

# HOUSING NEEDS ASSESSMENT JACKSONVILLE, TX

OCTOBER 2020



---

*This report represents the culmination of a year-long collaboration between the Housing Council of the Cherokee County Human Needs Network and Texas Target Communities at Texas A&M University.*



---

# TABLE OF CONTENTS

---

EXECUTIVE SUMMARY.....	4
ACKNOWLEDGEMENTS.....	5
INTRODUCTION.....	7
ABOUT JACKSONVILLE.....	13
HOUSING PROFILE.....	33
HOUSING GAPS AND ESTIMATED NEED.....	47
RECOMMENDATIONS.....	69
APPENDICES.....	79

---

# EXECUTIVE SUMMARY

---

The Jacksonville Housing Needs Assessment, a collaborative, year-long project between Texas Target Communities at Texas A&M University and several dedicated residents, situates the community's housing challenges in the context of multiple sources of data, including consumers and producers of housing. The report documents the methods and analyses used to assess the City's housing gaps and estimate its housing needs. Furthermore, it discusses the findings, implications, and recommendations developed by the two entities to address the City's housing challenges. The chapters reflect the order of the process. The first chapter provides background details on community engagement and the origins of both the Housing Council of the Cherokee County Human Needs Network and the Housing Needs Assessment. The second chapter delves into Jacksonville's demographic overview, while the third chapter addresses the City's current housing inventory and conditions. The fourth chapter interweaves the second and third chapters' findings to situate the City's housing gaps and estimated housing needs. Finally, the fifth chapter proposes a series of recommendations for addressing housing challenges.

**The report's main finding is that Jacksonville has a housing gap due to**

- the quality of the housing stock
- a mismatch between housing supply and housing preferences among those who are middle to low income,
- problems accessing mortgage credit and saving for down-payments, and
- the availability of housing units

**A community-wide effort can address this gap through various means, which include**

- Exploring ways public and private entities can promote inclusive housing options. Some options to explore include community land trusts and tax incentives
- Private and public entities subsidizing the rehabilitation of the City's aging housing stock.
- Creation of a Community Development Department, which will make the City eligible for new funding streams to finance housing development.



---

# ACKNOWLEDGEMENTS

---

This report would not have been possible without the support and assistance of the following institutions:

*Texas National Bank  
Austin Bank  
Prosperity Bank, and  
the Episcopal Health Foundation*

We would also like to acknowledge the time, talent, and efforts of our focus group facilitators:

*Letitia Horace (realtors and developers)  
James Hubbard (economic development)  
Ellann Johnson (consumers/residents of housing)  
Craig Scheler (bankers and lenders)  
Greg Smith (city leaders), and  
Susan Walden (social services)*

We thank the Housing Council of the Cherokee County Human Needs Network, a dedicated group of individuals who spent countless hours working to further this report and:

*Cheryl Adamson  
Ceola Curley  
Letitia Horace  
Wendy Hammons  
Beckie Pavletich  
David Peters  
Craig Scheler  
Tara Scheler  
Barbara Huggins*

---

This report was produced in coordination with Texas Target Communities (TTC) at Texas A&M University. We acknowledge the following individuals for their time, talent, and efforts:

*Dr. Andrea Roberts, Assistant Professor of Urban Planning and Project Lead*

*Jaimie Masterson, Associate Director of TTC and Project Liaison*

*Clare Losey, Ph.D. Candidate in Urban and Regional Sciences and Project Assistant*

*Smruti Ankush Parab, Master of Urban Planning Student and Graphic Designer*

Lastly, we thank the nine students in the Spring 2020 Neighborhood Revitalization class for their patience with and dedication to this report:

*Madison Brossett, Master of Urban Planning Student*

*Zhenhang Cai, Master of Landscape Architecture Student*

*Harley Guarneri, Master of Urban Planning Student*

*Grace Kelly, Ph.D. Student in Urban and Regional Sciences*

*Katelyn Markham, Master of Architecture Student*

*Raul Orozco, Master of Urban Planning Student*

*Carlo Chunga Pizarro, Master of Urban Planning Student*

*Nathan Grant Spika, Master of Urban Planning Student*

*Clinton Verner, Master of Public Policy Student*

# INTRODUCTION

## 1.1 AN ENGAGED APPROACH TO A HOUSING NEEDS ASSESSMENT

In 2016, several residents of Cherokee County, Texas attended a “Leaders in Action” training session hosted by the Texas Rural Leadership Program. The training was made possible by a grant from the Episcopal Health Foundation and was hosted in collaboration with Texas Target Communities (TTC) at Texas A&M, Trinity Episcopal Church of Jacksonville, First Presbyterian Church of Jacksonville, and Texas A&M AgriLife Extension. It was from this training that a small group of devoted community members formed a leadership team to create the Cherokee County Human Needs Network (CCHNN) under the umbrella of the East Texas Human Needs Network (ETHNN). The two organizations aim to share a framework for understanding poverty and the principles of collaborative action. That same year, CCHNN led the ETHNN Comprehensive Community Needs Assessment in Cherokee County. With the information gathered from that assessment, CCHNN formed councils in Education, Employment, Healthcare, Transportation and Housing to begin to address poverty throughout the county.

The CCHNN Housing Council began meeting in early 2017 to consider the need for affordable housing and other housing in Cherokee County based on data from the Community Needs Assessment. The assessment found that, in addition

to a lack of affordable housing, there are several key indicators that place a person at risk of living in poverty, including low educational attainment, unemployment, large family size, single parent-headed households, disability, membership in a minority racial or ethnic group, size and remoteness of home community, and no healthcare coverage, among others. Members of the Housing Council are concerned citizens, representatives of Cherokee County organizations and churches, and community volunteers.

For the past three years, the CCHNN Housing Council has been meeting monthly to tackle affordable housing in Cherokee County. Affordable housing was the number one need related to housing needs indicated on the Community Needs Assessment conducted in 2016 and recently in 2019. (The Reverend Victoria “Vicki” Griffin of First Presbyterian Church of Jacksonville coordinated the ETHNN’s Comprehensive Community Needs Assessment.) After realizing that more data was needed to assess housing along the entire spectrum from homelessness to market-rate housing, the Housing Council began exploring options available for a Housing Needs Assessment (HNA). After reviewing HNAs of similar-sized communities, the Housing Council decided to consider engaging an outside agency to per-

---

form an HNA for Cherokee County. Due to funding constraints, it was determined that the focus of the HNA should rest on the City of Jacksonville. After researching private for-profit groups that could be engaged, it was realized that similar housing reports in Texas had been performed by TTC, the same entity that had trained leaders in the community in 2016.

After entering into a contract with TTC, the Housing Council was tasked with identifying six individuals who either worked in or identified strongly with one of the six focus groups to be conducted and would be willing to lead a focus group, including attending training and convening the focus group. A community-based working group (hereafter referred to as the “Jacksonville Team”) represents this group of concerned residents committed to improving housing access and quality in Jacksonville, Texas. Letitia Horace served as the liaison between TTC and the Jacksonville Team. TTC is uniquely qualified to develop the HNA because of its experience providing “technical assistance on land use planning and design to small, lower-resourced communities across the state.” The research center offers educational opportunities for College of Architecture students who, in turn, provide “training, tools, and assistance necessary to facilitate the transformation of communities from high risk/low opportunity to equitable, resilient, and adaptive by mitigating threats to the economy, environment, and culture.”

TTC’s affiliated faculty in the Department of Landscape Architecture and Urban Planning serve as “consulting” project leads and involve students in multiple facets of producing an assessment, plan, or focus group report. Jaimie Masterson, Associate Director of TTC, enlisted Dr. Andrea Roberts, Assistant Professor of Urban Planning, to serve as Project Lead. From October to December 2019, Dr. Roberts and Project Assistant, Clare Losey, a Ph.D. candidate in Urban and Regional Science, developed an HNA action plan in partnership with the Jacksonville Team liaison, Letitia Horace. Our action plan centered community voices and exposed students in the Spring 2020 Neighborhood Revitalization course to all facets of HNA development. The HNA and final presentation to the community will be completed by October 2020.

In December 2019, Roberts and Losey drafted an action plan for the Jacksonville Team in coordination with Ms. Masterson and Mrs. Horace. At that time, Roberts and Losey initiated the first data request. All parties agreed the project would take place over the spring and summer of 2020, and that a substantial portion of the Spring 2020 course “Neighborhood Revitalization,” (NR) an elective for graduate students in urban planning, architecture, and public policy, would be devoted to the process of collecting and analyzing data for the HNA in addition to drafting the preliminary results.

The report development process occurred in six stages:

1. Data collection,
2. Focus group training for the Jacksonville Team and NR students,
3. Student learning labs,
4. Group report writing,
5. The presentation of preliminary results and draft review and feedback
6. The preparation and submission of the final report.

The following Figure 1.1 provides an overview of the objectives for each stage.



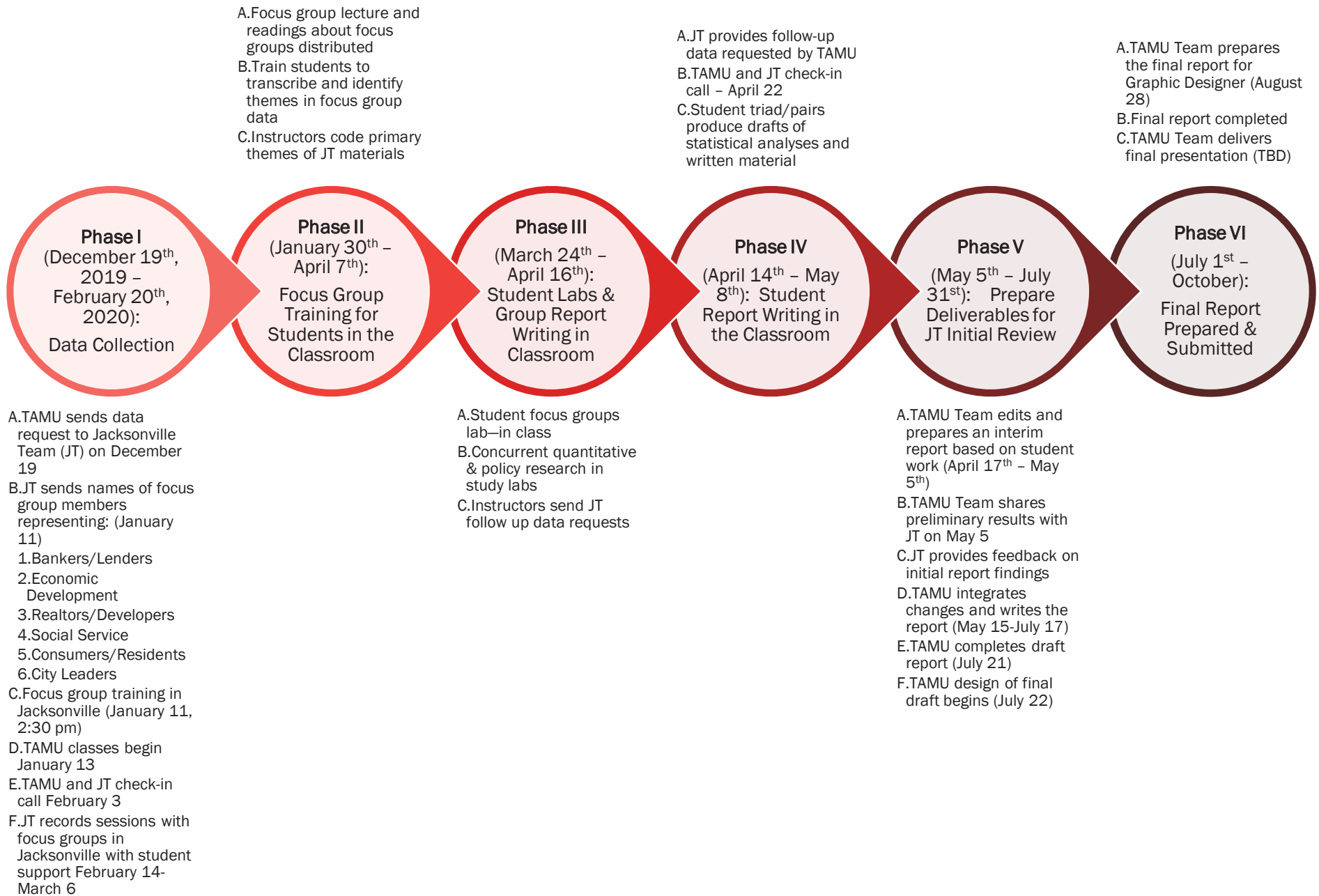


Figure 1.1: HNA Action Plan

---

## 1.2 METHODOLOGY

### 1.2.1 Course Activities

The nine students in the Neighborhood Revitalization course engaged in three primary tasks: 1) collecting, processing, and analyzing data, 2) report writing, and 3) preparing the presentation of the preliminary results. The course itself was designed to equip students to identify critical issues relevant to housing and community development in rural areas and allow them to explore those concepts more fully through the process of data collection and analysis and report writing. The first half of the course (mid-January through mid-March) focused mainly on reading and discussing critical texts in the realm of rural housing, rural revitalization, and community development in rural areas. Three students also conducted focus groups, interspersed throughout the first half of the course. The second half of the course (mid-March through early-May) focused entirely on the HNA: initially, on processing and analyzing the data. Then, with the assistance of Roberts and Losey, students used multiple sources of data and various approaches to data analysis to make the study more robust. The HNA used three sources of data:

1. Demographic data (U.S. Census Bureau, Bureau of Labor Statistics, Real Estate Center)
2. Policy data (LIHTC Database and AFFH data compiled by HUD, National Housing Preservation Database)
3. Focus groups (producers and consumers of housing in Jacksonville)

Then the students developed the text of the report and later made a presentation of the preliminary results.

The nine students in the Neighborhood Revitalization class were divided evenly into three teams. Each team worked on one overarching section of the report: demographics, housing policy, or focus groups.

- The demographics team consisted of Clinton Verner, a Master of Public Policy student, Zhenhang Cai, a Master of Landscape Architecture student, and Grant Spika, a Master of Urban Planning student. This team compiled, processed, and analyzed data for the demographic, economic, and housing profiles.
- The housing policy team consisted of Katelyn Markham, a Master of Landscape Architecture student, and Madison Brossett and Raul Orozco, both Masters of Urban Planning students. This team collected and analyzed housing policy reports to assess current and potential sources of funding for affordable housing.
- The focus group team consisted of Grace Kelly, a Ph.D. student in Urban and Regional Sciences, and Harley Guarnera and Carlo Chunga Pizarro, both Masters of Urban Planning students. This team transcribed and analyzed the focus groups and prepared recommendations for the community.

### 1.2.2 Focus Group Training

On January 11, 2020, Dr. Andrea Roberts and Clare Losey led a focus group workshop with the Jacksonville Team. During the session, Roberts and Losey

1. Provided an overview of focus groups—specifically, their purpose and structure,
2. Discussed different approaches to moderating focus groups, and
3. Hosted a practice session for the facilitators.

The workshop attendees, all of whom work in various, diverse capacities. Of the seven attendees, five served as focus group leaders. It should be noted that the individuals listed below do not represent the Jacksonville Team in its entirety. “Train the trainer” workshop attendees included:

- Letitia Horace, a local realtor, housing advocate, & community volunteer,
- Ellann Johnson, Executive Director of HOPE Center, a local non-profit, and community volunteer,
- James Hubbard, President of the Jacksonville Economic Development Corporation,
- Susan Walden, Outreach Coordinator for the East Texas Human Needs Network,
- Craig Scheler, a CRA Assistant with Austin Bank,
- Beckie Pavletich, Owner of the Pavletich Company, and
- David Peters, founder of the East Texas Sheltering Arms Coalition.

### 1.2.3 Focus Groups

Focus groups proved a crucial component of the HNA because the resulting data illustrated both producers' and consumers' perspectives on housing gaps and preferences. The focus groups provided information that otherwise would not have been gathered from secondary data collection and analysis alone. Six focus groups (representing the four major areas) were assembled to represent the opinions of individuals in a variety of industries:

1. Bankers and leaders, led by Craig Scheler
2. Realtors and developers, led by Letitia Horace
3. Economic development, led by James Hubbard
4. Social services, led by Susan Walden
5. Consumers/residents, led by Ellann Hope
6. City leaders, led by Greg Smith

The focus groups were conducted from February to April. Two sets of questions were provided to focus group facilitators—one set pertained to providers of housing, while the other addressed housing consumers (i.e., residents). Only one focus group facilitator (Ellann Hope) posed the questions to housing consumers, while conducting the focus group. The following Table 1.1 lists the topics and corresponding questions facilitators asked providers and consumers. The questions, while initially drafted by Roberts and Losey through careful consideration of the scope and purpose of the HNA, were revised based on the feedback of the Jacksonville Team during the training session for focus group leaders.

Table 1.1: Focus Group Questions for Providers and Consumers/Residents of Housing

Topic	Provider	Consumer_Resident
Current Housing Inventory	What is affordable housing? Where is it? Follow up: We need to build more affordable housing, yes or no?	What is affordable housing? Where is it? Follow up: We need to build more affordable housing, yes or no?
Current Housing Market Conditions	Recall a time when you were trying to address a housing need. Describe trying to address rental needs versus single family home needs. What were the challenges in each instance?	What type of housing are you looking for? (If further clarification is needed- for example, duplex, apartment, condo, homeownership vs. rental, single family, mobile home, townhome, multi-familyl, etc)
Housing Challenges/ Problems	Recount a time wehn you were working on a housing project. What were the challenges in trying to reach your goal?	Recount a time when you were trying to find housing. What were the challenges?
Housing Gaps and Estimated Needs	When trying to increase access to affordable housing what are the legal and social barriers?	How do you advocate for or influence decisionmakers when it comes to your affordable housing needs?
Housing Gaps and Estimated Needs	Which communities (demographics) have you observed having the most difficulty securing affordable housing? How do you come to this conclusion	Do you believe age, race, family size, or income are barriers to securing affordable housing? Talk about which of these you think are barriers? Or, explain why you do not believe these are barriers.
Housing Challenges/ Problems	How would you describe the housing stock in Jacksonville or the Count? Would you rate it at high quality, average quality, or low quality?	How would you describe the quality of housing in Jacksonville or the County? Would you rate it at high quality, average quality, or low quality?

## 1.3 PRELIMINARY RESULTS PRESENTATION

The nine students in the Neighborhood Revitalization class presented their preliminary results via Zoom (a video conferencing portal) to the Housing Council, Jacksonville Team, and other invited guests on May 5, 2020. The students, divided into their three teams, presented their methods, findings, analyses, implications, and recommendations. A Q&A followed the presentation. Roberts and Losey incorporated the feedback from the presentation attendees into the final Jacksonville report.

### Recommendations:

#### *Tools to Advance Community Goals*

##### Community Land Trusts

- Non-profit, community based organizations that ensure stewardship of land use
- Mainly focused on housing affordability

##### Community Development Corporations

- Non profit organizations designed to bring services that were previously unavailable to underprivileged areas
- Main purpose is to empower the citizens and help them grow

##### Community Benefits Agreements

- Contract that focuses on directly helping the community and including them in development process
- Benefits include affordable housing, historic preservation, first-source hiring, and big business prohibition

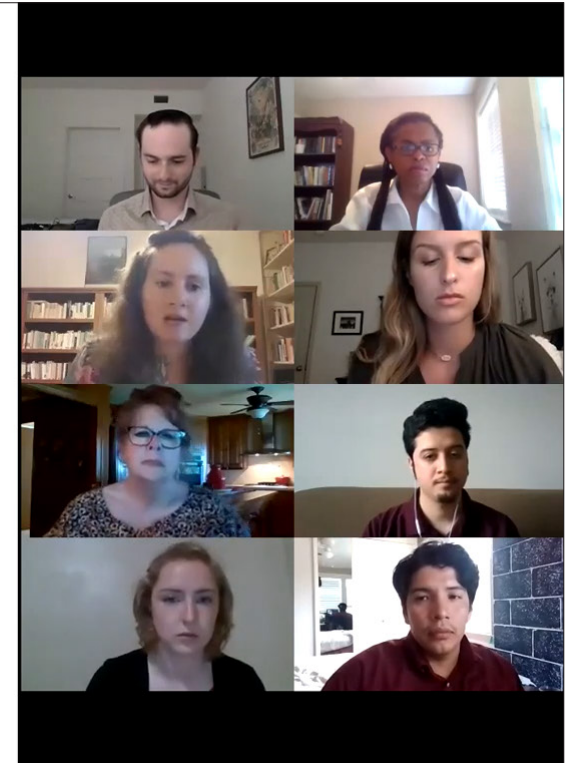


Figure 1.2: Neighborhood Revitalization Students Present Preliminary Results via Zoom on May 5, 2020



# 2

## ABOUT JACKSONVILLE

### 2.1 OVERVIEW

Jacksonville, nestled in the heart of Cherokee County, is home to a population of approximately 15,000. Cherokee County, with a population of over 50,000, lies in East Texas. Jacksonville, the largest city in the county, lies 15 miles north of Rusk, the county seat, 30 miles south of Tyler, and 175 miles north of Houston, and has been affectionately dubbed “the Tomato Capital of the World.” Due to its central location between Dallas, Houston, and Shreveport, LA, Jacksonville functions as a transportation hub. In addition to its agricultural activity, Jacksonville is home to a large timber industry.

### 2.2 HISTORY

Jacksonville traces its origins to 1847, when Jackson Smith settled and opened a blacksmith shop near the banks of Gum Creek. Shortly thereafter, Dr. William Jackson established an office near Smith’s business. According to the Texas State Historical Association, “In 1850 Smith had a townsite and square surveyed near his home. Since the townsite was on Jackson Smith’s land and Dr. Jackson was among the first to build inside the boundaries of the survey, local citizens chose the name Jacksonville for the new town.” In 1872, a new townsite was surveyed two miles

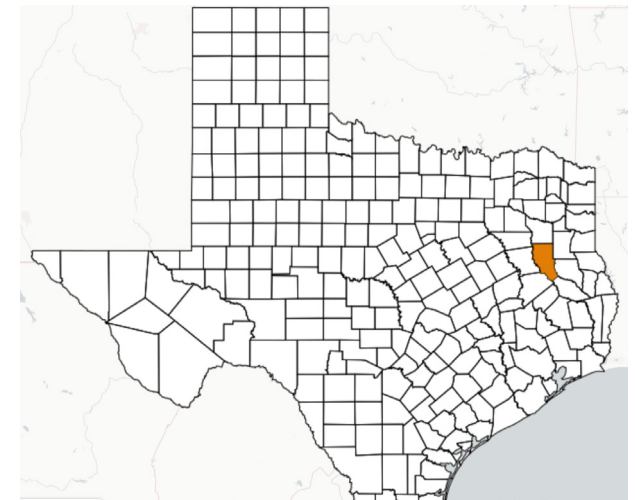


Figure 2.1: Cherokee County lies in the heart of East Texas.



Picture Courtesy: Curtis Adams on Pexels

east to situate Jacksonville closer to the International-Great Northern Railroad.

In the mid-nineteenth century, Baptists and Methodists established the first churches in Jacksonville, while the city's first school opened in 1846. Jacksonville College opened its doors in 1899, followed by the Baptist Missionary Association Theological Seminary in 1957. A second college (Lon Morris College) also located in Jacksonville, but permanently closed in 2012. Initially, agriculture—namely peaches and tomatoes—proved the dominant industry in Jacksonville. In the late twentieth century, livestock emerged as another primary industry, along with plastics manufacturing. Manufacturing remains an essential facet of the economy today.

## 2.3 ZONING

As depicted in Figure 2.3, the majority of central Jacksonville is zoned for one- and two-family housing, barring the heart of the City, which houses the Central Business District (commercial, office, and retail). Scattered pockets of central Jacksonville also bear zoning for mobile homes and planned developments. Northern Jacksonville is zoned primarily for heavy manufacturing and wholesale, warehouse, and manufacturing, while eastern Jacksonville is zoned mostly for single-family housing. The southern part of the City houses wholesale, warehouse, manufacturing, planned development, agricultural open space, and various industrial zoning designations.

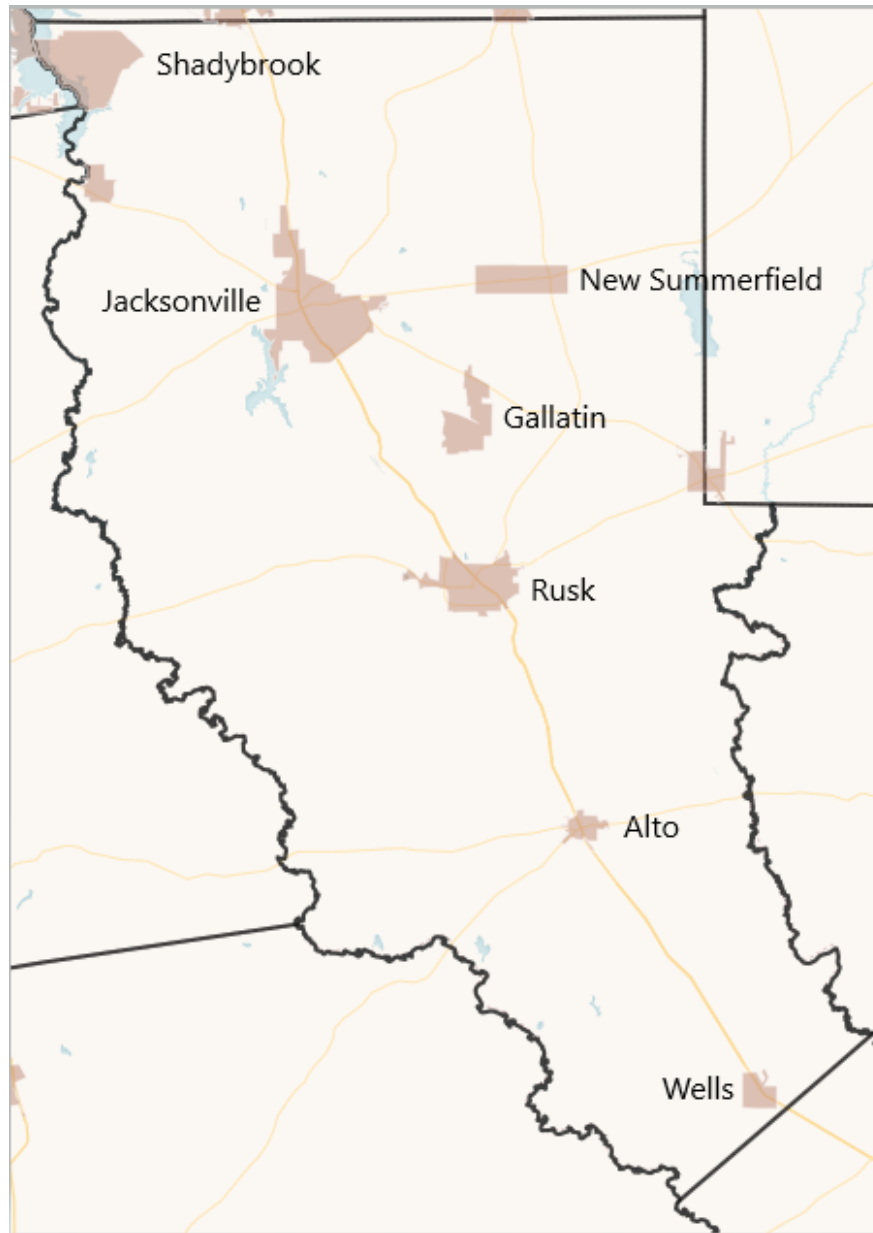


Figure 2.2: The City of Jacksonville is situated in northwest Cherokee County.

# 2017 Zoning Map

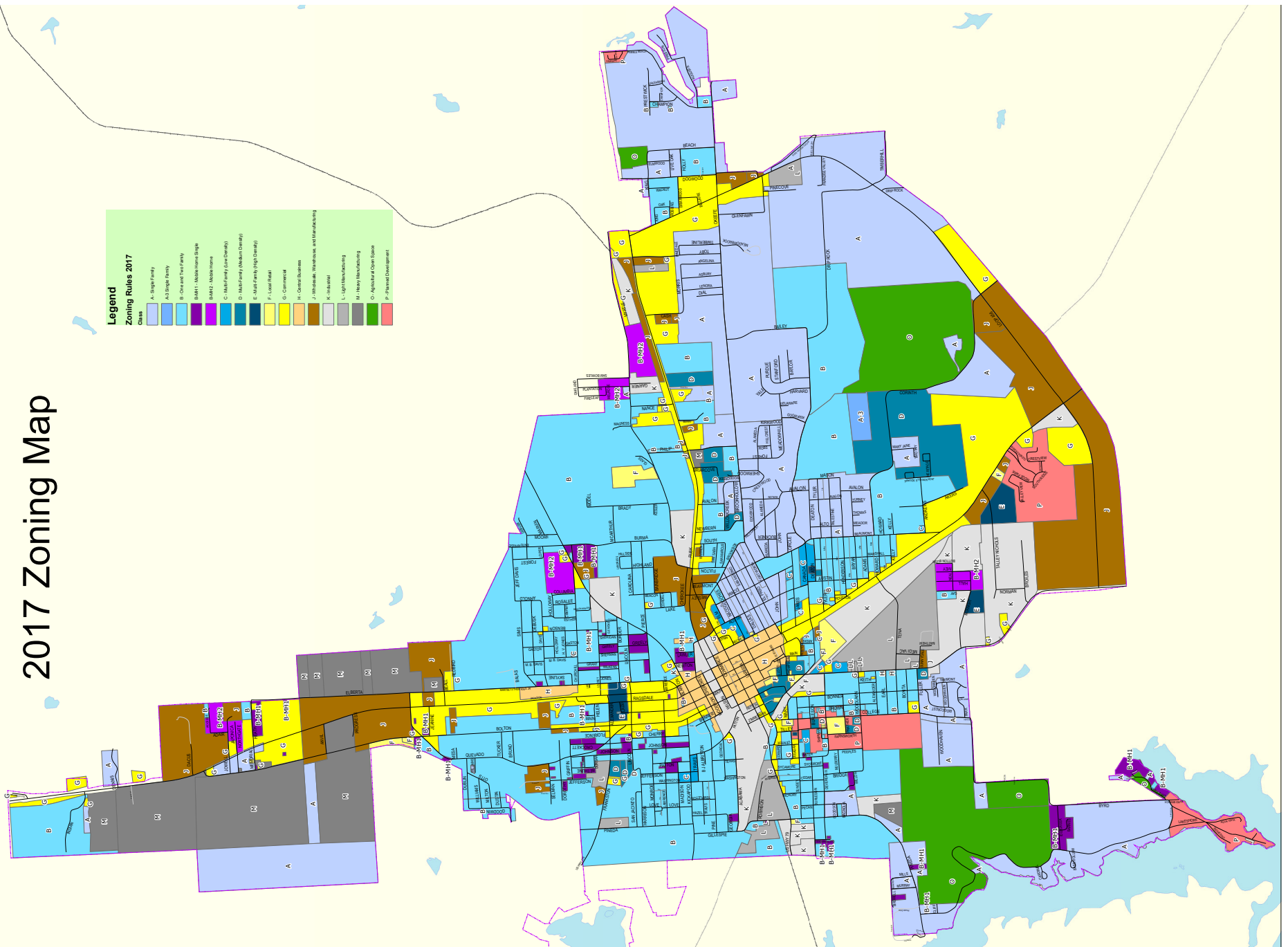


Figure 2.3: Zoning Map of Jacksonville, 2017  
Source: <https://www.jacksonvilletx.org/>



## 2.4 DEMOGRAPHICS

### 2.4.1 Population

The population of Jacksonville, which totaled 14,821 in 2018, has grown slower than either Cherokee County or the City of Tyler. From 1980 to 2010, Jacksonville’s population increased by nearly 9%, while the Cherokee County’s population increased by 33%, and the City of Tyler by over 45%. The annual rate of population growth for Cherokee County has slowed significantly: from 1980 to 2010, the population grew, on average, 1.1%, while from 2014 to 2018, the population increased, on average, a mere 0.4%. However, the annual rate of population growth for Jacksonville, which hovered, on average, around 0.3% from 1980 to 2010, remained relatively the same at 0.2%, on average, from 2014 to 2018.

From 2020 to 2030, the population of Cherokee County is anticipated to increase by nearly 10% (9.7%), which translates into an annual growth rate of slightly less than 1%. In other words, the population growth of Cherokee County is expected to remain similar to that observed from 2010 to 2020 (9.4%). Meanwhile, the population of Texas is expected to grow by over 14% over the following decade.

Table 2.1: Expected Population Growth

	Cherokee County	Texas
2020	55,634	29,695,345
2030	61,005	33,913,233
2040	66,277	38,063,056
2050	72,560	42,294,281
2060	79,148	46,763,473
2070	86,269	51,486,113

Source: Texas Water Development Board, 2021 Regional Water Plan Population & Water Demand Projections  
\*The county is the smallest geography for which population projections are available.

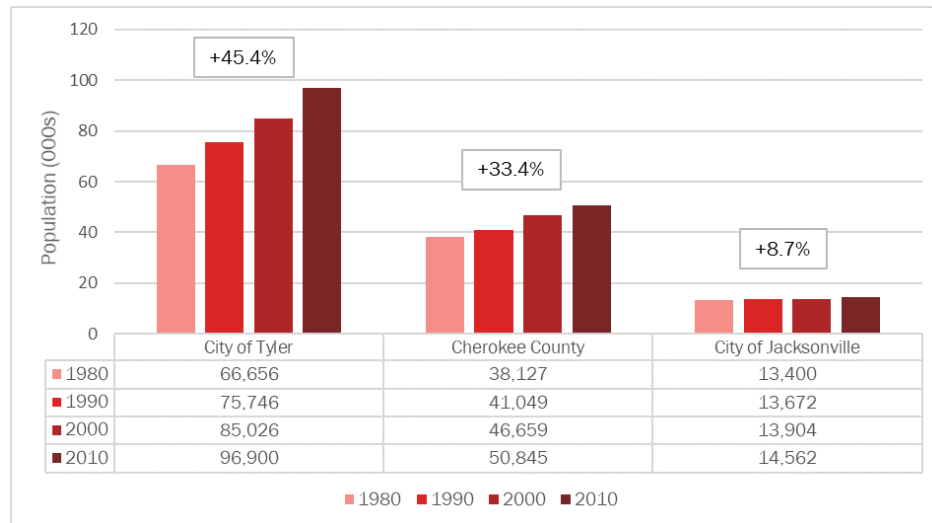


Figure 2.4: Population Change (1980-2010)  
Source: U.S. Census Bureau, Decennial Census

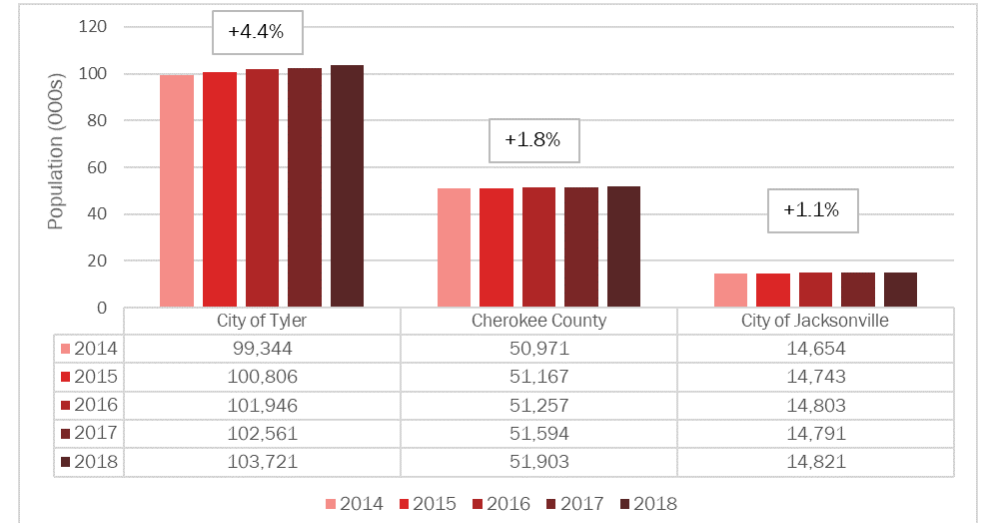


Figure 2.5: Population Change (2014-2018)  
Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)



## 2.4.2 Age and Sex

The age distribution of Jacksonville suggests that the population is aging. There is a high concentration of individuals within the 45 to 54 years of age category, and a comparatively lower proportion of children. The majority of Jacksonville's population (nearly 57%) is working age (between the ages of 18 and 64). Slightly over one-quarter of Jacksonville's population (28%) is under the age of 18. The higher median age of females (36 years) relative to males (31 years), is likely linked to the high concentration of jobs in heavy labor, such as manufacturing and construction, which generally attract young males. There is a slightly higher population of females (7,700) than males (7,121) in Jacksonville. For every ten males, there are approximately 11 females.

