

LISC JACKSONVILLE

COMMUNITY IMPACT REPORT 2023

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

Total Lending \$7,475,000

Housing - Metro North CDC - \$475,000 construction line of credit to build 4 homes for sale in Brentwood Community.

Mixed Use - Phoenix Arts District - \$7,000,000 construction rehab loan to renovate Springfield warehouse district into mixed use.

Potential Loans 2024

- 112 Lofts, LLC - \$4,600,000 construction/perm loan for 24-unit apartment building located adjacent to Bethune Cookman University, Daytona.
- Columbia Ventures- \$3,600,000 Acquisition/Predevelopment loan for the development of 300 units as Phase II of the Union Terminal Warehouse redevelopment in East Jacksonville.
- Crisis Housing Solutions - \$500,000 predevelopment loan for affordable modular housing manufacturing facility in East Jacksonville.
- Ellavoz Impact Capital - \$7,000,000 construction loan to develop 45 single-family homes in NW Jacksonville Opportunity Zone.
- Grey Rock - \$3,200,000 refinance of two LIHTC projects in Palatka, FL. Restricted to 40% to 60% of AMI.

College Park Shopping Center Arlington



*Winn-Dixie at 999 University Blvd. N. in the College Park Shopping Center opened Sept. 20th.
Photo by Karen Brune Mathis*

LISC provided an \$8.3 million loan and \$5 million of New Market Tax Credits (NMTC). NMTC are the capital source that provides equity into the project which allowed the developer the ability to bring Winn-Dixie into the location. JWB Real Estate is redeveloping the former Town & Country Shopping Center. When Winn-Dixie left the area 20 years ago it created a void in the community and this area became a “food desert”. The store will employ 100 employees.

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Impact Investment Fund

In partnership with The Community Foundation, the First Impact Investments of \$1.1 Million to LISC Jacksonville, to be re-loaned to CDC's and non-profit developers to advance affordable housing through home ownership, filling a critical gap in the area as rents have risen 31 percent in one year. Many of these CDCs are Black-led nonprofit real estate development companies focused on under-served communities. This loan will promote home ownership in the short term and the long term, generating a return that will allow us to continue developing housing long into the future. The Community Foundation is also guaranteeing payment of loans made by LISC to local CDCs, up to 10% of each loan. This guarantee reduces lender risk on these loans and lowers interest rates charged to CDCs, further expanding access to capital.

These investments are designed to increase access to capital for local community development corporations (CDCs) that otherwise might not qualify for loans through traditional lenders. The result is increased capacity of local CDCs to expand inventory of affordable single-family homes in Northeast Florida. Plus, structuring these investments as interest-bearing loans means capital can be re-invested in the community, an approach called impact investing.



James Coggin, The Community Foundation and Paul Tutwiler, Northwest Jacksonville CDC in front of affordable rental property The Community Foundation financed through LISC Jacksonville



U.S. Merchant Marine, Presha Mathis outside her family's new rental home. Her mom received a call that she was being forced out of their home. After several months of rental homes and hotels her family was able to find affordable housing through the partnership of LISC Jacksonville, The Community Foundation and Northwest Jacksonville CDC

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Union Terminal Warehouse

LISC Jacksonville provided a \$4.5 million loan to help Columbia Ventures acquire Union Terminal Warehouse located at 700 E. Union Street. This is the one of the first Urban Core projects in Jacksonville that attracted capital from outside Jacksonville. Estimated total development cost is \$72 million. Project completion estimated in Summer 2024.

This historic 109-year-old landmark will rehabilitate and renovate at the heart of the city's Eastside into workforce-affordable apartments (228) plus 50,000 square feet of commercial space to include artist studios, restaurants, retail and small office space.



Fruit of Barren Trees

LISC Jacksonville closed a \$580,000 loan to Rebecca Johnson, a developer and local woman of color who grew up in the Durkeeville neighborhood of Jacksonville. She returned in 2019 to assist in the revitalization of the Durkeeville and New Town community. The loan will renovate two existing buildings in Northwest Jacksonville. When completed, the space will be home to three rental apartments affordable to families' earning 80 percent of the area median income, office space for small businesses in the community and a small event space.



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Metro North Community Development Corporation



LISC Jacksonville line of credit used to build two homes: 3845 Notter Avenue and 4545 Lincrest Drive

Eastside Historic Row Houses

Acquisition/renovation loan for 6 historic row houses in East Jacksonville on Oakley Street to be rented to women in the Rethreaded program (survivors of human trafficking).



