



JUST Pensacola
Justice United Seeking Transformation in Pensacola

2022 NEHEMIAH ACTION

MONDAY, MAY 2ND

6:15-7:40

WAHOO STADIUM

Member Congregations

Bethel AME Church

First Baptist Church of Ferry Pass

First Baptist Church of Warrington

Holy Cross Episcopal Church

Allen Chapel AME Church

Christ Episcopal Church

Escambia Chapel AME Zion Church

St. John the Evangelist Catholic Church

St. Christopher's Episcopal Church

First United Methodist Church

First Presbyterian Church

St. Cyprian's Episcopal Church

St. Joseph's Catholic Church

Temple Beth El

Unitarian Universalist Church

J.U.S.T. PENSACOLA
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[HTTPS://WWW.FACEBOOK.COM/JUSTPENSACOLA](https://www.facebook.com/justpensacola)

WHAT IS J.U.S.T. PENSACOLA?

J.U.S.T. Pensacola – Justice United Seeking Transformation Pensacola - is an organization made up of congregations from throughout Pensacola. Founded in 2019, we use the power of large numbers of organized people to solve critical community problems. We are not a direct service provider; rather we are a grassroots, direct action, multi-issue organization.

How does J.U.S.T. Pensacola work?

J.U.S.T. Pensacola follows a yearly process that focuses on building and strengthening the Justice Ministry Teams at each congregation to build power for justice. House meetings take place in the fall, in which participants share stories of injustice. In the late Fall and early Spring, we research the problems and come up with winnable, meaningful proposed solutions. Our Nehemiah Action takes place in either March or April; this is where thousands of our members gather and we publicly ask designated public officials to implement our proposed solutions. Finally, following the Nehemiah Action, we conduct follow-up work around our issue campaigns and also focus on our annual Investment Drive.



Micah 6:8 provides a clear list of requirements for God's people: to do justice, love mercy, and walk humbly with God. We believe that doing justice is a core part of our faith traditions, and yet one that is often overlooked. Our vision is to build up the Justice Ministries within each of our congregations such that justice is an integral part of their culture as faithfulness and mercy. We believe that we can build the power of J.U.S.T. Pensacola such that we will turn out thousands more people to our Nehemiah Action in the years to come. This in turn will bring about incredible strides toward justice in the neighborhoods and communities of Pensacola and the lives of its residents

J.U.S.T. Pensacola House Meetings 2021

Over the past 8 weeks, J.U.S.T. Pensacola leaders hosted House Meetings via Zoom, their congregations, and homes across Pensacola. Over 300 J.U.S.T. Pensacola members attended. At these meetings, people shared stories about the injustices in our community and stories about what drives each of them to do justice: past experiences, role models, religious texts, and family values. In addition to sharing stories, hundreds of J.U.S.T. Pensacola members were reminded of our shared mandate to do justice—to confront the powers that be over the injustices that plague our community. And, finally, everyone was given the chance to say “Yes!” to being part of the justice ministry. Over 300 people responded “Yes!” and joined the thousands of year-old tradition of people of faith powerfully doing justice.

THE ISSUE OF AFFORDABLE RENTAL HOUSING

THE PROBLEM:

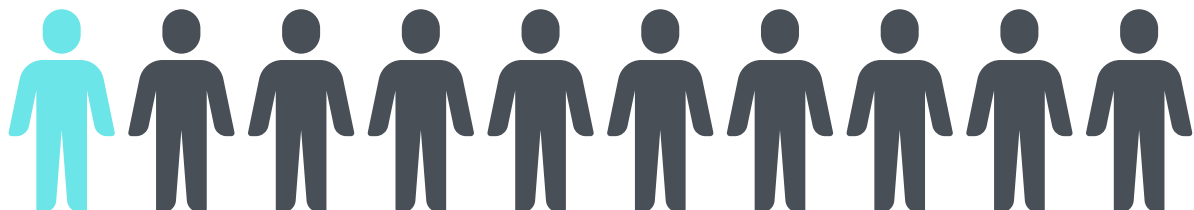
PENSACOLA AND ESCAMBIA ARE IN THE MIDST OF AN AFFORDABLE HOUSING CRISIS. IN 2022 J.U.S.T. PENSACOLA WILL BE FOCUSING ON INCREASING THE RENTAL HOUSING STOCK.

