203010 COMPREHENSIVE PLAN

# HOUSING ELEMENT



October 2009

The Honorable John Peyton Mayor

William B. Killingsworth Director of Planning & Development

JACKSONVILLE PLANNING AND DEVELOPMENT DEPARTMENT 128 E. Forsyth Street, Suite 700, Jacksonville, Florida 32202

> Exhibit 8 Page 1 of 29

#### CITY OF JACKSONVILLE The Honorable John Peyton, Mayor

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#### INTRODUCTION

Pursuant to the requirements of Chapter 163, Part II, Florida Statutes (F.S.) and Chapter 9J-5, Florida Administrative Code (FAC), the City of Jacksonville adopted the 2010 Comprehensive Plan, which included a Housing Element, on September 1990. Section 163.3191, F.S. requires that the plan be updated periodically. Prior to the update of the plan, the local governments are required to prepare an Evaluation and Appraisal Report (EAR) on the adopted plan. The City of Jacksonville's <u>first EAR</u> was submitted to the Florida Department of Community Affairs (DCA) for review on September 1, 1997 and determined to be sufficient on October 31, 1997. <u>The City of Jacksonville's second EAR was submitted to the DCA on October 1, 2008.</u>

The <u>first</u> EAR for the 2010 Comprehensive Plan comprises the 1990-1995 period-<u>and.</u> the second EAR comprises the 2000-2007 period. The second EAR identifies major issues of concern to Jacksonville residents, reviews implementation of the plan since the last EAR, assesses achievements, successes and shortcomings of the Plan, identifies necessary changes and provides updated population projections. The EAR summarizes the condition of the element at the time of adoption of the 2010 Comprehensive Plan (1990) and the conditions at the time of preparation of the EAR (1995), analyzes the changes since adoption, identifies the success or failure in implementing the policies and recommendations in the plan and the reasons thereof, analyzes the impact of any unforeseen problems or opportunities presented, and identifies the mandatory statutory and rule changes since the adoption of the Plan. Based on this analysis, the report makes recommendations for revisions to update the Plan.

The update of the Housing Element, presented in the following pages, reflects all the changes recommended in the <u>second</u> EAR. Objectives and policies requiring only one time action by the City, which have already been implemented and require no further action, have been deleted. Other more ongoing policies in which action recommended in the adopted plan has been completed but should continue, and policies which have been partially implemented, have been modified appropriately. Finally, some nNew policies have been added as recommended in the EAR and mandated by updates to the Florida Statutes and Florida Administrative Code, including extending the planning time frame to 2030 and renaming the plan the 2030 Comprehensive Plan. Issue statements have been removed in an effort to streamline the element and to remove text not belonging in the Goals, Objectives and Policies Section of this document. Various editorial, <u>organizational</u> and other appropriate <u>agency or reference organizational</u> name changes have been made as well.

In addition to the aforementioned revisions, the Background Report of this document has also been updated to support the amended Goals, Objectives and Policies.

This element was prepared with the assistance of the staff of the Parks, Recreation and Entertainment-Housing and Neighborhoods Department.

#### TABLE OF CONTENTS

#### INTRODUCTION

A	1
GOALS, OBJECTIVES AND POLICIES	1
GOAL 1 Develop Stable, Sustainable, Definable Neighborhoods with	h Safe, Sound,
Sanitary, Energy Efficient and Affordable Housing	2
В	
DEFINITIONS	

203010 COMPREHENSIVE PLAN

## HOUSING ELEMENT

## A

## GOALS, OBJECTIVES AND POLICIES

#### JACKSONVILLE PLANNING AND DEVELOPMENT DEPARTMENT

City of Jacksonville 20<u>30</u><sup>10</sup> Comprehensive Plan Housing Element Revised October 2009

> Exhibit 8 Page 5 of 29

#### GOALS, OBJECTIVES AND POLICIES

#### GOAL 1

The City shall develop stable, <u>sustainable</u> and definable neighborhoods which offer safe, sound, sanitary <u>and energy efficient</u> housing that is affordable to all its present and future residents.

#### Issue: Provision of Adequate and Affordable Housing

The cornerstone of a city's quality of life is its housing stock. How people feel about where they live depends to a large extent on the condition and affordability of the available housing supply. It is an assumption of this plan that all citizens desire safe, sound, and comfortable dwellings.

The need for coordinated housing development in Jacksonville has increased greatly during the past decade. While the population of Jacksonville has increased by approximately 12.1 percent during the 1990's, homeownership in Jacksonville has declined annually, following 35 years of steady growth. In 1949, the average 30 year old Jacksonville home buyer needed to spend 14 percent of his paycheck to afford a typical home. By 1985, this figure had risen to 44 percent.

In 1990, there were approximately 48,200 families in Jacksonville who met the threshold income requirements for affordable home ownership (80 percent to 120 percent of median income). Of these first-time home buyers, about 70 percent are unable to qualify for home mortgages without some kind of assistance, according to the Duval County Housing Finance Authority.

Recently, the Jacksonville Housing Authority indicated that over 1,900 families were on the public housing waiting list and over 2,250 families were on the waiting list for Section 8 assistance.

The State land planning agency is required to conduct an Affordable Housing Needs Assessment for all local jurisdictions, pursuant to Chapter 163, F.S. as amended in 1993. Each local government must utilize the findings from the assessment as one basis for its Housing Element. The findings are discussed in the Background Report of this element and show substantial projected deficits in the supply of housing for families with very low and low incomes.

The escalating cost of housing has been the result of various market factors. Land costs have increased substantially in Jacksonville during the past 15 years and continue to rise. Increased complexity in zoning and building regulations has driven up the cost of constructing and rehabilitating homes. Housing is primarily a function of the private sector. The limited government incentives that would encourage the provision of

affordable units have not significantly affected the types and price range of housing provided by the private sector.

