

# NEFRC

## AFFORDABLE HOUSING COMMITTEE MEETING



**Northeast Florida Regional Council**  
Hybrid Meeting  
Virtual & In-Person



100 Festival Park Avenue  
Jacksonville, FL 32202  
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## MEMORANDUM

**DATE:** FEBRUARY 2, 2023

**TO:** NEFRC AFFORDABLE HOUSING COMMITTEE

**THRU:** ELIZABETH PAYNE, CHIEF EXECUTIVE OFFICER 

**FROM:** NOEL COMEAUX, PLANNING & POLICY DIRECTOR 

**RE:** NEXT COMMITTEE MEETING

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The next meeting of the Northeast Florida Regional Council's Affordable Housing Committee is scheduled for **March 2, 2023 at 12:00 p.m.** The meeting will be held at the Northeast Florida Regional Council office located 100 Festival Park Avenue, Jacksonville, FL 32202.

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**AFFORDABLE HOUSING  
COMMITTEE**

**A G E N D A**

Northeast Florida Regional Council  
100 Festival Park Avenue  
Jacksonville, FL 32202

**Zoom Link:** <https://nefrc-org.zoom.us/j/87306610249>

**Zoom Dial-In #:** 1-786-635-1003 (or) 1-470-381-2552

**Meeting ID:** 873 0661 0249

**THURSDAY, FEBRUARY 2, 2023**  
12:00 Noon

**(ADDED OR MODIFIED ITEMS IN BOLD)**  
**(\*Denotes Action Required)**

**TAB**

- 1. Call to Order
- 2. Roll Call – Chair Renninger
- 3. Pledge of Allegiance – Chair Renninger
- 4. Welcome – Chair Renninger
- 5. Invitation to Speak – Chair Renninger

*Members of the public are welcome and encouraged to speak on any item brought before the Committee. The public will be recognized during public comments.*

- \* 6. Approval of November 3, 2022, Meeting Minutes ..... 1
- 7. Presentation: Jacksonville Housing Authority, Chris Walker, Chair..... 2
- 8. Discussion: History & Strategic Direction of the AH Committee – Mr. Comeaux ..... 3
- 9. Public Comment – LIMITED TO 3 MINUTES PER SPEAKER
- 10. Next Committee Meeting: **March 2, 2023**
- 11. Adjournment

**\*Denotes Action Item**

# Agenda

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## Item

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**NORTHEAST FLORIDA REGIONAL COUNCIL**  
**Affordable Housing Standing Committee Meeting**  
**November 3, 2022**

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MINUTES

The Northeast Florida Regional Council's Affordable Housing Committee, pursuant to Chapter 120.525, F.S., held a hybrid meeting in-person and virtually via Zoom, on Thursday, November 3, 2022, at 12:00 p.m.

**Chair Renninger** called the meeting to order with the following members present, representing a quorum:

BAKER Mr. Anderson (In-Person)

CLAY Chair Renninger (In-Person)

FLAGLER Mayor Robinson (Virtual)

ST. JOHNS Commissioner Horvath (In-Person)

Excused: Mr. Bourre, Mr. Griffis, Mr. Holmes, Mayor Lynch, Mayor Lednovich, and Commissioner Rawls

Absent: Mr. Hart

Guests: Lindsey McClain, Johnmichael Fernandez, Theresa Sumner, Elizabeth Deutsch, Jeff Winkler, Deborah Thompson.

Staff Present: Noël Comeaux, Margo Moehring, Kate Haigh, Robert Jordan, Marcus Lloyd

INVITATION TO SPEAK

**Chair Renninger** welcomed everyone. Public comment was invited; however, no comments were provided at this time.

MEETING SUMMARY

Approval of the October Meeting Minutes

**Commissioner Anderson motioned approval of the October 6, 2022 meeting minutes; seconded by Commissioner Horvath. The minutes were approved unanimously.**

Affordable and Workforce Housing Presentation

Mr. Comeaux introduced Ms. Lindsey McClain, Executive Vice President of the First Coast Apartment Association (FCAA) who referenced her colleague Johnmichael Fernandez, Local Government Affairs Manager, in the Zoom meeting. Ms. McClain then introduced the role of the FCAA, a private membership-based organization which provides advocacy and research as well as education and networking opportunities for members. Ms. McClain presented information on the Jacksonville Metropolitan Statistical Area, which has seen significant population growth over the last year. However, this population growth will expectedly continue to outpace the supply of

housing in the anticipated future, and the excess demand (over supply) means continued higher housing/rental prices (further exasperated by current inflation rates).

Another factor is that apartment communities have seen an increase in their expenses. A 2021 study done by the National Apartment Association (NAA) was used to break down where a dollar of rent was spent. Operating expenses, property taxes, and mortgages constitute 70% of where a dollar of rent is spent. Ms. McClain then presented data from three separated studies on housing opportunity and affordability that was done by the Florida Apartment Association (FAA). The first study was published in 2020 and suggested that Florida gained 240,000 new residents from 2019 to 2020. The second FAA study explored the use of property tax discounts and their impact on housing affordability. The third study, the FAA 2022 Housing gap research study (to be released in Fall of 2022) conveyed that the Jacksonville MSA has a considerable shortage of apartment units. This report also shows that the seven counties in Northeast Florida are predominantly single-family zoning. She showed zoning maps of the respective seven counties.

**Chair Renninger** asked why the region is predominantly zoned single family residential to which Ms. McClain said there is not a specific answer. One factor could be Not in my Backyard (NIMBY) attitudes by residents who are afraid multifamily dwelling units will affect their housing values. **Commissioner Anderson** commented that the phrase “multifamily” has negative connotations. He also stated that focusing on mixed income (mixed land use) communities is one way to help bridge this gap and create more equitable communities. **Commissioner Horvath** asked about ordinances that would allow for additional buildings on single family residents lots. Mr. Comeaux clarified that Accessory Dwelling Units (ADUs), previously known as “mother-in-law suites” are being explored in Jacksonville. **Commissioner Horvath** also commented that she sees new apartment communities being built throughout the region and raised a question on why the supply gap of apartment units is still increasing. Ms. McClain responded by stating that despite new units constantly being built, the demand for housing is still outpacing the new supply being built, in part due to migration and Northeast United States investment in Florida real estate. Ms. McClain pointed out that many new communities will fill up within weeks of starting the leasing process and commented that ADU policies could be a viable option for increasing the supply of housing.

#### Affordable Housing Metrics: First Coast Well Being Index United for ALICE

Mr. Comeaux provided a brief history of the First Coast Well-Being Index (FCWI) which was first published in January 2022 in partnership with Smart North Florida. Ms. Margo Moehring later added that the FCWI emerged from the First Coast Vision developed by the Regional Community Institute in 2011.

Mr. Comeaux subsequently noted that United Way began publishing the “United for ALICE” reports in 2015 and include measures such as the Essentials Index. This particular measure provides more information to better convey the cost of living including homeownership than the Consumer Price Index (CPI). The national and respective State United for ALICE reports also measure Household Stability Budget which posits a more sustainable budget model estimating the higher costs to maintain a household over time. Mr. Jeff Winkler, United Way of Northeast Florida, mentioned that ALICE metrics looks at what it takes to survive in a community and identify

vulnerable populations. Mr. Comeaux then asked **Chairman Renninger** for committee discussion relative to adding the two measures to the First Coast Well-Being Index.

**Chair Renninger** commented that surviving is the bare minimum, stating that the goal should be for everyone to “thrive.” Mr. Comeaux said NEFRC staff will look at the United for ALICE report for measures that address “thriving;” if none are determined to be viable, then staff will explore further. **Commissioner Horvath** referenced the August 2022 presentation by Dr. Jackson which led to the idea of convening regional bank. Mr. Comeaux updated the committee on Ms. Atkins of the Federal Deposit Insurance Corporation has left her position; however, he will address with her replacement.

Adjournment & Next Committee Meeting

The meeting adjourned at 1:23 P.M. The next Affordable Housing Committee decided that the next meeting will take place on December 1<sup>st</sup>, 2022, and it will be held virtually at noon. A January meeting will not be held due to the NEFRC Regional Awards for Excellence ceremony.

