

FINAL DRAFT REPORT



CITY OF JACKSONVILLE

**SPECIAL COMMITTEE
ON
CRITICAL QUALITY
OF LIFE ISSUES**

December 2022

MESSAGE FROM THE CHAIR



Committee Chair, Hon. Michael Boylan

Stated simply the charge of the Council President's **Critical Quality of Life Issues Committee** was as follows:

The principal objective is to establish a reference guide for all the best-practices, strategies and lessons that were identified throughout the overall process with an eye towards recommending policies, practices, funding and/or funding vehicles that would greatly assist citizens that are presently burdened by such critical quality of life issues.

Contained herein are those very recommendations, a work product that evolved via a methodic process involving members of the City Council, subject matter experts as well as concerned and passionate citizens, many of whom could speak, first hand, of their experience as it relates to homelessness, access to healthcare and the challenges associated with putting a roof over their head that was within their means. As you review the report, please take special note of the many and varied participants, making this a true community effort.

Given the extraordinary number of engaged participants I am hesitant to "call out" a select few. Still the success of our effort would not have been possible without their leadership...Council Vice President Salem who served as the Vice Chair of the committee; Council members Newby, Pittman and Howland who served as Co-Chairs of the respective working groups and their subject matter Co-Chairs Jennifer Ryan, Paul Sapia (Access to Health Care), Dawn Gillman (Homelessness) and Dr. David Jaffee (Affordable Housing). An instrumental partner was the Northeast Florida Regional Council, under the leadership of Beth Payne, who greatly assisted me in keeping us on task and graciously agreeing to compile this report. I also want to acknowledge the support of Legislative Services and the Executive Council Assistants of the respective Co-Chairs for their significant contributions. Thank you too to Council President Freeman, both for his vision and the confidence expressed in affording me the opportunity to lead this initiative.

So where do we go from here? Given the time, effort and energy that went into this, I firmly believe it is incumbent upon the Administration and the Council (both current and those elected in the coming months) to turn many of the enclosed recommendations into reality. Beyond that we have a responsibility to our fellow citizens who are looking to their elected officials for assistance in their efforts to overcome these critical quality of life issues.

Respectfully,

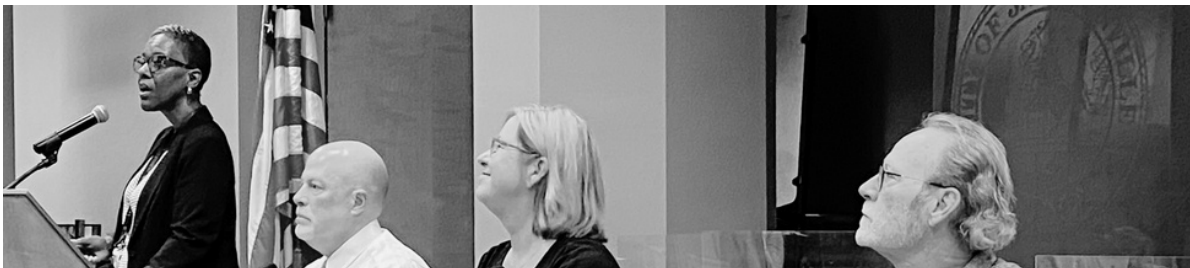
A handwritten signature in black ink that reads "Michael T. Boylan". The signature is written in a cursive, slightly slanted style.

Michael Boylan
Chair, Critical Quality of Life Issues Committee

Draft

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THE SPECIAL COMMITTEE

On August 1, 2022, Council President Freeman charged the City Council with developing a Special Committee “to address Critical Quality of Life Issues,” in particular healthcare, affordable housing, and homelessness, “three issues that continue to plague us as a community” and “which are clearly interrelated.” (See *Appendix A*.) He asked Council Member Michael Boylan to chair the Committee with the support of Council Members Newby, Pittman, Salem and Howland. Councilmember and City Council Vice President Ron Salem served as the Vice-Chair.



Hon. Terrance Freeman

The initial Special Committee meeting was held August 17, 2022, in which 63 members of the public and industry representatives attended. These included representatives from healthcare, housing, and the homeless population. Councilman Boylan subsequently asked attendees to participate in the working group meetings and add their expertise to the discussions, including the existing state of affairs; consideration of current strengths, weaknesses, opportunities, and threats; and development of recommendations for improvement. (See *Appendix B* for working group meeting

attendance including organizations represented.) The overall goal was and remained to improve quality of life for all citizens in the City of Jacksonville.

“

I am appreciative that the City of Jacksonville has taken a unique approach to addressing the various issues that impact our communities' quality of life. I feel as though the process has been thorough and has provided solid recommendations to be considered as we move forward. My hope is that there is action taken on these recommendations as well as continued re-evaluation so that we are supporting our neighbors in the best way possible. As we saw, there are many things to consider and the more cross collaboration that we have in approaching these issues, the better. I was honored to share some of the work that Blue Zones Project Jacksonville is addressing with the access to healthcare working group and will continue to be engaged in however the city needs.

Nicole Hamm, Executive Director, Blue Zones Project

”



Hon. Ron Salem



Three Working Groups

Three respective working groups addressing affordable housing, homelessness, and healthcare were established and led by Special Committee members with the help of local subject matter experts who served as co-chairs (See Appendix C for the professional bios of each co-chair):

- Council Member Sam Newby chaired the Access to Healthcare working group, with the assistance of Jennifer Ryan, Chief Executive Officer with Volunteers in Medicine and Paul Sapia, Public Health Strategy Principal with Humana as Co-Chairs.
- Council Member Ju’Coby Pittman chaired the Affordable Housing working group, with the assistance of Dr. Jaffee, Professor of Sociology, University of North Florida as the Co-Chair.
- Council Member Nick Howland chaired the Homelessness Working Group, with the assistance of Dawn Gilman, Chief Executive Officer with Changing Homelessness as Co-Chair.



Hon. Sam Newby



Hon. Ju’Coby Pittman



Hon. Nick Howland

Between the three working groups and five meetings for each working group, there were more than 30 presentations from private, public, and quasi-public stakeholders including the Cities of Jacksonville, Miami, Miami Gardens, Atlanta, and Minneapolis; Pinellas County; various housing, health, and homeless organizations; and the U.S. Interagency Council on Homelessness. These presentations and subsequent interviews of key stakeholders helped frame the public discussion by local agency and not-for-profit representatives, leading ultimately to the policy and fiscal recommendations.[1]* Appendix D provides a table of working group meeting presentations. Moreover, Appendix G shows a comprehensive list of resources referenced in working group meetings or which have contributed to this report.

*Endnotes may be found at the end of this report.

A COMPLEX PROBLEM

“Quality of life” is a multifaceted issue, consisting of tenets that encompass personal perceptions. It is also a community issue determined by the current state of affairs including health and economic conditions evidenced by the ability to get medical treatment, the number of homeless on the street, and the number of homes considered to be affordable. This includes for those working in Jacksonville and those unable to be employed. In Jacksonville:

- There are more than 3,000 people currently homeless.
- A gap of 35,341 affordable homes based on a series of events since 2000.
- Residual impacts from the 2020-2022 Coronavirus 2019 (COVID-19) pandemic.
- An almost eight percent (8%) 2021 inflation rate.
- Recent rental rate increases from 10 to 25 percent at a single point in time.[2]
- Moreover, an estimated 190,000 Duval residents are projected to lose Medicaid eligibility in February 2023 and remain in the coverage gap for the remaining 12-month non-expansion period.[3]
- 14,000 people are currently uninsured. [4]

Linking health and urban planning

“Healthy urban planning is about planning for people. It means putting the needs of people and communities at the heart of the urban planning process and considering the implications of decisions for human health and well-being. It also means finding the right balance between social, environmental and economic pressures and therefore has much in common with planning for sustainable development. The concept is based on core Healthy Cities principles of equity, intersectoral cooperation, community involvement and sustainability.”

Source: “Linking healthy and urban planning,” World Health Organization, <https://www.who.int/europe/activities/linking-health-and-urban-planning>. Accessed November 8, 2022.

Across the country, communities and stakeholders are grappling with these issues in many different ways. Medical Institutions in Vermont and Virginia are investing in affordable housing.[5] In Florida, Indian River County has a Rental Assistance Program, which is federally funded by the U.S. Department of Housing and Urban Development.[6] Further, some housing authorities have started including healthcare through the creative use of federal funding such as the Public Housing Primary Care Program.[7] Here in Jacksonville, the Sulzbacher Center comprehensively addresses housing and healthcare, and the Jacksonville 2030 Comprehensive Plan’s Housing Element includes mental health counseling and homelessness to “develop stable, sustainable and definable neighborhoods which offer safe, sound, sanitary and energy efficient housing that is affordable...”

These factors along with the global consideration of the three issues convey the complexity of the issue, which any city, including Jacksonville, needs to comprehensively address. Short term funding programs for each issue – Homelessness, Access to Healthcare, and Affordable Housing – provides a band-aid approach in contrast to more long-term, sustainable solutions. The systematic costs on healthcare and temporary sheltering are greater than preventative solutions including affordable housing, and not addressing the affordable housing issues means more funding for short-term shelters, which drives up healthcare costs.



Access to Healthcare Working Group Meeting November 7, 2022

CURRENT STATE OF AFFAIRS



Affordable Housing

Each working group first considered current conditions in the City of Jacksonville to help understand the community's needs. Those conditions are addressed below.

The current supply gap is 8,721 units, which has meant an increase of nearly three percent in rental rates in the last year due in part to the net increase of about 300,000 new residents in Florida between Spring/Summer 2020 and the same period in 2021.[8] However, rental rate increases in Jacksonville were as high as 22 percent between 2021 and 2022, according to the **Jacksonville Housing Authority**.[9] This was in addition to the reported rent increases of more than ten percent (10%) between 2020 and 2021.

One of the most commonly-used measurements of affordable housing looks at how many households are “cost burdened” – they spend more than 30 percent of their income on rent. Table 1 on the next page demonstrates a mounting affordability crisis in 2019 (the latest year for which this data is available). These figures grossly underestimate the severity of the crisis since the sharpest rent increases have occurred since 2019, placing Jacksonville in the top ten metro areas in the nation for rental price increases.

“

I am hereby creating a Special Committee to address Critical Quality of Life Issues.

1. What is the scope of each issue?
2. What are entities within the public, private and nonprofit sector currently doing to address each issue?
3. What best practices or policies have other communities adopted that may assist us in addressing each issue?

”



Table 1: Measures of Affordable Housing in Jacksonville

Factor	Measure	Source
All Cost-Burdened Household (%) 2019	30.0 < 30% of income	Harvard Joint Center for Housing Studies
Renter Cost-Burdened Households (%) 2019	47.4 < 30% of income	Harvard Joint Center for Housing Studies
Renter Severely Cost-Burdened Households (%) 2019	23.2 < 50% of income	Harvard Joint Center for Housing Studies
Number of zip codes in Jax metro area affordable to households making 80% of AMI, 2019	4 out of 60 (32254, 32209, 32208, 32206)	National Equity Atlas
% Rent Increase 2017-2022 – 2 bdrm	46%	Zillow
% Rent Increase 2021-2022 – 2 bdrm	26%	Zillow
Hourly Wage Needed to Afford 2-bdrm at FMR	\$22.85	National Low Income Housing Coalition

Meeting attendees also cited a need for rent control given the dramatic increases in rates in the last two years. Therefore, they believe there is a need for more regulatory oversight of the rental market due to excessive, nonrefundable application and other fees just to be “considered” as a renter. They argue these are funds that would otherwise be applied to rent.[10] In addition, the need for additional regulatory oversight includes property maintenance, which some landlords purportedly claim is delayed due to a lack of labor or resources, i.e., the supply chain.

In addition, the City of Jacksonville (and surrounding regions) is 90 percent zoned for ‘single-family’, which means fewer affordable housing alternatives such as duplexes, townhomes, residential apartments, etc. Single family zoning is considered exclusionary to multi-family developers and are more affordable to lower income residents.

Homelessness

Homelessness is a national issue, much like affordable housing and access to healthcare. In Jacksonville, at any given “point in time,” 1,542 homeless people can be counted. See Figure 1. However, there are in fact more than 3,000 individuals who are homeless and seeking housing services, of which 191 are 55 years of age and older. In part, affordable housing issues have contributed to homelessness;

however, access to healthcare has also been a factor.[11] This is to some degree due to the circular nature of mental health and homelessness, each contributing to the other.[12]

Community Solutions’ **Built for Zero**, a nonprofit program that addresses veteran homelessness, currently tracks about 200 homeless veterans in the Jacksonville region. **Built for Zero** focuses on “Functional Zero” to make homelessness brief and rare based on having more individuals exiting homelessness than experiencing or “entering” homelessness. Moreover, while the overall numbers are important, it is crucial to consider future homelessness by reducing the number of children who today are without temporary or permanent shelter. Based on pre-2020 figures, it is estimated that up to five percent of the homeless population are children.

The cost savings in addressing homelessness in contrast to continuing to “walk by” is believed to be just over \$1.1 million in 2022 alone. This is based on access to healthcare in Emergency Departments (ED), emergency sheltering, and other factors assessed by Ability Housing in June 2020.[13]

“

One of the most difficult and emotionally disturbing aspects of helping homeless people is watching seniors living their golden years sleeping on sidewalks in the extreme heat of Summer, cold of Winter and eating discarded scraps from garbage cans! One such lady is Ms. Betty, whom God blessed me to meet and help in 2021.

A. Wellington Barlow, Esquire

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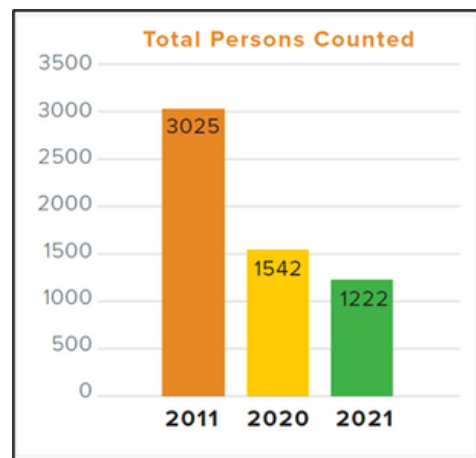


Figure 1: Homeless Point-In-Time Population

Access to Healthcare

Access to healthcare includes several factors: basic transportation, basic general practitioner services for disabled people, preventative healthcare (e.g., vaccinations), cost/insurance coverage, indigent care, and other factors. *Access to healthcare can be better achieved by mitigating homelessness, providing affordable housing, and improved healthcare literacy.* Many working group attendees, exemplified by the personal stories throughout this report, cited these all need to be improved in the City of Jacksonville. In addition, the working group addressed the pending “unwinding” of Medicaid in which states will resume annual eligibility reviews in the Fall of 2022 (given the end of the Public Health Emergency for COVID-19). About 35 percent of current eligible recipients will lose coverage, including those with coverage through the Medicaid and Children’s Health Insurance Program, Medicaid itself, as well as due to “administrative churning.” In addition, while it is believed that about 60 percent of city residents losing coverage will likely find zero-premium insurance through the Affordable Care Act Marketplace, around 12,900 people in the city will still be left without insurance coverage, resulting in additional indigent care needs. See Table 2.

Table 2: Number of Medicaid Eligible People by Age

NUMBER OF MEDICAID ELIGIBLES BY AGE BY COUNTY AS OF 07/31/2022											
PLUS MEDIKIDS A, MEDIKIDS B, & MEDIKIDS C											
AGE	0-5	6-10	11-18	19-20	21-35	36-59	60-64	65-74	75-84	85+	
COUNTY											TOTAL
BAKER	1,425	1,150	1,696	352	1,340	1,219	234	414	173	72	8,075
CLAY	7,912	6,679	10,319	1,930	8,044	7,612	1,069	2,076	1,125	491	47,257
DUVAL	48,757	38,925	55,916	10,931	47,926	44,254	7,874	16,206	7,297	2,811	280,897
FLAGLER	3,732	3,198	5,129	1,147	3,844	4,221	656	1,468	801	374	24,570
NASSAU	2,506	2,087	3,196	659	2,532	2,624	487	903	426	151	15,571
ST. JOHNS	4,627	4,041	6,213	1,204	4,531	5,263	905	1,869	1,000	413	30,066
VOLUSIA	21,095	17,725	26,951	5,534	22,284	23,188	4,670	9,722	4,896	2,019	138,084
TOTAL REGION 4	90,054	73,805	109,420	21,757	90,501	88,381	15,895	32,658	15,718	6,331	544,520

Source: “Special Committee to Address Critical Quality of Life Issues, Health Planning Council of Northeast Florida, September 15, 2022. Available at <https://www.coj.net/city-council/standing-committees/critical-quality-of-life-issues-special-committee>



Personal Stories

Each working group's meeting involved relevant stakeholders that included providers and those affected directly by the issues. This included disabled patients who have difficulty getting to appointments or being seen for a basic check-up, homeless residents of Jacksonville, and those near potential eviction given the nearly 25 percent single year increases in rental rates. The study team met with those personally affected by each issue or reviewed what they publicly said to better understand the personal impacts, history, and potential solutions. Their history included here and throughout this report helped provide context to the weaknesses and threats addressed below.



Personal Story: Christine Mack-Preston

Christine is a chronic homeless woman in Jacksonville who has been the victim of the complex, multi-tiered system. This is based on the failure of the system here and in other places to address her needs, including sheltering/housing and healthcare.

She has lived in three states including South Carolina, Texas and Georgia where she was taught usable skills. However, she is today homeless, having had to survive on the streets through making money in whatever manner she could. As a result, she today lives with a mental disability, has heart disease, and bathes with water and a gallon of bleach. She has little trust in people and institutions, given some shelters are faith-based and require attendance at events they host, and which are religious in nature.

Personal Story: Roosevelt Burrell

Roosevelt is a chronically homeless man in Jacksonville who is today unsuccessfully looking for housing due to affordability and income predicated on an ability to be gainfully employed. He has looked for opportunities, but his inability to find housing of any sort is compounded by his mental illness, which is common among his colleagues. This is due in part to the same economic and physical conditions. Historically, he has lived in seven states including Florida, exemplifying his and others' ability to have a single region of residency that also helps him and others succeed through work and then to find some form of sheltering/housing.

STRENGTHS, WEAKNESSES, OPPORTUNITIES AND THREATS

For current conditions, each working group conducted a comprehensive Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis to better understand the current environment. This includes what is needed, what prevents improvement, and how best to get to the new desired state. Strengths and weaknesses are internal to helping address issues while opportunities and threats are external. The following pages provide the respective SWOT for each working group. A comprehensive SWOT report can be found in *Appendix E*.

