COMMUNITY IMPACT REPORT 2022

LENDING (Housing, Mixed Use, Commercial, Small Business)

Loans Closed - $15,894,565

- **Cliff Street Townhome Project** - $1,530,000 construction loan to develop 18 townhomes on the Westside. Sponsored by House Hack LLC and developer Steve Mandelbaum have seen little to no new construction in recent decades.
  
  - Three-bedroom homes targeted to families earning up to 80 percent of the area median income and will be listed at $260,000 — a scarce price point in a local market where median housing costs have rapidly risen. Notably, Regions Bank offering 100 percent financing with no requirement for private mortgage insurance, which helps open homeownership up to families that might not otherwise have an opportunity to buy.
  
  - LISC’s revolving $1.5 million commitment is structured to maximize its impact. Initially, the loan will finance site acquisition, predevelopment work and construction of the first homes. Proceeds from the sale of those homes will then pay down a portion of the loan, and LISC will recycle those funds to finance the next phase of building. The total development cost is estimated at nearly $3.6 million.

- **Eastside Historic Row Houses** - $460,000 acquisition/renovation loan for renovation of 6 historic row houses located on Oakley Street in East Jacksonville to be rented to women in the Rethreaded program at 60% of AMI.

- **College Park Shopping Center Redevelopment** (former Town & Country Center) – $8,300,000 total. $3.3 million bridge from OED and $5 million 7-year term loan. JWB Real Estate is redeveloping the former Town & Country Shopping Center on University Blvd in Arlington to include a new Winn-Dixie in this food desert location. Total project cost is $17.4m. NMSC funded $5m of LISC NMTC allocation for the project. The New Market Tax Credit (NMTC) structure included an additional $2.5 million short term loan that has been repaid.

- **Ability Housing Predevelopment** - $1,000,000 line of credit for predevelopment expenses associated with the development of affordable housing in NE Florida. $500k has been drawn for land acquisition for a Low-Income Housing Tax Credit project in Gainesville, FL.

- **Fruit of Barren Trees, LLC** - $580,000 construction loan for redevelopment of building at 3202 Myrtle Ave in NW Jax to be 2 residential rental units, 4 commercial units and an event space. Scope also includes the renovation of a single-family house for affordable rental adjacent to Brentwood Park.

- **Beaver Street Enterprise Center** - A $174,565 loan for building out of vacant space to be occupied by Generation USA for workforce training.

- **Chamblin’s Building** - $800,000 loan to acquire a 3-story building next to Chamblins Book Store on Laura Street in the Historic core of downtown for redevelopment adding 4 residential units and a restaurant.

- **In The Word Ministries** - $550,000 construction loan to build 3 homes for sale in East Jacksonville to low-income families.
Small Business / Community Development Organizations (CDC) - $1,375,000

- Metro North CDC - $450,000 revolving line to build four single family homes in 32208 and 32209 communities.
- Northwest Jacksonville CDC - $925,000 revolving line to build up to five single family homes at a time in 32209 neighborhoods.

Amended Loans

- Barnett Building/Laura Street Trio: LISC was repaid the $4 million bridge loan for the funds the Downtown Investment Authority (DIA) committed to the Barnett Building redevelopment but did not fund. Developer was able to cover the total from his capital stack structure on Trio. None of the funds to repay LISC came from the DIA or COJ.
- Columbia Ventures/Union Terminal Warehouse LISC $4.5 million loan was repaid as construction has begun on the redevelopment of this historic building to include affordable housing, maker space, and commercial space.
- Both of these impactful projects reflect the unique ability and willingness of LISC to work with borrowers and have patience when the timing of a project is delayed. LISC agreed to amend the loan terms and extend the maturity dates from 2 to 3 years, which allowed the developers to secure the construction financing that will result in over $280 million of new development in Jacksonville’s urban core.

