

NWJCDC

Northwest Jacksonville Community
Development Corporation

**NORTH POINT
TOWN CENTER**

A NORTHWEST JACKSONVILLE CDC DEVELOPMENT

3416

NEW TOW
PHARMAC

ULI North Florida
Technical Assistance Panel
August 14 & 15, 2019 | Jacksonville, Florida

Preface

About ULI

The Urban Land Institute (ULI) is a nonprofit education and research institute supported by its members. Its mission is to provide leadership in the responsible use of land and in creating and sustaining thriving communities worldwide. Established in 1936, ULI has more than 44,000 members worldwide representing all aspects of land use and development disciplines. The North Florida District Council was formed in 2005 and has more than 530 members in 34 counties, including the cities of Jacksonville, St. Augustine, Gainesville, Tallahassee, Panama City and Pensacola.

What are Technical Assistance Panels (TAPs)?

Technical Assistance Panels (TAPs) are one- to two-day panels convened by the local ULI District Council at the behest of a community, nonprofit, public entity or private enterprise (Sponsor) facing real estate or land-use issues. The District Council assembles a panel of six to 10 senior-level professionals chosen for their knowledge of the issues facing the Sponsor. The interdisciplinary team of seasoned real estate professionals may include land planners, architects, financiers, developers, appraisers, attorneys and brokers who are well qualified to provide unbiased, pragmatic advice on complex real estate and land-use issues, including:

- The re-use potential of existing properties
- Revitalization of corridors or specific properties
- Key economic and other issues relating to public/private land-use situations
- Specific development and land proposals or issues
- Market feasibility, financial structuring, and more

Panel members are not compensated for their time, but they are reimbursed for out-of-pocket expenses, such as overnight lodging and transportation to attend the TAP. To ensure objectivity, panel members cannot be involved in matters pending before the Sponsor, currently work for the Sponsor or solicit work from the Sponsor during the six months following the TAP program.

How Does the Program Work?

TAP members are briefed on the issues facing the Sponsor and receive detailed information relevant to the task, such as Sponsor history, maps of the study area, demographics and other data necessary for an understanding of the task at hand. During the two-day program, TAP members tour the study area, interview stakeholders, and work collaboratively to produce preliminary findings and recommendations which are presented after the TAP workshop in either a private or public forum. A complete report follows within about six to eight weeks with detailed recommendations.

Contents

Sponsor and ULI Participants	5
TAP Scope	6
Panel Process	8
Executive Summary	9
Background	12
Analysis	20
Recommendations	26
Conclusion	31
About the Panel	32

Sponsor and ULI Participants

Sponsor

LISC (Local Initiatives Support Corporation) Jacksonville

Technical Assistance Panel

Steve Kelley, TAP Chair

Vice President, Community Development Lending and Investing
TIAA Bank, Jacksonville, Florida

Kirk Blevins

Senior Project Manager
SCS Engineers, Jacksonville, Florida

Jacob Browning

Manager of Urban Planning
Downtown Dallas, Inc., Dallas, Texas

Caleena Shirley

St. Johns Housing Partnership
Principal, Catalyst Planning and Development, LLC Jacksonville, Florida

Jesse Wiles

Principal/Chief Executive Officer
APD Urban Planning & Management, LLC
Atlanta, Georgia

ULI North Florida

Carolyn Clark

District Council Senior Director

Patrick W. Krechowski, Jimerson Birr, P.A.

TAP Committee Co-Chair

Peter King, Bellatrix Ventures, LLC

TAP Committee Co-Chair

Joseph P. Loretta, Genesis / Halff

TAP Committee Co-Chair

Irene Lombardo, IEL Marketing Communications

TAP Technical Writer

Hannah King, ULI North Florida

TAP Graphic Designer

Acknowledgments

On behalf of the Urban Land Institute, the TAP Committee Chairs and TAP panelists wish to thank the following members and sponsors for their contributions:

Genesis / Halff

TAP Scope

“ Our mission is about neighborhood stabilization.”

— Paul Tutwiler, CEO and Executive Director, NWJCDC

The overall scope of the TAP should place emphasis on the redevelopment work of Northwest Jacksonville Community Development Corporation (NWJCDC), with a focus on the geographic area centered at Myrtle Avenue and Moncrief Road, extending south to 8th Street and north to Golfair Boulevard. Historically, the work of NWJCDC has focused on housing development. However, its work has broadened as needs and opportunities have opened to be a service provider and to stimulate economic development and crime prevention in conjunction with city, state and federal agencies.

The TAP shall recommend a 5-year development strategy for the identified geographic area that can be implemented by NWJCDC. This 5-year development strategy shall center on comprehensive social and economic impacts, with a more detailed focus on the following:

- ▶ The current development plans for Northpoint II to address and/or eliminate the existing food desert.
 - Given the land assemblage and infrastructure work that has been committed to this site, is there any alternative to the plan for a traditional shopping center that has struggled to attract an anchor grocer due to the extremely low income levels of the sub-market?
 - Additionally, how can the development of this site encourage and spur additional commercial corridor development for the purpose of small business economic development?
- ▶ Develop a strategy for infill housing development and redevelopment.
 - What is the role and value of Mary Eaves II site assemblage adjacent to the Mary Eaves senior housing project?
 - How can NWJCDC equip itself to take advantage of the benefits associated with JTA’s transit-oriented development?
 - How can NWJCDC ensure that certain absent community amenities are included as part of this development growth, such as a new library or community center?
 - What role can NWJCDC have to encourage or assist in the redevelopment of the west Fairfax Street Superfund site?
 - How can NWJCDC utilize affordable housing financial incentives and “CURE” Violence funding to address the socio-economic needs of the area? How can NWJCDC engage the surrounding communities to take responsibility for coordinating their collective needs?
- ▶ How can NWJCDC develop and implement its vision and goals for the “District of the Soul” so that it can be marketed both locally and regionally as a destination for visitors and businesses alike?

Panel Process



The ULI North Florida District Council assembled a group of accomplished ULI members who have expertise in land planning and zoning, transportation, and urban and economic development, making for an intensive two-day workshop to address the challenges facing the Northwest Jacksonville Community Development Corporation (NWJCDC).

Prior to convening, TAP members received information on NWJCDC, its community impact, future land use and zoning maps, bus routes, demographics, plans for North Point Town Center Phase II, the 2004 29th and Chase Neighborhood Action Plan and sample action plans from other cities.

Orientation on day one included an introductory presentation by LISC staff, James Coggin, program officer and Charles Shealy, real estate and lending program officer, and NWJCDC CEO Paul Tutwiler. A tour of the study area was followed by interviews with Jacksonville City Councilman Garret Dennis, District 9; Tom Daly, chief of the Housing and Community Development Division for the City of Jacksonville's Neighborhoods Department; Kirk Wendland, executive director, Office of Economic Development, City of Jacksonville; and Jacksonville City Councilwoman Ju'Coby Pittman, District 8.

On day two the panelists interviewed James Gilmore, managing partner, Gilmore Hagan Partners, and received input from former NWJCDC board member, Valerie Williams, who also serves as co-chair of the Revitalization and Affordable Housing Task Force of ULI North Florida. The panelists discussed the input from stakeholders, suggested possible solutions to the issues to be addressed, formalized their observations and made their recommendations at the day's end to LISC and NWJCDC staff and board members.

Executive Summary

The District of Soul in Northwest Jacksonville enjoys a rich African-American history and culture. But like many urban core areas throughout the country, it is economically disadvantaged, and is a food desert as defined by the US Department of Agriculture. Further, the geography served by Northwest Jacksonville Community Development Corporation (NWJCDC) is stigmatized by the perception of high crime, lack of employment opportunities and impoverished conditions that accompany low-income communities.

NWJCDC has worked diligently to change the trajectory of this community by focusing on mixed-income development as a means to stabilize the area, and as a strategy to improve opportunities and reduce social issues like crime. Since 2001, the organization has developed two residential communities, 80 units of infill housing, a 55+ adult community built in collaboration with The Vestcor Companies, and conducted rehabilitation projects throughout the area.

