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White Paper - Sustainable Housing for Downtown Jacksonville

Jose David Caicedo Gallego
University of North Florida

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WHITE PAPER

Sustainable Housing for Downtown Jacksonville.

Jose David Caicedo Gallego - MPA

University of North Florida

Department of Public Administration

St: Jacksonville Government. Pad 6934

Dr. G. Dumont Ph.D.

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Abstract.

This paper examines the issue of sustainable housing in downtown Jacksonville, focusing on the role of the Downtown Investment Authority (DIA). Established in 2012, the DIA serves to drive growth, and dynamic several aspects in the downtown core. The paper delves into the impacts of the lack of affordable housing on residents, businesses, and visitors, highlighting its implications for health, well-being, and economic prosperity. Drawing on scholarly research and empirical evidence, it exposes the importance of housing policies as determinants of health and advocates for integrated approaches to housing development. Additionally, the paper provides data-driven insights into population demographics, housing dynamics, and workforce characteristics in downtown Jacksonville. It proposes two solutions; The Engagement Plan and the Purchase Plan to address the housing shortage, emphasizing collaborative approaches and targeted interventions. Funding options, including public debt issuance and tax increases, are explored to support the implementation of these proposals. In conclusion, the paper stresses the urgent need for concerted action to achieve sustainable housing development, revitalize downtown areas, and promote inclusive growth for all stakeholders involved in Jacksonville, Florida.

Keywords: Downtown Investment Authority (DIA), Housing Development, Sustainable Housing, Downtown Jacksonville.

Introduction.

This white paper discusses and analyzes the issue of sustainable housing in downtown Jacksonville, FL. The institution most heavily involved in this topic is the Downtown Investment Authority (DIA). The following parts of the paper present the following sections that describe the agency, the issue, its impacts, and the necessary actions to address the problem (solution and recommendations).

Downtown Investment Authority (DIA).

DIA serves as an agency overseeing redevelopment and economic development initiatives within Jacksonville's downtown area. Established on August 15, 2012, by the Jacksonville City Council, the DIA functions as both the Community Redevelopment Agency and the Economic Development Agency. This dual role involves managing tax increment finances, allocating funds for redevelopment projects, and promoting business interests within the downtown boundaries (DIA, 2024). Downtown Jacksonville comprises the Northbank and Southside Community Redevelopment Areas, with the DIA tasked with driving growth, creating vibrant urban living environments, and enhancing the overall quality of life in the downtown core (DIA, 2024). Guided by a mission to transparently leverage public investments and assets, the DIA envisions downtown Jacksonville as a dynamic, resilient hub for business, culture, and urban living. Furthermore, the DIA Board, consisting of nine members, oversees various functions, including marketing plans, development approvals, economic incentive negotiations, and the administration of tax increment finances.

Description of the issue & Literature Review.

The issue of housing development in downtown Jacksonville presents the challenge of promoting dynamic residential communities within the urban core. As discussed by City of Jacksonville – COJ (2023), large-scale private redevelopment projects face economic challenges without public incentives, indicating a need for strategic intervention to stimulate housing development. Despite efforts to revitalize the downtown area, there remains a significant gap in the availability of affordable housing options that supply the needs of a diverse demographic population. The next two sections discuss the impact and importance of this issue on the stakeholders and the city.

Impacts of the lack of affordable housing in the Jacksonville downtown community.

This issue impacts a wide range of stakeholders within Jacksonville. The lack of adequate housing development affects residents who seek accessible and affordable housing options in the center of the city. Businesses looking to attract and retain talent also face challenges, as the availability of housing options may influence potential employees' decisions to settle in the downtown area. Moreover, visitors to Jacksonville may be lost or affected if its downtown lacks a vibrant residential community, potentially impacting tourism and economic growth.