UF ESTIMATES SUGGEST THAT 62% OF RENTERS AT OR LESS THAN AREA MEDIAN INCOME IN ESCAMBIA COUNTY ARE COST-BURDENED AND THE PROBLEM IS ONLY GETTING WORSE.

Out of every 100 families earning \$74,000 or less 62 are paying more than 30% of their income on rent.



OUT OF THE 10 MOST COMMON JOBS IN THE PENSACOLA AREA, ONLY ONE — A REGISTERED NURSE — EARNS ENOUGH TO AFFORD A ONE-BEDROOM APARTMENT AT A FAIR MARKET RATE.



THE AVERAGE RENT IN PENSACOLA IS NOW \$1,338 FOR A ONE-BEDROOM APARTMENT. THIS MAKES IT DIFFICULT FOR LABORERS, RETIRED PEOPLE, AND MANY OTHERS TO BE ABLE TO AFFORD A DECENT PLACE TO LIVE.

THE DATA IN DETAIL

Renter Households, Cost Burden by Income, 2020 Estimate (Summary)

Geography	Household Income	Housing Cost Burden		
		30% or less	30.1-50%	More than 50%
Pensacola city, Florida	30% AMI or less	262	176	1520
Pensacola city, Florida	30.01-50% AMI	295	652	696
Pensacola city, Florida	50.01-80% AMI	791	1454	67
Pensacola city, Florida	80.01-100% AMI	918	234	
Pensacola city, Florida	Greater than 100% AMI	2506	156	71

Sources: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida

Renter Households, Cost Burden by Income, 2020 Estimate (Summary)

Geography	Household Income	Housing Cost Burden		
		30% or less	30.1-50%	More than 50%
Escambia County, Florida	30% AMI or less	989	782	4458
Escambia County, Florida	30.01-50% AMI	1289	3433	2697
Escambia County, Florida	50.01-80% AMI	4970	6477	558
Escambia County, Florida	80.01-100% AMI	4825	1635	4
Escambia County, Florida	Greater than 100% AMI	13736	694	129

Sources: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida

Surplus/Deficit of Affordable/Available Units by Income, Florida Regions, 2019

Geography	County	0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-120% AMI
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	-8,957	-10,550	-9,435	-7,206	-2,018	1,727

Notes: Affordable units are those for which a household at the given income limit (% AMI) would pay no more than 30% of income for gross rent. Affordable/available units are affordable at that income level and either vacant or occupied by a household below the income threshold. Surplus/Deficit of Affordable/Available Units for a particular income range shows the number of affordable/available units in the range minus the number of renter households in that range. For additional explanation of affordable/available methods, see the [2019 Rental Market Study](#), pp. 32-48

Sources: Shimberg Center for Housing Studies analysis of 2019 American Community Survey PUMS

LINK TO LEAD TO MORE DETAILED DATA:

[HTTP://FLHOUSINGDATA.SHIMBERG.UFL.EDU/AFFORDABILITY/RESULTS?NID=1609](http://flhousingdata.shimberg.ufl.edu/affordability/results?nid=1609)

How much can Escambia County workers afford to pay for housing each month?

\$500-649	\$650-799	\$800-999
<ul style="list-style-type: none">• Janitors, Maids and Housekeeping Cleaners• Fast Food, Counter, and Food Prep Workers• Childcare Workers• Cashiers and Retail Sales• Home Health and Personal Care Aides• Security Guards• Nursing Assistants• Preschool Teachers• Hairdressers• Landscaping and Groundskeeping Workers	<ul style="list-style-type: none">• Restaurant Cooks• Customer Service Representatives• Receptionists and Information Clerks• Light Truck Drivers• Construction Laborers• Office Clerks, General• Medical Assistants• Emergency Medical Technicians and Paramedics• Secretaries and Administrative Assistants	<ul style="list-style-type: none">• Bank Tellers• Pharmacy Technicians• Veterinary Technologists and Technicians• Painters, Construction and Maintenance• Heavy and Tractor-Trailer Truck Drivers• Firefighters• Dental Assistants• Child, Family, and School Social Workers

Source: Shimberg Center tabulation of Florida Department of Economic Security, Occupational Employment Statistics and Wages. Based on median wage for occupations in Pensacola-Ferry Pass-Brent MSA. Assumes full-time worker, 30% of income spent on housing costs.

