

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

Jacksonville-Duval County (COJ) is an entitlement jurisdiction receiving an annual allocation of CDBG, HOME, HOPWA and ESG program funds from the US Department of Housing and Urban Development (HUD). These funds help COJ address the housing and community development objectives outlined by HUD. This CAPER reports on PY 2024, which is the fourth year of the City's 2021-2025 Consolidated Plan.

The report also includes CARES Act funds, which were awarded in 2020 to support activities that helped LMI households impacted by COVID-19. In PY 2024, the City also made a Substantial Amendment to the 2024 AAP to add Rapid Unsheltered Survivor Housing (RUSH) program funds in the amount of \$1,000,000. RUSH is a rapid response program to address homeless needs by filling in federal assistance gaps in communities hit by disasters. This assistance includes street outreach services, emergency shelter and rapid-rehousing rental activities. Below are highlights for PY 2024.

Public Facilities and Infrastructure: A number of public improvements were started and/or are still ongoing in PY 2024. These ongoing activities include improvements to homeless facilities, youth centers, neighborhood facilities, parks and recreational centers, child care centers, health facilities and streets. The two activities completed were the Episcopal Children's Services Outdoor Play & Learning Project (#6474), which benefitted 63 LMI individuals; and Mental Health Resource Center Electrical Generator replacement (#3039) which benefitted 3,039 LMI individuals. The total number served by these public facility improvement activities were 3,102 persons.

Affordable Housing Preservation and Development: The City's HOME program assisted 36 LMI first-time homebuyers through the Head Start to Home Ownership (H2H) down payment assistance program. The HOME program also assisted 9 LMI households with new rental units constructed at Ashley Square. Altogether, the City assisted 45 LMI households with affordable housing program activities.

Public Services: Public services funded by CDBG helped to improve the quality of lives for the special needs and LMI population in COJ. For special needs, a total of 8,548 individuals were served through senior services, homeless services, mental health services and services for persons with a disability. COJ also funded programs that assisted a combined 5,972 LMI individuals with employment training, childcare services, youth services, and food banks.

Addressing Homelessness: The City's ESG program funded four activities that assisted a total of 567 individuals at-risk of or experiencing homelessness. ESG funds supported 239 homeless persons with emergency shelter operations, and 49 homeless persons with street outreach services. There were also 41 homeless households consisting of 65 persons assisted with rapid re-housing rental assistance. Finally, 214 individuals were assisted with homeless prevention rental assistance activities. These programs are designed to assist people with quickly regaining stability with a housing first strategy.

The City's HOPWA program worked to serve LMI persons living with HIV/AIDS in the City to maintain their housing through housing subsidy assistance. HOPWA programs assisted 428 households with short-term rent, mortgage and utility assistance (STRMU) throughout the program year. HOPWA also served 119 household with permanent housing placement services. Finally, supportive services such as case management, transportation, health services and counseling were provided for 144 individuals living with HIV/AIDS.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
1A Improve & Expand Public Infrastructure	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	640000	350520	54.77%	38000	0	0.00%

1B Improve Access to Public Facilities	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	640000	136309	21.30%	22000	3102	14.10%
2A Provide for Owner Occupied Housing Rehab	Affordable Housing	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	125	158	126.40%	2	9	450.00%
2B Increase Homeownership Opportunities	Affordable Housing	CDBG: \$ / HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	500	208	41.60%	65	36	55.38%
2C Increase Affordable Rental Housing Opportunity	Affordable Housing	HOME: \$	Rental units constructed	Household Housing Unit	20	13	65.00%	5	0	0.00%
2C Increase Affordable Rental Housing Opportunity	Affordable Housing	HOME: \$	Rental units rehabilitated	Household Housing Unit	25	13	52.00%	2	0	0.00%
3A Provide Supportive Services for Special Needs	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	140000	62237	44.46%	16000	8549	53.43%

3B Provide Vital Services for Low-to-Mod Income	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	140000	26689	19.06%	16000	5972	37.33%
4A Provide for Rapid Re-Housing Programs	Homeless	ESG: \$ / RUSH - ESG Disaster Relief Grant: \$310000	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	200	140	70.00%	65	41	63.08%
4B Increase Availability of Overnight Shelter Beds	Homeless	ESG: \$ / RUSH - ESG Disaster Relief Grant: \$685000	Homeless Person Overnight Shelter	Persons Assisted	2500	733	29.32%	260	239	91.92%
4C Increase and Improve Street Outreach & Support	Homeless	ESG: \$ / RUSH - ESG Disaster Relief Grant: \$5000	Homelessness Prevention	Persons Assisted	3500	846	24.17%	200	214	107.00%

4C Increase and Improve Street Outreach & Support	Homeless	ESG: \$ / RUSH - ESG Disaster Relief Grant: \$5000	Other	Other	0	49		50	49	98.00%
4D Increase Available Permanent Supportive Housing	Homeless	HOPWA: \$	Housing for Homeless added	Household Housing Unit	750	632	84.27%	160	119	74.38%
4D Increase Available Permanent Supportive Housing	Homeless	HOPWA: \$	HIV/AIDS Housing Operations	Household Housing Unit	5500	2348	42.69%	705	428	60.71%
5A Develop Disaster Readiness & Response Programs	Non-Housing Community Development	CDBG: \$	Other	Other	1	0	0.00%			

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

PY 2024 is the fourth planning year of the City’s 2021-2025 Consolidated Plan and the City has identified improvements to public facilities and

infrastructure, affordable housing preservation and development, addressing homelessness and public services for LMI and special needs populations (elderly, disabled, persons with HIV/AIDS) among the City's priority needs. Funds from CDBG, HOME, ESG and HOPWA and local funds leveraged were used to address these priority needs in Jacksonville-Duval County. 100% of HOME funds went towards affordable housing preservation and development, 100% of ESG funds went towards addressing homelessness and 100% of HOPWA funds went to fund housing and supportive services for individuals and their families living with HIV/AIDS.

In addition to entitlement funds, the City also had CARES Act funds remaining from the original allocation in 2020, and these continued uses of funds and activities are highlighted below. Finally, RUSH funds are a new one-time fund to help address LMI households impacted by Hurricanes Helene and Milton. Similar to ESG, eligible activities under RUSH funding include emergency shelter operations, rapid re-housing rental assistance, homeless prevention activities, outreach and other assistance to people experiencing or at-risk of homelessness.

For CDBG, a number of objectives were completed through programs funded by the grant program. The City made public facilities and infrastructure improvements, and public services a priority in PY 2024. Below is a breakdown of CDBG funds towards these priorities:

Public Services (special needs, low/mod): \$1,066,370.69 (14.6%)

Public Facility & Infrastructure Improvements: \$4,671,264.34 (64.2%)

Administration for CDBG Program: \$1,542,324.27 (21.2%)

TOTAL CDBG expended in PY 2024: \$7,279,959.30

Please note, the City follows strict grant based accounting guidelines. For each FY CDBG grant allocation, there is a maximum spending cap of 15% for public services and 20% for administrative costs. While it may appear the grant caps were exceeded, the City ensures it will not spend more than the 15% max allowable for each FY grant awards. These fund expenditures include funds programmed from prior year AAPs, and just recently spent in the program year.