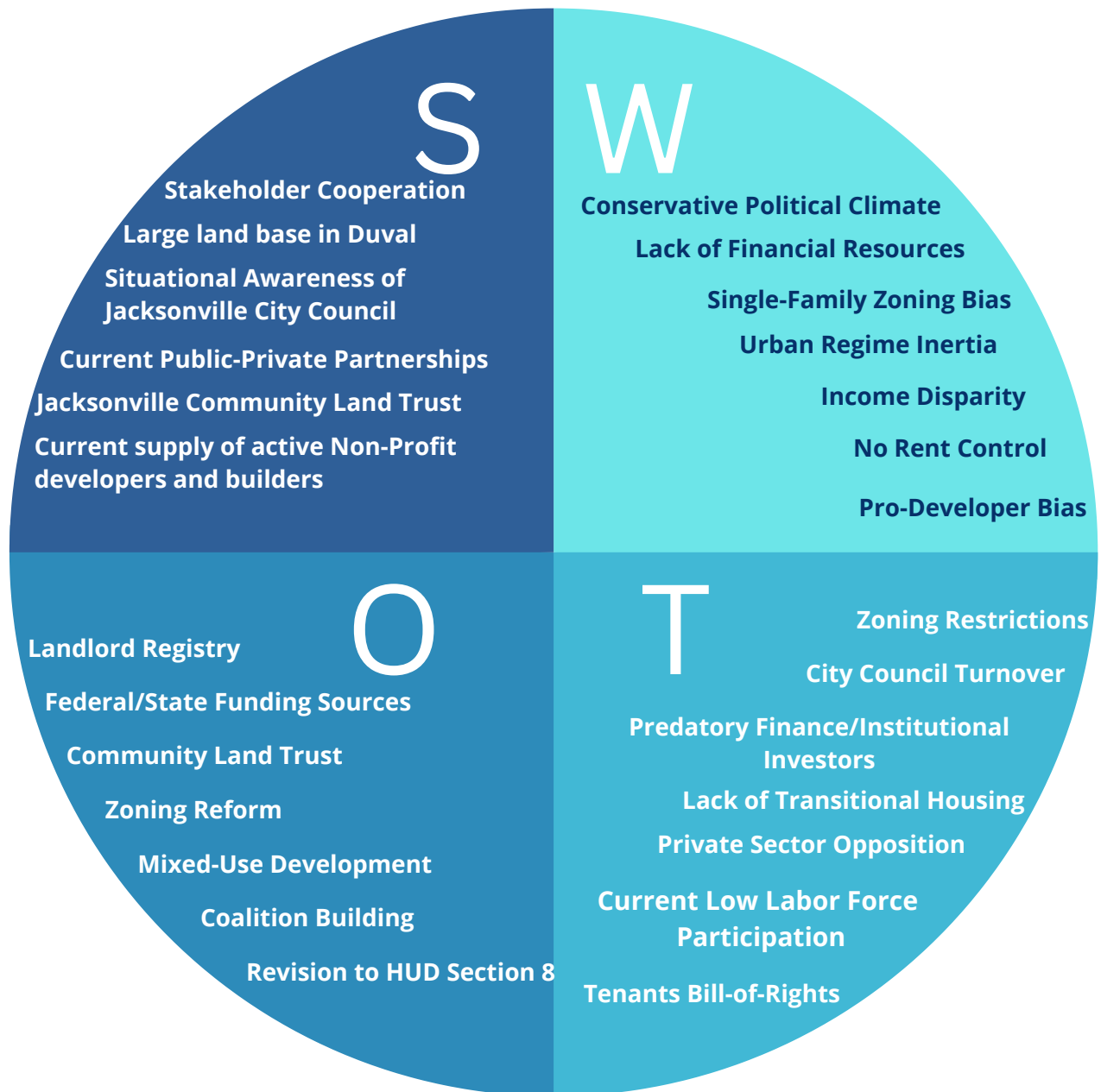


Figure 2: SWOT Analysis



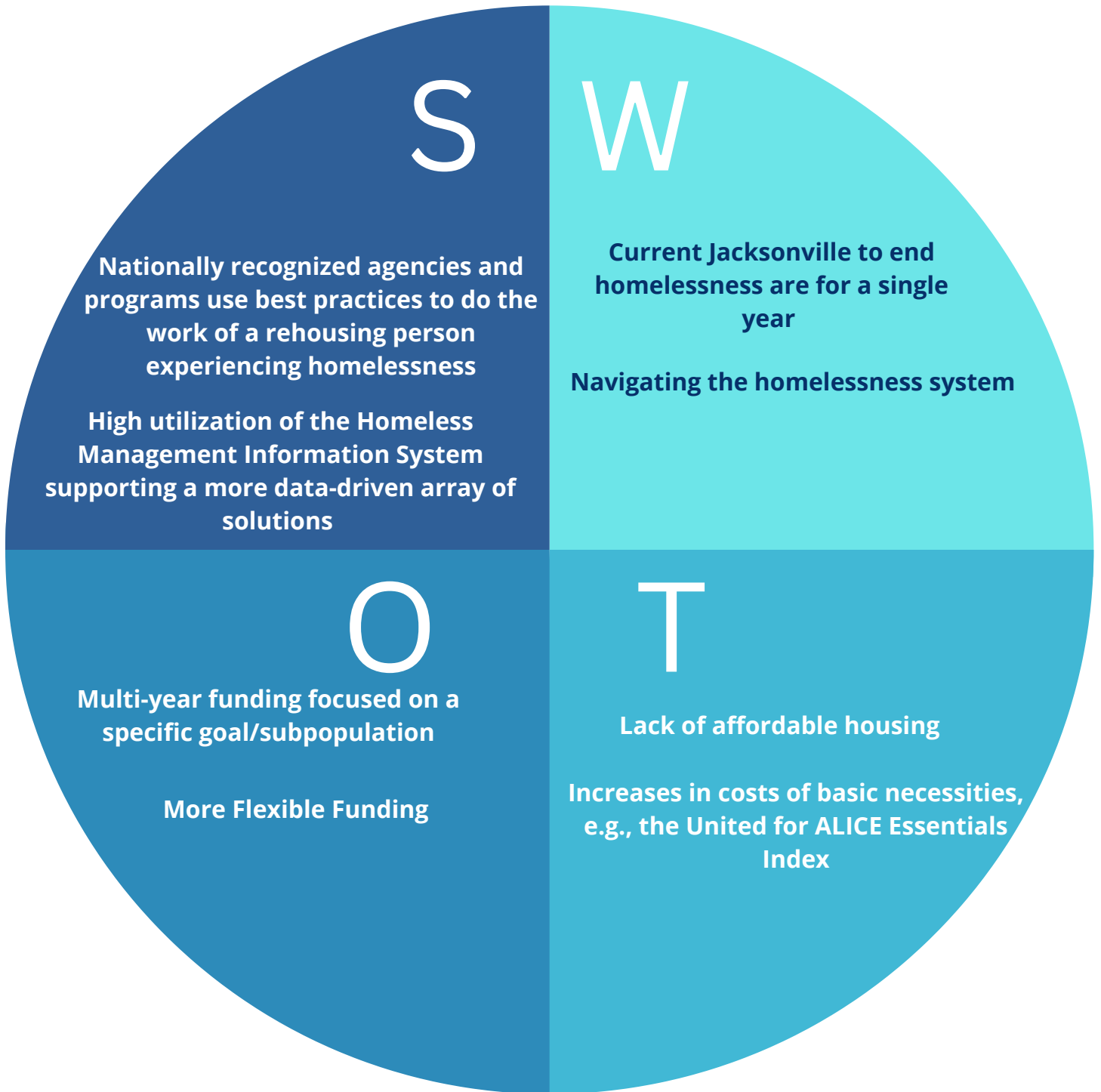
Affordable Housing

The Affordable Housing Working Group developed a variety of strengths, weaknesses, opportunities and threats in the three-month timeframe, after considering the Current State of Affairs and Best Practices. Below is an overview of the SWOT analysis developed in conjunction with quasi-public and private sector stakeholders.



Homelessness

The Homelessness Working Group developed 10 succinct Strengths, Weaknesses, Opportunities and Threats in the timeframe, after considering the Current State of Affairs and Best Practices. Below is an overview of the SWOT analysis developed in conjunction with quasi-public and private sector stakeholders.



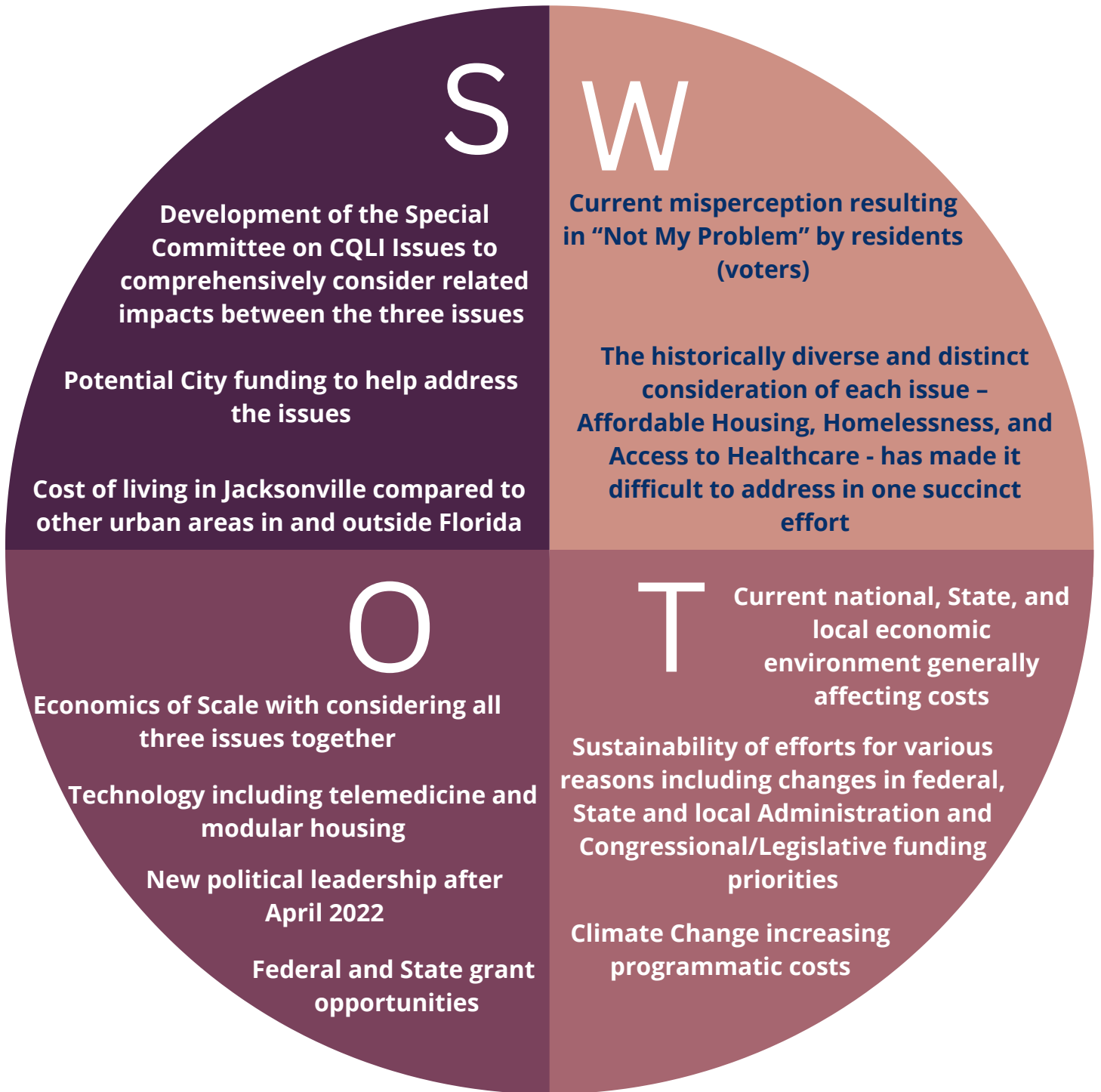
Access to Healthcare

The Access to Healthcare Working Group developed more than 100 Strengths, Weaknesses, Opportunities and Threats in the timeframe, once it considered the Current State of Affairs and Best Practices. Below is an overview of the SWOT analysis developed in conjunction with quasi-public and private sector stakeholders.



Critical Quality of Life Overview

The resulting overlap of the respective SWOT analyses for Affordable Housing, Homelessness, and Access to Healthcare is shown below.



BEST PRACTICES



The three working groups reviewed best practices – within Jacksonville, Florida and other states – to consider recommendations in the City of Jacksonville.

Affordable Housing: Ability Housing

Ability Housing has been successful in creating affordable housing in Jacksonville. Its current portfolio includes 663 apartments in 9 communities, 22 single-family rentals, and 102 master lease units. The portfolio's current value is more than \$91 million and new projects under development have a total value of more than \$130 million. This is based on five separate developments entailing 471 units in five counties, including Duval. These apartment communities help Jacksonville with having an accessible labor force and exemplify the potential in Jacksonville itself. Further, **Ability Housing's** support includes Resident Empowerment Programs like tutoring, after-school programs, workforce development, food assistance, homeownership assistance, satellite health clinics, and early learning centers and preschools. Additionally, **Ability Housing** provides housing to formerly chronically homeless households, saving the community millions of dollars in crisis services and healthcare costs

Affordable Housing: Miami-Dade County Tenant Bill of Rights

On May 3, 2022, the Miami-Dade County Board of County Commissioners unanimously voted to create a TBOR, which became effective on May 13, 2022. Key features that include new tenant rights include requirements that landlords:

- Must have tenants sign and return a copy of the TBOR using the County's form.
- Must give the tenant a copy of a building "unsafe" notice within 14 days of a lease, if a landlord gets a notice from a government agency or condo association.
- Must provide a tenant a 60-day notice before a change of ownership that might lead to the termination of a month-to-month tenancy.
- Cannot ask about or require disclosure of evictions until the prospective or current tenant has otherwise been determined qualified to rent the unit (but an owner may still conduct a rental screening and searching public records on its own).

Personal Story: James Edwards

James is a chronically homeless man in Jacksonville who has been successful at finding housing but subject to inequities in his situation. This includes having to work long hours and therefore having trouble getting shelter at night. He feels that the system has made it impossible for him to reach the next tier of economic sustainability. The result is a consistent cycle of finding nightly shelter, having no place to store his clothes, and maintaining a consistent job. Further, he then is unable to present well for job interviews and move up societally.



- Cannot retaliate against tenants for using hotlines or any referred agency. The new ordinance also creates a presumption of retaliation if the tenant used the hotline in the past 60 days and landlord takes some form of adverse action.
- Cannot retaliate, coerce, intimidate, threaten, or harass a tenant, or anyone assisting a tenant in exercising these rights.[15]

Affordable Housing: Colorado

Colorado recently passed a referendum to allocate existing tax revenue to affordable housing. According to the Colorado Sun, “Proposition 123 will set aside up to 0.1% of taxable income each year for affordable housing. That’s estimated to be \$145 million in the current fiscal year — which ends June 30, 2023 — and \$290 million in 2023-24 and subsequent fiscal years.” Funds will support the development of new affordable housing, homeownership assistance, rental assistance, and eviction defense programs similar to services that Jax Legal Aid provides.[16]

Homelessness/Affordable Housing: Atlanta Homelessness

Catherine Vassell, Chief Executive Officer with Partners for HOME, provided an overview of efforts in Atlanta to help address homelessness. Partners for HOME had a goal to provide 550 new units at a cost of \$40,000 each, which entailed more than 20 developments. To reach this goal, the City of Atlanta contributed \$25 million, which was matched in private/philanthropic dollars, to develop new housing. There were also two critical issues cited by those providing affordable housing: (1) the location of the developments (to create mixed-income neighborhoods) relative to public transportation accessibility for the cost of automobile ownership and (2) maintenance being prohibitive.

Personal Story: Kyle Mitchell

Kyle is a former Marine Corps Corporal and father who is today Director of Operations for Project Help. [1] His story is indicative of a person who strived for more and succeeded. Six years ago, he lived in his car and then camped in a tent for eight months. He would stay in hotels when he had visitation with his daughter until he found an apartment for \$700 per month in 2019. Despite the conditions including mold and pest infestation, the new owners almost doubled the rent in 2022 with no more than a two-week notice. In looking for a new apartment, potential landlords would charge fees with no guarantee of residency. Today, he rents a home for himself, his daughter, and with a roommate. However, he does not believe that the State of Florida allows for enough protection against exorbitant rents and excessive fees.

[1] “Project Help Board of Directors and Nonprofit Leadership,” Project Help, Accessed November 13, 2022. Available at <https://projecthelp.us/about/board-of-directors/>.

Homelessness: Miami

Miami-Dade is the only county in Florida to leverage the State-legislated food and beverage tax. One percent of the tax (on food and beverage sales by businesses that sell alcohol for on-site consumption) goes to a Homeless and Domestic Violence Tax. The program concentrates on permanent solutions, initially focusing on those who have been homeless for the longest period. This means that the County effectively focuses on those with a lower chance of mortality (without having housing). A key issue was addressing neighborhood opposition, including pre-marketing to surrounding communities/landowners and consistent architectural standards to the neighborhood.

“

Housing is Healthcare!

Dawn Gilman, CEO, Changing Homelessness, LLC

”

Access to Healthcare: Live Healthy Miami Gardens Initiative

Miami Gardens is a small region in the West Palm-Ft. Lauderdale-Miami Metropolitan Statistical Area with a predominantly African American population of 113,000. Initially, health disparities included more than 33 percent of the population with high blood pressure, obesity, and/or a sedentary lifestyle. In 2014 a partnership was developed with the Health Foundation of South Florida that was primarily funded by the Centers for Disease Control and Prevention (CDC). The initiative used a Collective Impact Model, which acknowledges that complex social problems are affected by larger and interdependent systems that no organization can change alone; however, there is a host council that provides guidance. The goal was to make the City of Miami Gardens a healthier place through preventive measures through information and activities focusing on preventative healthcare, which has overall provided the city a higher quality of life.



Dawn Gilman speaking at the Homelessness Working Group Meeting on Oct. 27

RECOMMENDATIONS

Each working group developed policy and fiscal recommendations to directly address their specific quality of life issue in the City of Jacksonville.[17] Table 3 provides a summary of the recommendations.

