



# Housing Resource Guide

## WAYS TO FIND AFFORDABLE HOUSING

---

### **Florida Housing Search**

[www.floridahousingsearch.org](http://www.floridahousingsearch.org)

You can use this website to look for rental housing that best fits your budget and your other needs. This free housing search tool allows users to find rental properties using various criteria and interactive maps. Listings include information on amenities, accessibility, and neighborhood features. The platform also offers valuable renter resources, including an affordability calculator, rental checklist, and guidance on renter rights and responsibilities. A bilingual, toll-free phone service is also available Monday through Friday, 9:00 a.m. to 8:00 p.m.: 1-877-428-8844, TTD/TTY: 7-1-1.

### **Jacksonville Housing Authority**

[www.jaxha.org](http://www.jaxha.org)

(904) 630-3810

The Jacksonville Housing Authority (JHA) offers affordable housing and support services to low- and moderate-income individuals, including families, seniors, and people with disabilities in Duval, Clay, St. Johns, and Nassau counties. For more information or to apply, call 904-630-3810, visit 1300 Broad Street in Jacksonville, or go to [www.jaxha.org](http://www.jaxha.org). JHA has two (2) main housing programs:

**Public Housing** - These units are owned and operated by JHA. Rent in these units is set for each family based on a percentage of anticipated annual adjusted income (about 30%). There are approximately 2,653 families living in JHA's public housing. Units are located citywide, as well as in Baldwin and Jacksonville Beach.

**Housing Choice Voucher (HCV) Program** - The HCV Program allows low-income families the opportunity to rent safe, decent and sanitary privately-owned rental units. Subsidy payments are made by JHA to the owner on behalf of the family. The family pays a portion of the rent that is based on a percentage of anticipated annual adjusted income (30% or more).

### **HUD-Affordable Places to Live**

[www.hud.gov](http://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 many HUD-subsidized properties, eligible tenants generally pay approximately 30% of their adjusted monthly income toward rent, with HUD subsidies covering the remainder subject to program rules. Visit the HUD website at: [www.hud.gov](http://www.hud.gov) to view more information. Once there, hover over the "Helping Americans" tab toward the top left-hand side of the page. Then, click on "Find Affordable Places to Live", and browse the information on that page. Also, click on the link for the "HUD Resource Locator" found here: <https://resources.hud.gov>. Search for units labelled "Multifamily Properties-Assisted."

### **USDA-Subsidized Apartments (Rural Housing)**

[https://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select\\_state.jsp](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 often 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](http://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**

Website: <https://www.nfanjax.org> Phone: (904) 356-1612

Address: 2715 Oak St Jacksonville, FL 32205

Hours: Monday – Thursday, 8:00 a.m. to 5:00 p.m. / Friday, 8:00 a.m. to 3:00 p.m.

#### **Lutheran Social Services**

Website: <https://www.lssjax.org/> Phone: (904) 448-5995

Address: 4615 Philips Highway Jacksonville, FL 32207

Hours: Monday – Thursday, 8:00 a.m. to 4:30 p.m. / Friday, 8:00 a.m. to 12:00 p.m.

### **Mental Health Resource Center**

<https://www.mhrcflorida.com/>

(904) 695-9145

Address: 3333 West 20th Street, Jacksonville, FL 32254

Hours: Monday – Friday, 8:00 a.m. to 4:30 p.m.

Mental Health Resource Center (MHRC) provides mental health and behavioral health services, case management, and community support programs that can help individuals and families access needed services and maintain housing stability.

### **JASMYN**

[www.jasmyn.org](http://www.jasmyn.org)

(904) 389-3857

JASMYN serves LGBTQIA+ young adults ages 18-24 seeking housing resources and support. Services may include rent assistance, security deposits, and utility support.

### **First Coast Habitat for Humanity**

<https://www.firstcoasthabitat.org>

(904) 798-4529

Address: 40 E Adams St, Ste 200 Jacksonville, FL 32202

First Coast Habitat serves homebuyers in Duval, Nassau, and Baker counties who qualify for a mortgage loan and demonstrate the greatest need for affordable housing. Their homeownership program empowers families to buy their own homes with affordable mortgages.

## OTHER HOUSING-RELATED RESOURCES IN JACKSONVILLE

---

### **United Way of Northeast Florida**

[www.unitedwaynefl.org](http://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 Eviction Diversion Program**

<https://jacksonvilleevictiondiversion.org/>

Assists eligible tenants and landlords in resolving eviction cases by connecting households with rental assistance and supportive services before displacement occurs. The program works with community partners, including Jewish Family & Community Services (JFCS) and Jacksonville Area Legal Aid (JALA), to help tenants address past-due rent, navigate the eviction process, and pursue dismissal of eviction cases when program requirements are met. The goal is to promote housing stability and prevent homelessness.

### **Jacksonville Urban League**

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

(904) 723-4007

The Jacksonville Urban League provides employment and job training assistance, financial literacy training, and home ownership counseling.

### **Northeast Florida Community Action Agency**

[www.nfcaa.net](http://www.nfcaa.net)

(904) 398-7472

NFCAC provides programs and services that help low-income individuals and families achieve greater self-sufficiency. Services may include employment, education, income management, housing, emergency services, and health. It also provides assistance with energy bills, weatherization services such as home repairs and insulation improvements, and GED preparation programs.

### **ElderSource**

<https://myeldersource.org>

1-888-242-4464

The ElderSource help line serves seniors, as well as adults living with 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)**

<https://www.jacksonville.gov/departments/parks-and-recreation/social-services/emergency-financial-assistance-program>

Appointment Line: 904-255-2469 / Main Line: 904-255-3333

The appointment line opens at 9:30 a.m., Monday - Friday

The Emergency Assistance Program helps eligible individuals and households facing financial hardship due to crises like job loss, reduced income, medical bills, car repairs, family issues, or disasters. The program provides temporary financial aid to prevent eviction or utility shut offs.

## **Eviction Court Form Builder Program / Florida Eviction Answer Interview**

[www.floridaevictionhelp.org](http://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.

---

## **CHECK YOUR CREDIT REPORT FOR FREE**

[www.annualcreditreport.com](http://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 in 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](http://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.

---

## **CREDIT REPORT ERRORS**

[www.ftc.gov](http://www.ftc.gov)

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](http://www.ftc.gov). Once there, click on the "Advice and Guidance" tab at the top right of the page. Then, scroll down and click on the "Credit, Loans, and Debt" link. Next click on "Credit and Debt" and lastly click on "Disputing Errors on Your Credit Reports."

If the error involves a tenant background check, click on "Disputing Errors on Your Tenant Background Check Report."

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  
Phone: (904) 356-8371, [www.jaxlegalaids.org](http://www.jaxlegalaids.org). Revised August 2026.

JALA is supported in part by:

