilities & Infrastructure	CDBG: \$23,179,344.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 110,000 Persons Assisted
2	2A Preserve & Develop Affordable Housing	2026	2030	Affordable Housing	City of Jacksonville - Duval County	Preserve & Develop Affordable Housing	HOME: \$16,290,895.90	Homeowner Housing Rehabilitated: 125 Household Housing Unit Direct Financial Assistance to Homebuyers: 125 Households Assisted Rental units constructed: 20 Household Housing Unit Rental units rehabilitated: 25 Household Housing Unit
3	3A Public Services for LMI & Special Needs	2026	2030	Non-Homeless Special Needs	City of Atlantic Beach City of Jacksonville Beach City of Neptune Beach City of Jacksonville - Duval County	Public Services for LMI & Special Needs	CDBG: \$5,314,464.00	Public service activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	4A Homeless Housing & Support Services	2026	2030	Homeless	City of Jacksonville - Duval County	Addressing Homelessness	ESG: \$2,821,285.00	Tenant-based rental assistance / Rapid Rehousing: 200 Households Assisted Homeless Person Overnight Shelter: 700 Persons Assisted Homelessness Prevention: 500 Persons Assisted
5	5A Housing & Services for Persons with HIV/AIDS	2026	2030	Non-Homeless Special Needs	City of Jacksonville - Duval County	Housing & Services for Persons with HIV/AIDS	HOPWA: \$15,814,580.00	Housing for Homeless added: 800 Household Housing Unit HIV/AIDS Housing Operations: 3525 Household Housing Unit
6	6A Effective Program Management	2026	2030	Non-Housing Community Development	City of Atlantic Beach City of Jacksonville Beach City of Neptune Beach City of Jacksonville - Duval County	Effective Program Management	CDBG: \$6,935,952.00 HOME: \$6,935,952.00 ESG: \$228,750.00 HOPWA: \$489,110.00	Other: 5

Table 57 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	1A Improve Public Facilities & Infrastructure
	<b>Goal Description</b>	The City will improve and expand public infrastructure through activities in low- and moderate-income areas. Activities include improvements and expansion to streets, sidewalks, and water systems. ADA improvements will increase accessibility for persons with a disability. The City will also improve access to public facilities that will benefit LMI and special needs persons. Activities include improved access to community centers, neighborhood facilities and park facilities.
2	<b>Goal Name</b>	2A Preserve & Develop Affordable Housing
	<b>Goal Description</b>	The City will fund activities that increase homeownership opportunities such as direct financial assistance to homebuyers and housing rehab at owner-occupied residences. The City will also increase affordable rental housing opportunities in target areas through new construction of rental units and the rehabilitation of rental units.
3	<b>Goal Name</b>	3A Public Services for LMI & Special Needs
	<b>Goal Description</b>	The City will fund activities that provide vital services for LMI and special needs persons. Services for LMI citizens may include: fair housing awareness, crime prevention programs, case management for emergency assistance, family self-sufficiency programs, legal counseling, employment programs, health programs, and homeownership counseling. Services for special needs persons include senior services, services for persons with a disability, mental health programs, services for victims, and those at-risk or experiencing homelessness.
4	<b>Goal Name</b>	4A Homeless Housing & Support Services
	<b>Goal Description</b>	The City will fund activities that help to end homelessness in Jacksonville-Duval County. These include rapid re-housing for the homeless population through rental assistance; homeless overnight shelter operations; and street outreach and homeless prevention activities.
5	<b>Goal Name</b>	5A Housing & Services for Persons with HIV/AIDS
	<b>Goal Description</b>	The City will fund activities to support persons living with HIV/AIDS and their families. These include supportive services such as case management, transportation and health services. Housing subsidy programs will secure housing for this vulnerable group and include short-term, mortgage, rental and utility assistance (STRMU), tenant-based rental assistance (TBRA), and permanent housing placement activities.

6	<b>Goal Name</b>	6A Effective Program Management
	<b>Goal Description</b>	The City HCDD will provide effective program management of the HUD grant programs that will ensure compliance with grant regulations and that the program activities meet their established objectives. Planning will involve the development of annual action plans, reports, fair housing outreach and citizen participation requirements.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The estimated number of low- to moderate-income households who will receive affordable housing assistance in the 2026-2030 Consolidated Plan period are:

- Homeowner Housing Rehabilitated: 125 Household Housing Units
- Direct Financial Assistance to Homebuyers: 125 Households Assisted
- Rental units constructed: 20 Household Housing Units
- Rental units rehabilitated: 25 Household Housing Units

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The Jacksonville Housing Authority (JHA) owns and manages public housing in Jacksonville, offering various options such as scattered-site duplexes, quad apartments, and senior high-rises. Rent is set based on each household's anticipated annual adjusted income. JHA currently manages 25 properties and serves over 2,800 families. The Consolidated Planning process identified key needs: maintaining an aging but quality portfolio, building more units to meet affordable housing demand, and expanding accessibility features for individuals with physical and developmental disabilities. JHA also plans to continue programs supporting residents' self-sufficiency, financial literacy, and improved living conditions.

The demand for accessible units is evident from the number of families requesting them. Common accessibility features needed include ADA ramps, bathrooms, and kitchens. Public comments during the Consolidated Plan Citizen Input process also called for units with enhanced accessibility for developmentally disabled residents who may need support with social interactions.

### **Activities to Increase Resident Involvements**

JHA activities to increase resident involvement will continue to center on building resident and family self-sufficiency. These activities include the following programs:

1. Neighborhood Network Centers (NNC) in Brentwood will continue to provide computer and employment skills training for public housing residents and community members. Specific activities include computer literacy training, GED instructions, educational programs, job search activities, resume assistance, and internet access on an annual basis.
2. The Family Self-Sufficiency Program will provide case management services to families in the Section 8 Program. Its focus is to help families achieve goals in education, employment, and homeownership. It is anticipated that it will assist approximately 350 persons in pursuing self-sufficiency goals.
3. The Section 8 Homeownership Program will continue to provide financial literacy and credit repair to low-income families. These families will be served through the Family Self-Sufficiency Program.
4. JHA will continue to work cooperatively with resident councils in each of the public housing Resident Management Corporation (RMC) communities to implement and enforce standards and expectations that families should make an effort to achieve self-sufficiency as a goal. The resident councils are the initiators of activities and services that aid residents in securing valuable resources to address their needs. RMCs are instrumental in assisting staff to implement educational and self-sufficiency programs.
5. JHA has a team of public housing service coordinators who assist residents with finding permanent, gainful employment and education. These coordinators also help residents' children access healthcare

and education opportunities. JHA has hired an Employment Coordinator to assist public housing and Section 8 residents in finding employment and training opportunities.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

No

**Plan to remove the ‘troubled’ designation**

The Jacksonville Housing Authority is not designated as troubled. As identified in the most recent PHA plan, the JHA has been designated as a “High Performer”.

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Public policies intended to protect health, safety, and orderly growth can also create cost and timing pressures that reduce affordable housing feasibility across Duval County. When approvals, plan review, and required studies extend development timelines, carrying costs rise and projects often need higher rents or sales prices to remain financeable. These pressures can be most challenging for smaller scale infill and moderate rent developments where margins are limited, which can reduce private and nonprofit capacity to deliver missing middle housing types such as duplexes, townhomes, and small multifamily.

Local land use and development regulations can affect affordability when dimensional standards and site design requirements limit the number of units that can be built on a parcel or increase land and infrastructure cost per unit. Jacksonville’s Zoning Code includes district based requirements tied to lot area, setbacks, lot coverage, and other standards that influence density and building form. When these standards require larger lots or wider separations than the market can absorb at lower price points, unit counts can be constrained, and land costs are distributed across fewer homes. The practical effect is often higher per unit cost, especially in areas where redevelopment or infill is the primary production path.

Development charges and transportation concurrency tools can also affect residential investment. Jacksonville’s Concurrency and Mobility Management System includes mobility fees used to mitigate transportation impacts of new development, and the City provides formal processes for applications and payments. Mobility fees and related administrative charges add upfront costs that are typically financed into total development budgets, which can push projects toward higher price points or reduce the number of units that can be supported within available subsidy. In targeted areas, incentives may offset some mobility fee costs, but fees remain a material consideration in project pro formas.

State and federal policies also shape local affordability outcomes. Florida’s rent control statute limits when local governments may impose rent stabilization measures, reducing local options to respond to rapid rent escalation except under narrowly defined conditions and voter approval requirements. At the same time, statewide building code requirements increase resilience and life safety but can raise construction costs and complicate rehabilitation of older structures. For assisted rehabilitation, federal lead safety and renovation requirements remain essential for health protection but can increase per unit rehab costs and reduce the number of units that can be addressed with limited funding, particularly in older housing where lead safe work practices are more likely to apply.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

In addition to the affordable housing activities identified in this plan, the City of Jacksonville relies on multiple other strategies to remove barriers to affordable housing. These strategies include (1) land use regulation, planning, and coordination; (2) incentives and financing; and (3) education and outreach.

**Land Use Regulation, Planning, and Coordination:** City land use policies play a significant role in determining the amount and availability of affordable housing within a community. City land use policy

gives the location of housing types and densities. Zoning is the planning tool for implementing housing development. Through zoning incentives, private and nonprofit developers can help a City address the housing needs of its low- and moderate-income population. Moreover, zoning incentives that increase the density of housing development and provide for mixed uses, including transit, are important tools for expanding the local supply of both affordable homeownership and renter housing. For more information, see:

<http://www.coj.net/departments/planning-and-development>

[https://www.municode.com/library/fl/jacksonville/codes/code\\_of\\_ordinances\\_\(Chapter\\_656\)](https://www.municode.com/library/fl/jacksonville/codes/code_of_ordinances_(Chapter_656))

**Incentives and Financing:** The City of Jacksonville provides incentives and financing for affordable housing through the application of federal block grant funds to support the efforts of for-profit and nonprofit developers of affordable housing, including Community Housing Development Organizations (CHDO), as well as through housing opportunities offered through the Jacksonville Housing Authority and the Jacksonville Housing Finance Authority. Incentives and financing for affordable housing cover both homeownership and rental housing programs and include inducements to support inclusionary affordable housing.