NWJCDC's first commercial venture, Phase I of North Point Town Center, was completed in November 2011 to serve as an economic anchor and catalyst to commercial development in the Moncrief/Myrtle Avenue North neighborhood. Phase II is proposed as a \$7.6 million mixed-use development that will offer 23,800 sq. ft. of retail and commercial space. Assemblage, environmental remediation and site work is complete. Significant capital has been committed to complete infrastructure improvements to support the development; however, the project has seen delays due to the inability to attract a grocery store to serve as an anchor. On a positive note, a collaboration with the University of North Florida Small Business Center is expected to bring 32 to 34 small business enterprises to North Point II. They will occupy space within The Marketplace, a neighborhood incubator proposed to attract much needed jobs to the area.

NWJCDC is seeking a neighborhood redevelopment strategy to address the existing food desert, create economic opportunities and further infill housing development, including a Superfund site currently undergoing remediation. The ULI panel recommended the following:

North Point II

- Explore a strategic partnership with a co-developer that has expertise and relationships with grocers and other brand-name tenants. This will enable NWJCDC to create an additional revenue stream and an element of control, as well as mitigate the staffing and financial capacity issues the organization faces as a nonprofit. Any development agreement will almost certainly require providing front-end capital to cover construction costs or subsidizing the grocer directly with reduced rents. Several sources of funding may be available, including Jacksonville's new Full-Service Grocery Store Improvement Program; Florida's Brownfield Redevelopment Program; Florida's Healthy Food Financing Initiative program administered by the Florida Community Loan Fund; ICARE, LISC, and other area nonprofit organizations and philanthropic foundations focused on access to healthy food, including local hospital foundations.
- Consider an exit strategy. NWJCDC could sell the property as pad-ready provided the sale meets the conditions based on the funding already in place.
- Develop interim uses for the property to generate activity at the site proposed for a grocer; e.g., farmers market, flea market and food trucks that sell healthy cuisine, as well as St. Vincent's Mobile Health Outreach Ministry.

Development of North Point II is integral to other revitalization efforts in the District of Soul. To encourage more economic development:

- Add density with multifamily housing. Grocers and other retailers look for a level of density in addition to adequate income levels when determining where to locate their properties.
- Assist existing businesses with applying for Façade Renovation Matching Grants, educational workshops on funding availability, tax credits and commercial loans.
- Create a Business Improvement District (BID). The additional tax levied could fund projects to enhance the commercial area.
- Target tenants in North Point II that serve dual purposes in the community, such as job training centers, government offices, health care providers, pharmacy, legal clinics and child care providers that will improve the lives of community members.

Infill Housing Development

- Seek an established co-developer that brings the financial stability that lenders and investors want.
- Break the District down into quadrants. Develop a vision within each defined area. Consider clustering developments starting in the most viable segment in order to stabilize the neighborhood. Once one area is stabilized, target the next most viable section for development.
- Increase focus on multifamily, workforce and rental housing. Consider construction of small multiplex housing with up to 12 units and mixed-use developments. Multifamily and mixed-use developments should be constructed on and around the collector roadways. Develop plans for mixed-use to include wanted amenities, such as a new library and community center.
- For impact, focus redevelopment efforts near developments already in place, such as Mary Eaves Apartments. Construct Mary Eaves II, NWJCDC's proposed townhomes site, as rentals or rent-to-own properties.
- Re-open negotiations with the out-of-area owner of the adjacent property that has previously declined to sell. Consider swapping property with the absentee owner as opposed to purchasing the site outright.
- Capitalize on institutional incentives for employees to live near work. Work with local employers (The Railyard District, UF Health, Edward Waters College, Stanton College Preparatory School and others) to encourage development of incentive programs for their employees to move into the District.
- Apply for federal, state and local programs focused on affordable housing, such as Low-Income Housing Tax Credits, State Apartment Incentive Loan program, Predevelopment Loan Program, Affordable Housing Special Revenue Fund.
- Utilize transit-oriented development design in revitalization efforts. Engage with JTA to extend the service into the District as a means of providing residents with more access to integral health-related resources and services.
- Highest and best use for the Fairfax Street Superfund site is mixed-use development that adds

density and brings jobs to the community. Changing zoning to allow higher density may be needed to accommodate such a development. If unable to develop the site themselves, either alone or with a co-developer, NWJCDC can assist in the redevelopment of the site by recommending the type of construction and design, keeping citizens informed on plans, and advocating for mixed-use development through lobbying efforts with City Council members representing Districts 8 and 9.

Additional Considerations

- Continue to pursue land availability at Moncrief and MLK Expressway for signage as the gateway to the District. Develop a public relations/marketing campaign in conjunction with the local merchants' association and/or other nonprofits in the area.
- Formalize a structure with other nonprofit organizations to share best practices, new ideas and opportunities and drive broader social and systems change.
- Organize regularly scheduled activities and events for residents to gather, possibly using the North Point II site, to build on the sense of community.

Much of NWJCDC's ability to successfully develop its vision and reach its goals depends on political will. The organization must continue to leverage its relationships and create deeper long-term partnerships to ensure success, making stakeholders of government officials and community residents alike.

Background

“ I remember when this area was really developed and there was a sense of pride in the neighborhood.”

— Ju’Coby Pittman, Jacksonville City Councilwoman, District 8



Stanton College Preparatory School



Edward Waters College



Edward Waters College

Northwest of Jacksonville’s Downtown Core sits a historic African-American neighborhood dubbed the District of Soul. It is bounded by Golfair Boulevard to the north, Kings Road to the south, Davis Street to the east and Fairfax Street to the west. The District has excellent access to and from I-95 as well as proximity to UF Health east of I-95 and employment opportunities found in the Rail Yard District to the south. The latter is focusing on re-use of existing warehouse buildings and vacant properties to create momentum toward positive redevelopment and economic growth and is showing signs of significant progress. Further, the Central Business District of Downtown Jacksonville with its employment, restaurants and entertainment opportunities is not more than three miles to the southeast.

NWJCDC is home to 19 neighborhoods and two historic educational institutions, Edward Waters College and Stanton College Preparatory School, the highest rated public high school in Jacksonville and 5th in the state of Florida. The District of Soul was the birthplace of James Weldon Johnson, a notable novelist, poet, educator, lawyer, diplomat, songwriter and civil rights activist. In addition to principal of the Stanton School, Johnson served as a U.S. consul to Venezuela and Nicaragua during Theodore Roosevelt’s administration and later led the NAACP. The area’s rich history also includes hosting Jacksonville’s primary baseball stadium, now J.P. Small Memorial Park, where the likes of Hank Aaron, Satchel Paige, Babe Ruth, Lou Gehrig and Ty Cobb once played.

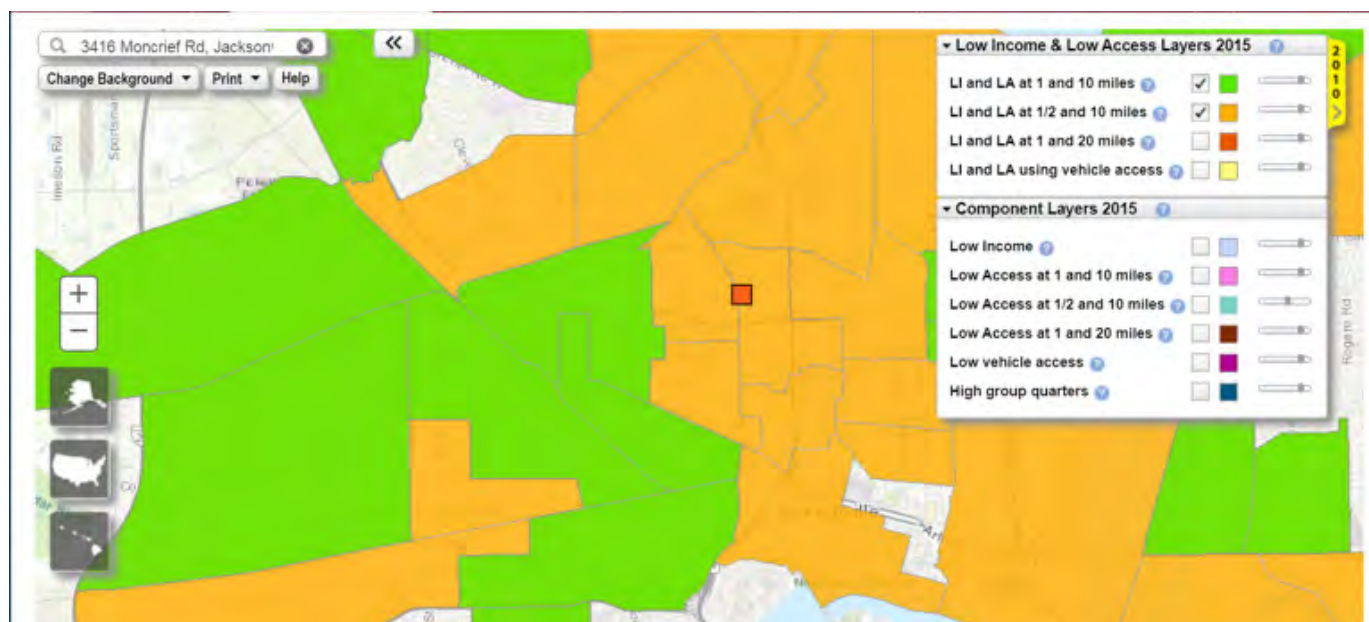
Like many urban core areas throughout the country, the District of Soul has suffered from deteriorating infrastructure, loss of population, increase in crime and lack of retail operations, commercial businesses and employment opportunities. This trend was exacerbated in Jacksonville by consolidation in 1968, which expanded the City's boundary to include all of Duval County. Improvements to older neighborhoods like Northwest Jacksonville that consolidation was expected to bring never materialized. Instead, competing needs in numerous communities now vie for the same City dollars and services. In addition, those residents with means left the inner city for suburban areas, leaving behind the economically disadvantaged.

