

Individual Application

IA-0000000465

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Application StatusSubmitted

Amount Paid

Grant Category NameAcute 2026-2027

Funding OpportunityPSG Funding FY 2026-2027
(/lightning/r/FundingOp...

Requested Amount\$124,999.00

Submitted

In Review

Qualified

Disqualified

Awarded

Award Accept...

Award Rejected

Not Awarded

✓ Mark Application Status as Complete

Details

Entity Information

Application Information

Documents

History

Community Need and Target Audience

Section 1: Community Need and Target Audience

Provide a description of the need for the program, the target audience for Most Vulnerable Persons and Needs, the outreach to the target audience, the anticipated impact and success on the target audience, the anticipated total number of people to be served by the program, and for existing programs the current number and percentage of people served by the program who represent the targeted Most Vulnerable Persons and Needs category.

(Maximum 7,500 characters with spaces—equivalent to 3 pages)

Applicant's Response:

NEED FOR THE IMMINENT HOMELESSNESS INTERVENTION PROGRAM –

EVICTON: Evictions in Duval continue to exceed pre-pandemic levels 6 years later, with 14,566 filed in the last year (as of 5/1/26). Princeton University, Eviction Lab (evictionlab.org). Tenants are typically unrepresented. Id. Without immediate legal intervention to meet accelerated deadlines and strict procedural requirements, there is little recourse against eviction. An impending eviction causes an acute crisis with deadlines of 3, 5, or 10 days, depending on the allegations. The procedure for filing defensive motions and pleadings is exacting and unforgiving, and the substance of the defenses themselves often require specialized technical knowledge, particularly in cases involving housing subsidies, in which complicated federal regulations apply. Any misstep results in default and automatic eviction – being locked out and removed from the unit (and any personal property in the unit) by sheriff’s deputies upon 24-hours’ notice.

HOMELESSNESS: Eviction ruins credit for at least 7 years and makes it harder to secure safe and affordable housing in the future, creating a “feedback loop” that increases the risk of another eviction. Desmond, Unaffordable America: Poverty, Housing, and Eviction (2015). Eviction is a direct cause of homelessness. Nat’l Bureau of Economic Research, Eviction and Poverty in American Cities (2023). Eviction typically disqualifies tenants from receiving housing subsidies for 1-to-5 years. Housing subsidies are one of the few proven solutions to making housing affordable. Center on Budget & Policy Priorities, Ending Homelessness: Addressing Local Challenges in Housing the Most Vulnerable (2023). Subsidies fill the gap between market rent and what low-income households can afford. Id. Unaffordable housing is the primary cause of homelessness. Florida Council on Homelessness, 2024 Annual Report.

LACK OF AFFORDABLE HOUSING: Although Jacksonville recently increased its affordable housing stock, there still is not enough for all those who need it. First Coast News, Study: Despite Growth in Jacksonville Affordable Housing, Many Renters Still Cost-Burdened (2/10/26). Even with rent receding from its 2023 high, it still exceeds pre-pandemic levels. Florida Landlord Network, Florida’s Rental Market (2026). Thus, in 2025, Duval continued to be the state’s “eviction capital,” with 84 evictions filed for every 1,000 renter households. UF Shimberg Center for Housing Studies, Eviction Filing, Yearly (2025). Lack of area affordable rental housing leaves 46,906 “very low income” (at or below 50 percent AMI) severely cost-burdened – spending over half of income on housing. NLIHC, The Gap (2026). Over 1 in 4 Duval seniors spend over half their income on rent, increasing eviction risk. News4Jax, NEFL Seniors Face Growing Housing Crisis (5/28/26).

RISK TO WELL-BEING PRIORITIES: Severely cost-burdened households significantly sacrifice necessities like food, healthcare, transportation, or childcare, NLIHC, supra, and may make trade-offs like relocating to unsuitable housing or neighborhoods far from employment or social networks. Joint Ctr. for Housing Studies, State of the Nation’s Housing (2025). Housing cost burdens are associated with increased mortality risk. NLIHC, supra.

NEED FOR ACUTE SERVICES: Recognizing the interrelation of lack of affordable housing and homelessness, the COJ Special Committee on Critical Quality of Life Issues (CQLI) recommended in its Final Report (2022) that the City “financially support the Jacksonville Area Legal Aid office in efforts to reduce eviction rates, human displacement, and homelessness.”

