

# COMMUNITY NEEDS ASSESSMENT

FLORIDA COUNTY

**2023 INTERVIEWS**



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\*\*Survey #13 and 26 was never completed. The surveys were started, but the respondents never got back to us after our initial contact.

# Survey Number 1

**Organization:** Annie Ruth Foundation

**Contact:** Dee Wilcox, Founder & CEO

**Service Area:** Duval County, high schools in Duval and surrounding counties, and students around the country. Duval County is the primary area.

**Email:** XXXXXX

**Phone:** XXXXXX

**Website:** <https://annieruthfoundation.org/>

## #3

### COMMUNITY NEEDS SURVEY DUVAL COUNTY

#### Economic Development

**Let's talk about economic development now, the part that helps with job creation, job preservation or job improvement – primarily for low and moderate-income persons, and particularly, for the community's black and Hispanic populations.**

**What is the job (employment) situation In your area at this time? Is there high unemployment? Are companies moving in or out of the area?**

**What are the largest employers in your area? Have there been any complaints about discrimination or hiring practices in the community?**

**What programs exist to promote job creation and which are the most effective?**

Once students complete the program, we give them a job in a safe professional environment that directly aligns with their career aspirations. The program runs for a year and the student is placed in an internship for six weeks following completion of the program. What's important to us, is to place them in an environment that gives them hands-on experience so that in the end, they are better positioned to make more informed decisions as to whether that area is one they want to pursue or whether they want to go to plan B. One of the purposes of this program is to minimize wasted time and money so that our youth doesn't spend time, effort, and money on a program in college, only to later change their major. While they are young, we're training them and helping them to explore different possibilities. We mask the training as an internship

program but we're actually a training institute. We get professionals to interact with these students so that we know that by the end of the program, these students will be successful. We find them a job in the field they desire. After college or if they choose a trade, they are ready, college or otherwise, to enter the workforce.

**According to census data, there are about 3,000 minority-owned employers in the Jacksonville MSA and another 42,000 self-employed minority entrepreneurs. Do you have any knowledge about how difficult it is for minority business owners to obtain financing? If so, please share your knowledge.**

We are connected to 55 community partners. Most of them are African-American. We place students with them and it's a triple win: for us, for the students, and for the minority-owned businesses. They receive 96 hours of internship experience: 4 hours a day, 4 days a week, x 6 weeks (96 hours of free training), and the students are paid a stipend equivalent to \$12/hour. Every month is a different topic (i.e. financial management, human resources - not just from a do-the-right-thing theory, but also areas such as sexual harassment and employee relations). It is a weekend program.

**Are there any programs that specifically help the minority population become entrepreneurs?**

Ours. We expose our students to all different areas. We bring in entrepreneurs. We place African-American females with Dr. Valencia Dunbar (The Center for Confidence) - one a year. We had a symposium last month that centered around entrepreneurship. We get them to think outside the box.

A lot of our students want to become medical professionals and we partner with all the hospitals. Our students do rotations at these facilities and at doctors' offices, found through the Northeast Florida Medical Society - there are numerous African-American doctors. Parteo Clinic is operated within a historically black university, Edward Waters University. Dr. Lee of Edward Waters University developed a curriculum specifically for our students. Some complete a 6-month period with him. They work on projects, answer phones, etc.

First Coast Black Nurses Association developed a virtual internship experience exclusively for the Annie Ruth Foundation. Dr. Sabrina Oliver leads it and on Wednesday evenings, 6-7:30 pm, she meets virtually with our students and brings in a doctor in a specialty field to talk about his work life. We prepare students to be successful no matter what direction they take.

**Are there any agencies that are working to help more people get jobs or provide job training, for example, non-skilled workers or disabled workers, particularly for the black and Hispanic communities?**

Kids Hope Alliance (#28). We have a large network of various helping agencies. Alfedra Boney, (for-profit business leader and teacher at the Chamber of Commerce) has a ton of information on organizations that work creatively with different populations. She can be reached at 904 899-2637 (Did not attempt to contact).

**Are there any projects in the planning stage to improve the situation? If so, what are they and who may the bank contact to offer assistance?**

**What would be most helpful: loans, donations or volunteers?**

Donations. We've been in existence for 10 years. In 2020, I got a stipend but would like (and need) to pay full-time employees to help continue our work. We have a person who teaches financial literacy (in answer to the question of whether they could use that assistance). We would love board members who have a strong financial background.

# Survey Number 2

**Organization: Starline Investments, Inc. 3405 Henrietta Street, Jacksonville, FL 32209**

**Contact: Rod Stanford, Owner**

**Service Area: NorthSide of Jacksonville 32209**

**Email: XXXXX**

**Phone: XXXXXX**

**#1**

## COMMUNITY NEEDS SURVEY DUVAL COUNTY

### Affordable Housing

**Is the lack of affordable housing an issue in the community and if so, how severe is the problem?**

The price limit that's set is not affordable housing. What do we classify as the dollar amount for affordable housing? With inflation and the economy, salaries don't keep up. Are we setting people up for failure? If they get into a house and have an emergency, they will lose the house. Also, the cost of insurance will be escalating in Florida. There has to be a way to lower the price of what we call affordable housing.

**Are there certain areas where additional affordable housing is needed or is it needed area-wide?**

I think that everyone needs affordable housing, not just the poor. The issue is - can we have affordable housing in all neighborhoods: poor, middle class, and high income?

**Does the minority population community have a harder time finding affordable housing and if so, is anything being done to address this problem? How about the black community? The Hispanic community?**

There are two factors. Financial literacy would help. People make bad financial decisions. You can't go out and buy a new car before buying a house. Second, is being exposed to home ownership. You need to be exposed to someone who is a homeowner so that you understand that the house will need repairs, you will need insurance, etc. Your environment dictates a lot of your behavior. If someone goes from job to job, he is probably not ready to buy a house. You must see the trajectory of a person's work experience before he buys a house. Also, many low-income people had parents who were renters so they do not have an understanding of what it means to be a homeowner.

**What organizations and agencies help people find affordable housing or promote affordable housing?**

Habijax (#27). Ability Housing does a great job. Wealth Watchers (#4). Cicero Home Sales (#6). I'm a small builder who would be happy to build affordable housing.

**Which, if any, are the programs in organizations and agencies that have worked well to provide affordable housing?**

The ones I mentioned.

**Do you know of any affordable housing projects currently underway or in the planning stage?**

Yes.

**If so, what are they and who may the bank contact to offer assistance?**

Cicero Home Sales is about to do three. 904 343-4979

**What studies or statistics exist regarding this issue in the community? Can you send them to me?**

The University of North Florida did some feasibility studies.

**What would be most helpful: loans, donations or volunteers for events? Are you currently looking for additional board members?**

Loans, access to capital would help me to buy more properties.

## #2

# COMMUNITY NEEDS SURVEY DUVAL COUNTY

## Community Services

**Taking into account the needs of low and moderate-income people, which of the following services are needed and do you know of organizations or agencies that are currently providing these services?**

- **Medical (such as clinics that charge on a sliding scale based on income):**
  - I don't know of any clinics. UF Health (the University of Florida Health) is pretty big in this region.
- **Daycare and/or Educational (such as before and after school programs):**
  - The city does some things with after-school programs. I don't know about daycare programs.
- **Food and clothing:**
  - The Sulzbacher Center (<https://sulzbacherjax.org/>), Sulzbacher opened its doors in December of 1995 as the I.M. Sulzbacher Center for the homeless in response to the explosion of crisis homelessness that happened in the nineties both in Jacksonville and



nationwide. Sulzbacher provides a continuum of care approach, addressing all aspects of homelessness including housing, income and health care. Over the more than two decades since the agency opened, the services have grown to include street outreach, primary health, behavioral health and dental care for all ages, permanent housing, job placement and early learning provides housing, food and shelter to homeless women and children.)

- Social Services (including drug counseling):
  - The Sulzbacher Center.
- Transportation:
  - Jacksonville Transportation Authority (JTA) (<https://www.jtafla.com/>, The Jacksonville Transportation Authority, an independent state agency serving Duval County, has multi-modal responsibilities. JTA designs and constructs bridges and highways and provides varied mass transit services. These include express and regular bus service, community shuttles for a neighborhood ride, a downtown Skyway monorail, the St. Johns River Ferry, the Gameday Xpress for various sporting events at TIAA Bank Field, Paratransit for the disabled and elderly, and Ride Request on-demand services).

**Do the minority populations in your community have difficulty finding and using these services and if so, is anything being done to address this problem?**

I don't know. The organizations advertise their services but whether people take advantage of them, I don't know.

**With the organizations and agencies currently available, is there still a shortfall of these services?**

Yes.

**Are there any projects currently underway or in the planning stage? If so, what are they and who may the bank contact to offer assistance?**

The references I gave you.

**What studies or statistics exist regarding this issue in the community? Can you send it to me?**

I don't know.

**What would be most helpful: loans, donations or volunteers for events?**

Loans, donations, and then volunteers.

## #3

# COMMUNITY NEEDS SURVEY DUVAL COUNTY

## Economic Development

**Let's talk about economic development now, the part that helps with job creation, job preservation or job improvement – primarily for low and moderate-income persons, and particularly, for the community's black and Hispanic populations.**

**What is the job (employment) situation In your area at this time? Is there high unemployment? Are companies moving in or out of the area?**

The unemployment rate is 16.3%. It's a slow job growth rate. Interest rates are going up so I think you'll see an even bigger slowdown.

**What are the largest employers in your area? Have there been any complaints about discrimination or hiring practices in the community?**

Publix. There are a lot of labor-type jobs and not a lot of skill-type jobs. No (regarding complaints), employers are looking for workers; they just can't find workers that are qualified.

**What programs exist to promote job creation and which are the most effective?**

I can't answer that.

**According to census data, there are about 3,000 minority-owned employers in the Jacksonville MSA and another 42,000 self-employed minority entrepreneurs. Do you have any knowledge about how difficult it is for minority business owners to obtain financing? If so, please share your knowledge.**

I think it's difficult for minority owners. Their profit and loss statements don't reflect what their growth really is. There's a fear of hiring because employers are afraid they will have to lay off their employees.

**Are there any programs that specifically help the minority population become entrepreneurs?**

The Small Business Administration (SBA) is great but they don't advertise enough or the minority population is too scared to look into it. Minority business owners try to figure it out on their own rather than find mentors.

**Are there any agencies that are working to help more people get jobs or provide job training, for example, non skilled workers or disabled workers, particularly for the black and Hispanic communities?**

There's vocational rehab through the state. I've heard of one: the Black Chamber of Commerce (#8).

**Are there any projects in the planning stage to improve the situation? If so, what are they and who may the bank contact to offer assistance?**

Only what I've mentioned.

**Are there any studies or statistics available regarding anything we've talked about: Where the community is at right now and/or if there are agencies working to create jobs? Can you send them to me?**

I don't know.

**What would be most helpful: loans, donations or volunteers?**

Volunteers, loans, and then donations.

## #4

# COMMUNITY NEEDS SURVEY DUVAL COUNTY

## Revitalization/Stabilization of Economically Depressed Areas

**The Revitalization/Stabilization portion of the Reinvestment Act pertains to activities that are focused on attracting or retaining people and/or businesses to the neighborhood.**

**What is the current situation regarding economically depressed neighborhoods? For example, are people moving into or out of these neighborhoods? And are there programs that exist to promote development for attracting or retaining people to certain neighborhoods? If so, how do these programs work?**

When interest rates were low, investors (revitalization) would come in because people would buy. You have to have stores. As the area is revitalized, businesses will come to the area. With housing, comes job growth. We're a cycle away (a hurricane hits FL, for example), from a depressed market. Insurance companies are pulling out and people will have to decide "Should I get insurance or try to get by without it?" One emergency will make them lose their homes.

**Is crime a problem?**

Crime is always a problem in low-income neighborhoods.

**Are there any initiatives to help struggling minority neighborhoods in the areas of redevelopment and revitalization?**

Yes, LISC (Local Initiatives Support Corporation) (#13) is a giant nonprofit that funds nonprofits around the US.

**Is there ample Section 8 housing or is the county concentrating more on gentrification?**

Jacksonville has a waiting list of 147,000 people for Section 8 housing.

**What data or reports do you have that help to paint a picture of the situation? Would you recommend we interview someone you know who is familiar with the situation?**

LISC is a great place to start. Reggie Jackson, (Affordable Home Ownership, #7) bought houses for years.

**Are there any areas targeted by federal, state, local or tribal governments for economic development or revitalization? If so, where are they and what are they called?**

The Opportunity Zone gives people tax credits for buying housing and property in low-income areas. (Wikipedia: An Opportunity Zone is a designation and investment program created by the Tax Cuts and Jobs Act of 2017 allowing for certain investments in lower-income areas to have tax advantages. The purpose of this program is to put capital to work that would otherwise be locked up due to the asset holder's unwillingness to trigger a capital gains tax.)

**How are the areas defined (are there maps of lists of tracts?)**

By zip code.

**What organizations or entities are involved in revitalization or stabilization?**

I don't know any offhand other than Habijax (#27) and LISC (#13).

**What would be most helpful: loans, donations or volunteers?**

Volunteers, loans, then donations.

**Is there anything we have not discussed that is a problem in the community which the bank may be able to help with?**

Not that I can think of.

# Survey Number 3

**Organization: Ability Housing**

**Contact: Shannon Nazworth, President & CEO**

**Service Area: Northeast and Central Florida to St. Petersburg**

**Email: XXXXXX**

**Phone: XXXXXX**

**Website: <https://abilityhousing.org/>**

**Attachment:**

<https://docs.google.com/document/d/14liUnsgvCLhAdZzRlPpSuPoRkxJojhov7vHku5Kyx5FA/edit>

#1

## COMMUNITY NEEDS SURVEY DUVAL COUNTY

### Affordable Housing

**Is the lack of affordable housing an issue in the community and if so, how severe is the problem?**

Yes, it is at a crisis level. We had a crisis before Covid, and housing prices have now skyrocketed.

**Are there certain areas where additional affordable housing is needed or is it needed area-wide?**

Everywhere.

**Does the minority population community have a harder time finding affordable housing and if so, is anything being done to address this problem? How about the black community? The Hispanic community?**

Yes, the fundamental reason is because of income disparity between populations. Minority populations tend to be lower income.

**What organizations and agencies help people find affordable housing or promote affordable housing?**

Find: Homeless Continuums of Care (US Department of Housing and Urban Development), United Way 211, and nonprofits like us.

Promote: Nonprofits, Florida Housing Coalition (Wikipedia: The Florida Housing Coalition provides professional consultation services through training and technical assistance on housing and related issues; supports community-based partnerships in leveraging resources; and advocates for policies, programs and use of funding resources that maximize the availability and improve the quality of housing in Florida. The Coalition carries out this mission recognizing that housing that's affordable is an integral part of community revitalization and economic development) and the Florida Supportive Housing Coalition (<https://fshc.org/resources-alt/>, Founded in 2001, the Florida Supportive Housing Coalition (FSHC) is a statewide advocacy organization of other statewide advocacy organizations,

affordable and supportive housing developers, service providers, homeless coalitions, local governments, and other like-minded businesses and individuals who understand the role of stable housing to the health and well-being of individuals with special needs or experiencing homelessness).

**Which, if any, are the programs in organizations and agencies that have worked well to provide affordable housing?**

For profit, there are housing credit developments, nonprofits that do smaller homeownership, and a few larger nonprofits that do larger rental projects.

**Do you know of any affordable housing projects currently underway or in the planning stage? If so, what are they and who may the bank contact to offer assistance?**

We have five projects in underwriting right now, three are in Duval County. We are an affordable housing developer, one of the few nonprofits in Florida able to do complex rental housing developments. We also do supportive housing for the formerly homeless and for persons with disabilities. We provide wrap-around services to all residents and we've initiated a program to tackle intergenerational poverty among our residents. We track our outcomes annually. I will reply with our annual report.

**What studies or statistics exist regarding this issue in the community? Can you send them to me?**

Shimberg Center at the University of Florida. They have an entire database on all affordable housing.

**What would be most helpful: loans, donations or volunteers for events? Are you currently looking for additional board members?**

Low-cost loans and donations. We are always looking for good board members.

## #2

# COMMUNITY NEEDS SURVEY DUVAL COUNTY

## Community Services

**Taking into account the needs of low and moderate-income people, which of the following services are needed and do you know of organizations or agencies that are currently providing these services?**

- Medical (such as clinics that charge on a sliding scale based on income):
  - Volunteers in Medicine (#30), AGAPE Community Health Centers (<https://agapefamilyhealth.org/>, Since 2004, Agape Family Health has been serving Jacksonville as a Non-profit Health Center providing a variety of health services with a focus on holistic care. Agape offers comprehensive, integrated care including Primary

Medical Care, Behavioral Health, Vision and Pharmaceutical Services). The Duval County Department of Health (<https://duval.floridahealth.gov/>), and the Sulzbacher Center.