The current population is estimated at 8,781. Average household income is \$30,878, with median household income at \$20,100. While there are multifamily units in the area, most of the housing is single family of varying quality and state of repair. Of the total 4,656 housing units, 1,065 are vacant.



Typical Single-Family Homes

Demographics have left the District without a grocery store. The area meets the United States Department of Agriculture (USDA) definition of a food desert with the closest access to fresh foods more than one-half of a mile or one mile from residents as denoted in the following map.



Northwest Jacksonville Community Development Corporation (NWJCDC) has been working to change the trajectory of this community since the nonprofit was founded in 2001. Its mission is to “transform Northwest Jacksonville neighborhoods by creating opportunities that lead to economic recovery and empower residents to create a better life for the community.” NWJCDC promotes revitalization through education, planning, housing rehabilitation and economic development and has had a critical role in developing both residential and commercial properties. Paul Tutwiler has led the organization since August 2002.

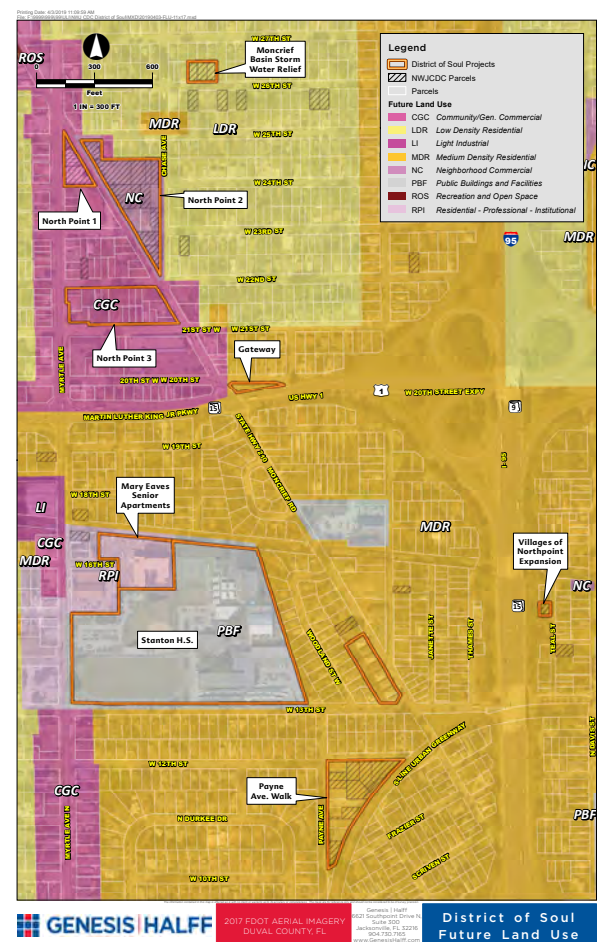
LISC Jacksonville has been a strong financial supporter of NWJCDC’s revitalization efforts and introduced the comprehensive community development model, EPIC Communities: Empower People...Inspire Change, to Northwest Jacksonville with NWJCDC as one of the lead agencies.

Housing

Single-family homes dominate the District, and about 27 percent are owner-occupied. With respect to land use and zoning, no overlay zone has been approved by the City for the TAP scope area. Most of the District’s future land use is designated medium density residential (MDR). Because it is in an Urban Priority Area, gross density for housing development ranges up to 20 dwelling units per acre when full urban services are available to the site, or more, if there is a supporting neighborhood plan or study and all utilities are available. MDR allows for mixed use developments utilizing a ‘Traditional Neighborhood Design’ (TND) concept. TND provides for a variety of housing types, a mixture of land uses, and a walkable, compact area often near transit.

Low density residential (LDR) is predominantly situated to the east of North Point Town Center. For areas designated LDR in an Urban Priority Area, maximum gross density is seven dwelling units per acre or 15 dwelling units per acre when there is a supporting neighborhood plan or study.

NWJCDC has focused on mixed-income development as a means to stabilize the community and as a strategy to reduce social issues like crime, but the challenge of creating demand from middle- and upper-income homebuyers has proved formidable. The organization has been opportunistic in acquiring property when it becomes available. As a result, parcels of land owned are scattered. They have built single-family housing on vacant lots provided by the City or HUD and purchased other properties known to house illegal activity, replacing them with new construction. In one neighborhood, they were able to cut crime by 300 percent by purchasing a multifamily complex and replacing it with single-family homes.



Future Land Use Map

NWJCDC-built housing developments include Golfair Estates, a residential community of 15 homes, and Payne Avenue Walk, a new 11-home residential community. The latter consists of 1,400 sq. ft. homes with a market value of \$154,000. The City subsidized the cost with a deferred payment loan at 0% interest for a period of 15 years. The loan includes a recapture clause to prevent subsidized homeowners from flipping the property for a gain. They must live there for 15 years in order for the loan to be forgiven in some cases. Otherwise, they must repay the subsidy. The first home constructed at Payne Avenue Walk was appraised at \$105,000; the most recent one at \$154,000. The gap between the sale price and what people can afford results in the need for subsidies either in construction cost, down payment assistance, or both.

Other construction projects include 80 units of infill housing and the Mary Eaves Apartments, an 80-unit 55+ adult community built in collaboration with The Vestcor Companies. NWJCDC rehabilitation projects include 49 housing units at the Villages of North Point Expansion and individual single-family homes throughout the area.

NWJCDC is interested in building six town homes for sale or rent owned near Mary Eaves along Myrtle Avenue. However, the assemblage is challenged by a poorly maintained eight-unit complex that sits in between the property acquired and the Mary Eaves development. An out-of-town absentee landlord has refused to sell his property, which is an eyesore. Discussions with the owner have not taken place in three years, due to his lack of willingness to open discussions on selling the property.

The organization also sought to construct a new library with housing above to replace the Dallas Graham Branch Library, which was built in 1965. NWJCDC was able to get the new design funded, but they were unable to purchase the land. As in the case with North Point I and North Point II, this is an example of how meaningful developments that will benefit broad sections of the community need both vision and political will in order to see them through to fruition.



Mary Eaves Apartments



Payne Avenue Walk



Golfair Estates



North Point Town Center I



Commercial Development

While they have had some success in housing, NWJCDC believes that in order to attract higher income individuals and families to the area the community must be able to offer retail businesses, commercial establishments and other amenities. Such commercial interests are often referred to as a “chicken and egg” scenario, as prospective residents want to see such retail businesses and job opportunities already in place, while investors in these types of businesses look for established residents that will support their enterprises.

The organization launched its first commercial project, the North Point Town Center, to serve as an economic anchor and catalyst to commercial development in the Montcrief/Myrtle Avenue North neighborhood. Phase I was completed in November 2011. It consists of a \$4 million two-story, 10,600-square-foot commercial building constructed on vacant remediated brownfield property. The building currently houses NWJCDC’s offices, a pediatric dental clinic, pharmacy, coffee shop, and other businesses.