On the other hand, the economic viability of large-scale private redevelopment projects in downtown Jacksonville depends on the availability of public incentives, as noted by COJ (2023). Simplifying permitting and regulatory processes, as well as educating the public on available opportunities could impact the downtown area positively and stimulate housing development in the urban core. The absence of adequate housing options increases traffic congestion and

contributes to environmental degradation. Additionally, it generates negative socioeconomic consequences by limiting housing opportunities for lower-income individuals and families, making difficult social mobility, and increasing the homelessness rate (News4Jax, 2023).

To expand the importance of housing option, Mwoka et al. (2021) conclude that housing policies play a critical role as social determinants of health, relating structural determinants such as socioeconomic status and public policies. They argue that housing policies have direct consequences on the result on the population health, emphasizing the importance of viewing housing policies through a public health lens. Inadequate housing options may exacerbate health issues and hinder access to healthcare services (for instance, if the neighborhoods are too far away from medical facilities, it is highlighted how downtown areas tend to be close to these essential services).

Maqbool, Viveiros, & Ault (2015) show the significant impact of affordable housing on health outcomes, showing how sustainable housing mitigates stressors associated with financial burdens and promotes mental well-being. Furthermore, Swope (2019) presents a conceptual model illustrating the relationship between housing and health equity, emphasizing factors such as housing affordability, quality, residential stability, and neighborhood opportunity. They conclude that inadequate housing perpetuates socioeconomic inequalities and reinforces the negative socioeconomic consequences of the problem.

Finally, Brisson & Duerr (2014) argue how sustainable housing initiatives in areas of vital importance (such as downtown), play a crucial role in promoting health and well-being across diverse demographics. They further expand how the integration of green building strategies into these models not only reduces energy costs but also enhances indoor

environmental quality, directly benefiting residents' health. Moreover, affordable housing programs promote proper aging for older adults and individuals with mobility limitations, improving comfort and accessibility conditions. These programs address various factors influencing health outcomes, including stable housing's positive effects on physical and mental well-being, the potential benefits of affordable homeownership, and the significance of downtown neighborhood quality.

Importance of Jacksonville housing for residents, businesses, and visitors.

Housing development in downtown Jacksonville is a central topic for enhancing the city's overall quality of life and economic prosperity. According to COJ (2023), incentivizing transformational projects and adapting residential incentives based on market conditions is crucial. This reflects the importance of investing in downtown housing development, aligning it with sustainable urban planning principles based on the creation of walkable neighborhoods, the reduction of the overuse of cars as a means of transportation, and affordable housing initiatives that promote environmental sustainability. Finally, the need to address this important issue relies on the creation of a more equitable, resilient, and prosperous Jacksonville downtown area for its residents, businesses, and visitors involved.

Overview of Downtown Jacksonville: Data, Statistics, & Analysis.

A breakdown of the demographics of downtown Jacksonville shows 6,293 Residents, 2,024 Multifamily Units, 31 Multifamily Properties, 1,478 Units Under Construction, 7.94m Sq Ft of Office Space, (30.6% Of the total market), 78.5% Occupancy (as of 2023 Q2), and a \$22.75 Average Lease Rate / Sq. Ft. are possessed by the core of the city (Buildupdowntown, 2024).

Going further and expanding on several data regarding the issue, it is considered other aspects present in this study. Tables 1 to 4 (see appendix) provide a summary of the demographics and socioeconomic statistics within the downtown area. Table 1 shows how the downtown Jacksonville area has experienced a population decline of 13.11% from 2010 to 2020, despite a sharp increase in population density by 95%. This shift may impact housing demand and availability. While total households increased by 23%, gender demographics saw a significant decrease in males (19%) but stability in females (0.9%). Racially, there was a decrease of 13% in the White population and 18% in the Black population, potentially signaling changing housing preferences and needs (people who left the downtown area).

