



CITY OF GAINESVILLE, FL



Affordable Housing Framework for Discussion

MARCH 2022

OFFICE OF THE CITY MANAGER

CONTENTS



03
INTRODUCTION

07
DEFINITIONS

12
NATIONAL TRENDS

16
HOUSING IN FLORIDA

20
AFFORDABLE HOUSING
IN GAINESVILLE, FL

34
HOUSING PLANS

36
HOUSING STRATEGIES

37
PARTNER HIGHLIGHTS

41
HOUSING
OPPORTUNITIES

44
APPENDIX

INTRODUCTION

(OFFICE OF THE CITY MANAGER)

According to the National Low Income Housing Coalition, there is a shortage of more than 7 million affordable homes for our nation's 10.8 million extremely low-income families. Every state and every community is impacted and this issue has been exacerbated by the COVID-19 pandemic. The U.S. Department of Housing and Urban Development's January 2021 Comprehensive Market Analysis indicated that homeownership in the Gainesville Housing Market Area is increasingly expensive, and the affordability of buying a home has trended downward since the early 2010s as home prices have increased at a much faster rate than income. Development priorities and decisions that were made more than a half-century ago for Gainesville have resulted in spatially-segregated development patterns which have led to issues with housing access, affordability, gentrification and displacement. In order to begin discussions and set goals for achieving adequate affordable housing in Gainesville, these historical decisions must be acknowledged in order to put forth informed solutions that can be championed by the Gainesville City Commission.

The Gainesville Housing Action Plan prepared by the Florida Housing Coalition in September 2020 is a great starting point for how the City aggressively moves forward in addressing its housing needs. As noted in the Gainesville Housing Action Plan, solving the City's housing challenges will require a multi-faceted approach that includes land donation, secondary market housing, equitable redevelopment, and mixed income developments, to name a few. For Gainesville, this also means that investments in affordable housing must balance neighborhood revitalization and investment while preserving community character.



Report Contributors:

- Office of the City Manager
- Department of Sustainable Development
- Department of Strategy, Planning and Innovation
- Housing and Community Development
- Gainesville Community Reinvestment Area
- Gainesville Fire Rescue
- External Housing Partners



OFFICE OF THE CITY MANAGER
CITY OF GAINESVILLE, FL



City of Gainesville - Alachua Habitat for Humanity Duval Lot Donation

Currently, the City is working to eliminate zoning codes that exclude attainable housing from high-opportunity neighborhoods and are requiring new developments to include affordable housing in their projects. Additionally, the City has partnered with Alachua Habitat for Humanity and the Neighborhood Housing and Development Corporation to significantly increase the number of permanently affordable homes in Gainesville. But there is still more work to do.

Access to housing must not only address affordability but also equitable inclusion. Per the Housing Development Consortium, study after study and an overwhelming, consistent, and oft-ignored community voice have made it clear – Black, Indigenous and People of Color cannot access equitable pathways to opportunity, including intergenerational wealth creation, due to systemically and institutionally racist policies and practices. In most respects, the inequities are stark. Aligning interests and resources that focus on equity, infrastructure development, housing production and preservation, and underwriting and lending could lead to doubling the Black, Indigenous and People of Color homeownership rate in the next couple of decades. In addition, both owners and renters need opportunities for low interest or no interest loans for property maintenance, and ready access to federal assistance dollars. Funding resources available for such initiatives include the Community Development Block Grants, HOME funds and the American Rescue Plan Coronavirus State and Local Fiscal Recovery Funds, and local general revenue funds.

In order to continue the momentum toward the City's vision for housing, "a city where renters and owners at every income and ability level, stage of life, race and ethnicity, have access to safe and affordable housing now and into the future," the City must strengthen its collaborative efforts with other stakeholders, including the State, County, School District, local universities/colleges, the Gainesville Housing Authority and other external partners.

OFFICE OF THE CITY MANAGER
CITY OF GAINESVILLE, FL



1225 W. University Ave Lincoln Ventures - GHA - City of Gainesville

Housing is the key to reducing intergenerational poverty, increasing economic mobility and bolstering economic growth. Without access to safe housing that is affordable, people struggle to find and maintain consistent employment, children's school performance suffers, and overall health declines. Without a strong supply of affordable housing, employers have trouble finding employees, essential jobs go unfilled, and the whole community struggles to grow.

The City has a talented team of professionals who are committed to the City and its people. In acknowledgement of this top priority item as noted in the City's Strategic Plan, a Senior Housing Strategist position is included in the FY 2022 General Government Financial and Operating Plan with an active recruitment plan underway. I, along with my team, comprised of the Department of Sustainable Development, the Department of Housing and Community Development, Gainesville Fire Rescue, Department of Strategy Planning and Innovation, the Gainesville Community Reinvestment Area, and the Office of Government Affairs & Community Relations stand ready to oversee the thoughtful implementation of programs and services, as well as ensuring there is a balanced and intentional approach to delivering on the promise of affordable housing for our neighbors.

A handwritten signature in black ink that reads "Cynthia W. Curry".

CYNTHIA W. CURRY
INTERIM CITY MANAGER

DEFINITIONS

(COMMONLY REFERENCED TERMS)

AFFORDABLE HOUSING

Housing in which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.

AREA MEDIAN INCOME (AMI)

Area Median Income (AMI) - To determine whether housing costs or rents are affordable for residents of a certain community, HUD uses the area median income (AMI). In a designated area, half of the population makes more than the AMI, and the other half makes less than the AMI.

The median income for a single-person household in the Gainesville, FL MSA is \$37,264.

HUD designates households to certain income groups based on their income relative to the AMI:

- “Extremely Low Income”: Below 30 percent of AMI
- “Very Low Income”: Below 50 percent of AMI
- “Low Income”: Below 80 percent of AMI
- “Moderate Income”: Between 80 and 120 percent of AMI

Note: All of these levels are adjusted based on how many people are in a household.

COMMUNITY LAND TRUST (CLT)

A CLT is a system of tenure in which the underlying land is owned by a mission-driven entity, usually a nonprofit, and the buildings on the land are owned or leased by residents. CLTs have the explicit goal of promoting affordable housing and contain legal provisions governing ownership and transfer to keep units affordable in perpetuity.



DEFINITIONS

(COMMONLY REFERENCED TERMS)

COMMUNITY STABILIZATION

People Focus:

- Efforts to create conditions for the restoration of normal social, economic, and political life by contributing to the restoration of basic rights, and by promoting social cohesion, functioning state governance, non-violent political processes, effective social policy, livelihoods, and service delivery.

Housing Focus:

- Efforts to acquire and develop abandoned or foreclosed properties to prevent abandonment/blight in defined areas

CONTINUUM OF CARE

Continuums of Care (CoC) are organizations composed of representatives of nonprofit homeless providers, victim service providers, faith-based organizations, governments, businesses, advocates, public housing agencies, school districts, social service providers, mental health agencies, etc. A model of CoC should include the following components:

1. Outreach, intake, and assessment to link housing and services to the needs of those who are homeless.
2. Services and resources to prevent housed persons from becoming homeless or returning to homelessness.
3. Emergency sheltering as a safe alternative to living on the streets.
4. Transitional housing to move persons toward permanent housing solutions.
5. Permanent housing to end episodes of homelessness.
6. Supportive services designed to assist the person with necessary skills to secure and retain permanent housing.



DEFINITIONS

EQUITABLE DEVELOPMENT

Quality of life outcomes, such as affordable housing, quality education, living wage employment, healthy environments, and transportation are equitably experienced by the people currently living and working in a neighborhood, as well as for new people moving in.

Public and private investments, programs, and policies in neighborhoods that meet the needs of residents, including communities of color, and reduce racial disparities, taking into account past history and current conditions.

ESCHEATED PROPERTIES

Unclaimed or abandoned property that the government has the right to take ownership.

EXCLUSIONARY ZONING

Exclusionary land use controls (Zoning) are local regulations that:

1. Directly decrease or limit housing supply in residential areas (strict lot utilization and parcel constraints)
2. Increase the cost to build new housing (strict design and compatibility requirements)
3. Limit the use of existing housing (strict occupancy limitations and mobile home location limitations)

FAIR MARKET RENT (FMR)

Primarily used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment contracts in the Moderate Rehabilitation Single Room Occupancy program, and to serve as a rent ceiling in the HOME rental assistance program.



DEFINITIONS

HEIRS' PROPERTY

Heirs' property is family owned land that is jointly owned by descendants of a deceased person whose estate did not clear probate. The descendants, or heirs, have the right to use the property, but they do not have a clear or marketable title to the property since the estate issues remain unresolved.

HERITAGE OVERLAY

The heritage overlay district is an overlay zoning district that is intended to maintain, protect, conserve and preserve residential areas with a distinct visual identity by regulating development to ensure compatibility with the existing style, character or identity of the district area. This provision in the Land Development Code allows property owners the opportunity to request the City to impose additional regulatory requirements on their residential area in order to help conserve the design and visual characteristics that give the area a distinct identity and a harmonious appearance.