Loans Outside of Duval County

- Ability Housing: LISC $1m line of credit. Initially this is going to be used to acquire site in Gainesville for a 9% Low Income Housing Tax Credit (LIHTC) project. The line will also be used for a LIHTC project in St. Augustine. Combined the two projects will total 220 units restricted to 30% to 60% of AMI rent levels and provide supportive services to residents. LISC is providing funds for these projects outside of Duval because of the need statewide for low-income affordable housing. $500k has been drawn for land acquisition for a Low-Income Housing Tax Credit project in Gainesville, FL.

New Market Tax Credits - $5,000,000

- College Park Shopping Center Redevelopment (former Town & Country Center) – See above for details.
LISC Jacksonville continues Family Wealth Creation interventions in year two of a five-year initiative aimed primarily at improving several impactful areas of homeownership among Black Indigenous People of Color (BIPOC) families:

**Strategy:**
- Addressing heirs’ properties by helping homeowners to obtain clear title and estate plan to preserve their asset for generations to come.
- Helping homeowners understand and access property tax exemptions, disaster recovery assistance, and mortgage refinancing options that they are currently not leveraging.
- Facilitating home repair programs to improve the value and equity of distressed homes.
- Re-evaluating appraisal policies to enact systemic change in appraisal practices that perpetuate the history of devalued Black-owned assets.

**Approach:**
- Conduct intensive outreach to all homeowners in target neighborhoods;
- Scale-up homeownership counseling, preventing foreclosures and improving access to property tax relief and exemptions, appraisal education and mortgage refinancing;
- Expand no-cost legal services to provide education, facilitate estate planning, and resolve title ownership issues to allow properties to be transferred to heirs.

**Why?**
- Jacksonville is 3rd in U.S. for devaluation of black homes in black neighborhoods.
- Jacksonville is 10th in U.S. for Black-White homeownership gap at 27.4%.
- Jacksonville has the highest concentration of heirs’ properties in the Southeast (approx. 20,000).
- In the U.S., the racial wealth gap is so great that the average BIPOC family’s net worth is 10x less than that of the average white family.
- Homes in predominantly Black neighborhoods are valued 23% less than similar homes in predominantly white neighborhoods, amounting to $48,000 per-home difference in some cases.

**2022 Results:**
- Engaged 10 churches and 6,300 residents in focal neighborhoods through informational sessions and community events.
- Opened 30 Heirs’ property litigation cases (including title preservation) and completed 20 cases.
- Open 50 estate planning cases and complete 35 estate planning documents.
- The total number of cases open 80.
- Total number of cases completed 55 with a tax assessed value of $3.7 million of preserved or stabilized home value.
Linda Harris lived in Mixon Town for decades but fell behind in her property taxes when she became disabled. After attending a workshop, she learned about the legal consequences of unpaid property taxes and problems with clear title that could threaten her home and her ability to pass it to her daughter. (Photo credit laird at blac palm inc. Photography)

Bernice Griffin has been a resident of North Riverside for more than 50 years. She can rest easy in her favorite chair now that her home’s status has been secured. (Photo credit laird at blac palm inc. Photography)
Northside Community Development Corporation and Three Rivers Legal Services sharing information about Family Wealth Creation Program and Heirs’ Property.

Child Tax Credit (CTC) Outreach Program

Outreach and enrollment activities will be conducted through an array of activities including LISC Jacksonville, Historic Eastside Community Development Corporation (CDC) and Northwest Jacksonville Community Development Corporation (CDC). Engagement of partners will help filers overcome hesitancy and understand how to access the Child Tax Credit. The outreach campaign will leverage interpersonal community interactions—such as food distribution, fall festivals and church activities—to share information and encourage enrollment. Our CDC’s will serve as CTC navigators that will work with local service providers to connect residents to CTC resources. Results on April 18, 2022:

- 262 new filers for Child Tax Credit
- 90 non-filers (due to low income do not have to file) but eligible to receive Child Tax Credit
- 350 total filers for Child Tax Credit

Total Impact: $1.04 million in tax credits to families
With over 20 years of experience in providing reentry services to people affected by the criminal justice system, Operation New Hope connects returning citizens to their community and motivate program participants to become productive, responsible citizens saving taxpayers millions of dollars by avoiding repeated cost of incarceration, dramatically improving public safety and reuniting families. They have built their reputation and track record on the belief that we all deserve a second chance.