Table 3: Summary of Working Groups' Recommendations

Working Group		Recommendations
Affordable Housing		<ul style="list-style-type: none"> • Commission a comprehensive study • Public/Non-Profit Housing • Incentivize Private Sector Developers • More Inclusionary Zoning • Develop a Tenant Bill-of-Rights • Monitor and Regulate Institutional Investors • Eviction Protection • Dedicated Recurring Funding • Dedicated City Leadership • Dedicated Funding
Homelessness		<ul style="list-style-type: none"> • Have Measurable Goals (provide housing for 191 55+ individuals) • Increase local leadership • Determine dedicated, recurring funding
Access to Healthcare		<ul style="list-style-type: none"> • Develop a Marketing Campaign • Modify the UF Health Patient Requalification Timeframe • Dedicated City leadership • Dedicated funding

The synonymous processes of the working groups resulted in distinct recommendations, i.e., having measurable goals for homelessness and developing a market campaign for access to healthcare. Each recommendation is elaborated below.

Affordable Housing

The Affordable Housing Working Group developed ten policy and fiscal recommendations for renting and purchasing affordable (workforce) housing. These are outlined and further described below.



Commission a Comprehensive Study

The State of Florida is fortunate to have an organization – the **Florida Housing Coalition (FHC)** – that possesses the resources and expertise to guide and advise municipalities on the best practices and policies, and modes of implementation, to address affordable housing. Formally involving the **FHC** in the policy review, formulation and implementation process will ensure that affordable housing recommendations in the report will not languish.

The City should fund and commission a comprehensive study by the **Florida Housing Coalition (FHC)** to conduct a current inventory of all housing related programs and housing conditions in Jacksonville and to evaluate these recommendations for addressing the affordable housing crisis. The FHC can provide confirmation of the recommendations gathered and advanced by the affordable housing committee as well as guidance in the process of implementation

Public/Non-Profit Housing Strategy

A multi-pronged strategy to address affordable housing should include all available and proven strategies. Ideological opposition to government/public policy solutions should not preclude options that can expand the supply of affordable housing and ensure housing availability is protected from the market forces that drive up housing costs.

In addition to the proven success of non-profit housing operated by Ability Housing and the Jacksonville Housing Authority, a growing number of states and counties are pursuing this strategy. In Rhode Island the Create Homes Act will empower a state agency to build, own, and operate housing. In Montgomery County Maryland, the public housing authority is planning to build up to 9,000 publicly-owned mixed-income apartments using a revolving fund.

The City should work directly with the Jacksonville Housing Authority, Ability Housing, Community Housing Development Organizations, Downtown Investment Authority and other relevant housing stakeholders. The intent is to develop, own, and operate (non-profit) publicly owned housing, which can provide mixed-income affordable housing options below the fair market rate and enhance competition in the housing market.

Incentivize Private Sector Developers

The City should develop policies and programs that assist, incentivize, and provide capital for multifamily property developers to include a percentage of units as affordable housing below the fair market rate, as recommended in the City of Jacksonville Comprehensive Plan 2030/Housing Elements (Objective 1.2). This should include financial support for the programs of the Jacksonville Housing Finance Authority (Policy 1.2.6) that fund tax-exempt multifamily mortgage revenue bonds and single-family mortgages for first-time, low-income residents.

One of the most common methods for expanding the supply and range of affordable housing options is to work with private sector developers through incentive and subsidy programs to build lower cost housing. These incentives could

include property tax discounts, donation of city owned property, and access to finance capital. This was also included in the COJ 2030 Comprehensive Plan: “The City shall continue to offer incentives to encourage the private sector to provide more housing in price ranges accessible to very low-, low-, and moderate-income families.”

Further, to help establish these arrangements, the City should be explicit about the definition of affordable housing, as emphasized in the language of the Comprehensive Plan, and the specific rent levels that would be acceptable. Where feasible, the City could also include provisions for a financial return on their investment that could contribute to a stream of funding for other affordable housing programs. Incentive models and practices include:

- The current programs of the **Jacksonville Housing Finance Authority (JHFA)** could be expanded further with additional funding from the city. Over the past five years, the JHFA has assisted in the financing of 19 affordable developments, producing over 3,500 units. The **JHFA** is the local entity with the experience and track record to efficiently deliver affordable rental housing in Duval County.
- These incentive programs often go under the heading of inclusionary housing.

There are currently 734 jurisdictions in 31 states with inclusionary housing programs. The Grounded Solutions Network and ShelterForce provide guidance and resources for developing an inclusionary housing program.

“

We at the Health Planning Council of Northeast Florida were pleased to take an active role in the COJ Council President Terrance Freeman’s Special Committee on Critical Quality of Life Issues (CQLI) initiative. The Committee has been successful in strategically addressing the systemic issues of lack of access to healthcare, affordable housing, and homelessness here in Duval County. Through focused workgroups, the Committee accurately identified the number and nature of citizens impacted, stakeholders, gaps in resources, as well as best practices to achieve better outcomes. This translated into concrete recommendations as to how to move toward specific goals and objectives. In addition, multiple funding mechanisms to support the recommendations and future policy were identified to provide to City Council in a presentation of a final report expected in December. This entire initiative was supported through input from a vast group of agencies and organizations involved in these areas, as well as input from the community. I am hopeful in my expectation that action will be taken through a multi-pronged, multi-faceted approach to achieve measurable positive outcomes, as well as ongoing policy to sustain these efforts.

Susan Grich, President/CEO, Health Planning Council of Northeast Florida, Inc.

”



Create More Inclusionary Zoning

The City should pass an inclusionary zoning reform ordinance that allows for the development of a range of alternative and affordable housing options in addition to single-family homes (SFH). Inclusionary zoning reform would allow for the “missing middle” forms of housing between single family homes and large multifamily apartment complexes that includes accessory dwelling units (ADUs), duplex/triplex/quadplex, townhomes, and small apartment houses as well as modify square footage, lot size, and density requirements.

Recommended in the City of Jacksonville Comprehensive Plan 2030/Housing Elements (Policy 1.1.1)

For the purposes of this report, “inclusionary zoning” is separate and distinct from “inclusionary housing.” Inclusionary zoning is defined as modifications to exclusionary forms of zoning that pertains to building codes and requirements in urban communities and jurisdictions. For example, during the course of the Affordable Housing Working Group meetings, several presenters noted that in Jacksonville 90 percent of residential property is zoned exclusively for SFHs and thus categorized as “exclusionary zoning.” Zoning reform was widely recommended as one policy approach, to “loosen” these restrictions, as evidenced by other municipalities in the United States. It is also one of the many recommendations included in the 2030 Comprehensive Plan. The City would need to decide in which communities these zoning reforms would be targeted, the types of housing units permitted, how to incentivize construction, and how to ensure the inclusionary housing is actually affordable. Models and practices include:

Recommended in the City of Jacksonville Comprehensive Plan 2030/Housing Elements (Policies 1.2.5; 1.4.3)

- The Florida Housing Coalition advocates inclusionary zoning as one of the best practices for addressing affordable housing. The coalition provide guidance and assistance in developing these programs.
- Examples of communities that have instituted zoning reform aimed at developing “middle missing” housing are provided by Local Housing Solutions. These are Minneapolis, Buffalo, and the state of Oregon.
- Acquire Land (Community Land Trust)

The City of Jacksonville’s Real Estate Division should inventory all municipal land and residential infrastructure to determine appropriate locations for infill and privately and publicly developed affordable housing. The Jacksonville Community Land Trust should be a major funding priority by the city in this effort to expand affordable housing in Jacksonville.

In fact, the 2030 Comprehensive Plan states, “The City's Real Estate Division shall maintain and have available a complete inventory of parcels of surplus properties and structures. The City shall continue to offer incentives (which may include land donations and write-downs) to developers of low-income dwellings in all planning districts of the City. The City will continue to donate or reduce the cost of vacant lots and structures appropriate for in-fill housing to organizations engaged in providing homes for low income families in established neighborhoods...The City shall continue to provide information and assistance on City-owned property suitable for low and moderate income housing or for special needs housing...The City shall continue to acquire vacant lots which are suitable for infill housing by various for profit and non-profit developments.”

The deployment of city-owned and surplus land for use in building and providing affordable housing has been one of the major recommendations of the Florida Housing Coalition, which provides guidance and information on best practices. [<https://flhousing.org/community-land-trusts/>] Examples of successful land trust programs are: Cuyahoga County, Ohio ; Northwest Vermont; and in Florida, Palm Beach County.



Develop a Tenant Bill-of-Rights

The City should pass a Tenants Bill of Rights that (1) informs tenants of their legal rights in finding, securing, and retaining rental housing; (2) establishes an Office of Tenant Advocacy; and (3) includes additional ordinance-based protections that strengthen rights and address factors that contribute to unhealthy/unsafe housing conditions, housing insecurity and residential relocation.

In August 2022, Pinellas County passed a TBOR that included several important ordinances for strengthening rights and protections of tenants. These include:

- Advanced notice if a rent increase is anticipated to exceed five percent
- Adjustments to income requirements for voucher recipients
- Advanced notice if the landlord does not intend to renew the lease
- Non-discrimination for lawful source of income including public assistance
- Written notice of late fees before assessed against a tenant.

This is based on reported experiences in Jacksonville and given that Florida ranked 42 of 50 for protecting tenant rights.

Florida is a landlord-centric state. Not only does it currently ranked 42 of 50 for provisions protecting tenant rights, it is also ranked 6th for “landlord friendliness.” [16] As a result, four major metropolitan areas in Florida – Miami, Orlando, Tampa, and St. Petersburg - have passed a Tenant’s Bill of Rights. Besides the basic consideration to inform tenants of their rights, other TBORs include provisions and ordinances such as the establishment of a landlord registry, restrictions on financial requirements to secure rental housing, and property health and safety requirements.



Monitor and Regulate Institutional Investors

The City should develop a mechanism to monitor and, where necessary, regulate the role of large institutional investors in owning and controlling large quantities of the stock of single-family homes in Jacksonville generally and in distressed communities in particular. This can include requiring greater ownership transparency, limits on ownership concentration, real estate transfer taxes, and other administrative requirements to de-incentivize institutional investors.

One of the most significant factors driving up housing costs and impacting supply and demand in almost every major metropolitan area in the country is the role of institutional investors and private equity firms buying up single family homes, converting them into rental properties, and bundling the properties into investment vehicles for wealthy clients. This issue was inadequately addressed during the affordable committee deliberations, but it is a serious problem in Jacksonville, driving up rental costs and reducing the availability of single-family homes for first-time home buyers. In 2015, institutional investors accounted for only 15 percent of SFH purchases. In 2022, it increased to 30 percent. Investors are also targeting distressed and minority neighborhoods where the share of SFH purchases in zip codes 32206, 32208, 32209, and 32254 in 2022 exceeds 40 percent. Implications of “investor housing” include:

- Concentrated ownership of rental housing in the hands of private investment firms,
- A decline in resident ownership rates as result of competition to purchase homes with private investment firms,
- The migration of residents to more remote locations requiring further commute distances and infrastructure investment (and potentially increasing housing insecurity),
- Increased rents resulting in migration and potentially more evictions, and
- Abuse of landlord rights requiring enforcement by municipal agencies per Florida Statutes, resulting in further administrative, municipal costs.[18]



Eviction Protection

The City should work with and financially support the Jacksonville Area Legal Aid office in efforts to reduce eviction rates, human displacement, and homelessness. This should include support for The Emergency Rental Assistance Program (ERAP), Eviction Diversion programs, and the Homeowners Assistance Fund (HAF) in conjunction with the Foreclosure Registry.



Dedicated City Leadership

The City should establish formal cooperative agreements with the Jacksonville Housing Authority, Jacksonville Housing Finance Authority, Ability Housing, Community Housing Development Organizations including HabiJax, Downtown Investment Authority and all other relevant housing stakeholders (including the Jacksonville Transportation Authority) to programmatically and financially support, plan, coordinate, and monitor progress toward implementing a long-term affordable housing program. Along with relevant city departments (Housing and Neighborhoods Department, Planning and Development Department), this group could serve as a housing oversight committee ensuring continuity and coordination of affordable housing policies and programs.

