Chapter Summary – Where We Live

Draft

Where We Are & How We Got Here:

While Gainesville is home to many dynamic communities and neighborhoods, many residents across the city live in neighborhoods that lack access to basic services and resources. Ongoing needs include resources such as quality sidewalks and transportation, health and wellbeing services, childcare, grocery stores, and community parks and open spaces. At the heart of this disparity is a housing crisis. Today there is a significant and increasing need for housing which is safe, affordable, and provides access to transportation choices.

Housing is a basic human right which impacts all aspects of life. Instability in housing can lead to poor health, school absence and reduced educational access, loss of employment, and many other negative impacts. Low- and moderate-income families struggle to purchase homes, one of the primary life-long investments that can build wealth that passes down to younger generations. Individual impacts such as these limit Gainesville residents' ability to participate and thrive in the local economy.

The housing crisis in Gainesville stems from many causes including:

- Limited ability for City government to directly construct affordable housing or, require that new construction projects include affordable housing and other community benefits for current residents, support rehabilitation of existing affordable housing.
- Laws and regulations such as zoning, which limit housing construction to traditional one- or two-family homes and restrict construction in areas incorrectly marked for conservation
- Neglect and underinvestment in existing housing stock and utilities, leading to dilapidated conditions.
- Discrimination in leasing, rental, and mortgage practices against low-income residents and people of color.
- Strict lending policies that limit funding for housing construction, especially of non-conventional housing types, and renovations that could upgrade existing the housing stock.
- Inability of housing providers to construct housing at lower costs resulting in rents affordable to low- and middle-income residents.
- Continued construction of rental units designed to accommodate only student populations.
- Growing disparity in wealth leading to housing prices that outpace workforce salaries.

The construction of new housing across Gainesville today does not adequately serve those who have the most urgent housing needs and reinforces racial wealth disparities. Many new large-scale housing projects prioritize students and those who can afford market-rate monthly rental costs, changing the racial and income composition of neighborhoods and making it harder for households of color and low-income households to find housing or access institutions with historical and cultural significance. At the same time, new housing units oriented toward families are constructed on the edge of the city, which are not affordable to many residents and are not located within proximity to major employment and commercial

sectors, thus requiring long commutes and new transportation and utility infrastructure. The lack of development in East Gainesville prevents further development and enhancements such as restaurants, personal services, and retail establishments. This development pattern can also contribute to the overcrowding of schools located on the edge of the city.

Progress to Build on:
Housing access has been established as a primary focus for the City since at least 2018 and a variety of work has taken place since that time to address the issue. Currently the City is exploring what drives housing inequity in Gainesville, how exclusionary land use controls drive local housing market trends, and how changes to exclusionary land controls could begin to make housing in Gainesville more equitable. Results of the study will be used to develop policy recommendations and an implementation plan.

The City expected to adopt a Housing Action Plan that outlines programs, policies, and funding sources to create and preserve quality affordable housing in Gainesville. This plan was developed in partnership with the Florida Housing Coalition. The plan identifies the following formula for a community that is successfully addressing affordable housing:

- Land use planning that is responsive to the need for housing that is affordable;
- Diverse and focused financial resources to create and preserve quality affordable housing in Gainesville; and
- Government and nonprofit focus on long-term affordability and equitable (re)development.

The Plan, prepared by the Florida Housing Coalition (FHC), comprises three (3) *Major Categories*, and includes thirteen (13) proposed *Strategies or Recommendations*. It also provides implementation schedules over a five-year period; summarized as Long-Term (2-5 years), Medium-Term (1-2 years) and Short-Term (less than 1 year). The finalized draft of the Plan provides a framework to continue discussions as the City moves forward to support affordable housing models, which has promoted community engagement. The finalized draft and the supporting staff work plan will be presented to the City Commission on January 5, 2022 for adoption.

The City uses several state and federal funding sources for down payment assistance, home repairs, and other projects. The adopted local Housing Assistance Plan (LHAP) is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. The LHAP describes how the City will use SHIP funds to expand production and preserve affordable housing.

The City has taken the initiative to provide lower-cost housing and is in the process of establishing a Community Land Trust program oriented to address affordable housing. The Heartwood subdivision is under construction following substantial community involvement and a strong orientation to establish a pattern for affordable housing in a needed area. This type of project is an example of public-private partnerships that can work towards the goal of providing affordable housing in Gainesville.