2024 PY Goals Proposed vs. Actual Outcomes

CDBG and HOME Program Goals:

1A Improve & Expand Public Infrastructure: The City set a goal to assist 38,000 individuals in the program year; however, no activities have been completed to date. There are several activities that have been started or are currently under development that could help achieve this goal. These activities include improvements to homeless facilities, youth centers, neighborhood centers, parks and recreational areas, childcare centers, health facilities, and roadways.1B Improve Access to Public Facilities: The City set a goal to assist 38,000 individuals during the program year. So far, it has successfully aided 3,102 individuals at improvements to child care centers and health facilities. Additionally, there are several activities currently under development. The City is continually working to identify new neighborhood facilities and parks to help achieve this goal in future program years.2A Provide for Owner Occupied Housing Rehab: The City aimed to assist 2 low-to-moderate-income (LMI) households and successfully assisted 9 households. The City will continue identifying households in need, and this goal will continue to be prioritized in future program years.2B Increase Homeownership Opportunities: The City aimed to assist 65 households this program year, but only 36 LMI households received assistance. The City will continue identifying households in need, and this goal will continue to be prioritized in future program years.2C Increase Affordable Rental Housing Opportunity: The City aimed to assist five LMI households with the construction of new rental units and to help two LMI households with the rehabilitation of rental units. However, these goals were not achieved. The City will continue to work with local Community Housing Development Organizations (CHDOs) to identify activities that address these needs.3A Provide Supportive Services for Special Needs: The City aimed to assist 16,000 LMI individuals during the program year and successfully assisted 8,548 individuals. The City will continue to prioritize services for persons with special needs; however, it may revise this goal in the upcoming AAP.3B Provide Vital Services for Low-to-Mod Income: The City aimed to assist 16,000 LMI individuals during the program year but only supported 5,972. The City will continue to prioritize services for LMI individuals; however, it may adjust this goal in the upcoming AAP.5A Develop Disaster Readiness & Response Programs: There were no outcomes assigned for this goal in the PY 2024 AAP.

ESG Program Goals:

4A Provide for Rapid Re-Housing Programs: The City had a goal of 65 households to assist in the PY and 41 households were assisted. These activities are currently ongoing and RRH providers will continue to place homeless persons into rental housing as quickly as possible. 4B Increase Availability of Overnight Shelter Beds: The City had a goal of 260 persons to assist in the PY and 239 persons were assisted. 4C Increase and Improve Street Outreach & Support: The City had a goal to assist 200 individuals with homeless prevention rental assistance services, and 214 persons were assisted. 4C Increase and Improve Street Outreach & Support: The City had a goal of 50 persons to assist in the PY and 49 persons were assisted with street outreach services.

HOPWA Program Goals:

4D Increase Available Permanent Supportive Housing - Housing for Homeless added: The City had a goal to assist 160 households living with HIV/AIDS with Permanent Housing Placement and assisted 119 households. 4D Increase Available Permanent Supportive Housing - HIV/AIDS Housing Operations: The City had a goal of 705 households living with HIV/AIDS with HIV/AIDS Housing Operations (STRMU) and assisted 428 households.

PY 2024 CARES Act Accomplishments Update

Jacksonville-Duval County received Federal Coronavirus Aid, Relief and Economic Security Act (CARES) funds to assist communities in their efforts to prevent, prepare for and respond to the coronavirus (COVID-19) pandemic. The following summaries highlight the accomplishments from CDBG-CV. ESG-CV and HOPWA-CV were already successfully completed in the Consolidated Plan period. CDBG-CV: The City funded several public service programs to support LMI individuals and special needs groups still affected by the pandemic. These programs include the Changing Homelessness Homeless Outreach Team, the Transitional Housing program, and the Coordinated Entry program. To date, the Homeless Outreach Team has assisted 4,601 individuals, while 21 people have benefited from the Transitional Housing program. Additionally, the City continued to fund the Mortgage Assistance Program, which has helped 816 individuals and their families so far.

PY 2024 RUSH Grant Update

In PY 2024, the City was awarded Rapid Unsheltered Survivor Housing (RUSH) funds. This rapid response program is designed to address homelessness in areas affected by disasters by filling gaps in federal assistance. Similar to the Emergency Solutions Grant (ESG), eligible activities under RUSH funding include emergency shelter operations, rapid rehousing rental assistance, homelessness prevention activities, outreach, and other forms of assistance for individuals experiencing or at risk of homelessness. However, RUSH specifically targets homeless individuals and those most at risk of homelessness who are located in disaster-affected areas but are unable to access all the services provided by other federal programs, particularly those offered by the Federal Emergency Management Agency (FEMA). The proposed uses of RUSH funds include rapid rehousing activities and homeless shelter services. So far, the City has only drawn \$3,290.82 for administrative costs to initiate the program.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	1
Asian or Asian American	0
Black, African American, or African	396
Hispanic/Latina/e/o	11
Middle Eastern or North African	0
Native Hawaiian or Pacific Islander	0
White	116
Multiracial	42
Client doesn't know	0
Client prefers not to answer	0
Data not collected	1
Total	567

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

DATA TABLE NOTE: Due to the limits of the IDIS reporting system, the table above does not include a category for people that identify as “other” or “multiple races” nor does it include services that were targeted to low/mod areas. Therefore, the data in the above table does not necessarily match the number of people actually served by CPD programs.

According to the most recent 2019-2023 ACS 5-Year Estimates, in Jacksonville-Duval County, 52.8% of the population were White, followed by 28.9% for Black and 4.8% for Asians. “Some other” race were 3.8% and “Two or more” races were 9.5% of the population. Persons who identified ethnically as Hispanic were 11.8% of the citywide population. Below is an assessment of how CPD programs assisted minority groups in Jacksonville-Duval County.

CDBG: The table above indicates that the CDBG program served 17,622 individuals; however, the actual total number of persons served was 16,955. The table does not include a category for "other" or "multiple races," which accounted for 667 individuals. Of the total persons served in the CDBG program,

38.3% were White, 53.1% were Black/African American, and 4.5% were Asian, while all other races represented 1% or less. In terms of ethnicity, the program reported that 4.7% of those served were Hispanic. The City aims to improve the collection of ethnicity data, as the number of Hispanic individuals assisted was likely much higher. When compared to the general population, the CDBG program adequately supported Black/African American and Asian individuals, but there is a pressing need to provide more assistance to Hispanic individuals.

HOME: The table above shows 43 households served in the HOME program, however the actual total number of households served was 45 as two households reported as “other multi-racial”. In PY 2024, 88.9% of the households assisted with HOME funds were Black or African American, 6.7% were White, and 4.4% were “other multi-racial”. None of the households reported as Hispanic. HOME housing programs are available for all eligible income households, and the City will work to ensure all minority groups are informed about HOME affordable housing programs.

ESG: There were 567 persons served in the ESG program. Reporting by race, 20.5% were White, 69.8% were Black or African American, and 7.4% were “Other Multiracial”. The ESG program also reported that 1.9% were Hispanic. In comparison to the general population, the City adequately assisted Black/African American persons, but there is a need to assist Asian and Hispanic persons.

HOPWA: The table above shows 533 persons served in the HOPWA program, however the actual total number of persons served was 548. The table above does not include a category for “other multiple races” which had 15 persons. Of the total assisted with HOPWA by race, 11.1% were White, 85.8% were Black or African American, 0.2% were Asian, 0.2% were Hawaiian or Pacific Islander and 2.7% were “Other multiracial”. By ethnicity the HOPWA program reported 3.1% were Hispanic. In comparison to the general population, the City adequately assisted Black/African American persons, but there is a need to assist other minority groups and Hispanic persons.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	7,571,578	7,279,959
HOME	public - federal	3,691,588	2,769,881
HOPWA	public - federal	3,112,672	2,351,202
ESG	public - federal	582,374	540,671
RUSH - ESG Disaster Relief Grant	public - federal	1,000,000	3,290

Table 3 - Resources Made Available

Narrative

In PY 2024, Jacksonville had sources of Federal funds from CDBG, HOME, HOPWA and ESG grant programs. The table above shows the resources made available as well as funds expended during the program year. The City also had CARES Act, HOME-ARP and RUSH Disaster Relief Grant funds, and the use of these funds are summarized further below.

CDBG: In PY 2024, \$7,571,578 in CDBG funds were made available. This total includes \$6,853,388 from the annual allocation, \$488,718 generated from program income, and \$229,472 reprogrammed from prior-year unspent and uncommitted grant allocations. According to the PR-07 report, \$7,279,959.30 was drawn and spent on eligible activities, such as public services for LMI individuals, improvements to public facilities and infrastructure in low/mod neighborhoods, and program administration. Details of expenditures by priority can be found in the CR-05 report.

HOME: For HOME funds, \$3,691,588.72 was made available in PY 2024 with \$3,247,216.72 from the annual allocation and \$444,372 from program income generated through HOME funded activities. According to the PR-07, \$2,769,881.19 was spent in the program year, which included funds that were previously programmed in prior AAPs. Funds were expended on housing rehab, homebuyer direct financial assistance, multi-family rental rehabilitation, CHDO housing development activities and admin of the program. Due to the nature of some multi-year project developments, not all funds have been spent within the program year. The following lists expenditures by activity type:

Homebuyer Assistance (H2H): \$1,041,032.00 (37.6%)

Housing Rehab (LRP): \$347,490.00 (12.5%)

Rental Rehabilitation (w/Revolving Loan Funds): \$335,835.00 (12.1%)

CHDO Housing Development: \$36,781.00 (1.3%)

CHDO Operating Costs: \$145,982.98 (5.3%)

HOME Administration: \$862,760.21 (31.1%)

HOPWA: HOPWA funds in the amount of \$3,112,672 were made available in PY 2024 from the annual allocation and \$2,351,202.20 was expended. This funding was provided for housing assistance and supportive services for individuals and their families living with HIV/AIDS. The following lists expenditures by HOPWA Sponsors and their activity type:

Catholic Charities (STRMU & Supportive Services): \$628,874.30 (26.7%)

Lutheran Social Services (STRMU & Supportive Services): \$686,973.05 (29.2%)

NE FL AIDS Network (STRMU & Permanent Housing Placement): \$757,831.96 (32.2%)

JASMYN (STRMU & Supportive Services): \$148,666.69 (6.3%)

Gateway Community Services (Supportive Services): \$40,784.61 (1.7%)

COJ Administration: \$88,071.59 (3.7%)

ESG: ESG funds in the amount of \$582,374 were made available in PY 2024 from the annual allocation of which \$540,671.41 was expended. The City has two years to draw funds from an ESG annual allocation and these expenditures included funds allocated and programed the previous year. ESG funds went towards homeless prevention, homeless shelter operations, street outreach, rapid re-housing activities, HMIS data collection and admin of the program. The following lists expenditures by activity type:

Shelter Operations: \$93,027.91 (17.2%)

Street Outreach: \$53,765.76 (9.9%)

Homeless Prevention: \$262,118.34 (48.5%)

Rapid Rehousing: \$79,920.35 (15.8%)

HMIS Data Collection: \$21,810.34 (4.0%)

COJ Administration: \$30,028.71 (5.6%)

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City of Atlantic Beach	1	0	None in PY 2024
City of Jacksonville - Duval County	96	97	Citywide low/mod eligible activities
City of Jacksonville Beach	2	2	Youth services
City of Neptune Beach	1	1	Senior services

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City of Jacksonville does not allocate funding based solely on geographic criteria. Instead, the priorities for spending Jacksonville-Duval County's federal block grant funding are determined through various analyses and input sources. Key factors in the decision-making process for this plan include data analysis related to population trends; such as the concentration of minorities and the increase in the number of individuals with Limited English Proficiency, as well as housing needs, the housing market, and the overall economy. Additionally, extensive efforts were made to incorporate community feedback throughout the planning process. Community input was gathered through public meetings and discussions with stakeholder organizations, particularly those that support low- and moderate-income populations and individuals with special needs. The table above illustrates the percentage allocated from the CDBG program. The HOME, HOPWA, and ESG funds are available to support all of Jacksonville-Duval County.

Jacksonville - Duval County also includes the cities of Atlantic Beach, Jacksonville Beach and Neptune Beach which are eligible for CPD funding. COJ provides funding for requests within these cities, which typically include public improvements and public services.

When the project or planned activities are intended to serve individuals or households directly, those individuals or households must meet income qualifications, as well as residency requirements, in order to receive assistance from the program. In these instances, City staff and/or one of its partner agencies shall complete an in-take and eligibility status review of the applicant individual, or household, before the project/activity is initiated.

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

To determine these Tracts the City will be utilizing HUD CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has redefined the eligible tracts within the jurisdiction. The

identified census block group tracts within the jurisdiction that are considered low-moderate income can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

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

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Leveraging additional state and local funds alongside federal CDBG funds enhances the City of Jacksonville's ability to address its most pressing needs. The City uses leveraging as a strategy to better serve low- and moderate-income residents by increasing the total amount of funding available per person. Leveraged funds represent financial commitments for project costs from sources other than the granting organization, which in this case is HUD.

For this purpose, HUD entitlement funds are important for the City's ability to leverage funds such as the State Housing Initiatives Partnership Program (SHIP). SHIP funds come from the State of Florida for various HUD funded housing projects in the City. These funds are provided for rehabilitation of substandard owner-occupied single-family units for very low- and low-income households. If funds are available, moderate-income households are also considered.

Publicly Owned Land Use to Address Needs in the Plan

Unfortunately, owners sometimes lose their properties due to unpaid taxes. Properties that are not purchased directly from the Clerk of Court will escheat to the City of Jacksonville. As a method of addressing the multitude of properties within the City's inventory and in compliance with State statutory requirements, these properties are deemed as surplus parcels that can be used for affordable housing.

The City of Jacksonville Real Estate Division offers the HCDD the properties for rehabilitation and to market and sell for affordable housing.

ESG Match

For ESG, the City's annual contribution to the Mental Health and Welfare Division of \$1.3 million is considered a match to the ESG program. Grantees are also budgeted to meet the 100% match on all expenditures. Cash, non-cash, and program income must meet requirements of § 576.201.

HOME Program Income

According to the PR-09, the City had a balance on hand for HOME program income (PI) of \$0. This is correction from the carryover reported from the prior reporting year. In PY 2024, the City

received a total of \$100,000.00 from program income and spent \$100,000.00 towards the H2H homebuyer program. This leaves the remaining balance for HOME program income at \$0, of which no funds will carry over to the next reporting period. The City does not use HOME funds for TBRA and there are no funds entered for TBRA in the HOME PI table below.