There are currently a variety of programs and policies in Jacksonville addressing affordable housing that are implemented by various public, non-profit, and private agencies and organizations. However, there is significant potential for better integration, notably for policy development, in the City of Jacksonville. *Therefore, one solution is to develop a new committee that includes a representative from the Affordable Housing Advisory Committee (AHAC), which is part of the Jacksonville Housing and Community Development Commission required by the State Housing Initiatives Partnership (SHIP) program.* The committee would be composed of stakeholders representing county/municipal housing organizations, agencies, and departments to ensure a comprehensive approach including with homelessness. Examples of similar committees included San Francisco (Our City, Our Home Oversight Committee); Portland Oregon (Supportive Housing Services Regional Oversight Committee); Durham, NC: Affordable Housing Implementation Committee; and Palm Beach County (Palm Beach Housing Steering Committee).





Dedicated Funding

The City should formally commit to and develop local government financing mechanisms to provide a long-term sustainable source of revenue dedicated to affordable housing programs to finance, fund, and support affordable housing for Jacksonville residents. Effective affordable housing projects require long-term dedicated funding streams to support targeted programs to develop publicly owned non-profit housing. Moreover, there is no single dollar figure that can be placed on the required city investment to address the affordable housing crisis in Jacksonville.

However, at present, expenditures directed toward affordable housing are far below what is needed to address the crisis or what is financially possible given routine City Council approval of incentives for luxury condominium development projects. The affordable housing crisis requires comparable financial commitment, and potential financing methods that include:



- Community Redevelopment Act (CRA) Tax Increment Financing (TIF). See examples from Milwaukee - [https://www.klc.org/UserFiles/TIF_Best_Practices\(2\).pdf](https://www.klc.org/UserFiles/TIF_Best_Practices(2).pdf) and Broward and Palm Beach Counties - https://metropolitan.fiu.edu/research/services/economic-and-housing-market-analysis/s_fl_a_housing_practice.pdf
- Linkage or impact fees levied on market rate (or luxury) real estate development, or large commercial real estate projects, used to support an affordable housing fund. Boston has had a linkage fee program in place since 1983.
- Affordable Housing Bond Issue as a revenue source for addressing affordable housing and homelessness. Portland Oregon provides one example. A Housing Bond was recently supported by voters in Palm Beach County and Kansas City Missouri.
- Create financial resources through a combination of a public housing bond and private philanthropic and social impact capital; for example, HouseATL.
- Utilize available federal and state resources (Comprehensive Plan Policy 1.2.10;1.2.16), e.g., Low Income Housing Tax Credit Program (LIHTC) and the State Housing Initiatives Partnership (SHIP)
- More generally, evaluate all current affordable housing related expenditures and develop a plan to consolidate and direct those resources to programs that can have the greatest impact in providing additional affordable housing through private, non-profit, and public housing programs.

Homelessness

The Homeless Working Group developed three respective policy and fiscal recommendations. The working group sees the value of acting and then measuring the benefit. The recommendations are respectively addressed below.



Have Measurable Goals

The City should develop measurable goals, notably to provide housing for the current 191 homeless individuals 55 years and older, in Jacksonville. The cost to the City, and institutions within it, to not address the situation is \$25.9 million including indigent healthcare. In contrast, the cost to provide housing is only 52 percent or \$13.6 million.



Increase Local Leadership

The City should increase local (municipal/regional) leadership and staffing to apply for and manage funding, monitor the current state of affairs, and keep data to consider anticipated levels of funding. This is based on the increase in monies necessary to address new homeless in Jacksonville, based in part on projected economic conditions. Moreover, even with cost efficiencies contracting ancillary organizations (with experience in homelessness), there remains a need to provide some increase in local leadership.



Determine Dedicated, Recurring Funding

The City should develop a dedicated re-occurring revenue source that would likely include a proposed municipal charter amendment (Appendix E) and a determination of the revenue stream. One example includes the Miami/Dade County Food and Beverage Tax, which was a State-specific Ordinance approved in 1992 of which 85 percent was dedicated to ending homelessness and 15 percent contributed to decreasing domestic violence. The total annual value was \$30 million. The stream could be a bond with a match like Atlanta in 2017 and 2018. This was value of \$22 million bond to build 550 new Permanent Supportive Housing (PSH) units. In the end, 562 PSH units were approved to contribute to the total 1,949 units across all projects.



Access to Healthcare

The Access to Healthcare Working Group developed four policy and fiscal recommendations.



Develop a Marketing Campaign

This recommendation is intended to encourage Jacksonville residents to find a “medical home.”

According to the Primary Care Collaborative, a “medical home” as a model or philosophy of primary care that is patient-centric, comprehensive, coordinated (team-based), accessible, and focused on quality. It is a model for healthcare that preferably entails a location for achieving primary care excellence in the right place, time and manner that best addresses a patient’s needs. [19] This includes for the:

- Insured - who traditionally do not regularly go to a Primary Care Provider
- Uninsured - a campaign to promote using free and charitable clinics as a medical home given the decentralization of medical care from hospitals to urgent care and other clinics
- Telehealth – including healthcare options other than the Emergency Department (ED) for less critical situations

Personal Story: JaxCareConnect

JaxCareConnect has various clients who do not have healthcare and have had to utilize the UF Health contract with the City of Jacksonville. Clients cited the ease getting certified and good support from their respective patient health advocates. Clients also noted that the City contract program allowed them to get specialty care (e.g., surgery) in some cases, which would have otherwise been cost-prohibitive. In some cases, surgery can cost \$100,000 by which out-of-pocket costs were less than one percent.



Modify the UF Health Patient Requalification Timeframe

The City should evaluate and update the UF Health City contract to allow patients in Duval County to re-qualify annually instead of every six (6) months. The benefit is a more consistent provision of healthcare to recipients as well as less administrative cost and burden.



Dedicated City Leadership

The City should assign a Council liaison to represent Access to Healthcare, similar to the way the Safety and Crime Task Force was established. This would be called the Access to Healthcare Task Force with leadership by a City Council Member and entail

setting up monthly access to healthcare meetings to connect all community healthcare initiatives and reduce silos. It further entails working with a City Grant Writer to seek out funding from the Center for Disease Control and Prevention (CDC) and other federal funding entities for relevant grant opportunities.



JaxCareConnect



Dedicated Funding

Fiscally, the Access to Healthcare Working Group recommends the annual provision of \$1.5 million to improve access to healthcare information and expand capacity, notably for the benefit of those lacking insurance. This includes:

- \$500,000 for JaxCareConnect to increase the daily provision of information, including guidance and navigation in EDs, a safety net system for those who significantly (re)utilize EDs, and patients without or in need of additional insurance (given contemporary healthcare costs)
- \$1,000,000 to free/low-cost healthcare providers addressing Social Determinants Of Health (SDOH), health equity, transportation barriers, and other resources. This includes the Duval County Health Safety Net Collaborative partners

“

As a Jacksonville based company, Telescope Health is honored to collaborate with the CQLI Committee to improve access to care in our community. Partners like Jax Care Connect, We Care Jax, and our safety net clinics are crucial to providing care coordination, a medical home for the uninsured, and addressing social determinants of health in our community. We must acknowledge the harsh reality that many still consider the emergency department their only resource in a time of need. They are ultimately in search of a physician at that immediate moment. Although their condition may not be a true emergency, they may believe that it is an emergency and seek reassurance or expertise. The existing outpatient services and clinics are not designed to scale quickly and meet the 24/7 demands of our total uninsured population. They are not designed to withstand sudden overwhelming volumes associated with pandemics, viral seasons, and natural disasters. Nationally, the capacity for existing primary care practices to schedule more patients is low. Therefore, our emergency departments continue to see record numbers of patients. Although on demand virtual care is now available through countless companies, it is fragmented and disconnected from important partners that should be part of the continuum of care.

Telescope Health is designed to provide this immediate physician access anywhere at any time and act as an ambassador for the clinics and organizations that will provide their medical home. For those with smartphones and computers, we will see them in their homes. For those without broadband access or devices, we can see them at strategically placed kiosks. The lack of care access can't be solved by one solution alone. Innovation and meeting patients where they are is key. When we established the COVID-19 test site for the City of Jacksonville, we provided access to care for overburdened hospitals and the community. We are here for our city to provide access again in partnership with the amazing organizations fighting this battle already.

Matthew Thompson, Co-Founder/COO, Telescope Health

”

Critical Quality of Life Common Themes

Based on the respective working group recommendations, there are several primary suggestions to globally address critical quality of life issues throughout Jacksonville. These proposals include both policy and fiscal considerations, which directly and indirectly address quality of life:

For the overall critical quality of life issue, it is suggested to develop a framework, which is championed by a City Council Member, to actively address each issue – Access to Healthcare, Affordable Housing, and Homelessness. Responsibilities could include:

- Develop and propose referendums for sustainable solutions to each issue – Access to Healthcare, Homelessness, and Affordable Housing.
- Consider the economies of scale for wrap-around services for the recommendations, given the overlap (multifaceted complexity) of the three issues and benefits of diversion for homelessness.[20]
- Engage all relevant players (public, private, nonprofit, academic, etc.) to participate in the effort. This might include the development of a public-private partnership to address any single issue (e.g., Homelessness) or to comprehensively address “Critical Quality of Life” issues addressing all three issues given their overlap, i.e., homelessness and affordable housing.
- Increase collaboration among internal programs, departments, etc.
- Include efforts to address Social Determinants of Health (Prevention)
- Enter new or expand existing Public-Private Partnerships.
- Provide oversight of funding (if/when allocated).
- Develop an oversight review schedule to ensure the sustainable viability of program management for actual steps taken for each of the three issues.

Subsequently, the suggestions below entail appropriated City funding and include:

- Identify a sustainable funding source for implementation of recommendations, which could include City funding, charter amendment, grant dollars, and new or existing tax revenues. Ultimately City Council Members and Administration should investigate and determine the most appropriate funding solution moving forward.
- Increase coordination with City Grant Writers to strategically determine and address the best State and federal sources of funding for Critical Quality of Life Issues.
- Identify transportation-specific barriers and needs, including work with JTA to expand existing services or implement new services based on identified needs.

For all information regarding the Special Committee on Critical Quality of Life Issues, including the Meeting Minutes from each Working Group as compiled by Legislative Services, please visit <https://www.coj.net/city-council/standing-committees/critical-quality-of-life-issues-special-committee>.

Appendix A: President Freeman's Memorandum



Terrance Freeman
City Council President
At-Large, Group 1
E-Mail: TFreeman@coj.net

117 West Duval Street
City Hall, Suite 425
Jacksonville, Florida 32202
Office (904) 255-5217

OFFICE OF THE CITY COUNCIL

August 1, 2022
5:00 P.M.

MEMORANDUM

TO: Honorable City Council Members

FROM: The Honorable Council President Terrance Freeman

SUBJECT: Special Committee to Address Critical Quality of Life Issues ("CQLI" Committee)

The wellbeing of Jacksonville's citizens continues to be a priority of the City Council and particularly during my tenure as Council President. Like so many other communities, three issues that continue to plague us as a community are **access to healthcare, affordable housing and homelessness**, factors which are clearly interrelated.

Following the model of the 2020-2021 Special Committee on Resiliency, where subcommittees were established to address specific issues, I am hereby charging a special committee of the Council, with the assistance of subject matters experts in each of the fields, to address the following questions:

- 1. What is the scope of each issue?**
- 2. What are entities within the public, private and nonprofit sector currently doing to address each issue?**
- 3. What best practices or policies have other communities adopted that may assist us in addressing each issue?**

I would like to thank Council Member Boylan for offering to chair this special committee, CVP Salem serving as Vice-Chair and CMs Newby, Pittman and Howland who will be heading the respective subcommittees...healthcare access, affordable housing, and homelessness. CM Boylan will be hosting a noticed, organizational meeting on Wednesday, August 17, 2022 at 9:30 AM in the Lynwood Roberts Room for all interested parties. In particular those individuals and organizations that are actively engaged in addressing these three critical "quality of life" issues are encouraged to attend. (As I understand it CM Boylan has already begun reaching out to many of the subject matter experts and there is

much interest in being part of this work.) The CQLI committee and subcommittees will commence regular meetings shortly thereafter. These meetings will be open and available for the public to view and participate. The results and recommendations of the CQLI Committee will be provided in a report to the Council at the November 22, 2022 Council meeting.