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Jim Renninger  
Chair

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Noël P. Comeaux  
Director, Planning & Policy

# Agenda

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## Item

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## MEMORANDUM

**DATE:** JANUARY 25, 2023

**TO:** NEFRC AFFORDABLE HOUSING COMMITTEE

**THRU:** ELIZABETH PAYNE, CHIEF EXECUTIVE OFFICER *EP*

**FROM:** NOEL P. COMEAUX, DIRECTOR OF POLICY AND PLANNING *NP*

**RE:** JACKSONVILLE HOUSING AUTHORITY & AFFORDABLE HOUSING

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Christopher (“Chris”) Walker serves as chair of the Jacksonville Housing Authority’s (JHA) Board of Commissioners. As an attorney, he regularly oversees and works directly with affordable housing developers throughout the country while his private sector organization serves as an asset manager to over 10,000 units valued at \$1.65 billion of affordable multifamily units (across the United States). He will provide an overview of how JHA is advancing affordable housing and opportunities and suggestions for further affordable housing development in Northeast Florida.

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## NE Florida Affordable Housing: How Can You Help?

Northeast Florida Regional Council

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Presented by Christopher A. Walker, Esq.

2.2.2023

## Presented By: Christopher A. Walker

904.660.0020 x1501  
cwalker@lippes.com



Office Partner-in-Charge, Jacksonville

Christopher A. Walker, Partner-in-Charge of the firm's Jacksonville office, advises investors, financial institutions, developers, builders, contractors, condominiums and civic associations, and others in the development, negotiation, and financing of complex real estate transactions, including multifamily housing, affordable housing, commercial and industrial properties, and senior housing, including working on necessary debt structures, public finance components, and economic development matters.

He works extensively with for-profit and non-profit developers in connection with substantial affordable housing portfolio sales and acquisitions, low-income housing tax credits, construction, joint ventures, HAP contracts, HUD financing, institutional financing, bonds, fair housing, and other financial programs to promote affordable housing, stability, and security of individuals and families. He regularly advises management companies in connection with real estate ventures, including compliance and insurance-related matters.

Mr. Walker also assists clients with all aspects of investment, including raising capital, stock, and asset acquisitions, private placements, joint ventures, and public financing. Working with private investors, family offices, hedge funds, real estate investment trusts, and other parties, his broad spectrum of transactional experience provides clients with sound transaction structuring and execution.

## Definitions

### *“How often misused words generate misleading thoughts”<sup>1</sup>*

**Affordable Housing:** generally in which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.

**Housing Authority:** Housing authorities are public corporations with boards appointed by the local government. Their mission is to provide affordable housing to low- and moderate-income people. In addition to public housing, housing authorities also provide other types of subsidized housing.

**Median Income:** This is a statistical number set at the level where half of all households have income above it and half below it. The U.S. Department of Housing and Urban Development Regional Economist calculates and publishes this median income data annually in the Federal Register.

**Nonprofit Housing:** Nonprofit housing is developed by nonprofit corporations with a community board of directors and mission. Most housing developed by nonprofit housing developers is affordable with rents or prices below market-rate. Income generated from the housing is put back into the mission of the organization, rather than being distributed to stockholders or individual investors as would be the case in for-profit housing.

**Subsidized Housing:** A generic term covering all federal, state or local government programs that reduce the cost of housing for low- and moderate-income residents. Housing can be subsidized in numerous ways—giving tenants a rent voucher, helping homebuyers with down-payment assistance, reducing the interest on a mortgage, providing deferred loans to help developers acquire and develop property, giving tax credits to encourage investment in low- and moderate-income housing, authorizing tax-exempt bond authority to finance the housing, providing ongoing assistance to reduce the operating costs of housing and others. Public housing, project-based Section 8, Section 8 vouchers, tax credits, the State Housing Trust Fund, and Seattle Housing Levy programs are all examples of subsidized housing. Subsidized housing can range from apartments for families to senior housing high-rises. Subsidized simply means that rents are reduced because of a particular government program. It has nothing to do with the quality, location or type of housing. In fact, a number of Seattle's subsidized housing developments have received local and national design awards.