MVP TARGET AUDIENCE –

This program will serve Jacksonville residents with low-income (at or below 200 percent of the OMB poverty guidelines) who are homeless or at risk of imminent homelessness. There are 338,022 persons (31.8 percent) with low income in Duval, per 2025 Census estimates. The percentage of households struggling to survive is even higher at 42 percent, United Way, The State of ALICE in Florida: Update on Financial Hardship (2025), because income is not enough to cover housing, food, healthcare, childcare and transportation. There are neighborhoods at high risk of eviction (90th or higher percentile) due to high social vulnerability rankings. Urban Institute, Housing Instability Data Tool (Dec. 2025). With a higher-than-average Black/African American population at 30.7 percent, Eviction Lab identifies Duval at heightened eviction risk, after finding that eviction has a disparate impact on this demographic.

OUTREACH –

REPUTATION & REFERRAL: JALA has developed a reputation in the community for providing emergency legal eviction defense. Many are familiar through word-of-mouth or prior use. Others are referred by social service providers, the court summons, or the Jacksonville Housing Authority’s hearing notice to every subsidized housing tenant facing

eviction, which states, "You have the right to be represented by legal counsel...You may be eligible for free services through [JALA]."

EVICTON DIVERSION PROGRAM: JALA is a founder of and mutual referral partner with the COJ, United Way, Jewish Family & Community Services, and the court system in Jacksonville's eviction diversion court (the first in Florida), which diverts eviction cases that can be resolved with rental assistance. JALA's role is enforcing assistance agreements against landlords when needed.

MEDIA: JALA also expands awareness by engaging in broadcast and social media campaigns, including targeting information to at-risk zip codes by using Google geofencing to reach area cell phones.

RESULT: The result in 2025 was a 147 percent increase in demand for eviction defense from pre-pandemic levels.

NUMBER TO BE SERVED –

The program will provide free emergency legal advice, advocacy, or representation for at least 242 (adjusted to 83.3 percent of FY25 target per decreased FY27 grant max) persons and families of Jacksonville who are homeless or at imminent risk of homelessness due to receiving eviction lawsuits or notices to vacate their housing units, being wrongfully "locked out," or being denied housing subsidies.

ANTICIPATED SUCCESS & IMPACT –

SUCCESS: Results are expected to be in line with those achieved in the last full program year, FY25 (again to be adjusted to 83.3 percent per decreased FY27 grant max), which exceeded all objectives (FY26 is on similar track). JALA assisted 445 clients (154 percent of its target of 290). A majority of those represented – 76 – achieved successful outcomes (152 percent of its target of 50), including: preventing loss of tenancy, avoiding eviction judgments, and/or securing subsidized housing benefits (78 percent involved both).

IMPACT: Quantifiable impact included \$1,470,980 in potential cost savings to the community by preventing eviction and loss of tenancy for 70 clients, based on saving \$21,014 per person per year by avoiding the costs of homelessness compared to the costs of preventing it, Central FL Comm'n on Homelessness (2014 Report); \$16,500 in potential savings to 6 tenants by avoiding eviction judgments via negotiated move-out agreements, based on what would have been the projected costs of having an eviction on one's credit, University of Michigan, Record Costs: Collateral Consequences of Eviction Court Filings (July 2024); and \$18,032 in actual rent relief for 10 tenants.

✓ Agency Background, Staff and Board Experience

Section 2: Agency Background, Staff and Board Experience

Provide a description of the agency's board (demographics, length of service and relevant experience); the board's role in governance; the strategy for board recruitment; the impact of the board's background, relationship, experience or expertise with the agency; the agency's staffing structure; the agency's executive staff (demographics, length of service and relevant experience and expertise); the executive/key staff's plan or process for the implementation of the program; and the agency's mission, history, experiences and accomplishments relative to the Most Vulnerable Persons and Needs category.

(Maximum 7,500 characters with spaces—equivalent to 3 pages)

Applicant's Response:

AGENCY'S HISTORY, MISSION, EXPERIENCE & ACCOMPLISHMENTS RE MVP NEEDS –

HISTORY: Jacksonville Area Legal Aid (JALA) is Florida's oldest legal aid organization. It has had nonprofit 501(c)3 status since 1976, but its history goes back farther to its 1937 roots as a pro bono (volunteer) lawyer association. The low-income community depends on JALA's free legal services for equal access to the civil (non-criminal) justice system. Unlike the criminal justice system, there is no right to the appointment of free legal counsel for the poor in civil cases. Yet, civil cases often determine whether critical basic needs like housing will be met.

MISSION & VISION: JALA's mission is to provide quality legal assistance to low-income and other vulnerable populations to alleviate poverty. Its vision is to be the primary engine for economic and social justice in our region, by assuring equal access to our civil justice system.

EXPERIENCE: Housing security has been a constant priority. JALA served an average of 983 clients yearly since at least 1989 (launch of current database) to 2019 (pre-pandemic) with rental housing problems like poor conditions, overcharges, discrimination, and, most of all, eviction and eligibility for housing subsidies. Post-pandemic (2020-2025), the average leaped to 2,074 clients served yearly, with 1,408 facing eviction &/or loss of housing subsidies.