North Point Town Center Phase II is a proposed \$7.6 million development that will offer 23,800 sq. ft. of retail and commercial space anchored by a much-needed grocery store. Site work is complete and the project is nearly ready to break ground for construction of the grocery store pad. The nonprofit is the recipient of an \$800,000 Healthy Food Financing Initiative (HFFI) grant from the Department of Health and Human Services, and two Community Development Block Grants totaling \$800,000 through the City for infrastructure, relocation and environmental remediation. Approximately \$400,000 is available for an off-site retention pond, sidewalks, tree mitigation, etc. LISC has extended terms for a \$2 million loan but it must be underwritten to determine the risk and the appropriate amount of debt for the property to carry. The Office of Economic Development is willing to support up to 25 percent of vertical construction costs if private capital is part of the equation, the project can demonstrate an appropriate level of job creation, and

there is a tenant found to operate the grocery store.

The second phase of The North Point Town Center project will include two new crosswalks to Moncrief Road and a Jacksonville Transit Authority (JTA) bus station in front of the center's parking lot. Some 30+ entrepreneurs receiving business management assistance from the Small Business Development Center (SBDC) at University of North Florida have expressed interest in leasing space in North Point II to start microbusinesses. Coined the Marketplace, it is envisioned as a neighborhood incubator similar to those located at the Beaver Street Enterprises near the Railyard District. A future mixed-use development, North Point III, is also on the drawing board.

The development of North Point II is integral to revitalization efforts in the District of Soul. The addition of a grocery store anchor will alleviate health challenges in the area and spur other economic development. A study of the economic impact of the Pennsylvania Fresh Food Financing Initiative, a statewide program to increase the number of supermarkets in underserved communities and the model for the federal Healthy Food Financing Initiative (HFFI) program, found that a new supermarket not only brings jobs to the community but also increases overall economic activity in the neighborhood and region, generates additional tax revenues at both the state and local level, and provides an immediate boost of between 4 percent and 7 percent to home values in close proximity to the store.

The study found that 75 percent of jobs created by new grocery stores and supermarkets in underserved areas were filled by local residents who lived within three miles of the store. Wages earned by grocery store employees help to inject additional money into the local economy. Further, each job created can have a multiplier effect of nearly 20 through direct, indirect and induced jobs.

A grocer also spurs other retail development. As an anchor store, a supermarket or grocery store draws shoppers to the location on a daily basis. This high pedestrian traffic attracts so-called inline retailers – smaller retailers, restaurants and other specialty services – to the area in order to capitalize on the high daily volume of potential customers. Such demand for retail space can serve as a catalyst for economic development in the area around the grocer. To the extent NWJCDC is able to identify tenants that provide needed community services (daycare, legal aid, employment offices, job training) or better access to government offices (licensing, driver's licenses, tax payments), a dual benefit will be derived where the center improves its stability and sustainability with tenants meeting the needs of the local community.

Gilmore Hagan Partners is structuring financing for this project. A combination of funding through the HHS grant and the City's Housing and Community Development Division provided funding for land assemblage and site work completed to date. While the planning, assemblage, permitting, etc. have been completed and the retention pond has been funded, the project has been delayed due to the challenge of finding a grocer willing to operate in an area where median household income is \$20,100. Without an anchor, NWJCDC cannot get the financing from the City for vertical construction and cannot attract the needed

“Winning takes longer than losing. I don't give up on anything.”

— Jim Gilmore, Gilmore Hagan Partners

inline tenants.

The sticking point is how to help subsidize the operating costs. Traditional supermarkets operate on slim margins and typically lose money in economically disadvantaged neighborhoods. As a result, they look to locate in areas with a dense population and median income of \$35,000 or more. Key consumer targets for Aldi, for example, a no-frills grocery discount store expanding in Jacksonville, looks for 40,000 people within three miles with a median household income of \$50,000.

The City has been looking at ways to address the food desert issue. In May 2019, the Jacksonville City Council approved a Northwest Jacksonville Economic Development Fund initiative entitled the Full-Service Grocery Store Improvement Program with oversight by the Office of Economic Development (OED). The program seeks to incentivize grocers to locate in Northwest Jacksonville. Grants would cover up to 40 percent of the overall capital costs (excluding land cost), or up to \$1.5 million, of a full-service grocery store's opening costs, including construction, and could provide a Recapture Enhanced Value Grant for up to 75 percent of the taxes paid up to 10 years. The grants would be paid out of \$3 million appropriated in 2018 to address the food desert issue. In order for the funds to be allocated for a specific project, legislation will be presented to the City Council for adoption of the specific project.

OED is currently in negotiations to bring a grocer to the site of the former Harveys Supermarket on Edgewood Avenue. The office also is considering other pilot programs, including a Mobile Market Program, which would fund mobile markets to improve access to healthy foods to the area. If the pilot programs prove successful, the City Council may continue to fund the program.

CASE STUDY: **Twin Cities Mobile Market, Minneapolis-St. Paul, MN**



The Twin Cities Mobile Market is a project of the Amherst W. Wilder Foundation. The Market, launched in 2014, operates two grocery stores out of retrofitted buses, bringing fresh produce, meat and groceries to 33 locations throughout the Twin Cities four days a week. Partnerships with bulk wholesalers enable the Market to sell the food at lower cost than retail stores. The Market also accepts SNAP/EBT benefits.

Besides Amherst H. Wilder Foundation, strategic partners include various community organizations, sponsors of the IndieGoGo Campaign, The Minneapolis-St. Paul chapter of Architecture for Humanity and Shinebox of Minneapolis.

The Wilder Foundation supports program staffing as well as procuring and retrofitting the buses. The first bus was purchased from a local transportation agency for \$6,200. The design work to retrofit the bus, branding and bus wrapping were provided pro bono. An IndieGoGo campaign raised more than \$12,000 to stock the bus the first time. The Mobile Market raised more than \$20,000 to retrofit the second bus. Money from food sales along with donations provide funding to stock the buses.



Superfund Site

The Environmental Protection Agency (EPA) began the process of remediating the former Fairfax Street Wood Treating property in March 2019 with NWJCDC helping to promote job training and opportunities for the effort. The EPA named it a Superfund cleanup site in 2012 because of extensive arsenic and copper pollution. The 12.5-acre property is adjacent to two elementary schools and a day care center. There are 52 surrounding residential properties that are included in the \$9 million cleanup project. The property is being cleaned to residential standards, important for the future development options for the property, and the work is on schedule to be completed by the end of September 2019.



Superfund Site

As of September 5, 2019, more than 50,000 tons of impacted soil has been disposed of off-site and 51 properties have been remediated and restored. The majority of the activities that remain are removal and disposal of the remaining impacted soil, removal of concrete and pavement, and site grading and restoration.

NWJCDC was involved in the Superfund Job Training Initiative. Working with the EPA and contractors, they screened and recruited 13 trainees to participate in the program. Once selected, the trainees earned three certifications in hazardous waste and emergency response, CPR/First Aid, and OSHA construction safety courses. The trainees also received professional development training.

In an effort to return the site to productive use once it is remediated, the EPA is willing to forgive the debt on the property if a nonprofit takes control of the site. NWJCDC is seeking to assist in the redevelopment of the site. Leading considerations are whether the site would serve the community best by development of new infill housing, or if it would serve better as a source of employment for residents of the surrounding neighborhoods.

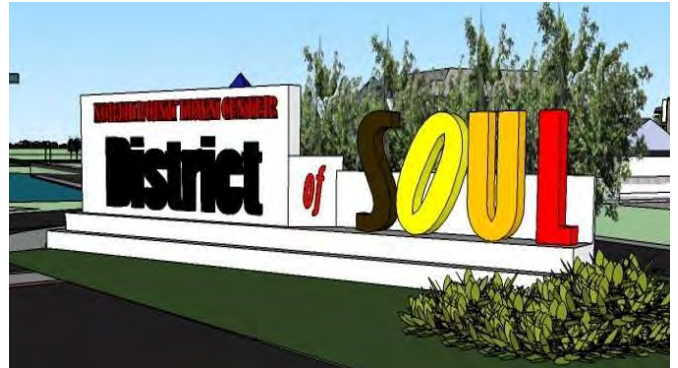
Analysis

“ NWJCDC needs a larger board. It is important to have not only people from this community but business leaders and others with a vested interest in Jacksonville.”