The programs that support inclusionary affordable housing include, but are not limited to: the Limited Repair Program and Utility Tap-In Program, both of which improve one or all of the major building systems such as electrical, plumbing (inclusive of septic systems and water connection to City services), ventilation, roofing, and weatherization; the purchase assistance program (Head Start to Homeownership); and development of affordable homes for ownership or as rentals.

**Education and Outreach:** The City of Jacksonville performs education and outreach regarding affordable housing in a number of ways. Its website educates residents and community stakeholder organizations about programs. The Neighborhoods Department regularly meets with Citizen Participation Advisory Committees (CPACs) representing Jacksonville's neighborhoods as a means to continually educate the public about housing and community activities undertaken by the City, as well as to obtain input about current needs or issues. Further, the responsibilities of the Jacksonville Housing and Community Development Commission include working to educate the public and facilitate public participation in programs.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City of Jacksonville HCDD focuses on planning to address homelessness, especially chronic cases. Measuring those at risk is difficult, as it's impossible to know how many face eviction, unemployment, foreclosure, or utility disconnections at any time. Individuals and families living paycheck to paycheck without savings are typically at risk. HCDD's service providers collaborate to deliver expertise in housing, social services, and support across the continuum of care. Strengthening these existing resources is a key strategy in the Changing Homelessness Continuum of Care (CoC).

The City will enhance community engagement to connect with individuals and families experiencing homelessness and assess their needs. Awareness, engagement, and collaboration are essential for progress. By fostering leadership and civic participation, we strengthen public and private organizations' capacity through improved knowledge of interventions to prevent and end homelessness.

To reach our goals for outreach and community engagement, our Community Implementation Plan includes coordinated intake, assessment, and prioritization for referral, tracking by name all who are homeless in the continuum and input into the Homeless Management Information System (HMIS). The coordinated entry system provides access hubs for individuals and families seeking housing and services to quickly assess their needs and where to refer them within the network of providers. HMIS collects information on the homeless population and helps the City determine the needs of the community and where to target resources.

Permanent housing is also utilized, including permanent supportive housing, rapid re-housing, street outreach throughout the continuum, targeting of special populations, such as families with children, youth, chronically homeless, and veterans, procedures for referring unaccompanied youth under the age of 18, and a homeless prevention strategy by providing short-term rental, mortgage, and/or utility assistance.

### **Addressing the emergency and transitional housing needs of homeless persons**

Homeless emergency shelters provide safe, short-term accommodations for individuals and families who have lost their housing. These shelters address urgent needs such as food, hygiene, and shelter. Additionally, many shelters connect residents with case managers and housing services to facilitate their transition into stable, permanent homes. The Continuum of Care (CoC) operates numerous shelters throughout the region, accessible to individuals and families in Jacksonville.

The City of Jacksonville addresses the emergency shelter and transitional housing needs of homeless individuals by collaborating with Changing Homelessness and its partner organizations. This partnership facilitates the rapid placement of individuals experiencing homelessness into emergency shelters and transitional housing, while providing support to assist their transition out of homelessness.

The City maintains a long-standing partnership with the I.M. Sulzbacher Center, funding it to provide emergency shelter and outreach services to unsheltered individuals. Supportive services are available to individuals and families using emergency shelters or transitional housing in the City. Funded providers include Ability Housing, Clara White Mission, and Family Promise. Ability Housing offers case management and operates a CoC-funded Permanent Supportive Housing program. Clara White Mission provides case management and helps clients access services, employment, and stable housing. Family Promise runs the Back Home program, assisting families with children experiencing homelessness to secure resources and stable housing.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The chronically homeless often require more assistance and rely on assisted permanent supportive housing to avoid homelessness. Characteristics of chronically homeless individuals from the HMIS database often include persons who are facing severe, intertwined issues, including chronic substance abuse and mental illness. There are several providers that offer services and operate permanent supportive housing in the region, that are highlighted below.

**Ability Housing:** Provides case management services for persons experiencing homelessness and has a CoC funded Permanent Supportive Housing program.

**Clara White Mission:** The agency provides advocacy, housing, job training and employment, and works in partnership with the community to address homelessness. Case management is provided and works to open access to appropriate services and jobs, with a goal to find stable housing options.

**Family Promise of Jacksonville:** Family Promise provides intensive, holistic case management for families with children experiencing homelessness with other providers and resources in the community. The Back Home program provides case management services to assist families with children experiencing homelessness in finding resources and stable housing.

**The Salvation Army of NE FL:** Rapid Re-housing program to help individuals and families experiencing homelessness find housing and also has a homeless prevention program. Services at the Towers Center of Hope provide not only include emergency shelter, but other services and referrals to help transition them to stable housing.

**I.M. Sulzbacher Center:** The agency is a leading provider of homeless services in the area. Activities funded by the City include rapid rehousing activities to quickly help homeless individuals and families avoid repeat

experiences of homelessness and wraparound services to help them gain self-sufficiency.

In addition to all these programs and services, the City of Jacksonville will also work to increase the economic security of individuals by expanding opportunities for meaningful and sustainable employment and improving access to mainstream programs and services that will reduce financial vulnerability to persons experiencing homelessness.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Rapid rehousing (RRH) activities constitute a primary strategy employed by the Continuum of Care (CoC) to prevent recurring homelessness among individuals and families. RRH implements the housing first model, facilitating rapid transitions from homelessness to stable housing to minimize service interruptions caused by renewed housing instability. The program provides time-limited rental assistance, housing location support, and case management services. Local CoC member agencies delivering RRH services include Changing Homelessness, JASMYN, and the Sulzbacher Center.

To support low-income individuals, families, and other vulnerable populations in preventing homelessness, the city of Jacksonville will collaborate closely with the CoC via the Coordinated Entry System. This system assesses the homeless population—including individuals, families, chronically homeless persons, veterans, youth, and recently discharged institutionalized individuals—and prioritizes their needs. Subsequently, it refers them to appropriate services, which may include health care, public and social services, employment and job training, education, youth programs, and stable housing.

Jacksonville will work to advance stability for youth aging out of systems such as foster care and juvenile justice and improve discharge planning for people who frequently interact with hospitals and criminal justice systems.

The CoC is a membership group of agencies that provide direct services to the homeless population which includes individuals and families experiencing chronic homelessness, families with children, veterans, and unaccompanied youth. These services include outcomes such as homeless prevention through rental housing assistance, rapid rehousing rental activities, emergency shelter and transitional housing, wraparound services and other homeless prevention operations, street outreach, and other homeless collaborative initiatives. It is the strategy of the CoC to use a multi-agency commitment and approach to end homelessness in the area. For more information about Changing Homelessness and the CoC and its members, go to: <http://changinghomelessness.org/coc>.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

Lead-based paint remains a significant health and housing-quality concern in pre-1978 housing, particularly for households with young children and pregnant persons. With a large number of older homes, lead-based paint is a concern for Jacksonville. The City of Jacksonville has worked to reduce lead-based paint hazards for a number of years through lead-based paint testing (by a licensed and certified agent). A positive result for any test indicating lead is present requires the use of interim controls through lead-safe work practices to remediate the lead or the total abatement of the lead by component replacement. The City also requires that project owners and subrecipients comply with HUD requirements for lead hazard evaluation (as applicable), lead hazard reduction, lead-safe work practices, clearance, and required notifications under 24 CFR Part 35, based on the applicable project and assistance characteristics.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The actions above are tied to the size of Jacksonville’s older housing stock, where lead-based paint is more likely to be present. The 2020-2024 ACS estimates that almost 40% of all housing units in the City were built before 1980. That amounts to over 181,000 housing units. Homes built before 1978 pose a high risk of lead based paint hazards. The ACS does not break out units built specifically prior to 1978; therefore, housing built before 1980 is used as a reasonable proxy for estimating the prevalence of older housing that may include pre-1978 units. Low-income households with young children are at high risk of lead-based paint hazards and many reside in these older units. Accordingly, Jacksonville requires compliance with HUD lead-safe requirements, including lead-safe work practices, clearance, required notices, and lead hazard evaluation and control when applicable.

According to the Centers for Disease Control and Prevention, children under the age of 6 are at greatest risk for health problems caused by lead exposure. Exposure to lead can seriously harm a child’s health and cause well-documented health effects, including damage to the brain and nervous system, slowed growth and development, learning and behavior problems, and hearing and speech problems. If any child under the age of 6 tests for lead poisoning, the City will refer the family immediately to the local health department.

See MA-20 Housing Market Analysis: Condition of Housing for more information.

### **How are the actions listed above integrated into housing policies and procedures?**

Lead hazard reduction is an eligible activity under both the HOME and CDBG programs when projects involve the repair or rehabilitation of housing. The City’s housing policies and procedures incorporate HUD requirements for assisted pre-1978 housing by requiring the appropriate steps to evaluate and address lead-based paint hazards, use lead-safe work practices, obtain clearance when required, and complete required notifications and recordkeeping in accordance with HUD rules. Where applicable, funding recipients must also provide required written notices and disclosures to occupants and owners regarding

lead-based paint hazards and document receipt in the project file.

To prevent lead-based paint hazards, the City of Jacksonville's Neighborhoods Department acts to evaluate and reduce lead-based paint hazards by mandating that lead-based paint may not be used in rehabilitation programs funded through the CDBG or HOME program. In addition, all CDBG and HOME contracts contain a statement prohibiting the use of lead-based paint, as well as a copy of the federal regulations pertaining to the use and removal of lead-based paint. The amount of federal subsidy provided will determine the course of action taken when the repair or removal of painted surfaces is necessary during rehabilitation. In all units pre-1978 undergoing rehabilitation, the contractor is required to use lead-safe work practices. Education regarding lead and its effects is also provided to each owner-occupied rehabilitation project. In the Limited Repair Program, for example, any participant living in a pre-1978 home is given a pamphlet regarding the dangers of lead.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City’s anti-poverty strategy is the unifying thread that ties the housing, homeless, public housing and non-housing community development strategies together as one comprehensive plan for reducing the number of Jacksonville families that fall below the poverty level. The City’s anti-poverty strategy leverages multiple federal funding sources—including CDBG, HOME, ESG, and HOPWA—alongside the FL State SHIP funds to address the interconnected challenges facing low- to moderate-income (LMI) households. The strategic plan, goals and objectives noted throughout this document promote family housing stability, self-sufficiency and empowerment. Poverty reduction must be achieved with a multifaceted approach that works simultaneously to raise incomes and reduce financial burdens for low- and moderate-income families.

To raise income levels, the City is continuing its economic development activities through the Chamber of Commerce, Small Business Development Center, and the Florida State College Jacksonville’s plan to assess the needs of the poverty-level families. In addition, the Northwest Economic Development Fund also assists with small business development and job creation.

The variety of housing assistance and public service programs funded through the CDBG, HOME, and SHIP Programs help to alleviate poverty by lessening the financial strain on residents. Providing quality accessible affordable housing, eliminating substandard housing, preserving affordable housing through rehabilitation, and assisting with mortgage payments, down payments and closing costs all help families reduce their housing costs, leaving more funds available for other necessary expenses.

The City’s approach emphasizes job creation and retention through small business support, workforce development, and implementation of Section 3 policies that create economic opportunities for residents in target communities. Activities funded through federal grants—including housing construction and public improvements—are designed to not only meet infrastructure needs but also economically empower the populations they serve.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The City of Jacksonville, as lead agency in the administration and implementation of the Consolidated Plan, will coordinate efforts among its many partner organizations to ensure that the goals outlined in the Consolidated Plan are met. These partners include neighborhood residents, representatives of health and human service agencies, businesses, churches, nonprofit developers, health and human service agencies, lenders and other for-profit entities. Actions that the City may implement include are:

- Targeting federal resources to public facilities and infrastructure improvements in low/mod block group tracts with high poverty rates;
- Funding public service programs that promote housing stability and financial self-sufficiency;

- Supporting special needs populations including persons with disabilities, the elderly, homeless individuals, and victims of domestic violence;
- Fund housing rehabilitation activities for LMI households to maintain the condition of their homes which will prevent the risk of homelessness;
- Fund new affordable rental development as renters experience high cost burden;
- Fund new homeowner opportunities such as down payment assistance programs to help make owning a home affordable for first-time homebuyers;
- Creating and retaining jobs through small business economic development activities and Section 3 hiring requirements;
- Supporting CHDO operations to increase affordable housing stock;
- Provide housing and services for individuals and families at risk of homelessness;
- Providing integrated housing and supportive services for homeless individuals and persons living with HIV/AIDS.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The City of Jacksonville’s Housing and Community Development Division (HCDD) is committed to a comprehensive program of monitoring and evaluating the progress of housing and community development activities. The City’s goal is to ensure long-term compliance with the applicable regulations and standards, particularly Title II of the Cranston - Gonzalez National Affordable Housing Act, as amended through December 31, 1998.

HCDD has established its monitoring process to include the four entitlement grants, CDBG, HOME, HOPWA and ESG, issued by HUD. The monitoring process for these programs is designed to ensure that a system of continuous communication and evaluation is in place. The monitoring process will facilitate the evaluation of program accomplishments in relation to the goals and objectives established in contracts by allowing HCDD staff to review all programs and housing service providers in order to assess strengths, weaknesses, performance capabilities and accomplishments. Information gained from the reviews will give HCDD an opportunity to determine if programs and/or strategies are working, benefits are being achieved, needs are being met and objective and goals are being accomplished. Both qualitative and quantitative methods of evaluation are used.

Pre-contract negotiation conferences are held to finalize contracts or memorandums of understanding (MOU) and post-award conferences are conducted to reiterate the terms of the contracts or terms of the MOU and ensure that all parties understand their responsibilities and the terms of the contract. Technical assistance will be rendered and monitoring visits will be conducted on a quarterly basis for each recipient. The entire monitoring process will involve six basic steps; pre-monitoring contract, in-office review, monitoring visits, post review, written report and monitoring letter and follow up.

Monitoring activities for the Consolidated Plan will incorporate all grant program requirements. This includes reviewing and documenting projects for eligibility, maintaining record-keeping requirements and reviewing financial transactions, including budgets and expenditures. Since the Consolidated Plan is an integrated, comprehensive document, expansions and modifications of monitoring procedures will be continually conducted to comply with all federal regulations.

The City will comply with Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C 1701u) and implementing regulations at 24 CFR Part 75. Starting July 1, 2021, the City began reporting Section 3 in IDIS.

### **Comprehensive Planning Requirements**

The comprehensive planning requirements include the community planning and development process of the 5-Year ConPlan, subsequent AAPs, and CAPERs as per 24 CFR 91 Subpart A, C & F. The ConPlan is developed every 5 years, with identified priority needs and goals to address these needs. Each year of the 5-Year plan, the City develops an AAP which identifies the projects and activities that will address and further the goals of the plan. At the end of each AAP program year, the City will report on the accomplishments and performance of the program through the CAPER (performance report). Citizen participation is required in the development of each of these stages as per 24 CFR 91.105.

### **Executive Order Compliance**

The City of Jacksonville agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government payment decisions for purposes of section 3729(b)(4) of title 31, United States Code. The City will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The City of Jacksonville's Housing and Community Development Division (HCDD) administers all HUD funded programs within the Jacksonville-Duval Consolidated Government's jurisdiction. Based on HUD allocation notices, HCDD anticipates receiving the following grant funding during PY 2026:

- Community Development Block Grant (CDBG): \$ 7,085,952.00
- HOME Investments Program (HOME): \$ 3,379,921.46
- Housing Opportunities for Persons with AIDS (HOPWA): \$ 3,260,738.00
- Emergency Solutions Grant (ESG): \$ 610,007.00

The City also anticipates that various program activities will generate program income of \$400,000 for HOME. The expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation and program income.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$7,085,952.00	\$0.00	\$837,223.78	\$7,923,175.78	\$28,343,808.00	The expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation and program income.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$3,379,921.46	\$216,249.72	\$0.00	\$3,596,171.18	\$14,384,684.72	The expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation and program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$3,260,738.00	\$0.00	\$8,308.69	\$3,3269,046.69	\$13,042,952.00	The expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation and program income.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$610,007.00	\$0.00	\$300.44	\$610,307.44	\$2,440,028.00	The expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation.

Table 58 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Jacksonville-Duval County operates as a consolidated government and is classified as an entitlement community. This allows it to receive federal funding via the CDBG, ESG, HOME, and HOPWA from the U.S. Department of Housing and Urban Development (HUD). These federal funds help to draw additional financial support from local and state sources. The city has various resources that can be combined to support the Housing and Community Development Division's (HCDD) priorities. These resources include state housing trust funds, local housing trust funds, and fees collected from the City's Vacant Property Registry. The majority of funding partnerships occur through the State Housing Initiative Partnership (SHIP) Program, often in combination with CDBG and HOME funds.

All HOME-assisted and qualified projects have a 25% match requirement. The projects will be maintained on the HOME-Match Log. The HOME-Match Log will track match liability and match credits as they occur. The match requirement for HOME projects will be satisfied by private, state, and local funds. The type of match will be identified on the HOME-Match Log with a brief description and will be maintained by the Housing and Community Development Division (HCDD).

The State Housing Initiatives Partnership (SHIP) program funds 52 Community Development Block Grant (CDBG) entitlement cities and all counties in Florida. Federal funds have served as a significant source to leverage SHIP funding, which supports the creation and preservation of affordable housing. Additionally, legislation established a foreclosure and vacant property registry for parcels in default or foreclosure, as filed with the Clerk of the Court. Financial institutions filing a lis pendens (intent to foreclose) are required to pay a fee as part of the registration process. Property registrants must provide occupancy information and identify the management company responsible for ongoing property maintenance. This registration system assists the City in combating blight caused by vacant and unattended properties. The fees generate an additional funding stream for revitalizing underserved communities within the City. The Housing Community Development Department (HCDD) will utilize fees collected from the Vacant Property Registry, along with allocated SHIP program funds, to meet the federal match requirement under the HOME program.

The ESG match is met with the Department of Social Services and Mental Health and Welfare. Grantees are budgeted to meet the 100% match on all expenditures. Cash, non-cash, and program income must meet the requirements of § 576.201.

The HOPWA Program has no match requirements.

The CDBG program does not have a match requirement, but as part of the annual Universal Application process, the City encourages match and leverage of funds from applicants to encourage partnerships and collaborations to meet community needs. Applicants that demonstrate they have committed funding to match and/or leverage CDBG resources receive additional points in the annual Universal Application cycle.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Owners sometimes lose their properties due to unpaid taxes. Properties that are not purchased directly from the Clerk of Court will escheat to the City of Jacksonville. To address the numerous properties in the City's inventory and comply with state statutory requirements, these properties are classified as surplus parcels that can be utilized for affordable housing.

The City of Jacksonville Real Estate Division facilitates the purchase or sale of City property, the establishment of new leases with the City, and the closure or abandonment of rights of way or easements. These properties are provided to the HCDD for rehabilitation, marketing, and sale as affordable housing.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve Public Facilities & Infrastructure	2026	2030	Non-Housing Community Development	City of Atlantic Beach City of Jacksonville Beach City of Neptune Beach City of Jacksonville - Duval County	Improve Public Facilities & Infrastructure	CDBG: \$5,473,092.58	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 22000 Persons Assisted
2	2A Preserve & Develop Affordable Housing	2026	2030	Affordable Housing	City of Jacksonville - Duval County	Preserve & Develop Affordable Housing	HOME: \$3,258,179.18	Homeowner Housing Rehabilitated: 25 Household Housing Unit Direct Financial Assistance to Homebuyers: 25 Households Assisted Rental units constructed: 4 Household Housing Unit Rental units rehabilitated: 5 Household Housing Unit
3	3A Public Services for LMI & Special Needs	2026	2030	Non-Homeless Special Needs	City of Atlantic Beach City of Jacksonville Beach City of Neptune Beach City of Jacksonville - Duval County	Public Services for LMI & Special Needs	CDBG: \$1,062,892.80	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	4A Homeless Housing & Support Services	2026	2030	Homeless	City of Jacksonville - Duval County	Addressing Homelessness	ESG: \$564,534.38	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted Homeless Person Overnight Shelter: 140 Persons Assisted Homelessness Prevention: 100 Persons Assisted
5	5A Housing & Services for Persons with HIV/AIDS	2026	2030	Non-Homeless Special Needs	City of Jacksonville - Duval County	Housing & Services for Persons with HIV/AIDS	HOPWA: 3,171,224.69	Housing for Homeless added: 160 Household Housing Unit HIV/AIDS Housing Operations: 705 Household Housing Unit
6	6A Effective Program Management	2026	2030	Non-Housing Community Development	City of Atlantic Beach City of Jacksonville Beach City of Neptune Beach City of Jacksonville - Duval County	Effective Program Management	CDBG: \$1,387,190.40 HOME: \$337,992.00 ESG: \$45,750.53 HOPWA: \$97,822.00	Other: 1