To borrow a phrase from the Resiliency Committee's Executive Summary, "*The principle objective is to establish a reference guide for all the best-practices, strategies and lessons that were identified throughout the overall process,*" with an eye towards recommending policies, practices, funding and/or funding vehicles that would greatly assist citizens that are presently burdened by such critical quality of life issues.

cc: Council Members/Staff
Margaret M. Sidman, Director/Council Secretary
Merriane G. Lahmeur, Chief, Legislative Services Division
Yvonne Mitchell, Chief, Administrative Services Division
Jeff Clements, Chief, Research Division
CITYC@COJ.NET
Mayor's Office
Electronic Notice Kiosk – 12t Floor City Hall
Public Notice System – City Council Web Page
Media Box
File Copy

Appendix B: Represents Stakeholders and Organizations

Below is a table of represented stakeholders and their organizations. To see the record of all Working Group meeting attendees, please visit <https://www.coj.net/city-council/standing-committees/critical-quality-of-life-issues-special-committee>.

Affordable Housing

Name	Organization
Beth Mixon	Family Promise of Jax
T. Chester	Family Promise of Jax
Catherine Freeman	Habijax
Lindsey McClain	First Coast Apartment Association
Laureen Husband	Feeding Northeast Florida
Abigail Costley	Elder Source
Janet Dickinson	Elder Source
Angela McKee	National Association of Real Estate Property Manager
Tipa Vincent	National Association of Real Estate Property Manager

Name	Organization
Michael Hodges	National Association of Real Estate Property Manager
Brian Alterman	National Association of Real Estate Property Manager
John Sepora	Local Initiatives Support Corporation Jax
Michael Edger	Jax Housing Authority
Dwayne Alexander	Jax Housing Authority
John Gislasa	DR Horton
Dori Walton	Jacksonville Community Land Trust
Austin Nicklas	Northeast Florida Builders Association
Jaime Williams	City Rescue Mission
Gloria McNair	Groundwork Jax
Barney Smith	Jacksonville Housing Finance Association
Christina Kittle	Florida Rising
Shannon Nazworth	Ability Housing
Pierre Uwimana	Florida Rising
Erich Geiscer	Cornerstone Development
Heather Horowitz	Vystar

Homelessness

Name	Organization
Palmer Kudern	Jax Transportation Authority
Natalie M-Sidberry	Northeast Florida Women Vets
Dee Quaranta	Northeast Florida Women Vets
Amy Collins	Northeast Florida Women Vets
Sandra Boyd	Northeast Florida Women Vets
Brian Snow	Sulzbacher
Cindy Funkhouser	Sulzbacher
Angelo McKee	City Rescue Mission/National Association of Real Estate Property Managers
Al Barlow	Houses4homeless
Monique Elton	Changing Homelessness
Michael Hodges	National Association of Real Estate Property Managers
Shannon Nazworth	Ability Housing

Name	Organization
Tom Daly	COJ- Housing & Community Dev
Harrison Conyers	COJ- Military & Veterans Affairs

Access to Healthcare

Name	Organization
Derek Neal	Lifetree Women Care
Anne Waldron, MD	Council of Elder Affairs
Trey Blanchard	Telescope Health
Alyssa Harris	Telescope Health
Matthew Thompson	Telescope Health
Cincy Funkhouser	Sulzbacher
Rak Shinda Fiaz	Muslim American
Lynn Sherman	Baptist Health
Ashley Pratt	Mayo

Name	Organization
Beth Payne, AICP	Northeast Florida Regional Council
Noel P. Comeaux, AICP, PMP	Northeast Florida Regional Council
Laureen Husband	Feeding Northeast Florida
Faye Johnson	Northeast Florida Healthy Start Coalition
Jessica Cummings	Brooks Rehab
Ann-Marie Knight	UF Health
Mike Weinstein	Kids Hope Alliance
Nicole Hamm	Blue Zones
Jacqueline Stallone	United Way
Meredith Smith	We Care Jax
Angela Strain	We Care Jax
Susan Grich	Health Planning Council
Paula Bides	Ascension St. Vincent
Laura Edgecombe	Build Up Downtown
Dawn Lockhart	City of Jacksonville- Strategic Partnerships
Deirdre Conner	Nonprofit Center

Appendix C: Working Groups' Co-Chair Bios

Dawn Gilman, Chief Executive Officer, Changing Homeless

Dawn Gilman joined Changing Homelessness, Inc. in 2007 and has served as its Chief Executive Officer since 2009. Under her leadership, Changing Homelessness has grown from one person to a team of sixty people. More importantly, it has helped provide support services for hundreds of homeless people under her leadership. This is based on an increase in capacity and funding including for housing, case management, prevention, and other services to end homelessness. The Northeast Florida community has seen an 82 percent decrease in overall homelessness between 2010 and 2020. In addition, Northeast Florida has seen an 82 percent decrease in Veterans Homelessness and a 64 percent decrease in chronic homelessness. Finally, Dawn graduated with a Bachelor of Arts in Economics and was honored in 2020 as a “Woman of Influence” in Northeast Florida for her significant, distinct work developing a successful, cohesive team.



Jennifer Ryan, MPH, Chief Executive Officer, Volunteers in Medicine

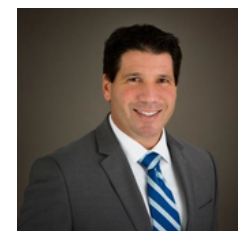
Jennifer Ryan is the Chief Executive Officer of Volunteers in Medicine, a non-profit clinic that provides free healthcare for the working uninsured. Jennifer is responsible for providing leadership of the organization’s medical operations, program development, staff, and volunteer management as well as fundraising. Prior to her work at Volunteers in Medicine, Jennifer was the Executive Director of the Ponte Vedra YMCA, a branch of the First Coast YMCA where she directed strategic planning efforts, fundraising campaigns, and built and strengthened relationships for community development and collaboration. Previously, she held positions with the Centers for Disease Control and Prevention (CDC), Duval County Health Department, Brooks Rehabilitation and Northeast Florida Healthy Start Coalition.



Jennifer graduated with a Bachelor of Science from Mercer University and received a Masters in Public Health from Emory University. She is a member of the Ponte Vedra Beach Rotary, Jacksonville Women’s Network and the Women’s Giving Alliance. Moreover, she is currently on the Boards of Family Foundations and Florida Association of Free and Charitable Clinics. In 2022, she was named one of Jacksonville Business Journal’s Women of Influence and received the TIAA Bank/Jacksonville Jaguars Community Champion Award. Jennifer is a Leadership Jacksonville 2012 Alumna.

Paul Sapia, Population Health Strategy Principal, Humana

Paul Sapia is the Population Health Strategy Principal for Humana’s Bold Goal initiatives across the State of Florida including the three highly successful Bold Goal markets of Broward County, Tampa Bay, and



Appendix C: Working Groups' Co-Chair Bios

Jacksonville. Paul's experience at Humana spans nearly a decade and includes leadership roles in network management for which he developed and implemented a community Primary Care Physician network in Northeast Florida. Paul's success, including for the Access to Health Working Group, is attributable to his hands-on approach in understanding how Social Determinants of Health (SDOH) impacts communities such as Jacksonville. In addition, his unique style of engagement has enabled him to meld disparate and competing groups to build achievable and sustainable community health interventions. Paul has been asked to speak to National and regional audiences regarding "Bold Goal" and SDOH's.

Paul graduated from the University of Florida with a Bachelors' degree in Exercise and Sports Science, which he leveraged into honing his outreach skills as a Certified Athletic Trainer for younger athletes. He subsequently received his Masters' Degree in Healthcare Administration from the University of North Florida, which led to coordinating outpatient rehabilitation. Today, he understands healthcare policy needs from, in part, working directly with physicians to help provide their critical resources.

Dr. David Jaffee, Professor of Sociology, University of North Florida

Dr. Jaffee is a Professor of Sociology at the University of North Florida who recently addressed affordable housing in an article entitled, "Understanding the Current Affordable Housing Crisis: An Alternative Perspective."^[21] His research centered on the share of single-family homes purchased by Jacksonville investor groups, which increased from 12.04 percent to 29.56 percent within just two years between 2020 and 2022; this share peaked at more than 40 percent in some areas. He is also currently leading the JAX Rental Housing Project, which explores the areas pertaining to the state of the rental housing market in Jacksonville/Duval and the experience of renters/tenants.^[22]



His former research included the supply chain, a key factor for economic development in Jacksonville. Articles include "Kink in the Intermodal Supply Chain: Interorganizational Relations in the Port Economy" (Transportation Planning and Technology, 39 (7), 2016) and "A Deeper Channel Floats All Boats: The Port Economy as an Urban Growth Engine" (Environment and Planning A, 47 (4), 783-800, 2015).

Dr. Jaffee was also an International Fulbright Scholar in Hong Kong in 2010/2011, which means he can create environments that are inclusive and celebrate difference much like the Affordable Housing Workgroup he has been co-leading. Finally, Dr. Jaffee earned his doctorate in Sociology from the University of Massachusetts-Amherst in 1984, his Master of Arts in Political Science from Washington University-St. Louis in August 1980; and his Bachelor of Arts in Political Science from the University of Florida in December 1977.

APPENDIX D: WORKING GROUP PRESENTATIONS

Working Group	Date	Presenter	Organization	Project Step
Affordable Housing	Sept. 16	Dwayne Alexander	Jax Housing Authority	Current state
	Sept. 16	Lindsay McClain	First Coast Apartment Association	Current state
	Sept. 16	Dr. David Jaffee	Jaffee's AH Template	Current state
	Oct. 6	Michael Chaney	FL Housing Coalition	Current state
	Oct. 6	Shannon Nazworth	Ability Housing	Current state
	Oct. 6	Chiquita Moore	Jax Neighborhoods Dept.	Current state
	Oct. 6	James Kowalski	Jax Legal Aid	Current state
	Oct. 14	Dr. Charles Moreland	Jax Administration	SWOT
	Oct. 14	Steven Kelley	Downtown Real Estate/Downtown Investment Authority	SWOT
	Oct. 14	William Killingsworth	JAX Planning/Dev	SWOT
	Oct. 28	Caleena Shirley	Black Business Investment Funds	Policy Areas/Implications
	Oct. 28	Alex Sifakis	JWB Real Estate Capital	Policy Areas/Implications
	Oct. 28	Tocca Chester	Family Promise	Policy Areas/Implications
	Nov. 7	Rene Flowers	Pinellas Co. Commission	Recommendations

APPENDIX D: WORKING GROUP PRESENTATIONS

Working Group	Date	Presenter	Organization	Project Step
Homelessness	Oct. 6	Dr. Charles Moreland	Jax Administration	Best Practice
	Oct. 6	Dr. Joe Savage, Jr.	US Inner Agency Council on Homelessness	Best Practice
	Oct. 13	KO Campbell	Built for Zero	Current state
	Oct. 13	Harrison Conyers	Jax Commitment to Ending Veterans' Homelessness	Current state
	Oct. 27	Cathryn Vassell	Partners for Home, Atlanta	Best Practice/SWOT
	Oct. 27	Manny Saria	Homeless Trust, Miami-Dade	Best Practice/SWOT
	Oct. 27	David Hewitt	Housing Stability, Minneapolis	Best Practice/SWOT
	Nov. 7	None	NA	Recommendations

APPENDIX D: WORKING GROUP PRESENTATIONS

Working Group	Date	Presenter	Organization	Project Step
Access to Health Care	Sept. 15	Susan Grich	Health Council of NE FL	Current state
	Oct. 6	Jenny O'Donnell	JaxCareConnect	Current state
	Oct. 6	Dr. Charles Moreland	Jax Administration	Current state
	Oct. 13	Ann-Marie Knight	UF Health City Contract	SWOT
	Oct. 13	Nicole Hamm	FL BCBC Blue Zones	SWOT
	Oct. 27	Thamara Labrousse	LIV Healthy Miami Gardens	Best Practice
	Oct. 27	Matthew Thompson	Telescope Health	Best Practice
	Nov. 7	None	N/A	Recommendations

Appendix E: Proposed Charter Amendment - Homelessness

A. WELLINGTON BARLOW, ESQUIRE, P.A.

Attorney & Counselor at Law
Office: 625 W. Union Street, Suite 1
Jacksonville, FL 32202
U.S. Mail: Post Office Box 26098
Jacksonville, Florida 32226
E-Mail: barlowaw@gmail.com

A. Wellington Barlow, Esquire
Licensed in Florida & Georgia

Telephone: 904-359-0011
Facsimile: 904-359-0012

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**Proposed Charter Amendment
Consolidated City of Jacksonville, Duval County, Florida**

TITLE: HOUSING FOR THE HOMELESS

SUMMARY: This amendment to the Charter of the City of Jacksonville secures funding to provide housing for the homeless by reserving five percent (5%) of the gross sum of grants and forgivable loans awarded as economic incentives for development and/or redevelopment projects.