Left photo: renovation completed 747 Oakley Street. Right photo: 908 Oakley Street to be completed with remaining homes by Spring 2024

Turning Northside Elementary School into Affordable Housing



LISC Jacksonville's partner, Ability Housing, is planning to replace the closed Lake Forest Elementary School with an affordable apartment complex. We're supporting the project by providing a predevelopment line of credit that funds the architectural and engineering and other upfront costs associated with moving the development forward to construction start.

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FAMILY WEALTH CREATION – HEIRS' PROPERTY

Heirs' Property Forum - February



The forum featured insights from data analysis and highlighted national, regional and local perspectives on the challenges and opportunities to mitigate the harm associated with heirs' properties.



LaTonya Lipscomb Smith, Staff Attorney from Three Rivers Legal Services

“Probate litigation and community education are essential to our success, the latter of which is missing from other programs we have seen,” “It’s not enough to just help with probate; we need to educate people. We host workshops, encourage people to come multiple times and to bring friends and neighbors to broaden the reach of awareness and education. People need to understand how they can proactively fix this issue before it could become too late, and their property is lost.”

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Sarah Stein, Esq. Federal Reserve Bank Atlanta

"LISC Jacksonville has done an excellent job of showing how this work can and should be community-led and how it interfaces with networks of existing resources. That bridgework can be difficult to do, but they are working hard to do that very well," "There is exciting energy around further understanding what this looks like in an urban context. Learnings from rural areas still applies, but in looking at Jacksonville, there are implications we don't think about in rural areas. For example, in Durkeeville, there is a high concentration of heirs' property, so it directly impacts neighbors and the community overall; it becomes a neighborhood issue in a different way than it does in rural areas."

"When you pair the research with strong community buy-in and partnerships, that's really powerful," added Stein. "These partnerships and the bridging of the personal stories and narratives of those personally impacted, it tells us more of what we're really seeing. With LISC Jacksonville, it's not just about economics. That's important, but what's more important is the lives that are lived alongside this economic risk."



Ryan Thomson, Auburn University Researcher

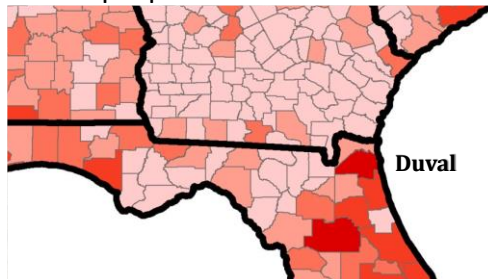
For the past two years, LISC Jacksonville and its partners have been on the forefront of addressing this issue by conducting research in partnership with the University of Florida and Auburn University. "We have been mostly focused on rural properties, yet urban areas have a higher market value, as do coastal areas, and Duval County has both," said Ryan Thomson. "There is more than \$41 billion in 'trapped' property across 11 states – just below one million properties – yet we know there are more. Due to its urban setting, Duval County always breaks my models, it is the outlier of outliers, yet what that really means is that Duval County has the opportunity to develop a practical intervention model that other urban communities can follow. And that is precisely what LISC is doing."

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Key Takeaways/Reflections



- Heirs' Property is a silent barrier to family wealth creation.
- Jacksonville, a unique urban environment, is on the leading edge of Heirs' Property work. The grassroots approach to building relationships, which is essential to establishing trust with the people we are working to support; the convening of community-based organizations; and the partnerships and resources framework created by LISC Jacksonville collectively provide significant opportunity to develop a practical model for other urban areas to follow.



- Heir's Property leads to housing insecurity, which is proven to decrease child economic mobility and creates more trauma in the home. The learning loss associated with housing insecurity can contribute to a lessening of life-long earnings. Homeownership loss through Heirs' Property further compounds the effects of other family financial and economic challenges.
- The scope of Heirs' Property work follows three main areas:
 - **Find.** Finding the homes that are Heirs' Property is the first step, which requires having ample data and "boots on the ground" resident engagement to confirm the data.
 - **Preserve.** Preserving the homes, we find, requires legal assistance and housing support resources.
 - **Support.** Once preserved, we must support and educate these households on how to avert potential future home loss. The bottom line is we are helping households 'keep their home in the family' as a path to building generational wealth.
- Community education is essential to the success of this initiative. Probate litigation is not enough on its own – the community education piece plays a key role in prevention and empowering communities to be more proactive in addressing this.
- If we can reach 15% of likely Heirs' Property households, may trigger a natural spread of awareness and fuel progress of this work toward the goal of eradicating Heirs' Property in Duval County.

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Estate Planning Forum - October

JPMorgan Chase presented LISC Jacksonville with a \$500,000 grant to support our heirs' property work. We are immensely grateful for their support of families in need of estate planning services and legal assistance to obtain clear titles for homes they inherited. This is a significant – yet preventable and fixable – issue in Duval County.