The population pyramids of rapidly growing populations will appear triangular, while the pyramids for aging populations will appear widest in the middle, but taper toward the top. The pyramids for aging populations will also appear widest in the middle, but overall will depict the least disparity between age groups among the three pyramid categories. Generally, aging populations are partially attributable to declining fertility rates and rising life expectancy.

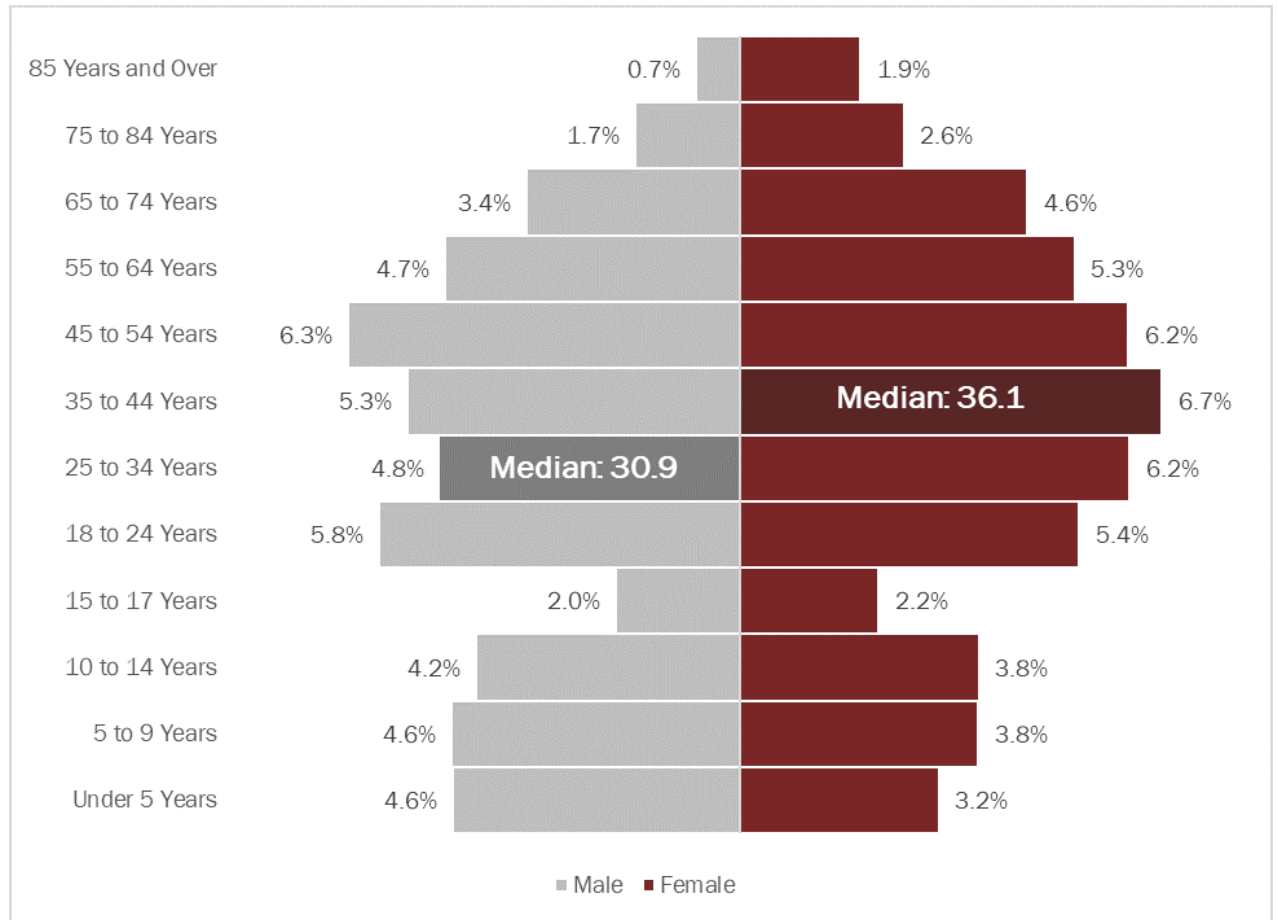


Figure 2.6: Population Pyramid (2018)

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

### 2.4.3 Race and Ethnicity

Like Texas, Jacksonville is predominantly minority. The population of white (not Hispanic or Latino) residents comprises approximately two-fifths of Texas' population (42.3%) and (39.8%) in Jacksonville. Likewise, the proportion of Hispanics or Latinos hovers around two-fifths for each geography (39.2% for Texas and 38.6% for Jacksonville). However, relative to the state, Jacksonville contains a higher proportion of Black or African American (not Hispanic or Latino) residents, representing nearly 20% of the population of Jacksonville versus 12% of that of Texas. (The remaining 7% and 2% of residents in Texas and Jacksonville, respectively, belong to one of the other five racial categories: American Indian and Alaska Native, Asian, Native Hawaiian, and Other Pacific Islander, some other race, or two or more races.) Jacksonville contains a significantly larger proportion of minorities than Cherokee County, in which whites (not Hispanic or Latino) represent 61% of the population.

The proportion of residents in Jacksonville who are not U.S. citizens (12.6%) is higher than that of Cherokee County (7.4%) and Texas (10.8%). In other words, over one-tenth of Jacksonville's population is possibly undocumented.

Table 2.2: Citizenship Status (2018)

	Texas		Cherokee County		Jacksonville	
	Number	Percent	Number	Percent	Number	Percent
Total Population	27,885,195		51,903		14,821	
Native Born	23,148,503	83.0%	46,774	90.1%	12,449	84.0%
Foreign Born	4,736,692	17.0%	5,129	9.9%	2,372	16.0%
Naturalized Citizen	1,738,344	6.2%	1,288	2.5%	507	3.4%
Not a Citizen	2,998,348	10.8%	3,841	7.4%	1,865	12.6%

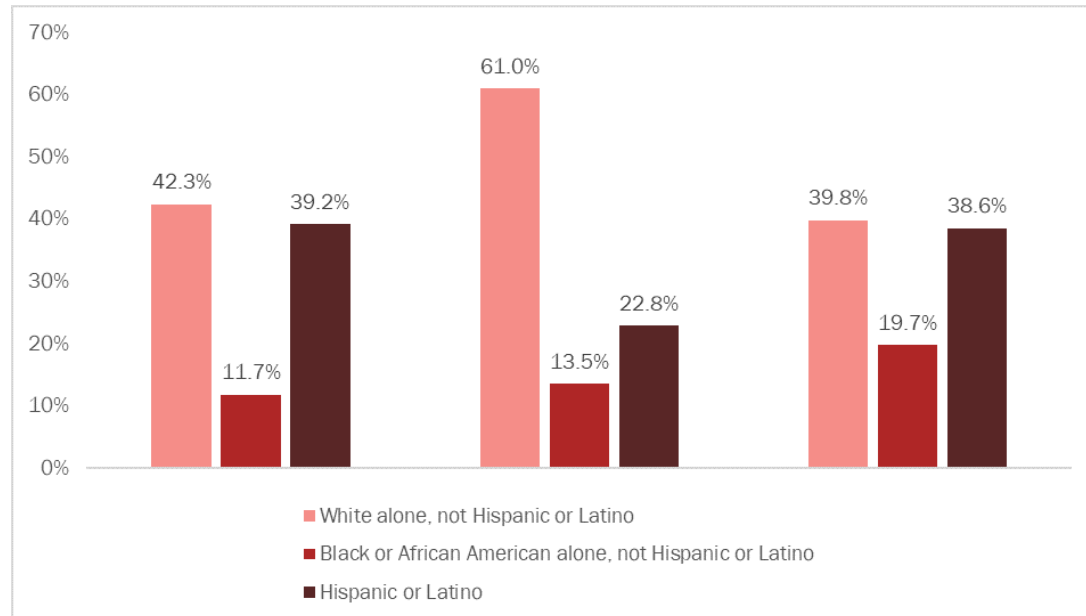


Figure 2.7: Race and Ethnicity (2018)

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

## 2.4.4 Income and Poverty

From 2014 to 2018, the median household income for Jacksonville witnessed precipitous growth (30.4%), measuring much higher than that of either Texas (13.3%) or Cherokee County (18.2%). However, despite significant gains, the median household income of Jacksonville (\$40,409 in 2018) remains considerably lower than that of Texas (\$59,570). There remains a slight disparity in median household income between Jacksonville and Cherokee County (a difference of over \$5,000 in 2018). The majority of households in Jacksonville (80.5%) earn less than \$75,000 per year, with over one-third (34.3%) earning less than \$25,000.

There is a wide racial disparity in median household income in Jacksonville: white households earn more than twice that (\$48,607) of Black or African American households (\$20,216). This disparity is less pronounced in Texas, where white households earn more than 1.5 times (\$73,059) slightly that of Black or African American households (\$44,668). Such a significant disparity in median household income between white households and Black or African American households suggests that demand for subsidized housing will likely prove higher among the latter. Meanwhile, there is also a significant disparity in median income between Hispanic or Latino households (\$43,285) and Black or African American households.

\* American Indian and Alaska Native Alone, Asian Alone, Native Hawaiian and Other Pacific Islander Alone, Two or More Races, and Some Other Race have been excluded from the discussion because there are insufficient observations within these populations to assess median household income.

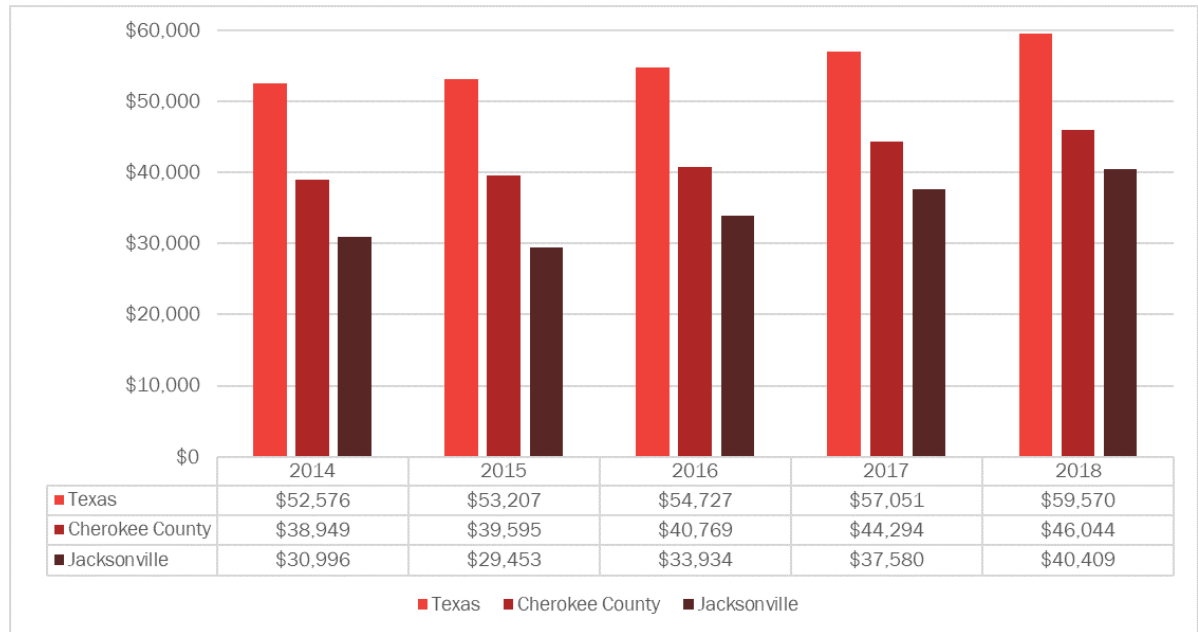


Figure 2.8: Median Household Income (2018)  
Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

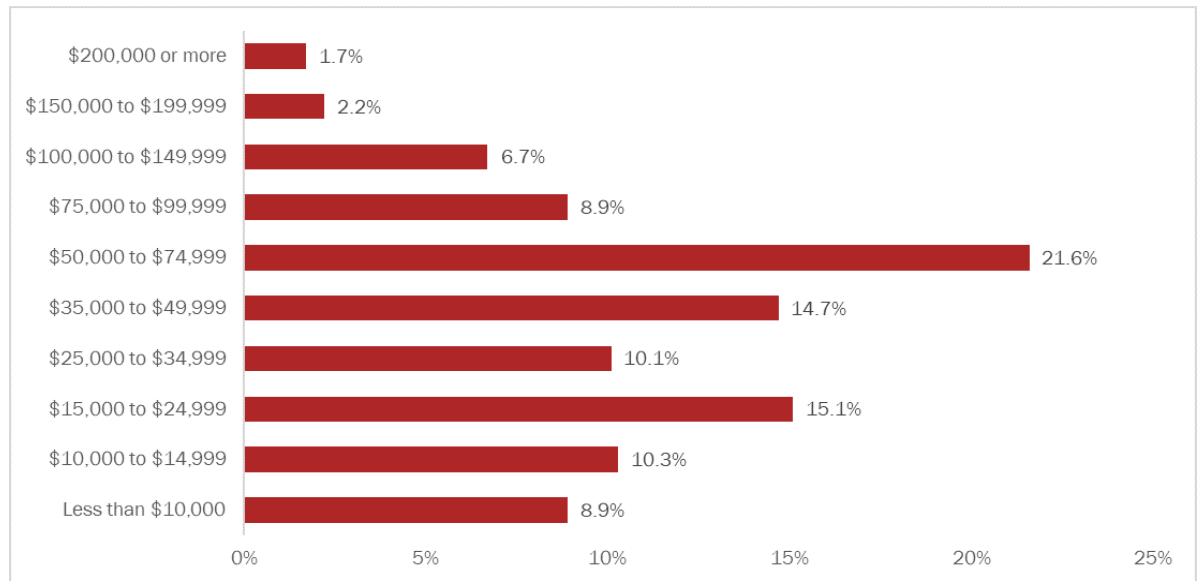


Figure 2.9: Distribution of Household Income in Jacksonville (2018)  
Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

Table 2.3: Median Household Income by Race (2018)

	Texas	Cherokee County	Jacksonville
White alone, not Hispanic or Latino	\$73,059	\$50,800	\$48,607
Hispanic or Latino	\$46,893	\$45,549	\$43,285
Black or African American, not Hispanic or Latino	\$44,688	\$22,963	\$20,216

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

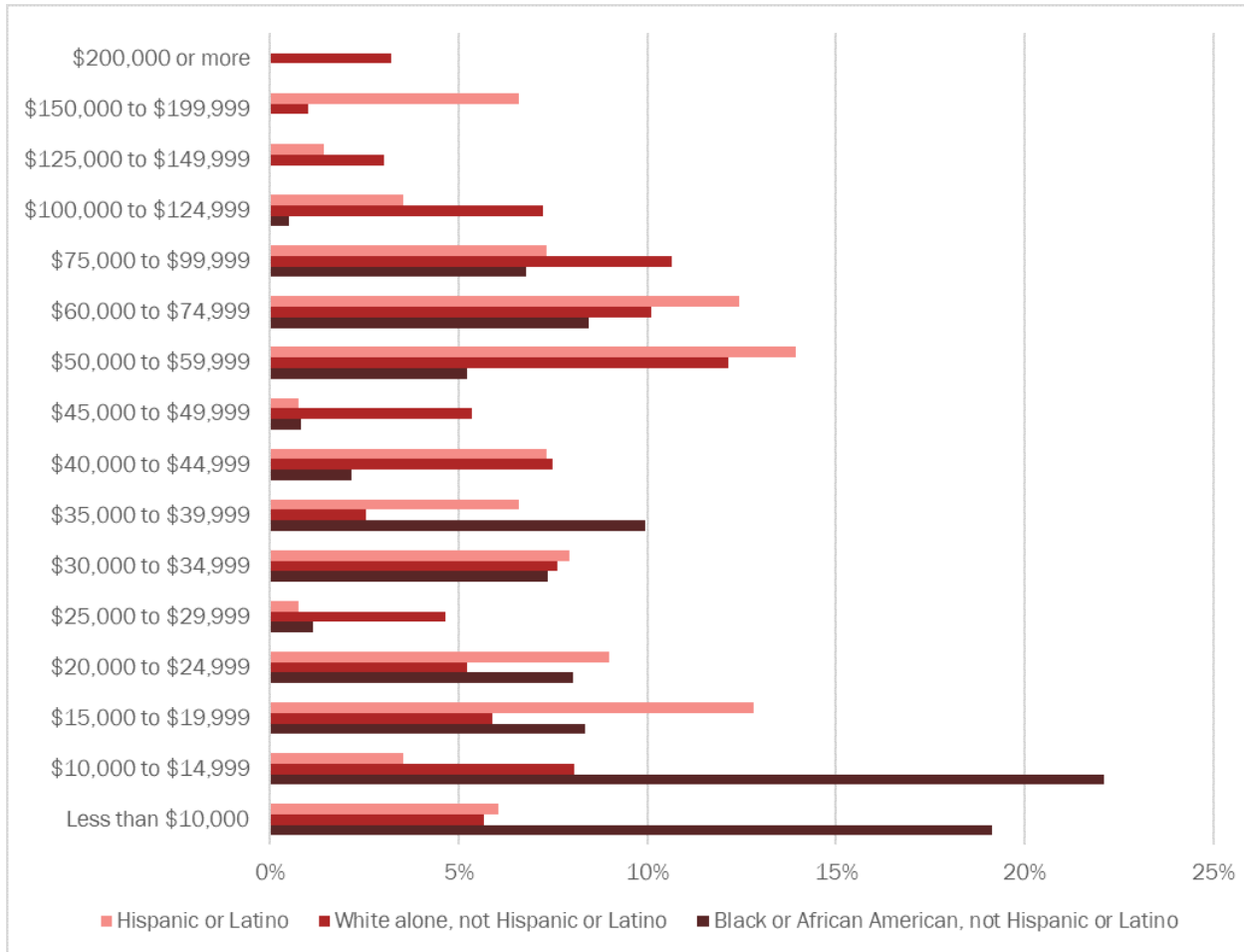


Figure 2.10: Household Income by Race & Ethnicity (2018)

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

The poverty rate for Jacksonville is considerably higher than that of either Cherokee County or Texas, which is a factor of the City’s lower median household income. In 2018, over one-quarter (27.7%) of households in Jacksonville fell below the poverty level. Meanwhile, the poverty rate for Texas (15.5%) was nearly half that of Jacksonville. However, as the median household income has increased in Jacksonville, the poverty rate has declined, dropping from 34.8% in 2014 to 27.7% in 2018.

Similar to median household income, there is a wide disparity in the poverty rate by race. In 2018, nearly half of the Black or African American (not Hispanic or Latino) population earned below the poverty threshold. Meanwhile, approximately one-third (28.5%) of Hispanic or Latino households earned below the poverty threshold. Less than one-fifth (17.3%) of white, non-Hispanic or Latino households earned below the poverty threshold. The racial disparity in the poverty rate is significantly more pronounced in Jacksonville than in either Texas or Cherokee County. In Texas, the difference between the poverty rate of the Black or African American population and the white population measured 11.6%; in Cherokee County, 19.1%; in Jacksonville, 28.7%.



Table 2.4: Poverty Rate by Race (2018)

	Texas	Cherokee County	Jacksonville
White alone, not Hispanic or Latino	8.7%	13.0%	17.3%
Hispanic or Latino	22.1%	25.4%	28.5%
Black or African American, not Hispanic or Latino	20.3%	32.1%	46.0%

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

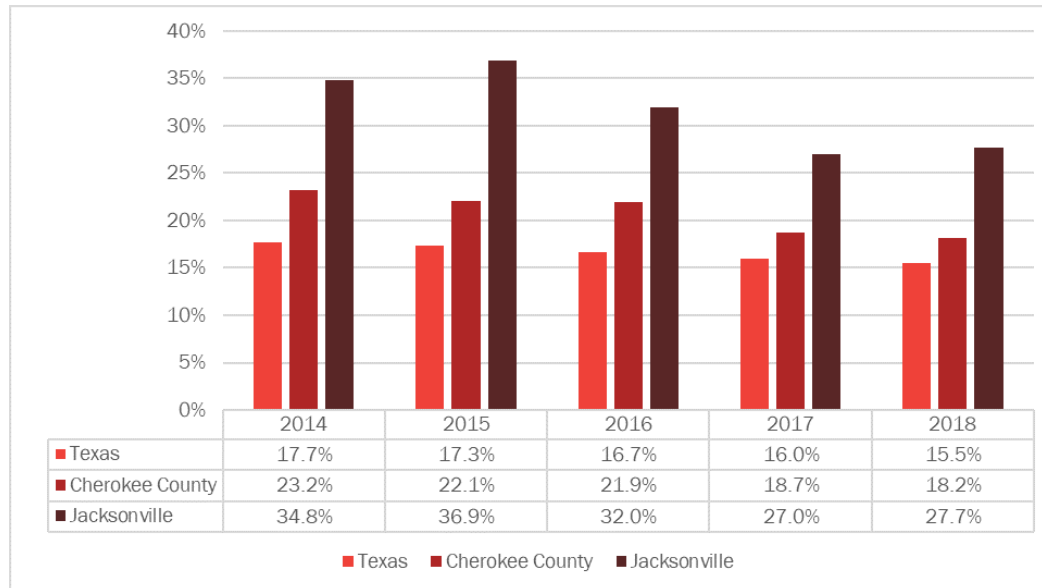


Figure 2.11: Percent of Households Below Poverty Level (2018)

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

## 2.4.5 Household Type

In Jacksonville, household type varies by race and ethnicity. The proportion of married-couple families is significantly lower among the Black or African American population (20.7%) than among the white, not Hispanic or Latino (55.9%) and Hispanic or Latino (73.2%) populations. The proportion of female-headed households with no husband present is significantly higher among the Black or African American population (55.4%) than among the white, not Hispanic or Latino (19.5%) and Hispanic or Latino (13.4%) populations. Regardless of race and ethnicity, few nonrelatives reside in family households. The proportion of nonfamily households is highest among the white, not Hispanic or Latino population (19.5%), relative to 5.6% of Hispanic or Latino households, and 13.7% of Black or African American households.

Table 2.5: Household Type by Race (2018)

	White alone, not Hispanic or Latino	Hispanic or Latino	Black or African American
Total	5,775	5,109	3,103
<b>In family households</b>	80.5%	94.4%	86.3%
Married-couple	55.9%	73.2%	20.7%
Relatives	55.7%	73.0%	20.7%
Nonrelatives	0.2%	0.2%	0.0%
Male householder, no wife present	4.0%	7.7%	10.2%
Relatives	4.0%	7.5%	10.2%
Nonrelatives	0.0%	0.2%	0.0%
Female householder, no husband present	20.6%	13.4%	55.4%
Relatives	19.7%	13.3%	53.8%
Nonrelatives	0.9%	0.2%	1.6%
<b>In nonfamily household</b>	19.5%	5.6%	13.7%

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

## 2.4.6 Educational Attainment

The educational attainment of Jacksonville's residents (25 years or older) ranks significantly lower than that of Texas. The proportion of individuals with less than a high school degree in Jacksonville (32.3%) is double that of Texas (16.8%). Meanwhile, the proportion of individuals with a Bachelor's degree or higher in Jacksonville (15%) is half Texas (29%). The low rate of educational attainment in Jacksonville proves both a factor of motivator for service jobs and skilled labor.

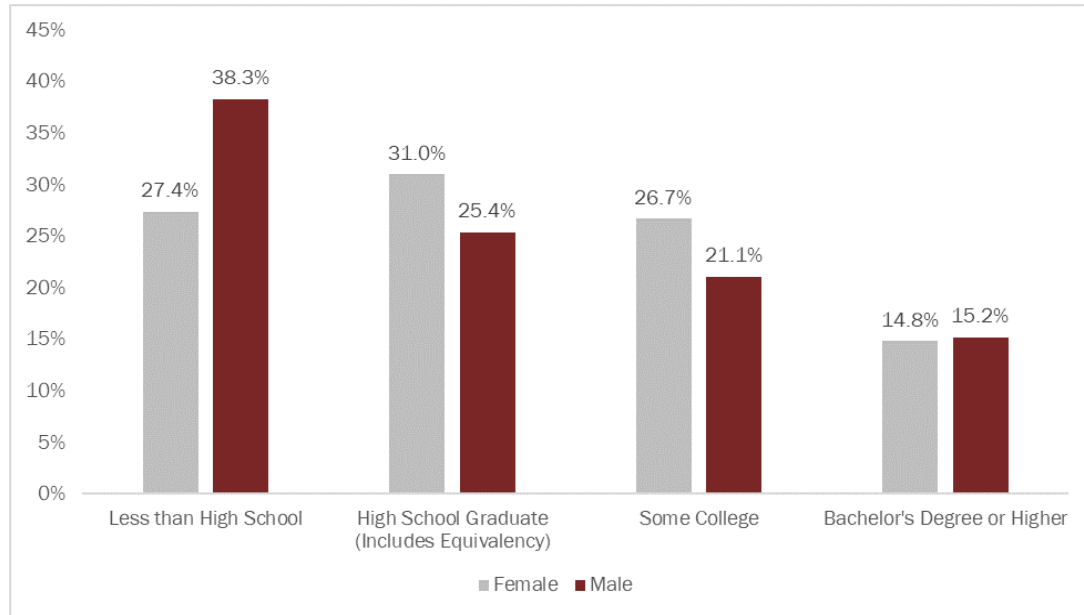


Figure 2.12: Educational Attainment for Population 25 Years or Older (2018)

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

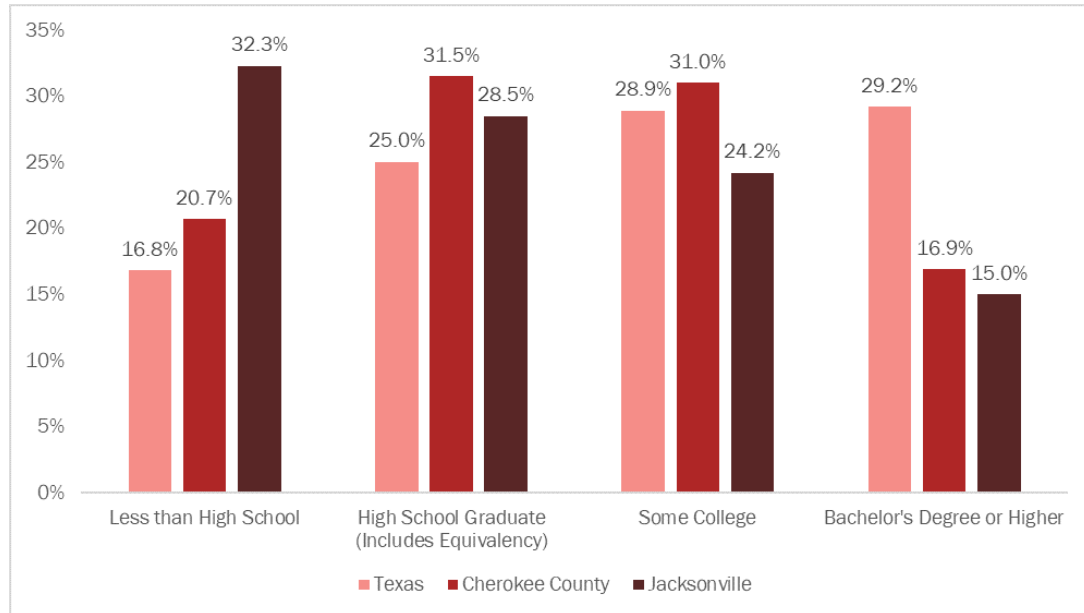


Figure 2.13: Education Attainment for Population 25 Years or Older (2018)

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

## 2.4.7 Marital Status

A lower proportion of Jacksonville’s population is married than that of Texas or Cherokee County. Only 41% of the population (15 years and over) is currently married (not including those who are separated) in Jacksonville, compared to approximately 50% in both Texas and Cherokee County. Jacksonville may require more housing units in proportion to its overall population because, relative to Texas and Cherokee County, a higher proportion of its residents are never married, widowed, or divorced/separated—i.e., not cohabiting.

## 2.4.8 Residential Mobility

Residential mobility reflects the proportion of total households within a particular location that has moved to that geography the prior year. There are four designations regarding relocation:

1. Moved within the same county,
2. Moved from a different county within the same state,
3. Moved from a different state, and
4. Moved from abroad.

The City of Jacksonville depicts lower residential mobility than Texas: in 2018, 15.9% of households in Texas relocated compared to 12.2% of households in Jacksonville. Meanwhile, residential mobility decreased over four percentage points from 2014 to 2018. Lower residential mobility could indicate issues with the housing stock, such as fewer units available for sale or rent. A later section of the report will offer possible causes of decreased residential mobility in Jacksonville.

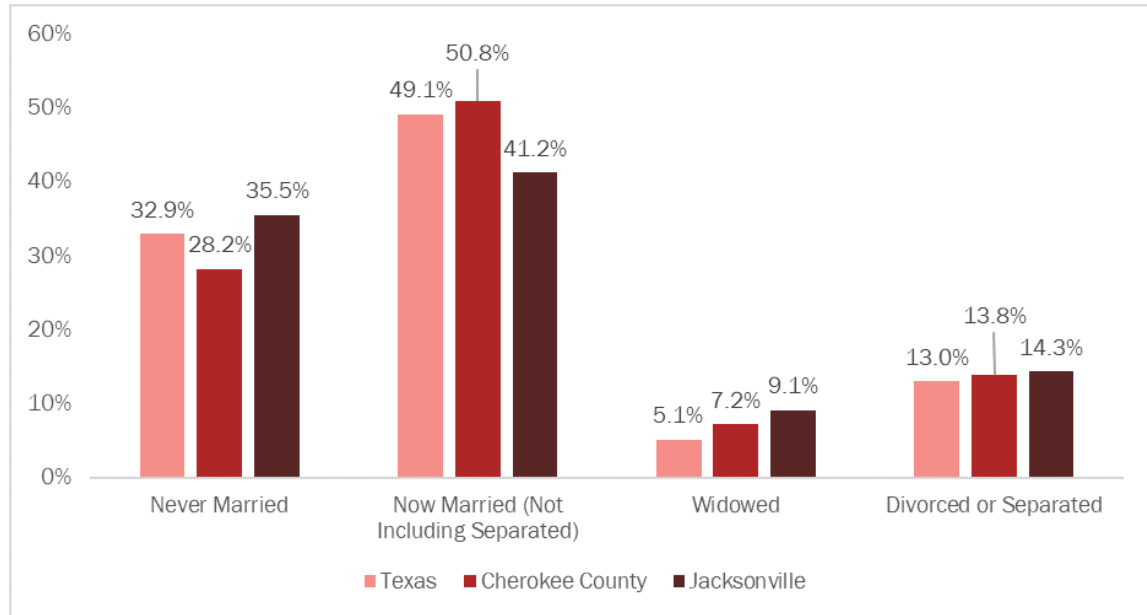


Figure 2.14: Marital Status for the Population 15 Years and Over (2018)  
Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

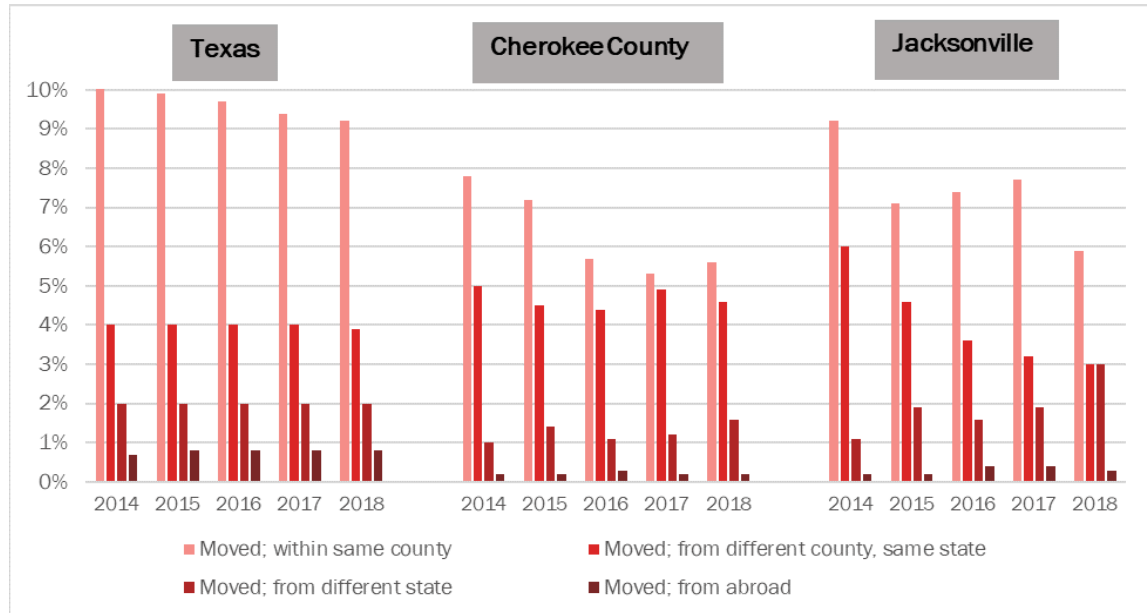


Figure 2.15: Residential Mobility (2014-2018)  
Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

## 2.4.9 Health Insurance

The majority of households in Jacksonville (over 75%) have health insurance. This figure is only slightly lower than that of Cherokee County or Texas, in which the proportion of households with health insurance measures over 80%. In Jacksonville, employee plans are the dominant form of health insurance (35%), followed by Medicaid (22%).