ACCOMPLISHMENTS: In 2025, JALA saved over 309 households from eviction and loss of housing (and from loss of housing subsidies for 100 of these households); prevented entry of eviction judgments for another 177 (safeguarding credit and making it easier to transition to new housing); secured financial relief totaling \$485,038 in corrected or waived rental charges and emergency rental assistance; and shared with 5,818 users its free Eviction Answer Form-Builder software (available at floridaevictionhelp.org).

AGENCY'S DEMOGRAPHICS –

Board, executive, and staff demographics are largely reflective of the community. Duval 2025 Census: 59.7 percent White, 30.7 percent Black, 13.5 percent Hispanic, 5.6 percent Asian, 4 percent Multiracial/Other, & 51.5 percent Female. 2026 Board of Directors: 64.7 percent White, 29.4 percent Black, 5.9 percent Hispanic, 5.9 percent Multiracial, & 35.3 percent Female. 2026 Client Advisory Board (CAB): 60 percent Black, 20 percent Hispanic, 20 percent Multiracial, 20 percent White, & 100 percent Female. 2026 Executive Team: 50 percent White, 33 percent Asian, 17 percent Black, & 66.7 percent Female. 2026 Duval Staff: 53.8 percent White, 24.4 percent Black, 17.9 percent Hispanic, 2.6 percent Asian, 1.3 percent Other, and 80.8 percent Female.

AGENCY'S BOARD –

ROLE: The Board sets priorities within its purpose and mission, handles major policy decisions, approves major budgetary matters, hires the CEO, and addresses key challenges and opportunities.

LENGTH OF SERVICE & EXPERIENCE: Members serve for 3 two-year terms. The Board comprises lawyers, other professionals, community stakeholders, and client representatives: (1) Ashley Goggins (President), Attorney; (2) Shawn DeVries (1st VP), Attorney; (3) Andrew Underkoffler (2nd VP), Attorney, FordHarrison; (4) James Cummings (Secretary), Attorney & Mediator; (5) Joshua Shilts (Treasurer), CPA, DeanDorton; (6) Lance Davies, Attorney, VyStar Credit Union; (7) Cassandra Gordon, Attorney, Modern Law Group; (8) Alexandria Hill, Attorney, Driver, McAfee,

Hawthorne & Diebenow; (9) Stephen Holmgren, Attorney, Purcell, Flanagan, Hay & Greene; (10) Christopher Jackson, Attorney; (11) Fabian Jackson (CAB President), Client Representative; (12) David Johnston, Attorney, Flannery Georgalis; (13) Alex King, Attorney, First Coast Criminal Defense; (14) Tyra Nelson, VP/Manager, Ameris Bank; (15) James Poindexter (Ex Officio Immediate Past President), Attorney, Delegal & Poindexter; (16) Jason Van Lenten, Attorney, Gunster, Yoakley & Stewart; and (17) Latoya Williams-Shelton, Attorney.

CAB: A Client Advisory Board composed of 5 former clients or client-eligible representatives provides outreach to community members and leaders to gain feedback about community needs and JALA services (and serves as a recruitment pool for the Board).

RECRUITMENT STRATEGY: To enhance its effectiveness, JALA uses a matrix to recruit candidates with varied experiences, such as: (1) professional affiliation, (2) community connection, (3) client perspective, (4) geographic location, and (5) demographics.

IMPACT OF BOARD'S BACKGROUND: Impact includes having: (1) financial professionals capable of acting on the budget, audit, and resource opportunities; (2) community stakeholders bringing talents and resources like fundraising strategies and contacts; (3) client representatives enhancing conversation between JALA and client communities; (4) geographic representation expanding awareness; and (5) heterogeneous demographics enriching JALA's perspective in addressing issues.

AGENCY'S STAFFING STRUCTURE, EXECUTIVE STAFF, & IMPLEMENTATION PLAN –

PROGRAM IMPLEMENTATION PLAN: This PSG program has existed for 9 years [10 if the larger-scale Eviction Diversion Project substituted for this PSG program in FY24 by the COJ Critical Quality of Life Initiative is counted]. It is in demand (the private bar does not typically handle eviction-defense due to tenants' inability to pay), and has in place the tools, processes, and key staff to provide legal services.