To reverse these trends, the City must continue to assist and promote with various incentives the provision of affordable sites and dwelling units; facilitate the reduction of unit costs for housing of all types; and empower families to become responsible homeowners. Federal and state funds available to help achieve affordable housing must continue to be leveraged to the maximum extent possible.

Mobile homes are a significant source of affordable housing for very low, low, and moderate income households. The economical costs of the units and reduced maintenance requirements have enabled numerous families and senior citizens on fixed incomes to enjoy a comfortable retirement. By 1995, slightly less than 7.8 7.2 percent of the total housing stock in the City of Jacksonville consisted of mobile. Building permits for new mobile home sites from 1990 to 1995 comprised approximately 6.2 percent of the total new housing units permitted.

<u>Objective 1.1</u> The City shall assist the private sector in providing an adequate supply of new dwelling units of various types, sizes and costs. and a total of approximately 119,000 486,519 dwelling units by 2010 in order According to the Shimberg Center for Affordable Housing, the estimated total units by 2030 is 486,500 and the current number of units as of 2000 is 309,000. The estimated supply for additional dwelling units needed in 2030 is 177,500. This estimate will allow the City of Jacksonville to keep pace with population growth and/or fluctuations in market forces and migration patterns.

#### Policies 1.1.1

The City in its Land Development Regulations, shall continue to provide incentives such as higher densities or special design considerations, to encourage the building of a wide variety of housing types, designs, and price ranges; and promote an equitable distribution of housing choices throughout the City.

#### 1.1.2

<u>The City's Planning and Development Department shall continue to provide technical assistance and market data to builders and developers interested in participating in the City's future growth, and continue to improve and enlarge a data base of timely market information to assist City agencies and the general public with decision making and policy setting.</u>

#### 1.1.3

The City shall regularly review and update code requirements to facilitate new, creative, and innovative housing design and construction techniques.

#### 1.1.4

The City's Planning and Development Department shall ensure that the Future Land Use Element shall include an adequate supply of land for various types of residential uses needed in the City and that the required infrastructure will be in place concurrent with the impact of proposed developments.

#### 1.1.5

The Jacksonville Housing Authority shall continue to implement a fair share housing plan that would distribute low and moderate income housing throughout the City, lessening the impacts of such housing in any one area, while giving low and moderate income residents a wider choice of housing opportunities.

<u>Objective 1.2</u> The City shall increase the availability of affordable housing by assisting the private sector in reducing the cost of providing a diverse housing stock and in rehabilitating housing, which is affordable and available to all socioeconomic groups and special needs households, in order to ensure that approximately 18,000 19,000 additional dwelling units shall be added to the housing stock by 201030 to meet the needs of low and very low income households. The above needed dwelling units are based on the assumption that the ratio of low and very low income households remains constant at 42% 37% of the total households. The number of affordable units provided will be higher if this ratio increases, and lower if the ratio decreases.

#### Policies 1.2.1

The City shall assist private and non-profit developers of affordable housing by implementing, appropriate provisions of its Affordable Housing Incentive Plan Ordinance (Ord. 93-2047-1194 as amended, *City of Jacksonville Ordinance Code*). These provisions in the Ordinance established a series of specific programs and actions to streamline the permitting process. These include:

- Expedited permitting for affordable housing projects to include such actions as hand carrying of applications through the process and thus reducing plan reviews from approximately 14 days to approximately 7 days or less.
- Extensions of concurrency reservations for longer timeframes enable owners to apply for and received financing (i.e. such as low income tax credits, Section 202, etc.)
- The waiving of certain fees to minimize costs.

These programs are available and can be used by developers as coordinated through the City's Housing Services Division of the Department of <del>Planning and Development</del> <u>Housing and Neighborhoods</u>. These programs also are a part of the incentives available to affordable housing developments.

#### 1.2.2

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.

#### 1.2.3

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.

#### 1.2.4

The Housing Services Division of the Jacksonville Planning and Development Housing and Neighborhoods Department shall work with for profit and non-profit groups to help provide affordable housing opportunities for low and moderate income families.

#### 1.2.5

The City shall continue to acquire vacant lots which are suitable for infill housing by various for profit and non-profit developments.

#### 1.2.6

The <u>Duval County Housing Finance Authority</u> <u>Jacksonville Housing Finance</u> Authority shall continue to <u>address the shortage of affordable residential housing by providing capital for investment in such facilities for low, moderate or middle income families and persons anywhere within the City of Jacksonville through the issuance of its revenue bonds, provide low cost bond money and other assistance on an ongoing basis to assist low and moderate income families to finance the purchase of housing and the building of multi-family housing, and by taking maximum advantage of <u>available</u> SHIP (State Housing Incentive Program) funds-available.</u>

#### 1.2.7

The <u>Housing and Neighborhoods Department, Housing Services Division, Duval County</u> Housing Finance Authority shall continue to administer a Second Mortgage Fund, which provides low interest loans to as broad a range of income groups as the statutes allow, in order to reach the families with the greatest need for <u>down payment</u> assistance programs to low and moderate income families in Duval County. in reducing the amounts needed for down payments.

#### 1.2.8

The Jacksonville Housing Authority shall immediately pursue means of leveraging funds and marshaling resources for the creation of additional affordable housing for very low, low, and moderate income households,

#### 1.2.9

The Jacksonville Housing Authority and the Housing Services Division of the Planning and Development Housing and Neighborhoods Department shall continue to seek funds and develop new programs to assist qualified families to rehabilitate existing housing

units. In order to increase the supply of affordable housing and preserve neighborhoods, self-help "sweat equity" and volunteer programs to foster pride and participation in rehabilitation efforts will be continued. The Housing Services Division will continue to provide various forms of assistance to eligible participating families who are unable to make their own repairs.