Table 59 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	1A Improve Public Facilities & Infrastructure
	<b>Goal Description</b>	The City will improve and expand public infrastructure through activities in low- and moderate-income areas. Activities include improvements and expansion to streets, sidewalks, and water systems. ADA improvements will increase accessibility for persons with a disability. The City will also improve access to public facilities that will benefit LMI and special needs persons. Activities include improved access to community centers, neighborhood facilities and park facilities.
2	<b>Goal Name</b>	2A Preserve & Develop Affordable Housing
	<b>Goal Description</b>	The City will fund activities that increase homeownership opportunities such as direct financial assistance to homebuyers and housing rehab at owner-occupied residences. The City will also increase affordable rental housing opportunities in target areas through new construction of rental units and the rehabilitation of rental units.
3	<b>Goal Name</b>	3A Public Services for LMI & Special Needs
	<b>Goal Description</b>	The City will fund activities that provide vital services for LMI and special needs persons. Services for LMI citizens may include: fair housing awareness, crime prevention programs, case management for emergency assistance, family self-sufficiency programs, legal counseling, employment programs, health programs, and homeownership counseling. Services for special needs persons include senior services, services for persons with a disability, mental health programs, services for victims, and those at-risk or experiencing homelessness.
4	<b>Goal Name</b>	4A Homeless Housing & Support Services
	<b>Goal Description</b>	The City will fund activities that help to end homelessness in Jacksonville-Duval County. These include rapid re-housing for the homeless population through rental assistance; homeless overnight shelter operations; and street outreach and homeless prevention activities.
5	<b>Goal Name</b>	5A Housing & Services for Persons with HIV/AIDS
	<b>Goal Description</b>	The City will fund activities to support persons living with HIV/AIDS and their families. These include supportive services such as case management, transportation and health services. Housing subsidy programs will secure housing for this vulnerable group and include short-term, mortgage, rental and utility assistance (STRMU), tenant-based rental assistance (TBRA), and permanent housing placement activities.

6	<b>Goal Name</b>	6A Effective Program Management
	<b>Goal Description</b>	The City HCDD will provide effective program management of the HUD grant programs that will ensure compliance with grant regulations and that the program activities meet their established objectives. Planning will involve the development of annual action plans, reports, fair housing outreach and citizen participation requirements.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

Jacksonville-Duval County is committed to supporting, prioritizing, and implementing programs that address housing, community, and economic development needs. These efforts align with the objectives outlined in the Consolidated 5-Year Strategic Plan and the goals of the United States Department of Housing and Urban Development (HUD). The County will continue to focus on providing affordable, decent, safe, and sanitary housing for individuals with low to moderate incomes.

The City of Jacksonville’s Housing and Community Development Division (HCDD) administers HUD federal dollars in the Jacksonville-Duval County Consolidated Government jurisdiction and will oversee the projects for the CDBG, HOME, HOPWA, and ESG programs.

#### Projects

#	Project Name
1	CDBG: Administration
2	CDBG: Public Services
3	CDBG: Public Facilities & Infrastructure
4	HOME: Administration
5	HOME: CHDO Development Set-Aside 15%
6	HOME: CHDO Operating 5%
7	HOME: Non-CHDO Housing Programs
8	ESG Program (2026)
9	HOPWA: Administration (2026)
10	HOPWA: NE Florida AIDS Network (2026)
11	HOPWA: Catholic Charities Bureau (2026)
12	HOPWA: Gateway Community Services (2026)
13	HOPWA: Additional HOPWA Activities (RFP) (2026)

**Table 60 – Project Information**

#### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

The funded projects in the Jacksonville-Duval County jurisdiction will address the community's housing and related public service needs identified in the Consolidated Plan. However, the need for more funding is a barrier to addressing underserved needs in Jacksonville-Duval County.

There is a need for improvements and expansion to public facilities and infrastructure in Jacksonville-Duval County, specifically in low- and moderate-income areas. Public improvements are addressed

through CDBG funds and will only target low/mod areas as identified by HUD LMISD data.

Public service programs are a high priority as they will help with vital services such as prevention and education and improve living situations for LMI and special needs households in Jacksonville-Duval County. There is a 15% grant cap allocation for public services.

The preservation of existing affordable housing units and the development of additional affordable housing for both rental and homeownership opportunities remain one of the highest priorities for the City's Housing and Community Development Department. HOME funds address these needs. Activities include direct financial assistance, rental housing construction, owner and rental rehab, and other homeownership opportunities.

Addressing homelessness is a high priority and this need is addressed through the ESG program. The City will fund homeless prevention, rapid rehousing, emergency shelter, and street outreach programs that help individuals and families avoid homelessness and emergency shelter services or quickly end their homelessness. Other activities include data collection (HMIS) and admin of the program.

The HOPWA program assists persons living with HIV/AIDS and their families. Helping this group remains a high need in the jurisdiction and they are assisted with permanent housing placement activities, Short-Term Rent, Mortgage & Utilities Assistance services, and other eligible supportive services.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	CDBG: Administration
	<b>Target Area</b>	City of Atlantic Beach City of Jacksonville Beach City of Neptune Beach City of Jacksonville - Duval County
	<b>Goals Supported</b>	6A Effective Program Management
	<b>Needs Addressed</b>	Effective Program Management
	<b>Funding</b>	CDBG: \$1,387,190.40
	<b>Description</b>	Administration of the PY 2026 CDBG program for Jacksonville - Duval County jurisdiction.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A, Other: 1
	<b>Location Description</b>	Administration of the PY 2026 CDBG program throughout the jurisdiction of Jacksonville-Duval County.
	<b>Planned Activities</b>	CDBG eligible administration activities will include:  City staff salaries, supplies and overhead  Citizen Participation Efforts  Environmental Review
2	<b>Project Name</b>	CDBG: Public Services
	<b>Target Area</b>	City of Jacksonville Beach City of Neptune Beach City of Jacksonville - Duval County
	<b>Goals Supported</b>	3A Public Services for LMI & Special Needs
	<b>Needs Addressed</b>	Public Services for LMI & Special Needs
	<b>Funding</b>	CDBG: \$1,062,892.80

<b>Description</b>	Public services for Jacksonville - Duval County will target low- and moderate-income citizens and will include elderly programs that address their needs and to support independent living; recreational programs for special needs populations; crime prevention programs; case management for emergency assistance; family self-sufficiency programs; legal counseling; employment programs; health and mental health programs; educational programs for youth; and homeownership counseling. The budget for this project includes no more than 15% of the PY 2026 CDBG allocation.
<b>Target Date</b>	9/30/2027
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public service activities other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted
<b>Location Description</b>	Jurisdiction wide based on income eligibility as well as LMI areas.

	<b>Planned Activities</b>	Planned CDBG program activities include: City of Jacksonville Beach – Carver Center Recreation Program: \$140,900.31  City of Jacksonville (Parks) – Independent Living Program: \$128,404.00  City of Jacksonville (Parks) – Special Programs for Older Adults: \$85,000.00  City of Neptune Beach – Senior Activity Center: \$48,000.00  Jacksonville Housing Authority – Family Self-Sufficiency Program: \$35,000.00  Jacksonville Housing Authority – Brentwood: \$35,000.00  Downtown Vision Alliance – Outreach Division: \$75,000.00  Downtown Vision Alliance – Next Step Ambassador Program: \$75,000.00  The Arc Jacksonville – Advocacy, Support, and Knowledge: \$75,000.00  Episcopal Children’s Services – Child Wellness Parent Education Program: \$75,000.00  Ability Housing – RISE: 39,000.00  Family Promise of Jacksonville – Family Support: \$39,000.00  Youth Crisis Center – Outpatient Behavioral Health: \$75,000.00  Lutheran Social Services of Northeast Florida – Serving Our Seniors: \$44,075.00  Jacksonville Urban League, Inc. – Victim Services: \$71,857.09
<b>3</b>	<b>Project Name</b>	CDBG: Public Facilities & Infrastructure
	<b>Target Area</b>	City of Atlantic Beach City of Jacksonville - Duval County
	<b>Goals Supported</b>	1A Improve Public Facilities & Infrastructure
	<b>Needs Addressed</b>	Improve Public Facilities & Infrastructure
	<b>Funding</b>	CDBG: \$5,473,092.58

	<b>Description</b>	Jacksonville-Duval County will utilize CDBG funds, including entitlement funds and program income, to improve the public infrastructure in the jurisdiction. Funds will also be used to improve public facilities and recreational parks.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public Infrastructure Activities other than Low/Moderate Income Housing Benefit: 22,000 Persons Assisted
	<b>Location Description</b>	Jurisdiction wide based on income eligibility as well as LMI areas.
	<b>Planned Activities</b>	Public infrastructure and facilities improvements in LMI areas include: <u>Public Facility &amp; Infrastructure Improvements (Applicant Projects):</u> City of Atlantic Beach – Marsh Oaks Community Center Porch Addition: \$200,000.00 <u>COJ Department Facility &amp; Infrastructure Improvements:</u> Public Works – Resurfacing (Right of Way Stormwater Maintenance): \$4,573,092.58 Public Works – Sidewalks: \$500,000.00 Public Works – Edward Waters University: \$200,000.00
4	<b>Project Name</b>	HOME: Administration
	<b>Target Area</b>	City of Jacksonville - Duval County
	<b>Goals Supported</b>	2A Preserve & Develop Affordable Housing
	<b>Needs Addressed</b>	Preserve & Develop Affordable Housing
	<b>Funding</b>	HOME: \$337,992.00
	<b>Description</b>	Jacksonville-Duval County will utilize HOME funds, including entitlement funds and program income, for the administration of the HOME program.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A, Other: 1
	<b>Location Description</b>	Jurisdiction wide based on income eligibility as well as LMI areas.