HISTORIC DISTRICTS

The City of Gainesville has five local historic districts, protecting more than 1,500 historic structures and 10 buildings listed individually on the Local Register of Historic Places. The Local Register was created as a means of identifying and classifying various sites, buildings, structures, objects and districts as historic and/or architecturally significant. The National Register of Historic Places is the official list of the nation's historic places worthy of preservation. Authorized by the National Historic Preservation Act of 1966, the National Park Service's National Register of Historic Places is part of a national program to coordinate and support public and private efforts to identify, evaluate and protect America's historic and archaeological resources.



DEFINITIONS

HISTORIC STRUCTURES

As identified on the Local or National Register of Historic Places, historic structures have historic or architectural significance. The quality of significance in American history, architecture, archaeology, engineering, and culture is present in a district, site, building, structure, or object when the district, site, building, structure, or object:

- 1. Is associated with events that are significant to our local, state, or national history;
- 2. Embodies the distinctive characteristics of a type, period, or method of construction;
- 3. Represents the work of a master
- 4. Possesses high artistic values; or
- 5. Represents a significant or distinguishable entity whose components lack individual distinction

HOUSING TRUST FUND

Housing Trust Funds are distinct funds established by state, county or other local governments to support the preservation and production of affordable housing. These funds have ongoing dedicated sources of public funding, as opposed to an annual budget allocation.

INCLUSIONARY ZONING (IZ)

According to HUD, inclusionary zoning (IZ) practices refer to any kind of policy or ordinance that requires or encourages developers to set aside a certain percentage of housing units in a new or rehabilitated project for low- and/or moderate-income residents. IZ policies help to integrate lower-income residents with higher-income residents so that all have access to the same high-quality services and amenities.



DEFINITIONS

LOW-INCOME FAMILY

HUD defines as families whose [combined] income does not exceed 80 percent of the median family income for the area.

LOW-INCOME HOUSING TAX CREDIT (LIHTC)

A tax incentive intended to increase the availability of low-income housing. The program provides an income tax credit to owners of newly constructed or substantially rehabilitated low-income rental housing projects.

METROPOLITAN STATISTICAL AREA (MSA)

An area with at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core, as measured by commuting ties.

NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH)

Residential rental properties that are affordable, but are unsubsidized by any federal program. Their rents are relatively low compared to the regional housing market.

WORKFORCE HOUSING

Florida Statutes 420.5095 defines the term “workforce housing” as housing affordable to natural persons or families whose total annual household income does not exceed 80 percent of the area median income, adjusted for household size, or 120 percent of area median income, adjusted for household size

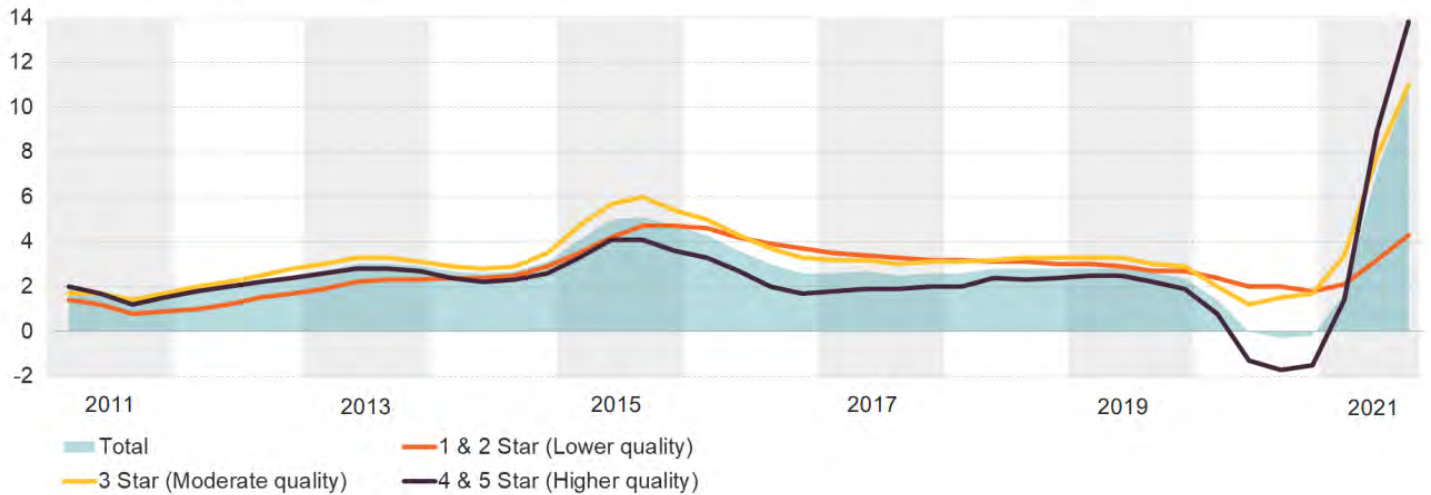


NATIONAL HOUSING TRENDS 2022

Joint Center for Housing Studies of Harvard University

1. AFTER A BRIEF DIP, RENTS FOR HIGHER-QUALITY APARTMENTS SOARED IN 2021

Annual Change in Rents (Percent)



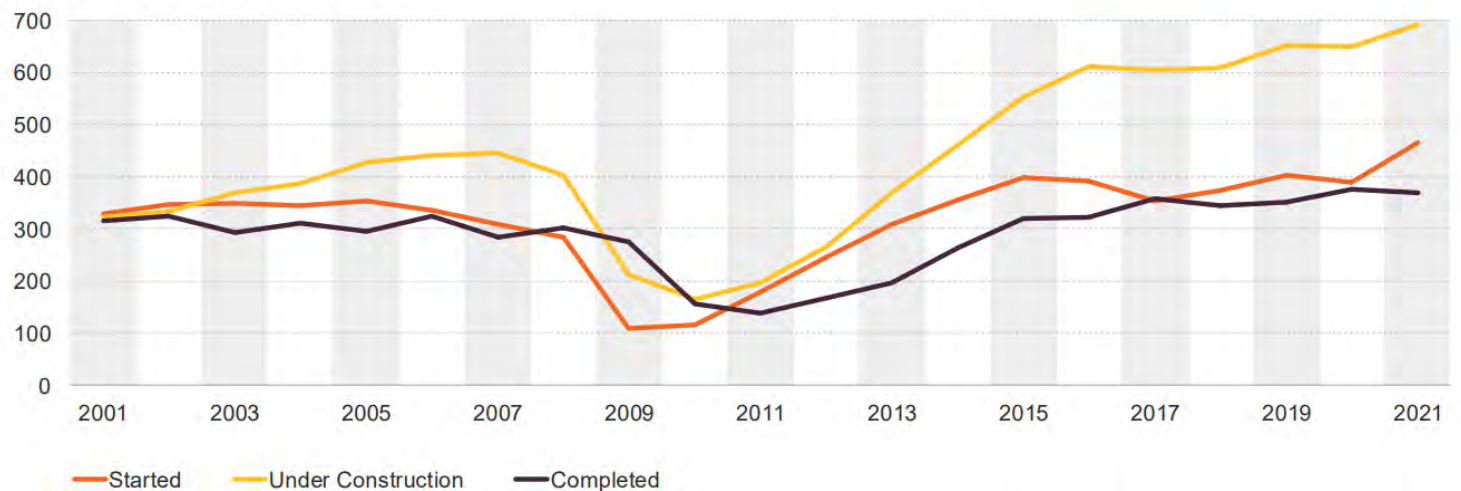
Note: Apartment quality is based on the CoStar Building Rating System for professionally managed market-rate apartments in buildings with five or more units.
Source: JCHS tabulations of CoStar data.

3 | © PRESIDENT AND FELLOWS OF HARVARD COLLEGE

Joint Center for Housing Studies of Harvard University

2. THE HEATED PACE OF MULTIFAMILY CONSTRUCTION IS ADDING HUNDREDS OF THOUSANDS OF UNITS TO THE RENTAL STOCK

Multifamily Units (Thousands)



Note: Data for 2021 represent the seasonally adjusted average from January–November 2021.
Source: JCHS tabulations of US Census Bureau, New Residential Construction data.