#### 1.2.10

The Jacksonville Housing Authority shall aggressively seek local, state, and federal funding for the provision of additional low income subsidized housing units to increase the existing supply

#### 1.2.11

The City shall continue to work with local lenders and corporations to leverage funds for affordable housing.

#### 1.2.12

The Planning and Development Housing and Neighborhoods Department, Housing Services Division shall continue to publicize the requirements and availability of programs like the State Apartment Incentive Loan Program (SAIL) and provide technical assistance to interested applicants.

#### 1.2.13

The Housing Services Division, using the <u>HOME Investment Partnerships Program</u> (HOME) program, shall continue to implement a locally funded rental rehabilitation program for low and moderate income rental housing.

#### 1.2.14

The Jacksonville <u>Economic Development Commission (JEDC)</u> Downtown Development Authority (DDA) shall continue to prepare plans, seek developers, and develop incentives, such as assistance with land assembly, subordinate financing, and writingdown land costs, to encourage the provision of a variety of multifamily housing opportunities, including a percentage of affordable rental units in the core city near large employment centers. These housing opportunities will include home owners associations or tenant associations that will ensure proper maintenance of the units.

#### 1.2.15

The City shall participate with private and nonprofit groups seeking to leverage or obtain new funding sources aimed at solving housing problems by supporting or jointly pursuing foundation funds and social investment by corporations, and by assisting with grant writing and with completing applications for available federal and State funds.

#### 1.2.16

The City shall continue to pursue all existing resources provided by federal and State agencies, nonprofit, or private organizations, and create new funding sources to assist with the provision of affordable housing.

#### 1.2.17

The <u>Planning and Development Housing and Neighborhoods</u> Department and the Housing Services Division shall coordinate the various providers engage in providing affordable housing for home-ownership and rental units in order to strengthen the City's efforts in this area.

#### 1.2.18

The Housing Services Division in partnership with local banks, shall continue to assist low and moderate income families who desire home ownership, but cannot afford the down-payment, closing costs, or principal reduction, through various state and federal funded down payment assistance programs.

#### 1.2.19

The Housing and Neighborhoods Department shall preserve the existing extremely lowincome housing units by continuing to inform the public about the available housing and rehabilitation programs and by promoting plans for capital long range funding.

<u>Objective 1.3</u> The City shall ensure that Land Development Regulations allow for the provision of sites for low and moderate income housing, mobile <u>manufactured</u> homes, elderly housing, and group homes, in an amount equal to the needs indicated in Objective 1.2, utilizing both new locations and in-fill sites.

#### Policies 1.3.1

The City shall assist the private sector and other public and nonprofit agencies with site location, preparation of required construction and improvement plans, and providing or improving needed infrastructure in areas determined to be desirable as sites for affordable housing for low income families, elderly housing, farm workers, mobile manufactured home parks or subdivisions, group homes, and foster care facilities.

#### 1.3.2

The City shall facilitate the availability of housing for low and moderate income families in FY 98-99 by:

- a) increasing home ownership for low and moderate income families;
- b) renovating existing dwelling units for affordable rental units;
- c) and building new affordable rental units.

Such funding sources as HOME, <u>Community Development Block Grants (CDBG)</u>, <u>State</u> <u>Housing Initiatives Partnership Program (SHIP)</u>, and private funding will be employed.

#### 1.3.3

The City's Planning and Development Department shall continue to review and update the Land Development Regulations that pertain to sites for manufactured housing, mobile home parks, and <u>mobile</u> <u>manufactured</u> home subdivisions to enhance their

flexibility and desirability for affordable housing, and determine where cost savings could be obtained without sacrificing safety in order to encourage the development of sites for affordable housing, including mobile homes and manufactured housing

#### 1.3.4

The City shall ensure that all available programs provided by the state and federal government which provide sites for affordable housing are being utilized.

#### 1.3.5

The City shall ensure that the Zoning Code provides a mechanism for expeditious site locations of public housing development.

#### 1.3.6

The Jacksonville Housing Authority will locate new public housing units in 50 percent or more of households earning less than 80 percent of the city-wide median income according to the most recent census data.

#### 1.3.7

The Jacksonville Housing Authority will encourage the use of mixed income housing such as funded through the HOPE 6 Program and/or public/private joint ventures.

#### Issue: Neighborhood Stabilization

Urban housing is a function of neighborhood. Stable neighborhoods encourage residents to maintain, upgrade, build and buy housing resulting in a sound, diverse housing stock.

Many of Jacksonville's existing housing stock and definable neighborhoods are suffering from blight. Vacant houses, lots and boarded structures exacerbate crime problems and perpetuate a cycle of decline. The Community Development Division estimates that 18 percent of the housing units, or 52,000, are substandard units in the City's housing stock.

If the public's role in housing assistance can be concentrated on clusters of dwellings in conjunction with improvements to neighborhood facilities such as parks, schools, and infrastructure, the momentum can be changed from decline to revitalization.

The City has adopted a holistic approach to providing infrastructure and housing assistance in neighborhoods and definable communities. Some Jacksonville neighborhoods lack strong organizations committed to their revitalization and cohesiveness. Preservation is relatively easy and inexpensive compared to redevelopment and will prevent widespread blight and deterioration in convenient residential locations close to transportation, schools, shopping and medical facilities.

City of Jacksonville 20<u>30</u>40 Comprehensive Plan Housing Element Revised October 2009

> Exhibit 8 Page 12 of 29

The Mayor's Intensive Care Neighborhoods, the Springfield Initiative, the creation of the Neighborhoods Department, concentration of code enforcement activities and the matching grants program the creation of are all aimed at neighborhood revitalization.

