

# Housing & Health in Jacksonville

February 2023

Housing, a **social determinant of health**, both impacts and is impacted by social and economic policies, education, income, and race/ethnicity, which all intersect to influence the **health and well-being** of individuals and their communities. This brief provides information on the connection between housing and health in Jacksonville.



# Housing Affordability



We spend a significant amount of time in our homes, and the cost, condition, and location of housing are key to our health and quality of life. Public health studies show that a home is healthy when it is **affordable, safe and free of hazards**, and when its location **provides access to resources** like jobs, schools, parks, grocery stores and doctors offices. (1)

In the U.S., many workers cannot afford the cost of housing. Many of the largest occupations -- such as retail salesperson, customer service representative, office clerk, waiter/waitress, and freight/materials mover -- in Jacksonville pay less than the wage a full-time worker needs to earn to afford a modest one- or two-bedroom apartment at the fair market rent.

91

Work Hours Per Week  
At Minimum Wage To  
Afford a  
2-Bedroom Rental  
Home (at FMR)

77

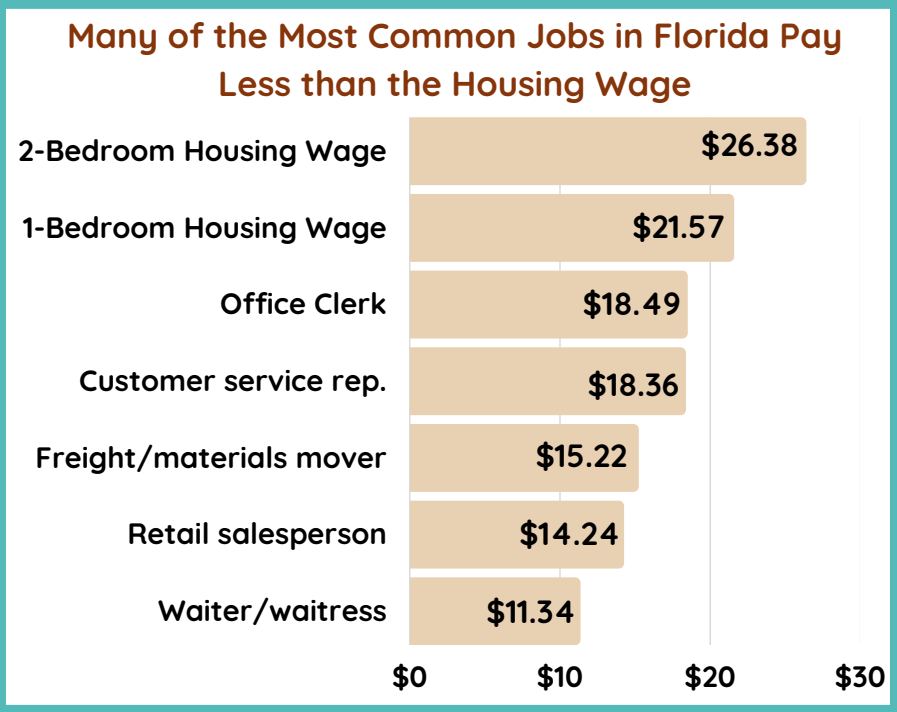
Work Hours Per Week  
At Minimum Wage To  
Afford a  
1-Bedroom Rental  
Home (at FMR)

2.3

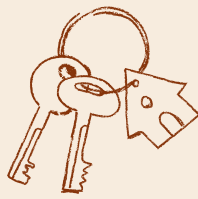
Number of Full-Time  
Jobs At Minimum Wage  
To Afford a 2-Bedroom  
Rental Home (at FMR)



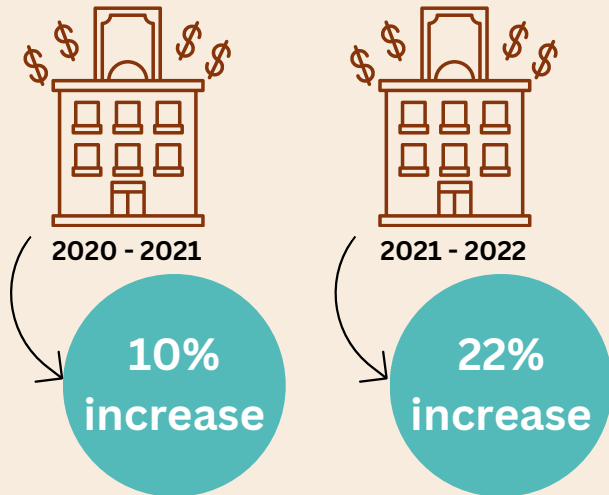
	Jax Area	Florida
Minimum Wage	\$10.00	
Average Renter Wage	\$20.92	\$20.55
2-Bedroom Housing Wage	\$22.85	\$26.38



# Housing Affordability



## Jacksonville Rental Rates



Jacksonville consistently ranks among the top ten US metro areas for rental price increases. The **average rent** in Duval County has **increased by 31%**. Close to 50% of all Jacksonville renters spend at least 30% of their income on rent. (2) This is important as individuals who spend more than 30% of their income on housing often have difficulty paying other expenses and saving money.

Lack of affordable housing can force households to make difficult choices between paying rent or **forgoing medicines, doctors appointments, and healthy food options.** (3)

The difficult choice between rent, medical care, and healthy food is becoming more common as private investors purchase homes in minority neighborhoods (zip codes: **32254, 32206, 32208, 32209**) in record numbers. Private investors see an opportunity in buying homes in these neighborhoods at low prices and flipping them or converting them to rentals for large profits. (4)

**>40%**

Percent of homes purchased by private investors in Jax minority neighborhoods

According to the Northeast Florida Association of Realtors, the home affordability index **fell** throughout 2022, from **104.5 in January to 69 in December**. This index measures the ability of a typical household to qualify for a mortgage on a home, and is based on current interest rates, median income, and median home prices. This decrease in housing affordability is demonstrated as **only 4 out of 60** zip codes in the Jacksonville metro area (**32254, 32206, 32208, 32209**) are affordable to households that make up 80% of the area's median income.