In addition to assistance and action plans, Land Development Code amendments have been adopted to allow for more diverse housing types. For example, accessory dwelling units are permissible within a majority of zoning districts in the city and single-room occupancy residences are permissible in a majority of high-density residential and commercial and mixed-use zoning districts.

What's At Stake:

Ensuring that neighbors in Gainesville have access to quality and affordable housing is one of the most important strategies for ensuring this city is a great place to live and work. Today, African Americans are the most segregated from other races in Gainesville and lack access to transit, jobs, and housing. In addition to the economic and racial segregation that has proven to harm many of our neighbors' ability to thrive, we know that there are many other groups of residents who today live under severe rent burden and have very few quality housing options – from seniors to survivors of domestic violence, unhoused neighbors, those reentering city life after involvement with the justice system, those who do not speak fluent English, neighbors living with physical disabilities or mobility impairments, asthmatics and those with chronic health conditions, and many more. By addressing these housing issues, the city of Gainesville can become a place that provides for health and opportunity for all people and create a more resilient local economy.

Outcome 1: All Gainesville residents live in neighborhoods with diverse and abundant housing and easy access to jobs and vital community services.

In Gainesville, stable housing is not an opportunity that is accessible to all. While the number of housing units in the City grew by 10.4% over the past decade, this new housing has not kept track with the pace of population which grew 13.4% in the same period. This fact has resulted in a 2% (11% to 9%) decrease in the citywide vacancy rate. This is further compounded by a local housing market that has been largely successful at delivering new student-oriented housing near the University of Florida and larger detached single-family homes built in the western part of the City. Housing built between these two ends of the spectrum is largely absent in current construction as is housing serving small families, seniors, individuals, or neighbors earning below the median wage in Gainesville. Despite these challenges, the allocation of public investment and private incentives toward both housing and vital community services, can build community wealth, support community wellness, and connect residents to economic opportunity. There should be an emphasized focus on encouraging affordable housing near neighborhood services for persons with special housing needs including seniors, those with disabilities, and those classified in low-to-moderate income categories.

Indicators:

- Homeownership (rate of homeownership, disparity ratio)
- Rental Rates
- Number of new housing units
- Location of new housing units
- Geographic Mobility within City

Strategies:

1. **Remove barriers from the City's Land Development Code which limit the construction of new housing, restrict the diversity of housing forms within the City, limit the use or rehabilitation of existing housing, or otherwise unnecessarily increase the cost of creating housing.**
   a. **Streamline the review and permitting processes for residential development and construction.**
   b. **Collaborate with housing material suppliers, vendors, contractors, developers and property owners, to find strategies of lowering the cost of housing production.**

2. **Identify the needs of different communities by conducting assessments such as a housing needs assessment which would include metrics such as citywide housing needs by current demographics, anticipated population growth and characteristics, geographic sub-area, income level, type of housing, and existing gaps in the existing housing market.** *This analysis, which will be completed in collaboration with community organizations and partners, should define indicators such as housing needs by income level, assess residential displacement risks and anti-displacement strategies, identify opportunity sites for affordable housing development, recommend zoning and land use changes, and seek to build community understanding of affordable housing options and tradeoffs.*

3. **Support complete communities by implementing strategies from the City of Gainesville Affordable Housing Action including:**
   a. Diversifying funding sources for affordable housing
   b. Increasing zoning flexibility to create more rental and owner housing
   c. Promoting permanent affordability to stabilize neighborhoods

4. **Enhance existing underserved neighborhoods that lack convenient access to basic services such as health care, grocers, transit, recreation, and entertainment by attracting desirable uses through regulations and incentives.** The creation of new community resources will improve quality of life and livability for neighborhoods across the city.
   a. Identify and map existing underserved and low-income neighborhoods to ensure that City resources are allocated to support priority projects and initiatives.
   b. Facilitate the development of these uses and facilities by reviewing existing land use and zoning designations in identified neighborhoods and, if necessary, amending these designations to accommodate needed uses.
   c. Review and implement economic development strategies and incentives to introduce needed services and amenities. Public funding and partnerships should be focused to accommodate the development of these uses.