HOME Match

The HOME-Match Log is maintained by the Neighborhoods Department, Housing and Community Development Division (HCDD). All HOME-assisted and home-qualified projects have a 25% match requirement and is maintained on the HOME-Match Log. The City tracks match credits as they occur, and has an excess match of \$182,470,703.42 from all previous contributions on the HOME-Match Log. In PY 2024 (Federal FY 2025), there was a match contribution of \$7,955,636.00 from State SHIP funds. The match liability for HOME funds spent in PY 2024/FY 2025 was \$387,575.75, and this is confirmed with the PR-33 Home Matching Liability Report. Excess match to be carried over to the next Federal fiscal year has been calculated at \$190,038,763.67.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	182,470,703
2. Match contributed during current Federal fiscal year	7,955,636
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	190,426,339
4. Match liability for current Federal fiscal year	387,576
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	190,038,764

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
2024-SHIP	10/01/2024	7,955,636	0	0	0	0	0	7,955,636

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
0	100,000	100,000	0	0

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	74	45
Number of Special-Needs households to be provided affordable housing units	0	0
Total	74	45

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	70	36
Number of households supported through Rehab of Existing Units	4	9
Number of households supported through Acquisition of Existing Units	0	0
Total	74	45

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

TABLE 1: For the first table, the City had a goal to assist 74 Non-Homeless households with affordable housing developments. The City assisted a total of 45 households with the Head Start to Home Ownership (H2H) down payment assistance program (36 households), and the Limited Repair Program (LRP) with housing rehab (9 households).

TABLE 2: For the second table, the City had a goal to assist 70 households with the production of new units, and 4 households with housing rehab activities.

For the production of new units, the City assisted 36 eligible first-time homebuyers with direct financial assistance in the H2H program. The City funded rehab activities in the Limited Rehab Program (LRP) with CDBG and HOME funds. In total, there were 9 LMI households assisted in the LRP program.

Note: In the future, this section will no longer report on HOPWA or ESG program accomplishments. This section only reports on CDBG and HOME housing program activities. Affordable housing will meet the terms that are defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership as applicable to the select activities.

Discuss how these outcomes will impact future annual action plans.

TABLE 1: Below is the first table discussion on how the outcomes will impact future plans.

Number of Non-Homeless households to be provided affordable housing units: The City did not meet the goal outcome; however this remains a high need in the City. The City assisted 36 first-time homebuyers and 9 homeowners with housing rehabilitation. With the success of these housing programs, the City will continue to fund and maintain these goals.

TABLE 2: Second table discussion on how the outcomes will impact future plans:

Number of households supported through Rental Assistance: This goal is accomplished by the HOPWA permanent housing placement program. These accomplishments are reported in the CR-70.

Number of households supported through The Production of New Units: The City did not meet the goal outcome; however the need to produce new units through homebuyer assistance programs and new rental development activities remains high. The City will continue to plan these activities to meet this need in future AAPs.

Number of households supported through Rehab of Existing Units: The City aimed to assist 4 households in PY 2024; and met this goal with 9 LMI households assisted. Housing rehab is a high need and will continue to include this in future plans. The City will continue to look at these programs closely to see if there will be a revision in the proposed number to be assisted.

Number of households supported through Acquisition of Existing Units: No plans.

The City will review and assess its activities, goals, and accomplishments based on the results reported during this program year. This evaluation will help identify what the City can achieve moving forward and where adjustments may be needed. Currently, the City plans to maintain its established goals for the Housing to Home (H2H) program, new rental construction initiatives, and housing rehabilitation efforts.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	6
Low-income	0	1
Moderate-income	0	38
Total	0	45

Table 13 – Number of Households Served

Narrative Information

CDBG: There were no housing activities completed in PY 2024 with CDBG funds.

HOME: HOME assisted LMI households with two programs. These were the H2H down payment assistance program and homeowner housing rehab with the LRP program.

H2H provided direct financial assistance to 36 qualified homebuyers. Reporting by income, all the households assisted were moderate-income.

HOME LRP assisted 9 LMI households, and reporting by income they were: 6 were extremely low-income, 1 was low-income and 2 were moderate-income households.

Worst Case Housing Needs

“Worst case housing needs” households are extremely low-income owner and renter households and those who are homeless. Those with worst case needs are in imminent risk of homelessness as they lack the income and resources in times of emergency or family crisis.

According to the CHAS data reported in the COJ’s 2021-2025 ConPlan needs assessment, there are approximately 19,570 extremely low-income renters (0-30% AMI) in the jurisdiction that are also severely cost burdened (households paying 50% of income towards housing costs). In PY 2024, the HOME program assisted 6 extremely low-income households through new rental development activities.

There were no households with a disability that were reported to have been assisted with affordable housing programs. The City has taken steps to assist persons with a disability in its affordable housing programs. Persons with a disability receive a special consideration as a targeted population in the HOME RLF program. Organizations and developers applying for RLF funds are given bonus points for projects serving special needs populations such as the elderly, formerly homeless and persons with disabilities.

Section 215

Under the Section 215 definition of affordable housing for owner and renter households, the City assisted 36 eligible first-time homebuyers with the H2H Head Start to Homeownership Down Payment Assistance Program. The program's eligibility requirements closely follow the Section 215 definition of affordable housing.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Jacksonville-Duval County, in collaboration with Changing Homelessness (CoC) and its partners, is conducting a comprehensive assessment to understand the needs of homeless individuals and families in the area. One of the key tools utilized for tracking these individuals is the Homeless Management Information System (HMIS). This secure system collects data on both individuals and families, helping to connect them with local programs and services. The centralized nature of HMIS allows for a swift response to requests for assistance and enhances the availability of resources for those in need. The City also provides funding to Changing Homelessness to cover the administrative costs associated with the software.

The City participates in the annual Northeast Florida Point-in-Time Count conducted by the CoC in January. The PIT count survey reports on the homeless population on that one day of the year – or any given day. The City, CoC members, and volunteers collected survey data from individuals experiencing homelessness, with 396 being unsheltered. Particularly worrisome was that 62 were chronically homeless.

Many agencies in the City are CoC members and provide housing services. ESG funded homeless services and programs are also provided by the City to the following partners:

Data Collection (Changing Homelessness)

Street Outreach (JASMYN)

Emergency Shelter (Family Promise, I.M. Sulzbacher Center)

Homeless Prevention (Ability Housing, Catholic Charities, ,)

Rapid Re-housing (Catholic Charities, , I.M. Sulzbacher Center)

In addition to providing assistance through homeless shelters, assessments of the homeless population in the city have revealed a significant need for wrap-around supportive services. Key areas evaluated include chronic homelessness, employment, and health, which are essential for determining the initial needs of those experiencing homelessness.

Chronic homelessness remains a pressing concern, especially since many individuals and families in this

category often have disabilities or mental health conditions that hinder their ability to secure stable housing. Furthermore, major health issues affecting the homeless population include a lack of health insurance, both physical and mental health challenges, as well as issues related to alcohol and drug abuse.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City is actively working with the Sulzbacher Center for the Homeless and Family Promise to address the need for shelter and transitional housing. The Sulzbacher Center is a comprehensive, multi-service facility that offers emergency shelter for men, women, and families. Its services include medical respite, an urban rest stop for individuals needing daytime care, street outreach, education and life skills training, children's programs, an early learning center, and year-round food services. While the average stay at the center is three months, residents may be allowed to stay longer under certain circumstances if needed. Additionally, Family Promise provides temporary shelter along with intensive, holistic case management services at their Back to HOME shelter.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Sulzbacher Center is a comprehensive multi-service facility dedicated to supporting homeless individuals and families through supportive housing. Each resident is assigned a case manager who works closely with them to create a personalized plan that addresses their specific needs.