— Steve Kelley, NWJCDC Board Member

Strengths

The District of Soul has a great champion in NWJCDC and its CEO, Paul Tutwiler. He has strong relationships in the community and with LISC, knowledge of the market, and the trust and respect of both residents and local government. NWJCDC is seen as the ‘go to’ organization for the community, and these traits are instrumental in gaining much needed access to government funding for initiatives and programs necessary to the economic resurgence of the community.



Under Tutwiler’s direction, NWJCDC has made strides in replacing old, subpar housing with well-appointed, affordable homes in an effort to attract a broad mix of families across the income spectrum to the area. In addition, the vision to develop North Point Town Center, a catalyst commercial venture, in the District is a strategic move to encourage other commercial development, create employment opportunities and address the food desert issue. Together, housing and commercial development can help to change area residents’ quality of life.

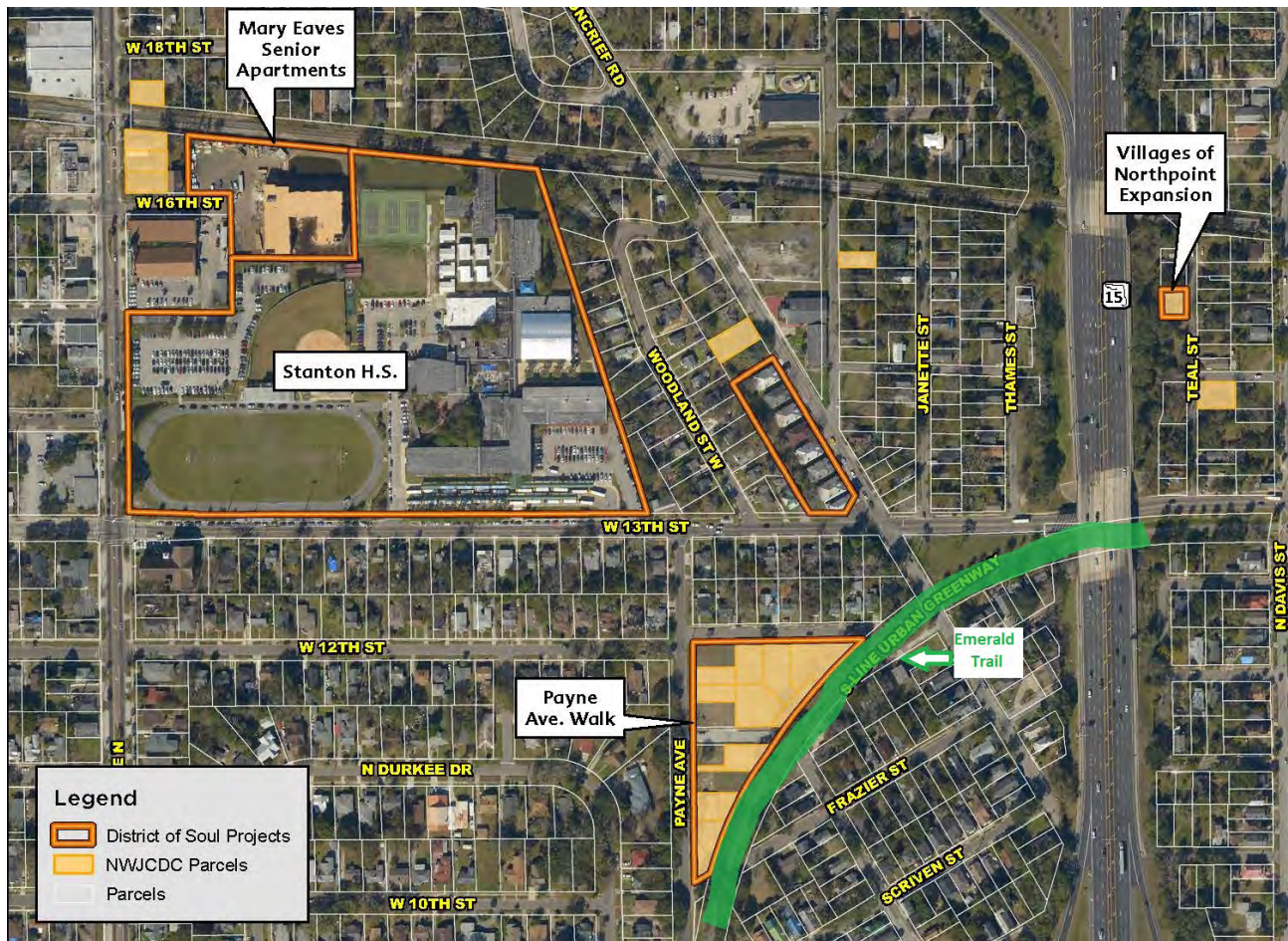
The study area offers easy access to major highways and enjoys good bus transportation along Moncrief Road and Myrtle Avenue North. Close proximity to Downtown Jacksonville and the Rail Yard District (RYD) is a plus. The RYD has launched its own initiative to bring more business and economic development to that area. Its success can create employment opportunities for District of Soul residents. Expected growth in Downtown provides another opportunity for job creation as well as the potential for the development of additional workforce and attainable housing options.

The City has committed financial support for Phase II of NWJCDC’s commercial North Point Town Center, and the project is nearly ready to break ground.

With respect to housing, local homeowners appear to be engaged and supportive of NWJCDC efforts. The City has demolished many old, abandoned homes leaving vacant land available, which allows for infill and redevelopment. Infrastructure like sewer and water is already in place, lowering the cost of construction. Land use and zoning in this Urban Priority Area provides an opportunity to build townhomes, quadplexes, small multifamily units and mixed-use development.

NWJCDC has embraced the community’s African-American heritage, in an effort to engender a sense of pride in its strong culture and history. They have designated the area the District of Soul and are raising awareness of notable accomplishments of the past. A plan to build a gateway at Moncrief Road and Martin Luther King Parkway is in place, which would help to create a sense of identity to the community.

	District of Soul	NWJCDC
Strengths	<ul style="list-style-type: none"> NW Jacksonville Economic Development Fund Transportation network Proximity to Downtown/Highways/Rail Yard District City's willingness to contribute Available land Available Infrastructure already in place Residential zoning Housing stock/local owners History and pride/community HabiJax/other organizations Emerald Trail/S trail EWC growth including new stadium 	<ul style="list-style-type: none"> CEO's relationships/knowledge of market Community and government trust in CEO/ respect Trying to work "THE" plan Access to government dollars and programs Seen as the "go to" organization Relationship with LISC and local bank support
Weaknesses	<ul style="list-style-type: none"> Policy doesn't always leverage trust Lack of amenities – grocery store, shopping Available land with no plan Absentee owners Income levels won't attract capital Perceptions of crime/poverty Lack of private capital Lack of inventory; e, g, distribution warehouse Food desert Employment opportunities Stigma Identity 	<ul style="list-style-type: none"> Staff capacity – dollars Mission/Strategy must adapt to changing administrations Financial capacity Strategic focus challenges Board size and makeup Reliance on public funding – CHDO/CDBG
Opportunities	<ul style="list-style-type: none"> Density alternatives Small rental – income [CDBG/HUD Home program] Good Neighbor Next Door program Superfund site Bond funding Development partners Group homeowner organization structures Stanton College Preparatory School Synergy 	<ul style="list-style-type: none"> District of Soul/Identity overlay Gateway/signage Line of credit PR/Marketing Stanton relationships Grocer anchor & tenants Capital campaign Strategic partnerships with nonprofits Strategic relationships with developers Employment centers Job training Build relationship with Edward Waters College and others
Threats	<ul style="list-style-type: none"> Competition for funding Lack of knowledge to build and protect assets Loss of political will Absentee owners Blight Closing of elementary and middle schools NIMBY 	<ul style="list-style-type: none"> Loss of funding Succession planning Regulations



Northwest Jacksonville also benefits from the presence of other nonprofit organizations like HabiJax, LISC, Rail Yard District Business Council and others. By bringing these entities together, and working cooperatively towards common goals, much can be accomplished to address the economic and housing issues affecting the community.

The planned Emerald Trail will run adjacent to Payne Avenue Walk and through J.P. Small Memorial Stadium Park. When completed, the greenway will be an added amenity, enhance the neighborhood and bring greater awareness to the community.