## Jacksonville Housing Authority

- **Formed in 1993/1994**

- **Authorized and empowered by F.S.421.00. et. Seq**

- 421.02 Finding and declaration of necessity.— It is hereby declared that:

- (1) There exist in the state insanitary or unsafe dwelling accommodations and that persons of low income are forced to reside in such insanitary or unsafe accommodations; that within the state there is a shortage of safe or sanitary dwelling accommodations available at rents which persons of low income can afford and that such persons are forced to occupy overcrowded and congested dwelling accommodations; that the aforesaid conditions cause an increase in and spread of disease and crime and constitute a menace to the health, safety, morals and welfare of the residents of the state and impair economic values; that these conditions necessitate excessive and disproportionate expenditures of public funds for crime prevention and punishment, public health, welfare and safety, fire and accident protection, and other public services and facilities.
- (2) Blighted areas in the state cannot be revitalized, nor can the shortage of safe and sanitary dwellings for persons of low income be relieved, solely through the operation of private enterprise.
- (3) The clearance, replanning and reconstruction of the areas in which insanitary or unsafe housing conditions exist and the providing of safe and sanitary dwelling accommodations for persons of low income, including the acquisition by a housing authority of property to be used for or in connection with housing projects or appurtenant thereto, are exclusively public uses and purposes for which public money may be spent and private property acquired and are governmental functions of public concern.
- (4) The necessity in the public interest for the provisions hereinafter enacted, is hereby declared as a matter of legislative determination.

## Jacksonville Housing Authority

- Not your “good, old housing agency” anymore....

- FS 421 *empowers* JHA and other agencies to do more than administer HUD Funds:

- FS 421.08:

- Within its area of operation, to prepare, carry out, acquire, lease, and operate housing projects; to provide for the construction, reconstruction, improvement, alteration, or repair of any housing project or any part thereof
- lease or rent any dwellings, houses, accommodations, lands, buildings, structures, or facilities embraced in any housing project
- to investigate into living, dwelling, and housing conditions and into the means and methods of improving such conditions
- to investigate into living, dwelling, and housing conditions and into the means and methods of improving such conditions
- hold an ownership interest or participate in its governance in order to develop, acquire, lease, construct, rehabilitate, manage, or operate multifamily or single-family residential project.

## But my favorite...

- **Sec. 51A.110. - Eminent domain.**

- The Authority shall have the right to acquire by the exercise of the power of eminent domain any real property which it may deem necessary for its purposes under this chapter after the adoption by it of a resolution declaring that the acquisition of the real property described therein is necessary for such purposes. The Authority may exercise the power of eminent domain in the manner provided in F.S. ch. 73 and F.S. ch. 74. Property already devoted to a public use may be acquired in like manner, provided that no real property belonging to the city, the state or any political subdivision thereof may be acquired without its consent.

# Jacksonville Housing Authority

- Over 90,000 distinct applications on the waitlist with Jacksonville Housing Authority.
- This equates to over 140,000 individuals.
- Approximately 50% are waiting for Affordable Housing.
- Whom are we talking about here?
  - Bartender - \$26,133
  - Corrections Officer – \$41,000
  - Executive Assistant - \$42,000
  - Janitor - \$32,755
  - Kitchen Line Cook - \$24,551
  - Sales Associate - \$35,942
  - Hair Stylist - \$29,730
  - Grocery Cook - \$24,354
  - Parking Attendant - \$26,135

Income Limits for 2021 (Based on 2021 AMI Income Limits)				
	Charts	60.00%	50.00%	80.00%
1 Person	▲	31,440	26,200	41,920
2 Person	▲	35,880	29,900	47,840
3 Person	▲	40,380	33,650	53,840
4 Person	▲	44,880	37,400	59,840
5 Person	▲	48,480	40,400	64,640
6 Person	▲	52,080	43,400	69,440
7 Person	▲	55,680	46,400	74,240
8 Person	▲	59,220	49,350	78,960
9 Person	▲	62,820	52,350	83,760
10 Person	▲	66,420	55,350	88,560
11 Person	▲	70,020	58,350	93,360
12 Person	▲	73,620	61,350	98,160