People returning from incarceration face a multitude of barriers. Employment, transportation, and housing are three of the greatest obstacles. Without adequate housing, transportation, and employment, people are less connected to their communities, and therefore far more likely to re-offend and return to incarceration. This cycle of incarceration creates communities that experience higher rates of crime, unemployment, and recidivism, which are all drains on the local tax base and overall economy. By providing extensive wrap-around care with the FOC program model, we can equip clients with what they need to become a responsible member of the country’s workforce and a productive citizen.
"The program has changed my life in so many ways. “From the time I went in up until now, I look at things with a whole different perspective.” “I learned how to budget, and they showed me how to actually map out my goals.” Before this program, I was lost, but now it feels like my life is finally back on track.”

By Leeandra Members.

Kingdom Plaza Mall (Westside) 5310 Lenox Avenue

The Potter’s House Community Development Empowering Center, Inc. (TPHCDEC) is a nonprofit organization that was founded by Bishop Vaughn and Lady Narlene McLaughlin in 2004. The purpose of TPHCDEC is to educate and empower individuals to improve their quality of life. Our mission is to aid, educate, and mentor disadvantaged individuals and families and point them towards a life of self-sufficiency. The McLaughlin’s have created a ministry that is socially, economically, educationally, and spiritually uplifting the lives of many in the Westside Normandy Village community. Their purchase and renovation of the former dilapidated Normandy Village Mall, transforming it into the thriving Kingdom Plaza Mall, has created an entity that has created an economic powerhouse housing a bowling alley, fitness gym, restaurant, and a small-business incubator. Now, with the addition of a Financial Opportunity Center they can provide more assistance to the residents they serve in low-to-moderate income households.
“Because of the support of my coach and my hard work, I am now a supervisor.” “My confidence in my spending habits has improved and I now make good financial decisions. I am on my way to moving into my own apartment, and one day my own home. Overall, my coaches have shown me that when you follow a plan, success happens.” By Ms. Kimba Clark.

There is a sense of empowerment that is created in this group. We can bring our worst day to the table and say, ‘This is not working, I’m giving up, I’m shutting it down’ and by the time they have poured into us, I feel like I’m going to be the next CEO of Silicon Valley!”

CAROLYN MEEKINS-JENKINS, OWNER, MEEKINS SENIOR SHUTTLE
Small businesses are the backbone of our local economy, providing necessary employment and wealth-building opportunities, yet access to growth-enabling capital is a perennial issue facing small businesses in our city’s most challenged neighborhoods. The Small Business Equity Fund will bridge this capital gap by creating an equity investment fund to empower the growth of small businesses from under-resourced neighborhoods and build a sustainable investment model with the potential to seed wealth building in these communities.

The program will unlock their potential to grow, scale, create jobs and fuel wealth creation. LISC Jacksonville will invest in these businesses by providing them with grants in the form of patient capital, which function as substantial equity-like investments, but without the cost and loss of control that equity often requires.

LISC Jacksonville is being provided a grant of $1 million from the City of Jacksonville (COJ) to make grants from $10,000 to $50,000 to small businesses located in the urban neighborhoods of Jacksonville. The $1 million grant, which was secured by Jacksonville City Council President Samuel Newby, supported LISC Jacksonville’s Small Business Equity Fund.

First recipient of Small Business Equity fund presented to TSG Construction for during the Community Development Awards on April 7, 2022.
On June 1, 2022, LISC presented awardees during a ceremony where LISC Jacksonville Executive Director Dr. Irvin "PePedro" Cohen, Economic Development Program Officer Anikka King, and City Council President Sam Newby presented Small Business Equity Fund Grants while acknowledging the importance of economic recovery in BIPOC communities. Checks were presented to:

All Construction Group, Spencer’s Florist and The Center for Confidence.