EXECUTIVE STAFF EXPERIENCE: James A. Kowalski, Jr., CEO, a nationally recognized attorney with 35 years of experience – 22 protecting housing consumers, has led JALA since 2012, and is the overall manager of the program. Tammy Morgan, CFO, who has over 9 years of CFO experience (over 25 in accounting overall), and Renu Heda, CFO Emeritus, who served with JALA in the CFO role for 30 years, will manage fiscal reporting for the program. Kim Martyn, COO, an attorney with JALA since 1994 and in the COO role since 2002, will manage program reporting. LaVerne Andreasen, HR Officer, an attorney with 28 years of legal experience, including 9.5 in management, will contribute to compliance. Stephen Pitel, Chief of Staff, an attorney with 16.5 years of experience, with 8.5 years managing programs and supervising staff at JALA, will oversee all staff.

STAFFING STRUCTURE: Most (87 percent) of JALA's staff are direct service providers comprised of Staff Attorneys, Paralegals, Legal Assistants, and Intake Specialists. The direct service providers are organized into subject matter divisions, each led by a Division Chief. This program is carried out by the Housing Division. The Director of Litigation, an attorney with 38 years of experience – 25 in housing and 20 as supervisor, directly supervises the Housing Division Chief. In turn, the Division Chief, an attorney with 26 years in housing law, with an emphasis on subsidized housing regulations, directly supervises the Division's Staff Attorneys and Paralegals, in addition to providing direct services. Percentages of 3 Staff Attorneys and 1 Intake Attorney with 18 years combined in housing law are assigned to this program (percentages are assigned to maintain expertise and continuity of services in the event of leave or attrition). The Division meets weekly to review and assign cases and track performance on goals and objectives. Periodic individual case reviews and performance evaluations are conducted to ensure high quality work.

▼ Program Management Expertise and Evaluation

Section 3: Program Management Expertise and Evaluation (Descriptions)

Provide a description of how the program will be designed and managed, how the program's success and impact will be measured and how information will be collected. For an existing program, the section can include past experiences, successes and achievements, and multi-year qualitative and quantitative data on the program's effectiveness; and for a new program, this section can include why the agency will be able to successfully manage the program, expected outcomes or goals of the program, any successes or best practices of similar programs or other research justifying anticipated program effectiveness. This Section shall include the agency's potential fundraising capacity, plan, and strategy, and a description of how the program will be sustained after the grant period. This Section may include a list of current and anticipated program partners and a description of these partnerships, including their roles and responsibilities. For those program partners providing funding, the list will include the amount of funding provided.

(Maximum 10,000 characters with spaces—equivalent to 4 pages not including the information regarding noncompliance incidents)

Applicant's Response:

PROGRAM DESIGN & MANAGEMENT –

SERVICES: JALA will provide free emergency legal services for low-income persons and families of Jacksonville who are homeless or at imminent risk of becoming homeless due to receiving eviction lawsuits or notices to vacate their housing units, being wrongfully "locked out" of their units, or being denied by or terminated from subsidized housing programs that make housing affordable. Emergency legal services will include the crucial legal advice and representation urgently needed to defend against wrongful action by landlords and housing agencies, such as: filing motions and pleadings; conducting legal research, investigation, and discovery; negotiating; and handling administrative and court hearings.

EXISTING MODEL: Throughout its history, JALA's mission has been to provide legal services for low-income households to alleviate poverty. To this end, a constant priority has been housing security. Thus, JALA has decades of experience administering programs legally defending tenants against eviction and loss of affordable housing subsidies. This PSG program has existed for 9 years [10 if counting the larger-scale Eviction Diversion Project substituted for this PSG program in FY24 by the COJ Critical Quality of Life Initiative]. It has in place the policies, procedures, tools, administration, and key staff to provide program services.

BEST PRACTICES: JALA adopted the ABA Standards for the Provision of Civil Legal Aid into its by-laws, which include standards for governance; management; effectiveness including delivery structure, methods, systems, and procedures; client relations; and quality assurance.

APPROACH: This program uses an evidence-based approach. Providing legal counsel for tenants has been shown to reduce evictions by as much as 77-91 percent. NLCHP, Protect Tenants, Prevent Homelessness (2018). Tenants with full representation are twice as likely to stay in their homes and are four times less likely to use homeless shelters. Grundman & Kruger, Legal Representation in Evictions (2018).

DELIVERY, FREQUENCY & DURATION OF SERVICES: Legal services are delivered through a combination of "activities," after evaluating cases on the front end to match each with an appropriate level of service (see Section IV). Tiered delivery results in no waiting list, despite heavy demand. Intake, advice, and brief services are offered daily to new clients. Full legal representation – the highest level of service – is offered immediately as priorities dictate (e.g., hearing deadlines). Duration will depend on the level of services provided. Brief services (e.g., informal advocacy) typically last no longer than hours, days, or weeks. Extended services, like full representation, can last months.