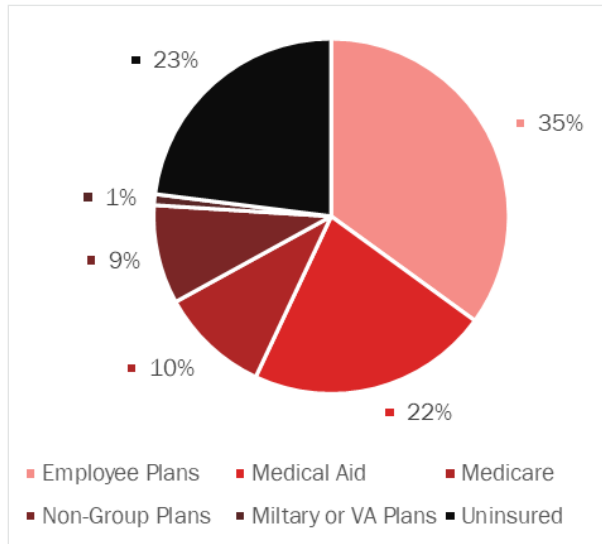


Figure 2.17: Types of Health Insurance in Jacksonville (2018)

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

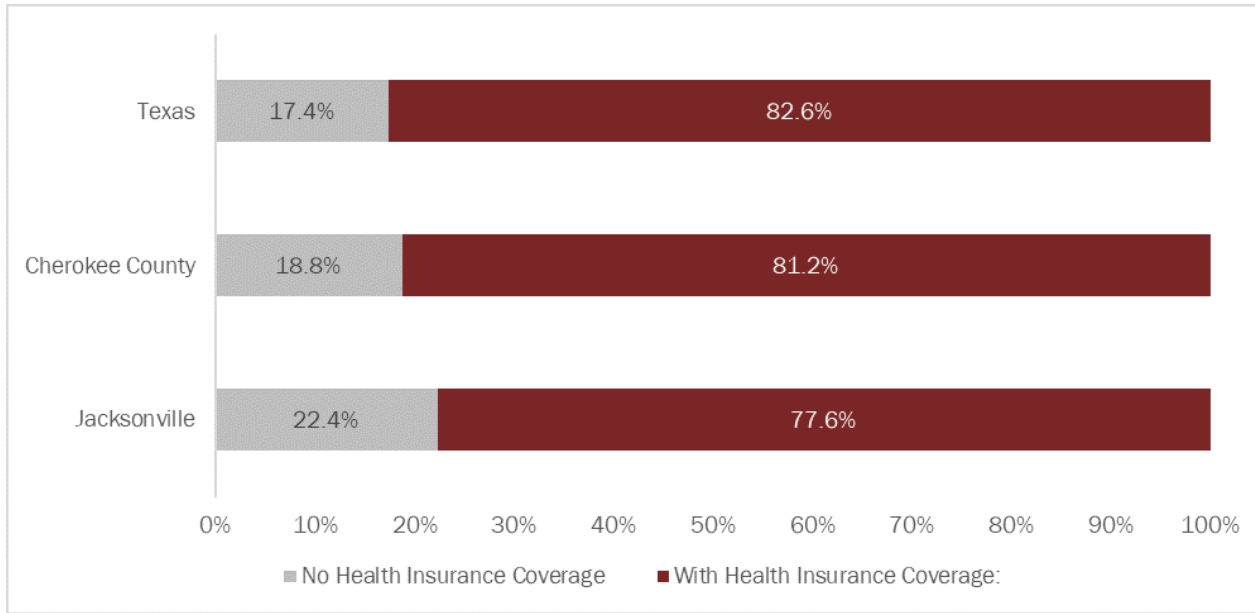


Figure 2.16: Health Insurance (2018)

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

## 2.5 ECONOMIC PROFILE

### 2.5.1 Labor Force Status

The labor force participation rate measures the proportion of noninstitutionalized people who are 16 years and over and are either working or actively seeking work. The rate is relatively similar for Jacksonville (in 2018, it measured 60.6%) and Texas (for which the rate was 64.6%), but noticeably lower in Cherokee County (53.6% in 2018). The lower labor force participation rate in Cherokee County could reflect several possible factors: aging and retirement of baby boomers or that a higher proportion of individuals are unable or unwilling to work at the prevailing wage rate.

### 2.5.2 Unemployment Rate

The unemployment rate depicts the percent of the labor force (i.e., noninstitutionalized people who are 16 years and over and are either working or actively seeking work) that is jobless (i.e., those who are without work, are available for work, and have taken specific steps to find work). In Jacksonville, the unemployment rate generally hovers around that of Texas (between 5% and 8%).

### 2.5.3 Prevailing Wage Rate

The prevailing wage represents the basic hourly wage paid on public works projects to most workers engaged in a particular craft, classification, or type of work within the locality, and in the nearest labor market area. In Jacksonville, the prevailing wage rate ranges from approximately \$11 (common laborer) to \$27 (electrician) per hour, but most jobs offer an overall wage rate between \$11 and \$15 per hour.

Table 2.6: Labor Force Status (2018)

Year	Texas	Cherokee County	Jacksonville
2014	64.9%	54.5%	59.3%
2015	64.7%	53.7%	58.2%
2016	64.6%	53.6%	59.6%
2017	64.6%	54.9%	62.3%
2018	64.6%	53.6%	60.6%

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

Table 2.7: Unemployment Status (2018)

Year	Texas	Cherokee County	Jacksonville
2014	7.7%	6.8%	7.7%
2015	7.0%	6.4%	6.5%
2016	5.3%	6.4%	6.0%
2017	5.8%	6.1%	5.8%
2018	5.4%	5.4%	6.0%

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)



CLASS. #	CLASSIFICATION DESCRIPTION	ZONE TX02	ZONE TX03	ZONE TX04	ZONE TX05	ZONE TX06	ZONE TX07	ZONE TX08	ZONE TX24	ZONE TX25	ZONE TX27	ZONE TX28	ZONE TX29	ZONE TX30	ZONE TX37	ZONE TX38	ZONE TX42
		1/3/2020	1/3/2020	1/3/2020	1/3/2020	1/3/2020	1/3/2020	1/3/2020	1/3/2020	1/3/2020	1/3/2020	1/3/2020	1/3/2020	1/3/2020	1/3/2020	1/3/2020	1/3/2020
1413	Off Road Hauler			\$10.08	\$12.26		\$11.88			\$12.25		\$12.23			\$13.00	\$14.60	
1196	Painter, Structures					\$21.29	\$18.34						\$21.29			\$18.62	
1396	Pavement Marking Machine Operator	\$16.42		\$13.10	\$13.55		\$19.17	\$12.01		\$13.63	\$14.60	\$13.17		\$16.65	\$10.54	\$11.18	\$13.10
1443	Percussion or Rotary Drill Operator																
1202	Piledriver															\$14.95	
1205	Pipelayer		\$11.87	\$14.64	\$13.17	\$11.17	\$12.79		\$11.37	\$13.24	\$12.66	\$13.24	\$11.17	\$11.67		\$12.12	\$14.64
1384	Reclaimer/Pulverizer Operator	\$12.85			\$11.90		\$12.88			\$11.01		\$10.46					
1500	Reinforcing Steel Worker	\$13.50	\$14.07	\$17.53	\$16.17		\$14.00			\$16.18	\$12.74	\$15.83		\$17.10		\$15.15	\$17.72
1402	Roller Operator, Asphalt	\$10.95		\$11.96	\$13.29		\$12.78	\$11.61		\$13.08	\$12.36	\$11.68			\$11.71	\$11.95	\$11.50
1405	Roller Operator, Other	\$10.36		\$10.44	\$11.82		\$10.50	\$11.64		\$11.51	\$10.59	\$10.30		\$12.04	\$12.85	\$11.57	\$10.66
1411	Scraper Operator	\$10.61	\$11.07	\$10.85	\$12.88		\$12.27		\$11.12	\$12.96	\$11.88	\$12.43		\$11.22	\$13.95	\$13.47	\$10.89
1417	Self-Propelled Hammer Operator																
1194	Servicer	\$13.98	\$12.34	\$14.11	\$14.74		\$14.51	\$15.56	\$13.44	\$14.58	\$14.31	\$13.83		\$12.43	\$13.72	\$13.97	\$14.11
1513	Sign Erector																
1708	Slurry Seal or Micro-Surfacing Machine Operator																
1341	Small Slipform Machine Operator									\$15.96							
1515	Spreader Box Operator	\$12.60		\$13.12	\$14.71		\$14.04			\$14.73	\$13.84	\$13.68		\$13.45	\$11.83	\$13.58	\$14.05
1705	Structural Steel Welder															\$12.85	
1509	Structural Steel Worker						\$19.29									\$14.39	
1339	Subgrade Trimmer																
1143	Telecommunication Technician																
1145	Traffic Signal/Light Pole Worker						\$16.00										
1440	Trenching Machine Operator, Heavy						\$18.48										
1437	Trenching Machine Operator, Light																
1609	Truck Driver Lowboy-Float	\$14.46	\$13.63	\$13.41	\$15.00	\$15.93	\$15.66			\$16.24	\$16.39	\$14.30	\$16.62	\$15.63	\$14.28	\$16.03	\$13.41
1612	Truck Driver Transit-Mix				\$14.14					\$14.14							
1600	Truck Driver, Single Axle	\$12.74	\$10.82	\$10.75	\$13.04	\$11.61	\$11.79	\$13.53	\$13.16	\$12.31	\$13.40	\$10.30	\$11.61		\$11.97	\$11.46	\$10.75
1606	Truck Driver, Single or Tandem Axle Dump Truck	\$11.33	\$14.53	\$11.95	\$12.95	\$11.68		\$14.06	\$12.62	\$11.45	\$12.28		\$13.08	\$11.68	\$11.48	\$11.10	
1607	Truck Driver, Tandem Axle Tractor with Semi Trailer	\$12.49	\$12.12	\$12.50	\$13.42		\$12.81	\$13.16		\$12.86	\$16.22	\$12.50			\$13.80	\$12.27	\$12.50
1441	Tunneling Machine Operator, Heavy																
1442	Tunneling Machine Operator, Light																
1706	Welder		\$14.02		\$14.86		\$15.97		\$13.74	\$14.84					\$13.78		
1520	Work Zone Barricade Servicer	\$10.30	\$12.88	\$11.46	\$11.70	\$11.57	\$11.85	\$10.77		\$11.68	\$12.20	\$11.22	\$11.51	\$12.96	\$10.54	\$11.67	\$11.76

Figure 2.18: Prevailing wage chart (A). Jacksonville is in Zone TX38  
Source: Texas Department of Transportation

CLASS. #	CLASSIFICATION DESCRIPTION	ZONE TX02 1/3/2020	ZONE TX03 1/3/2020	ZONE TX04 1/3/2020	ZONE TX05 1/3/2020	ZONE TX06 1/3/2020	ZONE TX07 1/3/2020	ZONE TX08 1/3/2020	ZONE TX24 1/3/2020	ZONE TX25 1/3/2020	ZONE TX27 1/3/2020	ZONE TX28 1/3/2020	ZONE TX29 1/3/2020	ZONE TX30 1/3/2020	ZONE TX37 1/3/2020	ZONE TX38 1/3/2020	ZONE TX42 1/3/2020
1428	Agricultural Tractor Operator						\$12.69					\$12.35			\$11.75		
1300	Asphalt Distributor Operator	\$14.87	\$13.48	\$13.88	\$15.72	\$15.58	\$15.55	\$15.72	\$13.28	\$15.32	\$15.62	\$14.36	\$14.25	\$14.03	\$13.75	\$14.06	\$14.40
1303	Asphalt Paving Machine Operator	\$13.40	\$12.25	\$12.35	\$13.87	\$14.05	\$14.36	\$14.20	\$13.26	\$13.99	\$14.68	\$12.92	\$13.44	\$12.53	\$14.00	\$14.32	\$12.99
1106	Asphalt Raker	\$12.28	\$10.61	\$12.02	\$14.21	\$11.65	\$12.12	\$11.64	\$11.44	\$12.69	\$12.05	\$11.34	\$11.67	\$11.40	\$12.55	\$12.36	\$11.78
1112	Batching Plant Operator, Asphalt																
1115	Batching Plant Operator, Concrete																
1214	Blaster																
1615	Boom Truck Operator						\$18.36										
1444	Boring Machine Operator																
1305	Broom or Sweeper Operator	\$11.21	\$10.33	\$10.08	\$11.99		\$11.04	\$11.62		\$11.74	\$11.41	\$10.30		\$10.23	\$10.60	\$12.68	\$11.05
1144	Communications Cable Installer																
1124	Concrete Finisher, Paving and Structures	\$13.55	\$12.46	\$13.16	\$12.85	\$12.64	\$12.56	\$12.77	\$12.44	\$14.12	\$13.04	\$13.38	\$12.64	\$12.80	\$12.75	\$12.98	\$13.32
1318	Concrete Pavement Finishing Machine Operator				\$16.05		\$15.48			\$16.05		\$19.31				\$13.07	
1315	Concrete Paving, Curing, Float, Texturing Machine Operator											\$16.34				\$11.71	
1333	Concrete Saw Operator				\$14.67					\$14.48	\$17.33					\$13.99	
1399	Concrete/Gunite Pump Operator																
1344	Crane Operator, Hydraulic 80 tons or less				\$18.22		\$18.36			\$18.12	\$18.04	\$20.21			\$18.63	\$13.86	
1345	Crane Operator, Hydraulic Over 80 Tons																
1342	Crane Operator, Lattice Boom 80 Tons or Less	\$16.82	\$14.39	\$13.85	\$17.27		\$15.87			\$17.27		\$14.67			\$16.42	\$14.97	\$13.87
1343	Crane Operator, Lattice Boom Over 80 Tons				\$20.52		\$19.38			\$20.52		\$17.49			\$25.13	\$15.80	
1306	Crawler Tractor Operator	\$13.96	\$16.63	\$13.62	\$14.26		\$15.67			\$14.07	\$13.15	\$13.38			\$14.60	\$13.68	\$13.50
1351	Crusher or Screen Plant Operator																
1446	Directional Drilling Locator						\$11.67										
1445	Directional Drilling Operator				\$20.32		\$17.24										
1139	Electrician	\$20.96		\$19.87	\$19.80		\$26.35		\$20.27	\$19.80		\$20.92				\$27.11	\$19.87
1347	Excavator Operator, 50,000 pounds or less	\$13.46	\$12.56	\$13.67	\$17.19		\$12.88	\$14.38	\$13.49	\$17.19		\$13.88			\$14.05	\$12.71	\$14.42
1348	Excavator Operator, Over 50,000 pounds		\$15.23	\$13.52	\$17.04		\$17.71			\$16.99	\$18.80	\$16.22				\$14.53	\$13.52
1150	Flagger	\$9.30	\$9.10	\$8.50	\$10.28	\$8.81	\$9.45	\$8.70		\$10.06	\$9.71	\$9.03	\$8.81	\$9.08	\$9.90	\$10.33	\$8.10
1151	Form Builder/Setter, Structures	\$13.52	\$12.30	\$13.38	\$12.91	\$12.71	\$12.87	\$12.38	\$12.26	\$13.84	\$12.98	\$13.07	\$13.61	\$12.82	\$14.73	\$12.23	\$12.25
1160	Form Setter, Paving & Curb	\$12.36	\$12.16	\$13.93	\$11.83	\$10.71	\$12.94			\$13.16	\$12.54	\$11.33	\$10.69		\$13.33	\$12.34	\$13.93
1360	Foundation Drill Operator, Crawler Mounted				\$17.99					\$17.99						\$17.43	
1363	Foundation Drill Operator, Truck Mounted		\$16.86	\$22.05	\$21.51		\$16.93			\$21.07	\$20.20	\$20.76		\$17.54	\$21.35	\$15.89	\$22.05
1369	Front End Loader Operator, 3 CY or Less	\$12.28	\$13.49	\$13.40	\$13.85		\$13.04	\$13.15	\$13.29	\$13.69	\$12.64	\$12.89			\$13.51	\$13.32	\$12.17
1372	Front End Loader Operator, Over 3 CY	\$12.77	\$13.69	\$12.33	\$14.96		\$13.21	\$12.86	\$13.57	\$14.72	\$13.75	\$12.32			\$13.15	\$13.17	\$13.02
1329	Joint Sealer																
1172	Laborer, Common	\$10.30	\$9.86	\$10.08	\$10.51	\$10.71	\$10.50	\$10.24	\$10.58	\$10.72	\$10.45	\$10.30	\$10.25	\$10.03	\$10.54	\$11.02	\$10.15
1175	Laborer, Utility	\$11.80	\$11.53	\$12.70	\$12.17	\$11.81	\$12.27	\$12.11	\$11.33	\$12.32	\$11.80	\$11.53	\$11.23	\$11.50	\$11.95	\$11.73	\$12.37
1346	Loader/Backhoe Operator	\$14.18	\$12.77	\$12.97	\$15.68		\$14.12			\$15.18	\$13.58	\$12.87		\$13.21	\$14.13	\$14.29	\$12.90
1187	Mechanic	\$20.14	\$15.47	\$17.47	\$17.74	\$17.00	\$17.10			\$17.68	\$18.94	\$18.58	\$17.00	\$16.61	\$18.46	\$16.96	\$17.47
1380	Milling Machine Operator	\$15.54	\$14.64	\$12.22	\$14.29		\$14.18			\$14.32	\$14.35	\$12.86			\$14.75	\$13.53	\$12.80
1390	Motor Grader Operator, Fine Grade	\$17.49	\$16.52	\$16.88	\$17.12	\$18.37	\$18.51	\$16.69	\$16.13	\$17.19	\$18.35	\$17.07	\$17.74	\$17.47	\$17.08	\$15.69	\$20.01
1393	Motor Grader Operator, Rough	\$16.15	\$14.62	\$15.83	\$16.20	\$17.07	\$14.63	\$18.50		\$16.02	\$16.44	\$15.12	\$16.85	\$14.47	\$17.35	\$14.23	\$15.53

Figure 2.19: Prevailing wage chart (B). Jacksonville is in Zone TX38

Source: Texas Department of Transportation

## 2.5.4 Occupation

The dominant occupations in Jacksonville, representing over 40% of total occupations, include production (which, in 2018, measured 14.6%), professional and related services (14%), and construction, extraction, and maintenance (12.8%). Jacksonville contains a significantly higher proportion of jobs in the production occupations than either Cherokee County (8%) or Texas (5.3%). Meanwhile, Jacksonville contains a noticeably lower concentration of employment in the professional and related occupations (14%) and management, business, and financial operations occupations (7.2%) than Texas (21.1% and 15.1%, respectively).

There is a stark disparity between males and females concerning occupations. While nearly one-quarter of employed civilian men in Jacksonville work in construction, extraction, and maintenance occupations, only 1.2% of females work in those fields. A similar phenomenon can be observed with respect to production occupations, in which three times as many men work as women (21.4% of males versus 7.9% of females). Meanwhile, nearly one-fifth of employed civilian women in Jacksonville work in professional and related occupations, but less than one-tenth of men work in such fields.

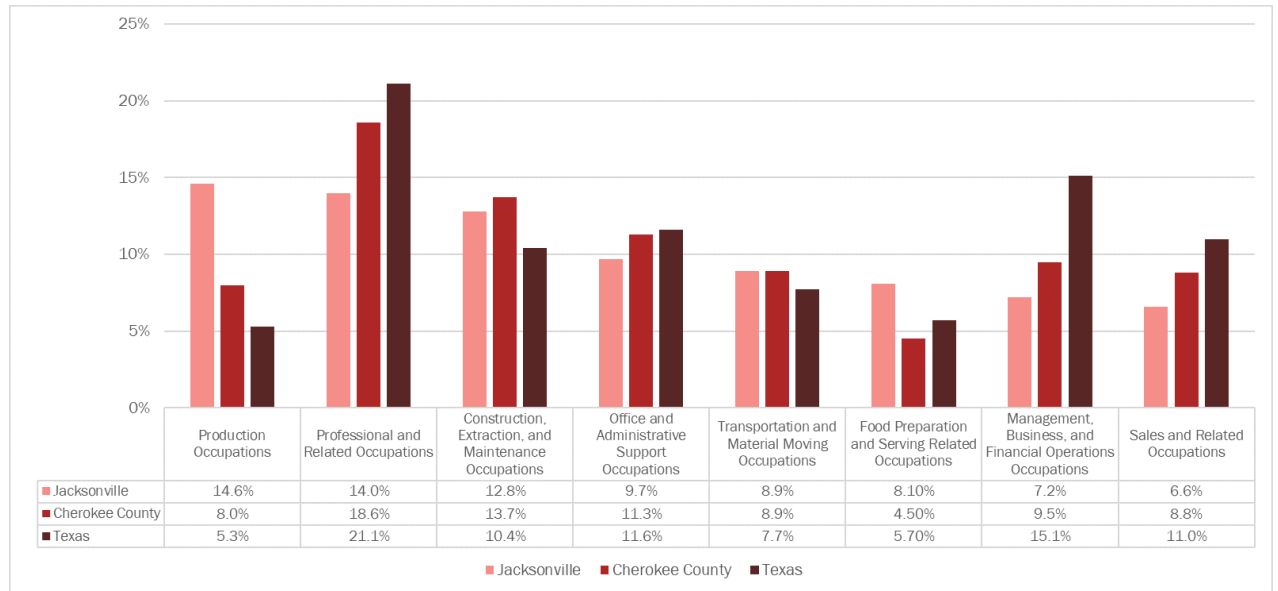


Figure 2.20: Employed Civilian Population 16 Years and Over (2018)  
Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

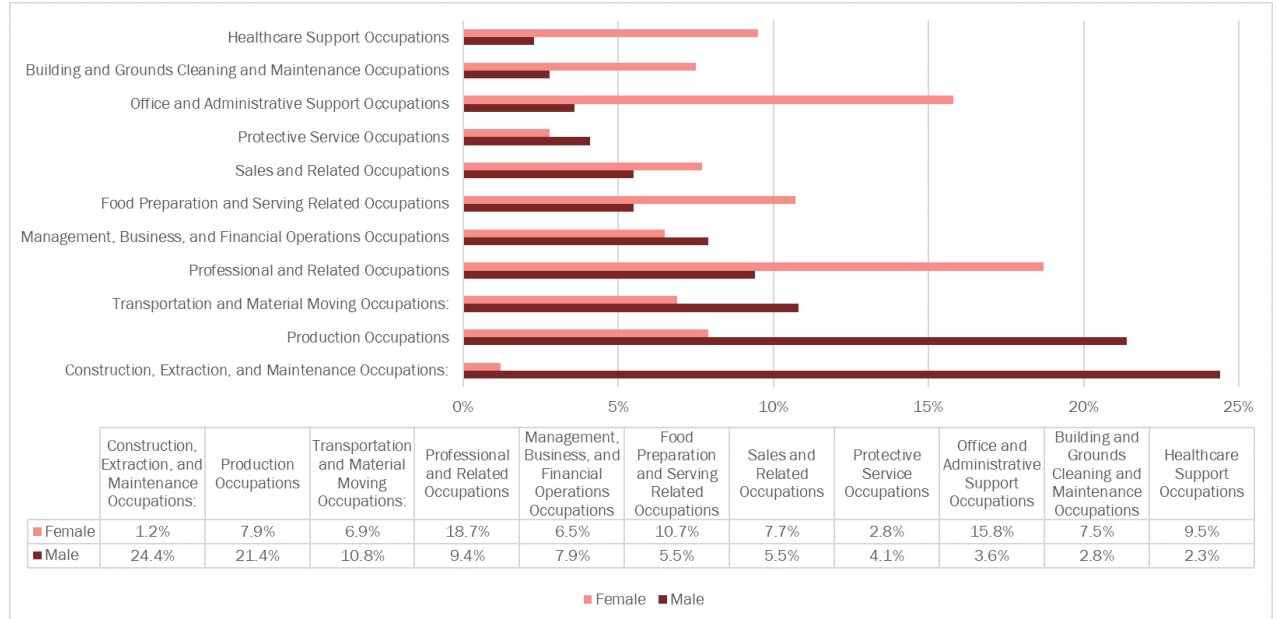


Figure 2.21: Occupation for Employed Civilian Population 16 Years and Over by Sex (2018)  
Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

Table 2.8: Examples of jobs within each occupation (The list of jobs is not exhaustive)

Occupation	Jobs
Construction, Extraction, and Maintenance Occupations	Carpenters, Construction Equipment Operators, Construction Laborers, Electricians, Ironworkers, Painters, Plumbers, Roofers, Sheet Metal Workers
Production Occupations	Assemblers and Fabricators, Food and Tobacco Processing Workers, Metal and Plastic Machine Workers, Quality Control Inspectors, Welders, Cutters, Solderers, and Brazers, Woodworkers
Transportation and Material Moving Occupations	Delivery Truck Drivers, Hand Laborers and Material Movers, Heavy and Tractor-trailer Truck Drivers, Material Moving Machine Operators, Railroad Workers
Professional and Related Occupations	Engineers, Architects, and Surveyors, Teachers, Lawyers and Judges, Social, Recreation, and Religious Workers, Health Diagnosing Occupations
Management, Business, and Financial Operations	Construction Managers, Farmers, Ranchers, and Other Agricultural Managers, Food Service Managers, Human Resources Managers, Industrial Production Managers, Accountants, Claims Adjusters, Insurance Underwriters, Loan Officers
Food Preparation and Serving Related Occupations	Chefs, Cooks, Food Preparation Workers, Waiters and Waitresses
Sales and Related Occupations	Cashiers, Insurance Sales Agents, Real Estate Brokers & Sales Agents, Retail Sales Workers, Wholesale and Manufacturing Sales Representatives
Protective Service Occupations	Correctional Officers and Bailiffs, Fire Inspectors, Firefighters, Police and Detectives, Security Guards
Office and Administrative Support Occupations	Bookkeeping and Accounting Clerks, Customer Service Representatives, General Office Clerks, Postal Service Workers, Receptionists, Secretaries and Administrative Assistants, Tellers
Building and Grounds Cleaning and Maintenance Occupations	Janitors and Cleaners, Maids and Housekeeping Cleaners, Pest Control Workers, Landscaping and Groundskeeping Workers, Tree Trimmers and Pruners
Healthcare Support Occupations	Dental Assistants & Hygienists, Dentists, EMTs and Paramedics, Home Health Aides and Personal Care Aides, Medical Assistants, Nursing Assistants and Orderlies, Occupational Therapists, Pharmacists, Physician Assistants, Physicians and Surgeons, Registered Nurses, Speech-language Pathologists, Veterinarians

Table 2.9 depicts the median earnings by occupation (for the civilian employed population 16 years and over). Earnings (primarily wages and salary from a job) comprise one type of income, including Social Security payments, pensions, child support, public assistance, annuities, money derived from rental properties, interest, and dividends. Earnings are generally the lowest for service occupations (food preparation and serving related occupations and personal care and service occupations). Earnings are generally the highest for management, business, science, and arts occupations.

Table 2.9: Occupation by Median Earnings (2018)

Total:	\$26,367
<b>Management, business, science, and arts occupations:</b>	<b>\$38,777</b>
<i>Management, business, and financial occupations:</i>	<i>\$38,074</i>
Management occupations	\$39,327
Business and financial operations occupations	\$35,750
<i>Computer, engineering, and science occupations:</i>	<i>\$12,056</i>
Computer and mathematical occupations	-
Architecture and engineering occupations	\$93,182
Life, physical, and social science occupations	-
<i>Education, legal, community service, arts, and media occupations:</i>	<i>\$39,976</i>
Community and social service occupations	\$42,500
Legal occupations	-
Educational instruction, and library occupations	\$37,917
Arts, design, entertainment, sports, and media occupations	\$47,932
<i>Healthcare practitioners and technical occupations:</i>	<i>\$32,150</i>
Health diagnosing and treating practitioners and other technical occupations	\$87,917
Health technologists and technicians	\$31,400
<b>Service occupations:</b>	<b>\$18,477</b>
Healthcare support occupations	\$21,180
<i>Protective service occupations:</i>	<i>\$40,583</i>
Firefighting & prevention, and other protective service workers including supervisors	-
Law enforcement workers including supervisors	\$40,875
Food preparation and serving related occupations	\$14,223
Building and grounds cleaning and maintenance occupations	\$17,564
Personal care and service occupations	\$11,616
<b>Sales and office occupations:</b>	<b>\$26,905</b>
Sales and related occupations	\$32,056
Office and administrative support occupations	\$25,714
<b>Natural resources, construction, and maintenance occupations:</b>	<b>\$31,974</b>
Farming, fishing, and forestry occupations	\$15,804
Construction and extraction occupations	\$53,873
Installation, maintenance, and repair occupations	\$27,143
<b>Production, transportation, and material moving occupations:</b>	<b>\$30,445</b>
Production occupations	\$30,527
Transportation occupations	\$22,019
Material moving occupations	\$30,417



## 2.5.5 Industry

The prevailing industry in Jacksonville, comprising over one-quarter of all industries, is educational services, and health care and social assistance (26.8%). Manufacturing and retail trade represents another one-quarter of all industries at 13.4% and 11.7%, respectively. Jacksonville houses a lower proportion of arts, entertainment, and recreation, and accommodation and food services (6.2%) and professional, scientific, and management, and administrative and waste services (5.8%) than Texas (9.2% and 11.4%, respectively).

**Note:** Excludes three industries: 1) wholesale trade, 2) finance and insurance, real estate and rental and leasing, and 3) information. Collectively, these industries represent 7.8% of all industries in Jacksonville.

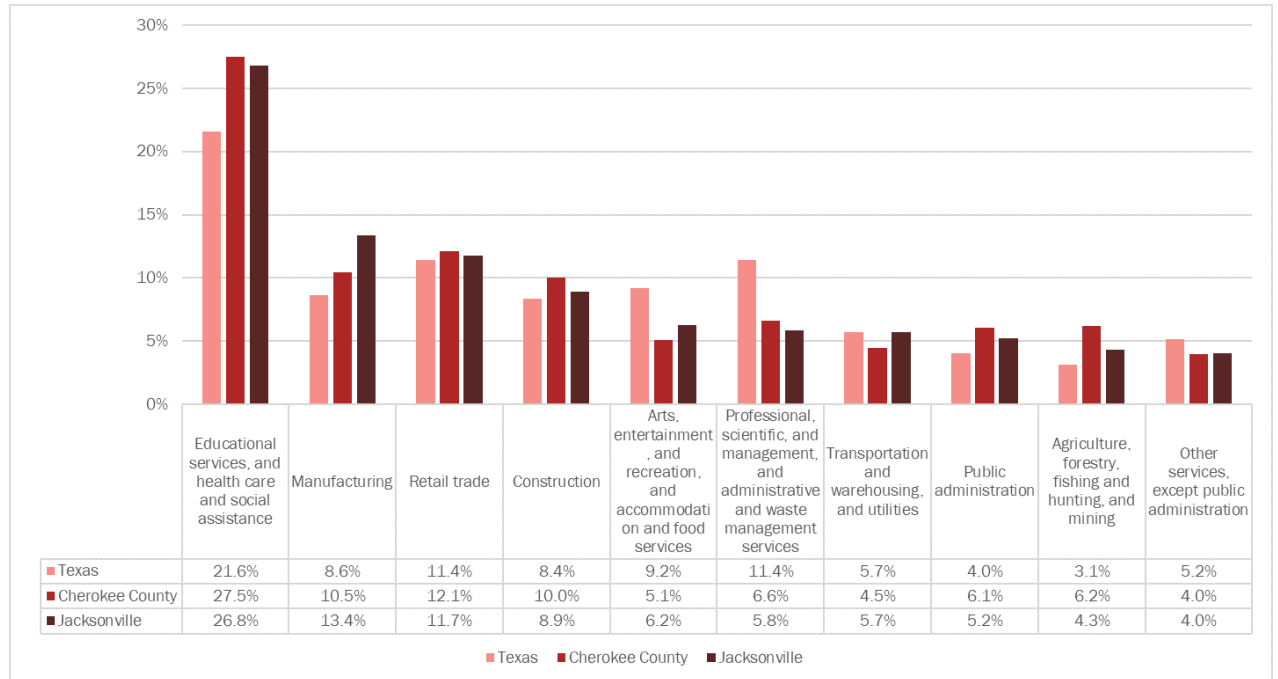


Figure 2.22: Industry for the Civilian Employed Population 16 Years and Over (2018)

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

## 2.5.5 Major Employers

The major employers in Jacksonville include the local school district, the City's two hospitals, and several manufacturing companies. In total, these ten employers represent 4,760 jobs in Jacksonville, which amounts to slightly over 70% of the City's labor force. Over the following five years, the Jacksonville Economic Development Corporation (JEDCO) hopes to create over 500 jobs. These jobs are anticipated to offer a range of wages and salaries and will cater to a healthy mix of both new and existing residents.

According to James Hubbard, the President of JEDCO, the entity's aim is "to diversify the local economy by attracting various types and sizes of employers. The current, but strengthening, education base, and population density make the attraction of advanced manufacturing and tech-based investment difficult. Traditional manufacturing and construction-related jobs are likely to increase in the near future. JEDCO is actively working to stimulate local growth through entrepreneurship. Food processing/manufacturing is another industry that may grow and can employ a significant number."

Concerning job training, Mr. Hubbard stated that "JEDCO is launching a high-demand job training program for 'first-line supervisors of production and operating workers' in September 2020. This 6-week program will be in partnership with Tyler Junior College and include hands-on training in electrical, hydraulic, and pneumatic systems. Space will be open to employees sponsored by

their existing employer, and, should capacity remain, it will be open to under and non-employed individuals. JEDCO plans to build upon this program to offer future training opportunities locally."

Table 2.10: Major Employers in Jacksonville

<b>Businesses/ Organizations</b>	<b># Employees</b>
Jacksonville Independent School District (JISD)	970
Stage Store – Distribution Center	490
Wal-Mart Supercenter	330
Cardinal Health	330
Concentrix	230
Arrington Lumber and Pallet	230
Builder's Best	200
UT Health Jacksonville	170
Christus Mother Francis Hospital/ Clinic	160
Federal Heath Sign Company	150

Source: <https://jacksonvillexedc.com/major-employers>

# 3

## HOUSING PROFILE

### 3.1 OVERVIEW

This chapter provides an overview of the current housing market in Jacksonville—specifically, the inventory, composition, and characteristics of both owner- and renter-occupied housing. However, before delving into this content, it is important first to describe different types of housing based

on the length of stay or the type of assistance. Table 3.1 describes the type of housing by the length of stay in that housing, while Table 3.2 describes the housing by the kind of assistance.

Table 3.1: Type of housing by the length of stay

Type of Housing	Description
Permanent Housing	There is no time limit on how long a household can reside in the housing or receive housing assistance. It is meant to be long-term.
Transitional Housing	There is a <b>time limit</b> on how long a household can stay in the housing or receive housing assistance. HUD defines transitional housing as stays of up to 24 months (but stays can be shorter).
Short-Term or Temporary Housing	The housing situation is intended to be very short-term or temporary (30, 60, or 90 days or less).
Emergency Shelter	Provides a place to stay or bed to sleep in overnight if a household become homeless or otherwise experience a housing crisis and has no place to go.