During their stay, residents have access to a variety of services, including career development, education, and life skills training. These services are offered through partnerships with Goodwill of North Florida and Florida State College of Jacksonville. Available offerings include assistance in obtaining high school diplomas and equivalent certifications, job readiness programs, job training, and job placement services. The ultimate goal is to help individuals and families transition into permanent housing and prevent future homelessness.

Likely to Become Homeless After Being Discharged from Publicly Funded Institutions

For individuals and families at risk of homelessness after being discharged from publicly funded institutions and care systems, the Continuum of Care (CoC) employs a single point of entry known as the Coordinated Entry System (CES). This system is designed to ensure that individuals with immediate and severe needs are prioritized and receive housing and homelessness prevention assistance. When individuals and families are discharged from institutions, they enter the CES, where the system assesses their needs, prioritizes them, and refers them to supportive housing programs. The supportive housing

programs directly funded through the City's Emergency Solutions Grant (ESG) include the Catholic Charities, Sulzbacher Center for the Homeless, and Ability Housing, who offer rapid re-housing and/or homelessness prevention assistance. These organizations also provide a variety of supportive services along with Clara White Mission, Family Promise, and JASMYN.

The Sulzbacher Center collaborates with the Jacksonville Sheriff's Office, the State Attorney's Office, and the Public Defender's Office to operate the Chronically Homeless Offenders Program (CHOP). This program provides individuals who have been homeless for a year or more with the opportunity to secure permanent housing and access comprehensive supportive services to help them maintain their housing. By focusing on the most frequent misdemeanor offenders in Jacksonville, Sulzbacher aims to break the cycle of chronic homelessness and related nuisance crimes for these highly vulnerable individuals.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Homelessness prevention programs were designed for individuals and families identified as high-risk for becoming homeless during outreach efforts. Emergency Solutions Grant (ESG) funds were allocated to various initiatives, including rapid rehousing, homelessness prevention, emergency shelter, street outreach, and other support services for those experiencing homelessness. These programs were administered by the City and its partners.

Rapid rehousing rental assistance was provided to help individuals and families end their experiences with homelessness. Additionally, City partners made efforts to prevent homelessness by addressing a range of needs, including housing, health care, social services, employment, education, and youth support.

Homeless assistance activities offered through these providers include:

Housing: Housing services were provided by Ability Housing with the development of affordable homes for the homeless and homelessness prevention, Catholic Charities Bureau with rapid re-housing and homeless prevention, Sulzbacher Center for the Homeless with rapid re-housing services, and the Clara White Mission's housing program which works to move homeless participants to permanent housing within 24 months.

Health: Gateway Community Services provides alcohol and drug addiction treatment and offers recovery housing. Downtown Vision Alliance was funded to assist persons at-risk of homelessness with mental health services. I.M Sulzbacher Center has a Mobile Medical Unit which provides easier access to

communities that are vulnerable and hard to reach.

Social and Emergency Services: Ability Housing, Family Promise, Sulzbacher Center for the Homeless and Catholic Charities provided case management and supportive services to help the homeless. Catholic Charities and Sulzbacher also provided emergency rental assistance. Downtown Vision Alliance helped connect clients with community resources such as healthcare, transportation, childcare, and a variety of public benefits.

Employment: Catholic Charities has a Workforce Development program, which offers job-readiness training, interview and computer skills training, resume/cover letter assistance and job referrals. Sulzbacher Center provides career, education and life skills programs to its clients while they stay at the center. The JHA provides a self-sufficiency program for public housing participants, and case management is provided which includes employment training and job referrals. Ability Housing and their RISE program helped to place LMI persons with employment opportunities.

Youth Needs: I.M Sulzbacher Center for the Homeless worked with children and youth who are homeless. Program activities include tutoring, music, arts and crafts. The program is equipped with a library, art studio, playground, basketball court and computer lab. I.M Sulzbacher Center also operates the Crawford Early Learning Center which provides early education for children birth to 5 years. The Youth Crisis Center operates a residential program and transitional housing for youth. JASMYN Connex has a homeless and early intervention program. JASMYN provides hot meals, includes grab-n-go food, showers, laundry, and hygiene as well as computer lab.

Veterans: The City funded Five STAR Veterans Center Services to assist veterans with mental health services. Five Star Veterans operates transitional housing for homeless military veterans dealing with PTSD, TBI, and behavioral health issues.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The Jacksonville Housing Authority (JHA) consistently surpasses its goals and standards in addressing the housing needs of extremely low- and low-income families in the City of Jacksonville and Duval County. This includes elderly families, families with disabilities, and households from various minority races and ethnic groups on the waiting lists for Section 8 vouchers and public housing. Currently, JHA manages 2,313 public housing units and oversees 9,081 Housing Choice Vouchers (HCV) to provide housing for low-income families.

The mission of the Jacksonville Housing Authority is to provide safe, clean, and affordable housing, along with effective social services, to low- and moderate-income families and individuals. The dedicated team of employees and board members, in collaboration with residents, uses accepted business principles and all available resources to enhance the quality of life for all participants. JHA promotes employment and self-sufficiency and, when possible, assists with transitions to other housing alternatives.

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership

JHA administers a Family Self-Sufficiency Program (FSS) for public housing and Housing Choice Voucher (HCV) participants, with the goal of assisting families in becoming homeowners. The purpose of this program is to support families in completing goals related to education, job training, employment, entrepreneurship, and homeownership, with a particular emphasis on employment and credit readiness. FSS participants receive case management services from a Service Coordinator, who helps them develop their Individual Training and Service Plan (ITSP). This plan allows participants to evaluate their strengths and set specific goals.

The FSS Program also offers educational workshops known as "Family Self-Sufficiency University (FSSU)." These workshops are designed to enhance the quality of life for FSS participants and provide them with valuable knowledge about various community resources to help them achieve their goals. FSSU workshops cover topics such as Time Management and Budgeting, Job Fairs, Entrepreneurship, Homeownership Fairs, Back-to-School Events, and Financial Literacy.

One of JHA's properties, The Waves of Jacksonville, has a Family Support Coordinator (FSC) on-site. The FSC's role at The Waves is to provide family supportive services at no cost to residents. The FSC assists residents in assessing their needs and obtaining the necessary services, with the goal of promoting successful tenancies and helping residents achieve and maintain maximum independence and self-sufficiency. Brentwood Lakes Apartments features a Neighborhood Network Center designed to prepare residents for educational advancement, whether pursuing a GED or a degree. The center assists residents in job search activities and offers job training opportunities, provides computer access to the internet and Microsoft Office products, and serves as a safe haven for families to spend quality time

together. Additionally, Southwind Villas offers a Jobs Plus Program. This program empowers residents by providing employment-related services, supportive resources, and community support for work through an employment case management and coaching model. It assists residents in navigating community resources for accessing services and managing life and employment challenges.

JHA continues to collaborate with resident councils, known as the Resident Advisory Board (RAB), in each public housing community to implement and uphold standards that encourage families to strive for self-sufficiency. The RAB was established to engage public housing residents in the management of the Public Housing Authority (PHA) and consists of resident leaders from all JHA-managed public housing communities. These elected representatives serve the 22 communities overseen by the JHA.