ELIGIBILITY: This program will serve those who are low-income and homeless or at risk of imminent homelessness. "Low-income" is defined as household income at or below 200 percent of the OMB poverty guidelines. "Homeless" is defined as: living in a place not meant for human habitation; living in (or exiting) emergency shelter, transitional housing, or other institutional residence; being unable to secure stable housing for one's child(ren); or at imminent risk of losing one's residence and lacking resources to secure housing. "Imminent" is defined as 14 days or less.

FEES: JALA does not charge fees for its services directly to clients. Any fees awarded to JALA for successfully litigating cases are court-ordered to be paid by opposing parties.

ACCESSIBILITY: JALA is wheelchair accessible, makes home-visits to residence-bound clients, and offers Lyft rides for clients in need. It is one block from a city bus stop. JALA uses V/TTY, Video Phone, live interpreters (including bilingual staff), and an online video and phone interpreter service (100s of languages) to communicate effectively with deaf clients and those with limited English proficiency.

OVERSIGHT: Supervision includes periodic workplans and evaluations of each advocate. Professional development needs are identified and included in follow-up workplans, along with work expectations. JALA invests in leadership, practice skills, substantive law training, and technical support for its board members, executives, managers, supervisors, administrators, advocates, and support staff. Clients are surveyed to gauge satisfaction and gather feedback.

VOLUNTEERS: JALA expands its capacity to provide services by recruiting pro bono attorneys to help clients with related housing problems, e.g., staffing a separately funded clinic to demand repairs. At the clinic, clients without acute housing problems may receive guided self-help (e.g., forms and instructions) on demanding improvement of sub-standard rental housing conditions on their own. Cases are then monitored to step in if landlords pursue retaliatory evictions, rendering the situation acute.

HOW PROGRAM'S SUCCESS & IMPACT WILL BE MEASURED –

GOAL 1: Provide free emergency legal services for those at imminent risk of homelessness due to receiving eviction papers or notices to vacate or being "locked out" or denied housing subsidies. **OBJECTIVE 1:** Provide outreach and intake, advice and counseling, referral, brief assistance, and/or full legal representation to at least 242 clients, between 10/1/26 and 9/30/27. **GOAL 2:** Provide full legal representation in those cases that demonstrate need, priority, merit, and potential impact, typically 15 percent or more, and maintain a 67 percent or better success rate by preventing loss of housing and/or gaining or preserving housing subsidies. **OBJECTIVE 2:** Achieve outcomes successfully preventing eviction or establishing or preserving housing subsidies for at least 42 clients between 10/1/26 and 9/30/27.

DATA COLLECTION: JALA uses a web-based case management system to maintain its client database, track timekeeping, and extract reports on the number of clients seeking assistance, the number served, the legal issues involved, the scope of the services provided, activities, time spent per case, outcomes, and the specific program/funder.

PAST EXPERIENCE, ACHIEVEMENTS & SUCCESSES: Again, this PSG program has existed for 9 years [10 if the larger-scale COJ Critical Quality of Life Initiative substituted for this PSG program in FY24 is included] and has met or exceeded deliverables in all years. In FY25, the last full program year (and before the grant maximum was adjusted downward to 83.3 percent in FY26 and FY27), the program exceeded all objectives (FY26 is on similar track). The program assisted 445 clients (154 percent of its target of 290) with brief and extended services. A majority of those represented – 76 – achieved successful outcomes (152 percent of its target of 50), including: preventing loss of tenancy, avoiding eviction judgments, and/or securing subsidized housing benefits (78 percent involved both).

CLIENT STORY: In FY25, the program represented a single mother and foster parent residing in public housing who received a notice of lease termination for allegedly having unauthorized occupants. She disputed the claims made in the notice, merely having had her mother visit for a few days to help with a disability flare-up, and her sister and nephews visit for a weekend to attend a family funeral. She requested an administrative grievance hearing on her own. At the hearing, she was not given a chance to present testimony disputing the allegations, and unsurprisingly the hearing officer affirmed the lease termination. Fortunately, she came to JALA before an eviction lawsuit was filed in court. JALA intervened in the case, counselling the client to gather the evidence needed to prove she had not violated her lease. JALA approached the landlord with copies of her mother's and sister's leases to show they resided elsewhere. Ultimately, the landlord rescinded the lease termination notice.

FUNDRAISING CAPACITY, FUNDING PARTNERS & SUSTAINABILITY STRATEGY –

SUSTAINABILITY PLAN: JALA's ability to deliver services is likely to be sustained beyond this grant cycle, due to diversification of funding, conservative fiscal policy, and a multi-faceted revenue strategy.