Source: Homebase for Housing



Picture Courtesy: Binyamin Mellish on Pexels

Table 3.2: Type of housing by the type of assistance

Type of Housing	Description
Market Rate Housing	Refers to properties that are rented or owned by people who pay market rent to lease the property or paid market value when they bought the property. There is no subsidy for the housing.
Subsidized Housing	Refers to properties that were originally built using a tax subsidy and are now required to provide below-market rents for low-income people, persons with disabilities, and/or seniors. <i>Examples include: Low-Income Housing, Disabled Housing, and Senior Housing.</i>
Subsidized Housing (Tenant-Based)	Provides a voucher for the household to choose where it wants to live in the community and lease from a private landlord that will accept the voucher. The program then pays an ongoing monthly subsidy to help the household with its rent and utilities. The household is usually required to pay at least 30% of its income toward your rent and utilities, and usually the subsidy is limited by fair market rent (FMRs). Since it is tenant-based, the assistance is tied to the voucher. So, if the household moves, the voucher typically moves with you to another property. <i>An example of this type of housing includes Section 8 Housing Choice Vouchers</i>
Subsidized Housing (Project-Based)	Project-based housing assistance requires the household to live in a housing unit at the property that is being subsidized. The household is usually required to pay at least 30% of its income toward its rent/ utilities. Since it is project-based, the assistance is tied to the property. So, if the household moves, the household loses its housing assistance. <i>Examples of this type of housing include Project-Based Section 8 and Public Housing</i>
Homeless Prevention	Provides assistance for persons who have their own apartment or house to prevent them from becoming homeless. This type of assistance helps with past due rent, mortgage, or utility bills. <i>Examples of this type of housing include Temporary Financial Aid Programs (e.g., assistance provided by churches and other faith-based organizations)</i>
Housing Placement	Provides help for the household to get into new housing. This can include things like rental application fees, security deposits, first and last month's rent, utility connection fees, and utility deposits. Depending on the program, it may or may not include moving costs (like moving company, truck rental, storage costs, etc.)

Source: Homebase for Housing

## 3.2 CURRENT HOUSING INVENTORY

In 2018, there were 6,114 total housing units in Jacksonville, including both occupied and vacant housing units. There were approximately 5,200 occupied housing units. It is critical to note that while there were slightly over 900 vacant housing units in Jacksonville, this does not necessarily mean that all are adequate for habitation. There may be many homes that are either condemned or in a state of disrepair. To ascertain such information, an assessment of the quality of the housing stock would need to be conducted.

One and two-family housing dominates the central portion of Jacksonville. Single-family housing lies in the western part of the city. One and two-family housing and single-family housing comprise nearly 80% of the total housing stock. (See Zoning Map in Chapter 2).

Table 3.3: Housing Status (2018)

	Total Housing Units	Occupied Housing Units
Texas	10,769,900	88.7%
Cherokee County	21,204	84.6%
Jacksonville	6,114	85.1%

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)



### 3.3 VACANCY

In 2018, Jacksonville contained slightly over 6,000 housing units, of which 85% were occupied. The majority of the 15% of vacant housing units were rentals (9.7%). The proportion of vacant units in Jacksonville is slightly higher than that of Texas (11.3%), which could be indicative of a higher proportion of housing of lower quality (i.e., potentially insufficient for habitability) in Jacksonville).

Table 3.4: Vacancy Status

	Texas	Cherokee County	Jacksonville
Vacant Housing Units	11.3%	15.4%	14.9%
Homeowner Vacancy Rate	1.6%	2.4%	5.2%
Rental Vacancy Rate	7.7%	11.0%	9.7%

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

### 3.4 UNITS IN STRUCTURE

Much like Texas and Cherokee County, Jacksonville is predominated by 1-unit, detached housing units, which comprise 69% of the city's total housing stock. Compared to Texas and Cherokee County, Jacksonville contains a sizable proportion of 2-unit housing units or duplexes (7%).

Table 3.5: Units in Structure (2018)

	Texas	Cherokee County	Jacksonville
1-unit, detached	65.2%	69.8%	69.1%
1-unit, attached	2.6%	1.2%	1.5%
2 units	1.9%	2.8%	6.8%
3 to 19 units	14.3%	4.1%	11.4%
20 or more units	8.6%	1.5%	4.0%
Mobile home	7.2%	19.7%	5.9%

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

\* Note: Table excludes Boat, RV, van, etc.

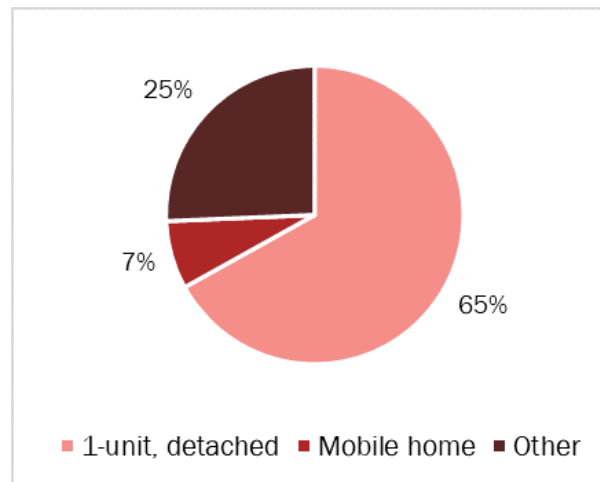


Figure 3.1.a: Units in Structure (2018) for Texas  
Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

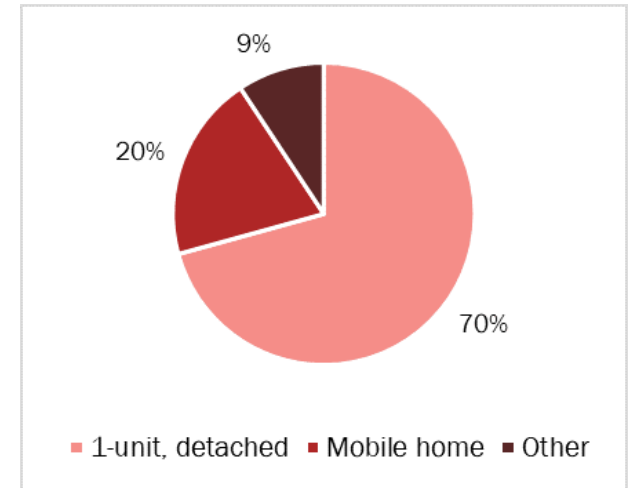


Figure 3.1.b: Units in Structure (2018) for Cherokee County

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

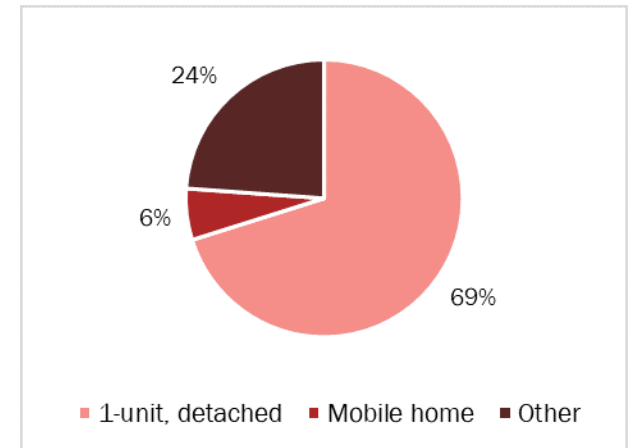


Figure 3.1.c: Units in Structure (2018) for Jacksonville  
Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)



The housing stock of Jacksonville is older than that of either Texas or Cherokee County. Nearly two-thirds (63.2%) of Jacksonville’s housing stock was built between 1939 and 1979, compared to 49.2% of Cherokee County and 39.7% of Texas. Nearly one-quarter (24%) of housing units in Jacksonville were built between 1970 and 1979 alone. This coincides with the tremendous gains in industrial and commercial activity in the 1960s and 1970s—by the late 1970s, more than sixty firms in Jacksonville produced wood, metal, and plastic products. Relative to Texas and Cherokee County, Jacksonville’s older housing stock indicates the presence of issues related to housing of substandard quality.

The stock of owner-occupied housing units is older, on average than that of rental housing. Over two-thirds (66.8%) of owner-occupied housing units were built between 1939 and 1979 compared to under three-fifths (58.5%) of renter-occupied units. Moreover, most housing construction since 2010 has occurred in the rental sector.

### 3.5 HOUSING TENURE

Jacksonville houses a slightly higher percentage of owner-occupied (56.6%). Still, the disparity between owner- and renter-occupied units is relatively smaller than that of either Texas (61.9%) or Cherokee County (71.9%).

Table 3.7: Housing Tenure (2018)

	Owner Occupied	Renter Occupied
Texas	61.9%	38.1%
Cherokee County	71.9%	28.1%
Jacksonville	56.6%	43.4%

Source: U.S. Census Bureau, 2018 American Community Survey (5-Year Estimates)

Table 3.6: Year Structure Built

Year Structure Built	Owner Occupied	Renter Occupied
Built 1939 or earlier	9.9%	4.4%
Built 1940 to 1949	4.9%	8.5%
Built 1950 to 1959	13.5%	9.6%
Built 1960 to 1969	13.9%	12.6%
Built 1970 to 1979	24.6%	23.5%
Built 1980 to 1989	10.8%	19.1%
Built 1990 to 1999	13.5%	10.7%
Built 2000 to 2009	8.6%	6.2%
Built 2010 to 2013	0.2%	3.0%
Built 2014 or later	0.1%	2.5%

Source: U.S. Census Bureau, 2018 American Community Survey (5-Year Estimates)

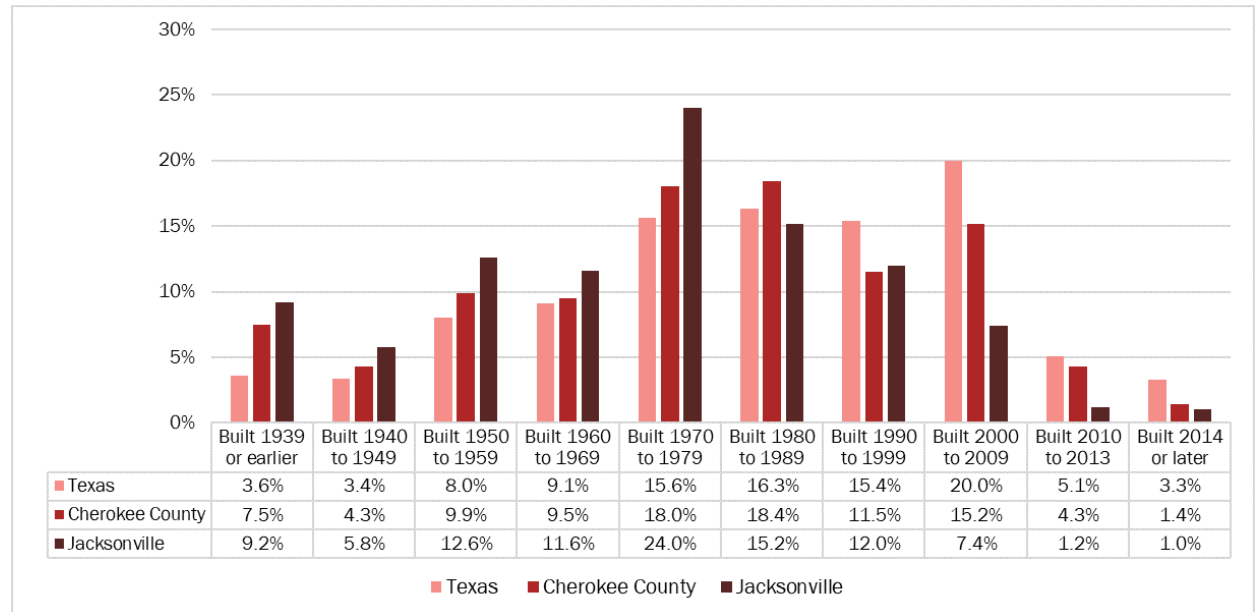


Figure 3.2: Year Structure Built

Source: U.S. Census Bureau, 2018 American Community Survey (5-Year Estimates)

### 3.6 YEAR HOUSEHOLDER MOVED INTO UNIT

The majority of households in Jacksonville (57.4%) moved into their unit between 2000 and 2014. These trends are fairly consistent with the years households moved into their housing unit within Cherokee County and Texas.

### 3.7 HOUSEHOLD SIZE

The household size of Jacksonville, both owner- and renter-occupied, is reasonably comparable to both Texas and Cherokee County. A slightly lower number of people live in renter-occupied housing units in Jacksonville (2.4) than in Texas (2.6) or Cherokee County (2.7).

### 3.8 HOMEOWNERSHIP MARKET

#### 3.8.1 Home Value

In 2018, the median value of owner-occupied units in Jacksonville (\$82,000) was significantly lower than that of Texas (\$161,700). Over three-fifths of the owner-occupied units in Jacksonville were valued less than \$100,000, while only 13% were valued at \$200,000 or above.

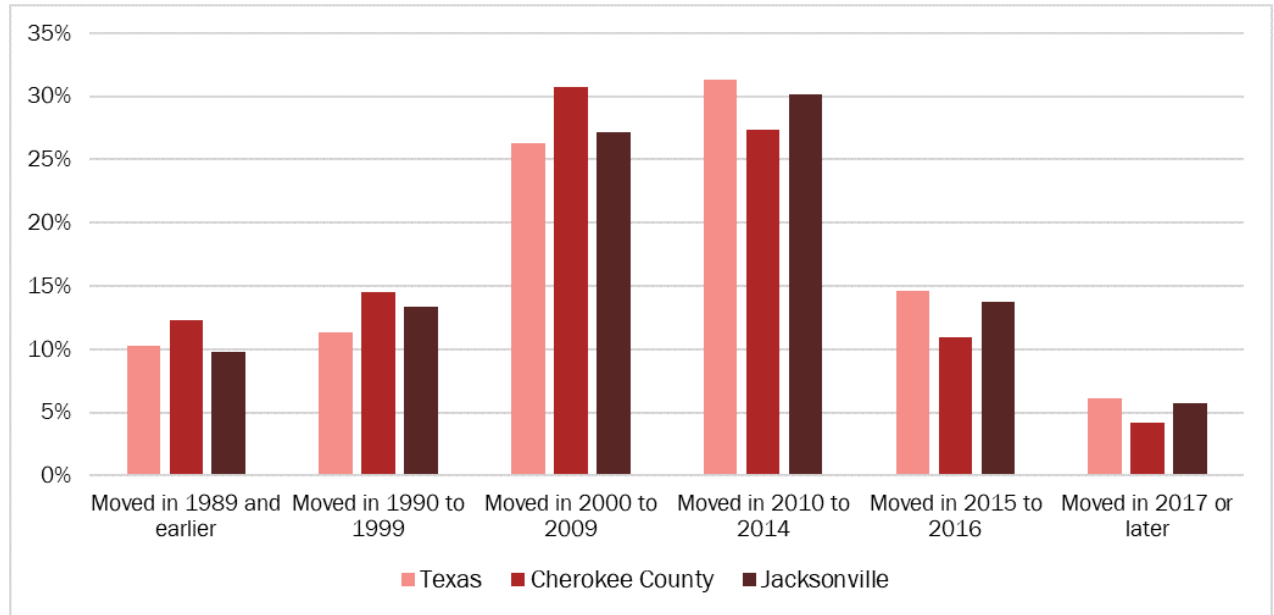


Figure 3.3: Year Householder Moved into Unit  
 Source: U.S. Census Bureau, 2018 American Community Survey (5-Year Estimates)

Table 3.8: Average Household Size (2018)

	Average household size of owner-occupied units	Average household size of the renter-occupied units
Texas	2.99	2.64
Cherokee County	2.74	2.69
Jacksonville	2.99	2.35

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

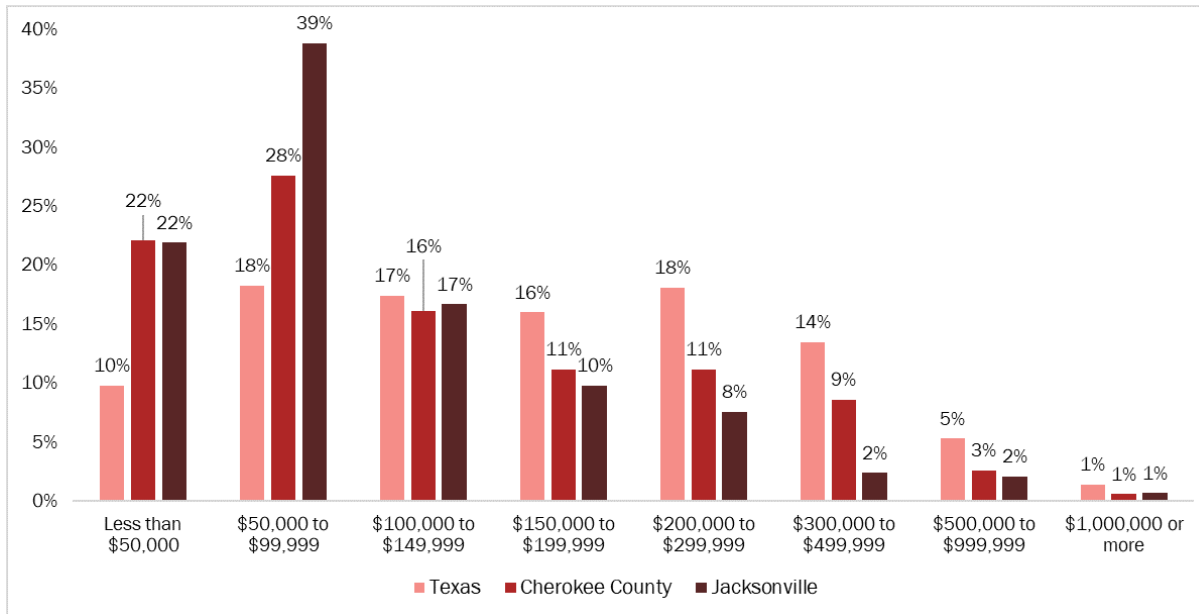


Figure 3.4: Value of Owner-Occupied Units

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

Table 3.9: Cherokee County

Year	Closed Listings	Average Close Price	Median Close Price	New Listings	Average Close Price PSF	Median Close Price PSF	Close Price to Original List Price	Average Days on Market	Average Days to Sell
2011	217	\$108,066	\$77,000	443	\$58	\$49	0.88	155	161
2012	239	\$117,727	\$86,000	442	\$67	\$57	0.88	141	147
2013	249	\$144,381	\$104,250	473	\$72	\$63	0.90	160	166
2014	277	\$147,948	\$100,000	429	\$73	\$63	0.88	137	143
2015	257	\$146,513	\$115,000	445	\$72	\$65	0.90	144	146
2016	311	\$151,336	\$114,204	518	\$76	\$63	0.90	134	137
2017	338	\$176,682	\$145,750	499	\$85	\$75	0.90	134	141
2018	336	\$177,640	\$138,483	569	\$85	\$76	0.92	114	119
2019	349	\$175,581	\$145,000	558	\$90	\$80	0.93	114	120

Source: Texas REALTORS® Data Relevance Project, MLS Boards in Texas, Real Estate Center at Texas A&M University.

\*Note: Includes new and existing single-family housing

### 3.8.2 Home Sales Price

The median close price of Cherokee County is consistently higher than that of Jacksonville. From 2011 to 2019, the median close price of both geographies has nearly doubled from \$77,000 and \$68,250 in Cherokee County and Jacksonville, respectively, in 2011 to \$145,000 and \$120,000 in 2019. The number of annual closed listings has also increased in both geographies. (It is important to note that the closed listings only represent those sold through the MLS.)

Table 3.10: City of Jacksonville

Year	Closed Listings	Average Close Price	Median Close Price	New Listings	Average Close Price PSF	Median Close Price PSF	Close Price to Original List Price	Average Days on Market	Average Days to Sell
2011	92	\$77,416	\$68,250	170	\$45	\$40	0.86	165	167
2012	88	\$93,359	\$78,788	133	\$54	\$48	0.87	172	172
2013	86	\$101,612	\$79,500	149	\$54	\$44	0.90	190	192
2014	87	\$96,544	\$82,000	143	\$54	\$51	0.86	162	163
2015	87	\$117,735	\$108,000	132	\$57	\$53	0.88	154	154
2016	102	\$105,150	\$92,750	126	\$57	\$51	0.88	144	146
2017	92	\$121,856	\$101,400	109	\$60	\$56	0.89	142	143
2018	95	\$131,744	\$120,000	146	\$66	\$64	0.92	105	106
2019	103	\$138,617	\$120,000	151	\$72	\$66	0.93	100	101

Source: Texas REALTORS® Data Relevance Project, MLS Boards in Texas, Real Estate Center at Texas A&M University.

\*Note: Includes new and existing single-family housing

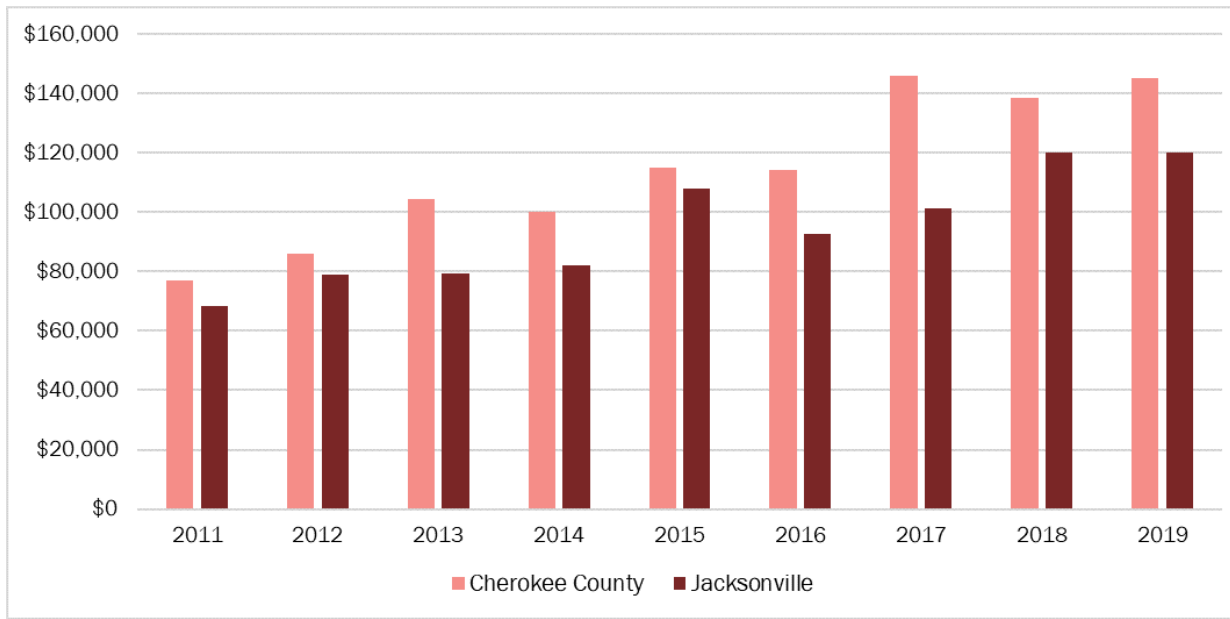


Figure 3.5: Median Close Price

Source: Texas REALTORS® Data Relevance Project, MLS Boards in Texas, Real Estate Center at Texas A&M University.

\*Note: Includes new and existing single-family housing

### 3.8.2.1 Owner-Occupied Housing Affordability

The proportion of homeowners with a mortgage (51%) essentially equals that of homeowners without a mortgage (49%). (The lack of a mortgage indicates that the household owns the home “free and clear”—i.e., the buyer either paid for the home in cash or paid off the mortgage.) A slightly lower proportion of homeowners in Jacksonville have a mortgage than the statewide proportion (58%).



Table 3.11: Mortgage Status (2018)

	Homeowners With a Mortgage	Homeowners Without a Mortgage
Texas	57.8%	42.2%
Cherokee County	44.0%	56.0%
Jacksonville	51.1%	48.9%

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

### 3.8.2.2 Housing Units with a Mortgage

Figure 3.6 depicts the percentage of monthly income spent on housing costs for homeowners with a mortgage. Households are considered cost-burdened if they spend more than 30 percent of their income on housing costs.

Table 3.12: Housing Costs as a Percentage of Income for Homeowners With a Mortgage

	Less than 20 percent	20 to 29 percent	30 percent or more
Texas	47%	27%	27%
Cherokee County	48%	23%	29%
Jacksonville	50%	19%	31%

Source: U.S. Census Bureau, 2018 American Community Survey (5-Year Estimates)

The proportion of homeowners (with a mortgage) who are cost-burdened in Jacksonville (31%) is relatively similar to the proportion of such homeowners in Texas (27%) and Cherokee County (29%). However, there is a significantly higher proportion of lower-income mortgage holders in Jacksonville who are cost-burdened. For homeowners earning less than \$20,000 or between \$20,000 to \$34,999, the percentage who are cost-burdened (37% and 48%, respectively) is approximately double that of Texas (17% and 24%, respectively). Meanwhile, the proportion of middle- and higher-income homeowners (with a mortgage) in Jacksonville who are cost-burdened is significantly lower than that of Texas. A mere 6% of mortgaged homeowners who earn between \$35,000 and \$49,999 are cost-burdened in Jacksonville in comparison to 22% of Texas.

### 3.8.2.3 Housing Units without a Mortgage

The proportion of homeowners (without a mortgage) who are cost-burdened in Jacksonville lies solely in the lowest-income categories (those earning less than \$20,000). This percentage is significantly higher than that of either Texas (70%) or Cherokee County (74%), which indicates that owner-occupied housing affordability is of concern to the lower-income earners in Jacksonville.

It is important to note that being cost-burdened is independent of the presence of a mortgage. Cost-burdened reflects housing costs, which include mortgage payments, rent payments, condominium and other fees, real estate taxes, and premiums for homeowner’s insurance, electricity costs and gas costs, and additional fuel costs, wa-

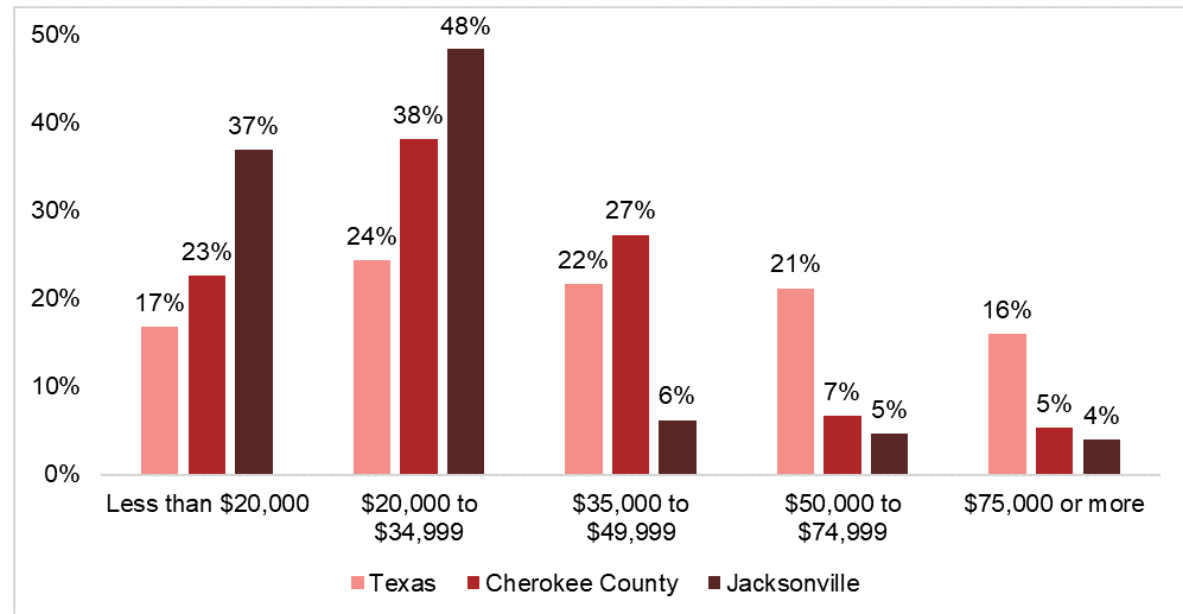


Figure 3.6: Percent of Cost-Burdened Homeowners (With a Mortgage) by Household Income (2018)  
Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

ter and sewer costs. Therefore, even a homeowner without a mortgage can be cost-burdened due to the additional costs of homeownership, such as taxes, insurance, utilities, etc.

Table 3.13: Percentage of Housing Units without a Mortgage (2018)

	Less than 20 percent	20 to 29 percent	30 percent or more
Texas	76%	11%	13%
Cherokee County	73%	13%	14%
Jacksonville	75%	11%	14%

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

### 3.8.3 Rental Market

#### 3.8.3.1 Gross Rent

The gross rent for both Cherokee County and Jacksonville is significantly lower than that of Texas. This is exemplified by the median gross rent, which measures \$706 and \$708 in Cherokee County and Jacksonville, respectively, and \$998 in Texas. The lower gross rent of Cherokee County and Jacksonville partially stems from the lower median income of both geographies. The distribution of gross rent by household income indicates that nearly half of renter households in Jacksonville are spending less than \$700 on gross rent (45.1%). Coincidentally, roughly one-fifth (18%) of renter households in Jacksonville spend between \$700 and \$799 on monthly gross rent.

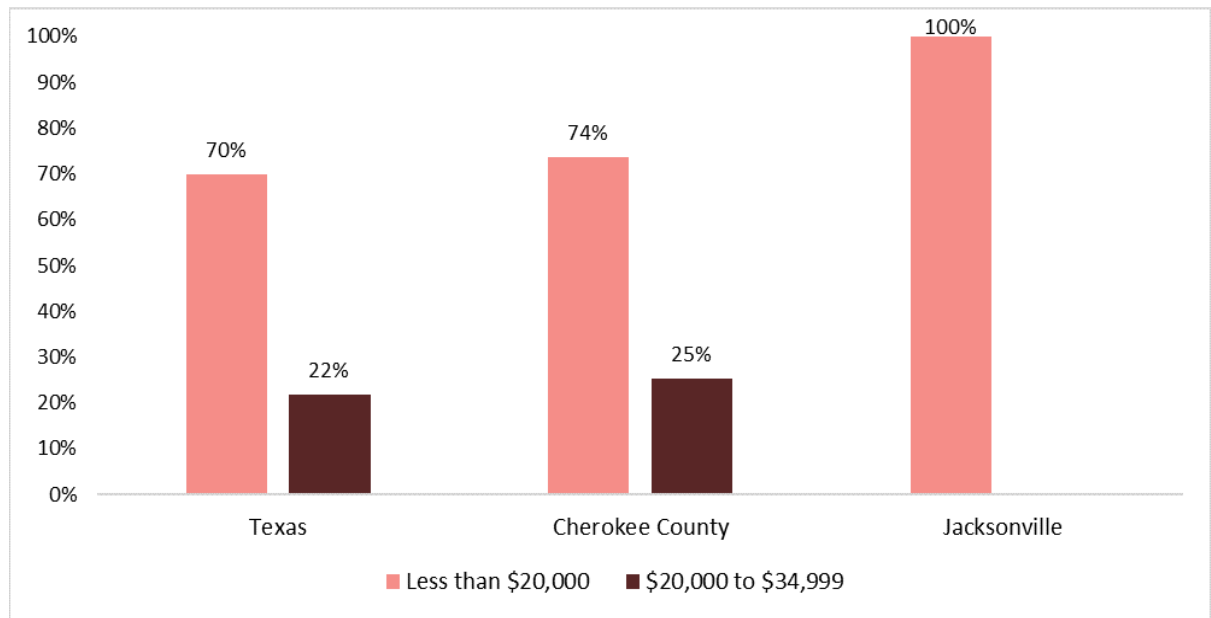


Figure 3.7: Housing Units without a Mortgage (2018)

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

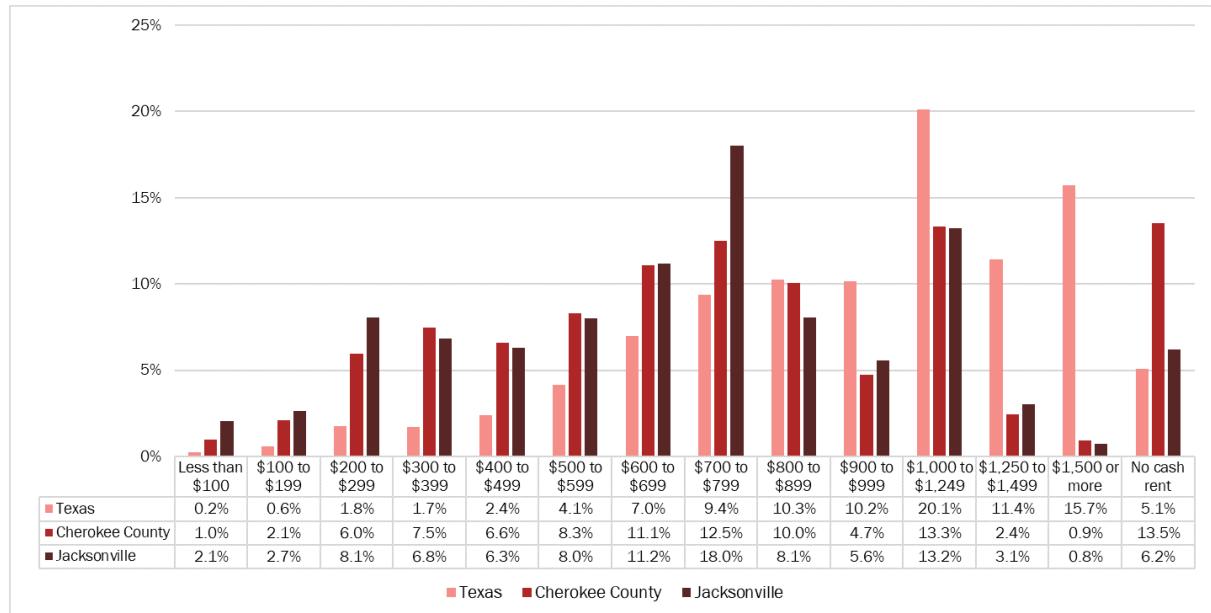


Figure 3.8: Gross Rent (2018)

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

### 3.8.3.2 Median Gross Rent by Number of Bedrooms

In 2018, the median gross rent of a 1-bedroom rental in Jacksonville was \$540; a 2-bedroom, \$694; and a 3-bedroom, \$1,016.

Table 3.14: Median Gross Rent by Number of bedrooms

Number of Bedrooms	Median Gross Rent
1	\$540
2	\$694
3	\$1,016

Source: U.S. Census Bureau, 2018 American Community Survey (5-Year Estimates)

### 3.8.3.3 Median Gross Rent by Year Structure Built

Median gross rent fluctuates by the year the structure was built, but generally measures higher for more recently-built units.

The highest concentration of rental units in Jacksonville are 1-bedroom units renting between \$500 and \$749 per month (comprising 12.7% of the total rental housing stock), 2-bedroom units renting between \$500 and \$749 and \$750 and \$999 per month (13.3% and 11.9% of the total rental housing stock, respectively), and 3-bedroom units renting between \$1,000 and \$1,499 per month (14.9% of the total rental housing stock).