The RAB advocates for the needs of community residents to ensure that adequate and effective services are provided. Members of the RAB play a crucial role in developing the Annual PHA Plan and the Admissions and Occupancy Policies. The input from the RAB helps the JHA continue delivering clean, safe, and affordable housing to low- to moderate-income residents in the public housing community.

Actions taken to provide assistance to troubled PHAs

The Jacksonville Housing Authority (JHA) is not designated as troubled. The JHA reported in its most recent Annual PHA Plan in 2024 that it is a “High Performer”.

The status of PHAs, whether troubled or not, was previously accessible through HUD’s PHA Profiles website. However, as of February 2023, the HUD Inventory Management System (IMS)/PIH Information Center (PIC) public housing profile site is no longer in operation, and the link has been removed from HUD’s website. Moving forward, the City will refer to the PHA’s annual plans to obtain information regarding its status.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

On October 1, 2020 the City of Jacksonville's Housing and Community Development Department (HCDD) completed an Analysis of Impediments to Fair Housing Choice (AI). The AI serves as the basis for the City's efforts to Affirmatively Further Fair Housing in the City. As well as adopting this AI, the City has worked towards addressing the strategies outlined in the AI. These are included at the end of this section CR-35.

The City works with the Jacksonville Human Rights Commission (JHRC) to help remove barriers to affordable housing through community education and advocacy. The JHRC investigates complaints of alleged discriminatory or unfair practices in housing as well as other areas such as employment.

The Jacksonville Housing Authority (JHA) operates public housing for very low-income families and offers counseling along with various assistance programs for those who struggle to secure housing at market rates. JHA is committed to being an equal opportunity housing provider and promotes fair housing practices that are free from discrimination.

The HOME Program and Community Development Block Grant (CDBG) activities aim to eliminate barriers to affordable housing. Residents seeking assistance are provided with information about fair housing options. The City is actively working to eliminate barriers to affordable housing by implementing a one-step permitting process. This approach allows all necessary permits to be obtained in one location and within a limited timeframe. By streamlining the process, we aim to protect residents from unnecessary hidden costs.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

To overcome obstacles in meeting the needs of underserved populations, we prioritize projects through a process that involves citizen participation. There is a general shortage of funding resources for both public and private agencies that serve low-to-moderate-income residents and special needs groups. The City continues to collaborate with the community and non-profit organizations to create plans that address the needs of these underserved populations. This includes helping them leverage federal funds along with local and state resources.

Through the use of federal funds, the City focuses on various initiatives, including public improvements in low- to moderate-income areas, the preservation and development of affordable housing, the creation of homeownership opportunities, vital public services for low-to-moderate-income and special needs groups, and efforts to combat homelessness. A summary of the activities conducted during the

program year can be found in section CR-05. All these activities aim to improve the quality of life for low-to-moderate-income residents and special needs groups in Jacksonville.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City's Housing and Community Development Department (HCDD) ensures that lead-based paint is not used in rehabilitation programs funded through the Community Development Block Grant (CDBG) or HOME programs. Rehabilitation specifications clearly state that lead-based paint is prohibited in all painting projects. Additionally, all contracts associated with CDBG and HOME programs forbid the use of lead-based paint. The amount of federal funding provided will dictate the actions taken for repair, remediation, abatement, or the use of lead-safe methods to make the unit safe from lead hazards.

The City provides copies of the federal regulations pertaining to the use and removal of lead-based paint to each affordable housing program participant. The City also has written policies and procedures regarding the requirement of LBP compliance within its HUD funded programs.

The City HCDD refers to the Florida Department of Health in Duval County (FDHDC) to address health issues associated with lead exposure. FDHDC also completes lead inspections, when requested, of homes built before 1978 to identify lead in paint before renovations are implemented. The FDHDC lead Poison Prevention Program implements an awareness program for contractors to alert them of requirements listed under the Federal Renovation, Repair and Painting (RRP) Rule. These requirements affect contractors performing work on pre-1978 homes and child-occupied structures and stipulates that any entity performing renovation, repair, and painting projects that disturb lead-based paint in pre-1978 homes, childcare facilities and schools needs to complete training and be certified in RRP by the EPA or their accredited training centers and needs to follow lead-safe work practices. FDHDC is always ready to assist any organization, including the City of Jacksonville, in reaching compliance with the RRP rule.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The actions described in this CAPER report aim to directly reduce the number of families living at or below the poverty level in Jacksonville-Duval County. Various public services are available to help individuals and families succeed and prevent homelessness. Individuals who are at risk of, or currently experiencing, homelessness receive case management from many of our funded service providers, who also offer employment training and referrals to job placement services. Through these efforts, both homeless individuals and families, as well as those at risk of homelessness, can work towards achieving self-sufficiency.

Affordable housing programs assist low-income households by helping them rehabilitate existing homes or secure new housing through down payment assistance. These housing initiatives make housing more affordable, providing stability for households striving to improve their financial situations. Furthermore, improvements to public infrastructure in low- and moderate-income areas enhance residents' quality of

life and attract additional public and private investments to these communities.

While the City does not directly fund economic development projects, the City supports the economic development and job creation efforts of the Chamber of Commerce, Small Business Development Center, and the Florida Community College at Jacksonville and their initiatives and plans to assess the needs of the poverty-level families.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The City is committed to strengthening its relationships by enhancing communication and outreach with developers, nonprofit and for-profit organizations, and various service providers. This includes collaboration with departments within the City, local governments, the local public housing authority (JHA), as well as ESG and HOPWA service providers.

Every year, a Universal Application (UA) workshop is held to provide technical assistance to community development services and housing providers. This assistance helps organizations prepare applications for HUD grants and also increases their capacity to achieve the goals outlined in the plan. During these workshops, eligible activities for funding use and their objectives are discussed. Throughout the program year, subrecipients also receive technical assistance through on-site monitoring.

The City of Jacksonville's HCDD remains engaged and maintains an open dialogue with public, private, and governmental organizations. This collaboration allows stakeholders to share information, advocate for pressing issues, leverage resources to facilitate projects, overcome barriers to implementation, and coordinate collective efforts.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The City of Jacksonville's HCDD is dedicated to maintaining open communication with both public and private housing and social service agencies. The Housing and Community Development Division (HCDD) is the primary city department responsible for implementing grant programs by partnering with private sector and nonprofit organizations, as well as collaborating with the Jacksonville Housing Authority (JHA) and other city agencies.

HCDD also coordinates all housing and community development strategies and encourages regular communication among the agencies and organizations outlined in the City's original Consolidated Plan submission. Annual citizen participation meetings are conducted to provide stakeholders with opportunities to coordinate and share feedback on issues and concerns related to the Universal Application process.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The City of Jacksonville has identified two impediments related to fair housing and six barriers to affordable housing in its 2020 Analysis of Impediments to Fair Housing Choice (AI), published on October 1, 2020. This AI examines community demographics, market availability, and public and private policies, practices, and procedures that impact fair housing choice and affordable housing.

Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing options based on race, color, religion, sex, disability, familial status, or national origin. The AI serves as a foundation for fair housing planning and provides vital information to policymakers, administrative staff, housing providers, lenders, and fair housing advocates. Additionally, it helps generate public support for fair housing initiatives.

To ensure that all residents in Jacksonville-Duval County are protected under state and local law, and to adhere with the Department of Housing and Urban Development (HUD) regulations on fair housing as required by HUD entitlement grants, the City of Jacksonville has taken steps to promote fair housing and to educate its leadership, staff, and residents on what HUD defines as fair housing and discrimination in housing. Further, the City has identified what steps it must take to overcome the barriers identified and what the consequences are for those who do not adhere to a policy of fair housing and non-discrimination.

