

NONPROFITS

Tiny Houses on Navaho: Jacksonville's first tiny-home community an answer to affordable housing

'I don't have to worry about people looking at me strange anymore because I'm homeless'



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After her husband died, Margaret Showers was left with no stable source of income. She could no longer afford her apartment.

For 2½ years her home was the streets of downtown Jacksonville.

"It was a strain," she said. "I used to get mad and angry at myself because I was out there homeless. I had nowhere to go."

But just before Christmas she finally found somewhere to go. Now 62, she lives in Jacksonville's first tiny-house community, which was completed last fall and has 50 rental homes on Navaho Avenue, each with 500 to 600 square feet of space.

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"Feels wonderful," Showers said. "It feels safe in here. I don't have to worry about people looking at me strange anymore because I'm homeless."

Despite its dimensions, her new abode meets all her needs.

"I can cook. I can clean up. I can watch TV. I can lock my door. I can get groceries and have a place to put them. I can have a bath, a shower," she said. "I want to live here for a long, long, time, rest of my life if I can. I don't want to move again."

Showers was one of the first residents of Tiny Houses on Navaho, which opened in October 2021 on 5.7 acres near Lane Avenue. The community was developed by Habitat for Humanity of Jacksonville, the affordable-housing nonprofit commonly called HabiJax.

Tiny houses ease affordable-housing crisis

The impetus was a \$5.5 million grant from local philanthropist Delores Barr Weaver, who has supported HabiJax since 1994 when she and husband Wayne moved to Jacksonville as the first owners of the Jaguars NFL franchise.

Weaver said she has long been intrigued by the concept of tiny houses as she heard about the movement spreading across the country.

"I am proud to partner with HabiJax to bring the first tiny houses community to Jacksonville. I hope there will be more, many many more," she said at the October dedication. "We're all praying for people living here to start a new life ... in the tiny houses. They will make them their home."

Five months in, each house is rented and there is a waiting list of people wanting to move in, Monte Walker, HabiJax CEO, said.

HabiJax: New CEO finds nonprofit's affordable-housing mission 'compelling'

"The response from our clients has been very favorable as they now have a secure place to live at an affordable price," he said. "We have seen a great deal of public interest in the project and I would be surprised if we don't see significant support for tiny-houses projects in the future."

The homes can play a role in building up sufficient stock of affordable housing, he said.

"The solution will require a multi-faceted approach and I believe tiny houses can be a component of that overall solution," Walker said. "This project was developed as part of Delores Barr Weaver's vision to pave the way for new and innovative solutions to address the affordable-housing crisis."

Walker credited Weaver for "challenging us to think differently on how we address the affordable-housing crisis. We would certainly not rule out another tiny-houses community in the future."

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Whether HabiJax builds more depends on funding, according to Walker and longtime board member Greg Matovina, who led the Tiny Houses Project Committee.

As a real estate developer and former president of the Northeast Florida Builders Association, Matovina was familiar with the concept, but tiny houses and rental properties were new to HabiJax. So the Weaver gift, made specifically for a tiny-house community, "caused us to dig in a little further," he said.

"People need housing ... It's pretty hard to find a place to rent for \$600 to \$650 a month," he said. "I'm glad we were able to do this. It was a blessing Delores put forth the money and the idea."

A new model to address an old problem

Shannon Nazworth is president and CEO of Ability Housing, which operates apartment complexes with supportive services for people with disabilities or at risk of homelessness. Since HabiJax had no experience with rental communities, the nonprofit manages the Navaho community.

Nazworth endorsed tiny houses as one way to create more affordable housing.

"One of the things that has led to the housing crisis we are currently experiencing, both here in Jacksonville and across the country, is the decline in new construction of what used to be referred to as 'starter homes' — smaller houses without as many amenities that are typically seen in mid-range homes and communities," she said. "While the tiny homes are not exactly that, they remind me of this once-common option for first-time homebuyers.

"In the past, younger families could move from renting to buying smaller homes that were affordable, thereby making a rental available for another family," Nazworth said. "Today,

due to our zoning codes and market forces, developers simply don't build these types of homes anymore."

Nazworth praised HabiJax for branching out.

"HabiJax has done a tremendous thing, taking on a new model that aligns with their mission," she said.

The Navaho tiny houses are intended for people whose income is 30 percent to 80 percent of the average median income for Duval County: The 2021 one-person income range was \$15,750 to \$41,900, the two-person range was \$18,000 to \$47,900, according to HabiJax.

Location rift: Sulzbacher shifts Jacksonville site for apartments, jobs for homeless men

Editorial: There's no easy fix for affordable housing in Jacksonville but the city needs to make it a priority

The houses are furnished, but other than the courtyards they're built around, there are no common areas such as a community center. But Navaho residents have access to the center at Ability Housing's Village on Wiley development nearby, Nazworth said.

Also, the two properties share support staff, "making both more economically efficient in serving both organizations' missions," she said.

Tiny houses a 'godsend'

When Showers was on the streets, her daughter and some friends in the homeless community helped her when they could. She received food stamps and sometimes got meals at The Salvation Army or the Sulzbacher homeless center. She frequented Sulzbacher's Urban Rest Stop to bathe and get other services.

"Sometimes I didn't eat, sometimes I did," she said. "Most of the time I was just sitting on the street."

But then she found hope there.

One of Downtown Vision's ambassadors, who provide social services outreach, referred her to the Changing Homelessness program that housed "medically vulnerable" people in hotels to prevent spreading the coronavirus. In December she was referred to Ability Housing.

On Dec. 20 she moved into her new home and put up a small Christmas tree.

"I like the people, I love my neighbors," she said.

One of her neighbors is Dixie Merchant, a former social worker. When she was out of work because of a back injury, she intermittently lived out of her car. Her tiny house, she said, was a "godsend."

"I'm blown away, blown away," Merchant said. "I was in such a crisis, and I didn't know what I was going to do."

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