



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000

The Honorable Donna Deegan
City of Jacksonville
Mayor's Office
City Hall at St. James Building
117 W. Duval St. Suite 400
Jacksonville, FL 32202

Dear Mayor Deegan:

This Letter of Intent ("LOI") sets forth the mutual understanding and intention between the U.S. Department of Housing and Urban Development ("HUD") and the City of Jacksonville, FL ("City") to collaborate on the Starter Home Initiative ("Initiative"), an effort that promotes newly constructed HUD-regulated manufactured homes in Jacksonville, Florida. This letter refers to HUD and the City as "the Parties". This letter sets forth the mutual interest of the Parties in the development of a cost-effective, quality, safe, and durable alternative to traditional site-built housing. This effort is intended to provide a financially viable and accessible housing option through manufactured housing to achieve affordable, entry-level homeownership.

1. Purpose

The purpose of the LOI is to establish a cooperative framework through which both parties may pursue opportunities and coordinate efforts to increase the availability of affordable, safe and sustainable homeownership by increasing the supply of manufactured homes in Jacksonville, FL.

2. Scope of Collaboration

HUD and the City intend to explore and cooperate on activities which may include, but are not limited to:

- Identifying and designating land available for donation by the jurisdiction for an affordable homeownership initiative suitable for single family housing.
- Engaging and coordinating with project stakeholders including manufacturers, retailers/builders, FHA-Approved lenders and local, state and federal housing representatives to design, develop and implement the manufactured housing development.
- Engage with community stakeholders to align the Initiative's efforts with local needs.
- Ensure compliance with all applicable federal, state and local laws, regulations and requirements.

3. Roles and Responsibilities

The Parties agree to carry out the following responsibilities, as follows.

The City intends to:

- Identify a minimum of five (5) acres of land available for donation by the jurisdiction and suitable for housing development.
- Identify land in an Opportunity Zone, if feasible.
- Facilitate land use, zoning, permitting, and building inspection processes, as necessary.
- Identify public-private funding partners or in-kind support, where feasible.
- Engage and collaborate with a developer and one or more Manufactured Home producers and retailers/builders, and all other relevant project stakeholders.
- Collaborate with HUD as needed to carry out the purposes of the Initiative.

HUD intends to:

- Identify FHA-Approved lenders that originate FHA-insured single-family loans in the Jacksonville area.
- Identify manufacturers of manufactured housing in the Jacksonville area.
- Convene key stakeholders, assist the City as needed to oversee implementation, and serve as the liaison between HUD program offices and project partners.
- Liaison with the City to provide program support as needed.

4. Non-Binding Agreement

The Parties understand and expressly agree that nothing contained in this LOI shall be legally binding upon the other. This LOI reflects the good faith intentions of both Parties to work together toward a shared goal. Each of the Parties will act independently with respect to the performance of their duties under this LOI. The LOI does not obligate funds and will not result in an exchange of funds, personnel, property, services, or any kind of financial commitment. This LOI will not result in a transfer of resources between the Parties. Each Party to the LOI will bear its own expenses in connection with the preparation, negotiation, and execution of the LOI, and neither Party shall be liable to the other Party for such expenses. Specific obligations and terms will be set forth in subsequent agreements subject to necessary approvals and authorizations. The LOI does not give any third party any benefit, legal, or equitable right, remedy or claim under this LOI.

5. Term and Termination

This LOI will renew annually for up to five years from the effective date unless terminated in writing by either party. Either party may terminate for any reason without advance notice. This LOI may be amended where approved in writing and signed by both parties.

6. Public Statements

The Parties will coordinate all public statements with regard to the LOI. No Party to the LOI may enter into any publicity regarding the LOI unless the Parties consult in advance on the form, timing, and contents of any such publicity.

7. Next Steps

Upon execution of this LOI, the Parties agree to establish a joint working group within (30) days to define project priorities, timelines and initial action items.

We look forward to a productive partnership in addressing housing affordability and ensuring the residents of Jacksonville have access to safe and affordable homeownership opportunities.

LOI Understanding:

Joseph M. Gormley
Performing the delegable duties of the Assistant
Secretary for Housing, Federal Housing
Commissioner, U.S. Department of Housing
and Urban Development

Joseph DeFelice
Assistant Deputy Secretary for
Field Policy and Management, U.S. Department
of Housing and Urban Development

Signed by:
Signature: Joseph Gormley
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Signed by:
Signature: Joseph DeFelice
B3C3D5EE4DB6429

Date: 5/5/2026

Date: 4/29/2026

Donna Deegan
Mayor, City of Jacksonville, Florida

Signature: Donna Deegan

Date: 05/13/26