Rent Limits for 2021 (Based on 2021 AMI Income Limits)						
	Bedrooms (People)	Charts	60.00%	50.00%	80.00%	FMR
Efficiency (1.0)		▲	786	655	1,048	746
1 Bedroom (1.5)		▲	841	701	1,122	921
2 Bedrooms (3.0)		▲	1,009	841	1,346	1,113
3 Bedrooms (4.5)		▲	1,167	972	1,556	1,455
4 Bedrooms (6.0)		▲	1,302	1,085	1,736	1,852
5 Bedrooms (7.5)		▲	1,436	1,196	1,915	



## Traditional “Public Housing” is not the answer:

- Since 1995 there has been a net loss of public sector housing units.
- JHA hasn’t added new affordable housing stock in over 15 years
- Housing Agencies are restricted in how many new units it can bring on for public housing.
- FL Housing Agencies are tasked via FS 421 to address these issues; but it cannot be done alone.
- **Must become more creative with solutions between the public entities and private companies:**
  - Defer or exempt taxes and other fees.
  - Provide additional revenue sources to Housing Authorities to subsidize more individuals off waitlists.
  - Public entities contribute tangible assets—buildings, raw land, and entitled parcels—some of which can be leveraged to bring down the cost of construction or redevelopment.
  - Assist in streamlining the development and approval processes with fast-tracking programs.