[LINK TO LEAD TO MORE DETAILED SHIMBERG CENTER ESCAMBIA COUNTY HOUSING TRENDS PRESENTATION:](#)

Average Rent by Neighborhood

Neighborhood	Average Rent
Downtown Pensacola	\$1,767
Seville Historic District - Aragon	\$1,767
Dunmire Woods	\$1,413
Perdido Key	\$1,356
Sanders Beach	\$1,348
St. John's Coalition	\$1,348
Bay Oaks	\$1,336
Brittany Forge - Bay Cliff Estates	\$1,336
Broadview Farms	\$1,336
College Heights	\$1,336

The rental statistics on this page were compiled using data provided by our sister company, Yardi Matrix, an apartment market intelligence solution which offers comprehensive information on all Pensacola apartment buildings 50 units or larger. Yardi Matrix covers ~80% of the U.S. metro area population, including over 80,000 properties and 15.2 million apartments across 124 U.S. markets.

WHAT IS A LOCAL HOUSING TRUST FUND?

Housing trust funds are distinct funds established by city, county, or state governments that receive ongoing dedicated sources of public funding to support the preservation and production of affordable housing and increase opportunities for families and individuals to access decent affordable homes. Housing trust funds systemically shift affordable housing funding from annual budget allocations to the commitment of dedicated public revenue. While housing trust funds can also be a repository for private donations, they are not public/private partnerships, nor are they endowed funds operating from interest and other earnings.

There are now 47 states with housing trust funds, as well as the District of Columbia, Guam, and Puerto Rico, and more than 750 city and county housing trust funds in operation. They dedicate an excess of \$2.5 billion annually to help address critical housing needs throughout the country. For a list of state and local housing trust funds in the United States, you can go to housingtrustfundproject.org

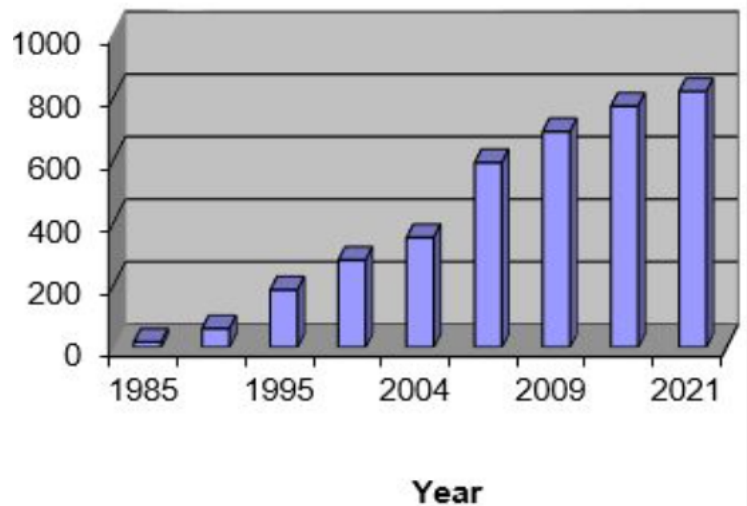
Housing trust funds are extremely flexible and can be used to support innovative ways to address many types of housing needs. The model can work in virtually any situation. They have been created to serve small towns of about 1000 people as well as in the largest states in the country. These funds are also very efficient. Many housing trust funds report highly successful track records addressing a wide range of critical housing needs.

There are currently 69 county housing trust funds in seventeen states, with one County creating two housing trust funds.

Additionally, the state of Pennsylvania has 49 county housing trust funds and the state of Washington has 39 county housing trust funds which have been created under state enabling legislation to bring the total to 157 county housing trust funds.

In 2020, county housing trust funds generated more than \$200 million. According to our 2016 Housing Trust Fund Survey Report, the average amount of public and private funds leveraged for every dollar invested in affordable housing by county housing trust funds is \$8.50. The highest ratio reported was \$1:\$18.

Growth of Housing Trust Funds



There are 122 city housing trust funds in thirty-six states, bolstered by another 186 jurisdictions participating in Massachusetts' Community Preservation Act, and 296 communities certified in New Jersey by the Council on Affordable Housing—a total of 605 city housing trust funds.

In 2021, housing trust fund revenues generated by cities exceeded \$1.2 billion. According to the 2016 Housing Trust Fund Survey Report, the average amount of public and private funds leveraged for every dollar invested in affordable housing by city housing trust funds is \$6.00. The highest leverage reported was \$14.00 for individual trust funds. For a list of city housing trust fund revenue sources, [click here](#).

LINK TO LEAD TO MORE INFORMATION ON TRUST FUND:

[HTTPS://HOUSINGTRUSTFUNDPROJECT.ORG/](https://housingtrustfundproject.org/)

City Housing Trust Fund Dedicated Revenue Sources

These City Housing Trust Funds reported the following revenue sources committed to their Housing Trust Funds:

Developer impact fees	Berkeley, CA; Oakland, CA; Palo Alto, CA; San Diego, CA; Elk Grove, CA; Santa Rosa, CA; Denver, CO Boulder, CO; Cambridge, MA; Somerville, MA; Boston, MA; Santa Fe, NM; Seattle, WA; plus 304 communities in New Jersey under the NJ Fair Housing Act
Developer agreements	Fairfax, VA
Property tax	Denver, CO; New Orleans, LA; Red Wing, MN; Greensboro, NC; Raleigh, NC; Burlington, VT; Seattle, WA; Bellingham, WA; Milwaukee, WI; plus 161 communities in Massachusetts under the Community Preservation Act
Inclusionary zoning in-lieu fees	Pasadena, CA; Fremont, CA; Highland Park, IL; St. Charles, IL; Somerville, MA; Portland, OR
Document recording fees	Chicago, IL; Indianapolis, IN; Philadelphia, PA
Tax increment funds	Minneapolis, MN; Madison, WI; Milwaukee, WI
Short-term rental fee/tax	Oakland, CA; Portland, OR; Nashville, TN
Hotel/motel tax	Mammoth Lakes, CA; San Francisco, CA
Housing bond	San Francisco, CA; Charlotte, NC
Income and interest earned	Asheville, NC; Portland, OR
Condo conversion fees	Berkeley, CA
Construction excise tax	Portland, OR
General fund set-aside	San Francisco, CA
Real property transfer tax	Santa Rosa, CA
Demolition tax	Highland Park, IL
City owned land sales	Santa Fe, NM
Building permit fee	Bend, OR
Property taxes on previously owned city land	Austin, TX
General funds	Livermore, CA; Los Angeles, CA; Santa Rosa, CA; Fremont, CA; Longmont, CO; Savannah, GA; Arlington Heights, IL; Evansville, IN; Lexington, KY; Louisville, KY; Minneapolis, MN; Greensboro, NC; Asheville, NC; Charlotte, NC; Albuquerque, NM; Portland, OR; Nashville, TN; Knoxville, TN; San Antonio, TX; Austin, TX; Salt Lake City, UT; Charlottesville, VA; Richmond, VA; Charlotte, VT; Bainbridge Island, WA; Redmond, WA; Madison, WI; Milwaukee, WI; and three cities creating funds under the Iowa housing trust fund.