Weaknesses

The challenge in bringing middle-income residents to Northwest Jacksonville rests with the stigma of poverty and crime attached to the area. Employment opportunities, grocery stores, shopping and other amenities commonly found in middle-income neighborhoods are missing. Moreover, vacant properties and absentee landlords who do not maintain their properties contribute to area blight.

NWJCDC relies heavily on public funding. This can be a challenge, particularly since the goals of changing City administrations can be a moving target. Jacksonville's Office of Economic Development (OED) wants to see private capital as part of the funding equation. OED ideally seeks to keep City funding to a maximum of 25 percent.

Attracting private capital is difficult based on density, household income levels and a lack of commercial inventory, like a distribution warehouse that would draw suitable companies to relocate there. Land is available, but no specific plan is in place to develop it.

While NWJCDC has made inroads, staff capacity is strained and the organization does not have sufficient funding to attract the talent it needs. Organizational and financial capacity inhibit NWJCDC's ability to pursue additional land and other opportunities that present themselves. In addition, the nonprofit impacts many social areas. Being spread too thin when opportunities arise can strain staff, divert funds and dilute strategic focus.

With so much resting on political will, it is important to have individuals able to advocate for the organization. Currently, NWJCDC's board is relatively small compared to most nonprofits and, as a Community Housing Development Corporation (CHDO), NWJCDC has some restrictions on board composition. A 2007 survey by BoardSource, a nonprofit board leadership and educational corporation, found the median number of nonprofit board members is 15. Advantages of larger boards, with a diversity of backgrounds and resources, include a greater variety of perspectives and a wider network for fundraising.

Opportunities

Northwest Jacksonville's designation as an Urban Priority Area allows for multifamily and mixed-use development. Areas along the main roadways lend themselves to both. Mixed-use development offers the opportunity to bring in commercial and retail businesses to support the local area. Further, the addition of small multifamily rental properties (e.g., quads and six-plexes) could provide NWJCDC with a steady source of income versus earned proceeds from home sales.

There may be an opportunity to work with Edward Waters College, Stanton College Preparatory School, UF Health and other area employers to encourage development of incentive programs for their employees to move into the District. UF Health has previously implemented a program to pay employees \$5,000 toward homeownership in Springfield. In St. Louis, Washington University's employee housing assistance program, Live Near Your Work, provides forgivable loans of \$8,500 for closing costs and a down payment to Washington University and BJC Healthcare employees who buy homes in certain neighborhoods near campus undergoing revitalization, and \$12,500 for those who purchase in a targeted neighborhood. A similar program may be possible for the District of Soul.



Washington University Neighborhood Development

The Superfund site could be developed for mixed-use. Land uses surrounding the site primarily include residential, public and institutional and the site is not located within a major industrial center. Mixed use would be compatible with surrounding neighborhoods, could support small businesses and provide basic services and employment opportunities for local residents. Adding multifamily residences to the area can also help to increase density needed to attract a grocer to North Point II.

A number of government programs are available to assist in-need communities. Among them are:

- HUD's Good Neighbor Next Door (GNND) program offers an opportunity to move pre-K through grade 12 teachers, firefighters, law enforcement officers and emergency medical technicians into the area. This aligns with NWJCDC's strategy to attract higher income residents to the District of Soul. The program allows these public-sector employees to buy a HUD-owned single-family home at 50 percent off the listing price. Eligible buyers must work in the area. They may not own any other residential real property at the time when submitting an offer to purchase a home or for one year prior to that date. Those who qualify for an FHA-insured mortgage program only need a \$100 down payment and closing costs can be financed through the mortgage. The home must be a purchaser's primary residence, and they are required to stay in the home for a full three years to avoid the recapture policy.
- Community Development Block Grants (CDBG) awarded by the City can be used to acquire real property for redevelopment, reconstruct or rehabilitate housing and other property, improve public facilities like sidewalks, assist for-profit businesses for special economic development activities, initiate crime reduction initiatives, assist low-income homebuyers (down payments, subsidizing interest rates or closing costs), and enforce local building codes to reverse housing deterioration and other signs of blight, among other things.
- The Head Start to HOME Ownership (H2H) Program is temporarily closed in Jacksonville but is expected to reopen. It provides down payment and closing cost assistance to eligible families and/or individuals purchasing a single-family home as their primary residence. Purchasers cannot currently own a house. The City's financial assistance is in the form of a second or third mortgage at 0 percent interest for 10 years and includes a recapture clause.

Bond financing may be available through the Florida Development Finance Corporation (FDIC). The financing authority supports economic development by offering tax-exempt, low-interest bonds financing to qualifying projects or borrowers, including 501(c)(3) nonprofit organizations. Funds may be eligible to finance or refinance up to 100 percent of the cost of acquisition, construction, and equipping of land, facilities, equipment and other costs needed for a project.

With respect to project financing, there is a gap between the time when an application is submitted for City funds and the time funds are received. NWJCDC must be able to assemble and maintain properties until such time as a project is designed and sources of funding identified. The majority of available subsidies are on a reimbursement basis requiring the nonprofit to secure construction financing through construction completion. A bank line of credit may help NWJCDC bridge that gap, enabling the organization to acquire additional properties. NWJCDC can also develop a capital campaign to raise money for improvements.

Opportunities to raise the identity of the District of Soul include a strong public relations and marketing campaign and gateway signage. An overlay that provides guidelines for development can be instrumental in structuring the future look of the District.

A number of organizations in and around the area are working toward similar goals. Operating in silos is detrimental to success. The more synergy that is fostered between the broader geography, the better it will be for the community. There is an opportunity to leverage the resources of other organizations by bringing various groups together, such as the Rail Yard District Business Council, Edward Waters College, New Town Success Zone and others, as well as Stanton College Preparatory School. Among Stanton's School Advisory Committee's broad functions is "to review the impact of property development and zoning changes in the vicinity of the school as they relate to the safety, welfare and educational opportunities of the students."

There may also be an opportunity to group the 19 homeowner organizations that currently exist into four blocs. Each association within a bloc could have one representative who reports to the chair of that bloc. This may help to bring greater cohesiveness to the associations' individual efforts. Their effect can be greater together than separately.

Threats

One of the biggest threats to revitalizing the area is the competition for city, state and federal funding as well as philanthropic organizations. Northwest Jacksonville is not the only area of the city that is economically disadvantaged. Moreover, loss of funding is a threat to the organization itself, since it relies so heavily on public dollars. The ability to get things done also depends on political will. While Mayor Curry is said to be a champion for the organization, the next administration may be focused elsewhere and changing regulations can make it harder to meet financial requirements.

Attempts to bring middle-income families into the District may be stymied by urban blight. Many absentee landlords fail to maintain properties and substandard housing is a persistent problem. In addition, a lack of knowledge to protect assets of parents and grandparents once they pass on creates abandoned homes. Titles are not cleared through probate, taxes are not paid, and the City forecloses on them.

There also is strong opposition to multifamily development and rentals from many older homeowners in the District, who see multifamily rentals as hubs of criminal activity. But many millennials do not wish to own property, and increasing density can be a strategy to drawing in private investment. Nevertheless, without subsidies, developers may not be able to charge rents high enough to cover the debt service.

Paul Tutwiler is politically savvy and the key to NWJCDC's success. A lack of succession planning, however, is a threat to the organization's ability to continue its work.



Abandoned Homes

Recommendations

North Point II

Attracting a grocer to the District of Soul is goal number one. The fact that the site is assembled and prepared is a major advantage. NWJCDC should continue to negotiate with grocers and other nontraditional food retailers. However, the organization may wish to consider alternative plans as follows:

Explore a strategic partnership with a co-developer.

A co-developer (e.g., Sleiman Enterprises, Ash Properties, Hakimian Holdings, Smith & Young Co., others) that has expertise and relationships with grocers and other brand-name tenants will allow NWJCDC to maintain some revenue stream and an element of control, as well as mitigate the capacity issues the organization faces. A co-developer may also be able to bring in name-brand retailers. Ideally, only 10 percent of the stores in North Point II should be mom and pop tenants.

An agreement may require some creative funding to mitigate risk for the developer and/or a potential grocery store, which is generally capital intensive and marginally profitable. Providing front-end capital may enable an investor to cover the debt service while charging rent low enough to be attractive to a grocer. Alternatively, subsidizing the operator directly may provide enough incentive to draw a grocer.