Subsequently, Table 2 presents the population distribution by age groups in downtown Jacksonville, revealing notable shifts over the years. It demonstrates a decrease in the younger age groups (0 to 24) from 2010 to 2020, particularly evident in the 20 to 24 age bracket with a significant reduction of 48.1%. Conversely, there was an increase in the older age groups (35 to 74), indicating aging trends within the downtown population. This demographic transition could influence housing demands, amenities, and community services to meet the needs of older residents.

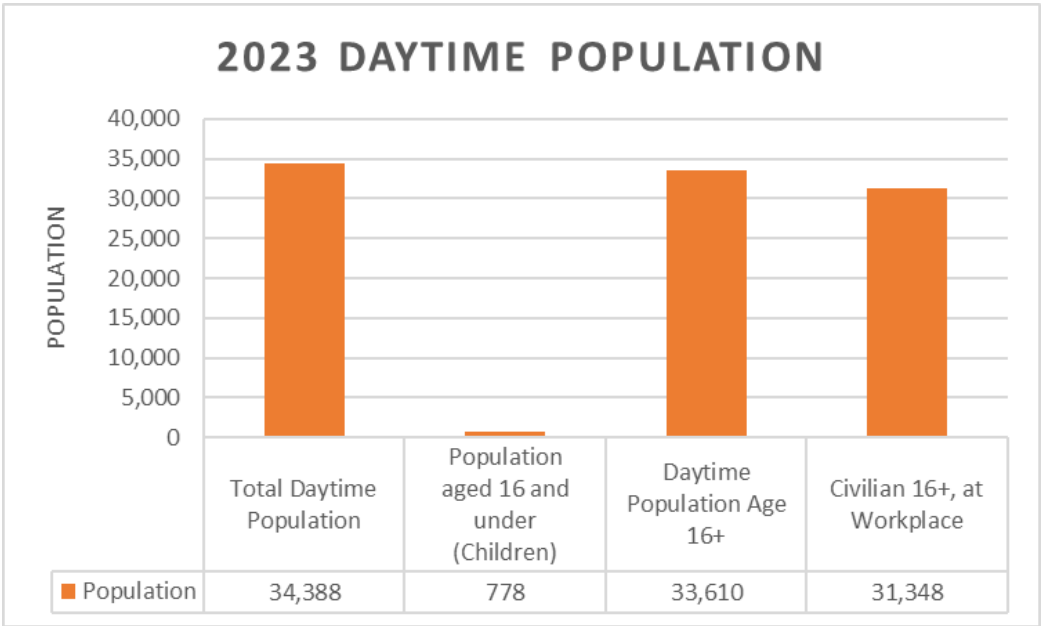
On the other hand, housing dynamics in downtown Jacksonville are depicted by Table 3. It exhibits a significant increase in total housing units from 2010 to 2020, indicating potential growth and development in the area. However, the proportion of occupied housing units remained high, with over 86% occupied throughout the years, suggesting a strong demand for housing within the area. Interestingly, while there was a decrease in the vacancy rate from 2010 to 2020, the proportion of owner-occupied units (both with a mortgage or loan and free and clear) saw slight declines, possibly indicating a shift towards rental occupancy. The data show the need to ensure growing housing availability rates evolve in line with the needs of the downtown Jacksonville area. Finally, the Table 4 illustrates a trend towards smaller household sizes in downtown Jacksonville, with single-person households being predominant, followed by two-person households. The data reflects a shift towards more individuals or couples living alone or in smaller groups. The average household size shows a slight decline, indicating this trend. Additionally, there is an increase on the average length of residence, presenting greater stability within the downtown housing community over time.

Daytime population, workforce, and housing market for Downtown Jacksonville.

Expanding further into additional variables influencing the social characterization of downtown Jacksonville, it was analyzed the 2023 daytime population depicted in Figure 1. The data indicates a daytime population of 34,388, with 778 individuals aged 16 and under. The majority (totaling 33,610 individuals) are aged 16 and above, with 31,348 of them reported to be at their workplaces during this period. This presents a critical scenario, as many of these individuals commute daily to downtown for work, yet the housing supply fails to match this high

demand. Consequently, it's crucial to consider the diverse needs of both residents and the daytime workforce when planning housing options for the Downtown Investment Authority.