	<b>Planned Activities</b>	HOME Program Administration
<b>5</b>	<b>Project Name</b>	HOME: CHDO Development Set-Aside 15%
	<b>Target Area</b>	City of Jacksonville - Duval County
	<b>Goals Supported</b>	2A Preserve & Develop Affordable Housing
	<b>Needs Addressed</b>	Preserve & Develop Affordable Housing
	<b>Funding</b>	HOME: \$506,988.00
	<b>Description</b>	In compliance with the HOME program rules and regulations, Jacksonville - Duval County will provide at least 15% of the HOME PY 2026 grant allocation to qualified CHDOs to support development and rehab of affordable housing opportunities within the jurisdiction.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner Housing Added: 2 Household Housing Unit
	<b>Location Description</b>	Jurisdiction wide based on income eligibility as well as LMI areas
<b>Planned Activities</b>	HOME entitlement funds will be set-aside for CHDO rehabilitation projects in the jurisdiction.	
<b>6</b>	<b>Project Name</b>	HOME: CHDO Operating 5%
	<b>Target Area</b>	City of Jacksonville - Duval County
	<b>Goals Supported</b>	2A Preserve & Develop Affordable Housing
	<b>Needs Addressed</b>	Preserve & Develop Affordable Housing
	<b>Funding</b>	HOME: \$164,372.00
	<b>Description</b>	Jacksonville-Duval County will provide qualified CHDOs for operating and capacity building costs. Up to 5% of the PY 2026 HOME allocation may be allocated for this purpose.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A, for CHDO operating.
	<b>Location Description</b>	Jurisdiction wide based on income eligibility as well as LMI areas
<b>Planned Activities</b>	CHDO operating and capacity building costs.	
	<b>Project Name</b>	HOME: Non-CHDO Housing Programs

7	<b>Target Area</b>	City of Jacksonville - Duval County
	<b>Goals Supported</b>	2A Preserve & Develop Affordable Housing
	<b>Needs Addressed</b>	Preserve & Develop Affordable Housing
	<b>Funding</b>	HOME: \$2,586,819.18
	<b>Description</b>	Jacksonville-Duval County will add new homeowner housing, construct new owner/rental housing and rehabilitate units through Non-CHDO Housing Programs such as the Down Payment Assistance Program, and Revolving Loan Fund Program.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Rental Units Constructed: 4 LMI households assisted Homeowner Housing Rehabilitated: 25 Household Housing Unit Direct Financial Assistance: 25 LMI households
	<b>Location Description</b>	Jurisdiction wide based on income eligibility as well as LMI areas.
	<b>Planned Activities</b>	Planned activities include new homeowner housing, construction of new rental housing and rehabilitation of rental units throughout COJ. Down Payment Assistance Program: \$1,586,819.18 Revolving Loan Program: \$1,000,000.00
8	<b>Project Name</b>	ESG Program (2026)
	<b>Target Area</b>	City of Jacksonville - Duval County
	<b>Goals Supported</b>	4A Homeless Housing & Support Services
	<b>Needs Addressed</b>	Addressing Homelessness
	<b>Funding</b>	ESG: \$610,307.44
	<b>Description</b>	Jacksonville-Duval County will administer ESG program funds throughout the jurisdiction. Programs include case management and supportive services, emergency shelter, homelessness prevention, rapid re-housing, and ESG data collection.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Tenant-based rental assistance / Rapid Rehousing: 40 LMI Households Assisted Homeless Person Overnight Shelter: 140 Persons Assisted Homelessness Prevention: 100 Persons Assisted
	<b>Location Description</b>	Jurisdiction wide ESG activities for eligible beneficiaries.

	<b>Planned Activities</b>	COJ HCDD Administration of the ESG program (7.5%): \$45,750.00 <u>ESG Program Activities:</u> <u>HMIS: \$50,000.00</u> <u>Emergency Shelter: \$238,657.44</u> <u>Rapid Rehousing and Homeless Prevention: \$275,900.00</u>
<b>9</b>	<b>Project Name</b>	HOPWA: Administration (2026)
	<b>Target Area</b>	City of Jacksonville - Duval County
	<b>Goals Supported</b>	6A Effective Program Management
	<b>Needs Addressed</b>	Effective Program Management
	<b>Funding</b>	HOPWA: \$97,882.00
	<b>Description</b>	The City of Jacksonville HCDD will administer the HOPWA program throughout the jurisdiction of Jacksonville-Duval County. Admin costs not to exceed 3% of allocation.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A. Other: 1
	<b>Location Description</b>	Administration of the 2026 HOPWA program throughout the jurisdiction of Jacksonville - Duval County.
<b>Planned Activities</b>	The City of Jacksonville HCDD will administer the HOPWA program throughout the jurisdiction of Jacksonville - Duval County.	
<b>10</b>	<b>Project Name</b>	HOPWA: NE Florida AIDS Network (2026)
	<b>Target Area</b>	City of Jacksonville - Duval County
	<b>Goals Supported</b>	5A Housing & Services for Persons with HIV/AIDS
	<b>Needs Addressed</b>	Housing & Services for Persons with HIV/AIDS
	<b>Funding</b>	HOPWA: \$951,317
	<b>Description</b>	NE Florida AIDS Network will be administering two programs during the program year 1) a Short-Term Rent, Mortgage & Utilities Assistance Program, 2) a Permanent Housing Placement Program and 3) a Tenant Based Rental Assistance Program.
	<b>Target Date</b>	9/30/2027

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	HIV/AIDS Housing Operations: 200 LMI Households An estimated 150 low to moderate income persons or households will benefit from the planned Permanent Supportive Housing activities. TBRA: 10 LMI Households
	<b>Location Description</b>	Service area wide HOPWA activities for eligible beneficiaries.
	<b>Planned Activities</b>	Northeast Florida AIDS Network Inc., Short-Term Rent, Mortgage & Utilities Assistance Program: \$523,884.00 Northeast Florida AIDS Network Inc., HOPWA Permanent Housing Placement Program: \$295,624.00 North East Florida AIDS Network Inc., HOPWA Tenant Based Rental Assistance Program: \$523,884.00 HOPWA Program Sponsor admin costs not to exceed 7% of allocation.
<b>11</b>	<b>Project Name</b>	HOPWA: Catholic Charities Bureau (2026)
	<b>Target Area</b>	City of Jacksonville - Duval County
	<b>Goals Supported</b>	5A Housing & Services for Persons with HIV/AIDS
	<b>Needs Addressed</b>	Housing & Services for Persons with HIV/AIDS
	<b>Funding</b>	HOPWA: \$1,207,411.83
	<b>Description</b>	Catholic Charities will provide Short-Term Rent, Mortgage & Utilities Assistance services for HOPWA eligible clients.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	HIV/AIDS Housing Operations: 320 LMI Households
	<b>Location Description</b>	Service area wide HOPWA activities for eligible beneficiaries.
	<b>Planned Activities</b>	Catholic Charities Bureau, Inc., HOPWA program: \$1,207,411.83 HOPWA Program Sponsor admin costs not to exceed 7% of allocation.
<b>12</b>	<b>Project Name</b>	HOPWA: Gateway Community Services (2026)
	<b>Target Area</b>	City of Jacksonville - Duval County
	<b>Goals Supported</b>	5A Housing & Services for Persons with HIV/AIDS
	<b>Needs Addressed</b>	Housing & Services for Persons with HIV/AIDS
	<b>Funding</b>	HOPWA: \$49,493.72

	<b>Description</b>	The Gateway Community Services Linking People to Housing program provides housing placement and supportive services for HOPWA eligible clients within the service area.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 10 low-to moderate-income persons or households will benefit from the planned Permanent Supportive Housing activities.
	<b>Location Description</b>	Service area wide HOPWA activities for eligible beneficiaries.
	<b>Planned Activities</b>	Gateway Community Services Linking People to Housing Permanent Supportive Housing Program: \$49,493.72 HOPWA Program Sponsor admin costs not to exceed 7% of allocation.
<b>13</b>	<b>Project Name</b>	HOPWA: Additional Project Sponsor Activities (RFP) (2026)
	<b>Target Area</b>	City of Jacksonville - Duval County
	<b>Goals Supported</b>	5A Housing & Services for Persons with HIV/AIDS
	<b>Needs Addressed</b>	Housing & Services for Persons with HIV/AIDS
	<b>Funding</b>	HOPWA: \$963,002.14
	<b>Description</b>	1) a Short-Term Rent, Mortgage & Utilities Assistance Program, 2) a Permanent Housing Placement Program, 3) Supportive Services, and 4) HOPWA Program Sponsor admin costs
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	HIV/AIDS Housing Operations: LMI Households An estimated 1 low to moderate income persons or households will benefit from the planned Permanent Supportive Housing activities.
	<b>Location Description</b>	Service area wide HOPWA activities for eligible beneficiaries.
	<b>Planned Activities</b>	TBD

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The City of Jacksonville’s HCDD does not allocate funding based solely on geographic criteria. For individuals or households to receive direct assistance through the Community Planning and Development (CPD) programs, they must meet specific income qualifications. For eligible activities related to public facilities and infrastructure improvements, as well as economic development opportunities, the City will focus on areas identified as low- to moderate-income that are in need, particularly low/moderate-income block group tracts. Below is an explanation of how the City will identify these areas.

#### **Geographic Areas Including Areas of Low Income & Minority Concentration**

##### *Low-Income Household Concentrations*

A household is considered low-income if it earns less than 80% of the area median income, and a tract has a concentration of low-income households if the tract median household income is less than 80% of the County median household income. The County median family income is \$71,277, and low income is \$57,021 or below. The concentration of low-income tracts is primarily found in the central downtown areas of Jacksonville. There are also scattered tracts throughout the southern part of the County with a concentration of low-income households. Estimates are based on the 2020-2024 ACS.

##### *Minority Race/Ethnicity Concentrations*

For the purposes of this analysis, a concentration is any census tract where the racial or ethnic minority group makes up 10% more than the Countywide average. Due to the small sample size, only racial or ethnic groups that make up at least 1% of the population were analyzed. Estimates are based on the 2020-2024 ACS.

For Black, non-Hispanic persons, the countywide rate is 28.2% and a tract with a concentration would be 38.2%. Tracts with a concentration of Black, non-Hispanic persons are found in the central downtown areas of the City of Jacksonville, as well as tracts stretching to the northwest limits of the County. There are also tracts to the southwest part of the County and a few tracks just west of the Southside Connections at Arlington Expressway.

The countywide rate for Asian, non-Hispanic persons was 4.9%, and a tract with a concentration would be 14.9%. Several tracts in the southeast and eastern part of the City of Jacksonville and county have a concentration.

Likewise, for Hispanic persons, the countywide rate is 12.4% and a tract with a concentration would be 22.4%. Several tracts in the south and eastern part of the City of Jacksonville and county have a

concentration.

### Geographic Distribution

Target Area	Percentage of Funds
City of Atlantic Beach	1
City of Jacksonville Beach	2
City of Neptune Beach	1
City of Jacksonville - Duval County	96

**Table 61 - Geographic Distribution**

### Rationale for the priorities for allocating investments geographically

Determining priorities for spending Jacksonville-Duval County’s federal block grant funding is based on multiple forms of analysis and input. Data analysis related to housing needs, the housing market, and the economy was central to decision-making for this plan. In addition, extensive efforts were made to include community input throughout the planning process. Community input was obtained through public meetings and meetings with stakeholder organizations (particularly those serving low- and moderate-income populations and those with special needs).

The City of Jacksonville does not allocate funding solely based on geographic requirements. When the activities are intended to directly serve low- to moderate-income individual clientele (LMC) or households (LMH), those individuals or households must meet income and residency qualifications to receive assistance from the program. In these instances, City staff and/or one of its partner agencies shall complete an in-take and eligibility status review of the applicant individual or household before the activity is initiated.

Additionally, the City has identified infrastructure and public facility improvement activities. These activities will serve a community or neighborhood and are said to have a low/mod “area-wide” benefit (LMA). Per HUD requirements, these areas must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low- to moderate-income (or 51%).

To determine these Tracts the City will be utilizing HUD CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has redefined the eligible tracts within the jurisdiction. The identified census block group tracts within the jurisdiction that are considered low-moderate income can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

Through the Universal Application process, all HOPWA sub-recipients may serve the entire eligible metropolitan statistical area, which includes Duval, Clay, Baker, Nassau, and St. Johns Counties.

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

Jacksonville-Duval County is focused on expanding affordable housing in the area by creating new affordable housing units, rehabilitating both owner-occupied and renter-occupied homes, offering direct financial assistance to homebuyers, and providing rental assistance to low-income individuals and those with special needs. As mandated by the HOME grant, the City must allocate 15% of its annual grant funding to support the activities of Community Housing Development Organizations (CHDOs) that focus on affordable housing development. CHDOs in Jacksonville help low- to moderate-income (LMI) homeowners through their housing development initiatives. In addition to CHDO programs, the City offers Non-CHDO Housing programs, including the Down Payment Assistance Program, which provides direct financial aid to eligible LMI homebuyers, and the Revolving Loan Fund Program for development projects, such as new multi-family rental units and the rehabilitation of existing homes.

The annual goals listed in this section and the AP-20 specify the following goals and outcomes for affordable housing assistance for non-homeless populations. The terms for affordable housing are defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. This section only reports grant program activities under the CDBG and HOME programs.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	59
Special-Needs	0
Total	59

**Table 62 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	29
Rehab of Existing Units	30
Acquisition of Existing Units	0
Total	59

**Table 63 - One Year Goals for Affordable Housing by Support Type**

### Discussion

Homeowner Housing Rehabilitated: 25 Household Housing Units  
 Direct Financial Assistance to Homebuyers: 25 Households Assisted  
 Rental units constructed: 4 Household Housing Units  
 Rental units rehabilitated: 5 Household Housing Units

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Jacksonville Housing Authority (JHA) owns and manages public housing in Jacksonville, offering various options such as scattered-site duplexes, quad apartments, and senior high-rises. Rent is set based on each household's anticipated annual adjusted income. JHA currently manages 25 properties and serves over 2,800 families. The Consolidated Planning process identified key needs: maintaining an aging but quality portfolio, building more units to meet affordable housing demand, and expanding accessibility features for individuals with physical and developmental disabilities. JHA also plans to continue programs supporting residents' self-sufficiency, financial literacy, and improved living conditions.

Jacksonville-Duval County is dedicated to offering quality affordable housing opportunities to residents with low, very low, extremely low, and moderate incomes. The county focuses on neighborhood revitalization and stabilization efforts and seeks partnerships with both private and public entities to optimize resources through innovative programs, all while ensuring efficient and effective resource management.

### **Actions planned during the next year to address the needs to public housing**

The JHA plans on the following actions during the next year:

- Maintain Jacksonville Housing Authority as a high-performer agency
- Continue with the quality assurance review program for residents' files and maintain an annual occupancy rate of not less than 97% at all public housing sites
- Expand Housing Access and Choice
- Coordinate modernization and/or development activities with Capital funds, obligate and expend

according to HUD requirements

- Achieve Stronger Commitment to Self-Sufficiency
- Forge Creative Collaborations with Community Partners
- Promote a Healthy, Engaged, and Productive Workforce
- Apply for a Housing Choice Planning Grant
- Provide replacement housing as grants are awarded.

#### Finance and Procurement Goals

- Maintain a clean audit
- Ensure 90% of Capital funds are obligated within 2 years
- Cross-train for month-end close
- Review and update policies procurement policies

#### Section 8

- Achieve and maintain high performer status
- Balance input and output for monthly transmissions
- Correct all problems identified within 7 days
- Ensure 95%-100% compliance

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

JHA activities to increase resident involvement will continue to center on building resident and family self-sufficiency. These activities include the following programs:

1. Neighborhood Network Centers (NNC) in Brentwood will continue to provide computer and employment skills training for public housing residents and community members. Specific activities include computer literacy training, GED instructions, educational programs, job search activities, resume assistance, and internet access on an annual basis.

2. The Family Self-Sufficiency Program will provide case management services to families in the Section 8 Program. Its focus is to help families achieve goals in education, employment, and homeownership. It is anticipated that it will assist approximately 350 persons in pursuing self-sufficiency goals.

3. The Section 8 Homeownership Program will continue to provide financial literacy and credit repair to low-income families. These families will be served through the Family Self-Sufficiency Program.

4. JHA will continue to work cooperatively with resident councils in each of the public housing Resident Management Corporation (RMC) communities to implement and enforce standards and expectations that families should make an effort to achieve self-sufficiency as a goal. The resident councils are the initiators

of activities and services that aid residents in securing valuable resources to address their needs. RMCs are instrumental in assisting staff to implement educational and self-sufficiency programs.

5. JHA has a team of public housing service coordinators who assist residents with finding permanent, gainful employment and education. These coordinators also help residents' children access healthcare and education opportunities. JHA has hired an Employment Coordinator to assist public housing and Section 8 residents in finding employment and training opportunities.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The Jacksonville Housing Authority is not designated as troubled. As identified in the most recent PHA plan, the JHA has been designated as a "High Performer".

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The City of Jacksonville’s Housing and Community Development Division (HCDD) administers the Housing Opportunities for Persons with AIDS (HOPWA) and the Emergency Solutions Grant (ESG). This is done in consultation with the Continuum of Care (CoC) and the lead agency, Changing Homelessness, Inc. In a coordinated effort, HCDD and its nonprofit partners provide various services, including emergency shelter, street outreach, financial assistance, rental and utility assistance, and supportive services such as case management, mental health counseling, drug abuse treatment and counseling, transportation, and childcare. These services aim to assist individuals experiencing homelessness and other special needs groups. Additionally, these funds cover the grant administration costs for both the City programs and our partners to effectively manage services, ensure the delivery of programs, and achieve project goals and objectives.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City of Jacksonville HCDD focuses on planning to address homelessness, especially chronic cases. Measuring those at risk is difficult, as it’s impossible to know how many face eviction, unemployment, foreclosure, or utility disconnections at any time. Individuals and families living paycheck to paycheck without savings are typically at risk. HCDD’s service providers collaborate to deliver expertise in housing, social services, and support across the continuum of care. Strengthening these existing resources is a key strategy in the Changing Homelessness Continuum of Care (CoC).

The City will enhance community engagement to connect with individuals and families experiencing homelessness and assess their needs. Awareness, engagement, and collaboration are essential for progress. By fostering leadership and civic participation, we strengthen public and private organizations’ capacity through improved knowledge of interventions to prevent and end homelessness.

To reach our goals for outreach and community engagement, our Community Implementation Plan includes coordinated intake, assessment, and prioritization for referral, tracking by name all who are homeless in the continuum and input into the Homeless Management Information System (HMIS). The coordinated entry system provides access hubs for individuals and families seeking housing and services to quickly assess their needs and where to refer them within the network of providers. HMIS collects information on the homeless population and helps the City determine the needs of the community and where to target resources.

Permanent housing is also utilized, including permanent supportive housing, rapid re-housing, street outreach throughout the continuum, targeting of special populations, such as families with children,

youth, chronically homeless, and veterans, procedures for referring unaccompanied youth under the age of 18, and a homeless prevention strategy by providing short-term rental, mortgage, and/or utility assistance.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Homeless emergency shelters provide safe, short-term accommodations for individuals and families who have lost their housing. These shelters address urgent needs such as food, hygiene, and shelter. Additionally, many shelters connect residents with case managers and housing services to facilitate their transition into stable, permanent homes. The Continuum of Care (CoC) operates numerous shelters throughout the region, accessible to individuals and families in Jacksonville.

The City of Jacksonville addresses the emergency shelter and transitional housing needs of homeless individuals by collaborating with Changing Homelessness and its partner organizations. This partnership facilitates the rapid placement of individuals experiencing homelessness into emergency shelters and transitional housing, while providing support to assist their transition out of homelessness.

The City maintains a long-standing partnership with the I.M. Sulzbacher Center, funding it to provide emergency shelter and outreach services to unsheltered individuals. Supportive services are available to individuals and families using emergency shelters or transitional housing in the City. Funded providers include Ability Housing, Clara White Mission, and Family Promise. Ability Housing offers case management and operates a CoC-funded Permanent Supportive Housing program. Clara White Mission provides case management and helps clients access services, employment, and stable housing. Family Promise runs the Back Home program, assisting families with children experiencing homelessness to secure resources and stable housing.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The chronically homeless often require more assistance and rely on assisted permanent supportive housing to avoid homelessness. Characteristics of chronically homeless individuals from the HMIS database often include persons who are facing severe, intertwined issues, including chronic substance abuse and mental illness. There are several providers that offer services and operate permanent supportive housing in the region, that are highlighted below.