NWJCDC should work with the Office of Economic Development on procuring a grocer through the Full-Service Grocery Store Improvement Program. A grant can cover up to 40 percent, or up to \$1.5 million, of a full-service grocery store's opening costs, including construction, and could provide a property tax rebate of up to 75 percent for up to 10 years. Efforts underway by the Northwest Jacksonville Economic Development Fund to bring fresh foods to the area may also represent an opportunity to leverage activity and resources already pursuing common goals.

There may be an opportunity to take advantage of tax credits allowed for site rehabilitation or solid waste removal through Florida's Brownfield Redevelopment Program. It offers businesses locating on a brownfield site tax credits up to \$500,000 and liability protection when they enter into a Brownfield Site Rehabilitation Agreement (BSRA). Florida provides the credits for the "calendar year in which the applicable voluntary cleanup agreement or brownfield site rehabilitation agreement is executed, even if the site rehabilitation or solid waste removal is conducted prior to the execution of that agreement or the designation of the brownfield area." Tax credits can be transferred to an entity with a Florida corporate income tax liability, but only once.

Locally, ICARE, an interfaith coalition, has committed to support the project if a grocer is secured, as has LISC. Funding may be available through Florida's Healthy Food Financing Initiative program administered by the Florida Community Loan Fund. NWJCDC should also seek investments and grants from other area nonprofit organizations and philanthropic foundations focused on access to healthy food. Local hospital foundations, including UF Health, Baptist Health and St. Vincent's, could be a source of funding. The Jacksonville Nonprofit Hospital Partnership, a collaboration of area nonprofit hospitals, conducts a Community Health Needs Assessment (CHNA) every three years to provide an accurate understanding of evolving local health needs. The 2019 report noted that access to healthy food and a grocery store was a key issue for the community, particularly in Health Zone 1, which includes the District of Soul.

Consider an exit strategy.

Most of the prep work has been completed for the development of North Point II. NWJCDC could sell the property as pad-ready. The sale would need to meet the conditions based on the funding already in place; e.g., requirements of HHS grant funding or need to create a minimum number of jobs for the project.

Develop interim uses for the property.

Generating activity on the site, even if on a temporary basis, can help bring awareness to the community that work is ongoing. Interim uses can include a farmers market. Explore a collaboration with Clara White Mission's White Harvest Farms to bring a mobile farmers market to North Point II on a regular basis or Berry Good Farms Mobile Market, which currently serves several Downtown locations twice weekly. They participate in the USDA-funded Fresh Access Bucks (FAB) initiative. SNAP/EBT recipients can get a 50 percent discount on Berry Good Farms' organic greens, fruits and veggies.

Other temporary uses include a flea market that offers fresh food items along with other fare for sale and food trucks that sell healthy cuisine, outdoor movie nights, music events and other similar activities. Some of the 30+ entrepreneurs expected to be tenants in North Point II might be included as part of the temporary events, as well as St. Vincent's Mobile Health Outreach Ministry, a doctors' office-on-wheels that provides primary care to underserved populations. The latter could be a long-term partner to bring a medical care unit at the site.

The success of these temporary uses could be used to build market intelligence and provide data for a professional content marketing package with demographics that include SNAP/EBT as part of household income. Seek help from a commercial real estate development broker.

Commercial Corridor Development

Development of North Point II is integral to other District of Soul revitalization efforts.

The addition of a grocery store anchor is a priority as it will bring a high volume of daily pedestrian traffic to the area, attracting other businesses to open in adjoining areas.

Add density with multifamily housing.

Grocers and other retailers look for a level of density when determining where to locate their properties. NWJCDC has proposed a mixed-use development with 150 to 200 multifamily units as part of North Point Town Center Phase III and town houses adjacent to the Mary Eaves Apartments. They should continue to seek land acquisition for the mixed-use housing/library/multicultural learning center as well. In addition, the Superfund site lends itself to mixed-use development. Multifamily housing should be concentrated along the main thoroughfares within the District.

Assist existing businesses.

Encourage local businesses to seek funding through the Façade Renovation Matching Grant Program for building improvements. Help existing businesses to expand by providing educational workshops on funding availability, small business tax credits and how to get a commercial loan.

Create a Business Improvement District (BID).

A Business Improvement District could be created to visually enhance the commercial area. The additional tax levied could fund projects including, among others, cleaning streets, streetscape enhancements, and marketing the District of Soul.

Infill Housing Development

Seek an established co-developer.

As with commercial development, an established co-developer for housing will enable NWJCDC to maintain some revenue stream and an element of control, as well as mitigate the capacity issues the organization faces. Lenders and investors financing housing seek stable balance sheets and wider geographic areas than small nonprofits offer. A partnership with a private developer brings the financial stability that lenders and investors want.

Break the District down into quadrants.

One overall strategy is not applicable to the entire District of Soul, since there are areas that lend themselves to one or another type of housing or commercial and mixed-use development. Develop a vision within each defined area. Consider clustering developments starting in the most viable segment in order to stabilize the neighborhood. Concentrating developments in one area achieves greater visual impact compared to one-off projects that are isolated pockets of development. Once one area is stabilized, target the next most viable section for development.

Increase focus on multifamily workforce rental housing.

There is a need to increase density in order to attract capital. Consider construction of small multiplex housing with up to 12 units and mixed-use developments. Multifamily and mixed-use developments should be constructed on and around the collector roadways, such as Moncrief Road and Myrtle Avenue, as opposed to areas where single-family homes dominate. Develop plans for mixed-use to include wanted amenities, such as a new library and community center.

Build near developments already in place, such as Mary Eaves Apartments. NWJCDC already has assembled a site for potential town homes adjacent to Mary Eaves. The town homes could be rentals or rent-to-own properties. Concentrating such multifamily efforts in and around Myrtle Avenue is recommended. Re-open negotiations with the out-of-area owner that has previously declined to sell. Consider swapping property with the absentee owner as opposed to purchasing the site outright.

Capitalize on institutional incentives for employees to live near work.

Work with local employers (UF Health, Edward Waters College, Stanton College Preparatory School and others) to encourage development of incentive programs for their employees to move into the District.

Apply for federal, state and local programs focused on affordable housing.

While NWJCDC seeks more market-rate projects, there is a need to ensure gentrification does not displace many District residents. Affordable housing projects provide developers with incentives to ensure that a certain number of units are reasonably priced for lower-income residents. Numerous government programs are available, such as:

Low-Income Housing Tax Credits (LIHTC).

Developers awarded the nonrefundable federal housing tax credits allow investors to capitalize affordable housing developments with repayment and returns generated through the tax credits versus project economics. Attracting investors through this method reduces capital needed from other sources, including the debt developers would otherwise incur and the equity they would otherwise have to contribute. With lower financing costs, tax credit properties can offer lower, more affordable rents. Access to such programs is generally limited to developers with prior experience, although there are designated Requests for Applications (RFAs) where inclusion of a nonprofit co-developer such as NWJCDC can generate additional points in the competitive scoring. Such RFAs will provide the best opportunity for NWJCDC to participate in LIHTC funded development activity

State Apartment Incentive Loan program (SAIL)

Florida's SAIL program provides low-interest loans on a competitive basis to affordable housing developers. This money often serves to bridge the gap between the development's primary financing and the total cost of the development. A minimum of 20 percent of the development's units must be set aside for families earning 50 percent or less of the area median income. Developments that use housing credits in conjunction with this program may use a minimum set-aside of 40 percent of the units for residents earning 60 percent of the area median income.

Predevelopment Loan Program (PLP)

PLP helps nonprofit and community-based organizations plan, finance and develop affordable housing. Eligible organizations may apply for a loan of up to \$750,000. The loan carries a non-amortizing one percent interest rate, with principal and interest deferred until maturity. Rental developments must set aside 20 percent of its units for persons earning 50 percent or below of area median income (AMI). Homeownership developments must set aside 50 percent of their units for persons earning 80 percent or below of AMI and the other 50 percent to persons whose income does not exceed 120 percent of the AMI.

Affordable Housing Special Revenue Fund

City of Jacksonville Ordinance 2019-290 created the Affordable Housing Special Revenue Fund which holds proceeds from the sale of surplus City property deemed appropriate for affordable housing. The funds are appropriated to the Neighborhoods Department for increasing the availability of affordable housing for low-, moderate- and middle-income households. The Real Estate Division may sell or donate the property for that purpose.