Figure 1. Daytime population for downtown Jacksonville area (2023).

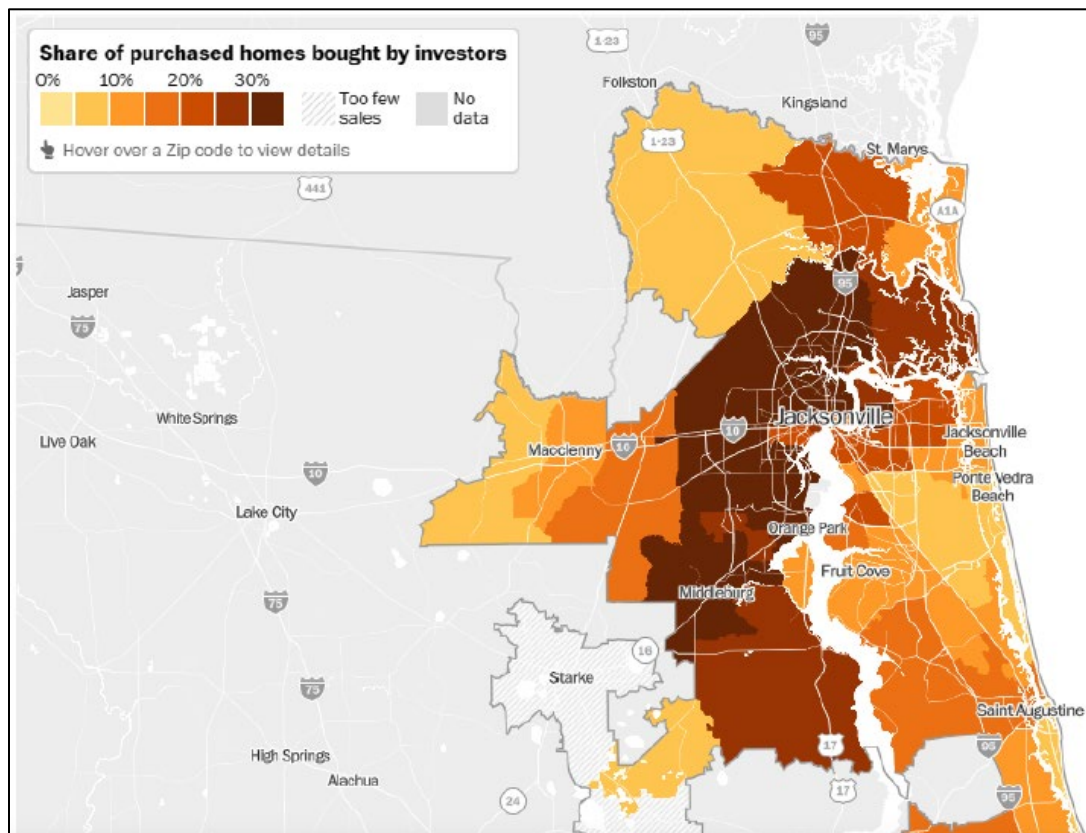


Note. Own elaboration based on the information by Gale (2024)

Apart from the disproportion between the housing market and daytime population commuters, another challenge is presented within the downtown residential housing market. Figure 2 clearly illustrates that 30% of homes purchased in downtown Jacksonville were acquired by investors, indicating a significant commercial presence. This trend potentially increases housing prices and decreases affordability for residents. Investors are likely attracted by factors such as rental income potential and property appreciation, which can drive up housing prices and limit affordability. Furthermore, such investor acquisitions could lead to a higher proportion of rental properties in the area, impacting the stability and sense of community among downtown residents. Investor motivations, primarily profit-oriented, may also discourage property maintenance and community development initiatives, limiting housing options for

residents. Consequently, DIA and stakeholders must carefully examine the impact of investor-owned properties on the market and consider interventions to ensure equitable access to housing opportunities for all residents, in order to mitigate the difficulties in accessing a greater variety of housing options.