7 | © PRESIDENT AND FELLOWS OF HARVARD COLLEGE

Joint Center for Housing Studies of Harvard University

NATIONAL HOUSING TRENDS 2022

Joint Center for Housing Studies of Harvard University

3. RENTAL DEMAND FAR OUTPACED GROWTH IN NEW SUPPLY IN 2021

Units in Professionally Managed Properties (Thousands)



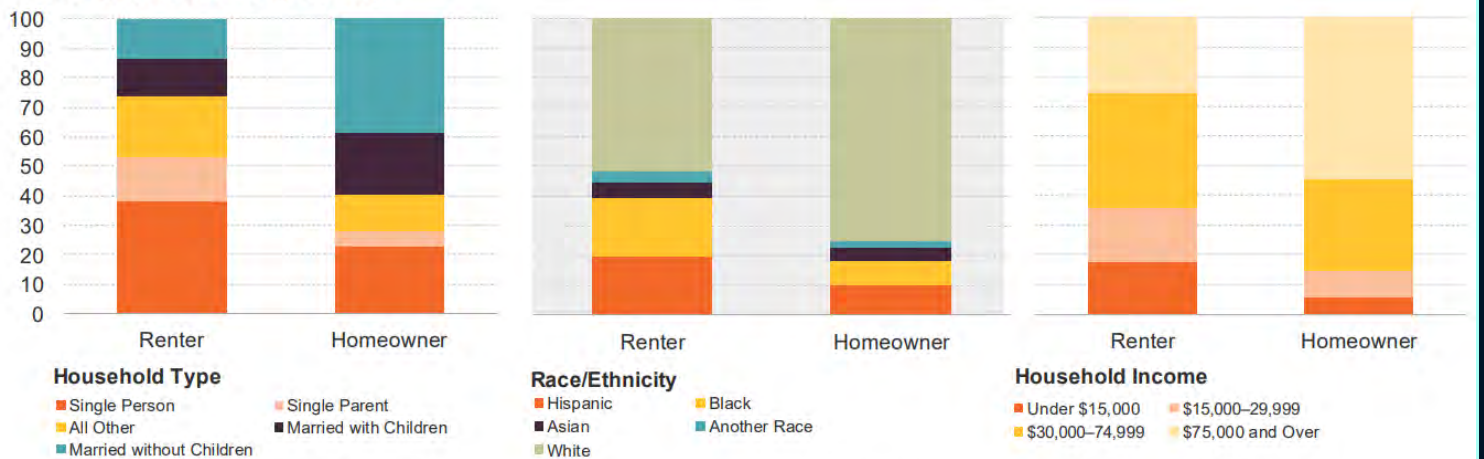
Note: Data are four-quarter rolling totals for professionally managed apartments in buildings with five or more units.
Source: JCHS tabulations of RealPage data.

10 | © PRESIDENT AND FELLOWS OF HARVARD COLLEGE

Joint Center for Housing Studies of Harvard University

4. RENTERS ARE MUCH MORE LIKELY THAN HOMEOWNERS TO BE SINGLE, TO BE HOUSEHOLDS OF COLOR, AND TO HAVE LOWER INCOMES

Share of Households (Percent)



Notes: Black, Asian, white, and another race(s) householders are non-Hispanic. Hispanic householders may be of any race(s). The 'All Other' household type includes both unrelated/roommates and other types of families.

Source: JCHS tabulations of US Census Bureau, 2019 American Community Survey 1-Year Estimates.

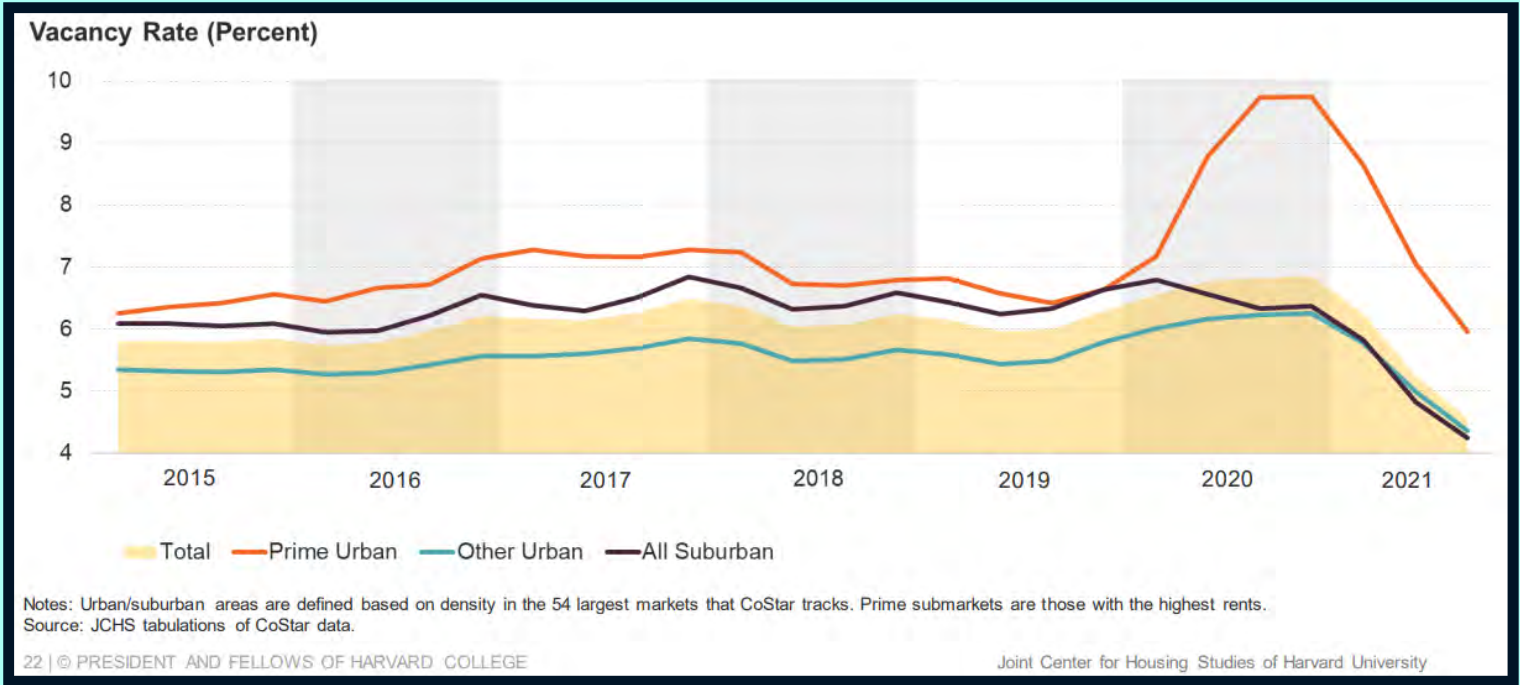
12 | © PRESIDENT AND FELLOWS OF HARVARD COLLEGE

Joint Center for Housing Studies of Harvard University

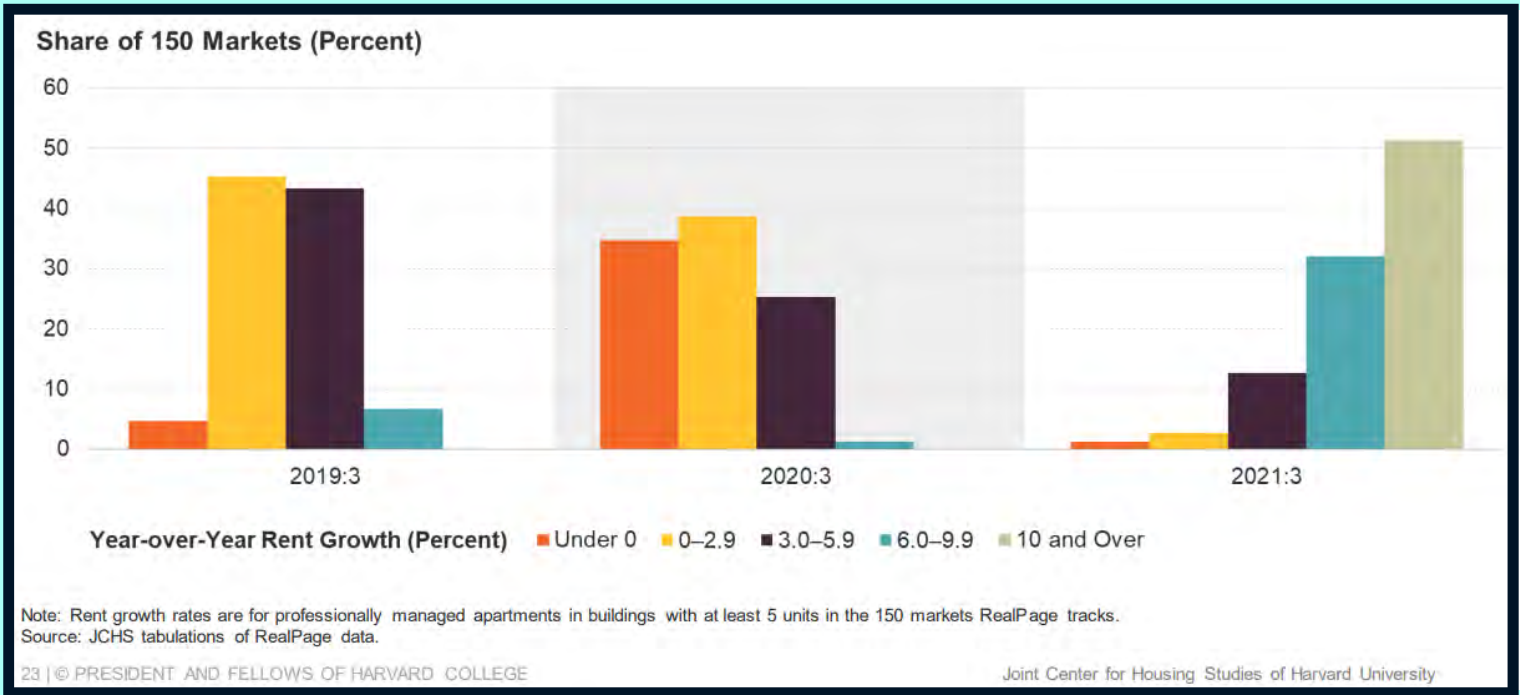
NATIONAL HOUSING TRENDS 2022

Joint Center for Housing Studies of Harvard University

5. AFTER A SHARP RISE, VACANCY RATES IN PRIME URBAN MARKETS PLUNGED TO HISTORIC LOWS



6. RENTS IN OVER HALF OF THE NATION'S LARGEST MARKETS WERE UP BY DOUBLE DIGITS IN 2021



HOUSING IS A SOCIAL DETERMINANT OF HEALTH


SOCIAL DETERMINANTS

FACTORS THAT INFLUENCE YOUR HEALTH

HOUSING


Housing and health are connected. Where and how people live can influence how healthy they are and how well they live. Housing is linked to:

OPPORTUNITY




LEAD POISONING

About 500K kids ages 1-5 have elevated blood lead levels. High levels are often linked to lead paint & dust in homes.




GOOD HEALTH




EXPENSES


49.3% of renters spent more than 30% of their income on housing in 2014. 26.4% spent more than half of their income on housing.



EQUITY




ASTHMA RISKS



24M Americans have asthma — including 6.3M children. Asthma can be triggered by pests, indoor allergens & poor ventilation.

COMMUNITY



Follow 8 principles for a healthy home: Keep it well-ventilated, contaminant-free, clean, safe, pest-free, well-maintained, dry & at a comfortable temperature.

The **NATION'S HEALTH**
A PUBLICATION OF THE AMERICAN PUBLIC HEALTH ASSOCIATION
www.thenationshealth.org/sdoh

Source: American Public Health Association

Housing is one of the best-researched social determinants of health, as it is well documented that the conditions one lives in directly and indirectly impacts their physical and mental health. Having a roof over one’s head is not sufficient to providing all that a human needs, but rather one needs a home that is stable, affordable, of accepted quality for health standards, and located in an environment where other resources are accessible. Sleeping in cars, dividing families to have children sleep on neighbors’ couches, camping in the woods... these are all too common examples of how people in our community are dealing with the lack of affordable housing. And for the many of these individuals and families, housing is but one of the myriad of challenges they are facing, such as food insecurity, health disparities, lack of access to quality education or employment, etc. Too often are people forced to choose between paying their rent versus buying a meal for their family. Too common is it that one’s high utility bill of their inefficient rental property is the cause for not being able to afford critical medication or medical treatment. Housing is not just about a structure, it is about health and wellbeing. It is about safety.

The good news is, there are a number of tools that can help communities address housing issues. Examples include housing vouchers, land banks, escheated properties donated to nonprofits for affordable housing development, neighborhood revitalization programs, subsidized workforce housing, etc. And there are a number of agencies and individuals in Gainesville skilled at using these tools who are committed to addressing issues for affordable housing. But none of these tools, and none of these organizations, are sufficient when taken alone. To make a significant dent in the issue of affordable housing it is going to be all hands, tools, and dollars on deck to work collaboratively to come up with innovative programs and solutions to address the critical need Gainesville is facing.

CITY OF GAINESVILLE, FL

PAGE 15

AFFORDABLE HOUSING IN FLORIDA

Florida's Affordable Rental Housing Needs: 2020 Update

This brief updates key findings from the Shimberg Center's 2019 Rental Market Study.



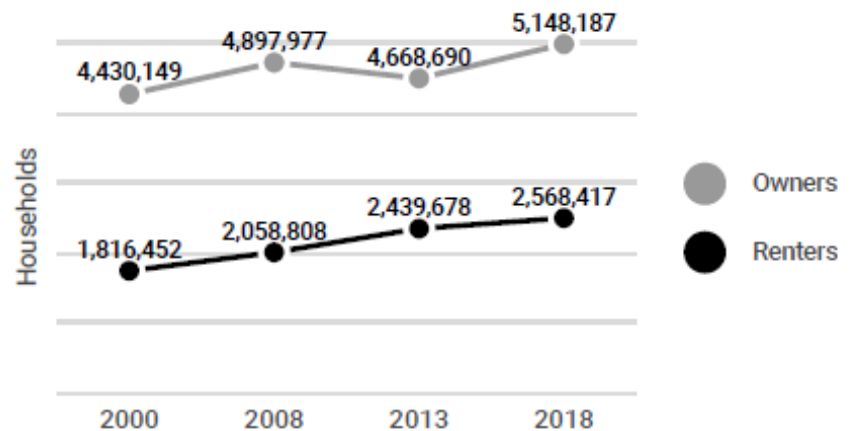
780,146

low-income households in Florida pay more than 40% of income for rent.

Florida has added renters steadily since 2000.

- Florida added 751,965 renter households 2000-2018.
- The state added over 718,000 owner households between 2000 and 2018. The owner count briefly dipped between 2008 and 2013 but rebounded after that.
- The homeownership rate fell from 71% in 2000 to 67% in 2018.

Households by Tenure, Florida, 2000-2017

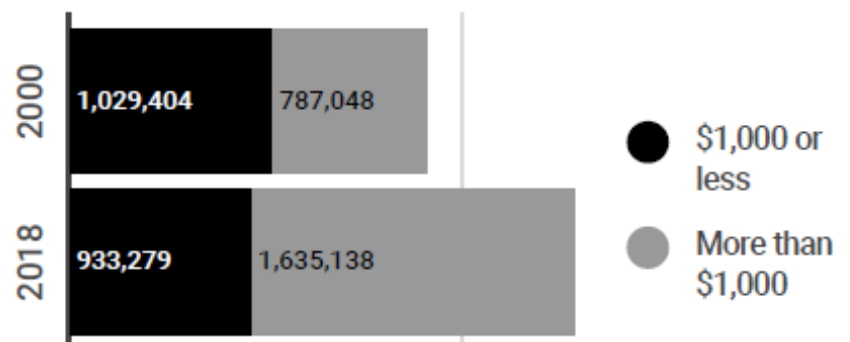


Source: Shimberg Center analysis of U.S. Census Bureau, 2000 Census and 2008/2013/2018 American Community Survey.

Florida added hundreds of thousands of rental units from 2000 to 2018 but lost units renting for \$1,000 or less (2018 \$).

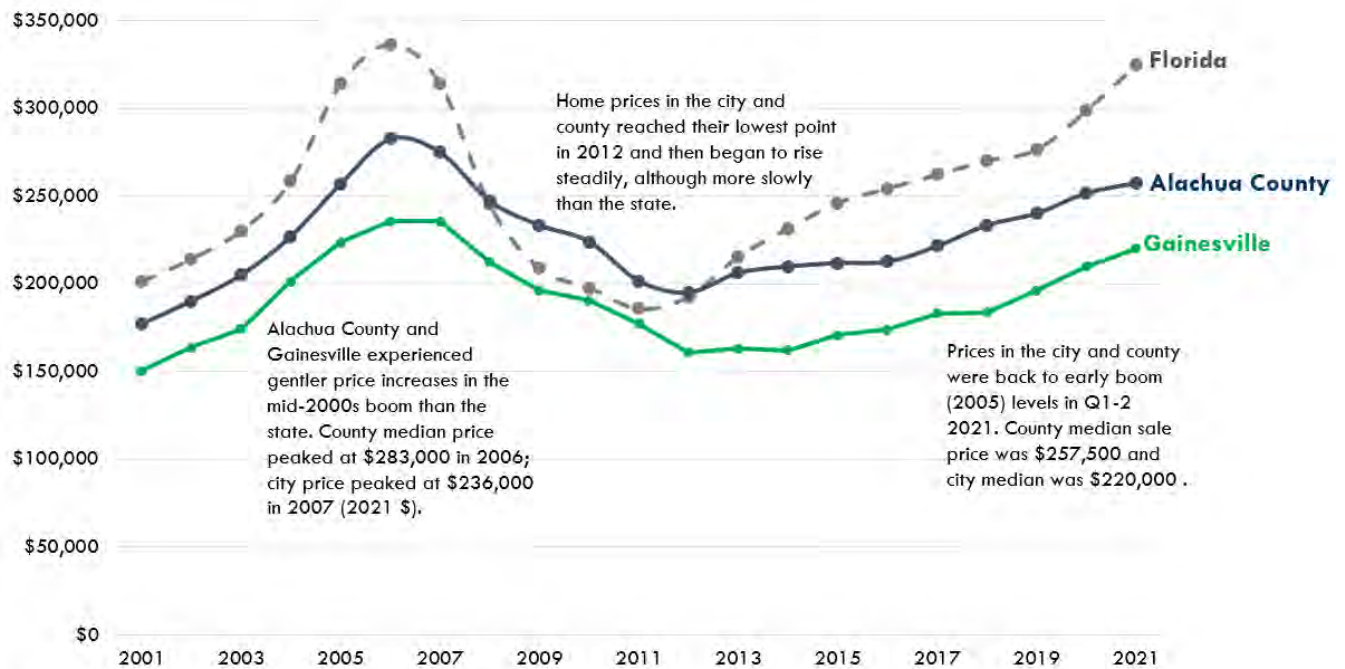
- Florida added 848,090 units with rents above \$1,000 from 2000 to 2018.
- The state lost 96,125 units renting for \$1,000 or less.
- In 2000, 57% of units rented for \$1,000 or less. In 2017, only 36% did