Left to right: Kristopher Smith, LISC Jacksonville, Patrice Fuller, JP Morgan Chase, Dr. Irwin Cohen, LISC Jacksonville and Matt Marcin, JP Morgan Chase

Several presenters today addressed the importance of estate planning and the potential negative impacts of having no estate plan.



Michael Sousou, Estate Planning Council of Northeast Florida



Shirley Thomas, North Riverside CDC

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Estate Planning Forum - October



Three individuals officially signed their estate documents to preserve their assets for future generations



Three Rivers Legal Services and other partners provided FREE estate counseling to the 60+ attendees in the room, helping them understand their current homeownership structure and steps they need to take to develop an estate plan to preserve assets for future generations



Estate Planning Forum attendees

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Behavior Insights Team Workshop



The Behavioral Insights Team Workshop – May 10th

[The Behavioral Insights Team](#) led a half day workshop to help LISC staff and 25 community partners understand behavioral insights and the factors that drive human behavior. Participants learned a range of practical tools and methods that can be used to apply behavioral insights to increase the uptake of legal services among heirs' property owners in Duval County, Florida.

Community Development Corporations (CDCs), legal aid partners, local universities and churches, and others took a deep dive into messaging, outreach, and materials used to communicate this issue to people possessing heirs' property. The process identified communication barriers, opportunities to improve messaging and materials, and behavioral aspects involved with moving target audiences to action – some of whom possess a lack of trust when it comes to legal or financial services.

Hart & Associates Communications Workshop



Lanette Hart of Hart Associates leading the communications workshop on July 27th with 16 community partners focused on understanding the key barriers that are preventing the uptake of legal services and what messages will be most effective with hard-to-reach populations

Regional Community Institute (RCI)

RCI Board Members and staff from August 10th through August 25th, along with LISC Jax conducted initial meetings with local government officials across the seven-county region about what approaches might be taken to address the heirs' property challenge. Over the coming months, Nassau, St. Johns and Baker counties will launch heirs' property program in coordination with LISC.

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National Consumer Law Center (NCLC)

NCLC in cooperation with LISC Jacksonville released a [new report](#) titled “Property Tax Foreclosures on Heirs Property: The Devastating Consequences and Recommendations for Prevention”. The report looks at the unique issues heirs face when inheriting a home with an overdue property tax bill and the disproportionate impact on Black and Latino wealth building.

Heirs' Property and Foreclosure: How LISC is Helping Solve the "Biggest Problem Most People Have Never Heard Of"



Henry Scott's home in Jacksonville, FL. Henry's Scott's mother passed away two years ago, without a will, creating an "heirs' property" dilemma for her children. Photo Credit: Miami Herald

A deeply reported article in the Miami Herald highlights LISC Jacksonville's crucial role in supporting Black families with heirs' property problems, helping them sort out titling issues, avoid the threat of foreclosure and find home maintenance resources.

When Henry Scott's mother died there was never a doubt, he'd want to keep her home. “It just has a lot of memories for me,” said Scott, 61. But a title issue — tied to the lack of a will — puts a smooth inheritance at risk. Such problems can result in unclear ownership, simmering family feuds and properties falling into disrepair. That can put family homes such as Scott's at risk of being lost to unscrupulous developers or — as the Miami Herald showed earlier this year — cities seizing them over property violations and selling them to boost municipal revenue. Black neighborhoods have borne the brunt of these efforts. Full Miami Herald article by Amelia Winger:

<https://www.miamiherald.com/news/business/real-estate-news/article276644691.html>

Three Rivers Legal Services, Inc.



LISC Jacksonville partner Three Rivers Legal Services, Inc. spoke with community members about issues related to heirs' property. Sharing legal resources with the community is just ONE step LISC Jacksonville is taking to ensure more families have access to family property.

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Florida Housing Coalition Conference



Orlando, Florida August 2023- Kristopher Smith and Dr. Irwin “Pedro” Cohen lead the discussion from LISC Jacksonville on this panel. Far left is Tequisha Myles, Attorney with Legal Aid Society of Palm Beach County and far right is Kody Glazer, Legal & Policy Director at Florida Housing Coalition

Meet Heirs’ Property Intern and Ph.D. Candidate

LISC Jacksonville provided an internship experience to an accomplished Ph.D. candidate, Belay Alem, from the University of Florida that supported the organization’s work in the area heirs’ property.



Belay Alem

Belay Alem, who is currently working on his dissertation in Anthropology, has focused his Ph.D. research on the subfields of urban anthropology, anthropology of law, and property.

Belay’s current Ph.D. project focuses on the intricate interplay between social, political, economic, and legal forces contributing to the loss of heirs’ property and wealth within African American communities in Alachua County. Belay has expressed and demonstrated his deep interest in community engagement, research, and outreach to understand social relations at the grassroots level.