Supportive service providers that are funded by the City include Ability Housing, Clara White Mission and Family Promise. All three have the goal of helping homeless individuals and families make the transition

back to permanent and stable housing. As mentioned above, services include:

**Ability Housing:** Provides case management services for persons experiencing homelessness and has a CoC funded Permanent Supportive Housing program.

**Clara White Mission:** The agency provides advocacy, housing, job training and employment, and works in partnership with the community to address homelessness. Case management is provided and works to open access to appropriate services and jobs, with a goal to find stable housing options.

**Family Promise of Jacksonville:** Family Promise provides intensive, holistic case management for families with children experiencing homelessness with other providers and resources in the community. The Back Home program provides case management services to assist families with children experiencing homelessness in finding resources and stable housing.

**The Salvation Army of NE FL:** Rapid Re-housing program to help individuals and families experiencing homelessness find housing and also has a homeless prevention program. Services at the Towers Center of Hope provide not only include emergency shelter, but other services and referrals to help transition them to stable housing.

**I.M. Sulzbacher Center:** The agency is a leading provider of homeless services in the area. Activities funded by the City include rapid rehousing activities to quickly help homeless individuals and families avoid repeat experiences of homelessness and wraparound services to help them gain self-sufficiency.

The City of Jacksonville will also work to increase the economic security of individuals by expanding opportunities for meaningful and sustainable employment and improving access to mainstream programs and services that will reduce financial vulnerability to persons experiencing homelessness.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Rapid rehousing (RRH) activities constitute a primary strategy employed by the Continuum of Care (CoC) to prevent recurring homelessness among individuals and families. RRH implements the housing first model, facilitating rapid transitions from homelessness to stable housing to minimize service interruptions caused by renewed housing instability. The program provides time-limited rental assistance, housing location support, and case management services. Local CoC member agencies delivering RRH services include Changing Homelessness, JASMYN, and the Sulzbacher Center.

To support low-income individuals, families, and other vulnerable populations in preventing homelessness, the city of Jacksonville will collaborate closely with the CoC via the Coordinated Entry System. This system assesses the homeless population—including individuals, families, chronically homeless persons, veterans, youth, and recently discharged institutionalized individuals—and prioritizes their needs. Subsequently, it refers them to appropriate services, which may include health care, public and social services, employment and job training, education, youth programs, and stable housing.

Jacksonville will work to advance stability for youth aging out of systems such as foster care and juvenile justice and improve discharge planning for people who frequently interact with hospitals and criminal justice systems.

The CoC is a membership group of agencies that provide direct services to the homeless population which includes individuals and families experiencing chronic homelessness, families with children, veterans, and unaccompanied youth. These services include outcomes such as homeless prevention through rental housing assistance, rapid rehousing rental activities, emergency shelter and transitional housing, wraparound services and other homeless prevention operations, street outreach, and other homeless collaborative initiatives. It is the strategy of the CoC to use a multi-agency commitment and approach to end homelessness in the area. For more information about Changing Homelessness and the CoC and its members, go to: <http://changinghomelessness.org/coc>.

**AP-70 HOPWA Goals - 91.220 (I)(3)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	705
Tenant-based rental assistance	0
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	160
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
<b>Total</b>	<b>865</b>

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

Public policies intended to protect health, safety, and orderly growth can also create cost and timing pressures that reduce affordable housing feasibility across Duval County. When approvals, plan review, and required studies extend development timelines, carrying costs rise and projects often need higher rents or sales prices to remain financeable. These pressures can be most challenging for smaller scale infill and moderate rent developments where margins are limited, which can reduce private and nonprofit capacity to deliver missing middle housing types such as duplexes, townhomes, and small multifamily.

Local land use and development regulations can affect affordability when dimensional standards and site design requirements limit the number of units that can be built on a parcel or increase land and infrastructure cost per unit. Jacksonville's Zoning Code includes district based requirements tied to lot area, setbacks, lot coverage, and other standards that influence density and building form. When these standards require larger lots or wider separations than the market can absorb at lower price points, unit counts can be constrained, and land costs are distributed across fewer homes. The practical effect is often higher per unit cost, especially in areas where redevelopment or infill is the primary production path.

Development charges and transportation concurrency tools can also affect residential investment. Jacksonville's Concurrency and Mobility Management System includes mobility fees used to mitigate transportation impacts of new development, and the City provides formal processes for applications and payments. Mobility fees and related administrative charges add upfront costs that are typically financed into total development budgets, which can push projects toward higher price points or reduce the number of units that can be supported within available subsidy. In targeted areas, incentives may offset some mobility fee costs, but fees remain a material consideration in project pro formas.

State and federal policies also shape local affordability outcomes. Florida's rent control statute limits when local governments may impose rent stabilization measures, reducing local options to respond to rapid rent escalation except under narrowly defined conditions and voter approval requirements. At the same time, statewide building code requirements increase resilience and life safety but can raise construction costs and complicate rehabilitation of older structures. For assisted rehabilitation, federal lead safety and renovation requirements remain essential for health protection but can increase per unit rehab costs and reduce the number of units that can be addressed with limited funding, particularly in older housing where lead safe work practices are more likely to apply.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

In addition to the affordable housing activities identified in this plan, the City of Jacksonville relies on multiple other strategies to remove barriers to affordable housing. These strategies include (1) land use

regulation, planning, and coordination; (2) incentives and financing; and (3) education and outreach.

**Land Use Regulation, Planning, and Coordination:** City land use policies play a significant role in determining the amount and availability of affordable housing within a community. City land use policy gives the location of housing types and densities. Zoning is the planning tool for implementing housing development. Through zoning incentives, private and nonprofit developers can help a City address the housing needs of its low- and moderate-income population. Moreover, zoning incentives that increase the density of housing development and provide for mixed uses, including transit, are important tools for expanding the local supply of both affordable homeownership and renter housing. For more information, see:

<http://www.coj.net/departments/planning-and-development>

[https://www.municode.com/library/fl/jacksonville/codes/code\\_of\\_ordinances\\_\(Chapter\\_656\)](https://www.municode.com/library/fl/jacksonville/codes/code_of_ordinances_(Chapter_656))

**Incentives and Financing:** The City of Jacksonville provides incentives and financing for affordable housing through the application of federal block grant funds to support the efforts of for-profit and nonprofit developers of affordable housing, including Community Housing Development Organizations (CHDO), as well as through housing opportunities offered through the Jacksonville Housing Authority and the Jacksonville Housing Finance Authority. Incentives and financing for affordable housing cover both homeownership and rental housing programs and include inducements to support inclusionary affordable housing.

The programs that support inclusionary affordable housing include, but are not limited to: the Limited Repair Program and Utility Tap-In Program, both of which improve one or all of the major building systems such as electrical, plumbing (inclusive of septic systems and water connection to City services), ventilation, roofing, and weatherization; the purchase assistance program (Head Start to Homeownership); and development of affordable homes for ownership or as rentals.

**Education and Outreach:** The City of Jacksonville performs education and outreach regarding affordable housing in a number of ways. Its website educates residents and community stakeholder organizations about programs. The Neighborhoods Department regularly meets with Citizen Participation Advisory Committees (CPACs) representing Jacksonville's neighborhoods as a means to continually educate the public about housing and community activities undertaken by the City, as well as to obtain input about current needs or issues. Further, the responsibilities of the Jacksonville Housing and Community Development Commission include working to educate the public and facilitate public participation in programs.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

In PY 2026, Jacksonville-Duval County's Housing and Community Development Division (HCDD) will implement initiatives to support low- to moderate-income (LMI) households. Our goals are to increase safe, decent, affordable housing, reduce family poverty, and strengthen collaboration between public and private housing agencies. Details follow in the next section.

### **Actions planned to address obstacles to meeting underserved needs**

Jacksonville-Duval County requests additional funding as an Urban County Entitlement to address the needs identified in the Consolidated Plan and Annual Action Plans. This funding aims to support residents frequently underserved by local agencies, including low- to moderate-income individuals and households, as well as special needs populations such as the elderly, persons with disabilities, victims of domestic violence, and individuals experiencing homelessness.

The funded activities are specifically designed to provide essential services, particularly for individuals who may be ineligible for other local assistance, those geographically isolated due to transportation barriers, and residents lacking basic neighborhood amenities. Annually, the City allocates funds to support senior citizens, the frail and elderly, persons with mental or physical disabilities, the homeless, and children and youth. The City remains committed to developing programs that address the needs of underserved populations. Refer to the AP-35 Projects section for detailed information on specific projects and planned activities targeting these needs.

### **Actions planned to foster and maintain affordable housing**

HOME funds support major and minor rehabilitation of owner-occupied and rental housing in Jacksonville-Duval County to maintain affordability and prevent homelessness. For homeowners, rehabilitation protects property values and assists low- and moderate-income (LMI) households with necessary repairs. For rental properties, it can lower costs for managers and landlords, potentially making units more affordable for tenants. The city also aims to increase affordable housing through new developments and direct financial assistance to homebuyers. Annually, 15% of HOME funds are allocated to Community Housing Development Organizations (CHDOs), which play a vital role in creating affordable housing. For more details, see the AP-20 goals.

### **Actions planned to reduce lead-based paint hazards**

Lead-based paint can pose serious health hazards, particularly in households with babies and/or small children. Lead-based paint potentially affects any structure built prior to 1978. As a mature city with many older homes, lead-based paint is a particular concern for Jacksonville. The City of Jacksonville has worked to reduce lead-based paint hazards for a number of years through lead-based paint testing (by a licensed and certified agent). A positive result for any test indicating lead is present requires the use of interim controls through lead-safe work practices to remediate the lead or the total abatement of the lead by

component replacement.

The City of Jacksonville's HCDD acts to evaluate and reduce lead-based paint hazards by mandating that lead-based paint may not be used in rehabilitation programs funded through the CDBG or HOME program. In addition, all CDBG and HOME contracts contain a statement prohibiting the use of lead-based paint, as well as a copy of the federal regulations pertaining to the use and removal of lead-based paint. The amount of federal subsidy provided will determine the course of action taken when the repair or removal of painted surfaces is necessary during rehabilitation. In all units pre-1978 undergoing rehabilitation, the contractor is required to use lead-safe work practices. Education regarding lead and its effects is also provided to each owner-occupied rehabilitation project. In the Limited Repair Program, for example, any participant living in a pre-1978 home is given a pamphlet regarding the dangers of lead.