- Daycare and/or Educational (such as before and after school programs):
  - Public schools, Headstart, Episcopal Children’s Services (<https://www.ecs4kids.org/>), Episcopal Children’s Services helps underserved children in Northeast and Central Florida build a strong foundation for educational success. Working with children from birth to age 5 – the most critical years for cognitive development – ECS’s dedicated teachers and staff use curriculums based on the latest research and best practices to help families ensure their youngsters enter school ready to learn), and the Early Learning Coalition (#25).
  
- Food and clothing:
  - I don’t know specific programs.
  
- Social Services (including drug counseling):
  - Gateway Community Services (<https://gatewaycommunity.com/>), Our mission: To deliver effective treatment and recovery services based on proven steps to help people suffering from alcoholism, drug addiction and related mental health issues)., Sulzbacher Center, Catholic Charities (<https://www.ccbjax.org/our-history>), Today, our agency offers the following services: emergency financial assistance, disaster relief, refugee resettlement programs, legalization and immigration services, reunification services, workforce development and self-sufficiency programs, adoption services, rural mobile outreach, programs to fight student hunger, holiday assistance for families, services for those with HIV/AIDS, camp programming for youth and young adults with physical and developmental differences, and food assistance), Lutheran Social Services (#12), Ability Housing (#3), Goodwill, and Renaissance Behavioral Health (<https://www.mhrcflorida.com/home.html>), RBHS functions as a management services organization, providing centralized administrative, finance and accounting, human resources, information technology and quality improvement services to MHRC (Mental Health Resource Center). Through its administrative function, RBHS coordinates the programs and services of MHRC to create an integrated, high quality service delivery system. which is the largest behavioral health provider for profit in Florida).
  
- Transportation:
  - The Jacksonville Transportation Authority (JTA) gives out bus passes. They have a special program for people with disabilities.

**Do the minority populations in your community have difficulty finding and using these services and if so, is anything being done to address this problem?**

The biggest barrier is transportation, but services should be easy to access as they are all around the community.

**With the organizations and agencies currently available, is there still a shortfall of these services?**

There's more need than there are services.

**Are there any projects currently underway or in the planning stage? If so, what are they and who may the bank contact to offer assistance?**

I don't know.

**What studies or statistics exist regarding this issue in the community? Can you send it to me?**

I don't know of any.

**What would be most helpful: loans, donations or volunteers for events?**

Donations and volunteers.

### #3

## COMMUNITY NEEDS SURVEY DUVAL COUNTY

### Economic Development

**Let's talk about economic development now, the part that helps with job creation, job preservation or job improvement – primarily for low- and moderate-income persons, and particularly, for the community's black and Hispanic populations.**

**What is the job (employment) situation In your area at this time? Is there high unemployment?**

**Are companies moving in or out of the area?**

Unemployment is on par with the national average. Companies have been moving into the area.

**What are the largest employers in your area? Have there been any complaints about discrimination or hiring practices in the community?**

I don't know.

**What programs exist to promote job creation and which are the most effective?**

Career Source, (<https://careersourceflorida.com/>: Powered by CareerSource Florida, our state workforce training grants offer an integrated talent support solution to help businesses find, develop and keep talented employees. The CareerSource Florida team provides the expertise, funding and resources businesses need to succeed. Whether your company does business in Florida now or plans to relocate here, our workforce training grant programs are available to help your business grow), the Florida State College at Jacksonville, and Goodwill for the disabled.



**According to census data, there are about 3,000 minority-owned employers in the Jacksonville MSA and another 42,000 self-employed minority entrepreneurs. Do you have any knowledge about how difficult it is for minority business owners to obtain financing? If so, please share your knowledge.**

In the Jacksonville marketplace, they discuss access to capital for minority businesses being a pretty big problem.

**Are there any programs that specifically help the minority population become entrepreneurs?**

The Chamber (<https://jaxchamber.com/>)\_has a program. The University of North Florida has a small business center.

**Are there any agencies that are working to help more people get jobs or provide job training, for example, non-skilled workers or disabled workers, particularly for the black and Hispanic communities?**

Florida State College at Jacksonville, Career Source, and Goodwill.

**Are there any projects in the planning stage to improve the situation? If so, what are they and who may the bank contact to offer assistance?**

Florida State College at Jacksonville is working very hard on this.

**Are there any studies or statistics available regarding anything we've talked about: Where the community is at right now and/or if there are agencies working to create jobs? Can you send them to me?**

I don't know what they are.

**What would be most helpful: loans, donations or volunteers?**

All of the above.

## #4

# COMMUNITY NEEDS SURVEY DUVAL COUNTY

## Revitalization/Stabilization of Economically Depressed Areas

The Revitalization/Stabilization portion of the Reinvestment Act pertains to activities that are focused on attracting or retaining people and/or businesses to the neighborhood.

**What is the current situation regarding economically depressed neighborhoods? For example, are people moving into or out of these neighborhoods? And are there programs that exist to promote development for attracting or retaining people to certain neighborhoods? If so, how do these programs work?**

Moving into the neighborhoods. There's a major influx to Florida, including Jacksonville. LISC Jax (#13) and the Chamber.

**Is crime a problem?**

Yes.

**Are there any initiatives to help struggling minority neighborhoods in the areas of redevelopment and revitalization?**

LISC Jax. The city itself doesn't seem to have any.

**Is there ample Section 8 housing or is the county concentrating more on gentrification?**

There is not. The county is not intentionally concentrating on it, but the tendency is toward gentrification.

**What data or reports do you have that help to paint a picture of the situation? Would you recommend we interview someone you know who is familiar with the situation?**

Paul Tutwiller, Northwest Jax Community Development Corporation.

**Are there any areas targeted by federal, state, local or tribal governments for economic development or revitalization? If so, where are they and what are they called?**

Nothing is being implemented now. There may be paper plans. With a new administration, I expect that to change.

**How are the areas defined (are there maps of lists of tracts?)**

Yes, there are neighborhoods with boundary maps.

**What organizations or entities are involved in revitalization or stabilization?**

Lift Jax, Northwest Jax Community Development Corporation, Metro North Community Development Corporation, and the Eastside Community Development Corporation ([https://www.naceda.org/index.php?option=com\\_dailyplanetblog&view=entry&category=bright-ideas&id=25:what-is-a-community-development-corporation-&Itemid=171](https://www.naceda.org/index.php?option=com_dailyplanetblog&view=entry&category=bright-ideas&id=25:what-is-a-community-development-corporation-&Itemid=171)).

**What are the features and benefits of these programs?**

They focus on single-family ownership and commercial development and do repairs of existing

homes.

**What would be most helpful: loans, donations or volunteers?**

Loans.

# Survey Number 4

**Organization: Wealth Watchers**

**Contact: Edward Gaston**

**Service Area: FL and GA**

**Email: XXXXXXXX**

**Phone: XXXXX**

**#1**

## COMMUNITY NEEDS SURVEY DUVAL COUNTY

### **Affordable Housing**

**Is the lack of affordable housing an issue in the community and if so, how severe is the problem?**

It's a huge problem. Rents have gone up quite a bit. Rents have increased by over 60%. The cost of building went up and there's over a 50% increase in insurance rates, too. The total cost of home ownership and rentals have drastically increased, probably over 60%.

**Are there certain areas where additional affordable housing is needed or is it needed area-wide?**

Area-wide because of workforce housing. People need the labor force to serve them.

**Does the minority population community have a harder time finding affordable housing and if so, is anything being done to address this problem? How about the black community? The Hispanic community?**

Yes, they have a more difficult time but that's the cost of systemic racism. There's not much you can do about that, though. You do find people buying land in black communities - buying up the land and jacking up the rent.

**What organizations and agencies help people find affordable housing or promote affordable housing?**

We provide affordable housing. We build single-family houses and apartments. We're full service. We don't just refer them to people; we provide the solutions.

**Which, if any, are the programs in organizations and agencies that have worked well to provide affordable housing?**

We have.

**Do you know of any affordable housing projects currently underway or in the planning stage? If so, what are they and who may the bank contact to offer assistance?**

We have fourteen single-family lots in Duval County: fourteen single-family homes of affordable housing, and another ten of multi-family housing that we will be constructing.

**What studies or statistics exist regarding this issue in the community? Can you send them to me?**

The City of Jacksonville consolidated plan, the Wealth Watchers Housing Counseling Work Plan.

**What would be most helpful: loans, donations or volunteers for events? Are you currently looking for additional board members?**

Low interest rate loans for affordable housing.