DIVERSIFICATION: JALA currently receives funding from 17 different funders, including federal direct and pass-through (20.1 percent), state agencies and counties direct (13.7 percent), bar and other private foundations (57.9 percent), and agency revenue and fundraising (8.3 percent).

PROGRAM FUNDING PARTNERS: Included are (1) Funding Florida Legal Aid f/k/a the Florida Bar Foundation, providing \$438,522 in private funds used to defend low-income tenants from eviction; (2) HUD Office of Fair Housing, providing \$170,000 in federal funds used to address discrimination in rental housing; and (3) \$25,000 in City of Jacksonville Article V trust funds used to provide eviction defense services in Jacksonville.

FISCAL POLICY & POSITION: Since the Great Recession, by relying on conservative fiscal policy and a history of cultivating a diverse funding pool, JALA successfully balanced its 2014-2025 budgets and maintained or grew healthy fund balances going into 2015-2026.

FUNDRAISING CAPACITY: JALA maintains the staff and resources to engage in a multi-faceted revenue strategy. **FUNDRAISING:** JALA's professional Development Division, with board and executive help, maintains several recurring successful fundraising activities, including peer-to-peer solicitations, direct mail and social media campaigns, and special events orchestrated by JALA or held for JALA's benefit. **GRANTWRITING:** JALA continually applies for grants relevant to its mission. **DEDICATED FUNDING:** Article V fines and Bar Foundation interest on trust accounts is mandated to fund legal aid organizations. **ATTORNEYS' FEES:** JALA is proactive in seeking court-awarded fees from opposing parties. **PRO BONO:** The Florida Bar encourages all lawyers to contribute time and treasure to legal aid.

▼ Program Activities

Section 4: Program Activities

Provide an overview of program activities, including a description of each activity, how clients enter the program, how clients' needs are evaluated and the partnerships strengthening the program. This Section shall describe the program's staffing structure, identify the individuals responsible for program management and describe their qualifications, and describe the plan or process for implementing the program. This Section shall describe and provide the rationale for each program activity. This Section shall describe how clients progress through the program, how long they remain in the program, what information the program collects from clients, and how the program records are maintained.

(Maximum 5,000 characters with spaces—equivalent to 2 pages)

Applicant's Response:

The provision of legal services involves the following activities as clients progress through the program.

HOW CLIENTS ENTER THE PROGRAM –

INTAKE: JALA provides intake in a variety of ways to promote access. Clients may call, email, walk in, or apply online. Emergencies (e.g., court and other deadlines) receive expedited appointments or immediate attention. Eviction, an acute situation, has large blocks of time set aside weekly to accommodate this need. Non-emergencies receive flexible appointments, including days and times beyond normal business hours if needed.

OUTREACH: JALA uses broadcast media, social media, and its website to expand awareness, and is now using geofencing to target at-risk areas. Using other funding, it holds events at strategic community locations to reach and inform potential clients about their legal rights and JALA's services.

REFERRAL: JALA receives referrals from the Eviction Diversion Program, social service providers, the Jacksonville Housing Authority, and the Jacksonville Human Rights Commission.

HOW STAFF EVALUATE CLIENTS' NEEDS –

DATA COLLECTION: The Intake Unit collects from each client: (1) name, DOB, partial SSN, and opposing party to rule out conflicts; (2) address to determine service area; (3) household size and income to determine eligibility; (4) legal problem including eviction papers to determine priority and appropriate level of service to be provided; and (5) demographics and circumstances, to comply with reporting requirements and determine if additional services are needed. Information is stored indefinitely in a web-based case management system.

ASSESSMENT & ASSIGNMENT: The Intake Unit forwards cases to the Housing Division for assessment by the Division Chief and Staff Attorneys (5 attorneys with 31 years' combined experience). Each case is prioritized to determine whether it will receive advice, brief services, or full representation. Service level is based on need, urgency, program priorities, alternative solutions, legal merit, and the potential to make a positive impact. This tiered delivery system is considered a "best practice" per the ABA Standards for the Provision of Civil Legal Aid.

DESCRIPTION OF SERVICES –

Each client will receive one or more of the services below.

ADVICE & COUNSELING: Clients who complete intake will receive individualized legal advice on resolving (or avoiding) their housing problem. Advice is offered daily.

FULL REPRESENTATION & BRIEF ADVOCACY: Clients may also receive full legal representation in court or administrative proceedings or brief legal advocacy (e.g., phone calls to resolve mistakes), depending on the individualized evaluation described above. Brief advocacy is offered daily and typically lasts no longer than hours, days, or weeks. Full legal representation is offered immediately as priorities dictate (e.g., hearing deadlines) and typically lasts months.

REFERRAL: Clients may be referred to partner agencies for financial assistance or companion services.