ARTICLE AND SECTION BEING CREATED OR AMENDED: Add a new subsection (d) to subsection (a)(9) of Section 55.108, of Chapter 55, "Powers and Duties of the Downtown Investment Authority" as contained within Title IV, Boards and Commissions Part I, of the Charter of the City of Jacksonville

FULL TEXT OF THE PROPOSED AMENDMENT:

Be it enacted by the People of Jacksonville that subsection (a)(9) of Section 55.108, of Chapter 55 of the CHARTER OF THE CITY OF JACKSONVILLE is amended by adding the following new SUBSECTION (d) to read as follows:

(d) Five (5%) percent of the gross sums of all grants and forgivable loans awarded as economic incentives for Downtown and DIA projects shall be exclusively reserved and set aside to provide housing for the homeless and for no other purposes. Said funds may be used in conjunction with community redevelopment goals and/or any other programs specified in the Charter for the Consolidated City of Jacksonville specifically focused on providing housing for the homeless through the Jacksonville Housing Authority and/or the Jacksonville Housing Finance Authority. Said funds may also be awarded to Internal Revenue Service certified non-profit entities whose formal mission, active service or established track record primarily focuses on providing permanent housing for the homeless. Homeless means an individual or family who lacks a fixed, regular, and adequate nighttime residence, such as those living outside, in emergency shelters, transitional housing or places not meant for habitation.

Appendix F: Comprehensive SWOT by Working Group

The following pages contain the comprehensive list of strengths, weaknesses, opportunities and threats developed in the Working Group meetings. See <https://www.coj.net/city-council/standing-committees/critical-quality-of-life-issues-special-committee> for more information.

Affordable Housing SWOT

Strengths	Weaknesses
<ul style="list-style-type: none"> • Raised Awareness/Community Mobilization • Institutional Capacity and Existing Programs in Public-Non-Profit Sector • Formal Process Established for Policy Recommendations– CQLI • Consolidated Government • Public-Private Stakeholder Participation • Mixed income residency in downtown Jax • Diverse communities • Community Mobilization/Concern/Support • Stakeholder Cooperation • Large land base/available land in Duval • Situational Awareness of Jacksonville City Council – Special Committee for Critical Quality of Life Issues • Current Public-Private Partnerships • Landlord-Tenant Statute 83 • Jacksonville Community Land Trust • Best Practices from other Florida municipalities and counties • Current supply of active Non-Profit developers and builders 	<ul style="list-style-type: none"> • Conservative Political Climate • Lack of Financial Resources • Lack of Sustained Budgetary Commitment • Single Family Zoning Bias • Housing as Commodity or Wealth-Building • Consolidated Government • Weak State Landlord-Tenant Regulations • Urban Regime Inertia • Absence of Policy Continuity • Income disparity • Varying quality of housing conditions • Ground rent situations • Developers building luxury apartments • Costs for 1/1 exceed Jax median incomes • Rental approval/Liability financial requirements • No tenant bill of rights – tenants not aware of their rights. • Insufficient participation by the business community • Insufficient landlord regulations • No rent control • Pro-developer bias • City Budget Priorities (More funding for the Jacksonville Sheriff’s Office than for Affordable Housing) • No restrictions on Institutional Investors • Lack of political leadership to address NIMBY-ism • Jacksonville pattern of shelving reports rather than addressing recommendations • Political will • NIMBY Power • Absence of by-right multi-family zoning • Lack of Multi-Income Developments • Transportation • Too few Affordable Housing Developers • Lack of continuity between mayoral administrations • Resistance to change from community/city council • Current zoning regulations
Opportunities	Threats
<ul style="list-style-type: none"> • Federal/State Funding Sources • Coalition Building • Rising Property Values = potential revenue for affordable housing projects • Zoning Reform • Establishing Tenants Bill of Rights/Protections • Viewing Housing as Public Good • City Owned Land • Community Land Trust • Mixed Use Development • Involvement of 06, 08, 09, 54 Zip Codes in Community Land Trust • City Owned Affordable Housing • Tax delinquent homes for affordable housing 	<ul style="list-style-type: none"> • Zoning Restrictions • Predatory Finance/Institutional Investors • NIMBYism – Homeowner Activism • City Council Electability Pressure • State Preemption of Local Affordable Housing Policy • Anti-Public Sector Bias • Private Sector opposition • City Council Turnover • Inflation of development and home prices (in contrast to income rates). • Currently Low Labor Force Participation • Predatory Landlords/Institutional Investors • Lack of Transitional Housing

<ul style="list-style-type: none"> • Property Tax Exemptions/Incentives for Affordable Housing Development • Revision to HUD Section 8 • Yes-In-My-Back-Yard (YIMBY) • Public-Private Partnerships • Abandoned Properties • Tenant Bill-of-Rights • Community Land Trust • Landlord Registry • Office of Housing Advocacy/Accountability • Referendum for Rent Control/Stabilization • Mixed Income Development and Communities • Regulations to address the cost of lower quality housing • Best Practices from other Florida Communities, e.g., Pinellas • Local Funding Sources/Municipal Bonds • Non-Profit Developers • Zoning Reform • Reform Housing Construction Restrictions • Public Information Campaign • Regular Convening of Affordable Housing Stakeholders • City Strategic Housing Plan • Declaration of a Housing Emergency • Development of an affordable housing trust fund • Infused Effective Organizations with Financial Support, e.g., Habitat for Humanity, Ability Housing, etc. 	<ul style="list-style-type: none"> • Home Prices and Rental Rates Forcing Families to Live in Less Safe Neighborhoods • Current political climate • Lack of Political Will to Regulate Landlords/management companies • Government Bureaucracies • Tenants Bill-of-Rights • Current municipal zoning code(s) • Lack of an historic holistic approach • Poor housing conditions by some landlords • Developer Lobbying Power (Against Reform) • Not-In-My-Back-Yard (NIMBY) Attitude(s) • State legal preemption regarding rent control • Availability of short-term rentals, e.g., Vacation Rental By Owner (VRBO)¹ • Focus on 'workforce' housing rather than Average Median Income (AMI) for affordable housing
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Homelessness SWOT

Strengths <ul style="list-style-type: none"> • Nationally recognized agencies and programs use best practices to do the work of a rehousing person experiencing homelessness • High utilization of the Homeless Management Information System supporting a more data-driven array of solutions 	Weaknesses <ul style="list-style-type: none"> • Current Jacksonville to end homelessness are for a single year • Navigating the homelessness system
Opportunities <ul style="list-style-type: none"> • Multi-year funding focused on a specific goal/subpopulation • More flexible funding 	Threats <ul style="list-style-type: none"> • Lack of affordable housing • Increases in costs of basic necessities, e.g., the United for ALICE Essentials Index

¹ The Jacksonville City Council developed a Short-Term Vacation Rentals Special Committee in 2018. For more information, go to <https://www.coj.net/city-council/standing-committees/short-term-vacation-rentals-special-committee>.

Access to Healthcare SWOT

Strengths	Weaknesses
<ul style="list-style-type: none"> • Jax Care Connect • Non-profit Center for Independent Living • All the medical leaders Baptist, Mayo, Ascension, HCA, UF health, Brooks Rehab, universities and research • Telehealth • Brooks Adaptive Sports • UF Health Interdisciplinary • Transportation for disadvantaged • Mobile Care/Therapy Health Mobile • UF health food pharmacy quarterback social services • Free clinic expansion • United Way /211 /Lyft/FSS • Insurance company free wellness programs and apps/partnerships with community organizations • health care system • Duval Leadership/Project Champions • Community Advocates/the people in the community with the needs • We Care specialty care referrals • Workforce development • Emergency Department/Urgent Care-Hybrid • New possible primary options- critical care, Walmart health, Lifetree Membership/self-pay • Affordable Care Act • Power of people • Expanding FQHC Sulzbacher and Agape can see anyone- Federal Funding • City of Jacksonville • River/Tourism • Collaboration /partnerships • Health planning council navigators • Community Foundation • Jacksonville Transportation Authority 	<ul style="list-style-type: none"> • Health literacy- understanding how to negotiate health care system • Medicaid funding/expansion-114,000 without insurance in Duval • Cultural competency/sensitivity training- provider knowledge as well as inclusive environments on differing abilities and other minority groups • Transportation-geography- spread out- affects access • Lack of affordable housing • Lack of overall loyal, trained and retained staff everywhere. • Lacking knowledge of Social Determinants of Health • Nursing shortage • Mental health resources • No shared database • Coordinated Care • PCA personal care attendants • Nutrition • Lack of homeless support resources • Physical barriers for those with disabilities • Lack of procedure/best practices • Lacking knowledge of disability services • Lacking Money • Huge neighborhood disparities • Downtown historically not vibrant • Lack of resident slots to train MDs • No taxing authority for healthcare • reality of truth is the power of the dollar
Opportunities	Threats
<ul style="list-style-type: none"> • Unable to meet the equitable dental needs of the community • uninsured do not have access to health care • Need to improve transportation • Medicaid assignments are not close to home • Lack of knowledge about available health care resources/continuity of care • Fully fund safety net services/clinics • Specialty care for uninsured and Medicaid are not meeting the needs • Disability services and support are not meeting needs • Need to push past the status quo and focus on excellence in care • Mental health needs are not being met • Fund more mobile clinics and screening • Consistent community collaboration tied in with COJ Comprehensive Plan • Treat mental health like a disease 	<ul style="list-style-type: none"> • Florida's failure to expand Medicaid • Hidden communities in Jacksonville not being served (disabled, uninsured, ALICE pop) • economic/labor/cost pressure • organization hospital silos, duplication of services and coordination • Healthcare and health promotion literacy • Better partnerships between insurers and consumers through HC plans • Imbalance of aging community • Increase in the elderly population (per U.S. Census) • Lack of funding for dental • Lack of primary care physicians (burnout, salary, etc.) • Telehealth going away- insurance • Lack of implementation across changing leadership • Transportation • Political WILL connect everything

<ul style="list-style-type: none"> • Need to provide more support/hiring/retention for doctors in primary care • Need to market health care services to all citizens • Need a partner collaboration platform • Social determinants of health wrap around services are not meeting needs • School health literacy and screenings are not meeting the needs • Need accessible spaces for disabled • Focus more on improving health equity 	<ul style="list-style-type: none"> • Inability to affect changes to Social Determinants of Health • Lack of data for marginalized groups • Reliance on automation for disability access • Accessibility • Eligibility processes • Access how to access • Lack of continuity of services • Tobacco use, environmental brown zones, poor diet • Social media- youth and adults • Healthy food access in all areas • Education and poverty • Inequities of all types • Funding/share of cost ratio/admin burden • Size of the city • Predatory insurance traps • Education lack of ability to measure impact on Social Determinants of Health
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Comprehensive SWOT

Strengths <ul style="list-style-type: none"> • Development of the Special Committee on Critical Quality of Life Issues to comprehensively consider related impacts between the three issues – Homelessness, Affordable Housing, and Access to Healthcare. • Potential municipal funding to help address the issues. • Existing organizations and agencies can be leveraged to an even greater extent to help comprehensively address all three issues. • Cost of living in Jacksonville compared to other urban areas in and outside Florida. 	Weaknesses <ul style="list-style-type: none"> • Current misperception resulting in “Not My Problem” by residents (voters) • The historically diverse and distinct consideration of each issue – Affordable Housing, Homelessness, and Access to Healthcare - has made it difficult to address in one succinct effort.
Opportunities <ul style="list-style-type: none"> • Economies of Scale with considering all three issues together • Technology including telemedicine and modular housing. • New political leadership after April 2022. • Federal and State grant opportunities 	Threats <ul style="list-style-type: none"> • Current national, State, and local economic environment generally affecting costs. • Sustainability of efforts for various reasons including changes in federal, State and local Administration and Congressional/Legislative funding priorities. • Climate Change increasing programmatic costs

Appendix G: Resource Guide

This appendix provides additional resources used for the development of this report. They are grouped by best practices, which includes presentations and statistical information referenced or provided in Working Group meetings. In addition, this resource guide provides other information. It is intended to avoid redundancy to Appendix B that has meeting attendees and organizations.