For each impediment, recommendations and outcome measures have been identified for activities that can help to alleviate these impediments moving forward. The current impediments to fair and affordable housing are:

1. Significant Income Inequality Between Race or Ethnicity
2. High Non-White Denial Rate for Home Loans
3. Shortage of New Multi-Family Rental Development
4. High Percentage of Renters Who are Cost Burdened
5. Accelerating Rise in Single Family Home Values
6. Missed Opportunities to Address Homelessness
7. Funding Shortage for New Affordable Housing
8. Shortage of Handicapped Accessible Housing and Above Average Poverty Rates

Actions Taken to Address Impediments in PY 2024

Impediment #1: In PY 2024, the City continued to support public service activities to help residents increase their income such as the JHA Brentwood Neighborhood Network Center, JHA Family Self-

Sufficiency program and Ability Housing with their RISE program. The majority of the participants were Black or African American. Impediments #s 2 & 7: The City provided direct financial assistance to 36 eligible LMI first-time homebuyers in the H2H down payment assistance program. LMI households in this program were informed about fair housing rights, provided funding for new affordable housing, prevented from experiencing homelessness. Impediments #s 3 & 4: The City is in the process of completing three rental rehab activities that would preserve affordable housing in Jacksonville. Impediments # 5 & 6: There were 9 households assisted with the Limited Repair Program (LRP) in the HOME program. Rehab for housing helps to maintain housing conditions that might otherwise lead to homelessness. These activities also help to maintain housing property values. Impediment # 6: The City continues to fund opportunities to end homelessness through the ESG and HOPWA programs. ESG funds support rapid rehousing rental activities that house homeless individuals and families before they return to homeless situations. HOPWA funds support housing subsidy programs that help to maintain housing for individuals and their families living with HIV/AIDS. Details of these program accomplishments are located in the CR-05 of this report. Impediment # 7: The City utilized HOME and SHIP funds to develop new rental developments and support eligible first-time homebuyers. As mentioned above, 36 LMI households were assisted with the H2H downpayment assistance program. Impediment # 8: The City has taken steps to assist persons with a disability in its affordable housing programs. Persons with a disability receive a special consideration as a targeted population in the HOME RLF program. Organizations and developers applying for RLF funds are given bonus points for projects serving special needs populations such as the elderly, formerly homeless and persons with disabilities.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

To meet the requirements outlined by HUD to allow for satisfactory citizen participation of the PY 2024 CAPER, the City gave a public notice in local papers and on the City website. The following outreach efforts were made.

A draft of the CAPER for the City of Jacksonville was available for a fifteen (15) day public review and comment period, from Wednesday, December 3, 2025 through Wednesday, December 17, 2025. A copy of the draft CAPER was available online at <https://www.jacksonville.gov/hcdd>.

Comments could be submitted via email at HCDDcomments@coj.net, or in writing and delivered to Housing and Community Development, 214 N. Hogan Street, 7th Floor, Jacksonville, Florida 32202. Comments could be received no later than Wednesday, December 17, 2025.

There were no comments received during the public comment period.

A public hearing regarding the PY 2024 CAPER was held on Tuesday, December 2, 2025 at 11:30 a.m., in-person at the Ed Ball Building, Conference Room 721, 214 N Hogan St. Jacksonville, FL 32202.

There were no comments made at the public hearing.

Pursuant to the Americans with Disabilities Act, accommodations for persons with disabilities are available upon request. Please allow 1-2 business days notification to process; last-minute requests will be accepted but may not be possible to fulfill. Please contact Disabled Services Division at V-(904) 255-5472, TTY-(904) 255-5475, or email your request to karat@coj.net. If any non-English speaking persons wish to attend and require a translator, please notify the Housing and Community Development Division at (904) 255-8200 in advance so reasonable accommodations may be made.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The PY 2024 CAPER reports on the fourth program year of COJ's 2021-2025 Consolidated Plan. Currently, the City of Jacksonville does not anticipate any major changes to the City's goals and objectives that would result in the change of its programs. No priorities or goals have been changed, however if needed, the City may revise outcome numbers to meet recent program performances.

CDBG-CV

In response to the COVID-19 pandemic, the federal CARES act was signed into law to assist communities in their efforts to prevent, prepare for and respond (PPR) to the coronavirus. Federal funds were awarded in three rounds, of which the City as a CDBG-CV recipient was awarded funds in Round 1 and Round 3 of the grant allocation for a total of \$9,691,138. To receive these funds, the City substantially amend its PY 2020 Annual Action Plan to include activities funded by CDBG-CV. CDBG-CV funds were provided for public services for LMI and special needs groups that were impacted by COVID-19. These activities included mortgage/rental/utility payment assistance and other vital public services such as COVID-19 testing.

In PY 2024, the City funded several public service programs which assisted LMI and special needs groups still impacted from the pandemic. These programs include the Changing Homelessness Homeless Outreach Team, the Transitional Housing program and the Coordinated Entry program. To date there have been 4,601 assisted with the Homeless Outreach Team and 21 individuals assisted with transitional housing. The City also continued to fund the Mortgage Assistance Program which has assisted 816 individuals and their families to date. CDBG-CV activities are summarized in the CR-05 and expenditures and uses of funds are reported in the CR-15. A copy of the PR26 CDBG-CV Financial Report has been uploaded as an attachment to the CR-00.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

The City of Jacksonville inspects HOME assisted properties periodically, and at least once every 3 years as guided under 24 CFR 92.504(d) for developments under the affordability period. The City keeps a master list of all property managers/sites, the number of HOME assisted units as well as a schedule inspections, and when the affordability period will end.

In PY 2024 a total of 28 HOME inspections were completed during the program year at three sites across the City. There were several failed inspections before they finally passed. The common issues found were minor electrical issues, normal wear and tear of doors and windows, bathroom and kitchen faucet water leaks, minor structural damage and missing batteries or non-functioning smoke detectors. For each location that failed, after the initial inspection the City and the inspection staff worked with property managers until issues were completed or resolved. It is the intention of the City to make sure each property passes the housing quality inspection and meets the property standards set in 24 CFR 92.251. As inspections are ongoing, for those that haven't passed at the time of this report the City will continue to work with property managers until each situation has been remedied.

The list of housing inspections has been attached to the CR-00.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

Affirmative Marketing Plan

The Affirmative Marketing Plan (AMP) ensures that City and subrecipients design and employ marketing plans that promote fair housing by ensuring outreach to all potentially eligible households, especially those least likely to apply for assistance in the HOME program.

When implementing the AMP, all subrecipients must identify eligible segments of the eligible population that are least likely to apply without special outreach efforts, outreach to target population, state indicators to be used to measure the success of the marketing program, demonstrate the capacity to provide training and information on fair housing laws and objectives, and make a good faith effort to carry out the steps of the AMP. All HOME program affirmative marketing material contained the Equal Housing Opportunity logo as required by law. Staff ensured that signs were erected, with the Equal

Housing Opportunity logo, on sites which benefited from HOME program funds. The City and subrecipients were in compliance in PY 2024.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

According to the PR-09, the City had a balance on hand for HOME program income (PI) of \$0. This is correction from the carryover reported from the prior reporting year. In PY 2024, the City received a total of \$100,000.00 from program income and spent \$100,000.00 towards the H2H homebuyer program. This leaves the remaining balance for HOME program income at \$0, of which no funds will carry over to the next reporting period. The City does not use HOME funds for TBRA.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

Program sheets and brochures for the HOME program are disseminated throughout the year. The information conveyed the availability of housing opportunities through the program. Affirmative Marketing material contained the Equal Housing Opportunity logo as required by law. In addition, staff ensured that signs were erected, with the Equal Housing Opportunity logo, on sites which benefited from HOME program funds.