COUNTY HOUSING TRUST FUND DEDICATED REVENUE SOURCES

These County Housing Trust Funds reported the following revenue sources committed to their Housing Trust Funds:

Document recording fee	Arlington County, VA; 9 New Jersey counties; 54 Pennsylvania counties; 39 Washington counties
Property tax	Kalamazoo County, MI; King County, WA
Inclusionary zoning in-lieu fees	Sonoma County, CA
Tax increment funds	Alameda County, CA
Delinquent property tax penalties and interest (Land Bank)	Toledo/Lucas County, OH
Real estate transfer tax:	Columbus/Franklin County, OH
Hotel/motel tax	Columbus/Franklin County, OH
Developer impact fees/proffers	Fairfax County, VA
Food & beverage tax	Dade County, FL
Sale of tax foreclosed properties	Traverse City, MI (now expired)
Sales/Use tax	Summit County, CO
General funds	North Valley/Chico, CA; Alameda County, CA; Los Angeles County, CA; Santa Barbara County, CA; Sonoma County, CA; San Luis Obispo County, CA; Tompkins County, NY (with Ithaca and Cornell University); Arlington County, VA; and 24 counties in Iowa.

TRUST FUND REVENUES:

[HTTPS://HOUSINGTRUSTFUNDPROJECT.ORG/WP-
CONTENT/UPLOADS/2021/12/CITY-HTFUND-REVENUE-SOURCES-2022.PDF](https://housingtrustfundproject.org/wp-content/uploads/2021/12/CITY-HTFUND-REVENUE-SOURCES-2022.PDF)

Instructions and Information for the day of the Nehemiah Action:

Parking:

- We will have a designated parking spot for you with your name at the parking spots closest to the Region's Lounge. Please arrive no later than 6:15 and enter through the official entrance which is located at the Regions' club entrance.
- A point person will be waiting for you and will guide you to your seat promptly at 6:30

Other Details:

- For those to whom it applies, no heels can be worn on the Blue Wahoo Stadium turf - please wear flats or wedges.



How Did it Start?

- On November 4, 2019, 283 people from 18 congregations from 12 different faith traditions representing a broad spectrum of the Pensacola area gathered to start this new justice ministry organization.
- J.U.S.T. Pensacola is a not-for-profit corporation, established in accordance with section 501 (c)(3) of the tax code of the Internal Revenue Service (#83-2555972) and the laws of the State of Florida, and all authority is vested in the Annual Assembly which is the ultimate decision-making body for the organization composed of delegates from each member congregation.

How Did We Get Here Today?

- Fall 2021. Wider circles called justice ministry networks formed within each congregation through small-group meetings.
- November 1, 2021. 18 congregational delegations gathered at the Annual Assembly. Two community problems on which to focus were chosen: 1) Criminal Justice and 2) Affordable Housing.
- December 6, 2021. Research began. Key leaders conducted over 20 research meetings with key officials, community leaders, and organizations. Three justice action items were identified for the May 2nd Nehemiah Action – see them below.

Scriptural Foundation and Ground Rules:

- Our format is based on the direct action in Nehemiah 5:1-13.
- Residents share testimonies of their experiences with community problems.
- Committees research the problem and uncover reasonable solutions that address the injustices.
- Clergy and lay leaders call together a “great assembly” to stand together for the solutions.
- We ask our officials yes/no questions, so we walk away with clear responses.
- When officials agree to our proposals, the community rejoices together and the clergy blesses their commitments.
- Committee members follow up with officials to ensure follow-through

What will happen at the Nehemiah Action?

We will bring 3 Justice Action Items:

- Increase Youth Civil Citations:
- Establish Adult Civil Citations:
- Establish and Fund a Local Affordable Housing Trust Fund

Tentative questions that will be asked during the event:

- **County**
 - Will you work with us in the next 90 days to establish an affordable housing trust fund like the one Hillsborough County did in 2019 to address the deficit in rental housing units specifically for those earning 30% to 80% AMI?
 - Will you work with us in the next 90 days to identify a dedicated ongoing revenue source for the local affordable housing trust fund?
 - Will you explore with us and the city the feasibility of a joint trust fund?
- **City**
 - Will you support holding the \$1 million earmarked for affordable housing from American Rescue Plan dollars and delay committing them until we have a chance to meet in the next 90 days to discuss the terms under which the city's trust fund could address the deficit in rental housing units specifically for those earning 30% to 80% AMI?
 - Will you work with us in the next 90 days to identify a dedicated ongoing revenue stream for the local trust fund?
 - Will you explore with us and the county the feasibility of a joint trust fund?