Units by Gross Rent Above/Below \$1,000 (2018 \$), Florida, 2000 & 2018



ALACHUA COUNTY HOUSING 2022

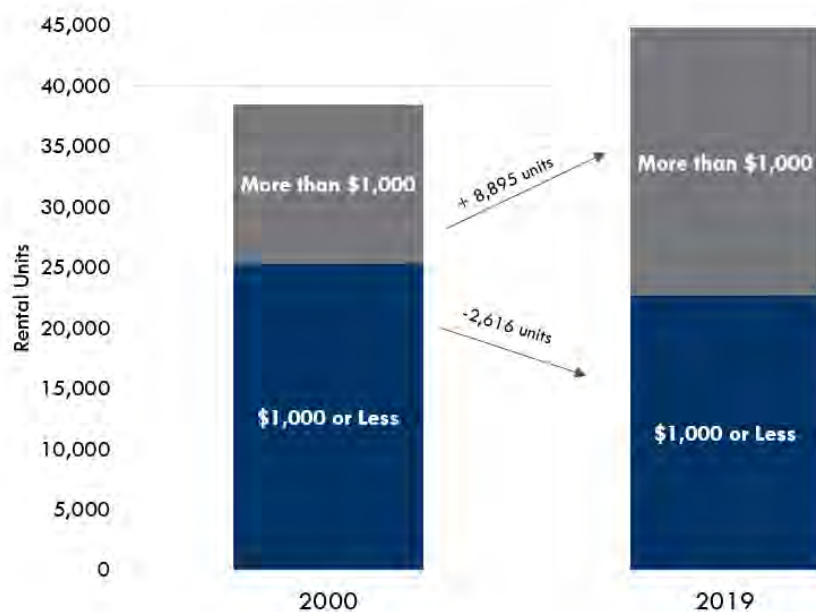
Alachua County and Gainesville single family home prices have reached early boom-era levels.



Median Single Family Home Sale Price, Gainesville, Alachua County, & Florida, 2001-2021 (2021\$)

Source: Shimberg Center analysis of Florida Department of Revenue, Sales Data Files. All values in 2021 dollars to correct for inflation.

The county added nearly 6,300 rental units between 2000 and 2019 but *lost* units renting for \$1,000 or less (2019 \$).



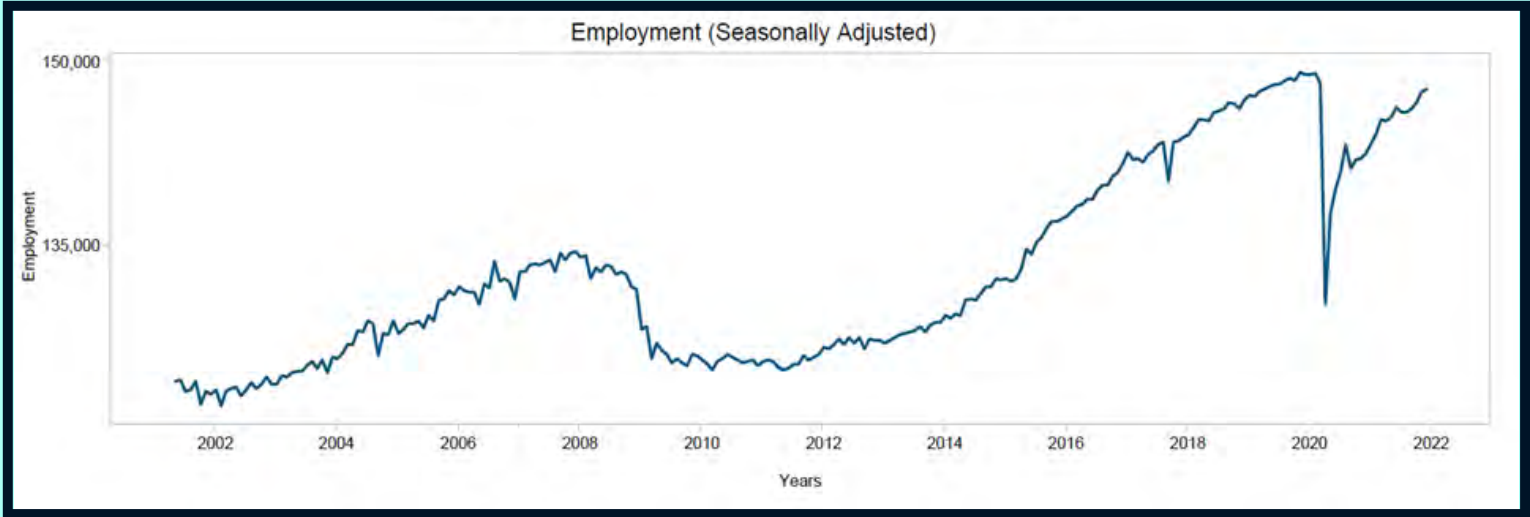
- Net increase 2000-2019: 6,279 rental units
- \$1,000+ units grew by nearly 9,000
- Units at or below \$1,000 fell by over 2,600

Units by Gross Rent Above/Below \$1,000 (2019 \$), Alachua County, 2000 & 2019

Source: Shimberg Center tabulation of U.S. Census Bureau, 2000 Census and 2019 American Community Survey. Year 2000 rents adjusted to 2019 dollars using Consumer Price Index.

ALACHUA COUNTY HOUSING 2022

Gainesville MSA - Total Nonagricultural Employment



As shown in the graph above, in December of 2010 the Gainesville MSA had approximately 126,400 jobs across all non-agricultural industries seasonally adjusted. By 2021, that number had increased by 26,299 to 152,699 for Alachua County, according to Employment Projections data produced by the Florida Department of Economic Opportunity (DEO), Bureau of Workforce Statistics & Economic Research. DEO projects that by 2029 job growth within the Alachua County workforce region will increase by approximately 9.4% (14,303 jobs) with a total number of approximately 167,002 jobs.

Example: 2021 Alachua County Income (% AMI) and Housing Cost Limits

| Income level | Annual income range (1-4 person household) | Hourly wage, 1 full-time job | Hourly wage, 2 full-time jobs | Max. affordable monthly housing cost (1-3 bedroom unit) |
|--------------|--|------------------------------|-------------------------------|---|
| 50% AMI | \$25,650-36,600 | \$12-\$18 | -- | \$686-\$951 |
| 80% AMI | \$41,040-58,560 | \$20-\$28 | \$10-\$14 | \$1,099-\$1,523 |
| 120% AMI | \$61,560-87,840 | \$30-\$42 | \$15-\$21 | \$1,648-\$2,284 |

<http://flhousingdata.shimberg.ufl.edu/income-and-rent-limits>



ALACHUA COUNTY HOUSING 2022

Housing costs outpace wages for many occupations:

Alachua County housing wage: \$18.67/hour

A full-time worker would need to earn this amount to rent a 2 Bedroom apartment (HUD Fair Market Rent 2020: \$971/month)

Median wage for Alachua County, 2020: \$18.46/hour

A full-time year-round worker with this wage can afford \$960 in rent

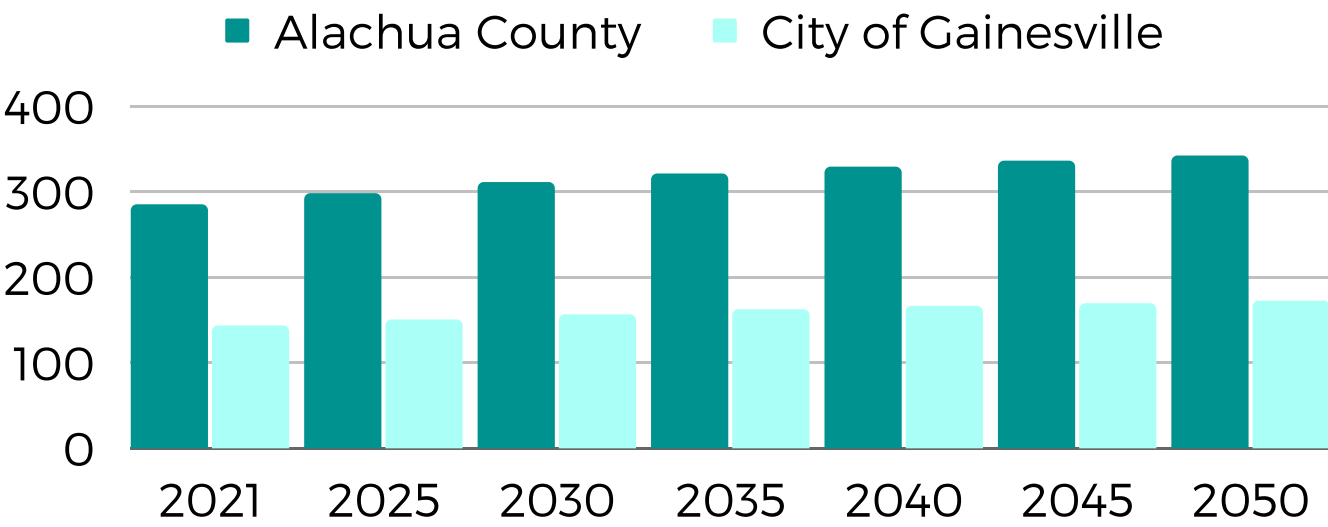
How much can workers afford to pay for housing each month?

| \$500-649 | \$650-799 | \$800-999 |
|--|---|--|
| <ul style="list-style-type: none">• Food Preparation Workers• Hairdressers• Cashiers & Retail Sales• Childcare Workers• Home Health & Personal Care Aides• Maids & Janitors• Laundry & Dry-Cleaning Workers• Preschool Teachers• Security Guards | <ul style="list-style-type: none">• Receptionists• Bus Drivers• Nursing Assistants• Landscaping & Groundskeeping Workers• Veterinary Techs• Customer Service Representatives• Light Truck Drivers• Bank Tellers• Medical Assistants• Office Clerks | <ul style="list-style-type: none">• Firefighters• Construction Laborers• Pharmacy Technicians• Secretaries & Administrative Assistants• Painters, Construction & Maintenance• Dental Assistants• EMTs & Paramedics• Child, Family, & School Social Workers• Heavy & Tractor-Trailer Truck Drivers• Auto Mechanics |

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



GAINESVILLE POPULATION
PROJECTIONS *in hundred thousands*



| Year | Alachua County | City of Gainesville | Population Growth/Decline | Percent % Increase/Decrease |
|------|----------------|---------------------|---------------------------|-----------------------------|
| 2021 | 284,607 | 143,835 | - | - |
| 2025 | 297,600 | 150,377 | 6,542 | 4.55% |
| 2030 | 310,600 | 156,946 | 6,569 | 4.37% |
| 2035 | 320,900 | 162,151 | 5,205 | 3.32% |
| 2040 | 328,800 | 166,143 | 3,992 | 2.46% |
| 2045 | 335,600 | 169,579 | 3,436 | 2.07% |
| 2050 | 341,800 | 172,712 | 3,133 | 1.85% |

Note: City population projections derived from medium projections published in Volume 55, Bulletin 192 February 2022, ["Bureau of Economic and Business Research Projections of Florida Population by County, 2025-2050, with Estimates for 2021."](#) Future projections are based on a 50.53% ratio of City of Gainesville to Alachua County population totals in 2021.

| Census Year | # of Housing Units | Unit Growth/Decline | Percent % Increase/Decrease |
|-------------|--------------------|---------------------|-----------------------------|
| 2010 | 57,576 | - | - |
| 2020 | 63,612 | 6,036 | 10.48% |

Source: U.S. Census Bureau, 2020 Census Redistricting Data (Public Law 94-171);
Source: U.S. Census Bureau, 2010 Census.

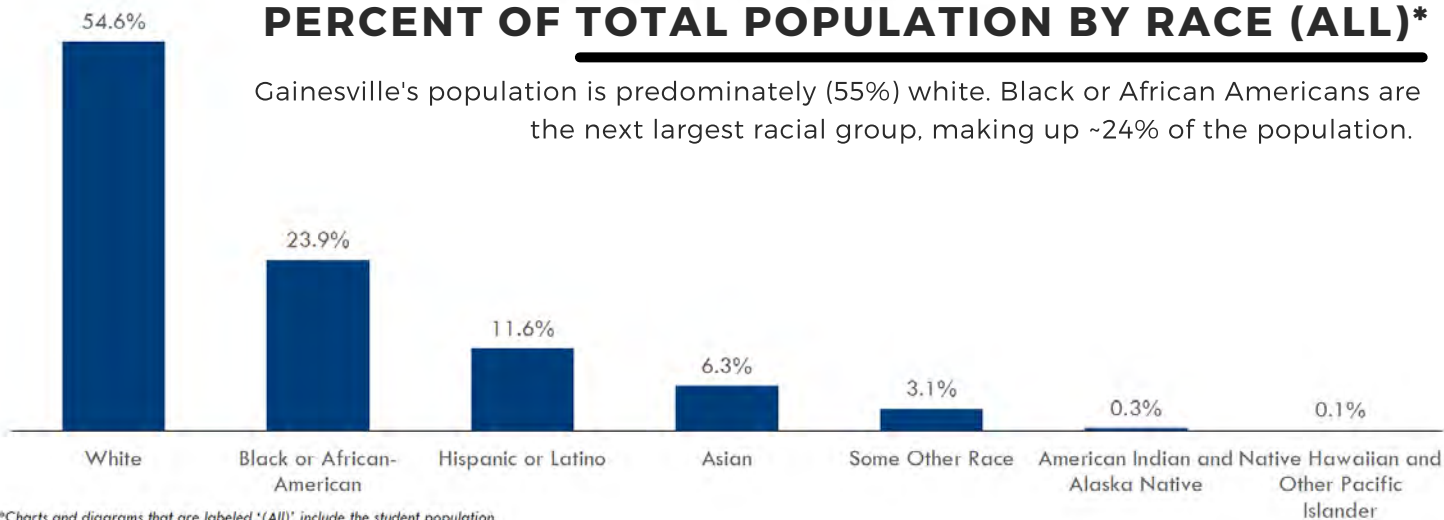
GAINESVILLE BY THE NUMBERS

Gainesville is a City divided by income and race. South and east Gainesville residents, who are disproportionately low income and African American, have poor access to jobs, good schools, services, and amenities. As a college town, disparities between students, long term residents, and well-paid researchers and academics are stark.



PERCENT OF TOTAL POPULATION BY RACE (ALL)*

Gainesville's population is predominately (55%) white. Black or African Americans are the next largest racial group, making up ~24% of the population.



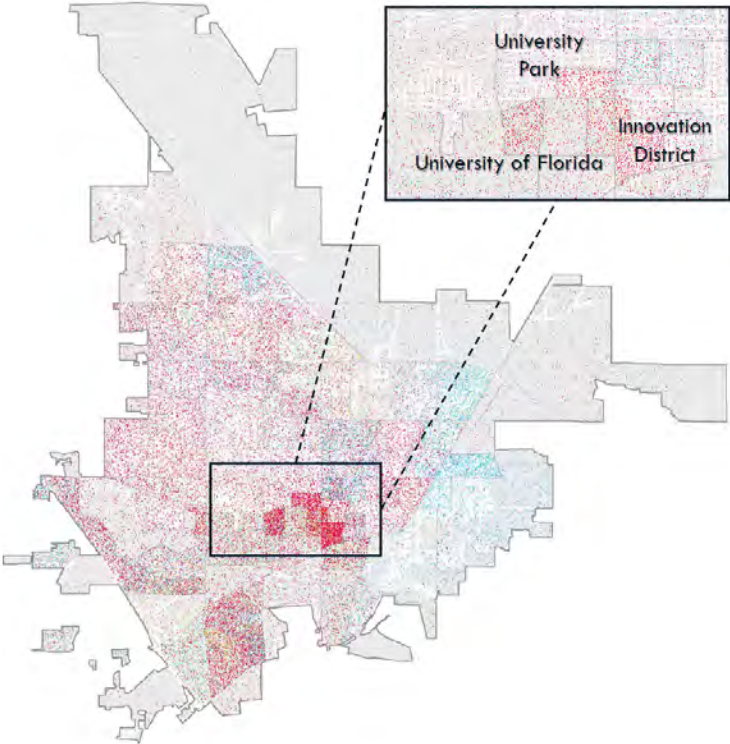
*Charts and diagrams that are labeled "(All)" include the student population.
Source: Social Explorer – ACS 2019 (5-Year Estimates)

GAINESVILLE IS RACIALLY SEGREGATED

White households are increasingly concentrated in west and northwest Gainesville, while Black households are concentrated in east Gainesville and increasingly in the southeast part of the City.

Racial Dot Density Map (All) - Legend

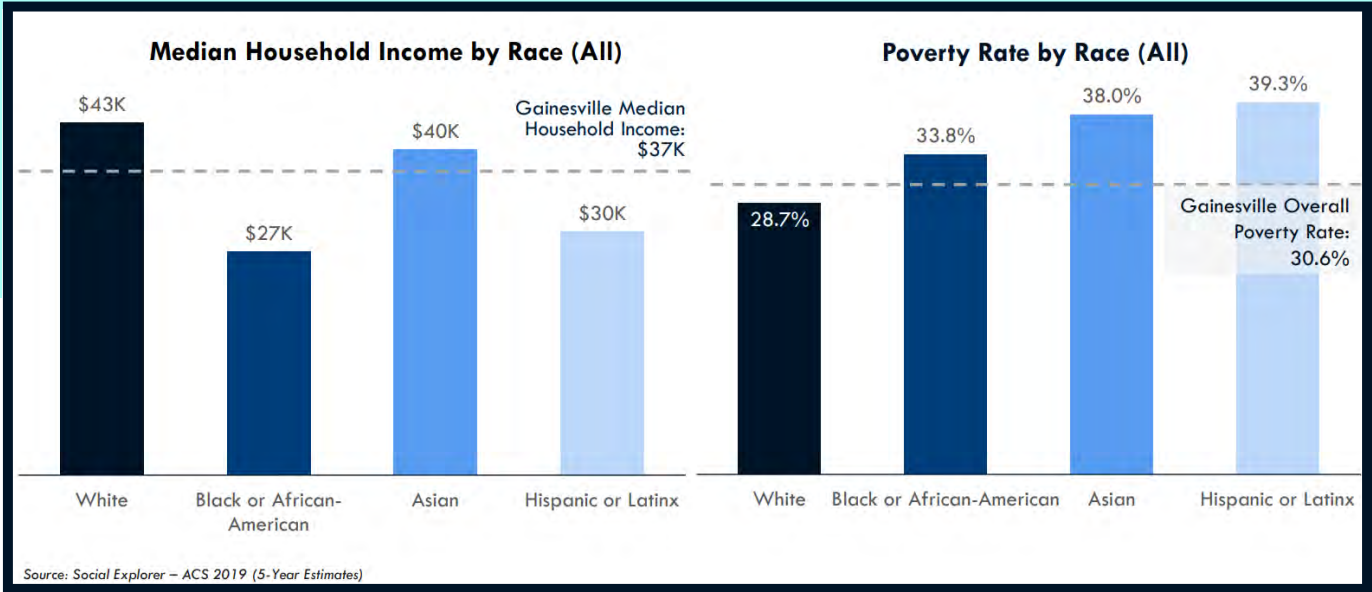
- 1 Dot = 2 People
- White Only
- Black Only
- Asian Only
- Hispanic/Latinx