# <u>Objective 1.4</u> The City shall preserve, protect, and stabilize residential neighborhoods keeping the maximum possible number of dwelling units in the housing supply, as measured by the implementation of the following policies.

#### Policies 1.4.1

The City shall emphasize implementation of the following objectives:

a) Demolish backlog of condemned structures.

b) Foreclose on derelict properties with sites suitable for constructing affordable housing.

c) Increase customer satisfaction with park maintenance.

d) Provide for ongoing revitalization and residential improvement in city neighborhoods.

e) Reduce criminal activities.

f) Provide new or rehabilitated housing through actions described above under Objective 1.3.

#### 1.4.2

The City shall continue to strengthen its ability to investigate Zoning Code and Building Code violations with an emphasis on maintaining the residential character of neighborhoods. The City will continue a program to educate neighborhood residents and organizations to recognize and report Zoning and/or Building Code violations for action by the Municipal Code Enforcement Board.

#### 1.4.3

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.

#### 1.4.4

Commercial and other non-residential uses lying adjacent to residential neighborhoods shall not be expanded into residential neighborhoods unless:

- 1) such uses enhance or do not diminish or degrade the residential character of the neighborhood, and
- 2) the expansion shall not result in a reduction of the level of service on the residential streets.

#### 1.4.5

The City's Planning and Development Department shall continue to identify those incompatible, non-residential land uses within recognized, established neighborhoods which degrade the residential character of the neighborhood, and that are not in conformance with the 20<u>30</u>10 Comprehensive Plan.

#### 1.4.6

The Building and Zoning Inspection Division will take steps to reduce the impact of commercial areas or uses on residential neighborhoods by increased inspection activity to identify violations of landscaping, buffering and signage requirements of the Zoning Code in such areas.

#### 1.4.7

The Jacksonville <u>Economic Development Commission (JEDC)</u> Downtown Development Authority (DDA) shall continue to develop, market, redefine and solidify a sense of neighborhood for Downtown Jacksonville. The <u>JEDC</u> DDA, in its planning program, shall identify boundaries of viable existing or proposed residential neighborhoods in the downtown area.

#### 1.4.8

The City shall continue to its Land Development Regulations regulatory incentives for infill projects that are compatible with older neighborhoods and historic districts. The Planning and Development Department will review and implement needed changes in the Land Development Regulations, which will encourage the creation of affordable infill housing.

#### 1.4.9

The Planning and Development Department's Housing Services Division shall continue to publicize the cost benefits of in-fill housing to developers and potential homeowners.

#### 1.4.10

The Housing Services Division shall target rehabilitation efforts toward clusters of units or toward sound, established neighborhoods where the use of resources will result in desirable living environments, and discourage developers from demolishing existing housing units.

#### 1.4.11

The City shall continue to assist and coordinate with non-profit organizations which sponsors major paint-up and fix-up programs in deteriorating neighborhoods and other housing programs.

#### 1.4.12

Neighborhood Action Plan (NAP) areas shall be given priority for redevelopment programming and funding in an accelerated manner in order to provide additional affordable and/or workforce housing units. The City of Jacksonville shall facilitate and

encourage qualified non-profit organizations that propose to redevelop NAP areas. Existing residential rehabilitation programs and/or community development efforts shall be supported.

#### <u>1.4.13</u>

Encourage the conservation and preservation of neighborhoods by enforcing the adopted Neighborhood Action Plans. Facilitate the implementation of NAP policies and projects by coordinating with the Housing and Neighborhoods Department.

#### Sub-issue: Substandard Housing

The impact of government in the area of housing is minimal at best. Housing supply is a function of our market based economic system. For those special needs groups who have difficulty participating in the market, "trickle-down" still provides the largest source of shelter. "Trickle-down" houses are usually located in older, sometimes marginal neighborhoods. It is assumed that the greatest benefit to housing from public sector resources can be obtained by a concentrated effort of neighborhood improvements. The emphasis should focus on those things for which government has a responsibility, thereby creating locations where people will want to live and invest their housing dollars. For example, many sound and affordable dwellings remain vacant because of the perception of the crime rate in the area. A strengthening of law enforcement, an activity directly produced by local government, would have the effect of indirectly providing low and moderate income housing. Take care of the neighborhoods and, to a large extent, the housing stock will take care of itself.

Jacksonville is a city with many unique old neighborhoods. Some have retained their character and aged gracefully. Others, however, have become run-down and unsafe. Much of the affordable housing stock and large family sized homes are in these deteriorating neighborhoods. Renovation and rehabilitation will keep many of these structures in the housing stock. However, renovating a single house in the middle of a blighted neighborhood only serves to emphasize the degree of dilapidation of surrounding units. If an entire block of homes, along with adjacent facilities can be improved, the odds for preserving the neighborhood as a desirable place to live are greatly enhanced. It is assumed that few homeowners or business owners, regardless of economic status want their property to stand out as eyesores in an otherwise attractive neighborhood. To achieve this end, the City should concentrate its efforts on whole neighborhoods rather than isolated units.

<u>Objective 1.5</u> The City shall assist the private sector and use public resources to improve the structural and aesthetic condition of existing housing; and to eliminate substandard housing conditions in all areas of the City, stressing rehabilitation over demolition wherever possible. As a result of all current and future public efforts, the City shall continue to reduce the estimated  $\frac{52,000}{13,000}$  existing substandard units unsuitable for rehabilitation by an average of 1 percent each year while assisting with reclaiming the estimated .23 percent of

housing that becomes substandard annually. The City shall continue to promote, through code enforcement and other means, private endeavors to reduce the existing number of substandard units by an average of 1.5 percent each year.

#### Policies 1.5.1

The City's Housing Services Division shall continue to implement programs designed to encourage the conservation of existing standard housing units and increase the quantity of rehabilitated low and moderate income rental and owner occupied housing units, which program shall include grant and loan programs, volunteer efforts and increased code enforcement.