## Traditional “Public Housing” is not the answer (cont).:

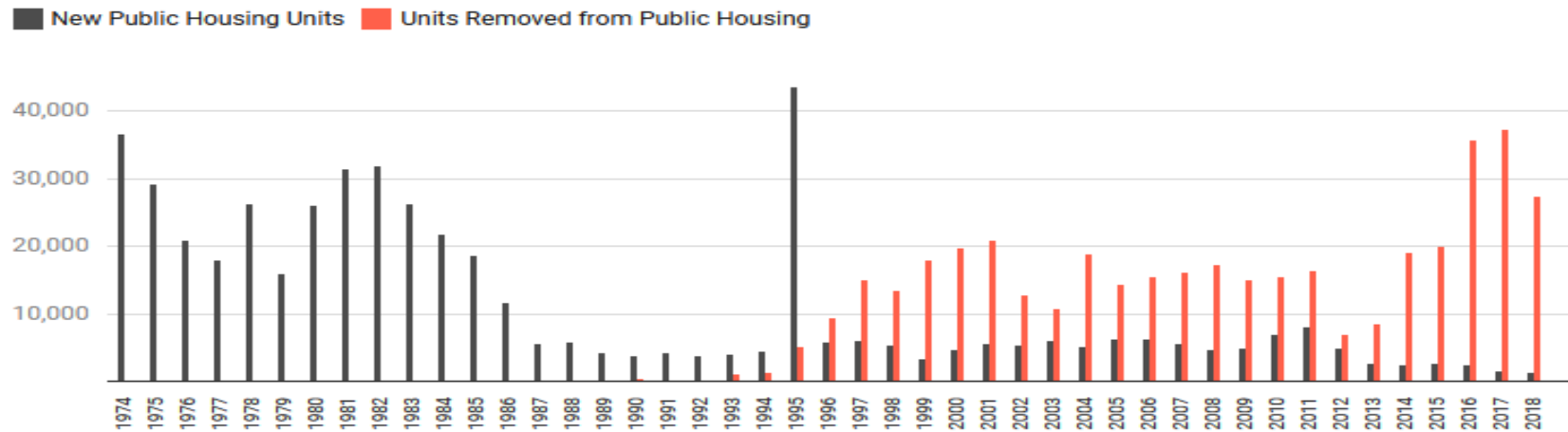


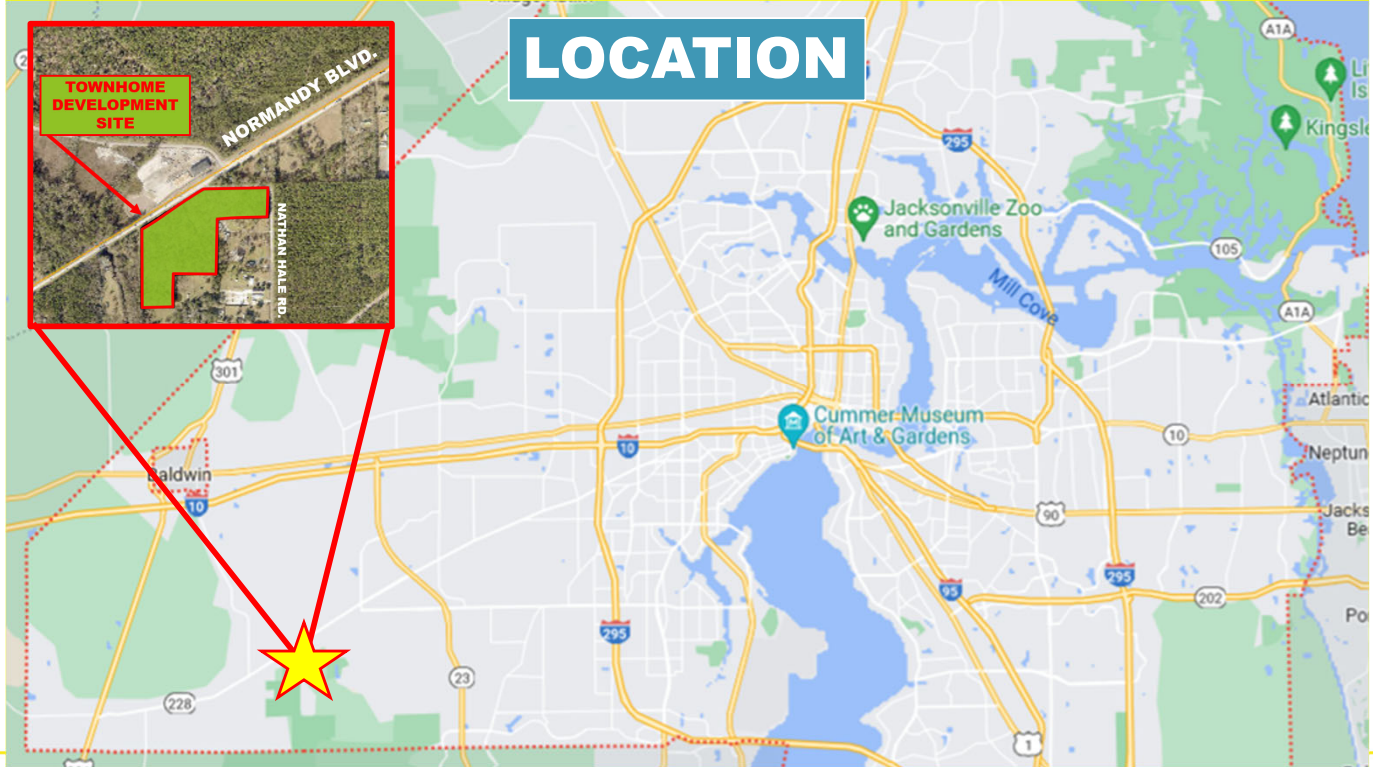
Chart: Jeff Andrews, Curbed • Source: HUD • [Get the data](#) • Created with [Datawrapper](#)