## #2

# COMMUNITY NEEDS SURVEY DUVAL COUNTY

## Community Services

**Taking into account the needs of low and moderate-income people, which of the following services are needed and do you know of organizations or agencies that are currently providing these services?**

- Medical (such as clinics that charge on a sliding scale based on income):
  - AGAPE Community Health Centers, Volunteers in Medicine (#30)
- Daycare and/or Educational (such as before and after school programs):
  - I'm not aware of anything, except that the public school system does that.
- Food and clothing:
  - Churches do it, and the Clara White Mission.
- Social Services (including drug counseling):
  - A few, there are enough of those.
- Transportation:
  - We provide bus passes for our students.

**Do the minority populations in your community have difficulty finding and using these services and if so, is anything being done to address this problem?**

We have a new mayor and she is going to assist and streamline people's services.

**With the organizations and agencies currently available, is there still a shortfall of these services?**

Yes.

**Are there any projects currently underway or in the planning stage? If so, what are they and who may the bank contact to offer assistance?**

They can contact me. We have construction projects in place and an app (software) to help people's access to services.

**What studies or statistics exist regarding this issue in the community? Can you send it to me?**

The Wealth Watchers Work Plan and I can send you other things.

**What would be most helpful: loans, donations or volunteers for events?**

Low interest rate loans for affordable housing.

## #3

# COMMUNITY NEEDS SURVEY DUVAL COUNTY

## Economic Development

**Let's talk about economic development now, the part that helps with job creation, job preservation or job improvement – primarily for low and moderate-income persons, and particularly, for the community's black and Hispanic populations.**

**What is the job (employment) situation in your area at this time? Is there high unemployment?**

**Are companies moving in or out of the area?**

It's at par for Jacksonville, not FL, but Jacksonville. We predict job growth here due to downtown development. The solution would be that if Sample Bank invested in Wealth Watchers with low-interest loans, we could go in and build housing that is affordable because we're mission-driven.

**What are the largest employers in your area? Have there been any complaints about discrimination or hiring practices in the community?**

Not that I'm aware of. The same type of discrimination you see everywhere but I think that's why our local election went the way it did. They elected a Democrat who seems to be trying to do things more fairly.

**What programs exist to promote job creation, and which are the most effective?**

The Wealth Watchers Program, called Coffee. It is a workforce training program. We train forty students per year in construction and other related industries (such as forklift training) and we are looking to add a course for people to become claims adjusters.

**According to census data, there are about 3,000 minority-owned employers in the Jacksonville MSA and another 42,000 self-employed minority entrepreneurs. Do you have any knowledge about how difficult it is for minority business owners to obtain financing? If so, please share your knowledge.**

It's extremely difficult. We do small business technical assistance for minorities who want to start or expand their businesses.

**Are there any programs that specifically help the minority population become entrepreneurs?** Yes.

Ours does. Black Business Investment Fund (<https://fclf.org/meet-our-borrowers-item/bbif-florida>, BBIF Florida strives to be the pulse-keeper on the needs of black, minority, and underserved small businesses throughout the State of Florida. Founded in 1987 as the Black Business Investment Fund, the organization provides loans and services statewide in Florida. Through 2019, BBIF has provided over \$49.1 million in loan capital through 451 loans, creating 13,381 jobs). We do micro-loans to small businesses and many of the minority population get those loans.

**Are there any agencies that are working to help more people get jobs or provide job training, for example, non-skilled workers or disabled workers, particularly for the black and Hispanic communities?**

Yes, The Clara White Mission, Job Corps, and Operation New Hope (<https://operationnewhope.org/>).

**Are there any projects in the planning stage to improve the situation? If so, what are they and who may the bank contact to offer assistance?**

See above. That app leads you to the actual products. We want to have flexible micro business loans available once our students finish their education - anything from a person being able to start a waste management business, a barber shop, or a lawn care business - anything dealing with labor.

**Are there any studies or statistics available regarding anything we've talked about: Where the community is right now and/or if there are agencies working to create jobs? Can you send them to me?**

I don't know but I'll look.

**What would be most helpful: loans, donations or volunteers?**

Low-interest loans so that we can relend it to low-income people.

## #4

# COMMUNITY NEEDS SURVEY DUVAL COUNTY

## Revitalization/Stabilization of Economically Depressed Areas

**The Revitalization/Stabilization portion of the Reinvestment Act pertains to activities that are focused on attracting or retaining people and/or businesses to the neighborhood.**

**What is the current situation regarding economically depressed neighborhoods? For example, are people moving into or out of these neighborhoods? And are there programs that exist to promote development for attracting or retaining people to certain neighborhoods? If so, how do these programs work?**

There are programs, some are housing related. If you purchase in a certain zip code or start a business in a certain zip code, you get tax breaks. They are called New Market Tax Credits and Opportunity Zones.

**Is crime a problem?**

Yes.

**Are there any initiatives to help struggling minority neighborhoods in the areas of redevelopment and revitalization?**

A lot of fluff out there, only talk. There is no proper redevelopment or revitalization.

**Is there ample affordable housing or is the county concentrating more on gentrification?**

No, it's all about gentrification. We need a mixed-income redevelopment strategy. Workforce and labor in the area where they serve, living in the area of the people they serve, is a benefit to everyone.

**What data or reports do you have that help to paint a picture of the situation? Would you recommend we interview someone you know who is familiar with the situation?**

Mixed-use development reports online.

**Are there any areas targeted by federal, state, local or tribal governments for economic development or revitalization? If so, where are they and what are they called?**

They are called Opportunity Zones but I really don't see any activity.



**How are the areas defined (are there maps of lists of tracts?)**

Yes, online.

**What organizations or entities are involved in revitalization or stabilization?**

We would be one of those.

**What are the features and benefits of these programs?**

See above.

**What would be most helpful: loans, donations or volunteers?**

Low-interest rate loans.

**Is there anything we have not discussed that is a problem in the community which the bank may be able to help with?**

We covered everything.

# Survey Number 5

**Organization:** Hope Haven

**Contact:** Stella Johnson, CEO

**Service Area:** All over Northeast Florida (95%), others from around the state, approximately 75% live within Duval County

**Email:** XXXXX

**Phone:** XXXXX

**Website:** <https://www.hope-haven.org/>

## #2

### COMMUNITY NEEDS SURVEY DUVAL COUNTY

#### Community Services

**Taking into account the needs of low and moderate-income people, which of the following services are needed and do you know of organizations or agencies that are currently providing these services?**

- **Medical (such as clinics that charge on a sliding scale based on income):**
  - It's needed. Hope Haven (<https://www.hope-haven.org/>, Hope Haven's mission is to ensure that children and families realize their full potential by providing specialized services and individualized education opportunities), Volunteers in Medicine, AGAPE Community Health Centers ([https://serve.fscj.edu/agency/detail/?agency\\_id=113083](https://serve.fscj.edu/agency/detail/?agency_id=113083), Community Health Outreach is a non-profit 501 (c) (3) located in the 32210 zipcode of West Jax, which is considered a food and medical desert (Westjax Outreach dba: Community Health Outreach, #15), the Sulzbacher Center, Vision is Priceless ([https://uwnfl.galaxydigital.com/agency/detail/?agency\\_id=85018](https://uwnfl.galaxydigital.com/agency/detail/?agency_id=85018), The mission of Vision Is Priceless is to serve as the premier community resource for improving the vision health of First Coast children and adults through vision screening, referral, and education., Jacksonville Speech and Hearing Center (<https://shcjax.org/>, JSHC offers screenings, evaluations, and treatment for a variety of areas, including Speech & Language, and Hearing & Audiology. We're also proud of our community outreach programs and hearing aid services provided by audiology professionals), and Angel Kids Pediatrics (<https://www.myangelkids.com/>, Angel Kids Pediatrics leads the charge in serving children by delivering integrated, accessible, high quality physical and behavioral high care services).
  
- **Daycare and/or Educational (such as before and after school programs):**
  - There are many afterschool programs all over the place: midsize: we do after school (persons with disabilities), large, and there are ultra-small groups with subject matter-specific programming.