#### 1.5.2

The Housing Services Division shall continue various assistance programs that are offered to homeowners and rental unit owners, in conjunction with the City's Code Enforcement program, and is used as an incentive for preservation of housing units.

#### 1.5.3

The City's Property Safety Building Inspection Division shall strengthen its efforts to inspect and ensure that minimum housing standards are strictly enforced, with exceptions made at the discretion of the Division Chief for persons who are actively engaged in bringing houses up to standard.

#### 1.5.4

The City will continue to encourage rehabilitation over demolition to keep the maximum number of dwelling units in the housing stock.

<u>Objective 1.6</u> To foster preservation and rehabilitation of historically significant houses, as well as to mitigate unsafe historic structures, the City shall continue and expand the ongoing program of assisting the private sector in identifying, preserving, and maintaining historically or architecturally significant housing by implementing the following policies.

#### Policies 1.6.1

The City's Planning and Development Department shall continue to provide technical assistance to individuals or groups interested in conserving, rehabilitating, or relocating structures in the City's older neighborhoods, as staff to the Jacksonville Historic Preservation Commission, and by assisting with locating resources, preparing grant applications, developing legislation, and other related functions.

#### 1.6.2

The City's Planning and Development Department shall maintain a comprehensive data base identifying historic resources that have been designated by the City or Federal government as landmarks or contributory buildings in designating historic districts in the City. This data will be made available to the City agencies involved in rehabilitation or demolition activities. (See Objective 1.1 Historic Preservation Element.)

#### 1.6.3

The City's Historic Preservation Ordinance shall protect historically significant neighborhoods from activity which would detract from their value and character and provide incentives for preservation efforts.

#### 1.6.4

The <u>Municipal Code Compliance</u> Property Safety Division shall seek alternatives to demolition without jeopardizing public safety, e.g. fencing or otherwise securing a structure when possible. Principles to guide demolition program techniques and strategies are found in the Jacksonville Property Safety and Maintenance Code.

#### 1.6.5

The City shall <u>consider the alternatives for Historic Buildings within Chapter 10 of the</u> <u>Florida Existing Building Code</u> implement the historical preservation clause of the <u>Southern Standard Building Code</u> to allow for the modification of some building restrictions, when applied to the rehabilitation of historic housing stock.

#### 1.6.6

The Planning and Development Department shall review the compatibility of existing lots and buildings in the Springfield Historic Area with Zoning Code requirements and recommend a special overlay zone for the area with suitable land use, building and parking requirements.

#### Issue: Special Needs Housing

The private for-profit housing market which drives the provision of most housing is not stimulating the creation of housing opportunities for families and individuals with special needs or those with very low incomes. Government funding alone is inadequate, though very helpful, and few financial incentives exist in the current tax structure to motivate private enterprise to build housing for the homeless or other special needs groups.

Existing zoning ordinances inhibit the rehabilitation and construction of group homes for the elderly, and those who are physically and/or mentally disabled or handicapped.

There is a shortage of barrier-free housing available to those with physical disabilities and there are only limited funding sources to make units barrier-free.

There is a need for transitional housing for the high functioning mentally disabled individuals in the City of Jacksonville.

Many elderly persons are being forced out of their homes due to lack of income available to make repairs.

City of Jacksonville 20<u>30</u>40 Comprehensive Plan Housing Element Revised October 2009

> Exhibit 8 Page 17 of 29

In-home day services are needed by the elderly and the handicapped to enable these individuals to remain in their homes rather than be moved to an ACLF (Adult Congregate Living Facility) or nursing home.

Many ACLF's in Jacksonville are in deteriorating condition and do not offer needed case management services.

According to a Jacksonville Community Council Inc. (JCCI) study, the United Way estimates that one out of every 100 Americans are homeless. Using this ratio, Jacksonville would have over 6,000 homeless people. The Lutheran Social Services estimates the number to be between 2,000 and 4,000. A 1998 census conducted by the Emergency Services and Homeless Coalition determined that Jacksonville's homeless population is more than 3,000. But regardless of the actual numbers, the homeless are wandering the streets of Jacksonville day and night, creating an unacceptable environment for both the homeless and the remainder of the citizens of Jacksonville.

Analysis indicates that farm worker housing is not a need in the City.

<u>Objective 1.7</u> The City shall continue to assist the private sector and non-profit providers of housing and related services for individuals with special needs. such as frail elderly, victims of domestic violence, and physically or mentally disabled, to assure provisions of adequate supply to meet population increase and/or fluctuations in the number of special needs individuals.

#### Policies 1.7.1

The <u>Intimate Violence Enhanced Services Team (INVEST)</u> Mayor's Domestic Violence Task Force (MDVTF) shall continue to identify and develop solutions to the housing needs for victims of domestic violence.

#### 1.7.2

The Housing Services Division, and non profit agencies shall continue to provide assistance for homes owned by elderly residents so they can remain in their homes.

#### 1.7.3

The City of Jacksonville and the Fire Marshall shall substantially increase local monitoring of Assisted Living Facilities for the mentally and physically disabled, and the elderly. Monitoring will include living conditions, management, and the availability of ancillary services.

#### 1.7.4

The City shall continue to monitor housing availability for special needs households, and shall aggressively pursue all available federal, state, and local funds to meet special housing needs.

City of Jacksonville 20<u>30</u>40 Comprehensive Plan Housing Element Revised October 2009

> Exhibit 8 Page 18 of 29

#### 1.7.5

The City of Jacksonville shall support the I.M. Sulzbacher Homeless Center as a multiservice, inter-agency facility in the core city of Jacksonville. The Center shall serve as an off-the-street gathering place where the homeless may take showers, be given clothing, obtain emergency food supplies, and receive mail. The Center shall include the following services: referrals for shelter and housing, job training and placement, alcohol, drug and mental health counseling, financial aid with a general referral service for other specific needs such as physical needs, self-sufficiency training, child care, referrals for victims of domestic violence, and disability/rehabilitation information and referrals for the physically handicapped and disabled.