Grants Awarded to:
Acuity Design Group
Bob’s Famous BBQ, Inc.
All Construction Group North Florida
Center for Confidence
Creative Property Preservation, Inc.
Hart & Associates
The Highmark Group
H. Trent Elson Underground Sprinkler
Jackson Uniform Man, Inc.
L and J Insulation Corporation
MAD Product Innovations, LLC
Perkins Express Roofing & Construction
Professional Legal Support Services
R-ECO Environmental Painting
RJ Tripp, Inc.
Shiva Robotics Academy
Robert Davis Construction, LLC
Spencer’s Florist
Star Liner, LLC
TM Construction & Roofing, LLC
TSG Construction
Young Legends Learning Center, Inc.

Media Coverage
- Action News Jax, June 2: ['That makes an impact': Grant allows small Jacksonville businesses to receive funding]
- Jacksonville Free Press, June 9: LISC Awards $1 Million to Local Entrepreneurs
LISC Jacksonville hosted its biennial Community Development Awards on Thursday, April 7, 2022, at the Ritz Theatre & Museum with 300 attendees. LISC recognizes the local heroes and visionaries who have committed themselves and their organizations to transforming Jacksonville’s most challenged and historically underserved neighborhoods. The awards exemplify LISC Jacksonville’s mission and its role in convening the private sector, government agencies and community organizations to bridge gaps to improve quality of life, increase access to wealth-building opportunities, create jobs, and provide affordable housing in Jacksonville’s urban core neighborhoods.

2022 Award Winners

**J.F. Bryan Award - Kingdom Plaza Mall (Bishop Vaughn & Narlene McLaughlin)**

The J.F. Bryan Award, named in honor of LISC Jacksonville’s founding Advisory Board Chair who served in the role for 20 years, recognizes a Community Development Corporation (CDC) or non-profit organization that has provided collaboration and leadership in bringing diverse voices to improve community through targeted programs, initiatives, or physical development.

The visionary leadership of Bishop Vaughn and Narlene McLaughlin has created a ministry that is socially, economically, educationally, and spiritually uplifting the lives of many in the Westside Normandy Village community. Their purchase and renovation of the former dilapidated Normandy Village Mall, transforming it into the thriving Kingdom Plaza Mall, has created a community jewel that houses a bowling alley, fitness gym, a nationally recognized restaurant, and a small-business incubator. Their transformational community investment is creating numerous economic and personal development opportunities for people in this underserved part of Jacksonville that has lacked significant investment in years.

*Left to Right: Dr. Irwin “PeDro” Cohen, Executive Director LISC Jacksonville, Bishop Vaughn, Narlene McLaughlin, Sherry Magill, LISC Jacksonville Local Advisory Committee Chair.*
The Janet Owens Award, named in honor of LISC Jacksonville’s former executive director and community visionary, recognizes an individual who has served as a catalyst in one of the following three pillars: Community Development, Safety and Justice, or Family Wealth Creation.

Joyce Delifus, the founder of the Shawn D. Delifus Foundation named in honor of her late son, embodies safety, justice, and positive community engagement through her work with the foundation. Since its founding, the Foundation has provided swimming lessons to more than 200 children at no charge to the parents and has used swimming as a way to connect children and senior adults with personal growth and development opportunities. Focusing on underserved communities, the foundation – fueled by Joyce’s personal passion to honor her son and a dedicated team of volunteers – has provided children and seniors with water safety, nutrition, wellness, and life skills training and education.

The Igniter Award recognizes a real estate project that advances the urban core in Jacksonville’s underserved neighborhoods.

Entrepreneur James Smith purchased and rehabilitated a nearly 4,000-square-feet commercial property situated mid-block between 7th and 8th streets in Springfield. The property, which was a vision and pioneering project by the owner to help revitalize Main Street into a thriving commercial corridor, has since become home to three thriving local businesses, including Block Skate Supply (owned by Smith), Bark on Main, and Bobby K Boutique. The early investment encouraged additional investment on Main Street, helping it become an active commercial district with increasing property values.
Honorary Award – Michelle Braun

Presented to Michelle Braun for her dedicated service not only as serving LISC Jacksonville Local Advisory Committee for more than 15 years but also President & CEO of United Way of Northeast Florida from 2014 to 2022.