Figure 2. Share of purchased homes bought by investors in 2023.



Note. Jaffee, D. (2023). Jacksonville's Affordable Rental Housing Crisis: Description, Diagnosis, and Potential Policy Solutions. JAX Rental Housing Project. Northeast Florida Center for Community Initiatives.

First Coast News (2023) provided examples that demonstrate the substantial need to address these challenges. For instance, a development team successfully acquired 22 acres in downtown Jacksonville for development purposes, demonstrating potential solutions to housing issues. In addition, according to Jaffee (2022), the average rent in Duval County has increased by

31%, with nearly half of all Jacksonville renters facing cost burdens. It has brought a notable increase in the proportion of single-family homes (SFHs) purchased by institutional investors, rising from 12.04% in 2020 to 29.56% in 2022. These trends, coupled with monthly rent hikes of \$300-\$400 in recent years, show the pressing crisis in affordable housing discussed in this white paper.

Possible Solutions.

A plan of action must target the root cause to provide a viable solution. To address the specific issue of housing availability in Jacksonville's Downtown area and increase the housing availability rate per square mile, two alternative plans are proposed: The Engagement Plan and the Purchase Plan.

First, the Engagement Plan prioritizes conciliatory processes to facilitate property acquisition, aiming for collaboration between parties and the establishment of a new office within DIA. Here, it is mediated between supply and demand trying to facilitate connections while is proposed to provide tax credits and incentives. The goal is to promote negotiations between Jacksonville landlords and housing development firms seeking to leverage the economic benefits provided by COJ.

Conversely, the Purchase Plan serves as an extreme alternative, outlining strategies for property acquisition by the city, including eminent domain processes and differential property tax rates. Both plans emphasize strategic collaboration and adherence to legal protocols to achieve downtown housing development goals in Jacksonville.

The funding required to implement the proposals can be obtained from various sources:

- ✓ Issuance of public debt through the issuance of public bonds with maturities exceeding 10 years. This alternative could help alleviate the financial burden on COJ by extending payments over a longer period.
- ✓ An increase in property tax rates, sales taxes, and/or gas taxes can generate additional revenue for COJ to fund the proposed initiatives. However, the decision must be reviewed carefully to consider the potential impact on taxpayers and the local economy.
- ✓ Privatization of public entities or the sale of public assets. It aims to transfer ownership or management of Jacksonville's public entities or assets to private entities, thus increasing the funding necessary for this alternative.

Budget projections and cost estimations for each property value are needed to proceed adequately with the specific financial calculations. However, funding these initiatives can be accomplished through various means as mentioned earlier. The proposed alternatives present their advantages and disadvantages. For instance, the issuance of public debt with extended maturities can help alleviate immediate financial strain. Alternatively, increasing property, sales, or gas taxes can generate quick revenue, but may encounter resistance and impact local economies. Privatizing public entities or selling assets presents another option, although recent events, such as the JEA scandal a couple of years ago, emphasize the importance of prioritizing corruption control. Detailed budget projections and property value estimations are necessary for accurate and comprehensive evaluation of each proposed subpoint.

Recommendations

Engagement Plan (Mediating position):

The engagement plan is described as the primary option in this paper, emphasizing the importance of establishing conciliatory processes between each party involved to achieve common goals. Therefore, the following list of recommendations is presented to reach and accomplish the goals of increasing sustainable housing rates, aiming to improve the habitability of the downtown area.