Belay was also able to review 85 heirs’ property programs across the United States with the main goal of deriving best practices to support LISC initiatives. Using his anthropological lens, Belay shared, “LISC’s multifaceted, comprehensive programs related to heirs’ property assistance and preservation stand out among other programs I have seen. What makes LISC Jacksonville unique and interesting is its holistic approach, which encompasses both the legal aspects and the often-overlooked cultural dimensions of heirs’ property.”

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ECONOMIC DEVELOPMENT – SMALL BUSINESS

Jax Melanin Market – Small Business Workshops

Revitalization of the Historic Eastside of Jacksonville, serving as a cultural destination and marketplace that highlights black-owned businesses while providing creative place-making outlets for community fellowship.



Jax Melanin Market hosts several business workshops focused on developing and growing minority-owned businesses in Jacksonville

Jax Melanin Market – Juneteenth Celebration

Over 150 black owned-businesses, artists and educators lined the streets of A. Philip Randolph Boulevard.



Dr. Melissa Chester, LISC Jacksonville presented event organizers with a \$25,000 check to support the Melanin Market's ongoing community support and engagement. President, Dawn Curling, and Melanin Market Vice President, Anita Spencer received the check during a special presentation.



Dr. Melissa Chester, LISC Jacksonville meets Mayor Elect Donna Deegan at Jax Melanin Market

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Small Business Funding Opportunities

TOPILTZIN GOMEZ
Head of Capital Strategies
Jax Microfinance Fund/ Honeycomb Credit

DR MELISSA NOLAND CHESTER
Economic Development Program Officer

HOST - CALEENA SHIRLEY
Regional Director, North Florida
Black Business Investment Fund (BBIF)

Funding Opportunities with LISC, BBIF, and JAX MicroFinance Fund/Honeycomb Credit
Let's Talk About Alternative Funding to Scale Your Business

THURSDAY, AUGUST 3 | 12 P.M.
2023 #MeetYourBanker Speaker Series

f LIVE
@FIRSTCOASTCHAMBER

CELEBRATING 30 YEARS BBIF FLORIDA
LISC LOCAL INITIATIVES SUPPORT CORPORATION
Greater FIRST COAST CHAMBER
COMMERCE INNOVATION TRADE

Black Business Month panel on innovative financing for small businesses. When traditional lenders have not met small business capital needs, there are innovative funding options available. Facebook Live at Greater First Coast Chamber of Commerce, Innovation & Trade – First CCCI. Partners included LISC Jacksonville, Beaver Street Enterprise Center, Florida Association of Black Chambers of Commerce, BBIF Florida Opportunity Finance Network

Small Business Lending

LISC KIVA Loans – Six 0% loans distributed between \$6,500 to \$15,000 to each small business owner. Recipients are being referred to Melanin Market to attend education workshops and seminars.

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ECONOMIC DEVELOPMENT – FINANCIAL OPPORTUNITY CENTERS

Matched Savings Program



Luthern Social Services/Steps 2 Success Kicks Off 2023 with Savings Program

19 participants “celebrated” as they made their first required deposit into a savings account. LISC Jacksonville grant provides clients an opportunity to increase their savings and help them increase their assets. Clients must save at least \$56 per month for nine (9) months, totaling \$500 or more. Then the clients will be matched with \$500 at the end of the nine months. The program will help clients work toward decreasing non-asset debt. Clients without non-asset debt will use their savings for homeownership, citizenship or opening a retirement account.

Peer-to-Peer Networking Session

Networking Session included success stories, best practices, metrics, cross collaboration and Q&A.



*Left: Dr. Melissa Chester of LISC Jax and Michelle Hughes of Luthern Social Services.
Dr. Irvin PeDro Cohen and Dr. Melissa Chester of LISC Jax lead the discussion with FOC Partners and Coaches*

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Financial Opportunity Center® National Convening



Hosted by LISC Indy office at Hilton Indianapolis

Over 300 FOC partners, funders, and LISC supporting staff from around the country gathered for the 2023 Financial Opportunity Center® Convening, the Family Income & Wealth Building's first national gathering since 2019.

The energy of the ideas exchanged during the conference was palpable. Four days of panels, discussions, site tours, and workshops.