5. **Encourage the University of Florida, Santa Fe College and other educational institutions to develop student housing on their campuses to meet the needs of low-income students, families, and graduate students and seek opportunities for coordinated planning and partnerships to provide more mixed-income student housing off campus.**

6. **Continue City policies to support permanently affordable homeownership for income qualified households.**

7. **Preserve and improve existing public housing and support new innovative housing models to serve the needs of residents at the extremely low and very low-income levels:**
   a. Leverage funds from existing local sources such as ConnectFree and GCRA and develop new funding sources to support local housing initiatives as well as programs such as Low-Income Housing Tax Credit and State Apartment Incentive Loan projects.
   b. Increase access to public housing locations via public transit through actions such as adding bus routes and bus stops, increasing routes and decreasing headways, and continuing the "First mile/last mile" program.
   c. Establish a "Task Force" to improve coordination among and between government agencies. More specifically, the Task Force would work to increase investment and reduce disparities in access to opportunity in East Gainesville. At a minimum, the Task Force would invite representatives from the Alachua County School District, the Chamber of Commerce, the University of Florida, Santa Fe College, the Gainesville Housing Authority, the Alachua County Housing Authority, the State Department of Health, Alachua County (Growth Management, Housing, and Social Services) and the City of Gainesville (Sustainable Development; Gainesville Community Reinvestment Area; Regional Transit System; Gainesville Regional Utilities; Capital Assets Planning and Economic Resiliency; Housing & Community Development; GFR; GPD; and Parks, Recreation, and Cultural Affairs).

Outcome 2: Development in Gainesville does not displace and provides benefits for existing neighbors.

Family-owned properties with cultural and historical value must be respected, protected and weaved into redevelopment initiatives. Residents should become a part of the growth and development efforts of the community and take ownership and pride in the neighborhood's growth successes and the City should develop initiatives to reinvest in these neighborhoods and enable and encourage current residents to remain.

> Indicators:
> - Annual change in population by neighborhood, income, and race
> - Displacement risk by neighborhood, income, and race
> - Housing cost burden by race and neighborhood
> - Number of units developed, redeveloped, rehabilitated, and demolished by neighborhood

- Proximity to food access, health care centers, schools, jobs, financial services, and public services by neighborhood
- Homeownership rate by race and neighborhood
- Home sales and mortgage originations by race and neighborhood
- Number of foreclosure auctions

Strategies

1. **Develop a consistent data collection protocol and methodology to track and report instances of displacement and identify neighborhood-scale risk factors to prioritize anti-displacement intervention efforts.**

2. **Develop and fund a program designed to provide rehousing assistance to low-income tenants in instances where existing occupied rental housing units are being demolished to accommodate new development.**

3. **Develop and fund anti-displacement programs and projects informed by data to stabilize lower-income neighborhoods that may be vulnerable to displacement including:**
   a. **Supporting a community land trust with funding, coordination of resources, and technical assistance**
   b. **Funding programs such as the Welcome Back down payment program to stabilize neighborhoods and support retention of existing long-term residents while encouraging relocation of former residents back to the neighborhood.**
   c. **Fund and implement programs designed to retrofit rental and owner-occupied properties with energy efficiency upgrades and housing rehabilitation renovations to allow residents to live in existing homes in safe and affordable housing.**
   d. **Utilize funding sources to provide eviction intervention assistance to low-income residents in priority neighborhoods.**
   e. **Continue to implement neighborhood stabilization strategies such as Mortgage Foreclosure Intervention program and increased tenant protections.**

4. **Expand additional areas of the City, away from historic African American neighborhoods, where multi-family housing is allowed in order to reduce pressure on these neighborhoods that are currently receiving the majority of new multi-family housing development in the City.**

5. **Support program and regulatory reforms which establish requirements to incorporate permanent affordable housing in all City funded residential and mixed-use developments.**

6. **Establish an Inclusionary Zoning policy based on market data within the City applicable to new multi-family development projects.**

7. **Continue to seek funds from both the State and Federal government to provide financial assistance to first time moderate-income, low-income, very low-income, and extremely low-income homebuyers.**

8. **Collaborate with Alachua County to set aside funds for temporary housing vouchers.** The City should look at permanent housing such as and similar to the Down Payment Assistance Program (DPA) or Community Land Trust (CLT) this promotes permanent affordable homeownership.

9. **Require that development proposals include an analysis of community impacts from the project and identify strategies to address harmful impacts such as displacement pressure or provide new community benefits.**
   a. Require that any demolition and/or redevelopment proposals include a description of the number of people living on the site and all steps taken by the developer and/or property owner to notify the tenants of the redevelopment plans, including when and how the tenants were notified.

Outcome 3: All Gainesville residents will have access to affordable, quality, and stable housing.