- **Food and clothing:**

- Beam ([jaxbeam.org](http://jaxbeam.org)), BEAM is a community-based organization serving low-income residents in Jacksonville's beaches communities and relying heavily on community support to assist our neighbors in time of need. We envision a future in which no beaches resident goes hungry or is haunted by the fear of eviction.), United Way (211 Directory), Aging True ([Agingtrue.org](http://Agingtrue.org), Aging True Home Health is a senior home care provider based in Jacksonville, FL at 4250 Lakeside Dr Ste 116. They provide in-home nursing services and also personal care services for senior clientele), Clara White Mission ([Clarawhitemission.org](http://Clarawhitemission.org), The Clara White Mission is a non-profit organization in Jacksonville, Florida, founded in 1904 by Dr. Eartha M. M. White. It provides daily feeding for the homeless, job training, and transitional housing for the homeless. The mission's goal is to prevent and reduce homelessness through advocacy, housing, job training, and employment by partnering with business and local community resources), Community Health Outreach (Westjax Outreach dba: Community Health Outreach, #15), Downtown Ecumenical Services (#15), Elder Source ([myeldersource.org](http://myeldersource.org), Helping Seniors and Family Caregivers with free, personalized advice to enhance health, independence, and aging-in-place), Feeding Northeast Florida ([Freefood.org](http://Freefood.org), Feeding Northeast Florida aims to establish food security across 17 counties in Northeast Florida. They are formed through a partnership between Feeding America and the Second Harvest Food Bank of Central Florida, their regional food distribution center brings a new vision for hunger alleviation to our area.), Jewish Family and Community Services ([jfcjax.org](http://jfcjax.org), The LJD Jewish Family & Community Services (JFCS) provides quality social and community services across the life spectrum to enhance the lives of children, adults, seniors and families coping with challenges that arise throughout the lifecycle. Guided by Jewish values, with a rich tradition of over 100 years, our services are available to ALL in the Northeast Florida Community.), Lutheran Social Services (#12), Salvation Army ([salvationarmyflorida.org](http://salvationarmyflorida.org), In Jacksonville The Salvation Army's Towers Center of Hope includes a shelter for women and families, low-cost housing for men, a community food pantry serving 1,000 households each month, and a meal ministry that serves a hot meal to the hungry every night of the year), St. Francis Soup Kitchen (St. Francis Soup Kitchen is a volunteer-operated facility located at Providence Center, 134 E. Church Street in downtown Jacksonville, Florida. It has been serving Saturday lunches to the community's less fortunate, poor, homeless, and anyone in need of nourishment for over 30 years.)

- **Social Services (including drug counseling):**

- Gateway Community Services ([Gatewaycommunity.com](http://Gatewaycommunity.com)).

- **Transportation:**

- Our public transportation is terrible. The Jacksonville Transportation Authority gives us bus passes to distribute. There's no rail.

**Do the minority populations in your community have difficulty finding and using these services and if so, is anything being done to address this problem?**

I don't know if I can answer that. Awareness is not an issue.

**With the organizations and agencies currently available, is there still a shortfall of these services?**

No. There isn't a shortfall of services but a shortfall of financial resources to pay for the services. We stopped taking health insurance but now can charge half of what we did and people get an appointment the next day versus three weeks which was our former wait time - and that was still faster than most other places.

We have four pillars:

1. Clinical: mental health counseling, coaching, etc.
2. Employment Department: boot camps (resume, interview training), job coaches
3. Advocacy Department: the team works to navigate IEPs, health insurance, and whatever services that family needs.
4. Education Department

**Are there any projects currently underway or in the planning stage? If so, what are they and who may the bank contact to offer assistance?**

Speaking for ourselves, we have many initiatives. For example, we just launched a full-scale project to do rapid evaluations of children under the age of 3 for children who may have autism. We want to do these comprehensive neurological examinations in less than a month. Usually, it takes 18 months.

**What studies or statistics exist regarding this issue in the community? Can you send it to me?**

The Centers for Disease Control and Prevention (<https://www.cdc.gov/>) shows that rates of autism continue to increase. It used to be one in five children, but now it's one in four. Our target population is people under the age of 22 with intellectual or developmental disabilities.

**What would be most helpful: loans, donations or volunteers for events?**

Donations - 100%. We'll continue to do this work whether we get a donation or not. The question is: who will be able to get access to our services? My definition of equality is providing access to the same resources that a wealthy family has. If your family makes less than \$30,000/year, how can you afford an autism evaluation? Those families would have to find private money. Any money we get would be put into our assistance bucket to serve low and moderate-income families.

# Survey Number 6

Organization: Cicero Home Sales  
Contact: Dwight Cicero, Owner  
Service Area: Duval County  
Email: XXXX  
Phone: XXXX

#1

## COMMUNITY NEEDS SURVEY DUVAL COUNTY

### Affordable Housing

**Is the lack of affordable housing an issue in the community and if so, how severe is the problem?**  
It's very severe.

**Are there certain areas where additional affordable housing is needed or is it needed area-wide?**  
Area-wide but definitely on the north and south side, really just all over.

**Does the minority population community have a harder time finding affordable housing and if so, is anything being done to address this problem? How about the black community? The Hispanic community?**  
There is a problem and if anything is being done, it's not much. There needs to be more done.

**What organizations and agencies help people find affordable housing or promote affordable housing?**

Neighborhood Assistance Corporation of America (NACA) program. (<https://www.lendingtree.com/>): A NACA mortgage is a home loan you can get through a nonprofit called the Neighborhood Assistance Corporation of America (NACA). The NACA home buying program helps buyers who are typically challenged by traditional financing access affordable loans with favorable terms). NACA has a problem with applicants holding onto the paperwork. Also, Starline Investments.

**Which, if any, are the programs in organizations and agencies that have worked well to provide affordable housing?**  
Cicero Home Sales and Starline Investments.

**Do you know of any affordable housing projects currently underway or in the planning stage? If so, what are they and who may the bank contact to offer assistance?**

We are building an affordable single-family home at this time. I would like to build homes in the inner city.

**What studies or statistics exist regarding this issue in the community? Can you send them to me?**

I just know because I've been in real estate since 1998. I'm also a realtor and know that people have a hard time buying affordable housing and getting financing for it.

**What would be most helpful: loans, donations or volunteers for events? Are you currently looking for additional board members?**

Low-interest loans so I can build more homes and low-interest loans for the buyers so it's affordable for them to buy homes.

### #3

## COMMUNITY NEEDS SURVEY DUVAL COUNTY

### Economic Development

**Let's talk about economic development now, the part that helps with job creation, job preservation or job improvement – primarily for low and moderate-income persons, and particularly, for the community's black and Hispanic populations.**

**What is the job (employment) situation in your area at this time? Is there high unemployment? Are companies moving in or out of the area?**

Right now, I think companies are laying people off. But, I think companies are slowly coming in.

**What are the largest employers in your area? Have there been any complaints about discrimination or hiring practices in the community?**

None that I know of (complaints).

**What programs exist to promote job creation, and which are the most effective?**

I don't really know.

**According to census data, there are about 3,000 minority-owned employers in the Jacksonville MSA and another 42,000 self-employed minority entrepreneurs. Do you have any knowledge about how difficult it is for minority business owners to obtain financing? If so, please share your knowledge.**

I have heard of minority people being turned down for loans, in general.

**Are there any programs that specifically help the minority population become entrepreneurs?**

I don't know of any. There may be agencies that people don't know about.

**Are there any projects in the planning stage to improve the situation? If so, what are they and who may the bank contact to offer assistance?**

I would like to expand so that I can build more affordable homes for people.

**Are there any studies or statistics available regarding anything we've talked about: Where the community is right now and/or if there are agencies working to create jobs? Can you send them to me?**

I don't know about any studies, but they talk about the housing shortage on the news all the time.

**What would be most helpful: loans, donations or volunteers?**

Low-interest loans.

# Survey Number 7

**Organization:** Affordable Home Ownership  
**Contact:** Reggie Jackson  
**Service Area:** Jacksonville and Southeast Georgia  
**Email:** XXXXX  
**Phone:** XXXXX

#1

## COMMUNITY NEEDS SURVEY DUVAL COUNTY

### Affordable Housing

**Is the lack of affordable housing an issue in the community and if so, how severe is the problem?**

It's a serious problem. Prices of houses have ascended so high that the low and middle classes can't afford them.

**Are there certain areas where additional affordable housing is needed or is it needed area-wide?**

Northside and the Northwest (the urban core) - it's fairly large so when I say urban core, I mean the inner city. The airport area doesn't need a lot of affordable housing because wealthier people live there. In the urban core, people make \$40-\$50K a year or less and housing is unaffordable.

**Does the minority population community have a harder time finding affordable housing and if so, is anything being done to address this problem? How about the black community? The Hispanic community?**

There are some things being done - nonprofits, CDCs (Community Development Corporations) are addressing that issue but can't keep up. They work hand in hand with the city. There just isn't enough. There are five or six CDCs but there still aren't enough.

**What organizations and agencies help people find affordable housing or promote affordable housing?**

The CDCs and NACA (naca.com) NACA provides over thirty percent of all the housing counseling in the country and is the most effective in providing affordable long-term homeownership for both homebuyers and homeowners. NACA's transformative mortgage product, counseling services, and character-based underwriting provides a model for how fair mortgage lending can successfully be made a reality for working families and people of color on a large scale). They are instrumental in helping first-time homebuyers. They're more on the mortgage side. They have counselors, real estate agents, and mortgage brokers. They do a lot to address affordable housing. On the rental side, there is really hardly anybody helping.