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PROJECT BOOTS DOWN PAYMENT ASSISTANCE PROGRAM

Results to Date

7 Homes Closed

100% BIPOC

7 Female Head of Households; 7 First Time Home Buyers

1 Nurse; 2 Teachers

\$1,051,000 real estate value of homes

First Home Closing



La'Tasha Lewis, a graduate of William M. Raines High School and Edwards Waters University and a mother of two sons, will be the first generation in her family to reside on the Eastside. The Project Boots home developers: Terry Hardmon of The Hardmon Company (left); Carmen Williams (center), wife of Sr. Pastor Harry Williams of In the Word International Ministry; and Dr. Cohen of LISC Jacksonville (right)



1033 Grant Street, near the Eastside's sports entertainment district

Project Boots supports local residents on the path towards homeownership by providing down payment assistance and a homeownership training curriculum to participants over the course of 12 months. Once they successfully complete the program, participants are able to purchase and build a new or existing home. Participants must meet a monthly savings requirement, which is matched by the program. They must also complete the 12 homeownership training sessions, covering areas such as financial components of homeownership, using homeownership as a wealth-building mechanism, health-related topics, home maintenance, and others.

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6 First Time Home Buyers

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. LSC 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. 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.



*Ms. Aleatha Williams, First Time Homebuyers purchased a home in 32208.
"I can't believe I am a homeowner. I didn't believe it could happen for me".*



The Cobb Family, First Time Homebuyers purchased a home in 32218

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Groundbreaking Two New Project Boots Homes



Left to Right: Dr. Irvin PeDro Cohen LISC Executive Director, Ivy Henderson, Dr. Kiersten S. Pough, David Garfunkel President LIFT Jax; Darnell Smith, North Florida Market President Florida Blue

LISC broke ground October 3rd at 1206 Van Buren Street celebrating the construction of two brand-new homes, allowing us to invest in OutEast while providing a path to homeownership for new and returning Eastsiders. We are excited to welcome two Jacksonville natives: landscape architect, Ivy Henderson and pharmacist, Dr. Kiersten S. Pough



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HOME REPAIR INITIATIVES – NORTH RIVERSIDE

North Riverside CDC and Groundwork Jacksonville completed 40 homes in 2023. In addition to basic home repairs, Groundwork Jacksonville installs cool roofs, gutters/downspouts, rain gardens, and other vegetation to promote home irrigation and McCoy's Creek water quality. LISC continues to chair the construction committee and negotiate MOU terms. The program is aimed at helping residents improve their home values in neighborhoods by the banks of McCoy's Creek and increase climate resilience and prevent displacement. To qualify, a homeowner must be caught up on their property taxes, have the title to the home and it must be their primary residence. And, of course, they must live in North Riverside.

First Home Repair for North Riverside



Annie Daniels and grandson, Zarin – Photo by Will Brown, Jacksonville Today

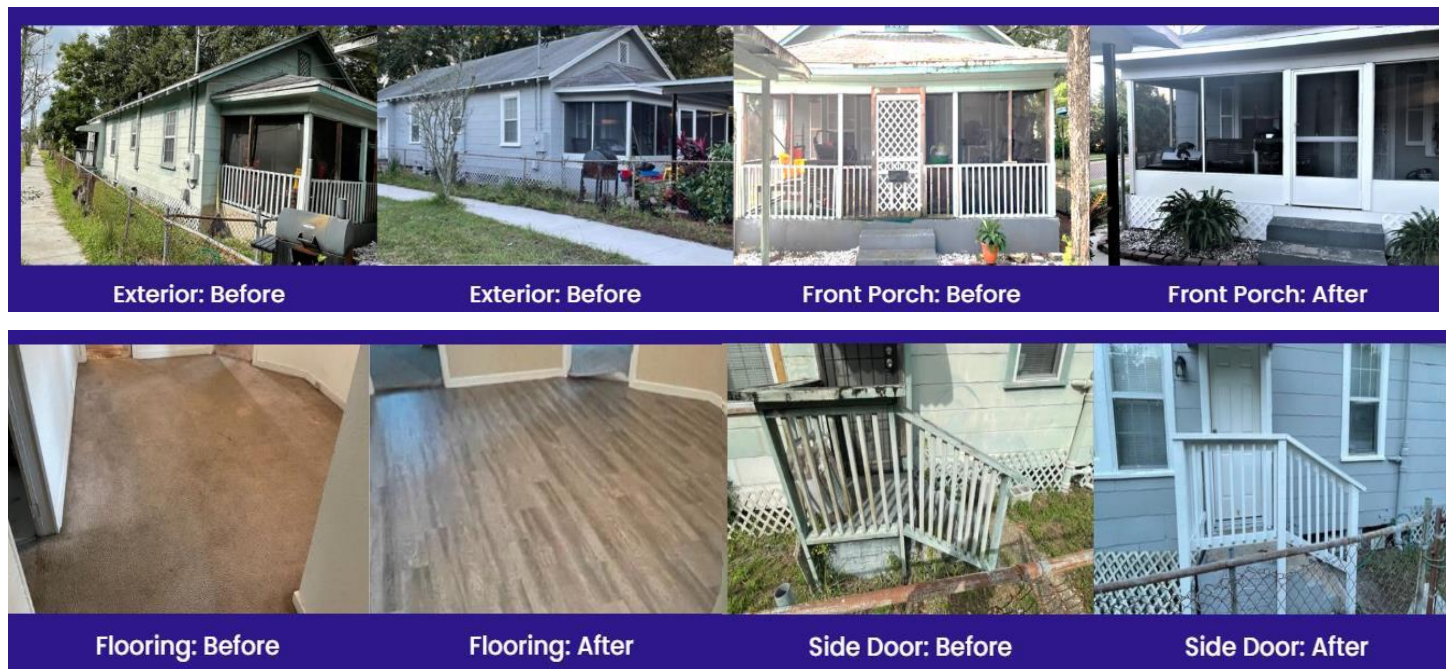
Annie Daniels has lived in the gray home with white lattice shutters for more than 60 years. Her home on Crystal Street is the first to be renovated through the North Riverside Community Development Corporation. Zarin, who uses a wheelchair has more mobility within their home because contractors widened two door frames between rooms as part of the repair. Annie Daniels "This means a whole lot to me. I needed a kitchen floor, and they did my floor," Annie Daniels says. "My bathroom was rotting out and they did that. It means a whole lot to me. I appreciate everything they did."