#### 1.7.6

The Community Development Division and Housing Services Division shall continue to implement funding programs to help meet the housing requirements for special needs groups.

#### 1.7.7

The Non profit organizations, assisted by the Community Development Division, Housing Services Division and other appropriate agencies shall continue to provide social services that will help enable those low income families who wish to do so to become responsible homeowners, and provide services to the frail, elderly, and handicapped persons to maintain them in their homes.

<u>Objective 1.8</u> Homelessness. Assist the private sector and concerned public agencies to find shelter for homeless families and individuals through the implementation of the following policies.

#### Policies1.8.1

The Homeless Coalition shall continue to participate in a combined public/private partnership for the development of transitional housing for homeless families, and educational opportunities for their children.

#### 1.8.2

The City and the Homeless Coalition shall continue to pursue funding for additional single-room occupancy housing in the downtown area and other areas where support services exist.

#### 1.8.3

The City shall continue to assist the Jacksonville Emergency Services Council in finding funds for shelter which can bridge the gap between short-term emergency beds and longer-term transitional housing.

#### <u>1.8.4</u>

The City of Jacksonville shall address issues of homelessness from a holistic approach through its partnership with the Emergency Services and Homeless Coalition of Jacksonville, Inc., a Continuum of Care leader.

# <u>Objective 1.9</u> Relocation Housing. Provide uniform and equitable treatment for persons and businesses displaced by local government programs in a manner consistent with Section 421.55, Florida Statutes.

#### Policies 1.9.1

The Community Development shall monitor all redevelopment and demolition activity to see that comparable relocation housing is available in accordance with federal regulations, regardless of whether federal monies are involved in the activity. Residents who are displaced as a result of development, demolition, or other public initiated projects shall be provided prompt equitable compensation or relocation housing as set forth under the Federal Uniform Relocation Assistance and Real Property Acquisition Act of 1970, as amended, whether or not the project falls within its coverage. Information concerning the availability of legal assistance and federally approved housing counseling services to households effected by displacement will be made available by the Division.

#### 1.9.2

Redevelopment plans that will result in the displacement of households shall continue to make advance written determination of the extent of displacement and provide a relocation plan which sets forth the resources available to accomplish the full relocation. Provision for advance notice and hearing to affected individuals must be included.

#### 1.9.3

The Jacksonville Housing Authority and the City shall make available a sufficient number of new units of low income housing to meet the needs of displaced persons.

#### 1.9.4

Redevelopment plans supported by the City shall include provisions for a variety of replacement housing types ensuring that the redevelopment activities do not significantly reduce the existing supply of housing which is affordable to very low, low and moderate income households or available to special needs households. The Jacksonville Housing Authority shall review on a regular basis VA and FHA foreclosure listings for the purpose of identifying and considering for purchase suitable existing single family dwellings for scattered site public housing.

#### Sub-issue: Special Needs Group Homes

The siting of group homes is included in the policies relating to other sites for affordable housing. Frequently certain types of foster care and special needs group homes become the targets of "NIMBY" or "not in my backyard" controversies. Special attention

should be given to ensure that these individuals are able to live in a safe, decent residential setting like any other citizen of Jacksonville.

<u>Objective 1.10</u> Sites for Group homes and foster care facilities shall be provided through with the assistance of State agencies, religious groups, non-profit, joint ventures for profit or any other group.

#### Policies 1.10.1

The City shall allow licensed family care homes in all residential categories and zoning districts, subject to size and distance limitations in accordance with the standards and criteria of the Zoning Code, as amended.

#### 1.10.2

The City's Planning and Development Department shall ensure group homes, foster care facilities, adult congregate living facilities, halfway houses, and similar special needs housing facilities are treated fairly in their distribution throughout the City.

#### Issue: Northwest Jacksonville Area

Northwest Jacksonville Area (Council Districts 7, 8, 9 and 10 as they exist at the adoption date of this plan) is an area that has largely been neglected of most of the urban services that are typically related to economic development and quality of life issues. The Northwest Jacksonville Area also has a very high concentration of low income persons, substandard housing, poor transportation services, and general lack of infrastructure needed to support growth and development. Many of the infrastructure deficiencies relative to levels of service are manifested in the Northwest Jacksonville Area.

Several programs have been targeted at the Northwest Jacksonville Area. Many CDBG activities have taken place in the Northwest Jacksonville Area. The Northwest Jacksonville Economic Development Fund resulted in some infrastructure improvements, but only to the extent that an applicant to the fund is able to move to a development. However, the growth management process offers an opportunity to address infrastructure deficiencies and direct growth to the Northwest Jacksonville Area through specific actions that will stabilize the area, and attract employment related growth and quality housing.

<u>Objective 1.11</u> The City will develop and implement a plan of action by which the City will continue to focus on the Northwest Jacksonville Area by addressing + and other deficiencies, thereby attracting growth and development opportunities, and making it a more attractive place to live and work.

#### Policies 1.11.1

The Planning and Development Department will continue to synthesize all planning documents resulting from this comprehensive planning process to assure that they are

all consistent with the needs of the Northwest Jacksonville Area.

#### 1.11.2

The City will focus its revitalization efforts in the Northwest Jacksonville Area based upon this comprehensive plan, and other reports documenting the service deficiencies in the Northwest Jacksonville Area. These efforts will address street, drainage, and utilities, a variety of quality affordable housing, social services, job training, employment opportunities, and mass transportation to facilitate access to other educational and employment opportunities in the City.