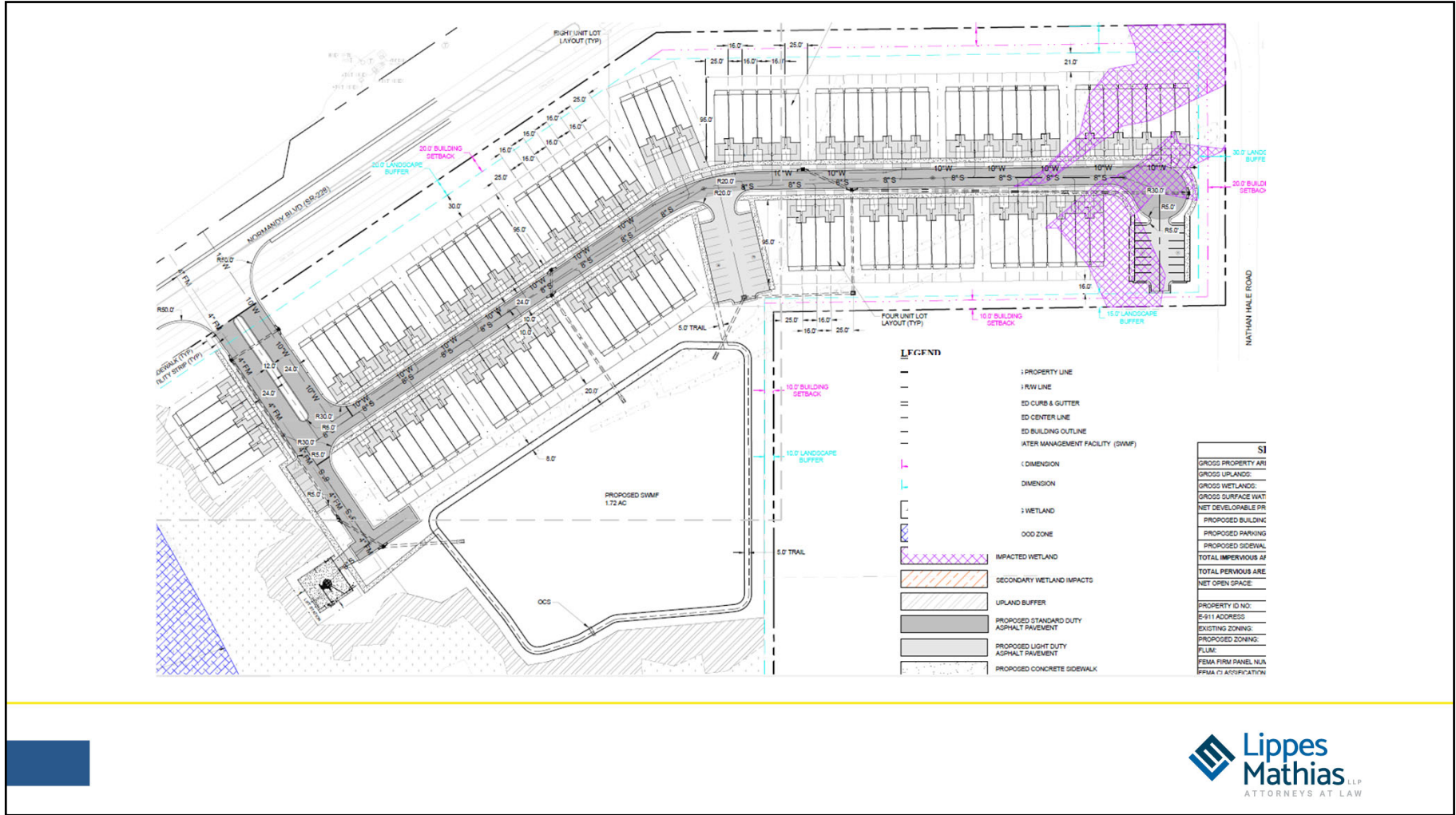
## Jacksonville Housing – Current Projects: Normandy Townhomes



- Chase Properties is acting as the lead developer on a 102-unit affordable housing / market rate townhome deal
- 20% Affordable and 80% Market Rate Units
- The deal includes 19.04 total acres (with +/- 10.5 upland developable acres)
  - Developer is seeking \$2,376,000 from JHA to secure the purchase of the land
- JHA will own and manage property upon completion
- This is nearly a shovel-ready project for the JHA:
  - PSA executed
  - All entitlements currently in place
  - All permitting completed by February 01, 2023
  - Engineering in process based on unit mix and JHA needs
  - Vertical design completed