Utilize transit-oriented development design in revitalization efforts.

Transit-oriented development (TOD) capitalizes on public investments in transit by maximizing the amount of residential and business space within walking distance of public transport. Developing property within close proximity to transit is essential for TOD. Areas around transit stops should be compact and contain a mix of residential, commercial and public uses of higher density/intensity than surrounding areas.

The Federal Transit Administration has provided \$1,015,280 to Jacksonville Transportation Authority to plan for TOD along the proposed Ultimate Urban Circulator (U2C). U2C's North Corridor is expected to serve the area east of I-95 from Downtown to UF Health. NWJCDC should engage with JTA to extend the service into the District as a means of providing residents with more access to integral health-related resources and services.

Fairfax Street Superfund Site Development

Highest and best use for the site would be a mixed-use development that adds density and small businesses that can provide basic goods and services to the community. Changing zoning to allow higher density may be needed to accommodate such a development. If unable to develop the site themselves, either alone or with a co-developer, NWJCDC can assist in the redevelopment of the site in several ways. They can collaborate with citizens and other area nonprofit organizations to recommend type of construction and design and keep citizens informed on plans. NWJCDC can also be an advocate for mixed-use development through lobbying efforts with the City Council members representing Districts 8 and 9.

An alternative use could be as an employment center for the area. Identification of and efforts to bring in a distribution center, industrial park or light manufacturing that can provide jobs to area residents would be helpful in improving the area median income. The same role for NWJCDC exists in this capacity as advocate for the community and its needs for jobs and economic development with government officials that control the destiny of that property.

Additional Considerations

Develop a marketing campaign to build a community identity.

The name District of Soul embraces the community's African-American culture and heritage. Building an identity is a process that includes shaping the impression of those who live, work or visit the community. Rebranding a neighborhood involves placemaking that capitalizes on the current assets of the community while drawing new people to it. An overlay that provides guidelines for development can be instrumental in structuring the future look of the District.

NWJCDC should continue to pursue land availability at Moncrief and MLK Expressway for signage as the gateway to the District. Develop a public relations/marketing campaign in conjunction with the local merchants' association and/or other nonprofits in the area. This can include outreach to schools to teach youth about the area's history. Work with restaurateurs to develop a retail corridor with unique restaurants

that offer soul food and southern cuisine. Celebrate African-American culture by commissioning public art around Town Center, parks and the planned Emerald Trail. Develop cultural programming and events; e.g., African-American art festival, music and dance.

Leverage resources and relationships.

It is important to forge relationships with other nonprofits that offer synergies to the work being done by NWJCDC. This should include those that may serve as tenants in commercial projects, bring jobs to the area, or otherwise address the economic challenges faced across the service area. Further, NWJCDC should seek to develop a formal collaboration with HabiJax, LISC, Rail Yard District Business Council, New Town Success Zone and others to share best practices, new ideas and opportunities in order to drive broader social and systems change. Opportunities to work with administration, staff and stakeholders from Stanton College Preparatory School and Edward Waters College is a key strategy towards identifying new resources, prospective board members, and ideas that could be mutually beneficially to each organization and the surrounding community.

Conclusion

NWJCDC has done an excellent job in taking a neighborhood plan and using it for implementation. The organization has good relationships within the community and is striving to impact the social and economic ills facing the District of Soul. Much of NWJCDC's ability to successfully develop its vision and reach its goals depends on political will. When developers know an area has the backing of local government, they are willing to invest in that community. NWJCDC needs to continue to leverage its relationships and create deeper partnerships to ensure success.

About the Panel



Steve Kelley, TAP Chair, Vice President, Community Development Lending and Investing, TIAA Bank, Jacksonville, Florida

Steve Kelley is a commercial real estate finance professional with expertise structuring debt and equity for affordable housing and economic development needs utilizing tax credits and other government programs. He has more than 25 years in the financial services industry with regional and national responsibilities in diverse leadership roles.

Kelley is active in the Jacksonville community, serving on boards and committees for Junior Achievement of North Florida, Northwest Jacksonville CDC, Cathedral District-Jax, United Way of Northeast Florida, Urban Land Institute and Jacksonville University's Marine Science Research Institute. He holds a doctor of business administration degree from Jacksonville University and is visiting professor of accounting, economics and finance for the Keller Graduate School of Management of DeVry University.



Kirk Blevins, Senior Project Manager, SCS Engineers, Jacksonville, Florida

Kirk Blevins has more than 18 years of experience as an environmental consultant. His primary practice areas are land development and redevelopment support, including successful navigation through brownfield programs, hazardous waste management, assessment and remediation at contaminated sites, and due diligence. Blevins has managed and conducted projects throughout the United States and in the Caribbean for local, national and international clients. He is considered a technical expert in the assessment and remediation of redevelopment sites and in finding creative solutions to maximize benefits for his clients. Blevins earned a bachelor's degree from Old Dominion University and a master's degree from Florida Institute of Technology.



Jacob Browning, Manager of Urban Planning, Downtown Dallas, Inc., Dallas, Texas

As the Downtown Dallas urban planning manager, Browning serves as the steward of the 360 Plan, Downtown's strategic plan focused on mobility, complete neighborhoods and placemaking. He oversees its strategic implementation in an effort to further advance the growth and success of Dallas' central business district. Browning has developed policy guidelines and recommendations for enhancement and activation of the public realm throughout Downtown, as well as helping stakeholders navigate City Hall regulations and processes. Through this work, he will help shape the future of Downtown, ensuring new developments are planned in a holistic manner.

Browning has more than 12 years of work experience in the field of city planning and community engagement. Before joining Downtown Dallas, Inc., he worked as community engagement liaison for the City of Fort Worth, planner for the Fort Worth Police Department, and senior planner for the City of Austin—all with a focus on building better communities.

In addition to holding a bachelor of science degree in international economics from Texas Christian University, Browning earned a master of urban planning from Texas A&M University.



Caleena Shirley, St. Johns Housing Partnership; Principal, Catalyst Planning and Development, LLC, Jacksonville, Florida

Shirley is a 14-year urban planner and affordable housing specialist, providing direct technical assistance to nonprofit affordable housing developers and municipalities administering affordable housing programs as principal at Catalyst Planning and Development, LLC.

She has 12 years of experience working with local governments, providing guidance in the areas of specialized affordable housing program initiatives, residential construction project management and housing development funding. Most recently, she served as the housing property administrator and, prior to that, as operations manager for the City of Jacksonville's Housing and Community Development Division, where she administered the Foreclosure Property Registry program and the City's surplus property portfolio. As a planner for the City of Winter Park, Shirley evaluated development plans to formulate recommendations, analyzed state statutes and federal regulations related to development growth procedures, and ensured municipal compliance.

In addition to her urban planning background, Shirley is a Geographic Information Systems (GIS) analyst, specializing in housing and economic market analysis. She graduated cum laude from Rollins College with a bachelor of arts in environmental studies and civic urbanism.



Jesse Wiles, Principal/Chief Executive Officer, APD Urban Planning & Management, LLC (ADPU), Atlanta, Georgia

Jesse Wiles' experience includes over 30 years as a leading consultant for urban and neighborhood redevelopment, particularly in disinvested urban communities. He has a wide range of experience in community planning, real estate development, property acquisition/disposition and financing. Wiles was a leading developer of historic property in Savannah's nationally acclaimed Victorian/Historic Districts and has managed the disposition of Freddie Mac-owned foreclosed single-family properties throughout the country.

His work and extensive experience served as the basis for the formation of APDU, through which he has helped many public and private clients stabilize, plan, design and implement award-winning neighborhood redevelopment initiatives throughout the country, including the 2013 National HUD Secretary Opportunity Empowerment Award for the Laney Walker/Bethlehem Neighborhood Redevelopment Project, in Augusta, Ga., and the 2018 South Carolina Achievement Award for Economic Development for the Florence Neighborhood Revitalization Strategy.

Wiles holds two masters of science degrees in community planning and public administration and a bachelor of science degree in urban affairs from the University of Cincinnati.



The mission of the Urban Land Institute is to provide leadership in the responsible use of land and in creating and sustaining thriving communities worldwide.