1. Identify all undeveloped, abandoned building, or vacant lands within the Downtown area as defined by the district zone
2. Initiate the evaluation process for each piece of land, considering its location, environmental, socio-economic, and political conditions surrounding the area, and its alignment with the goals of DIA and JHA.
3. The Property Appraiser's Office and DIA must collaborate to assess each property, determine its bid value, and establish possible negotiation ranges.
4. The Office of the General Counsel and the City Attorney's Office should provide a comprehensive background on each prospective vacant land or abandoned building into the municipality, covering the entire process.
5. Contact each property owner to identify those interested in selling their property if a predetermined value exists. Propose a range within which the landlord can consider different offers from potential buyers.
6. Offer property owners a special incentive, paid by the COJ, to encourage the sale of their property. This could include deductions on property taxes or any associated fees. If financially viable, consider providing subsidies to promote sustainable housing within

downtown. DIA should adjust the economic terms of each offer on a case-by-case basis with assistance from Jax Chamber, the Jacksonville Economic Development Commission (JEDC), and the Jacksonville Housing Authority (JHA), providing support and assistance.

7. Create and manage a new portal where each landlord list his or her properties and it can be easily identified by the private business contractors, promoting the portal in every development housing fair-event possible in the country.
8. Make a follow up, goals and projection where it can be clearly defined the expected results for each land identified in the downtown area. The platform, and data analytics resulted of the interactions between the parties must be registered by the portal and other kind of instances, in order to have a track of the utility of this kind of resources.
9. Establish a new office or branch within DIA to market vacant land and abandoned properties to private investors, facilitating their acquisition by third parties while ensuring efficient communication and negotiation processes.
10. Establish a formal protocol outlining all conditions of the program, describing the responsibilities of each party, including the commitments that landlords must make to receive these benefits. Prioritizing attendance at public clerk visits and following up on the process is of top priority.
11. As a complement, DIA may provide technical assistance to property owners, developers, and community organizations involved in vacant land development initiatives. Offer training, workshops, and educational resources on topics such as real estate finance, project management, and sustainable design to empower stakeholders and enhance their ability to participate in the development process.

12. In addition, the Downtown Development Review Board (DDRB), under the jurisdiction of the DIA, should review all development and redevelopment projects at Downtown area. They should ensure compliance with downtown overlay zoning codes and design guidelines to uphold the integrity of future programs.
13. The current incentives defined by DIA (2024), such as residential incentives, downtown preservation, and revitalization program, storefront facade grant program, parking screening grant, water quality, compensatory credits, no state income tax, simplified zoning, no parking requirements, stormwater quality credits available for purchase, and allocation of development rights free of mobility fees, could be further expanded to align with the new goals and objectives. For instance, recent approvals like the Downtown East Apartments and Tre Bel Housing by the Jacksonville Housing Authority in December 2023 exemplify progress (News4JAX, 2023).

Purchase Plan (Aggressive Position):

The next proposal is an extreme alternative optional, and it is not the main purpose of this paper. It is relevant to outline a backup plan or course of action, but it is not prioritized in the present document.

1. Identify all undeveloped, abandoned building, or vacant lands within the Downtown area as defined by the district zone
2. Initiate the evaluation process for each piece of land, considering its location, environmental, socio-economic, and political conditions surrounding the area, and its alignment with the goals of DIA and JHA.
3. The Property Appraiser's Office and DIA must collaborate to assess each property, determine its bid value, and establish possible negotiation ranges.
4. The Office of the General Counsel and the City Attorney's Office should provide a comprehensive background on each prospective incorporation into the municipality, covering the entire negotiation process.
5. Contact each property owner and propose the acquisition of their vacant land or abandoned building. Employ a team of experts to facilitate negotiations with the landlords.
6. In the event of refusal after several negotiation attempts, proceed with "The Florida Eminent Domain Process," adhering to all necessary legal steps to acquire the property on behalf of the city of Jacksonville.
7. Finally, once the properties have been acquired and all legal negotiations finalized, the COJ will proceed to offer these properties to the market, along with several tax benefits and property incentives:

- ✓ Implement property tax exemptions for a specified period (i.e., 3 years for X housing units, 5 years for $2.0 \times (X)$ housing units).
 - ✓ Offer vacant land at a discounted rate, adjustable based on market conditions, to encourage private contractors' acquisition with the unique purpose of making housing development projects.
 - ✓ In case it is allowed, COJ may subcontract or enter into a third-party agreement to negotiate directly with a private investor in order to develop its housing development projects in the Downtown area to offer to the public.
8. If it is found resistance from owners of vacant land and DIA is unable to negotiate between parties, even in legal terms, the proposal is to discourage landowners from keeping vacant land in the primary area of economic development in Jacksonville Downtown through a significant increase in taxes applying a differential property tax rates in this area. 'The public good supersedes individual interests.' Property taxes in the Downtown area must be differentiated from those of any other vacant land in the city. In this case, the COJ reserves the right to evaluate the optimal percentage to encourage the use of land in these areas.
 9. In addition, the Downtown Development Review Board (DDRB), under the jurisdiction of the DIA, should review all development and redevelopment projects at Downtown area. They should ensure compliance with downtown overlay zoning codes and design guidelines to uphold the integrity of future programs.
 10. The current incentives defined by DIA (2024), such as residential incentives, downtown preservation, and revitalization program, storefront facade grant program, parking screening grant, water quality, compensatory credits, no state income tax, simplified

zoning, no parking requirements, stormwater quality credits available for purchase, and allocation of development rights free of mobility fees, could be further expanded to align with the new goals and objectives. For instance, recent approvals like the Downtown East Apartments and Tre Bel Housing by the Jacksonville Housing Authority in December 2023 exemplify progress (News4JAX, 2023).

Conclusion

In conclusion, this paper has examined the issue of sustainable housing in downtown Jacksonville, Florida, with a focus on the role of the Downtown Investment Authority (DIA) and the challenges faced in housing supply. The Engagement Plan and the Purchase Plan have been proposed as alternative solutions, emphasizing collaborative approaches and strategic interventions to address the housing shortage. Additionally, funding options have been exposed, including public debt issuance, tax increases, and privatization of public assets. The main goal is to present an effective pathway to achieve successful implementation of these proposals in order to promote economic development, revitalize downtown areas, and address housing shortages in this crucial area of the city.

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Appendix Section

Table 1. Population Demographic Statistics: 2010-2020 and estimates for 2023-2028.

Population Stats	2010 Census	%	2020 Census	%	2023 Estimates	%	2028 Projections	%	2010 to 2020
Total Population	7,204	-	6,259	-	6,293	-	6,574	-	-13.1%
Population Density (Pop/Sq Mi)	2,479.77	-	4,842.63	-	2,166.37	-	2,262.96	-	95.3%
Total Households	1,544	-	1,899	-	2,024	-	2,239	-	23.0%
Population by Gender									
Male	5,079	70.5%	4,116	34.2%	4,250	67.5%	4,408	67.1%	-19.0%
Female	2,125	29.5%	2,143	65.8%	2,043	32.5%	2,166	33.0%	0.9%
Population by Race									
White	2,595	36.0%	2,256	36.0%	2,232	35.5%	2,218	33.7%	-13.1%
Black	4,398	61.1%	3,607	57.6%	3,648	58.0%	3,867	58.8%	-18.0%
American Indian or Alaska Native	18	0.3%	13	0.2%	13	0.2%	14	0.2%	-30.0%
Asian/Native Hawaiian/Other Pacific Islander	75	1.0%	83	1.3%	87	1.4%	104	1.6%	11.7%
Some Other Race	41	0.6%	85	1.4%	89	1.4%	104	1.6%	105.6%
Two or More Races	78	1.1%	215	3.4%	224	3.6%	267	4.1%	176.3%
Hispanic	234	3.3%	296	4.7%	311	5.0%	358	5.5%	26.5%
Not Hispanic or Latino	6,969	96.7%	5,864	93.7%	5,982	95.1%	6,216	94.6%	-15.9%

Note. Own elaboration based on the information by Gale (2024)

Table 2. Population Distribution by Age: 2010-2020 and estimates for 2023-2028.