### **Actions planned to reduce the number of poverty-level families**

The activities in this AAP directly aim to reduce poverty-level families. As detailed in the AP-35 Projects section, housing assistance and public service programs funded by CDBG and HOME alleviate poverty by reducing residents' financial burdens. Offering quality, accessible, affordable housing, eliminating substandard units, preserving affordable housing through rehabilitation, and assisting with mortgage payments, down payments, and closing costs help families lower housing expenses, freeing funds for other essential needs.

The Section 3 program offers economic opportunities to area residents, especially those targeted by housing and community development programs. It supports small businesses, addressing community needs while economically benefiting the target population. Development activities may include neighborhood construction and housing development or rehabilitation.

### **Actions planned to develop institutional structure**

HCDD will continue fostering collaboration among public, private, and governmental organizations by sharing information, advocating key issues, leveraging resources, overcoming implementation barriers, and coordinating activities.

Each year, a Universal Application (UA) workshop offers technical assistance to public service and housing providers. While focused on HUD grant applications, it also enhances organizations' capacity to achieve plan goals. The workshop covers eligible activities and objectives. Sub-recipients receive ongoing support through on-site monitoring and follow-up throughout the program year.

The City of Jacksonville HCDD remains engaged, maintaining open dialogue and providing opportunities for public, private, and governmental organizations to share information, advocate for key issues, leverage resources, overcome implementation barriers, and coordinate efforts.

### **Actions planned to enhance coordination between public and private housing and social**

## **service agencies**

Various nonprofits and social service agencies support our targeted population and can collaborate to meet diverse resident needs. Jacksonville-Duval County currently has effective partners addressing identified priorities and areas. However, reduced funding and rising demand challenge service coverage, risking gaps. Securing funding and building capacity for these nonprofit partners remains a priority for Jacksonville-Duval County.

HCDD will enhance coordination among public and private housing and social service agencies by facilitating information sharing, networking, and collaboration.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

**Introduction:**

This section outlines program-specific requirements for CDBG, HOME, HOPWA, and ESG programs. For HOME repayment or recapture funds, please see below in the HOME sections, parts 2, 3, and 4.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

**HOME Investment Partnership Program (HOME)  
Reference 24 CFR 91.220(l)(2)**

**1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

The City of Jacksonville is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209, and it is not using and will not use HOME funds for prohibited activities, as described in § 92.214. The City also uses State Housing Initiative Program (SHIP) funds from the State of Florida and other appropriate leveraged funds. The City sometimes uses SHIP funds as a local match from developers.

**2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

To ensure that HOME affordability period requirements are met, the City, including sub-recipients and consortium members, applies recapture provisions when HOME funds are used for direct homebuyer subsidy activities. Subrecipient agreements include requirements ensuring the recapture provisions are followed.

Principal Residency

A homebuyer receiving HOME purchase assistance must reside in the home as his/her principal residence for the duration of the period of affordability.

Period of Affordability

The recapture provisions are in effect for a period of affordability. This period is based on the amount of direct HOME subsidy to the buyer (recapture), as follows:

Triggering Recapture

If, during the period of affordability, an owner voluntarily or involuntarily transfers his/her property (e.g., through a sale or foreclosure), the applicable recapture provisions go into effect.

HOME Direct Homebuyer Subsidy / Recapture Provisions

The amount subject to recapture is the direct HOME subsidy.

The direct HOME subsidy includes the funds that enabled the homebuyer to purchase the unit: down payment and closing cost assistance, and assistance to fill the gap between the fair market value of the property and the sales price affordable to the buyer. If the unit is sold during the affordability period, the full mortgage amount becomes due and payable. In instances where net proceeds are not

sufficient to recapture the entire direct HOME subsidy, recapture of all available proceeds shall be deemed to satisfy the recapture requirements. The net proceeds of a sale are the sales price minus non-HOME loan repayments and any closing costs. This amount represents the maximum amount the City may recapture under its Recapture Policy.

In order to enforce the recapture of HOME funds, the HOME recipient will be required to execute a mortgage for the amount of the HOME subsidy that will be recorded as a lien against the property. The term of the mortgage will meet or exceed the minimum affordability period. In addition, the City will execute a Homebuyer Agreement with each assisted buyer, to address residency requirement, terms of the recapture provision, and remedies for non-compliance.

### Noncompliance

During the affordability period, the City will monitor the homeowner's compliance with the principal residency requirement. An owner is noncompliant with the HOME requirements if (1) he/she does not reside in the unit as principal residence because of vacating or renting out the unit to another household, or (2) if the recapture provisions are not satisfied. In the event of noncompliance, the owner is subject to repay any outstanding HOME funds. This is based on the total amount of direct subsidy to the buyer minus any principal HOME loan repayments. At the end of the affordability period, if recapture has not been triggered and there is no event of noncompliance, the full amount of the principal is forgiven, and no further obligations exist for repayment of the principal sum.

**3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

The City records land use restrictions on all units acquired with HOME funds. During the process of property ownership transfers, the City's restriction is identified in title commitments. If an owner voluntarily or involuntarily transfers his/her property (e.g., through a sale or foreclosure) during the period of affordability, the applicable recapture provisions go into effect. Additionally, properties acquired with HOME funds are required to include the City as additionally insured on homeowner insurance policies. The City proactively monitors the receipt of insurance policies to ensure the property ownership has not changed.

**4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

HOME funds **will not be used** as a refinance mechanism to secure debt for multifamily rental housing projects.

**5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with**

**special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

Not applicable. The City of Jacksonville does not plan to fund TBRA activities with HOME program funds.

- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

Not applicable. The City of Jacksonville does not plan to fund TBRA activities with HOME program funds.

- 7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

In accordance with 24 CFR 92.253(d)(3), an owner of rental housing assisted with HOME funds must comply with the affirmative marketing requirements established by the City of Jacksonville (PJ) pursuant to 24 CFR 92.351(a). The owner of the rental housing project must adopt and follow written tenant selection policies and criteria, which include that it may give a preference to a particular segment of the population if permitted in its written agreement with the PJ such as persons with a disability or other special needs. However, at this time, there is no limit to eligibility or preference given to any particular segment of the population with rental housing projects funded by the City's HOME program funds. HOME funds must, however, target low- to moderate-income households.

**Emergency Solutions Grant (ESG)**  
**Reference 91.220(l)(4)**

**1. Include written standards for providing ESG assistance (may include as attachment)**

The City and CoC have established performance standards to be utilized for the ESG program and all ESG sub-grantees. These standards are used to evaluate individual program performance when grants are awarded as well as to evaluate the overall performance of the City of Jacksonville ESG program. The ESG Written Performance Standards is attached as an appendix to this Annual Action Plan in the AD-25 Grantee Unique Appendices PDF document.

**2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.**

Changing Homelessness Inc. is the lead agency for the Northeast Florida Continuum of Care and are consulted on all aspects of the Emergency Solutions Grant. In accordance with HUD requirements, the coordinated assessment system is designed to assist individuals who are homeless with finding and obtaining housing. The coordinated assessment system or coordinated intake system is managed by the Mental Health Resource Center (MHRC). MHRC provides coordinated intake services to individuals who are homeless in the Duval Metro Statistical Area (MSA). Intake Specialists use the Vi-SPDAT (Vulnerability Index-Service Prioritization Decision Assistance Tool) to assess individuals and determine the most appropriate housing interventions for each person served. Intake specialists conduct assessments at MHRC's Homeless Service Center, at hot-spot locations throughout Duval MSA, and on the streets. The staff also assists clients with obtaining documentation needed to qualify for housing programs. The staff maintains one community-wide housing waiting list and refers individuals as housing openings become available. Through this process, Northeast Florida is able to prioritize resources and help those who are most in need of services. Staff also assist individuals with applying for government entitlements and identifying other services to address their needs. The CoC policies and procedures document is attached as an appendix to this Action Plan.

**3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).**

The method of making sub-awards is through a competitive Universal Application process. Full access is provided to grassroots, faith-based, and other community organizations, and they are encouraged to submit applications through the UA Process and attend the Mandatory Technical Assistance and Budget Workshops. Several public meetings are held along with public service announcements are provided to meet public comment consultation requirements. The process is examined each year in order to make improvements.

**4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly**

**homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

The City is unable to meet the requirement of 576.405 (a) as the Board is made up of elected officials. However, through coordination efforts with the local Continuum of Care provider, the Changing Homeless, we will receive input from homeless or previously homeless individuals, as they are part of the Continuum process. Throughout the development of a homeless and homelessness prevention program, input was provided by the Continuum in the establishment of the policies.

The City of Jacksonville continues to hold workshops and public hearings to the maximum extent possible to encourage the underserved to express their needs and concerns. In addition, quarterly meetings are held with homeless agencies to compare processes and problems, network, and improve our services.

**5. Describe performance standards for evaluating ESG.**

See attached ESG Written Performance Standards in the AD-25 Grantee Unique Appendices.

Since the ESG funds are not sufficient to cover the homelessness problem, the City utilizes other federal funds such as CDBG, HOPWA, and HOME to assist with homelessness issues through non-profit organizations that provide such services. HOME funds are partially used for permanent supportive housing.

**HOPWA Method of Selecting Sponsors:**

The City of Jacksonville Housing & Community Development Division releases the Universal Application (UA) each year to determine HOPWA funding allocations to sponsors. Information on the UA application guidelines and instructions is presented in a meeting, and UA forms and application materials are posted on the City's Housing and Community Development webpage. The UA application presents eligible uses and scoring criteria. Potential sponsors are welcome to view the funding available and eligible and ineligible uses.

The City also conducts a funding application workshop each year for prospective applicant organizations. The City utilizes objective scoring criteria to review and rank all applications. The scoring criteria to determine a recommendation of awards are Agency Summary (30 pts), Project Description (25 pts), Statement of Needs (15 pts), and Budget and Financial Analysis (30 pts). A minimum score of 75 points is required to be considered. Allocations are then made based on eligibility and available funding. HOPWA Program Sponsor administration costs are not to exceed 7% of grant allocation. For more information about the Universal Application process please see the link to our website: <https://www.coj.net/hcdd> .