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Eastside Home Repair /Restore, Repair and Resiliency (R3) Pilot Home Repair Program in Historic Eastside

An important outgrowth of the Irma home repair program is LISC's leadership working with the JEA, Lift Jax and the Historic Eastside Community Development Corporation to expand an Eastside home repair program that launched in August 2021. 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 healthy condition. The 2023 R3 pilot program integrates JEA's energy efficiency and weatherization initiatives into basic home repairs, tracks energy efficiency and reduced utility costs, and educates residents about home maintenance and energy efficiency. The pilot collaboration plans to expand in 2024.



Property Appraiser Market Value of Home Repair Program

- Assessed market value of the 23 homes repaired in North Riverside this year is \$1,093,555. Average home value is \$47,500 with only two valued above \$100K.
- Assessed market value of the 17 R3 pilot repair homes in Historic Eastside this year is \$1,179,000. Average home value is \$69,350 with only one valued above \$100K.
- Total market value is \$2,272,555 for 40 homes repaired in 2023.

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AFFORDABLE HOUSING TASK FORCE



United Way and partners announce plans to address affordable housing.

From left to right: Gloria McNair, Groundwork Jacksonville; Suzanne Pickett, Historic Eastside CDC; Melanie Patz, United Way President & CEO; Dylan Ford, Groundwork Jacksonville; Kay Ehas, Groundwork Jacksonville; Travis Williams, Lift Jax; David Garfunkel, Lift Jax; Dr. Irvin PeDro Cohen, LISC Jacksonville; Padrica Mendez, North Riverside CDC

United Way has formed a task force to identify and recommend long-term affordable housing solutions for future investments. Co-chaired by Mari Kuraishi, President Jessie Ball duPont Fund and Aundra Wallace, President of JAXUSA Partnership.

TALENT DEVELOPMENT PROGRAM FOR STUDENTS



This program is part of our work to address systemic racial barriers that keep young people from gaining the experience and connections they need to compete for good jobs. Meet Amari Leath for LISC Jacksonville

LISC has launched a new internship program for students at Historically Black Colleges and Universities (HBCUs) to help bridge the opportunity gap for students of color—offering community development mentorship and experience that gives young people a leg up when entering the workforce. Talent is everywhere, but opportunity is not. Through this program, students can earn a strong wage, gain hands-on experience, work with mentors and build a network of contacts and supporters—all while supporting valuable community investment activity.

Amari Leath is a senior majoring in communications at Edwards Waters University. This LISC internship program has opened Amari's eyes to a different career path -- community development -- and he's learned new skills in the process. Among Amari's favorite projects as a LISC intern: taking local youth on kayaking and fishing trips outside the city and helping families keep their homes by connecting them to free legal help around heirs' property, which disproportionately impacts the Black community.

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CREATIVE PLACEKEEPING

North Florida Land Trust

On March 14, North Florida Land Trust in partnership with LISC brought together local residents including members of the Gullah/Geechee community and private landowners to discuss their relationship to and dependence on the salt marsh and waters surrounding Nassau and Duval counties. During the gathering participants shared specific feedback:

- How these groups are using the marsh
- Where they see changes in the marsh and opportunities for conservation/restoration
- Tools for conservation/restoration.