Population by Age	2010 Census	%	2020 Census	%	2023 Estimates	%	2028 Projections	%	2010 to 2020
0 to 4	158	2.2%	136	2.2%	169	2.7%	178	2.7%	- 13.9%
5 to 14	263	3.6%	224	3.6%	297	4.7%	327	5.0%	- 14.6%
15 to 19	450	6.2%	308	4.9%	360	5.7%	368	5.6%	- 31.6%
20 to 24	1,064	14.8%	552	8.8%	875	13.9%	879	13.4%	- 48.1%
25 to 34	1,605	22.3%	1,469	23.5%	1,390	22.1%	1,439	21.9%	-8.5%
35 to 44	1,030	14.3%	1,096	17.5%	883	14.0%	934	14.2%	6.5%
45 to 54	1,161	16.1%	770	12.3%	933	14.8%	967	14.7%	- 33.7%
55 to 64	679	7.4%	798	12.7%	658	10.5%	697	10.6%	17.5%
65 to 74	412	5.7%	564	9.0%	427	6.8%	458	7.0%	36.9%
75 to 84	253	3.5%	243	3.9%	209	3.3%	227	3.5%	-4.2%
85+	128	1.8%	99	1.6%	94	1.5%	99	1.5%	- 22.4%

Note. Own elaboration based on the information by Gale (2024)

Table 3. Housing Unit Trends: 2010-2020 and estimates for 2023-2028.

Housing Units	2010 Census	%	2020 Census	%	2023 Estimates	%	2028 Projections	%	2010 to 2020
Total Housing Units	1,868		2,184		2,326		2,549		16.9%
Total Occupied Housing Units	n/a	n/a	1,899	86.9%	2,024	87.0%	2,239	87.9%	n/a
Owner Occupied: Owned with a mortgage or loan	n/a	n/a	148	7.8%	131	6.5%	141	6.3%	n/a
Owner Occupied: Owned free and clear	n/a	n/a	95	5.0%	116	5.7%	130	5.8%	n/a
Renter Occupied	n/a	n/a	1,656	87.2%	1,776	87.8%	1,968	87.9%	n/a
Vacant	323	17.3%	285	13.1%	302	13.0%	310	12.2%	- 11.8%

Note Own elaboration based on the information by Gale (2024)

Table 4. Households by Size: 2010-2020 and estimates for 2023-2028.

Households by Size	2010 Census	%	2020 Census	%	2023 Estimate	%	2028 Projection	%	2010 to 2020	2023 to 2028
1 Person	1,073	69.5%	529	27.8%	1,471	72.7%	1,635	73.0%	- 50.7%	11.2%
2 Person	300	19.4%	150	7.9%	383	18.9%	423	18.9%	- 50.1%	10.3%
3 Person	72	4.7%	44	2.3%	75	3.7%	81	3.6%	- 38.4%	8.4%
4 Person	40	2.6%	36	1.9%	33	1.6%	34	1.5%	-9.3%	3.6%
5 Person	30	1.9%	12	0.6%	29	1.5%	31	1.4%	- 60.5%	6.2%
6 Person	16	1.1%	8	0.4%	16	0.8%	17	0.8%	- 48.0%	5.3%
7 + Person	14	0.9%	4	0.2%	17	0.8%	18	0.8%	- 69.7%	5.0%
Avg Hhld Size	1.56	-	1.48	-	1.47	-	1.45	-	-4.70	-0.97
Average Length of Residence (Years)	n/a	-	6	-	10	-	12	-	n/a	19.70

Note. Own elaboration based on the information by Gale (2024)