**Which, if any, are the programs in organizations and agencies that have worked well to provide affordable housing?**

We have on a small scale but we could do more with more access to capital.

**Do you know of any affordable housing projects currently underway or in the planning stage? If so, what are they and who may the bank contact to offer assistance?**

We are currently looking to build/remodel about five to ten affordable houses in the next year. We can also renovate foreclosed houses so between building and remodeling, we can do ten. We build and remodel for homeowners, not investors. We're making money but I don't want to sell to an investor who will make the house unaffordable for a low or middle-income buyer.

**What studies or statistics exist regarding this issue in the community? Can you send them to me?**

I don't have them. The news media brings it up constantly, though.

**What would be most helpful: loans, donations or volunteers for events? Are you currently looking for additional board members?**

Low-interest loans but also some type of line of credit. The loans would help with new construction and a line of credit would help us to be able to purchase foreclosed homes for renovations.

### #3

## COMMUNITY NEEDS SURVEY DUVAL COUNTY

### Economic Development

**Let's talk about economic development now, the part that helps with job creation, job preservation or job improvement – primarily for low and moderate-income persons, and particularly, for the community's black and Hispanic populations.**

**What is the job (employment) situation in your area at this time? Is there high unemployment? Are companies moving in or out of the area?**

There's high unemployment with felons - black and Hispanic people who got into trouble when they were young and can't find well-paying jobs today. We worked with an organization in the past to try to teach young people the construction trade: sheetrock, etc. but the owner of Jacksonville Youth Works could not keep his doors open. We would be open to working with that population again. Skilled workers are needed in the trades.

**What are the largest employers in your area? Have there been any complaints about discrimination**

**or hiring practices in the community?**

The City and there are companies moving to Jacksonville with mid-level and high-level jobs, maybe in transportation or logistics. But people need to have technical skills or experience for these jobs. We have four Amazon fulfillment companies but people are not paid well there.

**What programs exist to promote job creation and which are the most effective?**

I don't know of any in particular in Duval County. LISC (#13) is doing an internship program and they're all over the country.

**According to census data, there are about 3,000 minority-owned employers in the Jacksonville MSA and another 42,000 self-employed minority entrepreneurs. Do you have any knowledge about how difficult it is for minority business owners to obtain financing? If so, please share your knowledge.**

At one point, I was involved with the Jacksonville Black Chamber but I haven't been involved with them recently. Back then, I could see that minority owners always had problems with access to capital. If you are a minority contractor, there is a certain amount of set-asides for you. However, if you don't have money to cover your payroll, you can't do the job so if a bank would give them a line of credit or the bank would give a bridge loan upon seeing that the contractor has a contract, then the contractor could start the job. They wouldn't have to worry about making payroll or buying the supplies they need.

**Are there any programs that specifically help the minority population become entrepreneurs?**

SCORE and Jacksonville Women's Business Center (JWBC), <https://jaxchamberfoundation.org/jacksonville-womens-business-center>, Consisting of volunteer opportunities and a redeveloped suite of programs, JWBC provides an innovative and valuable educational experience that enables women in business to make sound decisions and develop the infrastructure to facilitate business growth and prosperity. The goal of JWBC is to support our clients and sponsors by improving the business climate through growth and retention), the Jacksonville Hispanic Chamber of Commerce (<https://fchcc.com/>), and the Black Chamber of Commerce (#8).

**Are there any agencies that are working to help more people get jobs or provide job training, for example, non-skilled workers or disabled workers, particularly for the black and Hispanic communities?**

Wealth Watchers.

**Are there any projects in the planning stage to improve the situation? If so, what are they and who may the bank contact to offer assistance?**

We are planning to build or remodel five to ten affordable homes this year. We would like to hire minorities that live right in the urban core. We put people to work all the time, some of them that walk in the door and ask for work.

**Are there any studies or statistics available regarding anything we've talked about: Where the community is at right now and/or if there are agencies working to create jobs? Can you send them to me?**

I don't know off the top of my head.

**What would be most helpful: loans, donations or volunteers?**

Donations help but loans would go a long way in creating jobs.

## #4

# COMMUNITY NEEDS SURVEY DUVAL COUNTY

## Revitalization/Stabilization of Economically Depressed Areas

**The Revitalization/Stabilization portion of the Reinvestment Act pertains to activities that are focused on attracting or retaining people and/or businesses to the neighborhood.**

**What is the current situation regarding economically depressed neighborhoods? For example, are people moving into or out of these neighborhoods? And are there programs that exist to promote development for attracting or retaining people to certain neighborhoods? If so, how do these programs work?**

I think what has happened in the urban city and some parts of the west side and south side (across the bridge), is that the investors have come in and started buying up everything. They rent the houses they buy and they turn the neighborhoods into rental neighborhoods. The rents they charge are high so most people in a low-income neighborhood can't afford the rentals. They are also doing "Build to Rent." The houses are brand new but cost \$1600 or \$1700 a month. And then on top of that, the people have to show a high enough income before these companies will rent to them.

**Is crime a problem?**

Crime is a problem. I think some renters don't take care of their neighborhood as a homeowner would. That's one reason that we push homeownership. Also, homeownership builds wealth for the future.

**Are there any initiatives to help struggling minority neighborhoods in the areas of redevelopment and revitalization?**

The nonprofits and CDCs (Community Development Corporations) do a good job. They all work in different areas so they're not stepping on each other's toes. They have areas cut out for them.

**Is there ample Section 8 housing or is the county concentrating more on gentrification?**

The primary investor is focusing on gentrification. The government, and the new mayor, had a symposium on affordable housing. The head of the Housing Authority said there are 157,000 people waiting for housing. I don't know how they can provide that many houses.

**What data or reports do you have that help to paint a picture of the situation? Would you recommend we interview someone you know who is familiar with the situation?**

I don't know. Just being in the city for thirty years and working in the industry for thirty years, you see everything.

**Are there any areas targeted by federal, state, local or tribal governments for economic development or revitalization? If so, where are they and what are they called?**

Enterprise zones deal with economic development. There are tax breaks for hiring people or bringing in a business. The city has a program for funding businesses that come into the Northwest quadrant, it's called the Northwest Jacksonville Economic Development Fund (coj.net, The Northwest Jacksonville Economic Development Fund (NWJEDF) is a public fund accessible to existing and prospective businesses in the Northwest Jacksonville area. The fund aims to support businesses that serve target neighborhoods, create jobs for local residents, and invest in older and underutilized buildings). Also, the Downtown Investment Authority (<https://investdtjax.com>, The Downtown Investment Authority (DIA) is a governing body for the Community Redevelopment Area (CRA) established by the City of Jacksonville. Its mission is to drive growth in business and investment, create a dynamic urban living environment, and enhance the quality of life in Downtown Jacksonville through the transparent and responsible leveraging of public investments, assets, infrastructure, and policy. The DIA guides and incentivizes investment, job creation, and residential density throughout Downtown, while the Downtown Business Improvement District (BID) provides clean and safe services and stakeholder support in the central business district).

**How are the areas defined (are there maps of lists of tracts?)**

Yes, we use the districts for the city council.

**What organizations or entities are involved in revitalization or stabilization?**

LISC (#13), the CDCs, and Habijax (#27) - which do a good job but can't build fast enough. The city is actively trying to help with affordable housing.

**What are the features and benefits of these programs?**

They make housing more affordable for low-income people. An average three-bedroom, brick-style house, about 1000-1200 square feet, an average starter house today, would cost upwards of \$200,000. Eight to ten years ago, it could be bought for about \$120,000 or less.

**What would be most helpful: loans, donations or volunteers?**

Donations are great but loans may be even better.

**Is there anything we have not discussed that is a problem in the community which the bank may be able to help with?**

If they would fund a nonprofit to teach financial literacy, maybe that would be helpful.

# Survey Number 8

**Organization:** Jacksonville Black Chamber of Commerce  
**Contact:** Shannon Denson, President  
**Service Area:** Jacksonville and a couple of towns in Georgia  
**Email:** XXXX  
**Phone:** XXXXX  
**Website:** <https://www.jacksonvillebcc.org/>

#1

## COMMUNITY NEEDS SURVEY DUVAL COUNTY

### Affordable Housing

**Is the lack of affordable housing an issue in the community and if so, how severe is the problem?**

It is and I would scale it as a 10 with 10 being high. The rental rates have gone up and most of the population have below minimum wage jobs. We need to figure out how to fix that problem.

**Are there certain areas where additional affordable housing is needed or is it needed area-wide?**

Area-wide.