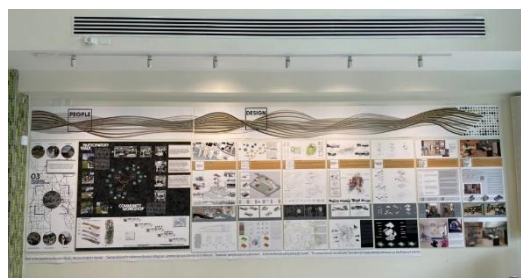
University of Florida Department of Landscape Architecture

On April 24, University of Florida students from the Department of Landscape Architecture concluded a real-world charrette proposing a renovation park design for the Ribault River Preserve located in Jacksonville, FL. From late February to mid-April, UF students collaborated with local residents and LISC staff to design a mixture of different land uses to help create a healthy, safe, beautiful, and active Ribault River Area. Over the coming weeks, the master plan recommendations to address the ecological environment (mitigate pollution), promote public health, and facilitate recreational activities will be shared with COJ park staff for consideration in five-year CIP budget.

University of Florida College of Design, Construction and Planning

Graduate students had the opportunity to explore how to create spaces that are accessible, welcoming and usable for everyone, regardless of their abilities, age and background. Students were posed a question: "How can we familiarize students with vulnerable populations and help them understand how the design of the built environment can better support these groups?"

Developed in partnership with the [Florida Institute for Built Environment Resilience \(FIBER\)](#) and the LISC Jacksonville students were assigned to propose innovative, evidence-based design and planning strategies focusing on vulnerable groups such as older adults, individuals with health conditions and children. These designs will be implemented within our home repair program.



Proposed designs displayed at Jesse Ball duPont Center

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Connect People to Nature

LISC has initiated partnering up with private sector, nonprofit and government agencies to support the achievement of health equity in the Urban Core by improving access to preserve parks and green spaces across the region which boast the largest park system in the country. This work acknowledges that communities need strong assets to build equitable places, as well as social capital and collective efficacy to overcome the systems historically contributing to health inequity.

Thrive Outside Jacksonville will provide a foundation for cultural heritage education, outdoor recreation activities and capacity building not only for immediate health benefits, but long-term structural change towards health equity.

Sol Margin Fishing and Conservation Foundation, New Town Success Zone and LISC Jacksonville will host students for a canoe adventure and guide youth in how to use fishing equipment, reel their catch and apply their learning at the park. Our chaperones will lead fishing and kayaking activities while introducing the boys to other wildlife in the area.

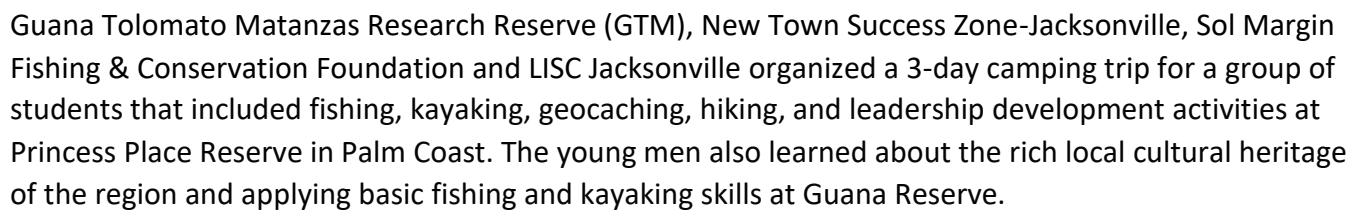


April 29, 2023 Thrive Outside Jacksonville Fishing Charter in Matanzas River



May 20, 2023 Thrive Outside Jacksonville fishing & kayaking at Sapelo Island, GA

Summer Camp



LISC Jax along with the St. Johns Riverkeeper hosted a Ribault River boat ride on June 14th with 15 community stakeholders to explore the river and discuss opportunities for access, water quality and infrastructure improvements.

Oct 23 - LISC and the St. Johns Riverkeeper hosted a Resilient Ribault community partner meeting followed by a boat ride along the Ribault River. 34 participants joined the events and provided input that resulted in three priority areas: regenerate and activate the Ribault river, improve the amenities and advance infrastructure improvements e.g., septic tank replacement and ash remediation in the neighborhoods along the river.

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Ribault River Clean-Up



Our steadfast community partners, Sol Margin Fishing & Conservation Foundation and St. Johns Riverkeeper organized a community clean up around the Ribault River in Jax.



300 lbs. of trash and 250 lbs. of landscape debris were removed from the Ribault River Preserve during clean up!

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Operation Final Hours - Tribute



On May 24, 2023, the family of Aurelius Hallback dedicated a headstone that LISC Jacksonville helped the family acquire during Operation Final Hours in November 2022.

LISC Jacksonville helped 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 by accessing this VA program. 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.