REPORT TO THE COMMUNITY

- LISC Jacksonville “Building Resilient Communities” Report to the Community was published in March 2022 to reflect our work from January 2020 – January 2022.
- Report includes people, places and perspectives representing a variety of important work aimed at improving Jacksonville’s most challenged communities and providing the residents the opportunity for their communities and their livelihoods to succeed.
LISC Jacksonville announced Sept. 9, 2021, it would help five residents in the historic Eastside neighborhood buy homes, a step in a three-year initiative to support homeownership in neighborhoods where few are able to afford houses. The Eastside is north of the Downtown Sports and Entertainment District. Project Boots will provide $14,600 in down payment assistance and homeownership training. During the yearlong program the participants will need to meet a monthly savings goal and take 12 homeownership training classes. After completing the program, the participants can buy a lot in the Eastside neighborhood where their home will be built. To qualify, participants had to display an interest in living in the neighborhood and commit to living there for at least three years.

The Eastside is one of six under-resourced, neglected Urban Core neighborhoods where LISC Jacksonville is working. This program will be a catalyst for attracting new residents to the neighborhood. Some designated locations are near the Weaver Center at 616 A Philip Randolph Blvd., but program members can select any lot that is for sale in the Eastside neighborhood. The first five program participants are Jacksonville natives and employed in schools, universities, pharmacies, city government and social clubs.

The Eastside is the first step in a larger, three-year initiative to support homeownership in other neighborhoods throughout Jacksonville that have historically very low rates of homeownership. Our plan is to replicate this process in neighborhoods such as Durkeeville, North Riverside, and others. In doing so, we begin to positively change the fabric of these communities by increasing homeownership and bringing greater capacity back to some of our traditional neighborhoods. It truly comes down to improving the quality of life of the people who live in these areas to helping them become more financially sound and build wealth for themselves, their children and their grandchildren.

Project Boots is designed to disrupt poverty by providing support mechanisms and educational resources to increase homeownership in Jacksonville’s most historically under-resourced neighborhoods.
June 2022, a new partnership with the Northside Coalition of Jacksonville to create a Down Payment Assistance Program for prospective homebuyers. The program will provide between $5,000 and $8,000 in down payment financial assistance to selected participants when they close on their home mortgage loans as well as financial wellbeing courses. LISC Jacksonville will lead the six-month curriculum of financial wellbeing classes, which will cover areas such as financial components of homeownership and using homeownership as a generational wealth-building mechanism. Following successful completion of the courses, the program will provide individuals with financial assistance to purchase or build new homes in the 32208 or 32209 zip codes in Jacksonville’s Northside. Teachers, first responders and non-profit professionals may also be eligible for the higher down payment amounts.

This partnership provides a pathway to homeownership, an opportunity that has been unattainable or denied to residents who for generations have lived in economically challenged neighborhoods.

Project Boots Home Closing: Dr. Irvin "PeDro" Cohen, Executive Director LISC Jacksonville, Ben Frazier, President and Founder of Northside Coalition of Jacksonville and first-time homebuyer, Shantasia Griffin.

Project Boots Home Closing: Ben Frazier, President and Founder of Northside Coalition of Jacksonville and first-time homebuyer, Ana Tejeda and Family.
Negotiated a memo of understanding with the Public Trust Conservation to consult with community partners and help access over $20 million in city funds for tree planting and other public spaces needed.

LISC Jax convened a group of four community housing development organizations (CHDO) (Northwest Jax, Metro North, Historic Eastside, Grace and Truth) to align resources and advocacy, secure combined housing development financing and explore shared services operating efficiencies. Invested over $400,000 in CHDO’s from government and philanthropic sources to help them with capacity-building and provided technical assistance to increase their new home construction and repair activities as well as support the Family Wealth Creation outreach and appraisal research.

Work with four CHDOs and other Community Development Corporations (CDC) partners on practices that expand their capabilities in governance, financial management, program delivery and strategic planning, and ensure compliance with City and HUD Section 4 grant eligibility requirements.

LISC Jacksonville Staff serve as Chair of the Historic Eastside Construction Committee that worked with Historic Eastside CDC and Lift Jax, Inc. on their Restore and Repair Program that repaired over 20 homes Out East®.

Provided assistance to North Riverside Community Development Corporation (CDC) to design a home repair program and facilitated the Memo of Understanding (MOU) between CDC leaders and Groundwork Jacksonville as fiscal sponsor. Advised Groundwork on home repair funding proposals.

Advised Groundwork Jacksonville and the new Jacksonville Climate Coalition on their capacity to obtain grants and support the City’s climate resilience initiatives. In late 2022 and 2023, LISC will generate 2 new projects that integrate climate resilience into LISC community development activities, one likely related to Northwest River Park facilities.

Continued technical assistance to two new HUD Section 4 grantees, Historic Eastside CDC and Grace and Truth CDC, to submit grant reimbursements and improve grants management systems.

Advised Grace and Truth CDC on potential sale of former Norwood School property to the Jacksonville Housing Authority to develop senior housing.

Reviewed requests from Cathedral District Jax for capacity-building grant and fiber infrastructure investment loan.
As part of Wear Orange Weekend and National Gun Violence Awareness Day, volunteers with the Florida chapter of Moms Demand Action, in partnership with the Everytown for Gun Safety Support Fund, LISC Jacksonville, Edward Waters University and New Town Success Zone will host a Wear Orange event to honor the lives of those affected by gun violence and elevate gun violence prevention efforts nationwide. LISC Jacksonville will pause and stand with other community organizations locally and across the country to Wear Orange to honor survivors of gun violence and to commemorate those whose lives ended because of gun violence. (wearorang.org)

Orange is the color that Hadiya Pendleton’s friends wore in her honor when she was shot and killed in Chicago at the age of 15—just one week after performing at President Obama’s 2nd inaugural parade in 2013. After her death, they asked us to stand up, speak out, and Wear Orange to raise awareness about gun violence. Since then, orange has been the defining color of the gun violence prevention movement.

Dr. Irvin “PeDro” Cohen, LISC Jacksonville, Executive Director, speaking at Wear Orange Event
Media Coverage

- First Coast News, June 4: Shell casing found on playground during anti-violence clean up event
- News4Jax, June 4: Gun control advocates flood park with orange to draw attention to gun violence
- WJCT News, First Coast Connect, June 2: Wear Orange Weekend (segment starts at 29:19)

Transformative Power of Expungement Clinic

One in three Americans has a criminal record, many of which reflect dropped charges or fines their holders simply couldn't afford to pay. In Jacksonville, especially Black residents, can't pursue their goals because of barriers created by their records, LISC and a coalition of partners launched an expungement program to help job- and education-seekers get those charges and fines dismissed. It's part of a movement to upend the criminalization of poverty and help people advance on the path to wellbeing and financial stability.

LISC Jacksonville partnered with the Mayor’s Violence Reduction Center and State Attorney's Office to conduct a Seal and Expungement event at FSCJ Downtown campus. We served 112 at the event and 82 were eligible to seal/expunge an arrest record. Data suggests that persons with a sealed/expungement record commit fewer crimes and increase year over year earnings by 22% versus individuals that do not have their records sealed.
**SPORTS AND RECREATION**

*Westside Park for Jacksonville Youth Re-Opens After Renovation*

On Saturday, July 23, multiple partners gathered to celebrate the completed refurbishment of Wesconnett Park, which serves elementary, middle school and high school age youth on the Westside and is home to the Wesconnett Wildcats youth football team.

HabiJax was granted $100,000 by the Jacksonville Jaguars through the National Football League Foundation Grassroots Program to refurbish the grass field at Wesconnett Park. The City of Jacksonville, also a partner and the owner of the park, provided a matching $100,000 grant to conduct the work.