Table 3.15: Median Gross Rent by Year Structure Built

Year Structure Built	Median Gross Rent
1939 or earlier	\$480
1940 to 1949	\$722
1950 to 1959	-
1960 to 1969	\$550
1970 to 1979	\$758
1980 to 1989	\$751
1990 to 1999	\$626
2000 to 2009	\$1,116
2010 to 2013	-
2014 or later	\$751
Total	\$708

Source: U.S. Census Bureau, 2018 American Community Survey (5-Year Estimates)

Table 3.16: Units by Rent and Number of Bedrooms (2018)

Bedrooms by Gross Rent	Number of Rental Units	Percentage of Total Units
<b>No bedroom</b>	<b>81</b>	<b>3.6%</b>
\$300 to \$499	57	2.5%
\$750 to \$999	24	1.1%
<b>1 bedroom</b>	<b>484</b>	<b>21.4%</b>
Less than \$300	110	4.9%
\$300 to \$499	63	2.8%
\$500 to \$749	288	12.7%
\$750 to \$999	8	0.4%
\$1,000 to \$1,499	15	0.7%
<b>2 bedrooms</b>	<b>946</b>	<b>41.9%</b>
Less than \$300	157	6.9%
\$300 to \$499	140	6.2%
\$500 to \$749	300	13.3%
\$750 to \$999	268	11.9%
\$1,000 to \$1,499	17	0.8%
No cash rent	64	2.8%
<b>3 or more bedrooms</b>	<b>748</b>	<b>33.1%</b>
Less than \$300	22	1.0%
\$300 to \$499	36	1.6%
\$500 to \$749	88	3.9%
\$750 to \$999	173	7.7%
\$1,000 to \$1,499	336	14.9%
\$1,500 or more	17	0.8%
No cash rent	76	3.4%
<b>Total:</b>	<b>2259</b>	

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

### 3.8.3.4 Rental Housing Affordability

Gross rent as a percentage of household income is one means of assessing rental housing affordability. Rental housing is slightly more affordable in Jacksonville than Texas. A lower rate of rental households in Jacksonville are cost-burdened (i.e., they spend more than 30 percent of household income on housing costs). In 2018, 38.8% of renter households in Jacksonville were cost-burdened, relative to 44.4% of such households in Texas. Meanwhile, a slightly lower percentage of renter households in Jacksonville were severely cost-burdened (i.e., they spend more than 50 percent of household income on housing costs)—17.8%—compared to 21.2% of such households in Texas.

Relative to Texas, there is a lower percentage of cost-burdened renters within each income range. For example, 49% of renter households in Jacksonville earning between \$20,000 and \$34,999 are cost-burdened, compared to 81% of renter households in Texas.

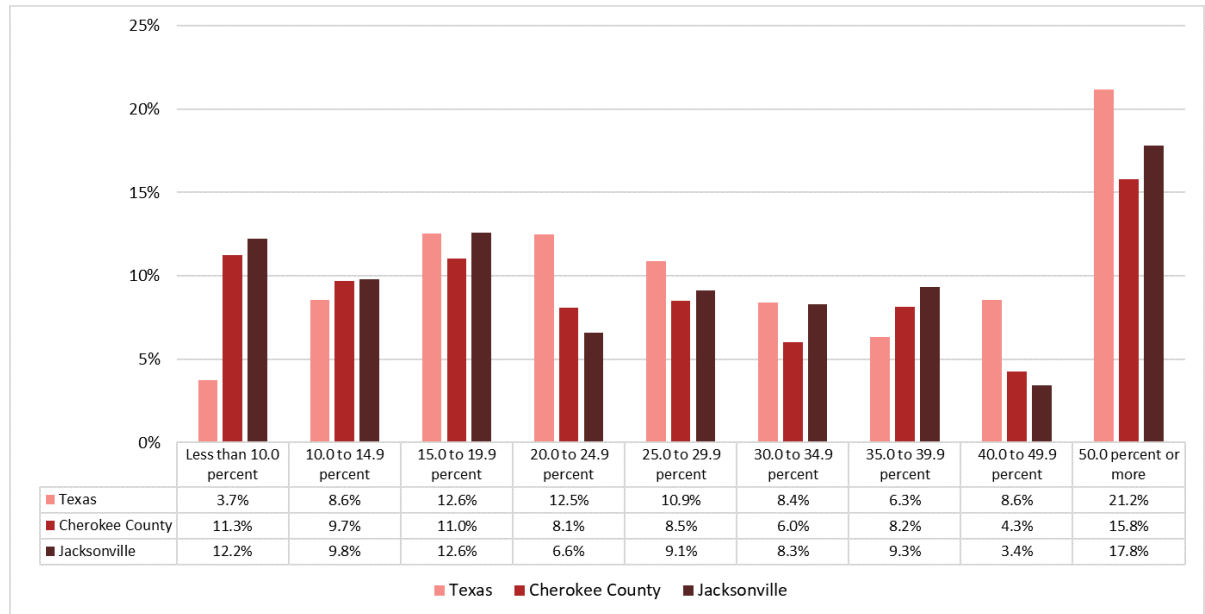


Figure 3.9: Gross Rent as a Percentage of Household Income (2018)  
Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

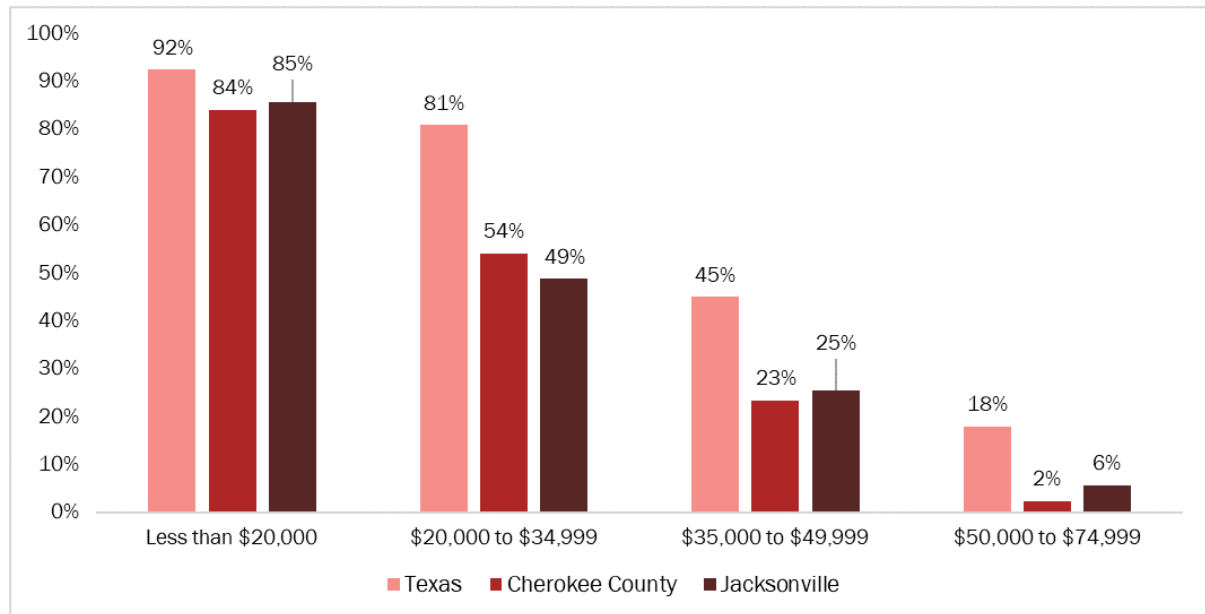


Figure 3.10: Percent of Cost-Burdened Renters by Household Income (2018)  
Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

## 3.9 TEMPORARY AND TRANSITIONAL HOUSING

### 3.9.1 Homelessness

Each year, the Department of Housing and Urban Development conducts a Point-in-Time count, which is “a count of sheltered and unsheltered people experiencing homelessness on a single night in January.” The Point-in-Time count conducted in January 2019 for the City of Jacksonville indicated a homeless population of 45, of which 12 were children (i.e., under the age of 18). However, this count is an estimate and does not necessarily reflect the entire population, but should be more so considered a sample of the total population.

- The city of Jacksonville lacks an emergency shelter, transitional housing, or temporary housing that is open year-round and serves **all members of the homeless population**. The Crisis Center of Anderson & Cherokee County provides temporary housing for **victims of domestic violence**.
- Highway 69 Mission provides “emergency services to the homeless, to those who suffer losses due to a natural disaster or suffer loss of homes or goods due to fire or other calamities”; however, this organization is not open continuously. Instead, it is open only during severe weather conditions.
- Homeless individuals in Cherokee County must go to Tyler (Salvation Army), Longview (Highway 80 Missions), or Lufkin to seek emergency shelter.
- Emergency shelters, transitional housing, or

temporary housing not only serve the currently homeless, but also could be used to serve families who have been evicted and are at risk of becoming homeless without such shelter or housing.

## 3.10 SUBSIDIZED HOUSING

- Assistance provided under HUD programs falls into three categories: public housing, tenant-based, and privately owned, project-based.
- All three programs provide subsidies that reduce rents for low-income tenants who meet program eligibility requirements. Generally, households pay rent equal to 30 percent of their incomes, after deductions, while the federal government pays the remainder of rent or rental costs.
- To qualify for a subsidy, an applicant’s income must initially fall below a certain income limit. These income limits are HUD-determined, location specific, and vary by household size. Applicants for housing assistance are usually placed on a waiting list until a subsidized unit becomes available.
- The Department of the Treasury operates the Low-Income Housing Tax Credit (LIHTC), which is considered the most important resource for creating affordable housing in the United States today.

In total, there are nearly 800 (799) affordable housing units, which are fairly evenly divided between three programs: Housing Choice Vouchers (which comprises 287 units of the total stock of subsidized housing), Project-Based Section 8 (222), and Low-Income Housing Tax Credits (290). **The stock of subsidized housing comprises 35.4% of the total rental housing stock in Jacksonville.**

Table 3.17: Subsidized Housing Program

Program Type	Total Units
Housing Choice Vouchers	287
Project-Based Section 8	222
Low-Income Housing Tax Credits (LIHTC)	290
Total	799

Source: HUD AFFH

Subsidized housing is generally concentrated on the south side of the city, with two complexes to the north of town and one in the middle. There is a total of nine complexes, three of which represent Project-Based Section 8 and six of which are sited through Low-Income Housing Tax Credits. Recipients of Housing Choice Vouchers are not tied to any specific location and are more likely to be scattered across Jacksonville.



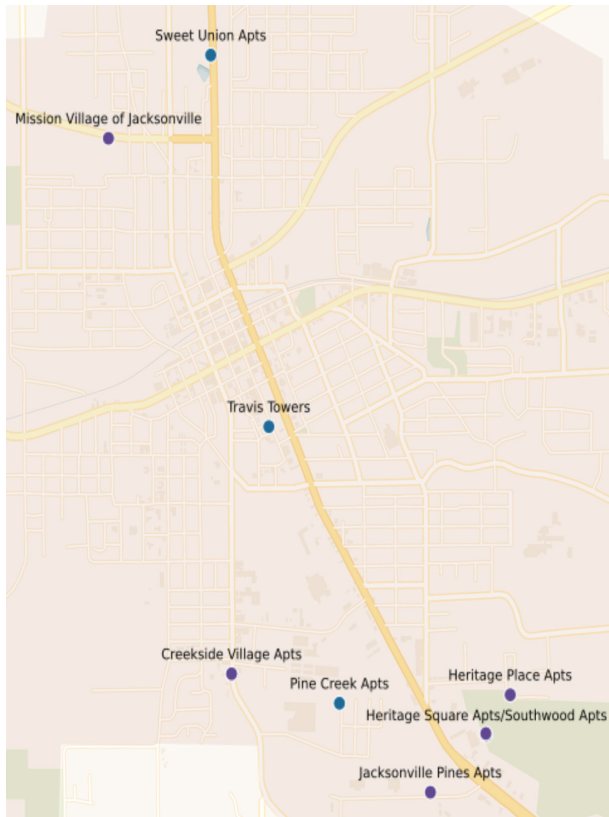


Figure 3.11: Distribution of Subsidized Housing Complexes  
 Source: National Housing Preservation Database

Table 3.18: Inventory of Subsidized Housing Complexes in Jacksonville

Program Type	Property Name	Property Address	Total Units	Subsidies
Low-income Housing Tax Credit (LIHTC)	Creekside Village Apartments	1501 S Bolton St	40	RHS 538, RHS 515
LIHTC	Heritage Place Apts	1220 Heritage Dr	40	RHS 538, LIHTC, RHS 515
LIHTC	Heritage Square Apts/ Southwood Apts	1308 Jacksonville Square Dr	50	LIHTC, RHS 538, RHS 515
LIHTC	Jacksonville Pines Apts	434 Talley Nichols Dr	68	RHS 538
LIHTC	Jacksonville Square Apts	1302 Jacksonville Square Dr	44	RHS 515, LIHTC
LIHTC	Mission Village of Jacksonville	417 Frankston St	48	HUD Insured, HOME
Project-Based Section 8	Pine Creek Apts	1511 Gay Ave	36	Section 8
Project-Based Section 8	Sweet Union Apts	1011 S Jackson St	100	Section 8
Project-Based Section 8	Travis Towers	557 S Ragsdale St Ste 100	86	Section 8, Section 202

Source: National Housing Preservation Database

Table 3.19: The income limits for Section 8 housing in Cherokee County in 2020

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low Income (<=30%)	\$12,760	\$17,240	\$21,720	\$26,200	\$30,680	\$34,200	\$36,550	\$38,900
Very Low Income (<=50%)	\$20,650	\$23,600	\$26,550	\$29,450	\$31,850	\$34,200	\$36,550	\$38,900
Low Income (<=80)	\$33,000	\$37,700	\$42,400	\$47,100	\$50,900	\$54,650	\$58,450	\$62,200

Source: Income Limits, U.S. Department of Housing and Urban Development

Table 3.20: The income limits for LIHTC housing in Cherokee County in 2020

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low Income (<=50%)	\$20,650	\$23,600	\$26,550	\$29,450	\$31,850	\$34,200	\$36,550	\$38,900
60% Income Limit	\$24,780	\$28,320	\$31,860	\$35,340	\$38,220	\$41,040	\$43,860	\$46,680

Source: Multifamily Tax Subsidy Income Limits, U.S. Department of Housing and Urban Development

# 4

## HOUSING GAPS & ESTIMATED NEED

Communities may face a vast array of housing challenges. Too often, these challenges are reduced to issues of affordability, which is traditionally measured as the relationship between housing costs and household income. Insufficient income and/or overly high home prices/rents are significant, but certainly not the sole means by which households may experience housing problems. In addition to affordability, consumers face additional issues related to:

- Housing quality
- Housing preferences
- Availability of housing units
- Access to mortgage credit
- Locational attributes

Furthermore, the impact of any of these problems is generally more significant for minority households, for whom the median household and family income is typically lower than for non-Hispanic or Latino whites. It is vital that, in addressing the housing problems particular to any given community, the discussion focuses on identifying and reconciling the racial inequalities present in those issues.

To articulate a community's housing problems those leading the discussion must incorporate feedback from both producers and consumers of affordable housing, an analysis of demographic, economic, and housing data, and an overview of the housing policy tools implemented within the community. Connecting different sources of data allows for a more cohesive and comprehensive analysis of the housing gaps and estimated needs. As such, this section incorporates data from three specific sources:

1. Community members of Jacksonville (suppliers of affordable housing—bankers, lenders, developers, realtors, social workers, economic development officials, and local government officials—and residents of affordable housing), which was obtained through focus groups,
2. The Census Bureau, which was used to provide an overview of the demographic composition, economic profile, and housing profile of Jacksonville, and
3. Various governmental entities (including HUD) produce inventories on affordable housing and the Consumer Financial Protection Bureau, which supplies mortgage loan origination data.

Picture Source: Zillow.com

As discussed in the “About Jacksonville” section, a wide white-black disparity exists in the median household income and poverty rates (please see the “Income and Poverty” section). In 2018, the Black or African American population (\$20,216) was less than half that of the white (non-Hispanic or Latino) and the Hispanic or Latino populations. Meanwhile, the poverty rate for the Black or African American population neared 50% in 2018 (46%). Overall, this indicates that it is likely that housing problems will be more pronounced among the Black or African American population. Specifically, situated in relation to the myriad of housing problems it suggests that the Black or African American population is more likely:

1. To experience issues with housing affordability
2. To live in lower quality housing
3. To struggle to find available homes for sale or units for rent within an affordable price or rent range
4. To be disproportionately represented in subsidized rental housing
5. To struggle with accessing mortgage credit
6. To live in neighborhoods with fewer locational attributes (i.e., neighborhoods with poorer quality schools, lower access to good jobs, greater environmental health hazards, etc.)

While this chapter will explore several housing issues in-depth in Jacksonville, due to the significant racial disparities in median income and poverty rates, it will place particular emphasis on articulating the housing issues that beset the Black or African American population.

## 4.1 HOUSING AFFORDABILITY

### 4.1.1 Renter-Occupied Housing Affordability

Table 4.1 displays the maximum monthly rent affordable to a household at varying income levels based on the HUD standard (i.e., households can afford to spend no more than 30% of income on rent).

Table 4.2 depicts the demand for rental units at various renter-occupied household income levels versus the supply of rental units that are affordable to households at each particular income level. (The percentage of units supplied takes account of the entire occupied rental housing stock—i.e., it excludes vacant units.)

- There is a shortage of rental units affordable to rental households earning between \$5,000 and \$14,999 and \$50,000 and \$149,999.
- There is a significant oversupply of rental units affordable to rental households earning between \$25,000 and \$34,999.
- It is likely that households earning between \$5,000 and \$14,999 are spending more than is affordable to them on rent (i.e., they are “renting up”).
- Conversely, households earning between \$50,000 and \$149,999 are spending less than is affordable to them on rent (i.e., they are “renting down”).

Table 4.1: Maximum Monthly Affordable Rent

Household Income	Maximum Monthly Rent Affordable
\$5,000	\$125
\$10,000	\$250
\$15,000	\$375
\$20,000	\$500
\$25,000	\$625
\$30,000	\$750
\$35,000	\$875
\$40,000	\$1,000
\$45,000	\$1,125
\$50,000	\$1,250
\$55,000	\$1,375
\$60,000	\$1,500
\$65,000	\$1,625
\$70,000	\$1,750
\$75,000	\$1,875
\$80,000	\$2,000
\$85,000	\$2,125
\$90,000	\$2,250
\$95,000	\$2,375
\$100,000	\$2,500

Table 4.3 compares supply and demand for renter households who are categorized as “low-income”:

- Extremely low-income renter households (which earn between 0-30% of the median household income for renters) can afford a maximum monthly rent of \$247. There is a shortage (2.2%) in the supply of units that are available within this rent level.
- Likewise, there is a supply shortage (8.5%) for very low-income renter households (which earn between 31-50% of the median household income for renters and can afford a maximum monthly rent of \$412).
- In other words, given the current supply of rental housing, some extremely low-income and very low-income renter households are forced to spend more than 30% of their income on rent.

Table 4.2: Comparison of Supply and Demand for Renter Households

Renter-Occupied Household Income	Maximum Monthly Rent Affordable	Number of Households (Demand)	Number of Rental Units Affordable (Supply)	Difference between Supply and Demand	Percentage Difference between Supply and Demand
Less than \$5,000	\$125	159	198	39	1.7%
\$5,000 to \$9,999	\$250	210	120	-90	-4.0%
\$10,000 to \$14,999	\$375	356	211	-145	-6.4%
\$15,000 to \$19,999	\$500	108	196	88	3.9%
\$20,000 to \$24,999	\$625	119	254	135	6.0%
\$25,000 to \$34,999	\$875	256	725	469	20.8%
\$35,000 to \$49,999	\$1,250	421	469	48	2.1%
\$50,000 to \$74,999	\$1,875	337	82	-255	-11.3%
\$75,000 to \$99,999	\$2,500	186	4	-182	-8.0%
\$100,000 to \$149,999	\$3,750	107	0	-107	-4.7%

Source: U.S. Census Bureau, 2018 American Community Survey (5-Year Estimates), and author’s calculations

Table 4.3: Comparison of Supply and Demand for Low-Income Renters Households

Income Category	Maximum annual income	Maximum monthly rent affordable	Percent of renter households (demand)	Percent of units at rent level (supply)	Difference between demand and supply
Extremely low-income households (0-30% of area median income)	\$9,887	\$247	16.1%	13.9%	-2.2%
Very low-income households (31-50% of area median income)	\$16,478	\$412	17.4%	8.9%	-8.5%
Low-income households (51-80% of area median income)	\$26,365	\$659	10.2%	22.1%	11.9%

Source: U.S. Census Bureau, 2018 American Community Survey (5-Year Estimates), and author’s calculations



Table 4.4 displays the percentage difference between supply and demand for renter-occupied households by race.

- For black or African American renter households, shortages in the rental stock exist for those earning between \$5,000 and \$14,999 and \$50,000 and \$149,999.
- For Hispanic or Latino renter households, shortages in the rental stock exist for those earning less than \$10,000, between \$15,000 and \$19,999, and \$50,000 and \$74,999.
- For white alone (not Hispanic or Latino) households, shortages in the rental stock exist for those earning between \$5,000 and \$19,999 and \$50,000 and \$149,999.

### 4.1.2 Owner-Occupied Housing Affordability

An estimated 86% of households in Texas use mortgage financing to purchase a home. As such, the primary determinants of owner-occupied housing affordability are the three primary borrowing constraints—income, wealth, and the credit score, which are used by lenders to determine borrower risk. These factors are measured through the debt-to-income ratio, loan-to-value ratio, and credit score. (For applicants on the margin, the lender may use compensating factors—such as the applicant’s credit history or proof of cash reserves—to evaluate the applicant’s risk.) The debt-to-income ratio measures the borrower’s total monthly

debts, including credit card debt, car loans, etc., to the borrower’s income. The loan-to-value ratio reflects the loan amount in relation to the property’s value. Generally speaking, lenders will favor lower debt-to-income and loan-to-value ratios, as each reduces the probability that the borrower will default on his/her mortgage.

While there are general ranges of loan-to-value and debt-to-income ratios and credit scores that are acceptable to lenders, there is no set combination of borrowing constraints that the borrower must meet to qualify for a mortgage loan. Qualifying standards differ by not only the individual borrower’s financial situation but also the type of mortgage loan (i.e., conventional vs. government-insured i.e., FHA, VA, and RHS/FSA). Conventional mortgages favor loan-to-value ratios close to 80% and debt-to-income ratios close to 36%, while Federal Housing Administration (FHA) loans, which are generally originated to first-time and low-income homebuyers, allow for a maximum loan-to-value ratio of 96.5% and a debt-to-income ratio of 43%. Meanwhile, applicants of Veterans Affairs (VA) loans are generally recommended to not exceed a debt-to-income ratio of 41% (but can obtain a loan-to-value ratio of up to 100%).

One way to measure owner-occupied affordability is to compute the home price to income multiplier. This multiplier can be calculated for a variety of loan-to-value and debt-to-income ratios. Holding the debt-to-income ratio constant, the multipliers decrease as the loan-to-value ratio increases, indicating that for any given debt-to-income ratio, the maximum affordable home price for borrowers with a higher loan-to-value ratio will be lower than that of borrowers with a lower loan-to-value

Table 4.4: Comparison of Supply and Demand for Rental Households by Race and Ethnicity

Renter-Occupied Household Income	Black or African American alone	Hispanic or Latino	White alone, not Hispanic or Latino
Less than \$5,000	6.4%	-5.8%	3.7%
\$5,000 to \$9,999	-10.7%	-2.9%	-6.5%
\$10,000 to \$14,999	-1.5%	7.2%	-5.1%
\$15,000 to \$19,999	5.2%	-14.1%	-8.3%
\$20,000 to \$24,999	2.6%	3.0%	1.6%
\$25,000 to \$34,999	17.5%	5.3%	13.1%
\$35,000 to \$49,999	4.9%	12.8%	11.6%
\$50,000 to \$74,999	-12.8%	-5.7%	-6.1%
\$75,000 to \$99,999	-9.4%	0.2%	-0.9%
\$100,000 to \$149,999	-2.0%	0.0%	-3.1%
\$150,000 or more	0.0%	0.0%	0.0%

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates), and author’s calculations

ratio. Meanwhile, holding the loan-to-value ratio constant, as the debt-to-income ratio increases, the multiplier increases, indicating that for any given loan-to-value ratio, the maximum affordable home price for borrowers with a higher debt-to-income ratio will be higher than that of borrowers with a lower debt-to-income ratio. Therefore, holding the debt-to-income ratio constant, a higher loan-to-value ratio reduces affordability for the borrower. Meanwhile, holding the loan-to-value ratio constant, a higher debt-to-income ratio increases affordability for the borrower.

The following tables depict the home price to income multiplier based on different combinations of loan-to-value and debt-to-income ratios. The mortgage interest rate varies between the tables, while the additional annual costs of homeownership (property taxes, insurance, and maintenance) are held constant at 5%. Generally speaking, monthly mortgage payments include principal and interest as well as property taxes and insurance. We also include maintenance as it constitutes a significant portion of expenses. For example, based on a mortgage interest rate of 4%, a borrower with a conventional mortgage would be able to afford a home price of no greater than 3.65 times his/her household income (based on a loan-to-value ratio of 80% and a debt-to-income ratio of 36%). Based on a debt-to-income ratio of 43% would be able to afford a home price no greater than 4.16 times his/her household income (based on a debt-to-income ratio of 41%); a borrower with an FHA loan, 4.36 (based on a debt-to-income ratio of 43%). **Local governments, nonprofits, etc.** can use these tables to evaluate affordability for potential homebuyers at different mortgage interest rates. As the mortgage interest rate increases, the home price to income multiplier decreases.

*Home Price to Income Multiplier: 4%*

*Additional annual costs of homeownership (property taxes, insurance, and maintenance): 5%*

LTV	DTI									
	20%	25%	30%	35%	40%	41%	43%	45%	50%	
80%	2.09	2.61	3.13	3.65	4.17	4.28	4.49	4.70	5.22	
85%	<b>2.03</b>	2.53	3.04	3.55	4.05	4.15	4.36	4.56	5.07	
90%	<b>1.97</b>	2.46	2.95	3.45	3.94	4.04	4.23	4.43	4.92	
95%	1.92	2.39	2.87	3.35	3.83	3.93	4.12	4.31	4.79	
96.5%	1.90	2.37	2.85	3.32	3.80	3.89	4.08	4.27	4.75	
98%	1.88	2.36	2.83	3.30	3.77	3.86	4.05	4.24	4.71	
100%	1.86	2.33	2.80	3.26	3.73	3.82	4.01	4.19	4.66	

Source: Author's calculations

*Home Price to Income Multiplier: 4.5%*

*Additional annual costs of homeownership (property taxes, insurance, and maintenance): 5%*

LTV	DTI									
	20%	25%	30%	35%	36%	40%	41%	43%	45%	50%
80%	2.03	2.53	3.04	3.55	3.65	4.06	4.16	4.36	4.56	5.07
85%	<b>1.97</b>	2.46	2.95	3.44	3.54	3.93	4.03	4.23	4.43	4.92
90%	<b>1.91</b>	2.39	2.86	3.34	3.44	3.82	3.92	4.11	4.30	4.77
95%	1.86	2.32	2.78	3.25	3.34	3.71	3.80	3.99	4.18	4.64
96.5%	1.84	2.30	2.76	3.22	3.31	3.68	3.77	3.96	4.14	4.60
98%	1.83	2.28	2.74	3.19	3.29	3.65	3.74	3.92	4.11	4.56
100%	1.81	2.26	2.71	3.16	3.25	3.61	3.70	3.88	4.06	4.51

Source: Author's calculations

Home Price to Income Multiplier: 5%

Additional annual costs of homeownership (property taxes, insurance, and maintenance): 5%

LTV	DTI									
	20%	25%	30%	35%	36%	40%	41%	43%	45%	50%
80%	1.97	2.46	2.95	3.45	3.55	3.94	4.04	4.23	4.43	4.92
85%	<b>1.91</b>	2.39	2.86	3.34	3.44	3.82	3.91	4.10	4.30	4.77
90%	<b>1.85</b>	2.32	2.78	3.24	3.33	3.70	3.80	3.98	4.17	4.63
95%	1.80	2.25	2.70	3.15	3.24	3.60	3.69	3.87	4.05	4.50
96.5%	1.78	2.23	2.67	3.12	3.21	3.57	3.66	3.83	4.01	4.46
98%	1.77	2.21	2.65	3.09	3.18	3.54	3.62	3.80	3.98	4.42
100%	1.75	2.18	2.62	3.06	3.15	3.50	3.58	3.76	3.93	4.37

Source: Author's calculations

Home Price to Income Multiplier: 5.5%

Additional annual costs of homeownership (property taxes, insurance, and maintenance): 5%

LTV	DTI									
	20%	25%	30%	35%	40%	41%	43%	45%	50%	
80%	1.91	2.39	2.87	3.35	3.83	3.92	4.11	4.31	4.78	
85%	<b>1.85</b>	2.32	2.78	3.24	3.71	3.80	3.98	4.17	4.63	
90%	<b>1.80</b>	2.25	2.69	3.14	3.59	3.68	3.86	4.04	4.49	
95%	1.74	2.18	3.61	3.05	3.49	3.57	3.75	3.92	4.36	
96.5%	1.73	2.16	2.59	3.02	3.46	3.54	3.71	3.89	4.32	
98%	1.71	2.14	2.57	3.00	3.43	3.51	3.68	3.85	4.28	
100%	1.69	2.12	2.54	2.96	3.39	3.47	3.64	3.81	4.23	

Source: Author's calculations

Table 4.5 depicts the maximum home price affordable based on varying incomes and home price to income multipliers. The annual incomes selected represent the 2018 median income for Black or African American households (\$20,216), all households in Jacksonville (\$40,409), Hispanic or Latino households (\$43,285), and white (not Hispanic or Latino households, \$48,607), respectively. To compute the maximum affordable home price, one should simply multiply income by a designated multiplier. As the home price to income multiplier increases, the maximum affordable home price increases.

The results indicate that Black or African American households would likely be unable to qualify for a home sold at the median price (\$120,000) in 2018. In the private market, the borrowing constraints for Black or African American households would need to be adjusted to facilitate opportunities for homeownership for this group (i.e., increase the loan-to-value and debt-to-income ratios and lower the credit score). However, this requires lenders who are willing to assume an increased level of borrower risk (i.e., relaxing the borrowing constraints, which results in higher multipliers, increases the probability that a household will default on its mortgage). There are also policy tools, such as downpayment assistance programs, that could help lower-income households access mortgage credit (see “Recommendations” section).

Table 4.5: Maximum Home Price Affordable

Home Price to Income Multiplier	Annual Income of \$20,216	Annual Income of \$40,409	Annual Income of \$43,285	Annual Income of \$48,607
1.5	\$30,324	\$60,614	\$64,928	\$72,911
1.75	\$35,378	\$70,716	\$75,749	\$85,062
2	\$40,432	\$80,818	\$86,570	\$97,214
2.25	\$45,486	\$90,920	\$97,391	\$109,366
2.5	\$50,540	\$101,023	\$108,213	\$121,518
2.75	\$55,594	\$111,125	\$119,034	\$133,669
3	\$60,648	\$121,227	\$129,855	\$145,821
3.25	\$65,702	\$131,329	\$140,676	\$157,973
3.5	\$70,756	\$141,432	\$151,498	\$170,125
3.75	\$75,810	\$151,534	\$162,319	\$182,276
4	\$80,864	\$161,636	\$173,140	\$194,428
4.25	\$85,918	\$171,738	\$183,961	\$206,580
4.5	\$90,972	\$181,841	\$194,783	\$218,732
4.75	\$96,026	\$191,943	\$205,604	\$230,883
5	\$101,080	\$202,045	\$216,425	\$243,035

Source: U.S. Census Bureau, 2018 American Community Survey (5-Year Estimates), Author’s Calculations

\*Note: Income figures based on the median annual income by race and ethnicity. (See the “About Jacksonville” section, Table 2.3)

Table 4.6 depicts the income necessary to require for a mortgage loan for homes of varying price. For example, a home price to income multiplier of 3 dictates an income of \$16,667 for a household to qualify for a mortgage for a home priced at \$50,000. As the home price to multiplier decreases, the income necessary for a household to be eligible for a mortgage loan decreases. Relaxing the borrowing constraints (i.e., allowing higher debt-to-income and loan-to-value ratios and lower credit scores) raises the multiplier. However, as the home price to income multiplier increases, the lender must generally absorb more borrower risk (i.e., the probability the borrower will default on the mortgage increases), lowering the odds a lender will originate a mortgage.

Table 4.6: Income Necessary to Qualify for a Mortgage Loan

Home Price to Income Multiplier	Home Price of \$50,000	Home Price of \$75,000	Home Price of \$100,000	Home Price of \$125,000	Home Price of \$150,000	Home Price of \$200,000
1.5	\$33,333	\$50,000	\$66,667	\$83,333	\$100,000	\$133,333
1.75	\$28,571	\$42,857	\$57,143	\$71,429	\$85,714	\$114,286
2	\$25,000	\$37,500	\$50,000	\$62,500	\$75,000	\$100,000
2.25	\$22,222	\$33,333	\$44,444	\$55,556	\$66,667	\$88,889
2.5	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000
2.75	\$18,182	\$27,273	\$36,364	\$45,455	\$54,545	\$72,727
3	\$16,667	\$25,000	\$33,333	\$41,667	\$50,000	\$66,667
3.25	\$15,385	\$23,077	\$30,769	\$38,462	\$46,154	\$61,538
3.5	\$14,286	\$21,429	\$28,571	\$35,714	\$42,857	\$57,143
3.75	\$13,333	\$20,000	\$26,667	\$33,333	\$40,000	\$53,333
4	\$12,500	\$18,750	\$25,000	\$31,250	\$37,500	\$50,000
4.25	\$11,765	\$17,647	\$23,529	\$29,412	\$35,294	\$47,059
4.5	\$11,111	\$16,667	\$22,222	\$27,778	\$33,333	\$44,444
4.75	\$10,526	\$15,789	\$21,053	\$26,316	\$31,579	\$42,105
5	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000

Source: Author's Calculations



The following Table 4.7 depicts the percentage of homes that are affordable to households based on varying incomes and home price to income multipliers. (These calculations use the total stock of homes in Jacksonville—i.e., these homes are not necessarily available for sale.) As the multiplier increases, the percentage of homes affordable to each income group increases.

Based on a home price to income multiplier of 3, nearly one-third of homes would be affordable

to Black or African American households (should those homes be for sale), whereas nearly two-thirds and over three-quarters of homes in Jacksonville would be affordable to Hispanic or Latino and white (not Hispanic or Latino) households, respectively. This highlights the stark disparity in owner-occupied housing affordability by race and ethnicity in Jacksonville.

