



Housing Resource Guide - Jacksonville

WAYS TO FIND AFFORDABLE HOUSING

Florida Housing Search

www.floridahousingsearch.org

You can use this website to look for rental housing that best fits your budget and your other needs. It also contains links to other housing resources on the internet. A bilingual, toll-free phone service is also available Monday through Friday, 9 a.m. to 8 p.m. eastern time: 1-877-428-8844, TTD/TTY: 7-1-1.

Jacksonville Housing Authority

www.jaxha.org

904-630-3810

The Jacksonville Housing Authority (“JHA”) offers a few housing options for low-income and moderate-income individuals and families. A tenant who participates in one of JHA’s housing programs pays rent that is based on the tenant’s income. The rent is roughly equal to 30% of the tenant’s monthly income (up to 40% in the Housing Choice Voucher Program). JHA has two (2) main housing programs:

Public Housing -This is housing that is owned and managed by JHA. JHA owns many apartment complexes and some single-family homes that are located around Jacksonville.

Housing Choice Voucher Program - This program provides rental assistance to a tenant who rents from a private landlord. JHA gives the tenant a “voucher” for rental assistance, and the tenant is responsible for finding a landlord who will accept the voucher. JHA pays part of the rent to the landlord, and the tenant pays the rest.

To find out more, or to apply for one of JHA’s programs, call JHA at 904-630-3810, visit their office at 1300 Broad Street near downtown Jacksonville, or visit their website at www.jaxha.org.

HUD-Subsidized Apartments

www.hud.gov

These apartments are owned and managed by private companies, but they are subsidized by HUD. That means HUD gives money to the owners so that a tenant’s rent will stay low. At these apartments, the tenant pays rent that is roughly equal to 30% of the tenant’s monthly income. A list of HUD-subsidized apartments in Jacksonville is available at www.hud.gov. Once there, click on the “What We Do” tab toward the top right-hand side of the page. Then, click on “Search for an Apartment.”

USDA-Subsidized Apartments (Rural Housing)

https://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp

Once there, click the state of Florida to see the list of the USDA-subsidized apartments in each of Florida’s counties. These apartments are very similar to HUD-subsidized apartments, but they

are subsidized by the USDA, not HUD. The tenant pays rent that is roughly equal to 30% of the tenant's monthly income.

Housing Opportunities for People with AIDS (HOPWA)

www.hudexchange.info/programs/hopwa

Housing, housing assistance and housing-related services for HIV/AIDS-infected, low-income individuals and their families, provided through grants to:

Northeast Florida AIDS Network	904-356-1612
Lutheran Social Services	904-448-5995
River Region Human Services	904-889-6300

Quest / Outreach Program for Homeless

www.mhrcflorida.com/programs-for-homeless-individuals.html

904-358-2411

Quest is a program designed to serve anyone who is homeless in Jacksonville. If you are homeless, Quest staff may be able to help you obtain housing, medical care, food stamps, and other important services. Quest is located at 301 North Catherine Street, Jacksonville, FL 32202.

Habijax (Habitat for Humanity of Jacksonville)

www.habijax.org

904-798-4529

Construction of affordable new homes in selected areas through "sweat equity," volunteers, and community partnerships.

CHECK YOUR CREDIT REPORT FOR FREE

www.annualcreditreport.com

If you are about to apply for housing, you should consider checking your credit report. Your credit report is usually one of the main things that determine whether your application for housing is accepted or denied. If you find that there is a lot of negative information on your credit report, you may wish to pay off some of your debts or take other steps to improve your report. If you find that there are errors on your credit report, you can dispute them and try to get your report corrected.

You are entitled to check your credit report for free. Specifically, you are entitled to receive one free credit report from each of the three (3) main credit agencies each year. The three (3) main credit agencies that put together credit reports are Equifax, Experian and TransUnion. Because the reports put together by the different agencies may contain different information about you, you may wish to check all three of them before you apply for housing.

The quickest way to check your credit report for free is by visiting www.annualcreditreport.com. This is the official website that was set up to allow us to check our reports for free. Other credit report sites are not really free.

It is important to review your credit report for errors because errors are common. For help with disputing errors on your credit report, you may visit www.ftc.gov. Once there, click on the "Money & Credit" tab at the top left of the page. Then, scroll down and click on the "Credit and Loans" link. Then you may scroll down and click on "Disputing Errors on Credit Reports."

OTHER HOUSING-RELATED RESOURCES IN JACKSONVILLE

United Way of Northeast Florida

www.unitedwaynefl.org

If you need help, dial 2-1-1. This is a free information and referral system for local resources in Northeast Florida. Someone at that number will assist you in finding information to help you with various needs you might have. For information about emergency shelters in Northeast Florida, contact the United Way at 2-1-1.

Jacksonville Urban League

<https://ul-jacksonville.iamempowered.com>

904-723-4008

Assists adults with computer skills, job placement, career development and vocational training services.

Northeast Florida Community Action Agency

www.nfcaa.net

904-398-7472

Assists with utility assistance, as well as weatherization assistance (e.g., repair and replacement of windows, heating and cooling units, insulation). Provides GED prep services.

ElderSource

<https://myeldersource.org>

1-888-242-4464

The ElderSource help line serves seniors and adults living with a disability. It can help locate and access local programs to assist callers to live as safely and independently as possible in their homes and community.

COJ Emergency Assistance Program (EAP)

[COJ.net - Emergency Financial Assistance Program \(https://www.coj.net/departments/parks-and-recreation/social-services/emergency-financial-assistance-program\)](https://www.coj.net/departments/parks-and-recreation/social-services/emergency-financial-assistance-program)

904-255-2469 (call 904-255-3360 if you have received an eviction notice)

Provides temporary assistance to prevent foreclosure or eviction for non-payment of rent or utilities.

Eviction Court Form Builder Program

www.floridaevictionhelp.org

A guided interview that assists a tenant in creating an eviction response to an eviction lawsuit.

Florida Courts E-Filing Authority

<https://www.myflcourtaccess.com/authority/>

Through the Florida Courts E-Filing Portal, you can file documents with the court electronically.

The information provided in this brochure is not legal advice. JALA does not endorse or recommend any particular type of housing or any particular housing provider. We simply provide this information as a courtesy because many clients ask us how to find affordable housing. The resources listed in this brochure are not the only housing resources in Jacksonville; they are just the ones we know of.

Jacksonville Area Legal Aid, Inc. (JALA), 126 W. Adams St., Jacksonville, FL 32202
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