*Ribbon Cutting with Wesconnett Wildcats youth football team*

*New scoreboard included in the field renovations*
The NFL Foundation Grassroots Program – a partnership between the NFL Foundation and LISC, the nation’s leading community development support organization – has supported the construction or renovation of 416 football fields nationwide since 1998. During that time, the NFL Foundation has granted nearly $58 million to revitalize playing fields in underserved neighborhoods. Fields are newly built or significantly renovated, with improvements such as irrigation systems, lights, bleachers, scoreboards, goal posts and turf. Grassroots grants are issued once established funding thresholds are reached for each project.

The Wesconnett Park renovations are part of $6 million in field refurbishment awards allocated nationally this year through the NFL Foundation Grassroots Program. This is the 16th new or refurbished field the Jaguars have sponsored, representing an investment by the NFL Foundation of more than $1.6 million in northeast Florida.

Football training camp provided by Jacksonville Jaguars

Wesconnett Wildcats and Jacksonville Jaguars, Tyson Campbell #32

Media Coverage
- News 4 Jacksonville, July 23: Westside Park for Jacksonville Youth Re-Opens After Renovation
- Jacksonville Today, July 26: And a little bit of joy...
Eastside Home Repairs

An important outgrowth of the Irma home repair program is LISC’s 2021-2022 leadership working with Lift Jax, Inc. and the Historic Eastside Community Development Corporation to plan an Eastside home repair program that launched in August 2021. LISC is using a HUD Section 4 grant to fund a HECDC construction manager, and LISC has chaired the Historic Eastside Construction Committee to review and fund 22 home repair cases through September 2022 as part of an Eastside housing development strategy. The goal is to repair an additional 5 homes by the end of 2022, including those funded by a Volunteer Florida grant to repair homes damaged from 2017 Hurricane Irma.

Ms. Claudia Porter shows off her new sunroom. The sunroom was not livable after building contractors walked away from repairs following Hurricane Irma in 2017.

North Riverside Home Repairs

Since 2021, LISC Jacksonville has also worked with the North Riverside CDC and Groundwork Jacksonville to plan and fund a home repair program in North Riverside, which is adjacent to the Emerald Trail’s McCoy Creek renovations, and thus experiencing intense pressures from outside investors to displace longtime residents. This neighborhood has been a good source of referrals for heirs’ property cases and potential home repairs so residents can remain in their homes. In June 2022 Groundwork Jacksonville and the North Riverside CDC signed an MOU to begin a home repair program similar to the Eastside program. Groundwork was awarded $20,000 case management funding, and LISC received an anonymous $200,000 donation to begin repairs, with the goal of 7 homes repaired in 2023.

Home Improvement Resiliency Initiative

Since November 2021, representatives from the Northeast Florida Community Action Agency, JEA, Habijax, Wealth Watchers and the Historic Eastside have convened to explore how to coordinate basic home repairs with these agencies’ funding of energy efficiency, weatherization and landscaping to enhance basic home repairs for residents across the Urban Core, starting with the existing Historic Eastside and North Riverside home repair programs.
Home repair is one of the key interventions in LISC’s family wealth creation through homeownership initiative because seniors and families can preserve homeownership if their home is maintained in a minimally safe and health condition. So many longtime owners have to abandon or sell their unsafe homes, thus losing equity and exacerbating the need for affordable housing. The challenge is to raise sufficient government and philanthropic funds to expand the basic home repair program to leverage these agencies’ resources to create more resilient affordable housing across the Urban Core.
In early July, LISC Jacksonville in association with New Town Success Zone organized a camping trip for 16 middle school-aged boys from the Young Men’s and Women’s Leadership Academy at Eugene J. Butler Middle School. This stemmed from the organization’s creative placekeeping efforts to connect people to nature while providing an experiential education focused on mentorship, academic support, environmental stewardship and learning about heritage at risk.