PARTNERSHIPS STRENGTHENING THE PROGRAM –

STABLE HOUSING COALITION: JALA is a member of a network of local rent and utility assistance agencies that work to alleviate homelessness by reducing service gaps. Other members: Jewish Family & Community Services (JFCS), DESC, BEAM, COJ Social Services, COJ VA, Catholic Charities, Lutheran Social Services (LSS), St. Vincent de Paul, & Salvation Army. JALA enforces assistance agreements against landlords, if needed.

EVICTON DIVERSION PROGRAM: JALA is a founder of and mutual referral partner with the COJ, United Way, JFCS, and the court system in Jacksonville's eviction diversion court (part of COJ's Critical Quality of Life initiative), which diverts eviction cases that can be resolved with rental assistance. Again, JALA enforces assistance agreements against landlords when needed.

SOCIAL SERVICE PARTNERS: JALA collaborates with referral partners to holistically meet the needs of those at risk of homelessness, including United Way 211 (referral hub); Clara White Mission, Sulzbacher Center (shelter); City Rescue Mission, LSS (food); and Duval Health Dept, JaxHATS, & Wolfson Children's Hospital (joint case staffing to alleviate social determinants compromising health, such as eviction).

HOUSING AGENCIES: The local HUD Office refers to JALA tenants who often need technical help navigating regulations to avoid losing subsidies. Jacksonville Housing Authority, despite being an adverse party, refers all subsidized housing tenants facing eviction to JALA via its hearing notice. JALA partners with the Jacksonville HRC on housing discrimination complaints.

JALA'S ROLE: JALA is uniquely able to use law to achieve lasting remedies that not only alleviate the targeted problem but avoid poverty's domino effect. Avoiding eviction can halt generational poverty, NLIHC, The Gap: A Shortage of Affordable Homes (2020), and reduce demand on the social safety net.

▼ Program Budget and Fiscal Policies

Section 5a: Program Budget and Fiscal Policies (Descriptions)

Provide a description of the agency's fiscal policies, the procedures in place for ensuring the best fiscal policies, how the agency's fiscal health is monitored and the experience of the agency's staff overseeing the financial monitoring of the program. This section shall include a written description of the agency's budget, with revenue and expenses balanced, and a list of all line item expenses and revenues to operate the program with a brief description of each.

(Maximum 7,500 characters with spaces—equivalent to 3 pages)

Applicant's Response:

FISCAL POLICIES, PROCEDURES & BEST PRACTICES –

JALA adheres to GAAP standards, complies with Circular A-133 principles, and has written accounting procedures for all transactions and account activities. Web-based fund-accounting software designed for non-profits enables JALA to track every transaction, maintain separate general ledgers for each funder, and generate reports including separate and consolidated Statements of Financial Position/Activity. Funding codes for each grant enable actual time entries, verified by supervisors, to be pulled for billings.

HOW FISCAL HEALTH IS MONITORED –

AUDIT: JALA undergoes an annual independent audit of its accounting, human resources, and service delivery controls. JALA's last audit revealed no deficiencies or material weaknesses in internal controls over financial reporting, major programs, or compliance with laws, regulations, or contracts. No corrective action was required. MONITORING: JALA's practices undergo continuous scrutiny by many of JALA's 17 funders. OVERHEAD: 12 percent (FY24 IRS 990 Form, page 10, line 25, Columns C plus D/Column A).

STAFF EXPERIENCE OVERSEEING FINANCIAL MONITORING –

CFO Tammy Morgan, who joined JALA in FY26, has over 25 years of experience in CFO and similar financial monitoring roles. CFO Emeritus Renu Heda, who has overseen all financial functions of the agency including financial monitoring of all JALA programs for 31 years, will continue to contribute. This program is also supported by Staff Accountant Robyn Albertie who has 15 years of accounting experience at JALA. All have bachelor's degrees.

AGENCY BUDGET –

JALA's 2026 Board-approved agency budget projects revenues of \$13,066,461 and expenses of \$12,497,460. Due to a less predictable outlook on federal and other grants in FY27 given the current grant climate, JALA is reserving a portion of its agency revenue in the form of contributions and attorneys' fees to cover expenses in the event not all funding comes through. If all funding does come through, any addition to reserves would still be within the recommended 3-6 months of personnel and operating expenses.