**Does the minority population community have a harder time finding affordable housing and if so, is anything being done to address this problem? How about the black community? The Hispanic community?**

I wouldn't put race with it, truthfully. It's hard for everyone to find affordable housing.

**What organizations and agencies help people find affordable housing or promote affordable housing?**

I don't know that answer.

**Which, if any, are the programs in organizations and agencies that have worked well to provide affordable housing?**

Maybe the Housing Authority (<https://www.jaxha.org/>), The mission of Jacksonville Housing is to provide safe, clean, affordable housing and effective social services to low- and moderate-income families and individuals. Our dedicated team of employees and board members, in partnership with our residents, will utilize accepted business principles and all available resources to improve the quality of life for all participants. We will encourage employment, self-sufficiency, and, where

possible, assist in the transition to other housing alternatives).

**Do you know of any affordable housing projects currently underway or in the planning stage? If so, what are they and who may the bank contact to offer assistance?**

I don't know any.

**What studies or statistics exist regarding this issue in the community? Can you send them to me?**

I don't have any but I can get them.

**What would be most helpful: loans, donations or volunteers for events? Are you currently looking for additional board members?**

All of them are needed. We could use a few more board members.

## #2

# COMMUNITY NEEDS SURVEY DUVAL COUNTY

## Community Services

**Taking into account the needs of low and moderate-income people, which of the following services are needed and do you know of organizations or agencies that are currently providing these services?**

- Medical (such as clinics that charge on a sliding scale based on income):
  - AGAPE Community Health Centers - they are in the heart of the community. Also, UF Health (<https://ufhealth.org/>, Your health care needs extend beyond our doors. UF Health and our community partners are embedded in the Florida community. We provide services, education and support to help you before, during and after your visit).
- Daycare and/or Educational (such as before and after school programs):
  - There are a lot of Headstarts here. (<https://fun4firstcoastkids.com/Education-Childcare/Head-Start-Programs/>)
- Food and clothing:
  - Feeding North America (<https://feedingnefl.org/>, Feeding Northeast Florida is the largest, most efficient food bank serving Baker, Bradford, Clay, Duval, Flagler, Nassau, Putnam & St. Johns Counties. We work with retail partners, manufacturers, and farms to rescue high-quality food for those in need. Thanks to the generosity of our community, we are able to purchase additional food resources to meet the needs of Northeast Florida families and individuals who struggle to put food on the table. The support of our partners and individuals like you enables our work to serve over 85,000 of our neighbors in need every day), **The Giving Closet**

(<https://www.govserv.org/US/Jacksonville/1024447167651970/The-Giving-Closet-Project>).  
They are in low-income schools.

- Social Services (including drug counseling):
- There are a few here.
  
- Transportation:
- Jacksonville Transit Authority gives out free bus passes to low-income and the blind.

**Do the minority populations in your community have difficulty finding and using these services and if so, is anything being done to address this problem?**

Resources are scattered everywhere. Some people may have trouble finding them. We are building a one-stop shop on our website which has both community services and business services portals. We are doing a physical community resources hub in the community of 32206 which is in the heart of an underserved community. Within the next two weeks, we will have a community hub for businesses on our website. We could use funding to help with this project.

**With the organizations and agencies currently available, is there still a shortfall of these services?**

There are many needs: financial education, business information and preparation, helping seniors who are abused financially - a whole circle of things. That's what we're working on right now.

**Are there any projects currently underway or in the planning stage? If so, what are they and who may the bank contact to offer assistance?**

We have the website and the community resources hub mentioned above.

**What studies or statistics exist regarding this issue in the community? Can you send it to me? I can.**

**What would be most helpful: loans, donations or volunteers for events?**

We could use a donation to get our community resources hub and our website up and running.

## #3

# COMMUNITY NEEDS SURVEY DUVAL COUNTY

## Economic Development

Let's talk about economic development now, the part that helps with job creation, job preservation or job improvement – primarily for low and moderate-income persons, and particularly, for the community's black and Hispanic populations.



**What is the job (employment) situation In your area at this time? Is there high unemployment? Are companies moving in or out of the area?**

Companies are moving into Jacksonville. However, they're not moving into the urban core. There are several reasons: 1) areas are underdeveloped; 2) the area is unsafe; and 3) there aren't any grocery stores. Also, there's a lack of grocery stores in the rural areas. The Black Chamber is trying to bring jobs back into the area by buying abandoned buildings or having them donated by the City and turning them into business hubs. Another idea is that we'd like to do food pantry boxes in certain areas. I am proposing that we do a grocery store within a full-service grocery store: a for-profit/nonprofit. The for-profit would have a nonantibiotic meats and vegetables section. On the nonprofit side, we would have an education center with a juice bar, teaching people about food composting, starting a community garden, and educating them about gardening. We are asking the City for a tax incentive. The location will be in a section of town that's in the urban core so we can really reach out to the low-income community.

**What are the largest employers in your area? Have there been any complaints about discrimination or hiring practices in the community?**

Not that I know of.

**What programs exist to promote job creation and which are the most effective?**

The program we are trying to create will start with talking to the alternative school administrators. We know that many of the alternative schools' kids are disruptive in class and they're expected to simply age out. In the program we are setting up, they will get on-the-job training and their GEDs. The company we will be working with repairs semi-truck engines, and the students will learn this trade while receiving a stipend. Upon completion of their GED and our program, the company will hire the students and start them at a salary of \$65K and up.

**According to census data, there are about 3,000 minority-owned employers in the Jacksonville MSA and another 42,000 self-employed minority entrepreneurs. Do you have any knowledge about how difficult it is for minority business owners to obtain financing? If so, please share your knowledge.**

I'm currently pulling the data about this.

**Are there any programs that specifically help the minority population become entrepreneurs?**

There are several: The Black Chamber, SBA (<https://www.sba.gov/district/north-florida>, Our office provides help with SBA services including funding programs, counseling, federal contracting certifications, and disaster recovery. We can also connect you to our partner organizations, lenders, and other community groups that help small businesses succeed ., Beaver Street Enterprise (<https://bsecenter.net/>, Beaver Street Enterprise Center, Inc., works to stimulate economic growth through entrepreneurial development, serving primarily entrepreneurs of color and low-to-moderate-income individuals. To achieve this mission, the Enterprise Center recruits, trains and nurtures entrepreneurial talent to fuel growth, create wealth and encourage reinvestment in traditionally

underserved communities), and the Jacksonville Chamber.

**Are there any agencies that are working to help more people get jobs or provide job training, for example, non-skilled workers or disabled workers, particularly for the black and Hispanic communities?**

The Black Chamber and CareerSource (<https://careersourcenortheastflorida.com/>, CareerSource Florida is the statewide workforce policy and investment board. Our partners include the Department of Commerce, 24 local workforce development boards and 100 career centers throughout Florida. Together, we help connect businesses with the talented workforce and training needed to succeed and grow).

**Are there any projects in the planning stage to improve the situation? If so, what are they and who may the bank contact to offer assistance?**

See the information previously mentioned about the program we are developing.

**Are there any studies or statistics available regarding anything we've talked about: Where the community is at right now and/or if there are agencies working to create jobs? Can you send them to me?**

I'll send what I can find.

**What would be most helpful: loans, donations or volunteers?**

All of them.

## #4

### COMMUNITY NEEDS SURVEY DUVAL COUNTY

#### Revitalization/Stabilization of Economically Depressed Areas

The Revitalization/Stabilization portion of the Reinvestment Act pertains to activities that are focused on attracting or retaining people and/or businesses to the neighborhood.

**What is the current situation regarding economically depressed neighborhoods? For example, are people moving into or out of these neighborhoods? And are there programs that exist to promote development for attracting or retaining people to certain neighborhoods? If so, how do these programs work?**

No one is moving into the Urban Core. I don't know of any programs other than Wealth Watchers.

**Is crime a problem?**

Yes, I think that with the crime situation, there's a lack of communication between the police and the residents. Our new mayor, Donna Deagan, is trying to bridge the gap between these two groups. I want to work with the mayor and the sheriff's office, TK Warner, to have a round table and some talks with the community. Crime will be one of the topics. We'd like to have the City help to rectify some of these community issues. For example, some areas simply don't get cleaned; why isn't the City cleaning these areas?

**Are there any initiatives to help struggling minority neighborhoods in the areas of redevelopment and revitalization?**

The people who are building affordable housing.

**Is there ample Section 8 housing or is the county concentrating more on gentrification?**

Gentrification, for sure.

**What data or reports do you have that help to paint a picture of the situation? Would you recommend we interview someone you know who is familiar with the situation?**

I can find someone for you.

**Are there any areas targeted by federal, state, local or tribal governments for economic development or revitalization? If so, where are they and what are they called?**

I don't know any.