## 4.2 HOUSING QUALITY

The focus groups indicated that housing quality is a significant issue in Jacksonville—in fact, housing quality was the second most recurring theme during the focus groups. Such a concern is additionally substantiated by the high proportion of older housing units in Jacksonville with respect to Texas and Cherokee County (see “Year Structure Built” in Chapter 3). Issues with housing quality can include problems with electricity, heating, the structure’s interior or exterior, bathroom, kitchen, or water, or sewage. The following Table 4.5 lists each problem and its potential accompanying sources.

Consumers/residents of affordable housing elucidated a variety of concerns during the social services focus groups, including the presence of mold, cockroaches, and pests within units, and heating but no central air (i.e., use of a window unit). One participant indicated that the residents of affordable housing feel helpless with respect to their housing situation:

*“tenants aren’t going to raise a ruckus [...] if residents complain about pests and mold] you’re gonna be out and you don’t have a place to live.”*

Several focus groups for producers of affordable housing indicated that housing quality ranges vastly based on household income:

*“It depends what price range”*

*“Depends on income level you are in”*

Table 4.7: Percent of Homes Affordable

Home Price to Income Multiplier	Annual Income of \$20,216	Annual Income of \$40,409	Annual Income of \$43,285	Annual Income of \$48,607
1.5	8.5%	32.4%	36.4%	43.3%
2	15.7%	49.1%	53.3%	59.4%
2.5	22.5%	61.2%	64.3%	70.1%
3	32.5%	70.0%	72.7%	76.4%
3.5	41.7%	75.4%	77.8%	83.1%
4	49.2%	80.7%	84.0%	86.6%
4.5	56.3%	85.2%	86.6%	89.5%
5	61.2%	87.4%	89.2%	92.5%

Source: U.S. Census Bureau, 2018 American Community Survey (5-Year Estimates), Author’s Calculations

\*Note: Income figures based on the median annual income by race and ethnicity. (See the “About Jacksonville” section, Table 2.3)

Other participants of the focus group for bankers and lenders placed much of the onus on the residents:

“  
**A lot of older houses have not been maintained properly**  
 ”

“  
**You’re going to pay more rent if you’re going to get anything quality which to me is heartbreaking**  
 ”

“  
**We hear lots of people fuzz about code enforcement. That does not help because if they don’t have the money to fix it it’s going to make the problem worse**  
 ”

Table 4.8: Housing problems and potential sources

Problems with Housing Quality	Potential Sources for the Problem
Electricity	<ul style="list-style-type: none"> <li>• Unit does not have electricity</li> <li>• Unit has exposed wiring</li> <li>• Unit does not have electric plugs in every room</li> <li>• Occurrences of a blown fuse or thrown circuit breaker</li> </ul>
Heating	<ul style="list-style-type: none"> <li>• Unit was uncomfortably cold for 24+ hours</li> <li>• Heating equipment broke down</li> <li>• Unit cold due to utility interruption</li> <li>• Unit cold due to inadequate heating capacity</li> <li>• Unit cold due to inadequate insulation</li> <li>• Unit cold due to other reason</li> <li>• Main heating equipment is unvented kerosene heater(s)</li> </ul>
Structure’s interior	<ul style="list-style-type: none"> <li>• Water leak in roof</li> <li>• Water leak in wall or closed door/window</li> <li>• Water leak in basement</li> <li>• Water leak from other source</li> <li>• Inside leak from leaking pipes</li> <li>• Inside leak from plumbing fixtures</li> <li>• Inside leak from other or unknown source</li> <li>• Holes in the floor</li> <li>• Open cracks wider than a dime</li> <li>• Peeling paint larger than 8 by 11 inches</li> <li>• Evidence of rodents</li> </ul>
Structure’s Exterior	<ul style="list-style-type: none"> <li>• Unit does not have hot and cold running water OR Unit does not have a bathtub or shower OR Unit does not have a flush toilet</li> <li>• Break down renders unit without a toilet for 6+ hours</li> </ul>
Bathroom	<ul style="list-style-type: none"> <li>• Unit does not have a refrigerator OR Unit does not have a kitchen sink OR Unit does not have a cook stove or range</li> </ul>
Kitchen	<ul style="list-style-type: none"> <li>• Windows broken</li> <li>• Holes/cracks or crumbling in foundation</li> <li>• Roof has holes OR missing shingles/other roofing materials</li> <li>• Outside walls missing siding/bricks/and so on</li> <li>• Roof’s surface sags or is uneven</li> <li>• Outside walls slope/lean/slant/buckle</li> </ul>
Water or Sewage	<ul style="list-style-type: none"> <li>• Unit is completely without water</li> <li>• Break down of sewage disposal</li> </ul>

Table 4.9: Summary Table of Themes by Producers and Consumers During Focus Groups

Themes	Social Services 1	Social Services 2	Economic Development	Real Estate	Banks & Lenders	Consumers	Totals
Low income	5	12	3	7	4	6	37
Poor Condition / Low quality	5	3	1	5	12	3	29
Scarcity	2	11	6	5			24
Not enough growth (jobs)		4	2	1		9	16
Need more housing	7	7		1			15
Unsympathetic City Leadership	2	3		4		5	14
Deposit	2	2	1			8	13
Mental Health	9	1					10
Racial discrimination					5	3	8
Long waiting lists	1	2	3	1			7
Criminal history	4	3					7
Transportation	3	3	1				7
Lack of Housing for Teachers		2	3	1			6
Undocumented/ Immigration				2	4		6
Bad landlords	2	1		3			6
Singles	2		2	1			5
Fear	2	2					4
Affordability			2	2			4
Disabilities	1	2					3
Multiple families in one dwelling		1		1			2

## 4.3 HOUSING PREFERENCES

In addition to housing of higher quality, in the focus groups, consumers of affordable housing indicated that homeownership is their preferred housing tenure. Specifically, many consumers mentioned “tiny homes”. Consumers of affordable housing also indicated a preference for larger units to accommodate the size of their families.

“As opposed to an apartment or house, at my age I would prefer to have a little house”

“As a single male, working, not a huge income. A tiny house would be ideal. Either rent or purchase”

“I have four acres and sometimes I envision having money to set something like that up [tiny homes]”

“I’m very blessed to own a home but I would look to purchase some land and get a storage building that they’re making nowadays”

## 4.4 AVAILABILITY OF HOUSING UNITS

The availability of housing units is a function of the vacancy rates (owner- vs. renter-occupied) and the number of owner- and renter-occupied units available for purchase or rent. Housing availability generally proves an issue of greater concern in rapidly growing communities. Jacksonville's population is certainly not experiencing precipitous growth. However, in communities in which households are unable to transition from precarious housing situations (i.e., poor quality, too large or too small, etc.) due to low housing availability, it will become imperative for the community to provide more housing.

Both vacancy and the number of owner- and renter-occupied units available for purchase or rent can be used to determine potential supply constraints within a market. The average days on the market for housing units is also a useful metric, as is the ratio of the closing price to the original list price. In supply-constrained markets, the average days on market will be fairly low and the ratio of the close price to the original list price should approximate 1 (or potentially exceed it). Such a scenario would indicate that the demand for housing units outpaces the supply that is currently for sale or rent.

Overall, residential mobility in Jacksonville (i.e., the percentage of households that move in any given year) indicates that the availability of housing units (particularly housing units that are affordable) could be an issue. Residential mobility has decreased from 2014 to 2018, from over 16% in 2014 to slightly over 12% in 2018.

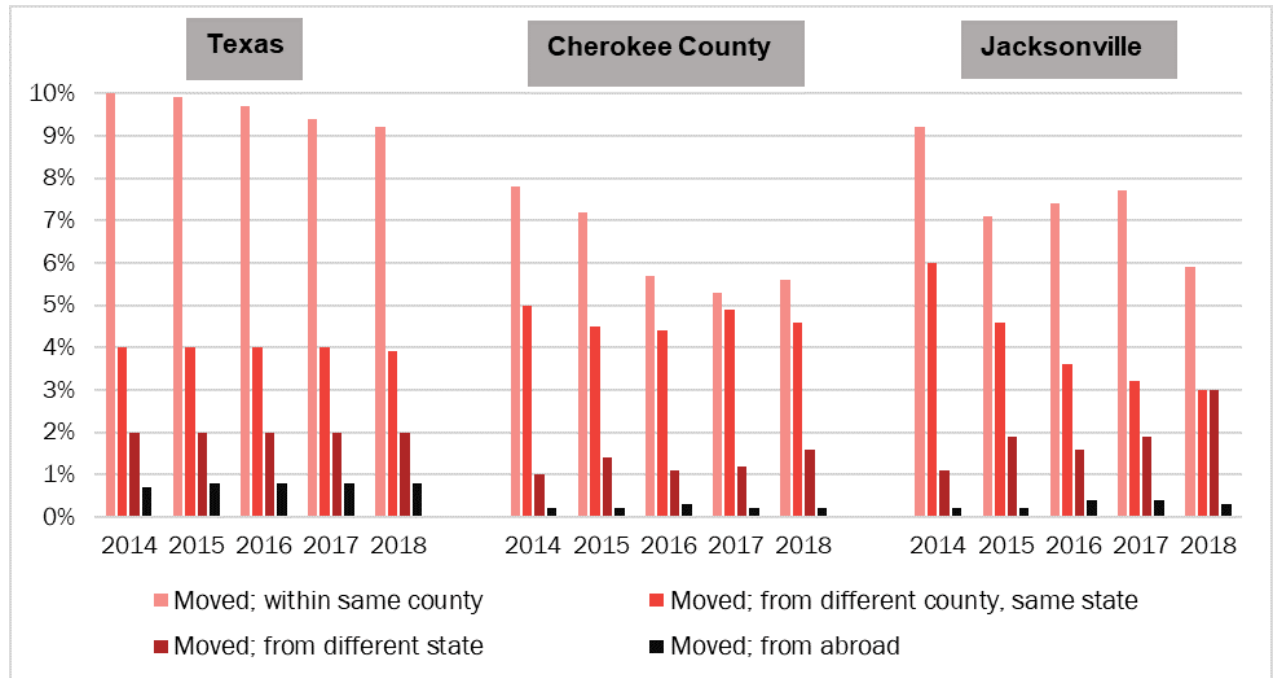


Figure 4.1: Residential Mobility

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

“ I considered that when I moved to town. I looked into storage containers

“ You're lucky if you can get 3 bedrooms

#### 4.4.1 Availability of Owner-Occupied Housing Units

The following Table 4.10 depicts the number of new and closed listings for single-family homes in Jacksonville in relation to the total stock of owner-occupied housing in Jacksonville. Generally, less than 100 single-family homes have sold annually from 2011 to 2019, comprising approximately 3% of the total stock of owner-occupied units. While this proportion may initially sound problematic (i.e., too low), it is important to place it in the context of other metrics. For example, the close price to original list price ratio in Jacksonville is less than 1.0 (in 2018, it measured 0.92), but has witnessed a substantial increase over the last decade (from 0.88 in 2011 to 0.93 in 2019). Furthermore, the average days on the market has decreased over the same span, from 155 in 2011 to 114 in 2019. All these factors combined indicate that the supply of single-family homes for sale is tightening in Jacksonville, and housing availability may become a more significant issue in the near future. However, the homeowner vacancy rate (in 2018, 5.2%), which vastly outpaces that of Texas (1.6%) and Cherokee County (2.4%), indicates that the availability of owner-occupied housing units is still relatively favorable.

“ Right now, with the income I have I wouldn’t be able to afford buying, so I would have to rent ”

#### 4.4.2 Availability of Rental Housing Units

In 2018, the rental vacancy rate in Jacksonville was 9.7%, which measured significantly higher than the homeowner vacancy rate. The rental vacancy rate was fairly comparable to that of Texas (7.7%). Overall, it is important to note that issues with housing affordability or quality could be driving the higher rental vacancy rate.

### 4.5 ACCESS TO AFFORDABLE HOUSING

#### 4.5.1 Definitions of Affordable Housing

As defined by HUD, affordable housing is “in general, housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities.” While this may provide a more “technical” definition of affordability, the focus groups provided various definitions.

Table 4.10: Number of new and closed listings for single-family homes

Year	Closed Listings	New Listings	Number of Owner-Occupied Units	Closed Listings as a % of Total Owner-Occupied Units	New Listings as a % of Total Owner-Occupied Units	Close Price to Original List Price	Average Days on Market	Average Days to Sell
2011	92	170	2,767	3%	6%	0.88	155	161
2012	88	133	2,745	3%	5%	0.88	141	147
2013	86	149	2,719	3%	5%	0.90	160	166
2014	87	143	2,593	3%	6%	0.88	137	143
2015	87	132	2,562	3%	5%	0.90	144	146
2016	102	126	2,742	4%	5%	0.90	134	137
2017	92	109	2,947	3%	4%	0.90	134	141
2018	95	146	2,943	3%	5%	0.92	114	119
2019	103	151	N/A	N/A	N/A	0.93	114	120

Source: Texas REALTORS® Data Relevance Project, MLS Boards in Texas, Real Estate Center at Texas A&M University.  
\*Note: Includes new and existing single-family housing.



Table 4.11: Producers of Affordable Housing

Focus Group	Answers	Themes
Social Service 1	<p>“housing does not take more than 30% of your income”</p> <p>“very hard to find”</p> <p>“single-family dwellings that a single parent could live in – is impossible.”</p> <p>“what I have left is 70% of my income almost” [towards housing]</p> <p>“50% of my salary goes to my house”</p>	<p>Scarce</p> <p>Poverty</p> <p>Affordability</p> <p>Apartment complexes</p>
Social Service 2	<p>“what people can afford.”</p> <p>“housing that people who are below the median income can afford”</p> <p>“well-maintained and safe, habitable.”</p> <p>“Low-income” (x3)</p> <p><b>“slum landlord abodes”</b></p> <p>“predominantly in north Jacksonville.”</p> <p>“low rent houses in very poor condition”</p> <p>“several big old homes that have now [...] multiple families.”</p>	<p>Low-Income Poverty</p> <p>Poor conditions</p> <p>Scarce</p> <p>Apartment Complexes</p>
Economic Development	<p>“I can speak from the school district, teachers get paid \$44,000 a year and you aren’t supposed to spend more than 10% on housing.”</p> <p>“A home is usually \$150,000 with a two-family income.”</p> <p>“Half the teachers live in the city, and half outside the city.”</p> <p>“There is a need for housing”</p> <p>“People who work for us live with parents or rent an apartment because they cannot afford to live on their own.”</p> <p>“Lack of affordable apartment complexes for those coming out of college with the amenities that would like to be included.”</p> <p>“With Cardinal Health, the staff lives below poverty.”</p> <p>“Since 2008 it has been rough when it comes to housing.”</p>	<p>Affordability</p> <p>Apartment</p> <p>Income</p>
Real Estate	<p>“We do have in Jacksonville. Some apartment complexes are concerned for the housing they get tax credits from TD ACA text apartment Housing, Community Affairs.”</p> <p>“And we also have some that are known as public housing which is more federal subsidies, like the sweetening in apartments is what’s considered public housing.”</p> <p>“affordable housing just, just for clarity doesn’t just have to be renting it can be affordable homeownership. So it doesn’t just have to be the rental market.”</p> <p>“Well, In the lending industry, there are formulas that are used to determine if an individual can afford the property. I’m sure everybody’s heard of debt ratios and income ratios. You know, the definition is an income ratio is where you take your mortgage payment principal interest tax and insurance. The monthly payment, you divide it by your monthly income. Typically, that percentage needs to be</p>	<p>Apartments</p> <p>Public housing</p> <p>Affordable</p> <p>Low Income</p> <p>Mortgage Payment</p> <p>Renting</p> <p>Market</p>

	<p>about 31% or lower. Then there's what's called the debt ratio, where you take recurring debt such as car payments, loans, things like that. You add those to the interest to the mortgage payment. And that number can be somewhere around 40%. “</p> <p>“Low-Income area, therefore your housing studies, different here, then lower partners from one bedroom, three-bedroom place for 600 to 900 a month.”</p>	
Banks & Lenders	<p>“Someone in the middle class can afford comfortably without breaking the bank.”</p> <p>“It's what the local people can afford.”</p> <p>“It is what is affordable so that everybody is housed. It can lots of different versions of that”</p> <p>“It's having enough housing on all the different levels.”</p> <p>“...housing that's affordable for everyone in the community from lower to upper range and middle range.”</p>	<p>Low Income</p> <p>Low Housing Stock</p>
City Leaders	<p>between \$135K - \$175K</p>	

Table 4.12: Consumers of Affordable Housing

Prompt: *What is affordable housing?*

Answers	Themes
<p>“I think affordable housing...[is] a process when you want to buy a home or rent and you're looking for something that will not in horse-shield for you or your family”</p> <p>“[AH] it's based on where you are at that point in your life because everyone is different based on income and/or lifestyle”</p> <p>“... if your housing is taking too much of your budget it's not affordable housing.”</p> <p>“It has to match your income.”</p> <p>“For my budget [affordable housing] probably be \$550 [Rent]”</p> <p>“Affordable housing is what's doable, what you can live with.”</p> <p>“When I was growing up, we were told to live within our means. It's wise advice but it's starting to become a harder thing to do. It's out of balance.”</p> <p>“I would say that AH, is a city or an institute [that] should be based on the economic situation, whether the business and or jobs available in the city that the housing is within that pay range”</p> <p>“Based on income, when income changes, the rent changes.”</p> <p>“Being based on income, saying it's affordable, can [be] changed at any time.... You could get 50 more dollars over, and then it could make it not affordable.”</p> <p>“If I didn't owe a house, and paid rent, then I'd be homeless because social security cannot pay the bills for me.”</p> <p>“In Jacksonville: upper and lower class. There's no inbetween. The longer I'm here, the longer I see that's true.”</p> <p>“... the majority of jobs here are minimum wage.”</p>	<p>Process</p> <p>Income dep.</p> <p>It depends</p> <p>Income dep.</p> <p>Low-income</p> <p>Wealth gap</p> <p>Low-wage jobs</p> <p>Credit history</p> <p>Income dep.</p> <p>Mobile homes.</p> <p>Support</p> <p>Hard</p>

“Sweet union Apartments.”

“ I had to work on my credit, I then had a bank loan and had to pay it off .... I had to do something to make it happen for myself.”

“Housing that you can pay for and still meet your other requirements.”

“Some mobile home parks that I wouldn’t want to live in, but I could. I would find something like that.”

“I don’t know where I would go. I’d probably go to Sweet Union.”

“If you don’t have friends, you’re in trouble. “

“Thank god we don’t have any type of rent or mortgage, and we still struggle. It’s still hard to make it.”

Among the three Project-Based Section 8 units, the household income of the residents’ averages \$8,366. Nearly four-fifths (79.7%) of households living in these complexes are extremely low-income households (i.e., earning less than 30% of the median family income). Meanwhile, the Black or African American population represents 37.5% of these complexes, while the white population is slightly higher at 46.7%. However, the Black or African American community is disproportionately represented in the Housing Choice Voucher program: nearly two-thirds (65.6%) of all Voucher recipients are Black or African American. **The Black or African American population constitutes 53.3% of recipients of Project-Based Section 8 and Housing Choice Vouchers. In other words, the Black or African American population represents 38.6% of the total population of Jacksonville, indicating that it is overrepresented in affordable housing programs.** (The racial composition of recipients of LIHTC housing was not available.)

Table 4.13: Demographic Composition of Project-Based Section 8 Complexes in Jacksonville

Household Income	\$8,366
Households Earning <30% of MFI (%)	79.7%
Female-Headed Households (%)	37.3%
Disabled Households (%)	50.5%
Black	37.5%
White	15.7%
Hispanic	46.7%

Source: Affirmatively Furthering Fair Housing Data, HUD, June 2020

Table 4.14: Demographic Composition of Housing Choice Voucher Recipients in Jacksonville

Disabled Households (%)	26.8%
Black	65.6%
White	4.6%
Hispanic	30.1%

Source: Affirmatively Furthering Fair Housing Data, HUD, June 2020

\*Note: Household income data was not available for Housing Choice Voucher recipients, nor was the percentage of female-headed households.

“ If you have a big family and low-income you can’t get a big enough house to put all of your kids in ”

## 4.6 ACCESS TO HOMEOWNERSHIP

Generally speaking, homeownership rates differ vastly among racial and ethnic groups. In Texas, minority groups constitute a lower proportion of homeowners than the white (not Hispanic or Latino) population. In 2018, a mere 41% of the black or African American population were homeowners, while 70.4% of white (not Hispanic or Latino) households were homeowners. Meanwhile, 57% of the Hispanic or Latino population were homeowners.

In Jacksonville, the Hispanic or Latino population has the highest homeownership rate at 74.8%. The disparity in the homeownership rates between the black or African American population and the white (not Hispanic or Latino) and Hispanic or Latino populations were more pronounced in Jacksonville than in either Texas or Cherokee County. **In 2018, slightly over one-third (34.7%) of the black or African American population in Jacksonville were homeowners.**

In Jacksonville, the stark disparity in the homeownership rate is likely partially a factor of the disparity in median income between the black or African American population and the white (not Hispanic or Latino) and Hispanic or Latino populations. As discussed in chapter 2, the median household income for the black or African American population is less than half that of either the white (not Hispanic or Latino) and Hispanic or Latino populations. The disparity in median family income between the black or African American

population and white (not Hispanic or Latino) and Hispanic is actually greater than that in the median household income. The median family income for the white (not Hispanic or Latino) population in Jacksonville (\$57,892) is approximately three times greater than that of the black or African American population (\$21,563). (Median family income and median household income generally bear different connotations in the context of homeownership—median household income is generally more applicable to single-headed households, while median family income is generally more applicable to married couples.)

### 4.6.1 Race & Ethnicity

The stark racial disparity in income in Jacksonville renders white (not Hispanic or Latino) households and Hispanic and Latino households significantly more likely to become homeowners than black or African American households. For example, based on a home price to income multiplier of 3.0, white (not Hispanic or Latino) households could afford a maximum home price of \$145,821; Hispanic or Latino households, \$129,855; and black or African American households, \$60,648. Table 4.17 measures the maximum home price affordable to each race & ethnicity based on the median household income of that group, while Table 4.18 reflects the maximum affordable home price based on median family income.

Table 4.15: Percentage of homeowner population

	Texas	Cherokee County	Jacksonville
Black or African American	64.9%	54.5%	59.3%
White, not Hispanic or Latino	64.7%	53.7%	58.2%
Hispanic or Latino	64.6%	53.6%	59.6%

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

Table 4.16: Median household & family income

	Median Household Income	Median Family Income
Black or African American	\$20,216	\$21,563
White, not Hispanic or Latino	\$48,607	\$57,892
Hispanic or Latino	\$43,285	\$50,230

Source: U.S. Census Bureau, American Community Survey (5-Year Estimates)

Table 4.17: Maximum home price affordable to each race & ethnicity based on the median household income

Home price to income multiplier (uses median household income)	Maximum Home Price Affordable to White (not Hispanic or Latino households)	Maximum Home Price Affordable to Hispanic or Latino households	Maximum Home Price Affordable to black or African American (not Hispanic or Latino) households
2	\$97,214	\$86,570	\$40,432
2.5	\$121,518	\$108,213	\$50,540
3	\$145,821	\$129,855	\$60,648
3.5	\$170,125	\$151,498	\$70,756
4	\$194,428	\$173,140	\$80,864
4.5	\$218,732	\$194,783	\$90,972
5	\$243,035	\$216,425	\$101,080

Table 4.18: Maximum affordable home price based on median family income

Home price to income multiplier (uses median family income)	Maximum Home Price Affordable to White (not Hispanic or Latino households)	Maximum Home Price Affordable to Hispanic or Latino households	Maximum Home Price Affordable to black or African American (not Hispanic or Latino) households
2	\$115,784	\$100,460	\$43,126
2.5	\$144,730	\$125,575	\$53,908
3	\$173,676	\$150,690	\$64,689
3.5	\$202,622	\$175,805	\$75,471
4	\$231,568	\$200,920	\$86,252
4.5	\$260,514	\$226,035	\$97,034
5	\$289,460	\$251,150	\$107,815



## 4.7 ACCESS TO MORTGAGE CREDIT

Table 4.19: Applications

Action Taken	2018	2019
Loan originated	186	100
Application approved but not accepted	12	2
Application denied	58	22
Application withdrawn by applicant	42	18
File closed for incompleteness	8	3
Purchased loan	80	33
<b>Total</b>	<b>386</b>	<b>178</b>

Table 4.20: All Applications

Loan Type	2018	2019
Conventional	65.8%	61.8%
FHA-Insured	19.2%	25.3%
VA-Guaranteed	8.3%	10.7%
RHS/FSA-Guaranteed	6.7%	2.2%
<b>Total</b>	<b>386</b>	<b>178</b>

Table 4.21: Originated Loans

Loan Type	2018	2019
Conventional	60.9%	60.9%
FHA-Insured	19.5%	25.6%
VA-Guaranteed	9.8%	11.3%
RHS/FSA-Guaranteed	9.8%	2.3%

The vast majority of total loan applications and originated loans are for conventional mortgages (upwards of 60% in both 2018 and 2019).

Table 4.22: Race & Ethnicity (All Applicants)

	2018	2019
<b>Black or African American</b>	<b>6.2%</b>	<b>6.2%</b>
Hispanic or Latino	25.4%	25.3%
White, non-Hispanic or Latino	55.9%	49.4%

\*This table does not account for applicants of other races or for applicants for whom race and ethnicity is unknown.

Despite representing one-fifth of the overall population, Blacks or African Americans comprised merely 6% of total mortgage loan applicants in 2018 and 2019. Meanwhile, the Black or African American population comprises an even smaller proportion of originated mortgages (approximately 5%). Despite representing less than half of the population of Jacksonville (in 2018, 39.8%), the white (non-Hispanic or Latino) population constitutes the vast majority of applicants and borrowers.

Table 4.23: Race & Ethnicity (Only Originated Mortgages)

	2018	2019
<b>Black or African American</b>	<b>4.5%</b>	<b>4.5%</b>
Hispanic or Latino	21.8%	23.3%
White, non-Hispanic or Latino	58.6%	48.9%

\*This table does not account for applicants of other races or for applicants for whom race and ethnicity is unknown.

### 4.7.1 Summary Statistics for Originated Loans (2019)

The median income of all borrowers amounted to \$65,000 in 2018 and \$69,500 in 2019. The high mean and median income of black or African American borrowers in 2019 is partially attributable to a very low number of observations (6 borrowers in 2019 versus 12 borrowers in 2018).

Table 4.24: Summary Statistics for Originated Loans (2018)

	Loan amount	Borrower's income
Black or African American	Mean: \$151,667 Median: \$155,000	Mean: \$67,000 Median: \$61,000
Hispanic or Latino	Mean: \$107,759 Median: \$85,000	Mean: \$62,172 Median: \$60,000
White, non-Hispanic or Latino	Mean: \$153,333 Median: \$130,000	Mean: \$59,571 Median: \$69,000
Total	Mean: \$138,910 Median: \$125,000	Mean: \$62,263 Median: \$65,000

Source: Consumer Financial Protection Bureau

\*Only applies to single-family, 1-4 unit, owner-occupied, 1st lien, home purchase mortgages.

Table 4.25: Summary Statistics for Originated Loans (2019)

	Loan amount	Borrower's income
Black or African American	Mean: \$106,667 Median: \$75,000	Mean: \$86,667 Median: \$91,000
Hispanic or Latino	Mean: \$99,194 Median: \$85,000	Mean: \$61,500 Median: \$63,500
White, non-Hispanic or Latino	Mean: \$162,231 Median: \$145,000	Mean: \$67,629 Median: \$73,000
Total	Mean: \$143,271 Median: \$125,000	Mean: \$66,188 Median: \$69,500

Source: Consumer Financial Protection Bureau

\*Only applies to single-family, 1-4 unit, owner-occupied, 1st lien, home purchase mortgages.

## 4.7 LOCATION

Housing and neighborhoods are inextricably intertwined. It would be remiss to discuss “housing problems” without also considering the surrounding environs of said housing. Similar to housing affordability, “location” is a term fraught with a number of disparate connotations. Neighborhood attributes—access to good schools, jobs, public transportation, etc.—generally dominate conversations on location. However, it is also imperative to consider the community-based assets, such as churches, nonprofit organizations, libraries, etc. which can provide residents access to a variety of resources (and potentially help to counteract lower-ranked schools, poorer access to good jobs, etc).

The Department of Housing and Urban Development (HUD) has recently developed a series of Opportunity Indexes that attempt to quantify the quality of locational attributes within any given Census tract. The seven Opportunity Indexes—Labor Market Engagement, Jobs Proximity, School Proficiency, Poverty, Transportation Cost, Transit Trips, and Environmental Health Hazards—are scored from 0 to 100, with 100 being the highest score.

Table 4.26: The seven opportunity indexes and description

Index	Description	Original Sources of Data
Labor Market Engagement	Describes the relative intensity of labor market engagement and human capital in a neighborhood, using the unemployment rate, labor force participation rate, and educational attainment	ACS, 2009-13
Jobs Proximity	Quantifies the accessibility of a neighborhood to job locations within the larger region, with larger employment centers weighted accordingly	LEHD, 2014
School Proficiency	Uses fourth-grade performance to assess the quality of an elementary school in a neighborhood.	Great Schools (proficiency data), 2013–14; Common Core of Data (4th grade enrollment and school addresses), 2013–14; Maponics School Attendance Zone database, 2016
Poverty	Captures poverty in a neighborhood using the poverty rate	ACS, 2009-13
Transportation Cost	Estimates the transportation costs for a three-person single-parent family with income at 50 percent of the median income for renters	LAI data, 2008–12
Transit Trips	Quantifies the number of public transit trips taken annually by a three-person single-parent family with income at 50 percent of the median income for renters	LAI data, 2008–12
Environmental Health Hazards	Describes potential exposure to harmful toxins at the neighborhood level	NATA data, 2011

Jacksonville and Cherokee County score fairly similarly on the opportunity indexes, with the exception of the jobs proximity and poverty indexes. Jobs proximity is greater in Jacksonville, while the poverty is more pronounced in Jacksonville than in Cherokee County.

Table 4.27: Opportunity Indexes for Jacksonville

Index	Mean	Median
Labor Market Engagement	27.8	22.5
Jobs Proximity	82.6	81.6
School Proficiency	58.9	58
Poverty	11	8.5
Transportation Cost	14.8	14.5
Transit Trips	18.3	12
Environmental Health Hazards	45.5	45.5

Table 4.28: Opportunity Indexes for Cherokee County

Index	Mean	Median
Labor Market Engagement	27.9	22.5
Jobs Proximity	49.9	51.2
School Proficiency	58	62.8
Poverty	26	25
Transportation Cost	8.3	6
Transit Trips	11.6	0
Environmental Health Hazards	48.4	48

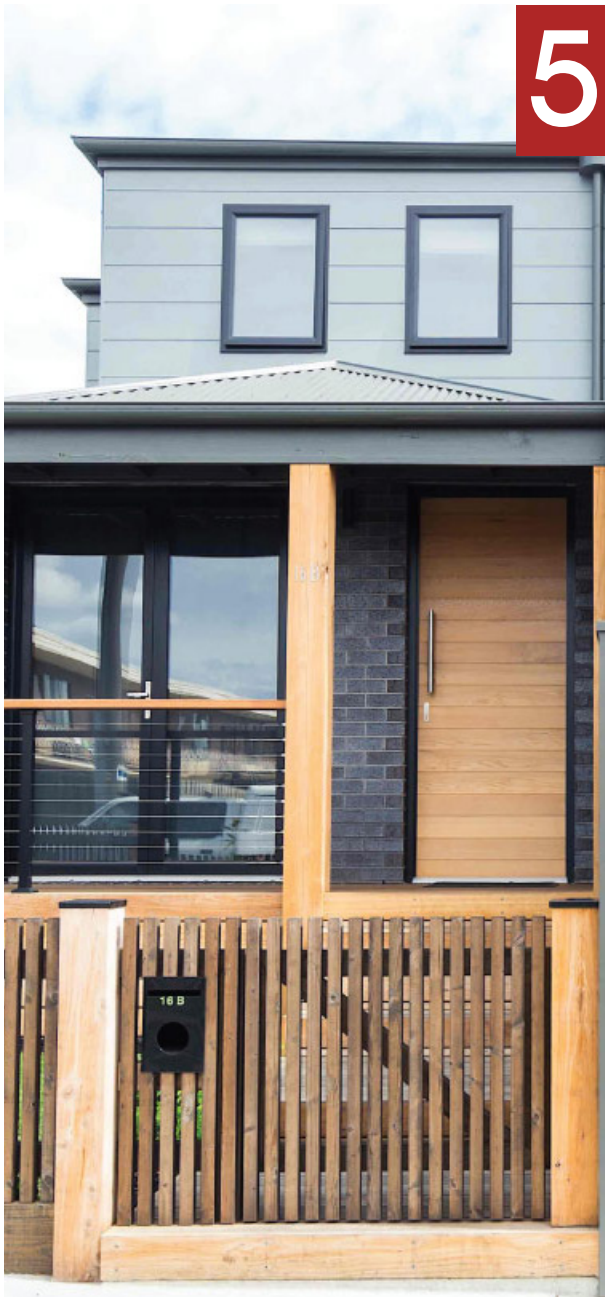
# 5

## RECOMMENDATIONS

### 5.1 POLICY AND PROGRAM RECOMMENDATIONS

The following recommendations are aimed at reducing the housing gaps and fulfilling the estimated housing needs in Jacksonville. These recommendations are just the beginning of what the authors of this report envision as an ongoing process in which Jacksonville further identifies the policies or programs that best fit the needs of the community. There are three areas in which the public and private sectors in Jacksonville can focus their efforts over a year, 2-3 years (\*), or 3-5 years(\*\*). Detailed steps for completing each of the three recommendations follow.

- The city should create a Community Development Department.
- All sectors should promote inclusive housing options.
- Private and public entities should subsidize the rehabilitation of the city's aging housing stock.



Picture Source: Eagle Rock website



## 01 CREATE A COMMUNITY DEVELOPMENT DEPARTMENT

01

Maintain the Housing Needs Assessment and continue the focus groups\*

02

Homebuyer and Credit Education Courses\*\*

03

Homeowners Program\*\*

04

Push Jacksonville Census Outreach and Monitor Census Data Trends \*

05

Stabilization Programs

06

CDBG and HOME Grants\*\*

07

Affordable Housing Database\*\*

08

Special Groups Projects; ex. IDA program creation with banks and the city\*

09

Suitable Development Map\*\*

---

## 5.1.1 Create a Community Development Department

### *Maintain the Housing Needs Assessment and continue the focus groups.*

The Community Development Department would be responsible for updating the Housing Needs Assessment annually to reflect the city's current housing situation. Through the Community Development Department, focus groups could continue to capture the data necessary to guide decision-making.

### *Encourage coordination between residents, city government, and developers to produce a Comprehensive Plan.*

Additionally, this department should encourage the coordination of a Comprehensive Plan to create a land-use map which factors in market analysis and economic development information to devise efficient, holistic solutions. Centralizing coordination of data collection, engagement, and decision-making will enable the city the capacity to pursue new federal and state funding streams.

### *Homebuyer and Credit Education Courses.*

The Community Development Department should partner with bankers and lenders who have experience teaching homebuyer education courses/counseling. These courses would equip community members with the information on the mortgage financing process, strategies for saving for a down payment, credit repair, and applying for a mortgage loan. These courses should be particularly targeted toward historically underrepresented in mortgage lending, such as the Black or African American population.