GAINESVILLE'S INTERSECTION OF RACE AND HOUSING

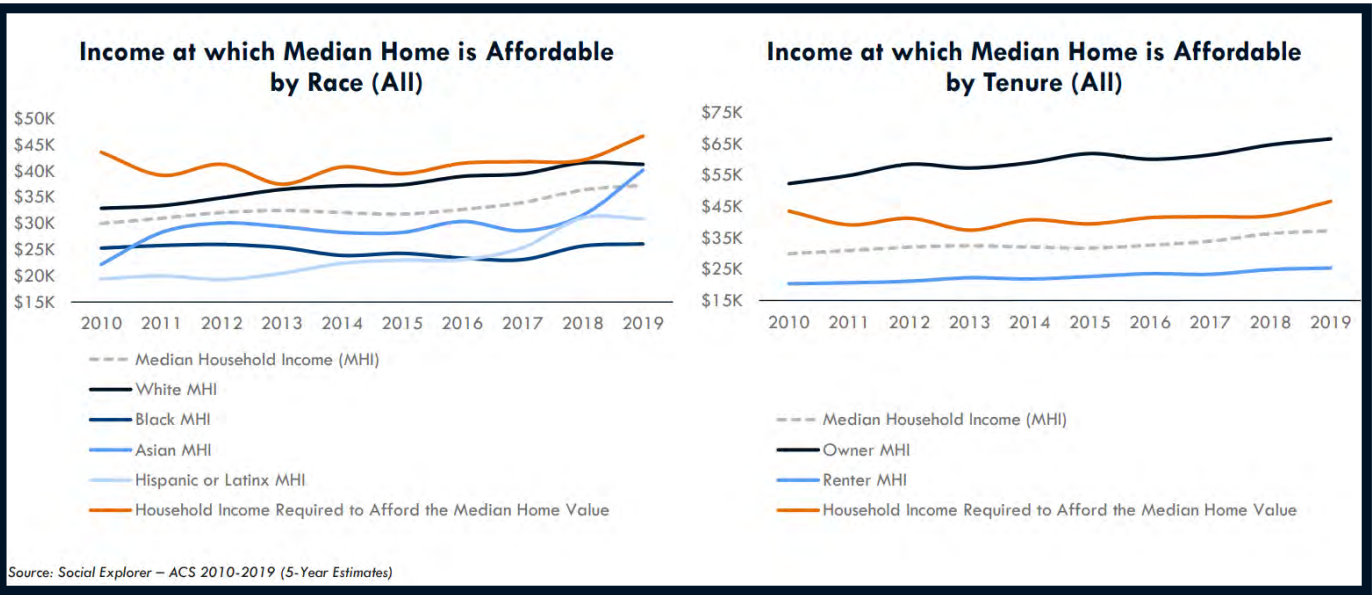
RACE IS A STRONG PREDICTOR OF HOUSEHOLD INCOME

Gainesville's Median Household Income is \$37,000. Only white and Asian households earn above the median. Black households earn 73% of the median. Hispanic households earn 73% of the median.



HOMEOWNERSHIP REMAINS UNATTAINABLE

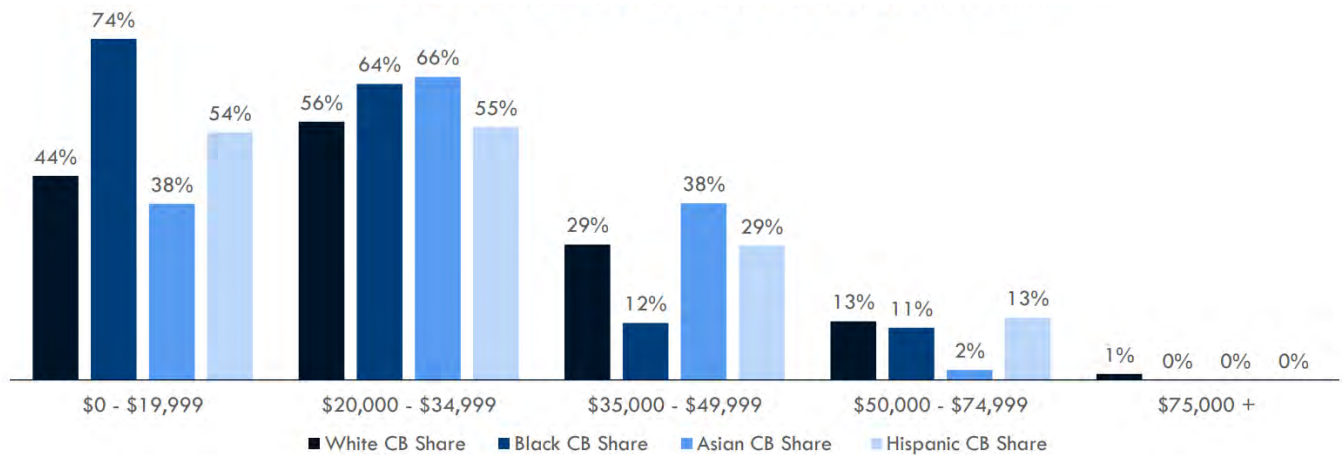
For the average household in Gainesville, homeownership remains unattainable especially for Black, Hispanic, and renter households.





SHARE OF COST BURDENED RENTERS BY RACE (NON-STUDENT)

Renters of all races earning < \$35K per year experience high rates of housing cost burden, indicating a need for more affordable rental units.

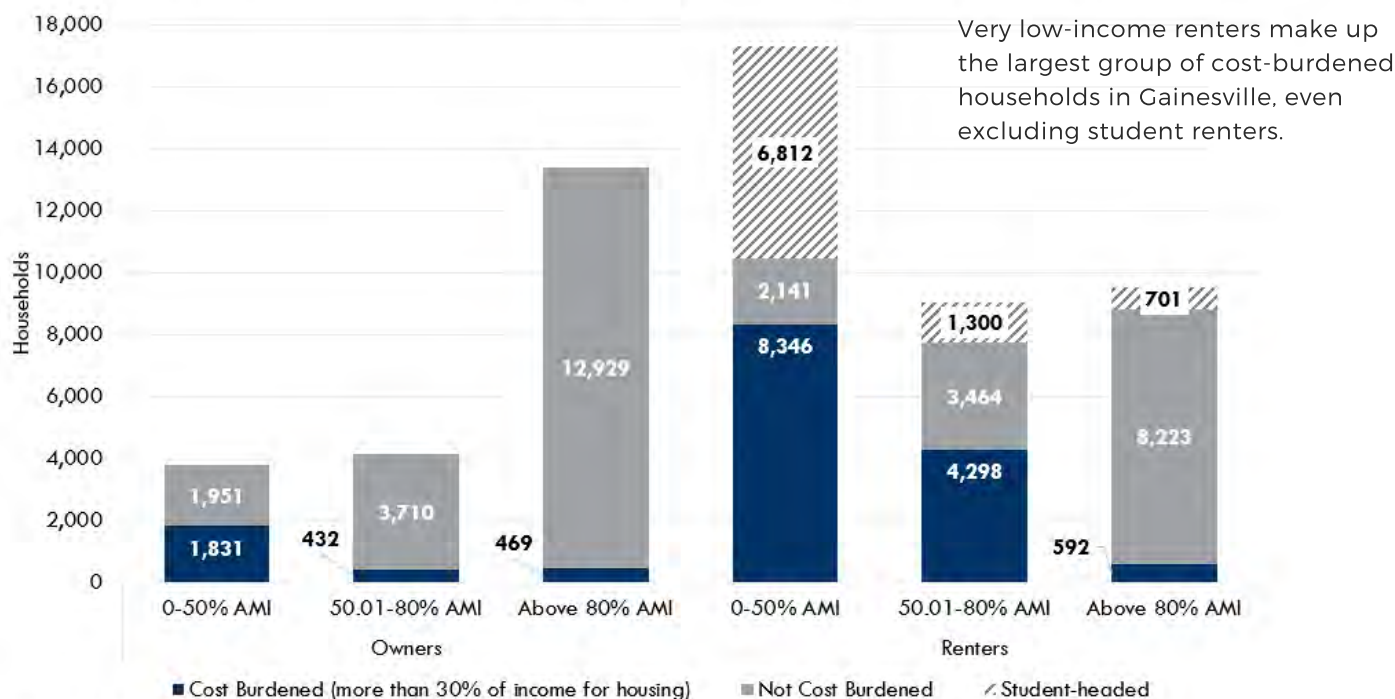


Source: Social Explorer – ACS 2019 (5-Year Estimates)



COST BURDENED HOUSEHOLDS

Gainesville currently has a shortfall of approximately 15,968 affordable housing units.