**34.9%**

The single year decrease in the Jax home affordability index (2022)



**Only 4**

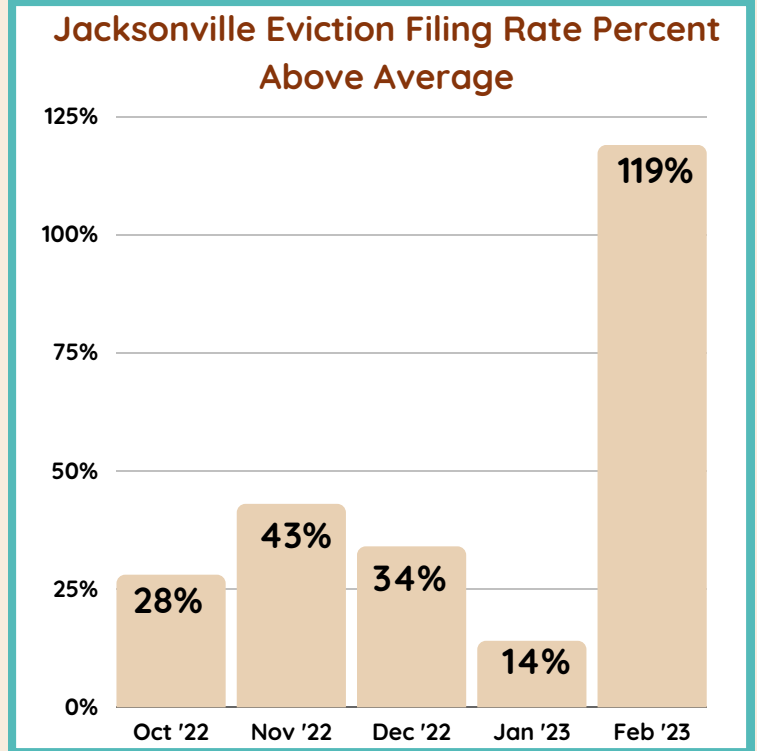
The number of affordable zip codes in the Jacksonville metro area, out of 60





Housing **evictions**, which are common in the US, are a **severe** form of housing **insecurity**. In Jacksonville, there have been 29,199 eviction filings since March 15, 2020. Since March 2022, **eviction filings** in Jacksonville have been **consistently above average**. (5)

Evictions have a **negative impact** on a variety of **health outcomes** from birth outcomes to mortality. Specifically in comparison to housing secure individuals, those who have been evicted have **worse self-reported physical health**, visit the **emergency department more often**, and have **higher suicide mortality**. (6)



**Housing security promotes** education, economic security, and health. **Lack of affordable housing exposes** households to poor health outcomes like increased stress, mental health issues, and physical health problems. Children experiencing housing instability are more likely to have behavioral problems. (3)

Mental and physical health issues are even **more likely** to occur among individuals **experiencing homelessness**. Homelessness worsens existing health conditions as homeless individuals are exposed to communicable diseases, the elements, and malnutrition. (3)

## 1,222

Number of homeless individuals in Jacksonville at any given point in time (2021)



## 3,000

Number of individuals who are homeless and seeking housing services (pre-COVID)



The City of Jacksonville, **Special Committee on Critical Quality of Life Issues** has provided several recommendations to combat the housing crisis in Jacksonville, including:

## Increase Housing Affordability

- A multi-pronged strategy to **develop, own, and operate** (non-profit) publicly owned housing, which can provide mixed-income affordable housing options below the fair market rate and enhance competition in the housing market. This can be achieved by forming **collaborations** with the City of Jacksonville and other relevant housing stakeholders.
- Long-term funding is required to support effective and affordable housing projects. The City of Jacksonville should **commit to and develop** local government financing mechanisms to provide a long-term sustainable source of revenue dedicated to support **affordable housing** for Jacksonville residents.

## Reduce Homelessness

- The City of Jacksonville and its partners should develop measurable goals to reach a “functional zero” homelessness and help **ensure housing security**. This can be accomplished by: providing housing for the current homeless individuals 55 years and older in Jacksonville and increasing the supply of **permanent supportive housing**.

## Inclusionary Zoning

- The City of Jacksonville should pass an inclusionary zoning reform ordinance that would allow for the “**missing middle**” forms of housing between single family homes and large multifamily apartment complexes. This would allow for the development of a range of **alternative and affordable housing options** in addition to single-family homes like duplex/triplex/quadplex, townhomes, and small apartment houses.

## Tenant Bill of Rights

- The City of Jacksonville should pass a Tenant Bill of Rights that **(1) informs tenants** of their legal rights in finding, securing, and retaining rental housing; **(2) establishes an Office of Tenant Advocacy**; and **(3) includes additional ordinance-based protections that strengthen rights and address factors** that contribute to unhealthy/unsafe housing conditions, housing insecurity and residential relocation.

The City of Jacksonville should also consider **other recommendations**, such as:

## Community Land Trust

- In a Community Land Trust, **housing is made affordable** by separating its value from the value of the land underneath it. A Community Land Trust **can benefit low-income families** by providing access to affordable housing in high-cost, service-industry dependent areas, while keeping housing affordable for future residents. (7)