### *Homeowners Program.*

Create a Homeowners Program that would incen-

tivize homeowners to rent properties to reduce housing shortage in Jacksonville regularly. This program should reach out to the low-and-moderate income, vulnerable, and historically hard-to-reach families.

### *Anti-Poverty Initiatives.*

Individual Development Accounts (IDAs) are great anti-poverty tools that match low-income individuals' savings. The nonprofit or government entity recruits and enrolls the participating households, while a financial institution handles the deposits and withdrawals. To qualify, interested participants must undergo financial education and counseling and must meet certain income, asset, and credit requirements (appropriate to the community being served). IDA accounts, usually started by a city or nonprofit, allow savers to access the funds to purchase a home, start a small business, or pursue higher education or job training. A small allocation for this program by a new Community Development Department could enable families to save enough money for rental deposits. The following link provides an example of an IDA which allows its use for rental deposits. CDCs and cities have flexibility as to permissible uses: <https://uwc.211ct.org/individual-development-accounts/>. Other options include micro-grants or revolving loan funds.

### *Monitor Jacksonville Census Data.*

The department should monitor the median household income level using Census data. This data will be helpful to indicate the types and quality of housing that Jacksonville needs. As Census and ACS data becomes available, the department should analyze trends and changes in community.

### *Stabilization Programs.*

The Community Development Department should work with other groups to provide a stabilization program to help consumers gain access to affordable housing. Components of the stabilization program would include budget management, homeownership counseling, and information about affordable down-payment loans and homes for sale.

### *CDBG and HOME Grants.*

CDBG (Community Development Block Grant) and HOME programs are federal programs for promoting community revitalization and a wide range of community development activities. The Community Development Department should work towards completing all the required paperwork and evaluation reports to apply for CDBG and HOME grants.

### *Affordable Housing Database.*

Develop and maintain a database to attract affordable housing in Jacksonville. This database should be maintained and updated regularly, accessible, and easy for the public to use. An interactive GIS map containing details about available, affordable housing, like those used by other cities and the council of government, could be made available to consumers.

### *Special Groups Projects.*

Community Development staff should provide and encourage more resources and services for vulnerable populations. Examples include incorporating housing projects for elderly, foreign-born, and disabled populations.

## 02 PROMOTE INCLUSIVE HOUSING OPTIONS THROUGHOUT JACKSONVILLE

01

Economic Development Collaboration\*

02

Affordable Land and Tax Incentives\*\*

03

Inclusionary Development Policy\*\*

04

Accessory Dwelling Units (ADUs) \*\*

05

Incentivize Developers and Home Builders\*\*

06

Community Land Trust (CLTs)

---

## 5.1.2 Promote Inclusive Housing Options throughout Jacksonville

### *Economic Development Collaboration.*

Jacksonville needs to promote flexible and inclusive housing options. Jacksonville departments should collaborate with the Economic Development Corporation to strategize direct efforts and investment towards mixed-income housing projects.

### *Affordable Land and Tax Incentives.*

As the CD Department collaborates with Economic Development, affordable land prices and tax incentives should be used to attract new development.

### *Accessory Dwelling Units (ADUs).*

ADUs are accessory apartments, second units, or granny flats, which are additional living quarters on single-family lots that are independent of the primary dwelling. ADUs provide affordable housing options. The use of ADUs increases the supply of affordable housing while supplementing homeowners' mortgage payments. ADU should offset rising property taxes, maintenance and repairs costs, and other housing expenses that are a burden for older homeowners.

### *Incentivize Developers and Home Builders.*

Offer developers and home builders incentives to construct new housing units (both owner- and renter-occupied). Incentives could appear in the form of reduced or waived permitting fees and impact fees.

### *Community Land Trust (CLTs).*

Jacksonville should establish CLTs. CLTs are equity programs that ensure the long-term affordability of a property. The trust owns the land, sells the house at an affordable cost, and leases the land to the homebuyer. The homebuyers have the option to sell the physical structure, but the property must remain affordable. CLTs would ensure long-term affordability for homebuyers. Community development corporations, often associated with faith-based communities, often create CLTs as well as city land bank initiatives.

## 03 IMPROVE QUALITY OF HOUSING IN NEW AND CURRENT HOMES

01

Home Renovation Program\*\*

02

USDA Rural Development Program\*\*

### 5.1.3 Improve Quality of Housing in New and Current Homes

#### *Home Renovation Program.*

Jacksonville should collaborate with the Texas Department of Housing and Community Affairs about their Homeowners Rehabilitation Assistance Program and coordinate the implementation of the program. The program provides funds to income-eligible owners-occupants to assist with the repair, rehabilitation, or reconstruction of their homes. Jacksonville should also use this program to prevent the displacement of low-income households who otherwise may struggle to keep their home in a livable condition.

#### *USDA Rural Development Program.*

Jacksonville should establish a relationship with the United States Department of Agriculture (USDA) Rural Development program to assist in identifying grants and other opportunities. The program assists in improving the quality of life in rural America by supporting loans to businesses through banks, credit unions, and community-managed lending pools.



---

## 5.2 FUNDING RECOMMENDATIONS

This section will outline the funding sources available for affordable housing around the country, and how that funding may be received by a town or organization like those in Jacksonville. Among the available sources, those distributed by the Department of Housing and Urban Development (HUD) and the United States Department of Agriculture (USDA) seem like the most prominent. Others come from federal sources that may also be used in Jacksonville. HUD is the federal office that is in charge of managing the housing needs of the nation as well as other sorts of community development programs. The USDA is responsible for creating laws that regulate farming and forestry, and rural economic development. It aims to meet the needs of rural communities to level disparities and form more equitable housing opportunities. This section will summarize each program and equip decision-makers with the information they can use to make the best decision about which programs would be best suited for their community. Housing allocation data is available in Appendix B.

### 5.2.1 HUD

HUD strives to create “strong, sustainable, inclusive communities, and quality affordable housing for all” (HUD). The scope of these programs is mainly to provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. Within HUD, various offices administer specific programs like the Office of Multi-family Housing, the Office of Single-family Housing, and the Office of Public Housing.

#### 5.2.1.1 LIHTC

LIHTC is sourced from federal funding and procured by the IRS or HUD. The funding is allocated as a tax credit to developers or builders of housing complexes such as apartments, single-family dwelling, townhouses, or duplexes that rent to tenants with an income of 50%, 60% or 80% or less of Area Median Income (AMI). There are different ratios of the percentage of renters and where they fall within the scale of AMI. LIHTC is useful in Jacksonville’s situation as there are a limited number of affordable housing choices available. The incentive of tax credit to developers would encourage developers to create more affordable housing units. LIHTC constitutes over 10% of the subsidized units in Jacksonville. Since a majority of the low-income population in Jacksonville pays over 30% of their income on rent, there is a huge opportunity to incentivize builders to increase the housing supply using this tool.

#### 5.2.1.2 Project-based Vouchers

Project-based Vouchers (PBVs) are part of the Housing Choice Voucher Program. A Public Housing Agency will select specific projects through a competitive process and allow up to 20% of their voucher units to be project-based. These voucher types have not been typically seen in Jacksonville but could provide developers with gap funding often needed for these projects.

#### 5.2.1.3 Section 202

Section 202 for the elderly are capital advance and operating subsidies. They are available through the Department of Housing and Urban Development and are distributed to private non-profit sponsors to assist in construction, rehabilitation, and/or purchasing of local properties. Potential sponsor screening is extensive. A sponsor must be a private nonprofit organization with tax exemption ruling, cannot be a public body, and cannot profit from the subsidies (HUD, 1959). Eligible persons are those who have very low income (at or below 50% of the area median income) and are at least 62 years old. This program can also aid in making the elderly more independent by providing supportive services for them. About 7% of the subsidized units in Jacksonville are currently supported by Section 202.

#### 5.2.1.4 Section 811

Section 811 is part of Section 202 but focuses mainly on tenants that are nonelderly, persons with disabilities, including those that are in very low and extremely low-income brackets. Funding is provided in the form of capital advances, which goes directly to developers that focus on people with disabilities, or project rental assistance, which are given to state housing agencies to disburse. This subsidy also funds residents’ supportive services allowing them to be more self-sustaining. There are currently no units in Jacksonville that use this subsidy.

---

### 5.2.1.5 HOME

HOME is a program that is administered by the United States Department of Housing and Urban Development (HUD). This program supplies states or local governments with grants that can be used for a variety of affordable housing uses and various types of people. The jurisdiction must match these grants at 25% of the amount that is used in a fiscal year. The types of uses that can be done through this money include rehabilitation, building, and rental assistance, among others. If the City of Jacksonville applies to HUD, they must administer an assessment of the housing needs of the community and develop a consolidated plan that outlines how the funds would be used. People that will benefit from these funds must be at or below 80% of the area median income. The percentage for each bracket of users (homebuyers, homeowners, rentals) varies. Typically, home buyers are in the upper levels of that 80% AMI and rentals are in the lower levels.

### 5.2.1.6 Section 8

Section 8 Housing Choice Voucher Program provides households that do not have an annual gross income of more than 50% of the median income. HUD sets the median income guidelines. A person's eligibility also depends on household size and composition, household income, assets, and citizenship status. To receive Section 8 funding, local governments must adopt a resolution stating that they will follow the rules and regulations of the program (TDHCA). Jacksonville currently has a Section 8 program resolution (HUD).

## 5.2.2 USDA

The United States Department of Agriculture features several programs that provide housing assistance to communities in rural America. Programs can provide rental assistance or loans for single-family ownership. In coordination with public and nonprofit organizations, housing developers can offer loans and grants to construct and renovate rural multi-family housing complexes.

### 5.2.2.1 Section 515

The USDA administers this program, which provides loans for rental housing, specifically in rural communities. This program is not limited only to governments as individuals and groups may also apply to gain funds for their projects. The City of Jacksonville may apply for these funds or encourage builders in the area to pursue them to increase the affordable housing in the city and fulfill the needs of its citizens. People that are mainly targeted by this program are those at or below moderate-income levels. Information stakeholders shared in focus groups indicate that many people need affordable housing.

*Note: In the FY 2020 USDA Budget Summary, no funds were allocated for this program. Instead, funds have been moved towards the funding of Section 538 (USDA, 2019).*

### 5.2.2.2 Section 521

Section 521 covers Rural Rental Assistance and is perfect for the City of Jacksonville due to the low population and meeting of eligibility requirements. Funding can go to properties or tenants with very low and low incomes, elderly persons,

and persons with disabilities are eligible. The City of Jacksonville does not currently use any funding from Section 521.

### 5.2.2.3 Section 538

Section 538 is a guaranteed loan sourced from federal funding and procured by USDA. As of 2016, this funding was still actively used and available as 216 million dollars in guaranteed loans were procured. The FY 2020 Budget from the USDA planned to make \$250 million available to rural communities, absorbing funds previously allotted for Section 515. This allows for money to go directly to the individuals within the low to moderate-income brackets and will enable them to improve their housing conditions. Jacksonville currently uses Section 528 funds throughout the city, making up about 14.7% of total affordable housing funding.

## 5.2.3 State Funding

The state of Texas offers multitudinous programs for homeowner assistance. This includes the My Choice Texas Home Program, My First Texas Home Program, and Texas Mortgage Credit Certificate Program. These programs enable the strengths of federally authorized resources and private-sector mechanisms to both be utilized to make homeownership more affordable to moderate- and low-income households. Given that owning a home is often more expensive than renting a home, many of these programs cannot assist as many people as many of the previously mentioned programs can.

Table 5.1: Program Description Summaries

	Source	Recipient	Procures	Use	Used by Jacksonville
HUD Insured	Federal (FHA)	Low Income, Disabilities, Elderly	Insure mortgages of subsidized properties	Achieve ownership in affordable way	41.5%
Section 8	Federal (HUD)	Very Low Income, (50% median income or less	Housing Vouchers	Reduces monthly out of pocket cost of housing	17.4%
LIHTC	Federal (HUD)	Developers and Housing Builders	Tax credit for housing complexes that rent to tenants in 50-80% AMI	Incentive to developers to create more affordable housing units	10.3%
Section 202	Federal (HUD)	Elderly- Very Low Income	Capital Advancement and Operating Subsidies	Private nonprofit sponsors to assist in construction, rehab and/or purchase of local properties	6.8%
Public Housing	Federal (HUD)	Low-Income Families, Disabilities Elderly	Federally Funded Housing	Housing units for those eligible recipients to live in	3.8%
HOME	Federal (HUD)	State and Local Governments	Grants that must be matched locally at 25% that fiscal year	Grants used for a variety of affordable housing uses	0.3%
Project Based Vouchers	Federal (PHA)	Developers and Housing Builders	Funding for Housing Projects	Specific projects selected through a competitive process and allow up to 20% of their voucher units to be project-based	0%
Section 811	Federal (HUD)	Developers focused on at-risk/ disabilities	Capital Advances or Project Rental Assistance	Supplies residents with supportive services and allows them to be more self- sustaining	0%

Source: HUD

Table 5.2: Program Description Summaries

	<b>Source</b>	<b>Recipient</b>	<b>Procures</b>	<b>Use</b>	<b>Used by Jacksonville</b>
Section 538	Federal (USDA)	Low-Moderate Income Brackets	Guranteed Loans	Gives opportunities to improve their housing situations	14.7%
Section 515	Federal (USDA)	Developers and Housing Builders	Loans for rental housing specifically in rural communities	Build affordable housing for below Moderate Income Levels	5.1%
Section 514/516	Federal (USDA)	Occupations in aquaculture and agriculture or related industries	Farm Labor Housing Loans and Grants	Building, purchasing, improving, or repairing of housing	0%
Section 521	Federal (USDA)	Very Low and Low Income, Disabilities, Elderly	Funding directed toward properties or tenants	Rural Rental Assistance	0%
Section 538	Federal (USDA)	Low to Moderate Income Brackets	Guranteed loans	Gives Opportunity to improve their housing situations	0%

Source: USDA

# 6

## APPENDICES

### APPENDIX A

#### Providers – Answers & Themes

This section is an extensive representation of the focus group answers to each of the questions and the corresponding themes. These themes were used to populate the frequency tables for both the overall analysis, as well as the providers versus consumers' analysis. Quotes in these tables were condensed into shorter form for brevity.



Picture Source: Pixabay



**Q1a: What is affordable housing? Where is it?**

Focus Group	Answers	Themes
Social Service 1	<p>“housing does not take more than 30% of your income”                      “very hard to find”                      “single-family dwellings that a single parent could live in – is impossible.”                      “what I have left is 70% of my income almost” [towards housing]                      “50% of my salary goes to my house”</p> <p><b>LOCATIONS</b></p> <ul style="list-style-type: none"> <li>• “Jacksonville Pines”</li> <li>• “Heritage, Jacksonville Square”</li> <li>• “Sweet Union”</li> <li>• “Habitat for Humanity in Smith County”</li> <li>• “South Bolton Villa”</li> </ul>	<p>Scarce                      Poverty                      Affordability                      Apartment complexes</p>
Social Service 2	<p>“what people can afford.”                      “housing that people who are below the median income can afford”                      “well-maintained and safe, habitable.”                      “Low-income” (x3)                      “slum landlord abodes”                      “predominantly in north Jacksonville.”                      “low rent houses in very poor condition”                      “several big old homes that have now [...] multiple families.”</p> <p><b>LOCATIONS</b></p> <ul style="list-style-type: none"> <li>• “Sweet Union Apartments”</li> <li>• “Travis Towers”</li> <li>• “one out by Nichol’s Green”</li> <li>• “some behind Walmart, where people pay to park their mobile homes.”</li> </ul>	<p>Low income                      Poverty                      Poor conditions                      Scarce                      Apartment Complexes</p>
Economic Development	<p>“I can speak from the school district, teachers get paid \$44,000 a year and you aren’t supposed to spend more than 10% on housing.”                      “A home is usually \$150,000 with a two-family income.”                      “Half the teachers live in the city, and half outside the city.”                      “There is a need for housing”                      “People who work for us lie with parents or rent an apartment because they cannot afford to live on their own.”</p>	<p>Affordability                      Apartment                      Income</p>

Focus Group	Answers	Themes
	<p>“Lack of affordable apartment complexes for those coming out of college with the amenities that would like to be included.”</p> <p>“With Cardinal Health, the staff lives below poverty.”</p> <p>“Since 2008 it has been rough when it comes to housing.”</p>	
Real Estate	<p>“We do have in Jacksonville. Some apartment complexes are concerned for the housing they get tax credits from TD ACA text apartment Housing, Community Affairs.”</p> <p>“And we also have some that are known as public housing which is more federal subsidies, like the sweetening in apartments is what’s considered public housing.”</p> <p>“You are probably see the apartment complex and when 75 called mission Jacksonville, and there is a thca project.”</p> <p>“affordable housing just, just for clarity doesn’t just have to be renting it can be affordable homeownership. So it doesn’t just have to be the rental market.”</p> <p>“Well, In the lending industry there are formulas that are used to determine if an individual can afford the property. I’m sure everybody’s heard of debt ratios and income ratios. You know, the definition is an income ratio is where you take your mortgage payment principal interest tax and insurance. The monthly payment, you divide it by your monthly income. Typically, that percentage needs to be about 31% or lower. Then there’s what’s called the debt ratio, where you take recurring debt such as car payments loans, things like that. You add those to the interest to the mortgage payment. And that number can be somewhere around 40%. “</p> <p>“Low Income area, therefore your housing studies, different here, then lower partners from one bedroom, three bedroom place for 600 to 900 a month.”</p>	<p>Apartments</p> <p>Public housing</p> <p>Affordable</p> <p>Low Income</p> <p>Mortgage Payment</p> <p>Renting</p> <p>Market</p>
Banks & Lenders	<p>“Someone in the middle class can afford comfortably without breaking the bank.”</p> <p>“It’s what the local people can afford.”</p> <p>“It is what is affordable so that everybody is housed. It can lots of different versions of that”</p> <p>“It’s having enough housing on all the different levels.”</p> <p>“...housing that’s affordable for everyone in the community from lower to upper range and middle range.”</p>	<p>Low Income</p> <p>Low Housing Stock</p>
City Leaders	<p>Without the definition of affordable housing this question was very open ended. The focus group defined affordable housing as between \$135K - \$175K.</p>	

**Q1b: Do we need to build more affordable housing, yes or no?**

Focus Group	Answers	Themes
Social Service 1	[all nodded and/or said yes] “waiting list is really long”	Yes Long waiting list
Social Service 2	“decent affordable housing” “there’s always a waiting list” “they’re having a hard time pulling teachers here because there’s nowhere for them to live.”	Quality Long waiting list Nowhere for teachers
Economic Development	“People called the chamber about where to live, mostly teachers, and they were trying to find a place to live.” “The house next to my daughter’s home went on the market and there were 4-5 contracts on the home within 24 hours.” “We have people who travel from Palestine and Grapevine who have tried to find apartments in Jacksonville but the waiting list is long.” “We have had a few we had to help because they had no place to stay and were living out of their truck. We put them in a hotel for a period of time.” “The last time a new subdivision has been built has been years ago. Most people just don’t want to build here.” “There are not a lot of builders who want to take a risk on that” “28,000 – 33,000 a lot are single mothers with no way to buy a home. Most co-live with someone or still live with family. This group of people are desperate for a good apartment.” “A lot of our employees don’t own a car. Walk or carpool.”	Contracts Single Parent Carpool Commute Desperate Waiting
Real Estate	“And do we need to build more. So, when have you affordable housing. Some of my background with the non-profit and everything and different trainings that I have gone to on poverty and so it’s not just a factor of the housing so it’s also the income of the individual the job market employment availability and So, affordable housing.” “use the term affordable housing like say for a certain complex out apartment complex. I would define it is probably one that gets tax credit money or something and they’re allowed to lease at the lower for lower rents for lower income people, saving a lot of people don’t realize is that anytime you have state subsidized affordable housing, we the taxpayers are the ones who are actually subsidizing.”	Income Poverty Employment Availability Subsidized Low rent
Banks & Lenders	“There’s just not enough to go around. I have probably 10 customers looking for that right now. And then what’s theirs. It’s got so many issues it’s got \$50,000 of work. It’s a recurring problem”	Low-Stock
City Leaders	The group did feel there is a need for housing in this price point [\$135k-\$175k). The group did not feel the need for any additional low income, subsidized, income restricted or tax credit. The greatest demand is for the community is Class A multifamily, then single family homes, market rate duplexes are also a need. There does appear to be a housing gap for young professionals in the community. There does not appear to be any barriers to accessing affordable housing, the only issue that we discussed was the down payments situation for young professionals and or first-time home buyers.	

**Q2: Recall a time when you were trying to address a housing need. Describe trying to address rental needs versus single-family home needs. What were the challenges in each instance?**

Focus Group	Answers	Themes
Social Service 1	<p>“she had gotten clean [...] she had gotten done with stealing, and she was just trying really hard [...] and to find her a home that she could afford [...] it just took forever to find her something. It depended on who you know.”</p> <p>“you have to have a disability or something”</p> <p>“if you have a single able-bodied adult, it’s harder to house them than if they had a disability or children.”</p>	<p>Criminal history</p> <p>Disabilities</p> <p>Non-parents</p>
Social Service 2	<p>[about a pregnant couple] “they’re low income, they’re working [...] like forty hours. [...] they don’t have a down payment or anything [...] have to pay a fee for them to do an application [...] they didn’t have a deposit or anything so we pretty much couldn’t find anything for them.”</p> <p>“we went through the whole nine yards for her for months and months and months [...] not just the housing but the job and the healthcare and [...] the abusive husband and divorce and the lawyers and court system.”</p> <p><b>“there’s really nowhere that you can send them [homeless people] here.”</b></p>	<p>Low-income</p> <p>Deposits</p> <p>Application fees</p> <p>Scarcity</p> <p>Homelessness</p>
Economic Development	<p>“Affordability. There was a guy who was looking for a home that he could rent for \$325-350 a month that is actually livable. “</p> <p>“Single people do not want a responsibility of ownership in a home.”</p> <p>“Rental homes and rental apartments. With upscale amenities to keep them from leaving to go to Tyler. “</p> <p>“Pet friendly atmosphere. People call to find rental homes before buying when moving to the area.”</p> <p>“Workforce we have are looking for rental and apartments and co rent. A lot of young single people and they aren’t successful with finding housing.”</p>	<p>Rental</p> <p>Buy</p> <p>Affordability</p> <p>Looking</p>
Real Estate	<p>“And you met with the city to get them involved, but they did not want to participate, so it killed the deal. There is another complex coming up next to your trends clinic. And it’s going to be kind of upscale so it’s really not going to fall into the affordable category.”</p> <p>“But and that’s also why spec home building in Jacksonville is a big risk because we don’t have enough people who are capable of jumping around the house when it gets real affordable housing needs to be educated buyers in income, age, yes to a significant degree I grant. Yeah.”</p> <p>“The demand for next for a young family, three bedrooms, two construction, that would not be what I would refer to Affordable Housing Choice affordable housing is monetary and it’s just what individuals can afford based on, not necessarily what they want.”</p> <p>“And there is some 350 \$400 a month houses in Jacksonville if they’re worried. I said there are some out there, and they stay occupied, but if you actually went and saw the homes. You would think they were condemned mobile. I mean there’s there’s houses in Jacksonville that are being rented that have, why would you on the windows and, you know, we are barely more than a shack.”</p>	<p>City</p> <p>Affordable</p> <p>Rent</p> <p>Landlords</p> <p>Money</p> <p>Repairs</p>

Focus Group	Answers	Themes
	<p>“But there is a body of law called the Texas property code, and it deals with how a landlord has to maintain a property, and most lay people don’t have any idea because the state does a terrible job of communicating what the law is regarding virtually anything. [...] He has he is responsible for all repairs that have to do with what’s called fundamental sanitation habitability of the property. You cannot make the tenant responsible for it. And if you fail to repair something. The tenant, with proper notice to the landlord can say I’ll fix it. I’m going to deduct it from the rent, and the law even has a phrase that says you can’t retaliate. And there’s a lot of other regulations regarding managing property, and he’s describing houses where the landlords are complete scumbags and couldn’t care less about the condition of the property.”</p> <p>“if the landlord has to go in and repair it does not drive the rent up [...] someone who owns the home is going to rent it out of the landlord says, Well, I put this much money into it and rent it for this or I can just leave it as it is and just make this much money kind of cut that loss, without having to invest in it.”</p> <p>“if a landlord only owns one residence. He may make, he is legally allowed to make the tenant responsible for all repairs and maintenance. However, he has to deliver the house in perfect condition, and you just described the house that’s not right.”</p>	
Banks & Lenders	<p>“We don’t have near enough of the \$70 to \$115 [Thousand] range. There’s just not enough to go around.”</p> <p>“I have probably 10 customers looking for that right now [70-115 Thousand range]. And then... It’s got so many issues it needs \$50,000 of work.”</p> <p>“I would say about 50,000. [is affordable, specifically for Jacksonville].”</p>	Low Affordable Housing Stock

**Q3: Recount a time when you were working on a housing project. What were the challenges in trying to reach your goal?**

Focus Group	Answers	Themes
Social Service 1	<p>“coming up with deposits” / “never get enough income to pay rent [...] the gap between rent and income is too big.”</p> <p>“working with low-income families [ ...] help finding a deposit [...] but you have to be an advocate for them, it is really hard, if you just tell them just to do these steps, there’s something that gets lost in translation.”</p> <p>“we don’t work on housing projects, we work with clients seeking housing.”</p>	Deposits Low-income Motivation
Social Service 2	<p>“criminal history for many people will knock them out from being able to get a good house, even if they have the money.”</p> <p>“bad credit reports, they have poor credit”</p> <p>“if they can’t make the deposit”</p> <p>“they don’t know where to go or turn”</p>	Criminal history Credit history Deposits Lack of knowledge Financial literacy



Focus Group	Answers	Themes
	<p>“a lot of people [...] don’t even have internet” / “people don’t have the internet and people don’t want to fool with the internet.”</p> <p>“language barrier”</p> <p>“support is a big barrier [...] you can have all the money in the world, and if you don’t have support you don’t have anything.”</p> <p>“Transportation” / “no public bus”</p> <p>“access to resources” / “[need] a resource directory”</p> <p>“sometimes you have to have the motivation even to call” / “It’s that motivation, a lot of people don’t have it.”</p> <p>“mental health.”</p> <p>“inundation of paperwork [...] a letter of support, it’s the hardest thing to get.”</p> <p>“privacy” / “pride” / “it’s just the barriers of people being afraid to talk”</p> <p>“Many Hispanics fear giving too much information for fear of being sought out and deported.”</p> <p>“miscommunication and misperception”</p>	<p>Support</p> <p>Language</p> <p>Transportation</p> <p>Motivation</p> <p>Mental Health</p> <p>Paperwork</p> <p>Privacy</p> <p>Pride</p> <p>Miscommunication and Misperception</p>
Economic Development	<p>“If it is affordable, is it in a safe neighborhood?”</p> <p>“We had someone come from Ohio to train before leaving to Florida and trying to find a place had a waiting list of like 6-8 weeks out. We needed something faster so we put him in a hotel.”</p> <p>“Travel nurses who live 2-4 months and they want a place with furniture. Networking helped find a place.”</p>	<p>Affordable</p> <p>Safety</p> <p>Place</p>
Real Estate	<p>“whatever that may look like whether it’s transitional housing permanent supportive housing rental housing, senior housing, whatever that may be. It could be so hard as a source of funding for housing. And so it certainly could be because Jacksonville is a non-entitlement area. If a developer or builder wanted to come in and build a project that would benefit, say, the lower end of the income spectrum in the affordable range. You cannot go directly to the Texas Department of Community Affairs and request those funds. The city of Jacksonville has to receive those funds and then once they receive those funds, they can sub grant them out to a developer or builder.”</p> <p>“And, but with the city not participating and actively getting those funds. And those funds don’t come, that we may not be able to survive. Otherwise, encourage folks who could be building the types of housing that we need to give your view, your thoughts, your ideas of what you see and being the housing needs or low income or how you view things not to know what we’re worth thinking and what we want.”</p> <p>“Make sure you know they can afford. A lot of people come up there, and they want to rent something they can’t, they don’t have a financial ability to rent the car.”</p> <p>“we have an era of affordable housing. But again, it’s kind of just stuck in the middle, because we don’t have the ability to sell as much to go get something new so that cycle is shifting to revitalization.”</p>	<p>Rental housing</p> <p>Affordable</p> <p>Finances</p> <p>Funds</p> <p>Developer</p>

Focus Group	Answers	Themes
Banks & Lenders	<p>“I have a list of people looking for that price range[50,000], as I just said, to buy as rentals. They don’t come available if they [houses] do, they need too much work, and it’s not a good investment on paper.”</p> <p>“For rental purposes they’re looking for 50-80 on single-family rentals, not duplexes.”</p> <p>“The [Housing] problem is that there’s not enough. I have people wanting more. They can’t find any more.”</p> <p>“... there’s so many pros that pay cash for those top properties that when they go in and make an offer that they need finance and someone else paying cash, usually the cash offer hits it.”</p> <p>“There are not enough properties available to satisfy all the people that pay cash and the ones who want to finance it.”</p> <p>“It goes back to what you were saying that they do need repairs. Typically, a landlord is not going to repair a house to the level that it needs. “</p> <p>“You’ll be surprised at what people will live in, and that’s not good.”</p> <p>“I know a lot of guys that buy into those houses, and that’s why I haven’t dealt with any of them because they pay cash. There are people who come out to tell me he’s a slumlord [here in Jacksonville].”</p>	<p>Low Housing Stock</p> <p>Cash over Finance</p> <p>Bad Living Conditions</p>

**Q4: When trying to increase access to affordable housing what are the legal and social barriers?**

Focus Group	Answers	Themes
Social Service 1	<p>“criminal history” (x 3)</p> <p>“Credit history” / “have to have a co-signer [...] with no credit”</p> <p>“constantly do cash and checks, so it makes it hard.”</p> <p>“lots of churches will help with rent but they don’t want to help with deposits”</p> <p>“banks charge service charges”</p> <p>“mental health issue”(x 3) / “access to meds and health coaching” / “90% of my clients are on medication for mental issues” / “so many people [...] on meds for bipolar.”/ “unless you’re a crisis person you won’t get seen by mental health, they won’t help you unless you’re saying you’re suicidal”</p> <p>“not working every single day”</p> <p>“client at Heritage, she doesn’t feel safe there.”</p> <p>“general advocacy”</p> <p><b>“The biggest barrier is that our city leadership doesn’t agree with anything we do. They look at us like we have two heads when we talk about affordable housing.” [seconded by others]</b></p> <p>“a lot of my Hispanic clientele, non-English speaking, they’re not even applying.”</p> <p>“City leadership is trying to bring big energy [...] one of the big companies is only giving six jobs.”</p>	<p>Criminal history</p> <p>Credit history</p> <p>Service charges</p> <p>Mental Health</p> <p>Safety</p> <p>Unsympathetic city leadership</p>

Focus Group	Answers	Themes
Social Service 2	<p>“different disabilities”</p> <p>“they prefer to buy food, and then you know, can’t pay rent”</p> <p>“they don’t know all the resources that are out there”</p> <p>“the trust factor”</p> <p>“ are they[group homes] really meeting the needs of the people?”</p> <p>“why people leave and why people come [...] But we need young people and working people. [...] we’re gonna always have the affordable housing problem, because, you know if we don’t attract new people, then we don’t attract new jobs.” / “they’re [Jacksonville ISD] trying to attract these new people but there’s nowhere for them to live.”</p>	<p>Disabilities</p> <p>Food over rent</p> <p>Trust</p> <p>Lack of knowledge</p> <p>Scarcity</p>
Economic Development	<p>“Working with local real estate agents with the social aspects. Cherokee title do good with working with low income and affordable housing.”</p> <p>“No great resource to find rental homes online for Jacksonville.”</p> <p>“Chamber part- we list rental on agents and then list on our website and we have a membership. We may know about others who are not widely known who can help.”</p>	<p>Working</p> <p>Low Income</p> <p>Rental</p> <p>Real Estate</p> <p>Affordable</p>
Real Estate	<p>“A lot of the new businesses and stuff were coming in and things are changing, which is encouraging. But a lot of fast food a lot of low-income jobs minimum wage jobs are not barely getting by. So, on the poverty line of things and try to make sure I’m correct on this but I think in Jacksonville, a family of four needs to make 21,000 a year, and are considered in poverty. At that are below, but also considered struggling at 30 and 40,000 for a family of four.”</p> <p>“Again, the supply and demand that as soon as something comes available that it’s hard for an individual to get into it, that those that need assistance and stuff and go to the housing authority and get a HUD voucher and stuff, they can get the voucher. Bye, can they find a place to actually use the voucher the voucher doesn’t do any good. Unless you have a department that will actually accepted or a house that will actually accepted and stuff that Jamaican and able to move into. So, I think, I think we do have that same scenario that, that there is this huge waiting list to get in, but also feel like we’ve become accustomed to”</p> <p>“So income and education. Educating the individuals and so, and that’s something else that we dealt with a lot in the training and stuff about poverty and so as we look at everything. Based on our experiences, our lifestyle and everything else.”</p> <p>“kind of take the blinders off and start looking at the individual living in poverty, versus the middle class individual versus the wealthy individual and look at how they deal with the exact same situation, they’re totally different. An individual making minimum wage and living in poverty, doesn’t plan for the end of the month, the end of the week they’re living today. And if the car doesn’t start or needs tires. It’s not, I can’t afford to put tires on the car to the cars I gotta pay my rent, at the end of the month or utilities, but I’ll go and buy the new tires and so because I need the car to get to work to get a paycheck to put food on the</p>	<p>Minimum wage</p> <p>Voucher</p> <p>Education</p> <p>Rent</p> <p>Struggling</p> <p>Assistance</p>

Focus Group	Answers	Themes
	<p>table and so, but it's just a totally different mindset and so so, I think, You know, education is just as important as income I think we fall short on income. You know, we've been talking about housing prices and rental market and the prices and everything there, but they've and building, you know, construction, I mean, every once in a while I'll look into it, and it amazes me how it's inflated in 10 years. And so what you know I could have built, or what I did build a house for 10 years ago, and how much it would cost me today."</p> <p>"the city does not want to be a part of this. And so, that taking the mindset that we're going to invite them. And so, and if they turn us down they turn us down. And so, but it gives us credibility because we plan on presenting the result of this to all of Jacksonville but to the city council and everybody else that this is the study that will pay for this is what the findings were. And along with those findings, they're going to have an assessment and ideas on how we can improve things."</p>	
Banks & Lenders	<p>"I have heard of some contractors that don't want to put something inside the city due to the code."</p> <p>"There's a huge issue with documentation status for affordable housing here."</p> <p>"There are requirements that are stricter than they were before. You have to provide documentation of legal status to live here which affects some affordable housing."</p> <p>"The bigger problem I see is with home equity. They really cause problems for homes under or loans amount under \$100,000 because you can't have fees be xxx amount of percentage."</p> <p>"If you think about what home equity does, it allows them to use equity of their home and 90 percent of the time it makes their financial situation better or makes the house better."</p> <p>".....at some point they'll sell the house and upgrade to a better house and property values in an area grow. You can hold back an area where house prices don't grow or not appreciate the area well."</p> <p>"[Fees are] tough on loan estimates. You have to have a survey knowing how much to disclose. Because if you disclose too little you hit the fees. You're not going to be able to do many of those and keep doing it. "</p> <p>"I do agree with the immigration [comment] and somebody's status is a challenge to deal with some-times."</p>	<p>City Code Enforcements</p> <p>Immigration</p> <p>Home Equity loans</p>
City Leaders	<p>The group did not feel there were any barriers as described in the question.</p>	