To ensure compliance with program and planning requirements, CHDO's are requalified annually at the start of the program year on July 1, so staff can be assured of their capacity. Subrecipients, as well as approved CHDO's, are monitored by staff each year.

The HOME Revolving Loan Fund (RLF) program provides HOME funding for affordable rental and homeownership developments throughout the City. Since the launch in 2019, the HOME RLF program has been well received by our for-profit and non-profit affordable housing developers in Jacksonville.

Funding for the creation and preservation of affordable housing is made available on an ongoing basis through the HOME program grant which the City receives from HUD each year. Funds are provided as a low-interest repayable loan amortized over the affordability period. More information and how to apply for RLF lands can be found on the City website at: <https://www.coj.net/rlf>

HOME-ARP

In September 2021, HUD announced an allocation of \$12,060,074 to the City of Jacksonville for a new grant called the Home Investment Partnerships Grant American Rescue Plan (HOME-ARP). The purpose of HOME-ARP funds is to provide homelessness assistance and supportive services through several eligible activities. Eligible activities include acquisition and development of non-congregate shelter, tenant based rental assistance, supportive services, HOME-ARP rental housing development,

administration and planning, and nonprofit operating and capacity building assistance.

HOME-ARP funds must assist people in HOME-ARP "qualifying populations", which include: sheltered and unsheltered homeless populations; those currently housed populations at risk of homelessness; those fleeing or attempting to flee domestic violence or human trafficking; other families requiring services or housing assistance or to prevent homelessness; and those at greatest risk of housing instability or in unstable housing situations.

COJ identified that the lack of affordable housing was the top need identified from consultation with service providers and through the data analysis in the allocation plan. To help meet this need, COJ will allocate the bulk (99.5%) of its allocation to the development of affordable rental housing, and estimates 80 new affordable rental units will be produced using HOME-ARP funds. As of the end of PY 2024, \$43,354.32 has been spent working on setting up the program.

CR-55 - HOPWA 91.520(e)

Identify the number of individuals assisted and the types of assistance provided

Table for report on the one-year goals for the number of households provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance payments to prevent homelessness of the individual or family; tenant-based rental assistance; and units provided in housing facilities developed, leased, or operated with HOPWA funds.

Number of Households Served Through:	One-year Goal	Actual
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	705	428
Tenant-based rental assistance	0	0
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	160	119
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0	0

Table 14 – HOPWA Number of Households Served

Narrative

In PY 2024, HOPWA housing subsidy assistance went towards short-term rent, mortgage, and utility (STRMU) assistance payments; permanent housing placement services (PHP); and supportive services to prevent homelessness of the individual or families with a member living with HIV/AIDS.

Persons living with HIV/AIDS were served with housing assistance through the City's five HOPWA Sponsor partners: Catholic Charities Bureau, JASMYN, Lutheran Social Services, Northeast Florida AIDS Network and Gateway Community Services. HOPWA Sponsors were chosen using an application process, and applications were evaluated by a committee. The following highlights were provided by each HOPWA Sponsor.

Catholic Charities Bureau, Inc. (CCB) used HOPWA funds to provide emergency financial assistance that included 90 households assisted with STRMU under their case management program.

Jacksonville Area Sexual Minority Youth Network (JASMYN) has provided 16 youth with STRMU assistance in addition to counseling supportive services.

Lutheran Social Services, Inc. (LSS) provided emergency STRMU assistance to 124 HIV/AIDS infected

persons and their families. This program also provides activities such as counseling, educational improvements and a supportive living coach to provide advice and guidance to each participant.

Northeast Florida Aids Network (NFAN) provided 119 units of security deposits through its Permanent Housing Placement activity. This activity helped to make housing affordable for clients. The agency also provided STRMU assistance to 198 HIV/AIDS infected persons and their families.

Gateway Community Services, Inc., (GCS) provided supportive services to 59 HIV/AIDS infected persons and their families. Services mainly included case management services to address all the unique needs of clients such as medical health referrals, outreach and transportation.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours	0	0	0	0	
Total Section 3 Worker Hours	0	0	0	0	
Total Targeted Section 3 Worker Hours	0	0	0	0	

Table 15 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0	0	0	0	
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0	0	0	0	
Direct, on-the job training (including apprenticeships).	0	0	0	0	
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0	0	0	0	
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0	0	0	0	
Outreach efforts to identify and secure bids from Section 3 business concerns.	0	0	0	0	
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0	0	0	0	
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0	0	0	0	
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0	0	0	0	
Held one or more job fairs.	0	0	0	0	
Provided or connected residents with supportive services that can provide direct services or referrals.	0	0	0	0	
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0	0	0	0	
Assisted residents with finding child care.	0	0	0	0	
Assisted residents to apply for, or attend community college or a four year educational institution.	0	0	0	0	
Assisted residents to apply for, or attend vocational/technical training.	0	0	0	0	
Assisted residents to obtain financial literacy training and/or coaching.	0	0	0	0	
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0	0	0	0	
Provided or connected residents with training on computer use or online technologies.	0	0	0	0	
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0	0	0	0	

Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0	0	0	0	
Other.	0	0	0	0	

Table 16 – Qualitative Efforts - Number of Activities by Program

Narrative

This section provides an overview of the new Section 3 reporting requirements, which are now reported directly in the Integrated Disbursement and Information System (IDIS) at the activity level. The Department of Housing and Urban Development (HUD) implemented a new Section 3 Final Rule on October 29, 2020. This rule establishes new benchmarks and methods for reporting under 24 CFR 75. Section 3 aims to create more economically sustainable communities by ensuring that employment and economic opportunities generated by federal grant assistance for development programs are directed toward very low- and low-income individuals and communities, particularly those who are recipients of federal assistance. The Final Rule changes the focus from tracking the number of qualified new hires in Section 3 projects to tracking the total labor hours worked by Section 3 or Targeted Section 3 workers. For definitions of Section 3 and Targeted Section 3 workers, please refer to the following link: <https://www.hudexchange.info/faqs/crosscutting-requirements/section-3/general/what-does-section-3-worker-mean/>).

HUD has set a benchmark for grantees to meet in order to maintain compliance.Â Section 3 recipients are considered to be compliant with the Section 3 requirements and met the safe harbor if they certify that they have followed the required prioritization of effort met or exceeded the applicable Section 3 benchmarks.Â The benchmark for Section 3 workers was set at 25 percent or more of the total number of labor hours worked by all workers on a Section 3 project. The benchmark for Targeted Section 3 workers was set at 5 percent or more of the total number of labor hours worked by all workers on a Section 3 project.

Section 3 Projects cover housing rehabilitation, housing construction and public improvement construction activities assisted under HUD grant programs that provide housing and community development financial assistance that exceeds a threshold of \$200,000 per activity. A \$100,000 activity threshold applies to grants under HUD's Lead Hazard Control and Healthy Homes programs. In PY 2024 there were no new activities that met the threshold for reporting Section 3.Â Â