Students enjoyed a variety of educational and fun activities: seining, a live-animal touch session, beach clean-ups and scavenger hunts, and nature hikes. The camping occurred at Princess Place Preserve where students also did a fishing trip with Captain Sam Baker from Sol Margin Fishing & Conservation Foundation and learned about conservation and fishing protocol. Partners who have made the initiative possible include Edward Waters University; GTM Research Reserve; City of Jacksonville Parks, Recreation and Community Services; Project Avary; Macquarie Group; HBCU Outside; Sol Margin Fishing & Conservation Foundation; Jacksonville University; TIMU Parks Foundation; and the African American Cultural Society.

On October 17, LISC Jacksonville in partnership with Sol Margin Conservation and Fishing Foundation and New Town Success Zone organized a fishing adventure on the Tolomato and Matanzas River with 12 boys ages 8-16 years old. Three charter boat captains showed them how to apply basic fishing skills, boat safety and stewardship. Check this link - https://vimeo.com/766361880/fec59f0e86 to see the kids in action. This is part of our Thrive Outside Jacksonville initiative that connects residents to nature and promotes environmental stewardship.
Nov. 9, 2022 - LISC Jacksonville has partnered with several community organizations to help local families access free support to place headstones on the unmarked burial sites of their military veteran family members.

The event provided application assistance for family members filing a claim with the US Dept. of Veterans Affairs (VA) for a headstone or marker. The VA provides headstones or markers upon request, at no charge, for the grave of any deceased eligible veteran in any cemetery around the world, regardless of their date of death.

Our goal is to reduce the number of unmarked gravesites in Jacksonville and provide local families with knowledge of and support with accessing this VA program. In Dec. 2021 a statewide study conducted by the Task Force on Abandoned African American Cemeteries suggested that 30-40% of all cemeteries across the state are unmarked. In response to this, LISC has been working with a small team to identify African American unmarked burial sites in Duval County and have identified multiple unmarked gravesites of military veterans who do not have headstones or markers. Our goal is to help preserve the legacy and contributions of deceased military veterans, particularly African American veterans, whose stories are often untold or unknown, sometimes even within their own families.

The partners and sponsors involved in the event include the Historic Eastside Community Development Corporation (CDC), North Riverside CDC, Northwest Jacksonville CDC, Northeast Florida Women Veterans, the Veterans Council of Duval County and the Schell Sweet Community Resource Center.
Active engagement with Florida VOAD, statewide and regional working groups COAD (Community Organizations Active in Disaster) and Duval COAD on sustainability and storm preparedness. Duval COAD included Hurricane Ian impacts.

LISC Staff attended disaster volunteer and donation management training offered by Volunteer Florida.

Participated on LISC national Green Futures planning team that is working to integrate green building techniques, energy efficiency and carbon reduction into LISC lending, housing, workforce development and other initiatives.

LISC Jacksonville and two of its program partners, Groundwork Jacksonville and North Riverside Community Development Corporation, are featured in the Environmental Defense Fund’s four-part video series called *Keeping Florida, Florida*. The Jacksonville focus is how equity-driven organizations are working with City leaders to build climate resilience and equity for all populations. See the video here - [https://letstalkclimatechangeflorida.com/](https://letstalkclimatechangeflorida.com/) or [https://youtu.be/NcbLhGDSq6U](https://youtu.be/NcbLhGDSq6U)

LISC Jacksonville staff served on the steering committee of the Resilient Jax coalition and assisted the group with strategic discussions on how best to organize and align the climate resiliency related interest groups and best work with the City’s new Chief Resilience Officer on the 18-month Resilient Jacksonville strategic plan. In June 2022 the group decided to change its name to the Jacksonville Climate Coalition and LISC will help the City and member organizations connect with BIPOC residents in Urban Core neighborhoods on flooding and sea level rise issues that affect their quality of life.

In 2022 LISC Jacksonville staff also has served on the citizen advisory committee for Jacksonville Electric Authority (JEA) Integrated Resource Plan, which is JEA’s blueprint for electric power generation, transmission and distribution over the next 20-30 years. LISC Jacksonville has joined with other community groups to advocate for LISC’s target neighborhood residents who often pay a higher proportion of their income for utilities.