#### 1.11.3

The City will continue to use the Northwest Jacksonville Economic Development Fund Advisory Committee, including residents, business owners, and government officials, to provide oversight in the development and implementation of the revitalization program.

# Objective 1.12 The City of Jacksonville shall require energy efficiency and the use of renewable energy resources in the design, new construction, and rehabilitation of affordable housing initiated by the Housing and Neighborhoods Department.

#### Policies 1.12.1

The Housing and Neighborhoods Department shall continue to require that all rehabilitation projects, funded by the City of Jacksonville, comply with the Jacksonville Electric Authority (JEA) Neighborhood Energy Efficiency Program standards listed on the Energy Evaluation Survey and Work Order form. The form includes inspection, cleaning or installation the following:

- <u>Compact Fluorescent Lights (CFL's)</u>
- Light Emitting Diode (LED)
- <u>Refrigerators</u>
- Envelope Air Sealing
- Domestic Hot Water (DHW) Temperature & Insulation Wrap
- Domestic Hot Water (DHW) Pipe Insulation Wrap
- Facet Aerators
- Low Flow Shower Head
- Toilet Tank Flapper
- Heating, Ventilation, Air-Conditioning (HVAC) Filter
- Duct Sealing

#### <u>1.12.2</u>

To improve and enhance energy efficiency, the Housing and Neighborhoods Department shall require use of Energy Star certified appliances in all affordable housing new construction funded by the City. Appliances that are labeled Energy Star, a rating established by the Environmental Protection Agency, use less energy and water than other products, save money on utility bills, and help protect the environment.

#### <u>1.12.3</u>

The Housing and Neighborhoods Department shall require compliance with the Florida Green Home Standards for all new affordable housing construction, as defined in the Definition Section, funded by the City.

#### <u>1.12.4</u>

The Housing and Neighborhoods Department shall promote use of indigenous landscaping to eliminate the need for irrigation and chemical treatments to result in a reduction of demand on water resources and improved water quality.

#### <u>1.12.5</u>

As a means to implement sustainability in the design, construction, and rehabilitation of workforce and affordable housing units, and /or market rate units within the urban area, the City of Jacksonville shall encourage Leadership in Energy and Environmental Design (LEED) for homes (defined in the Definition Section within this element). LEED standards yield energy efficient and ecologically responsible housing that better supports long term affordability.

#### <u>1.12.6</u>

The City of Jacksonville shall encourage the use of renewable energy resources in all new construction. When feasible, orient the structure to optimize solar orientation and access prevailing breezes, minimize east-west facing windows, maximize natural lighting, and install clothes lines.

### 203010 COMPREHENSIVE PLAN

## HOUSING ELEMENT

## B

## DEFINITIONS

#### JACKSONVILLE PLANNING AND DEVELOPMENT DEPARTMENT

City of Jacksonville 20<u>30</u><sup>10</sup> Comprehensive Plan Housing Element Revised October 2009

> Exhibit 8 Page 24 of 29

#### DEFINITIONS

<u>Adjusted for Family Size</u> - Adjusted in a manner which results in an income eligibility level which is lower for households with fewer than four people, or higher for households with more than four people, than the base income eligibility otherwise determined, based upon a formula as established by the United States Department of Housing and Urban Development.

<u>Adjusted Gross Income</u> - All wages, regular cash or noncash contributions from persons outside the household, and such other resources and benefits as may be determined to be income by the United States Department of Housing and Urban Development, adjusted for family size, less deductions allowable under s. 62 of the Internal Revenue Code.

Adult Congregate Living Facility (ACLF) - A group residential facility which does not provide medical or nursing care and which houses more than four adults not related to the owner. building or buildings, Section of building, or distinct part to a building, residence, private home, boarding home, home for the aged, or other place, whether operated for profit or not, which undertakes through its ownership or management to provide, for a period exceeding 24 hours, housing, food service, and one or more personal services for four or more adults, not related to the owner or administrator by blood or marriage, who require such services; or to provide extended congregate care, limited nursing services, or limited mental health services, when specifically licensed to do so pursuant F.S. § 400.407. A facility offering personal services, extended congregate care, limited nursing services, or limited mental health services for fewer than four adults is within the meaning of this definition if it formally or informally advertised to or solicits the public for residents or referrals and holds itself out to the public to be an establishment which regularly provides such services. This type of facility could be deemed to include Community Residential Homes, Group Homes, Residential Treatment Homes, etc.

<u>Affordable Housing</u> - Housing for which monthly rents or monthly mortgage payments, including taxes, insurance, and utilities, do not exceed 30 percent of that amount which represents the percentage of the median adjusted gross annual income for the households or persons.

<u>CDD</u> - Community Development Division, Jacksonville Planning and Development Department.

<u>Community Development Block Grant (CDBG</u>) - Federal program which provides annual grants to communities to carry out community development activities directed toward neighborhood revitalization, economic development and improved community facilities and services.

City of Jacksonville 2010 Comprehensive Plan Housing Element Revised January 2009 <u>Community Residential Homes</u> - Dwelling units licensed to serve clients of HRS for seven to fourteen unrelated persons. Children and Family Services, which provides a living environment for up to 14 residents who operate as the functional equivalent of a family, including such supervision and care by supportive staff as may be necessary to meet the physical, emotional and social needs of the residents. The residents of the community residential home are not to be related to the owner/operator by law, blood, marriage or adoption and shall be limited to those persons defined as "residents" in F.S.  $\S$  419.001(1)(d).

<u>DCF</u> - Department of Children and Families, State of Florida (Formerly a part of HRS.)

<u>DCHFA</u> - Duval County Housing Finance Authority.

DDA – Jacksonville Downtown Development Authority DDRB Downtown Development <u>Review Board</u> a division of the Jacksonville Economic Development Commission.