**How are the areas defined (are there maps of lists of tracts?)**

Yes, I can get that to you.

**What organizations or entities are involved in revitalization or stabilization?**

I don't know.

**What are the features and benefits of these programs?**

It would be a more thriving economy. The return on investment would be good and they'd be really helping out the community.

**What would be most helpful: loans, donations or volunteers?**

All of the above.

**Is there anything we have not discussed that is a problem in the community which the bank may be able to help with?**

I think we covered everything.

# Survey Number 9

**Organization:** MaliVai Washington Youth Foundation

**Contact:** Terri Florio, Executive Director

**Service Area:** Duval County, primarily the urban core

**Email:** XXXXX

**Phone:** XXXXX

**Website:** <https://www.malwashington.com/>

## #2

# COMMUNITY NEEDS SURVEY DUVAL COUNTY

## Community Services

**Taking into account the needs of low and moderate-income people, which of the following services are needed and do you know of organizations or agencies that are currently providing these services?**

- **Medical (such as clinics that charge on a sliding scale based on income):**
  - Volunteers in Medicine (#30) and Vision is Priceless.
- **Daycare and/or Educational (such as before and after school programs):**
  - We do daycare, K-12 after school. We do comprehensive youth development programs. Parents may use us as aftercare but while the kids are with us, we do homework assistance, tutoring, reading comprehension programs for kids below grade level, and life skills programs - all the way from hand washing to pregnancy prevention. We also teach them how to play tennis - which is a nontraditional urban inner-city sport. Our founder is a retired tennis player who is actively involved with the organization. There's the Boys and Girls Club (<https://www.bgcnf.org/>), The mission of the Boys & Girls Clubs of Northeast Florida is to inspire and enable all young people, especially those who need us most, to realize their full potential as productive, responsible and caring citizens, but they don't go as in-depth as we do. There is also Don't Miss a Beat (#11). They utilize music like we utilize tennis.
- **Food and clothing:**
  - We provide lunch and snacks and at Thanksgiving, we do a huge food drive. Feeding Northeast Florida has a big food distribution.
- **Social Services (including drug counseling):**
  - Gateway Community Services does drug counseling. We do soft skills social services. We have a Social Worker on staff. We also partner with Jewish Family & Community Services for mental health services (<https://jfcsjax.org/>), Strengthening the entire Northeast Florida

Community by providing support services in the Jewish tradition of “*helping people help themselves.*”); they provide a mental health worker during our hours and Catholic Charities (<https://www.ccbjax.org/>, Today, our agency offers the following services: emergency financial assistance, disaster relief, refugee resettlement programs, legalization and immigration services, reunification services, workforce development and self-sufficiency programs, adoption services, rural mobile outreach, programs to fight student hunger, holiday assistance for families, services for those with HIV/AIDS, camp programming for youth and young adults with physical and developmental differences, and food assistance ). We partner with different agencies who come in to do programs for our kids about health risks, such as Hubbard House (#18), Rethreaded (<https://rethreaded.com/>, Rethreaded hired its first full-time employee in partnership with the City Rescue Mission of Jacksonville and since then we have grown into a thriving social enterprise that provides jobs, career development, and a supportive community for trafficking survivors within Jacksonville), Planned Parenthood (<https://www.plannedparenthood.org/health-center/florida/jacksonville/32217/jacksonville-health-center-3278-90320>, Planned Parenthood is one of the nation’s leading providers of high-quality, affordable health care, and the nation’s largest provider of sex education. With or without insurance, you can always come to us for your health care), Hanley Foundation (<https://hanleyfoundation.org/about-us/>, West Palm Beach), and the Jacksonville Sheriff’s Office (JSO) to break down challenges between the police and minority communities/urban areas Our neighborhood has the highest juvenile crime rate, violent crime rate, and homicide rate in the city. That’s why we’re here.

- **Transportation:** Jacksonville Transportation Authority (JTA) for low-income people and for middle and high school students.

**Do the minority populations in your community have difficulty finding and using these services and if so, is anything being done to address this problem?**

It’s only harder for them because they don’t know how to look or the phone apps may be too difficult. Many of the kids we saw grow up are no longer living in poverty. We serve three generations: our kids, their parents, and the kids who are not yet born. If we can prevent a teenager from having a child until she’s more stable, just the fact that the mom is not a teenager, the baby will be better off.

**With the organizations and agencies currently available, is there still a shortfall of these services?**

There is no duplication of services; there just aren’t enough resources. We had 250 kids at our summer camp but we had 67 on our wait list that we never cleared. That’s not just our organization, that’s everyone.

**Are there any projects currently underway or in the planning stage? If so, what are they and who may the bank contact to offer assistance?**

For us, it’s programs within programs. We want to be completely involved in providing additional resources to our families. We are expanding our high school program. We had ten kids pre-Covid and now have fifty. We’re trying to develop the processes and procedures and the volunteers so we don’t lose our kids to the streets or to negative behaviors. We take kids on college tours and take them to Florida State College at Jacksonville to see all the trade programs.

We built the only really new community centers in the immediate neighborhood which provided jobs because we expanded the number of kids we serve. We had ten full-time employees pre-Covid and now we have nineteen full-time employees. We can continue to grow and expand as long as we have funding to do so and to do what we do best- youth development. Only 2% of our kids are white. Most are Hispanic, 6% multiracial and the rest are black. 96% are low to moderate-income, leaning on the low-income side.

**What studies or statistics exist regarding this issue in the community? Can you send it to me?**

The United Way changed its funding streams: Basic needs and workforce development. United Way of Northeast Florida (<https://unitedwaynefl.org/>, Our Vision: A community of opportunity where everyone has hope and can reach their full potential, Our Mission: To solve our community's toughest challenges by connecting people, resources and ideas).

**What would be most helpful: loans, donations or volunteers for events?**

Donations and volunteers. We are always looking for board members. We will be looking next spring to fill for July 2024.

# Survey Number 10

**Organization: City of Jacksonville, Housing and Community Development Division (HCDD)**

**Contact: Travis Jeffrey, Affordable Housing and Community Development Administrator**

**Service Area: Duval County**

**Email: XXXXXX**

**Phone: XXXXXXX**

**Website: <https://www.coj.net/hcdd>**

#1

## COMMUNITY NEEDS SURVEY DUVAL COUNTY

### Affordable Housing

**Is the lack of affordable housing an issue in the community and if so, how severe is the problem?**

Yes, and it's extreme for the city of Jacksonville.

**Are there certain areas where additional affordable housing is needed or is it needed area-wide?**

Area-wide. However, on the Northeast side, affordable housing is needed the most.

**Does the minority population community have a harder time finding affordable housing and if so, is anything being done to address this problem? How about the black community? The Hispanic community?**

Yes, they do have a harder time.

**What organizations and agencies help people find affordable housing or promote affordable housing?**

The City does and there are nonprofits in town. There are Community Development Housing Organizations: Northwest Jacksonville Community Development Corporation (NWJCDC), and Metro North. They do outreach and affordable housing. Through the use of land trusts, they target low-income (\$30-50 AMI range) who may not be ready to buy a market-rate home on their own but by buying in the land trust, the cost is less. It gets them out of Section 8 and they become homeowners. The houses do not appreciate as much as market-rate houses (there's a cap on what they can be sold for) but when the owners sell the house, it gets sold to another low-income person. We currently have 20 of these homes in the works. The City gets some lots without clear titles, and the City gets clear titles for them. They then give them to The Community Land Trust so they can build on the lots. There are another 34 lots identified for them. They are looking for funds to get the program moving. This is where donations would really help.



**Which, if any, are the programs in organizations and agencies that have worked well to provide affordable housing?**

The two mentioned that we worked with. These organizations have been around for years.

**Do you know of any affordable housing projects currently underway or in the planning stage? If so, what are they and who may the bank contact to offer assistance?**

Those previously mentioned and also, Vestcor (<https://vestcor.com/>, We are real estate professionals developing quality multifamily housing communities. We value integrity, creativity, and the entrepreneurial spirit). All they do is affordable housing.

**What studies or statistics exist regarding this issue in the community? Can you send them to me?**

The Jessie Bal Dupont (<https://www.dupontcenter.org/>, Jessie brings together the community and its nonprofits in a setting that appreciates our rich history while responding to the demands of today. Housed in one of Jacksonville's architectural jewels — the former Haydon Burns Library — the Jessie provides offices for nonprofits and work and gathering spaces for the community in an energy-efficient environment with state-of-the-art technology).

**What would be most helpful: loans, donations or volunteers for events? Are you currently looking for additional board members?**

Loans and donations, depending on the actual program.