The thoughtful design of our community can benefit the total economy. Other initiatives such as partnering with employers to develop an Employer-Assisted Housing (EAH) program, will support workforce housing for low and moderate-income residents. Additionally, providing incentives to developers and contractors, reducing impact fees, and utilizing available funding resources will demonstrate dedication to building and preserving housing.

Additional federal, State of Florida and local revenue streams (CDBG, HOME, SAIL, General Fund/Revenue) provide additional funding resources to support housing initiatives. Finally, the commitment to energy efficiency could greatly impact the overall financial stabilization or burden of housing costs for many LMI households. This efficiency impacts health, employment, and disposable income.

Strategies

1. **Fund housing initiatives through direct allocation of funds from programs such as SHIP, CDBG, HOME, LIHTC, DBG, and GCRA.**

2. **Track efficacy of funding sources spent on the creation of local housing supply to ensure that partners and programs with the greatest impact are being rewarded for their impact with more power to build new housing while funds are re-routed from less effective efforts.**

3. **Designate surplus City land for perpetually affordable housing development.**

4. **Leverage public investments to recapitalize existing LIHTC affordable housing projects to extend affordability restrictions.**

5. **Preserve and enhance existing renter and owner housing supply.**
    a. Review and enhance code enforcement programs that preserve and improve quality of existing owner-occupied homes.
    b. Utilize the residential rental inspections program to promote energy efficiency as well as maintaining and improving other qualities of existing rental units.
    c. Partner with community-based organizations to target available public resources toward deteriorating homes.
    d. Develop a program to identify and prioritize neglected housing units and utilize public funds for reinvestment in highest priority units.
    e. Develop pre-approved plans for both detached and attached accessory dwelling units and make those plans easily accessible.

6. **Support a housing coordinator staff role to oversee the identification of priority investments, recommend funding allocations for housing initiatives, streamline the affordable housing development process, coordinate across government housing functions, and facilitate implementation of housing policies within the City government.**

Outcome 4: All Gainesville residents have fair and equitable housing opportunities free from discriminatory lending, renting, property management, assessment, and appraisal practices.

The process for qualifying for financing in order to purchase a home can include inequitable practices. A family's ability to purchase housing is directly related to its ability to satisfy financial requirements such as down payments, verification of stipulated income levels, stable income sources, strict employment guarantees, and in some cases, even insurance to guarantee long-term good health. This strict and rigorous financing acquisition process can work to exclude certain populations from the ability to finance the purchase of a home. Strategies will specifically target housing financing, real estate appraisal practices, ad valorem taxing practices. By targeting these inequities, including those within the housing rental process, we can ensure fair and equitable housing for all.

Indicators:
    a. Property tax burden by race and neighborhood
    b. Number of reported infractions of Renter's Bill of Rights
    c. Number of reported infractions of fair housing regulations

1. **Maintain and regularly evaluate renter's rights laws which protect living conditions for renters.**
   a. Require distribution by landlords and management companies of a new Renter's Bill of Rights and establish a staff role to report landlord violations. Landlords and property owners are not equitably and proactively distributing information to tenants about their rights and protections.
   b. Enforce energy efficiency and minimum housing code requirements for rental properties through implementation of the Rental Housing Program inspections.
   c. Establish online city registry of inspected private rentals. The City will use this registry to increase transparency about housing conditions and promote access to quality housing

2. **Collaborate on housing issues across sectors by convening a Housing Working Group with government agencies, employers, and universities.**
   a. Partner with employers to create an employer-assisted housing (EAH) program to support workforce housing for low- and moderate-income residents.

3. **Annually inspect, improve, and continually evaluate City-managed and subsidized housing to ensure units are on par or better quality than comparable private housing units. Designate an agency to do compliance audits for affordable units that the City creates.**

4. **Conduct biennial Fair Housing assessments with Alachua County and develop strategies to comply with or exceed federal requirements.**

5. **Work with the Alachua County Property Appraiser and other partners to analyze property tax systems countywide to identify discriminatory property assessment practices and disproportionate property tax burdens and institute reforms and protections that eliminate these disparities.**

6. **Continue to support and expand programs such as probate legal services for heirs property, legal assistance for eviction prevention, mortgage foreclosure intervention program, down payment assistance for first time homebuyers. Publicize and market these programs to income community members.** Increased access to information will help residents more easily identify and maintain housing. Education on the technicalities of the housing market and targeting outreach and resources toward those with lower access to housing opportunity should be the focus.