PROGRAM BUDGET –

PROGRAM EXPENSES: Program expenses total \$948,433. Line-item expenses include: (1) Personnel Costs and (2) Operating Expenses. (1) PERSONNEL COSTS: JALA primarily delivers professional services directly to clients, so 89.6 percent of total program costs are salaries (\$715,845) and payroll taxes and employee benefits (\$132,296) combined for total personnel costs of \$848,141. The program will use 5.55 FTE attorneys, 2.4 FTE paralegals, and 0.15 FTE intake specialists. Taxes and benefits include: FICA averaging 7 percent of salaries, health insurance contributions averaging 8.3 percent, dental insurance contributions averaging 0.5 percent, life insurance averaging 0.1 percent, long-term disability insurance coverage averaging 0.5 percent, 401(k) plan match averaging 2 percent, Workers' Compensation coverage averaging 0.1 percent, and Reemployment Assistance coverage (as reimbursable employer) averaging 0.5 percent but not budgeted at this time due to no claims in recent quarters. Taxes and benefits are budgeted based on average program costs to JALA (not every employee elects benefits), but billings will be based on actual expenses for each individual employee working under the PSG. (2) OPERATING EXPENSES: Operating expenses (\$100,292) comprise shares of occupancy expenses, office expenses, travel expenses, equipment expenses, and client expenses. Occupancy expenses include pro rata portions of the full-service office space lease, telephone service, and property and liability insurance premiums. Office expenses include shares of office supplies; postage; printing; staff training relevant to the program; directors, officers, malpractice, and employment liability insurance; professional fees (payroll processing and software maintenance); and miscellaneous expenses. Travel expenses include actual local mileage involved in providing client services. Equipment expenses include shares of equipment leasing for copiers and postage machine. Client expenses include actual litigation costs, such as filing fees, subpoena service fees, court reporter and transcript fees, and witness fees; and client transportation to hearings or legal appointments if needed. Audit, fundraising, and capital outlay expenses are not charged to this program.

PROGRAM REVENUES: Program revenues total \$948,433. Funding sources for the program include: agency fundraising, other contributions, investment income, and program revenue in the form of attorneys' fees at 20 percent (\$184,662); a federal HUD grant (\$170,000), local Article V trust funds (\$25,000), and Funding Florida Legal Aid f/k/a the Florida Bar Foundation private funds (\$438,522) with a combined total of \$633,522 at 66.8 percent; and this City of Jacksonville Public Service Grant at 13.2 percent (\$124,999).

EXPENSES TO BE FUNDED BY PSG –

(1) PERSONNEL COSTS: The PSG will cover professional staff, including: 0.91 FTE attorneys and 0.18 FTE paralegals. PSG-covered personnel expenses total \$117,310, including salaries at \$99,110, plus payroll taxes and employee benefits of \$18,200. Although average percentages were used to prepare the budget for the program (not every employee elects all benefits), it is each employee's actual taxes and benefits that will be charged to the PSG based on the actual salary charged, which depends on actual hours worked under PSG. Again, personnel expenses make up the largest share of costs covered by the PSG (93.9 percent) due to the program primarily delivering professional services directly to clients. (2) OPERATING EXPENSES: PSG funding will also cover a total of \$7,689 in certain operating expenses. It will contribute on a pro rata basis toward occupancy expenses including: JALA's full-service office space lease, telephone service, and property and liability insurance premiums. It will also contribute on a pro rata basis toward office expenses including: postage; directors, officers, malpractice, and employment liability insurance; and professional fees (payroll processing and software maintenance). PSG funds will cover on a pro rata basis equipment expenses consisting of the leasing of copiers and a postage machine. Audit, fundraising, and capital outlay expenses are not charged to this funding.

UNIT COST: \$124,999 (PSG funds)/242 (number of PSG clients served) = \$516.53.

✓ Program Budget and Fiscal Policies (Budget Form)

Section 5b: Program Budget and Fiscal Policies (Budget Form)

Using the Excel document provided, please provide the following:

- Agency's complete budget for the proposed program including within each provided line item.
- Narrative tab should contain a description of each requested PSG funded line item only.

✓ Program Management Expertise and Evaluation (Information on Non-Compliance)

Section 5c: (Information on Non-Compliance)

Has your agency had a Non-Compliance incident within the past three years that has resulted in the requesting agency being placed on the Council Auditor's Chapter 118 Non-Compliance list?

☐ Non-Compliance Within Three-Year Indicator

- If Yes is checked, please list the following with respect to each Non-Compliance incident:

1. The Non-Compliance dates (e.g., the start and end dates)

2. An explanation of the Non-Compliance

Applicant's Response:

Scorecard Quarterly Programmatic Rep... Activities Notes

Only designated scorers are permitted to score this application.

Finish



Scorecards (0) ([/lightning/r/IndividualApplication/0iTVp0000001kiLMAQ/related/jg_Scorecard_r/view](/lightning/r/IndividualApplication/0iTVp0000001kiLMAQ/related/jg_Scorecard_r/view))