Best Practices

- Bedayn, J. (2022, November 14). Colorado Voters Approve Proposition 123, Dedicating \$300 Million Annually to Affordable Housing. Colorado Public Radio; The Associated Press. <https://www.cpr.org/2022/11/14/colorado-votes-to-dedicate-300-million-annually-to-housing/>
- Leon, E. W. (2022, May 13). Legal Update: New Tenants' Bill of Rights In Miami-Dade County. Miami Realtors: <https://www.miamirealtors.com/2022/05/13/96932/>
- Live Healthy Miami Gardens. (2022, October 27). City of Miami Gardens Live Healthy Miami Gardens (LHMG) Special Committee to Address Critical Quality of Life Issues (CQLI)" presentation (Slides 2-4,6,17). http://apps2.coj.net/City_Council_Public_Notices_Repository/CMG_Jacksonville%20City%20Council%20Oct%202022.pptx
- Local Option Food and Beverage Tax; Procedure for Levying; Authorized Uses; FL. Stat. 212.0306. (2022). http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0200-0299/0212/Sections/0212.0306.html
- Ionescu, D. (2022, November 11). Affordable Housing Measure Passes in Colorado. Planetizen. <https://www.planetizen.com/news/2022/11/119706-affordable-housing-measure-passes-colorado>
- Catherine Vassell, Partners for HOME . (2022, October 27). "Housing Opportunities Made for Everyone Special Committee to Address Critical Quality of Life Issues (CQLI)" presentation (00:36:10 -01:08:07). <https://www.coj.net/getmedia/5ee7c585-2b7c-4f88-806d-9851cc3a95f3/Homelessness-Working-Group-CQLI-Special-Committee.aspx>
- Department Special Committee to Address Critical Quality of Life Issues (CQLI)" presentation. http://apps2.coj.net/City_Council_Public_Notices_Repository/20221013%20Presentation%20Military%20and%20Veterans%20Affairs.pdf
- Harrison Conyers, M. a. (2022, October 13). City of Jacksonville Military Affairs and Veterans. http://apps2.coj.net/City_Council_Public_Notices_Repository/20221013%20Presentation%20Military%20and%20Veterans%20Affairs.pdf

Appendix G: Resource Guide

- Nazworth, S. (2022, October 6). "Ability Housing" Special Committee to Address Critical Quality of Life Issues (CQLI)" presentation.
http://apps2.coj.net/City_Council_Public_Notices_Repository/20221006%20AbilityHousing-CQLI.pdf
- United States Interagency Council on Homelessness. (2022, October 6). "Targeted Solutions to Ending Homelessness" Special Committee to Address Critical Quality of Life Issues (CQLI)" presentation.
http://apps2.coj.net/City_Council_Public_Notices_Repository/20221006%20Presentation%20Jacksonville%20Homeless%20Task%20Force%20Sept%202022-Targeting.pdf
- Shirley, C. (2022, October 28). "Black Business Investment Fund Contractor's Assistance Program" Special Committee to Address Critical Quality of Life Issues (CQLI)" presentation.
http://apps2.coj.net/City_Council_Public_Notices_Repository/20221028%20BBIF%20OFFN%20CAP_Presentation.pdf

Statistical Information

- Balasuriya, L., Buelt, E., & Tsai, J. (2020, May 29). The Never-Ending Loop: Homelessness, Psychiatric Disorder, and Mortality. *Psychiatric Times*.
<https://www.psychiatrictimes.com/view/never-ending-loop-homelessness-psychiatric-disorder-and-mortality>
- Barbara Poppe and Associates. (2022, June 22). Snapshot: A High-Level Review of the Regional Approach to Homelessness in Jacksonville. Jacksonville, Florida, United States of America.
- Community Solutions . (2022, November 29). Jacksonville, Duval County, Clay County, FL Milestones. Community Solutions.
<https://community.solutions/communities/jacksonville-duval-county-clay-county-fl/>
- Flanders, C. (2022, March 9). UVM Medical Center to Help Build Apartment Complex for Employees. *Seven Days*.
https://www.sevendaysvt.com/OffMessage/archives/2022/03/09/uvm-medical-center-to-help-build-apartment-complex-for-employees?_ga=2.138577267.138111071.1669669499-257032202.1669669498
- Health Planning Council of Northeast Florida. (2022, September 15). Special Committee to Address Critical Quality of Life Issues (CQLI)" presentation (Slide 15).
http://apps2.coj.net/City_Council_Public_Notices_Repository/20220915%20Presentation%20Healthcare%20Access.pdf
- Indian River County. (2022, November 9). Rental Assistance Program. Indian River County. <https://ircgov.com/communitydevelopment/Rental/>
- Jacksonville Wealth Builders. (2022, October 28). Affordable Housing Solutions; Special Committee to Address Critical Quality of Life Issues (CQLI)" presentation (Slides 4,6-7).
http://apps2.coj.net/City_Council_Public_Notices_Repository/20221028%20JWB%20CQLI%20Presentation.pdf

Appendix G: Resource Guide

- Jaffee, D. (2022, August 19). Understanding the Current Affordable Housing Crisis: An Alternative Perspective. Folio Weekly. <https://folioweekly.com/2022/08/19/understanding-the-current-affordable-housing-crisis-an-alternative-perspective/>
- National Association of Community Health Care Centers . (2022, November 9). Health Care for Residents of Public Housing. National Association of Community Health Care Centers. <https://www.nachc.org/health-center-issues/special-populations/health-care-for-residents-of-public-housing/>
- National Low Income Housing Coalition (2022, April 21). The Gap: A Shortage of Affordable Homes. Washington. National Low Income Housing Coalition. https://nlihc.org/sites/default/files/gap/Gap-Report_2022.pdf
- Padgett, L. (2022, August 29). "Why Are People Moving to Florida?". James Madison Institute: <https://www.jamesmadison.org/why-are-people-moving-to-florida/#:~:text=Even%20before%20COVID%2C%20nearly%20two,to%20the%20state%20each%20day>
- Primary Care Collaborative. (2022, November 10). Defining the Medical Home. <https://www.pcpcc.org/about/medical-home>
- U.S. Bureau of Labor Statistics, N. C. (2022). Employment Cost Index – September 2022. Washington. U.S. Bureau of Labor Statistics. <https://www.bls.gov/news.release/pdf/eci.pdf>

Other Information

- City of Jacksonville Office of Strategic Partnerships . (2021, December 15). Quality of Life Community Framework. <https://nonprofits.coj.net/Docs/Community-Framework-2022.aspx>
- National Alliance to End Homelessness. (2013, March 2013). Homelessness System Simulation Game. National Alliance to End Homelessness: <https://endhomelessness.org/resource/homeless-system-simulation-game/>

End Notes

[1] To access the presentations, meeting minutes, and other information for the working groups, go to <https://www.coj.net/city-council/standing-committees/critical-quality-of-life-issues-special-committee>.

[2] The inflation rate is quadruple the historic (annual) rate between 1990 and 2000 and about three percent (3%) more than the average cost of living adjustment. Source: “News Release – Bureau of Labor Statistics,” U.S. Department of Labor, October 28, 2022. Available at <https://www.bls.gov/news.release/pdf/eci.pdf>. Further, the source for the gap in affordable housing is “The Gap: A Shortage of Affordable Homes,” National Low Income Housing Coalition, April 2022. Available at https://nlihc.org/sites/default/files/gap/Gap-Report_2022.pdf

[3] Source: “Special Committee to Address Critical Quality of Life Issues (CQLI)” presentation, Health Planning Council of Northeast Florida, September 15, 2022. Available at http://apps2.coj.net/City_Council_Public_Notices_Repository/20220915%20Presentation%20Healthcare%20Access.pdf.

[4] “JaxCareConnect presentation 2022”, Access to Healthcare Working Group Meeting, October 5, 2022

[5] Source: “UVM Medical Center to Help Build Apartment Complex for Employees,” Seven Days, March 9, 2022. Available at <https://www.sevendaysvt.com/OffMessage/archives/2022/03/09/uvm-medical-center-to-help-build-apartment-complex-for-employees>.

[6] Source: “Rental Assistance Program,” Indian River County, Accessed November 9, 2022. Available at <https://ircgov.com/communitydevelopment/Rental/>.

[7] The PHPC Program is a federal grant program created through the Disadvantaged Minority Health Improvement Act of 1990 (which amended the Public Health Service Act with Section 340A). It was initially reauthorized under the Health Centers Consolidation Act of 1996 as Section 330(i) of the Public Health Service Act. Source: “Health Care for Residents of Public Housing,” National Association of Community Health Centers, Accessed November 9, 2022. Available at <https://www.nachc.org/health-center-issues/special-populations/health-care-for-residents-of-public-housing/>.

[8] The First Coast Apartment Association presented on November 3, 2022, to the NEFRC Affordable Housing Committee that the current vacancy rate for apartments in Jacksonville being 8.4 percent, slightly down from the historical rate of nine percent. It also denoted that there were 240,000 new residents in Florida between July 2020 and July 2021. The James Madison Institute cites that nearly 330,000 people moved to Florida between April 2020 and a year later. In the latter case, see <https://www.jamesmadison.org/why-are-people-moving-to-florida/#:~:text=Even%20before%20COVID%2C%20nearly%20two,to%20the%20state%20each%20day> for more information.

[9] “Expanding Affordable Housing Opportunities,” Jacksonville Housing Authority, September 16, 2022. Available at <https://www.coj.net/city-council/standing-committees/critical-quality-of-life-issues-special-committee>

[10] The City of Jacksonville announced on November 28, 2022, that its Emergency Rental Assistance Program (ERAP) has more than \$3 million left to help Duval County residents who have been unable to pay their rent and/or utilities due to a loss of income related to the COVID-19 pandemic. Source: “Duval County to open up applications for \$3M in federal rental assistance funding this week,” News4Jax, November 28, 2022. Available at <https://www.news4jax.com/news/local/2022/11/28/duval-county-to-open-up-applications-for-3m-in-federal-rental-assistance-funding-this-week/>

End Notes

[1] Between 2009 and 2019, the number of city residents living outside increased by 20 percent. Source: “Snapshot: A High-Level Review of the Regional Approach to Homelessness in Jacksonville, FL,” Jessie Ball duPont Fund, June 22, 2020.

[12] “The Never-Ending Loop: Homelessness, Psychiatric Disorder, and Mortality,” *Psychiatric Times*, March 29, 2020. Available at <https://www.psychiatristimes.com/view/never-ending-loop-homelessness-psychiatric-disorder-and-mortality>.

[13] Source: “Snapshot: A High-Level Review of the Regional Approach to Homelessness in Jacksonville, FL,” June 22, 2020.

[14] Source: “Legal Update: New Tenants’ Bill of Rights in Miami-Dade County,” *Miami Realtors*, May 13, 2022. Available at <https://www.miamirealtors.com/2022/05/13/96932/>.

[15] Source: “Affordable Housing Measures Passes in Colorado,” *Planetizen*, November 15, 2022. Available at <https://www.planetizen.com/news/2022/11/119706-affordable-housing-measure-passes-colorado>.

[16] The recommendations provided are unprioritized.

[17] Source: “Best States to be a Landlord in 2022,” *New Silver*, January 28, 2022. Available at <https://newsilver.com/the-lender/best-states-to-be-a-landlord/>. In addition, “Tenant rights, eviction, and rent affordability. Eviction, and Rent Affordability,” *Coulson, N. E., Le, T., & Shen, L.*, July 4, 2020.

[18] Institutional investors were the most frequently cited “threat” to achieving affordable housing by committee members in the SWOT analysis conducted by the Affordable Housing Working Group.

[19] Source: “Primary Care Collaborative,” <https://www.pcpcc.org/about/medical-home>. Accessed November 10, 2022.

[20] This list represents meeting attendees and avoids redundancy to presenters denoted on <https://www.coj.net/city-council/standing-committees/critical-quality-of-life-issues-special-committee>.

[21] Source: *Folio Weekly*, August 19, 2022. Available at <https://folioweekly.com/2022/08/19/understanding-the-current-affordable-housing-crisis-an-alternative-perspective/>,

[22] For more information, see <https://jaxrentalhousingproject.domains.unf.edu/>



*Electronic copy can be found by scanning
the above QR code*

Prepared by the NEFRC