**Q5: Which communities (demographics) have you observed having the most difficulty securing affordable housing? How do you come to this conclusion?**

Focus Group	Answers	Themes
Social Service 1	<p>Women - “single women and children” / “women, 50-66 years old”</p> <p>“had a client that has seven children and they were living in a motel [...]”</p> <p>“two adults or 9-10 kids in one house”</p> <p>“smaller homes rented out within city limits”</p> <p>“if one thing gets off, medications, or clients have a three-day bender and it will take forever to get back on track. Getting back on track is hard.”</p> <p>“one of the toils in doing that was finding a home that was within walking distance to school” / “we need it within walking distance or transportation line or bike path” / “[need] sidewalks”</p> <p>“another client had mold too.”</p>	<p>Single moms with children</p> <p>Large families</p> <p>Mental Health</p> <p>Walking distance</p> <p>Women</p>
Social Service 2	<p>“You’re low income, you’re Hispanic, your disability.” / “poverty.”</p> <p>“Medical” (x 2)</p> <p>“young, first employment.” / “people leaving home.”</p> <p>“no matter what race they are, they go and they have a criminal history. / “criminals”</p> <p>“there is a barrier to every race that’s out here. [...] a young mom, no matter what race she is, with children, will get into a place to live before a young mom without any kids.”</p> <p>“four or five [ complexes], and they’re always full [...] if one moves out, they have a waiting list [...] we don’t have enough places.”</p> <p>“the developer doesn’t want to come in to put their money here.”</p> <p>City Leadership - “I think in the past, just admitting there is a problem was a big barrier.” / “sometimes you have people in these positions that don’t want growth” / “if the people that often don’t see the need for their town to grow, affordable housing is not gonna come.”</p> <p>“these are the kind of industries that we seem to [...] get, and they don’t really help” / “there was nothing to entice them here [...] they’re building all these fast food places, but these are not high income, they’re not drawing people”</p> <p>“you have to have something to offer to bring people. People will drive into your town to work, but they won’t live here.”</p> <p>“And I think housing has to be more than a house; it needs to be like, a community to love. Are there sidewalks to walk on? Are there parks to go to? Are there, you know, safe places for your kids to play? And so those are things that are important when you’re thinking about how things develop in the community.”</p>	<p>Low income</p> <p>Minority</p> <p>Disability</p> <p>Medical issues</p> <p>Poverty</p> <p>Criminals</p> <p>Scarcity</p> <p>Unsympathetic city leadership</p> <p>Low wage jobs</p> <p>No community development</p>
Economic Development	<p>“Young people are really struggling to buy or rent with bad or no credit. Not many people are willing to give them a shot.”</p> <p>“My friend who has rental property requires the first month down and several vacancies because people cannot pay one or two months down. He charges between \$700-\$1000 a month.”</p> <p>“Low-income apartment rentals here, sweet union, they are difficult for people to get into.</p>	<p>Young People</p> <p>Single parent</p> <p>Low Income</p>

Focus Group	Answers	Themes
Real Estate	<p>“But, you know, we’re talking about code enforcement so I see that as a huge, huge thing that needs to be increased a little bit, not so much for requirement of the homes themselves because especially in certain areas because of that low income”</p> <p>“Single families”</p> <p>“Hispanic families pay in cash more so”</p> <p>“Big families with low wages”</p> <p>“Low income”</p>	<p>Single parent</p> <p>Low income</p> <p>Low wages</p>
Banks & Lenders	<p>“I feel like there’s a certain level of fear for people who make under 10 dollars an hour.” “[There is] a certain fear of banks because they don’t think they could possibly qualify to purchase a house which is not always true.”</p> <p>“There’s this idea in the Hispanic and African American community that banks do not want to loan to them.”</p> <p>“I’ll never forget when I came inside and worked for a bank and someone that I knew said to me “I never come to no bank to get a loan; they don’t give black people loans ` ` . and I said why would you say that. We’re in the business to lend money”.</p> <p>“An application doesn’t know the color you are. It does know your credit, income and does know your address.”</p> <p>“[applications don’t] know what race you are. Underwriters don’t even see that. They do, but it’s on the back end of it. “</p> <p>“I’ve been told that it’s been said about me that I don’t loan to black people or Hispanics.”</p> <p>“How has your attitude changed? That’s my biggest straw-like how do you treat your mistakes of the past?”</p> <p>“If somebody walks in that don’t qualify [for a loan]... you have to educate them”</p> <p>“The biggest education factor with the public is making them understand that your credit score [number] doesn’t matter..... [when] they go to the credit repair people that are making the number higher but not fixing the problem”.</p> <p>“In the conversation of affordable housing, most of my customers, 95%, are affluent, high income, high credit score, high net worth, and that’s not because of the bank I work for. It’s because they’re the ones that will listen...”</p> <p>“This city, surrounding area, income, is limited. I think sometimes credit represents that.”</p> <p>“I think we have a lot of lower credit scores in this town which makes it difficult for people to purchase housing.”</p> <p>“ [consumers] don’t have anything for down payment. “</p> <p>“There are programs to help you with that [bad credit], but it is a vicious cycle for people, and it’s hard to get out of that.”</p>	<p>Low-Income</p> <p>Race Discrimination</p> <p>Education</p> <p>Low Credit</p> <p>Poverty</p>



Focus Group	Answers	Themes
	<p>“With the rules, we have to go by today and then earning where incomes are lower than anywhere else.”</p> <p>“Being able to qualify and meet those rules with our interest levels is very difficult.”</p> <p>“Our school district stated that we have an 82% poverty level in Jacksonville, which is staggering.”</p>	
City Leaders	Middle class and young professionals are the demographics having the most difficulty accessing housing. This has been the constant complaint since I have been in Jacksonville. This information comes from employees, employers, and the community.	

**Q6: How would you describe the housing stock in Jacksonville or the County? Would you rate it at high quality, average quality, or low quality?**

Focus Group	Answers	Themes
Social Service 1	<p>“low quality” (x3) / “run down for the most part” / “not updated homes” / “most of them are older, 50-60 years old”</p> <p>“mold [...] cockroaches [...] health declined”</p> <p>“pest problems”</p> <p>“heat but not central air. Some will buy a window unit, they have to pay extra on their rent.”</p> <p>“tenants aren’t going to raise a ruckus [...] if residents complain about pests and mold] you’re gonna be out and you don’t have a place to live.”</p>	<p>Low quality</p> <p>Mold</p> <p>Pests</p> <p>No AC</p> <p>Fear</p>
Social Service 2	<p>“It depends” / “on what part of town you’re driving through” / “on, if you go out to the country club, it’s high” / “you’re looking at who’s living there”</p> <p>Scarcity/Unavailable - “it’s really not available; there may be one or two.” / “the low income, median are not available.” / “not a lot of low or median available” / “not a lot available to those people that are moderate to low income” / “everybody I talk to says it’s just terrible trying to find a place in Jacksonville”</p> <p>“Most of the time I’m seeing people selling to each other. It’s not people coming in from outside.”</p>	<p>It depends</p> <p>Scarcity (x5)</p>
Economic Development	<p>“Pretty average – really great or it is not so great.”</p> <p>“Seems more like upper scale. Look at brochures.”</p>	<p>Low-Quality</p> <p>Average Quality</p>
Real Estate	<p>“Average”</p> <p>“Affordable housing is hard to come by and often in terrible condition”</p> <p>“It depends what price range”</p> <p>“Depends on income level you are in.”</p>	<p>Average</p> <p>Terrible condition</p> <p>Depends</p>

Focus Group	Answers	Themes
Banks & Lenders	<p>“What is available is higher quality because there’s nothing in the range that we’re talking about [Lower quality].”</p> <p>“If you go to a realtor stock right now and to 150+ you’re going to see a lot more than 150 under [WP: and wide over 300,00].”</p> <p>“You go 150 or 175 + you’re going to see properties in Jacksonville, country clubs, university hills. That’s all that’s out there.”</p> <p>“If I just look at the community as a whole, yes, we have pockets around the lake, and university hills but otherwise moderate to low quality [Houses].</p> <p>“A lot of older houses have not been maintained properly.”</p> <p>“We hear lots of people fuzz about code enforcement. That does not help because if they don’t have the money to fix it it’s going to make the problem worse.”</p> <p>“You’re going to pay more rent if you’re going to get anything quality which to me is heartbreaking.”</p> <p>“My understanding is the Jacksonville Housing Authority has not even had vouchers available to give out to people for 3 or 4 years. I believe this year [2019] is the first.”</p> <p>“I believed they shut it down because there were 40 plus people on the waiting list and had not been able to serve over the past 5 years.”</p> <p>“Once somebody finds a place here in Jacksonville they don’t leave because they know there’s nothing else out there.”</p> <p>“82% of poverty represented students in our schools. I wonder if that number is skewed based on documentation status”</p> <p>“The Hispanic community is not reporting in terms of legal status. They’re here, they’re working.</p> <p>“..please fill out the census because our community needs you. They [Census workers] believe Jacksonville is severely undercounted.”</p> <p>“Same people looking for housing, people living with their relative’s friends, they’re splitting expenses based on affordability.”</p> <p>“What upset me the most is that living with your relative means you can save a whole bunch of money to buy your own space ... [it] should be a way to get ahead and, it’s not, it’s just a way to survive.”</p> <p>“I think my biggest thing is that we need to educate these kids that were raised in the lower to middle class is how to manage student loans. “</p> <p>“... I believe you can fix this situation with poverty because when it’s exposed, we need house vouchers here or more housing that’s affordable you can place people”</p> <p>“It’s hard when people fill an application for housing and pull credit to see that they got 50% of their income going away on credit and they make enough money that they are over the threshold. “</p> <p>“I think the bigger problem that we deal with is.. If we find a house that’s affordable you don’t qualify because you made yourself unaffordable based on how you managed certain things [credit]”</p> <p>“We know our school district has a hard time hiring teachers because there is no housing, let alone affordable...”</p>	<p>Low Housing Stock</p> <p>Low-Quality</p> <p>Housing Vouchers</p> <p>Immigration</p> <p>Education</p> <p>Credit</p> <p>Housing Stock</p>
City Leaders	<p>Housing stock in community is low for the price ranges \$135K -\$175K and \$175K - \$215K</p>	

## Consumers – Answers and Themes

### Q1. What is affordable housing? Where is it? Follow up: We need to build more affordable housing, yes or no?

Answers	Themes
<p>“I think affordable housing...[is] a process when you want to buy a home or rent and you’re looking for something that will not in horse-shield for you or your family”</p> <p>“[AH] it’s based on where you are at that point in your life because everyone is different based on income and/or lifestyle”</p> <p>“... if your housing is taking too much of your budget it’s not affordable housing.”</p> <p>“It has to match your income.”</p> <p>“For my budget [affordable housing] probably be \$550 [Rent]”</p> <p>“Affordable housing is what’s doable, what you can live with.”</p> <p>“When I was growing up, we were told to live within our means. It’s wise advice, but it’s starting to become a harder thing to do. It’s out of balance.”</p> <p>“I would say that AH, is a city or an institute [that] should be based on the economic situation, whether the business and or jobs available in the city that the housing is within that pay range.”</p> <p>“Based on income, when income changes, the rent changes.”</p> <p>“Being based on income, saying it’s affordable can [be] changed at any time.... You could get 50 more dollars over, and then it could make it not affordable.”</p> <p>“If I didn’t owe a house, and paid rent, then I’d be homeless because social security cannot pay the bills for me.”</p> <p>“In Jacksonville: upper and lower class. There’s no in-between. The longer I’m here the longer I see that’s true.”</p> <p>“... the majority of jobs here are minimum wage.”</p> <p>“Sweet union Apartments.”</p> <p>“ I had to work on my credit, I then had a bank loan and had to pay it off .... I had to do something to make it happen for myself.”</p> <p>“Housing that you can pay for and still meet your other requirements.”</p> <p>“Some mobile home parks that I wouldn’t want to live in, but I could. I would find something like that.”</p> <p>“I don’t know where I would go. I’d probably go to Sweet Union.”</p> <p>“If you don’t have friends, you’re in trouble. “</p> <p>“Thank god we don’t have any type of rent or mortgage, and we still struggle. It’s still hard to make it.”</p>	<p>Process</p> <p>Income dep.</p> <p>Income dep.</p> <p>Low-income</p> <p>Wealth gap</p> <p>Low wage jobs</p> <p>Credit history</p> <p>Income dep.</p> <p>Mobile homes.</p> <p>Support</p> <p>Hard.</p>

**Q2: What type of housing are you looking for? (If further clarification is needed—for example, duplex, apartment, condo, homeownership vs. rental, single-family, mobile home, townhome, multifamily, etc.)**

Answers	Themes
<p>Everyone: Absolutely</p> <p>“As opposed to an apartment or house, at my age I would prefer to have a little house.”</p> <p>“Right now, with the income I have I wouldn’t be able to afford buying, so I would have to rent.”</p> <p>“If I was just living off my income. I’d have to rent.”</p> <p>“Back in the 80s Jacksonville had a project like that in the northside of town, they built a whole neighborhood of homes. 2- or 3-bedroom homes but they were for single mothers with children. They had it \$93 a month, they rented for 10 years, the house was yours. But you could not have a man living in that house. Every woman that got that house lost it because they moved a man in there.</p> <p>“As a single male, working, not a huge income. A tiny house would be ideal. Either rent or purchase.”</p> <p>“I have four acres and sometimes I envision having money to set something like that up [tiny homes]”</p> <p>“I’m very blessed to own a home but I would look to purchase some land and get a storage building that they’re making nowa-days”</p> <p>“I considered that when I moved to town. I looked into storage containers.”</p>	<p>Yes</p> <p>Rental</p> <p>Income</p> <p>Rent</p> <p>Single Mothers</p> <p>Singles</p> <p>Tiny House (6x)</p>

**Q3: Recount a time when you were trying to find housing. What were the challenges?**

Answers	Themes
<p>Everyone: “Money and credit.”</p> <p>“We were blessed to take ownership of my mother in law’s house after she passed away. Otherwise, we’d be in an apartment somewhere. With money there’s always issues. “</p> <p>“In terms of renting, there’s the deposit and first month, sometimes last. You can’t live your life the way you want it to. “</p> <p>“I can’t afford to pay \$300 or more dollars a month because of pets”</p> <p>“I want to be safe and comfortable without having to worry about if they’re going to kick me out because of my dog.”</p> <p>“Challenges I found were when you apply for and look at your debt-income ratio...So you end up settling rather than living.”</p> <p>“In my end it was a credit issue. It’s a lot of people that need to fix their credit.”</p> <p>“I sold it [My House] I was able to do it for twice what I paid for. There wasn’t anything compared to that huge house here in town. That’s when I realized the cost of housing has gone through the roof.”</p> <p>“You can’t even aspire to want better because there’s no way to get ahead.”</p> <p>“This used to be an industrial town. That’s how people of color made their middle class back in the day through the school, or factories.”</p> <p>“The majority of people who live in the upper level of Jacksonville don’t work here. [Mentions Tyler]”</p> <p>“While there are jobs in surrounding areas, if it’s not a professional job it’s not worth it. There’s no jobs here, and there’s no</p>	<p>Money</p> <p>Credit</p> <p>Low-income</p> <p>Deposit</p> <p>Pets</p>

Answers	Themes
<p>job that you can get to make enough money.”</p> <p>“ If you’re not at the bottom of the ladder, and do not get help from the government you can’t survive.”</p> <p>“when you get help from the government, the government is in control of you. You [EARN MORE] and then they drop you.”</p> <p>“you’re penalized for wanting more, wanting to do better. Once you start to get these social services, they all make it possible to make it without social services.”</p> <p>“Raising the minimum wages, in a lot of cases, raising it by 25 cents will hurt more.”</p>	

**Q4: How do you advocate for or influence decision-makers when it comes to your affordable housing needs?**

Answers	Themes
<p>“encouraging city council to bring jobs to afford a home.”</p> <p>“Why would developers come and start developing here when nobody is wanting to live here?”</p> <p>“There needs to be more and better paying jobs so people can buy and rent better. That’s where it starts.”</p> <p>“They need to stop building this as a retirement tank. It’s ok for older people but what about the younger.”</p> <p>“Most small town kids grow up and move to the city and don’t come back.”</p> <p>“It starts with us replacing people .. Too many people are in power with old ideals. It brings this town down.”</p> <p>“It starts with voting. Go and get these people out of office.”</p> <p>“but how many people voted this week? 18%. That makes me sick.”</p> <p>“I guarantee you most of the people that have the housing problems did not vote.”</p> <p>“Thinking about advocating for housing, the history of this town is the good ole boys system.”</p> <p>“People get disheartened thinking I can’t do anything different if I do speak up.”</p> <p>“we need a small group to take charge. It’s gotta come from people getting out and knocking on doors”</p> <p>“If you knock on 40 doors and 20 of those people come out to vote you’ve made a change. You can change Jacksonville.”</p> <p>“The problem is too many people think you need college and there’s so many jobs that you don’t need college but we can’t tell these kids that you can go and go to a trade school for 9 months and come out making 6 figures and not have any college debt.”</p> <p>“You could do that from here, in east texas, but then you’ll have to go away to be able to make the kind of money that is available. That takes away money from the city and the need for housing.”</p> <p>“Even if they get the skills here, they go somewhere else.”</p>	<p>Jobs</p> <p>Age</p> <p>Retainment Young Residents</p> <p>Politics (Voting)</p> <p>Jobs</p>

**Q5: Do you believe age, race, family size, or income are barriers to securing affordable housing? Talk about which of these you think are barriers? Or, explain why you do not believe these are barriers.**

Answers	Themes
<p>“We don’t have people from different demographics representing”                      “If you have a big family and low-income you can’t get a big enough house to put all of your kids in.”                      “You’re lucky if you can get 3 bedrooms”                      “If you have a big family it’s much harder to find a place.”                      “Even when getting loans when you’re getting ready to buy a house is an issue. And more security might be required for us than for a person not of color.”                      “Race is an issue”                      “And then you work for an owner that doesn’t provide insurance and that’s another barrier”                      “ We all buy insurance but we can’t afford it. That’s an issue”</p>	<p>Representation                      Family Size                      Race                      Insurance</p>

**Q6: How would you describe the quality of housing in Jacksonville or the County? Would you rate it at high quality, average quality, or low quality?**

Answers	Themes
<p>All: “Low quality”                      “Low quality because like I said there is not decent affordable housing in a safe neighborhood in Jacksonville that’s available”                      “My heart goes out to the older people ... they should be able to live more comfortably because they can no longer go to the workforce... they live in sad [quality] because there’s nothing else. “                      “When I first came back I filed for food stamps... I got a job... then they said we’re no longer going to give you food stamps. “                      “How do you get on top when I’m trying to get back up on my feet .... when I do that you [the government] take it away from me. “                      “You got people lying just to live. They might not be bad people, but they’re just trying to make it.”                      “What we call affordable housing is probably low. If you can afford it, there’s good housing but most of us can’t afford that good housing.”</p>	<p>Low Quality                      Low supply of High quality &amp; affordable housing                      Government Dependence</p>



# APPENDIX B

## Funding Allocations

The Figure 1 alongside shows the ratio of benefactors for each of the programs that are available. While the Rural Voucher Grants has the most benefactors, it is not the one that has the highest funding.

Figure 2 displays the distribution Multi-Family Housing by program in millions of dollars. While the Rural Voucher Grants holds the largest number of benefactors by far, Section 515 Housing Revitalization has the highest number of funds at \$131.3 Million.

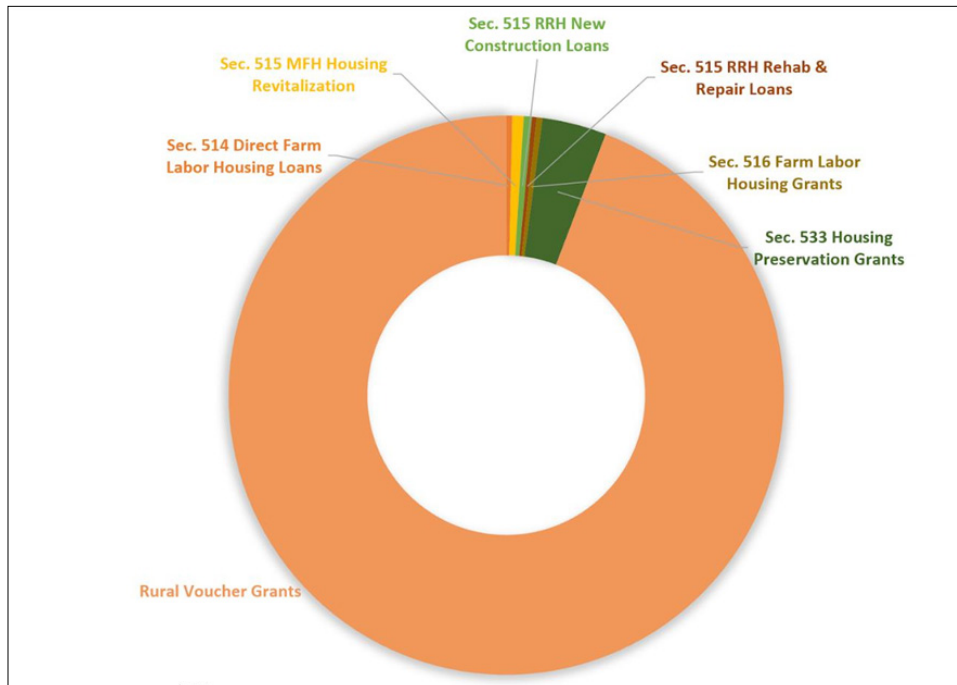


Figure 1: Ratio of benefactors to funding available  
Source: USDA, 2019 Financial Performance Data

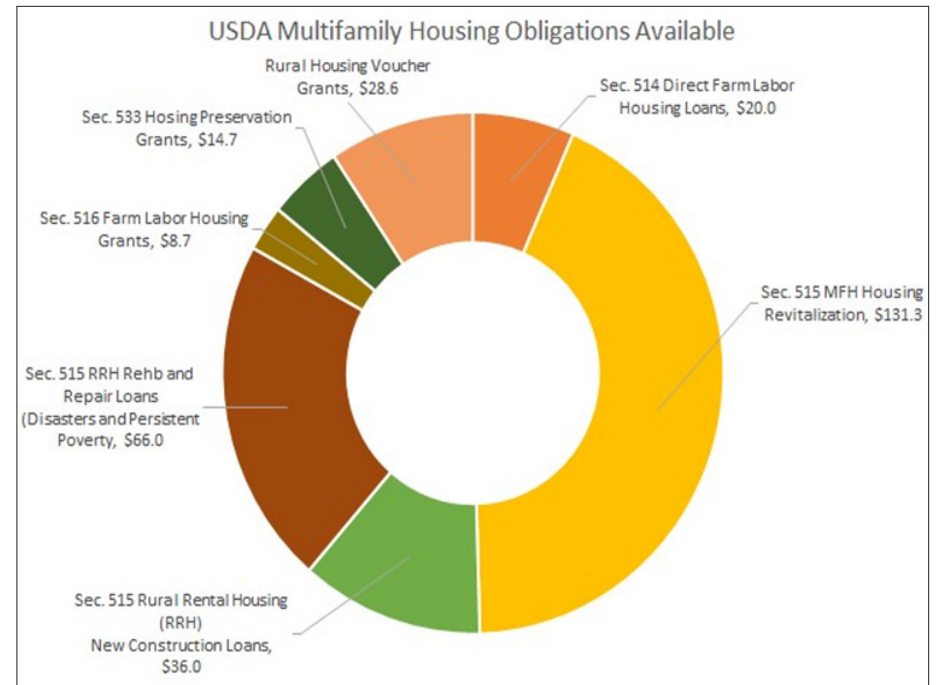


Figure 2: USDA Multifamily Housing Obligations available  
Source: USDA, 2019 Financial Performance Data

The percentage of available units chart exhibits the percentage of subsidized units per assisted program in Jacksonville. It is important to note that some groups can bundle different subsidies together and be assisted by various programs simultaneously. The Department of Housing and Urban Development insures a substantial portion of the units in Jacksonville. These HUD-insured units make up 41.5% of all subsidized units in Jacksonville, TX, and are typically bundled with other programs.

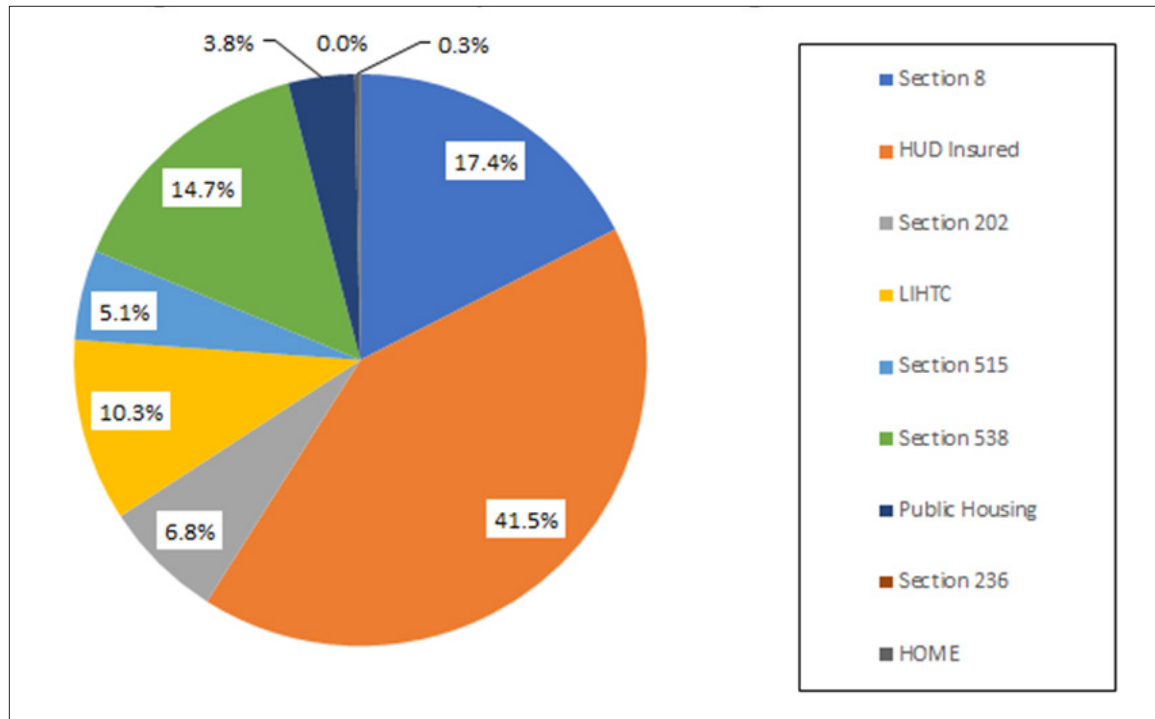


Figure 3: Percentage of Subsidized Units per Assistance Program in Jacksonville  
Source: NHPD

---

## GLOSSARY

**Affordability:** the extent to which enough rental housing units of different costs can provide each renter household with a unit it can afford (based on the 30-percent-of-income standard).

**Affordable housing:** In general, housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities. Please note that some jurisdictions may define affordable housing based on other, locally determined criteria. This definition is intended solely as an approximate guideline or general rule of thumb.

**American Community Survey (ACS):** A nationwide survey designed to provide communities with a fresh look at how they are changing. It is a critical element in the Census Bureau's reengineered 2010 census plan. The ACS collects information such as age, race, income, commute time to work, home value, veteran status, and other important data from U.S. households.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or statistically equivalent entity, delineated for data presentation purposes by a local group of census data users or the geographic staff of a regional census center in accordance with Census Bureau guidelines.

**Community Development Block Grant Program (CDBG):** Created under the Housing and Community Development Act of 1974, this program provides grant funds to local and state governments to develop viable urban communities by providing decent housing with a suitable living environment and expanding economic opportunities to assist low- and moderate-income residents. CDBG replaced several categorical grant programs, such as the Model Cities program, the Urban Renewal program, and the Housing Rehabilitation Loan and Grant program.

**Cost burdened:** a renter household that pays more than 30% of its income for gross rent (rent and utilities).

**Emergency Shelter:** provides a place to stay or bed to sleep in overnight if you become homeless or otherwise experience a housing crisis and have no place to go.

**Extremely low-income households:** Those with incomes below 30 percent of area median income. Department of Housing and Urban Development (HUD) programs use "area median incomes" calculated on the basis of local family incomes, with adjustments for household size.

**Family:** All persons living in the same household who are related by birth, marriage or adoption.

**Family income:** Reported income from all sources for the householder and other household members related to the householder.

**Federal Housing Administration (FHA):** Provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories. FHA insures mortgages on single-family, multifamily, and manufactured homes and hospitals. It is the largest insurer of mortgages in the world, insuring over 34 million properties since its inception in 1934.

**Gross annual income:** the total income, before taxes and other deductions, received by all members of the tenant's household. There shall be included in this total income all wages, social security payments, retirement benefits, military and veteran's disability payments, unemployment benefits, welfare benefits, interest and dividend payments, and such other income items as the Secretary considers appropriate.

**HOME (Home Investment Partners Program):** Provides formula grants to states and localities that communities use — often in partnership with local nonprofit groups — to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership, or to provide direct rental assistance to low-income people.

**Homeless:** An individual who lacks a fixed, regular, and adequate nighttime residence; as well an individual who has a primary nighttime residence that is a supervised publicly or privately operated shelter designed to provide temporary living accommodations, an institution that provides a temporary residence for individuals intended to be institutionalized; or a public or private place not designed for, or ordinarily used as, a regular sleeping accommoda-

---

tion for human beings.

**Household:** All the people who occupy a housing unit. A household includes the related family members and all the unrelated people, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.

**Household income:** The sum of the income of all people 15 years and older living in the household. A household includes related family members and all the unrelated people, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household.

**Housing Choice Voucher Program:** the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market.

**Housing unit:** a house, apartment, group of rooms, or single room occupied or intended for occupancy as separate living quarters.

**Income limit (IL):** Determines the eligibility of applicants for HUD's assisted housing programs. The major active assisted housing programs are the Public Housing program, the Section 8 Housing Assistance Payments program, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities.

**Industry:** A group of businesses that produce a product or provide a service. Low-income family: families whose [combined] income does not exceed 80 percent of the median family income for the area.

**Low-Income Housing Tax Credit (LIHTC):** A tax incentive intended to increase the availability of low-income housing. The program provides an income tax credit to owners of newly constructed or substantially rehabilitated low-income rental housing projects.

**Market rate housing:** Refers to properties that are rented or owned by people who pay market rent to lease the property or paid market value when they bought the property. There is no subsidy for the housing.

**Moderate income:** Households whose incomes are between 81 percent and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families. HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs, fair market rents, or unusually high or low family incomes.

**Multifamily housing:** A building with more than four residential rental units.

**Occupation:** The kind of work the person does on the job. For employed people, the data refer to the person's job during the reference week. For those who worked at two or more jobs, the data refer to the job at which the person worked the greatest number of hours. Some examples of occupational groups shown in this product include managerial occupations; business and financial specialists; scientists and technicians; entertainment; healthcare; food service; personal services; sales; office and administrative support; farming; maintenance and repair; and production workers.

**Permanent housing:** This just means that there is no time limit on how long you can reside in the housing or receive the housing assistance. It is meant to be long-term. "Permanent supportive housing" (or PSH) is just permanent housing that makes support services available to help you maintain your housing and access community resources.

**Project-based housing assistance:** In project-based assistance [as opposed to tenant-based housing assistance], the HUD [rental] subsidy is tied to the unit.

**Project-based vouchers (PBVS):** are a component of a public housing agency's (PHA) housing choice voucher program. A PHA can attach up to 20 percent of its voucher assistance to specific housing units if the owner agrees to either rehabilitate or construct the units, or the owner agrees to set-aside a portion of the units in an existing development.

**Public housing:** Housing assisted under the provisions of the U.S. Housing Act of 1937 or under a state or local program having the same general purposes as the federal program. Distinguished from privately financed housing, regardless of whether federal subsidies or mortgage insurance are features of such housing development.

---

**Section 8 Existing Rental Assistance:** Provides rental assistance to low-income families who are unable to afford market rents. Assistance may be in the form of vouchers or certificates.

**Severely cost burdened:** a renter household that pays more than one-half of its income for gross rent (rent and utilities).

**Short-term or temporary housing:** This means that the housing situation is intended to be very short-term or temporary (30, 60, or 90 days or less).

**Substandard housing:** A dwelling unit that is either dilapidated or unsafe, thus endangering the health and safety of the occupant, or that does not have adequate plumbing or heating facilities.

**Subsidized housing:** Refers to properties that were originally built using a tax subsidy and are now required to provide below-market rents for low-income people, persons with disabilities, and/or seniors. Examples include: Low-Income Housing, Disabled Housing, and Senior Housing.

**Tenant-based rental assistance (TBRA):** HUD assists low- and very low-income families in obtaining decent, safe, and sanitary housing in private accommodations by making up the difference between what they can afford and the approved rent for an adequate housing unit.

**Tenure:** A housing unit is owner occupied (including a cooperative or condominium unit) if someone whose name is on the deed, mortgage, or contract to purchase lives in the unit. All other occupied housing units are classified as renter occupied units, including units rented for cash, if occupants or others pay some rent.

**Transitional housing:** A project that has as its purpose facilitating the movement of homeless individuals and families to permanent housing within a reasonable amount of time (usually 24 months). Transitional housing includes housing primarily designed to serve deinstitutionalized homeless individuals and other homeless individuals with mental or physical disabilities and homeless families with children.

**U.S. Department of Housing and Urban Development (HUD):** Established in 1965, HUD's mission is to increase homeownership, support community de-

velopment, and increase access to affordable housing free from discrimination. To fulfill this mission, HUD will embrace high standards of ethics, management and accountability and forge new partnerships — particularly with faith-based and community organizations — that leverage resources and improve HUD's ability to be effective on the community level.

**Value:** Value is the respondent's estimate of how much the property would sell for on the current market. For vacant units, value is the sales price asked for the property at the time of the interview and may differ from the price at which the property is sold.

**Vacant unit:** a housing unit is vacant if no one is living in it at the time of the data is collected by the Census Bureau, unless its occupants are only temporarily absent. In addition, a vacant unit may be one which is entirely occupied by persons who have a usual residence elsewhere.

**Very low-income:** Households whose incomes do not exceed 50 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families and for areas with unusually high or low incomes or where needed because of facility, college, or other training facility; prevailing levels of construction costs; or fair market rents.

**Year Structure Built:** "Year structure built" refers to the date the original construction of the structure was completed, and not to any later remodeling, addition, or conversion.