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CAPACITY BUILDING AND TECHNICAL ASSISTANCE

HUD Section 4

Continued technical assistance to two new HUD Section 4 grantees: Groundwork Jacksonville's first COO and Melanin Market's small business initiatives. Continued support to Historic Eastside CDC and Greater Grant Memorial CDC. Assistance includes requirements to submit grant reimbursements and improve grants management systems.

Groundwork Jacksonville

Advised Groundwork Jacksonville on two Emerald Trail development grant applications through JTA that include neighborhood stabilization and equitable Trail Oriented Development (eTOD) along the segments.

Home Restore, Repair & Resiliency (R3) Pilot Program

Founding member of the collaborative among JEA, Historic Eastside CDC and Lift Jax to enhance the Eastside home repair program to include energy efficiency and weatherization. Consulting on program design and implementation, COJ and Lift Jax grant applications, and how to expand the pilot Out East and across Urban Core neighborhoods.

North Riverside Home Repair Program

Continue to provide technical assistance to North Riverside CDC and Groundwork Jacksonville to launch and refine a home repair program to preserve homeownership and promote health and safety of seniors.

Emerging Developers

LISC Jacksonville is working with a number of local developers with control of property for single family and multi-family development. Typically, these individuals have not borrowed from institutional lenders in the past. LISC provides the technical assistance needed for them to prepare the budgets and information needed for a lender to underwrite the proposed development, determine the appropriate scale of the development, and create an accurate timeline for the development.

One example is Fruit of Barren Trees (FOBT, LLC) - Rebecca was introduced to LISC Jacksonville with no development experience, and she was unsure how to bring her vision to reality. Over the next three years she was provided the technical assistance needed to acquire a commercial property, renovate a single family home, prepare development budgets and pro formas, obtain grant support from the City, close on LISC financing, and begin the redevelopment of a historic building.

Community Development Corporations (CDC)

Discussed with CDC leadership potential merger of legacy CDC's to consolidate resources and expand urban core operations.

Norwood School

Advised Grace and Truth CDC on potential sale of former Norwood School property to the Jacksonville Housing Authority or another buyer.

LISC JACKSONVILLE

CAPACITY BUILDING AND TECHNICAL ASSISTANCE

Family Wealth Creation

- Behavioral Insights team worked with LISC Jacksonville and its community partners to develop messaging tools that increased neighborhood resident utilization of legal and financial counseling services for unlocking wealth creating opportunities for mainly BIPOC heirs' property homeowners.
- Project Evident worked with LISC Jacksonville and a community advisory group to create a clear articulation of the Family Wealth Creation Program elements and outcomes in a Theory of Change visual diagram and accompanying narrative. PE is finalizing a measurement framework that includes new metrics and potential data collection tools that will position LISC to systemically measure progress towards outcomes.
- Jacksonville University worked with community partners to perform housing/title data collection and GIS mapping. JU shared the results with LISC partners to inform targeted outreach strategies.

Climate Resilience Planning

Member of Mayor's Infrastructure Resilience Subcommittee that presented final action item report focused on community engagement and more investments in focal neighborhoods. Provided City's Chief Resilience Officer with revisions to draft comprehensive resilience strategy. Worked with Crisis Housing Solutions to investigate LISC Green Team engagement and funding for the modular housing manufacturing facility Out East. Staff worked with LISC National Green Team on funding Jax projects under new LISC Green LLC subsidiary and federal funding for 2024.

Mayor Donna Deegan's Office

Presented at Mayor's Infrastructure Housing Subcommittee on LISC's homeownership preservation strategies as a different approach to addressing the affordable housing crisis. LISC requested and received the remaining \$184,500 from the City for heirs' property resolution and is working with the City and Jacksonville Area Legal Aid on a consistent grant scope of work, since the City is the first in the State of Florida to use SHIP dollars for heirs' property resolution.

New Town Success Zone

\$300,000 grant from local anonymous donor fund for community garden (urban farmacy) and success park improvements (not announced yet); \$140,000 grant from WalMart Foundation for food justice work; \$150,000 (over 3 years) grant from MacQuarie Foundation re community safety program; \$15,000 grant from Everytown USA re park improvements

Dick's Sporting Goods Foundation

Technical assistance to help secure a \$100,000 grant to install an artificial turf football field at Bold City High School.

LSC JACKSONVILLE

Meet Our New CEO

MICHAEL T. PUGH

Starting October 2, 2023

LSC



Michael T. Pugh will become LISC CEO on October 2nd. A native Detroitier with 30 years of banking experience, Michael currently serves as president & CEO of Carver Bancorp based in Harlem, the country's largest publicly traded African American-operated bank. Carver was founded in 1948 to serve New York's communities of color, which were largely excluded from the conventional banking system.