<u>Foster Care Facility</u> - A facility which houses foster residents and provides a family living environment for the residents, including such supervision and care as may be necessary to meet the physical, emotional and social needs of the residents and serving either children or adult foster residents.

<u>Group Homes</u> - A facility which provides a living environment for unrelated residents who operate as the functional equivalent of a family, including such supervision and care as may be necessary to meet the physical, emotional and social needs of the residents. Adult Congregate Living Facilities comparable in size to group homes are included in this definition. It shall not include rooming or boarding homes, clubs, fraternities, sororities, monasteries or convents, hotels, residential treatment facilities, nursing homes, or emergency shelters.

Family Care Homes - Small residential facilities of six or fewer beds.

<u>Habitat for Humanity</u> - A non-profit organization/ecumenical ministry that builds and rehabilitates homes in partnership with low income citizens. These citizens provide "sweat equity" in their units and the units of other low income families. Habijax is the term used for the local habitat for humanity initiative.

#### <u>HRS</u> - State of Florida, Department of Family and Children Services.

<u>Homeless</u> - Those individuals or families which do not have a fixed place to sleep at night which is considered by the local ordinances of Duval County to be standard housing.

<u>Inclusionary Zoning</u> - A requirement that developers of a certain size development include provisions for affordable housing.

<u>Income Levels</u> - Criteria established by federal HUD based on family size which defines very low income as 50 percent of below median, low income as between 50 and 80 percent of median, and moderate income as between 80 and 120 percent of median income.

<u>In-fill Housing</u> - The interspersing of new housing units among older, existing units in established neighborhoods.

Jacksonville Housing Finance Authority (JHFA) - The JHFA was established under ordinance 2002-1314-E in compliance with Florida Statutes 159.601 and is supported by the City of Jacksonville, Housing and Neighborhoods Department. It was created for the purpose of addressing affordable housing needs in the City of Jacksonville by stimulating the construction and rehabilitation of housing through the use of public financing.

JCCI - Jacksonville Community Council, Inc.

- <u>JEDC</u> Jacksonville Economic Development Commission
- JHA Jacksonville Housing Authority

#### JHFA - Jacksonville Housing Finance Authority.

Leadership in Energy and Environmental Design (LEED) - is a third-party certification program and the nationally accepted benchmark for the design, construction and operation of high performance green buildings.

## <u>LEED for Homes - is a rating system that promotes the design and construction of high-performance green homes.</u>

<u>Low Income Persons</u> - One or more natural persons or a family, the total annual adjusted gross household income of which does not exceed 80 percent of the median annual adjusted gross income for households within Florida; or 80 percent of the median annual adjusted gross income for households within the Jacksonville Metropolitan Statistical Area (MSA), whichever is greater.

<u>Manufactured Home</u> - A mobile home fabricated on or after June 15, 1976, in an offsite manufacturing facility for installation or assembly at the building site, with each section bearing a seal certifying that it is built in compliance with the federal Manufactured Home Construction and Safety Standard Act. is any residential dwelling unit constructed in a controlled factory environment in accordance with standards promulgated by the U.S. Department of Housing and Urban Development, Federal Manufactured Housing Construction and Safety Standards, 24 CFR 3280. A manufactured home is always transported as a vehicle and has an integral chassis and undercarriage that supports the floor system. Manufactured homes are governed by F.S. §§ 320.822--320.862, regulated by the Florida Department of Highway Safety and Motor Vehicles and bear a certification label located above the left tail light on each Section.

Median Household Income - \$44,700 \$64,717 for the Jacksonville MSA, 1998 2007.

<u>Mobile Home</u> - A structure, transportable in one or more sections, which is 8 body feet or more in width and which is built on an integral chassis and designed to be used as a dwelling when connected to the required utilities and includes the plumbing, heating, airconditioning, and electrical systems contained therein. For tax purposes, the length of a mobile home is the distance from the exterior of the wall nearest to the drawbar and coupling mechanism to the exterior of the wall at the opposite end of the home where such walls enclose living or other interior space.

<u>Moderate Income Persons</u> - One or more natural persons or a family, the total annual adjusted gross household income of which is less than 120 percent of the median annual adjusted gross income for households within Florida; or 120 percent of the median annual adjusted gross income for households within the Jacksonville Metropolitan Statistical Area (MSA), whichever is greater.

<u>Public Housing</u> - Federally funded housing complexes and scattered site units that are owned and managed by Jacksonville Housing Authority.

<u>Section 8</u> - Federally funded rental assistance enabling tenants to live in privately owned housing.

<u>Shall</u> - Is used to indicate a mandatory action.

<u>Should</u> - Is used to indicate an action which is strongly advised.

<u>Special Needs</u> - Those individuals who are victims of domestic violence, elderly, disabled or handicapped for reasons which may be physical, mental, emotional or due to infirmity associated with AIDS or other terminal illnesses.

<u>Sweat Equity</u> - Investment of homeowner's labor in lieu of money.

<u>Trickle Down Housing</u> - Older homes which become available in the housing supply as a result of families moving to new housing.

<u>Urban Homesteading</u> - Federal program to revitalize declining neighborhoods by transferring vacant and unrepaired single family properties to new homeowners for rehabilitation.

<u>Very Low Income Family</u> - One or more natural persons or a family, not including students, the total annual adjusted gross household income of which does not exceed 50 percent of the median annual adjusted gross income for households within Florida;

or 50 percent of the median annual adjusted gross income for households within the Jacksonville Metropolitan Statistical Area (MSA), or if not within the MSA, within the county in which the person or family resides, whichever is greater.

City of Jacksonville 20<u>30</u><sup>10</sup> Comprehensive Plan Housing Element Revised October 2009

> Exhibit 8 Page 29 of 29