# LOCATION





## Normandy Townhomes (cont.):



> Conceptual Design

## JWB Capital Infill Projects

### **JWB Real Estate Capital (JWB) will develop 50 infill homes for JHA:**

- JHA purchases finished properties from JWB (at a discount to market value)
- JWB acts as a developer to find, underwrite, acquire lots and build houses
- Total Cost to JHA would be \$11,505,000 or ~\$230,000 per home
- JHA will have equity in the properties building a strong balance sheet
- JHA finances the project via issuing a Revenue Bond and Cash

## Why...

**Then the King will say to those on his right, 'Enter, you who are blessed by my Father! Take what's coming to you in this kingdom. It's been ready for you since the world's foundation. And here's why:**

I was hungry and you fed me,  
I was thirsty and you gave me a drink,  
I was homeless and you gave me a room,  
I was shivering and you gave me clothes,  
I was sick and you stopped to visit,  
I was in prison and you came to me.'

**Then he will turn to the 'goats,' the ones on his left, and say, 'Get out, worthless goats! You're good for nothing but the fires of hell.**

And why? Because—

I was hungry and you gave me no meal,  
I was thirsty and you gave me no drink,  
I was homeless and you gave me no bed,  
I was shivering and you gave me no clothes,  
Sick and in prison, and you never visited.

*Matthew 25; 34-36;41-43*





## Navigating what's ahead.



**Christopher A. Walker**

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# Agenda

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## Item

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## MEMORANDUM

**DATE:** JANUARY 25, 2023

**TO:** NEFRC AFFORDABLE HOUSING COMMITTEE

**THRU:** ELIZABETH PAYNE, CHIEF EXECUTIVE OFFICER 

**FROM:** NOEL P. COMEAUX, DIRECTOR OF POLICY AND PLANNING 

**RE:** DISCUSSION: HISTORY & STRATEGIC DIRECTION OF THE COMMITTEE

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Staff will provide a history of presentations including speakers and organizations to the Affordable Housing Committee. The result will be a subsequent discussion on the strategic direction of the Committee in 2023.

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# Affordable Housing Committee Presentation History

**Northeast Florida Regional Council**



# Summary

- **First Meeting: July 7, 2016**
- **Number of Meetings: 29**
- **General topic areas have included:**
  - **Committee establishment**
  - **Public-Private Partnerships**
  - **Private Sector Investment**
  - **Community Land Trust**

Summary	Count
Committee establishment	1
P3s	1
SHIP	2
Metrics/Trends	7
Banking (Financing AH)	6
County Review	1
SRPP	1
AH Needs Plan	1
Jax Housing	1
ULI	1
Community Land Trust	1
Private Sector Investment	1
duPont Fund	1
Jax Cmte on Quality of Life	1
AH Workshops	3
No Meeting	54
<b>Total</b>	<b>83</b>



# Chronological History of Topics

Meeting Date	Keyword(s)
2016-07-07	Committee Establishment
2016-08-04	Banking (Financing AH)
2016-09-01	SHIP
2016-11-03	Metrics/Trends
2016-12-01	Metrics/Trends
2017-01-05	Metrics/Trends
2017-06-01	Banking (Financing AH)
2017-06-27	Banking (Financing AH)
2017-08-03	Banking (Financing AH)
2017-10-05	AH Needs Plan
2017-12-07	County Review
2018-06-07	Metrics/Trends
2018-12-06	ULI
2019-04-01	Community Land Trust

Meeting Date	Keyword(s)
2019-08-01	SRPP
2021-11-04	Metrics/Trends
2021-12-02	Metrics/Trends
2022-02-03	SHIP
2022-04-07	AH Workshops
2022-04-13	AH Workshops
2022-04-13	Banking (Financing AH)
2022-05-02	AH Workshops
2022-06-02	Jax Housing
2022-08-08	P3s
2022-08-08	Banking (Financing AH)
2022-09-09	Jax Cmte on Quality of Life
2022-10-06	duPont Fund
2022-11-03	Metrics/Trends

**Today: Private Sector Investment**



# Next Steps

- ★ **Current Priorities**
- ★ **Industry Trends**
- ★ **Short Term Next Steps**
  - **Convene Banks for AH Solutions?**
  - **Start a HUD Home Consortium for Affordable Housing?**
  - **Other?**
- ★ **Longer-Term Priorities**