Very low-income renters make up the largest group of cost-burdened households in Gainesville, even excluding student renters.

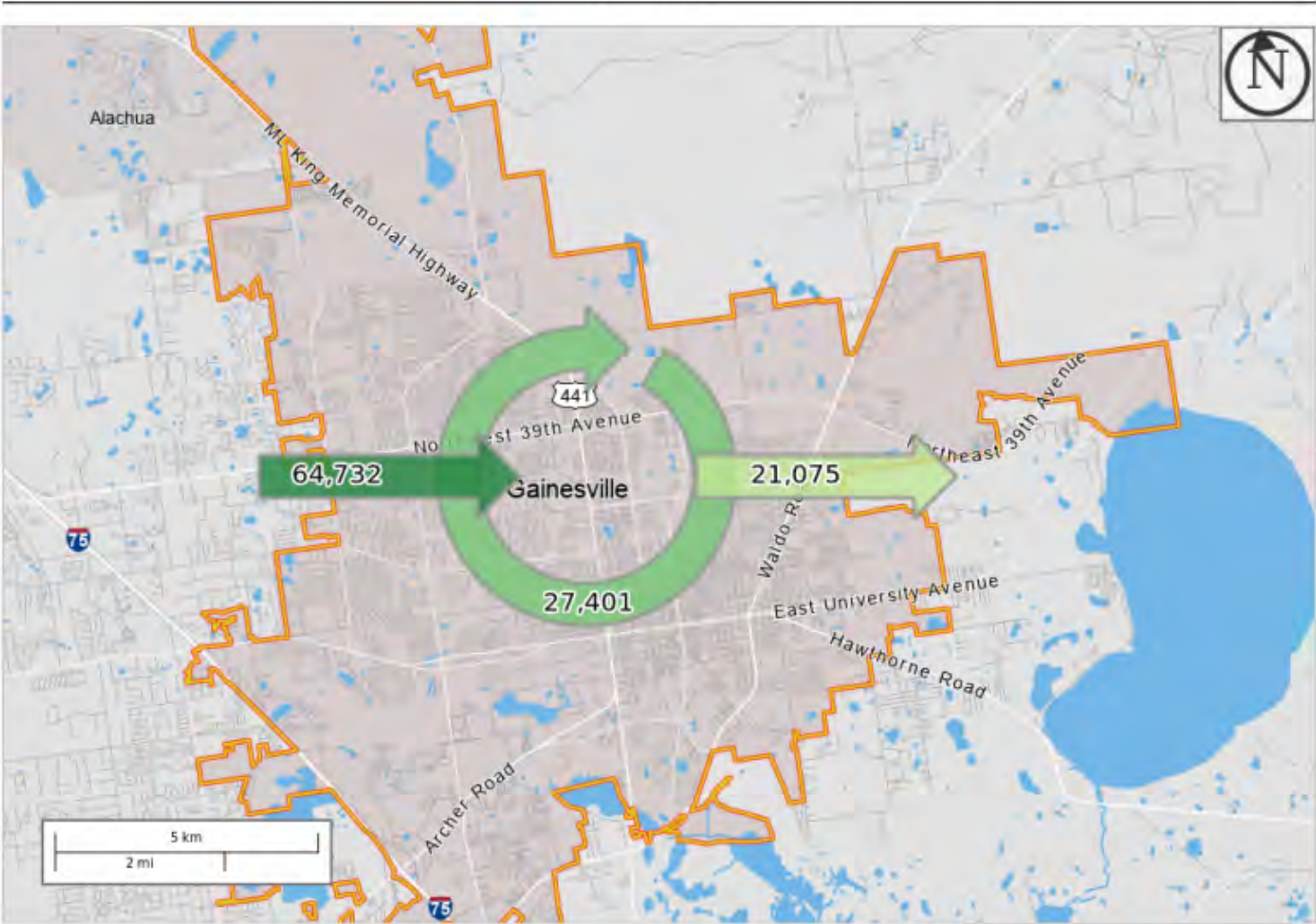
Households by Tenure, Income (% AMI), and Cost Burden, Gainesville, 2019

Notes: "Student-headed" refers to non-family renter households headed by a full-time student. Counts of owner households headed by students are not statistically significantly different from zero.
Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 American Community Survey. Results are for Alachua County (Central) – Gainesville City Central Public Use Microdata Area (PUMA), which approximates city limits.



EMPLOYMENT IN GAINESVILLE

Inflow/Outflow Counts of All Jobs for Selection Area in 2019
All Workers



Map Legend

Selection Areas

Analysis Selection

Inflow/Outflow

- Employed and Live in Selection Area
- Employed in Selection Area, Live Outside
- Live in Selection Area, Employed Outside
- Note: Overlay arrows do not indicate directionality of worker flow between home and employment locations.



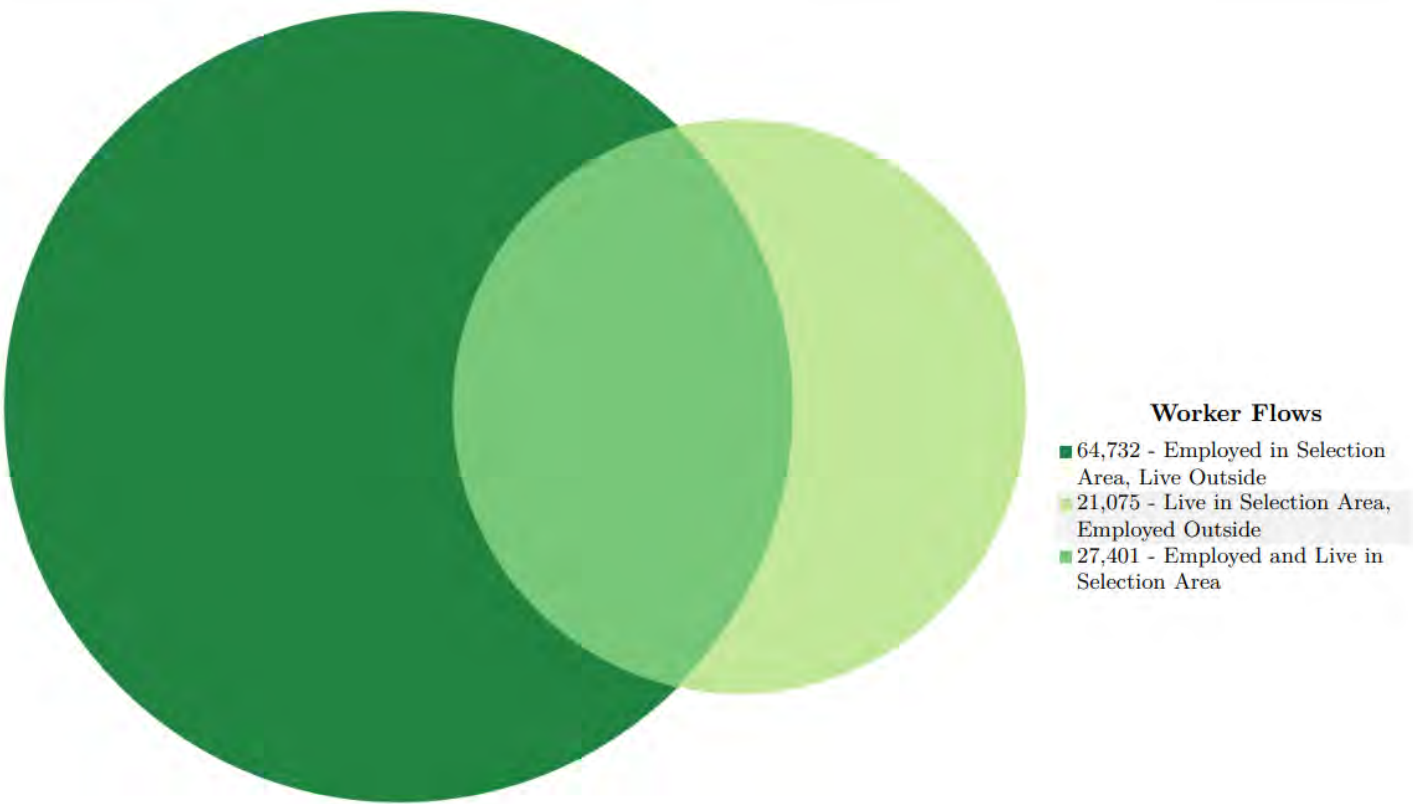
Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2019).



EMPLOYMENT IN GAINESVILLE

Inflow/Outflow Counts of All Jobs for Selection Area in 2019

All Workers



Inflow/Outflow Counts of All Jobs for Selection Area in 2019

All Workers

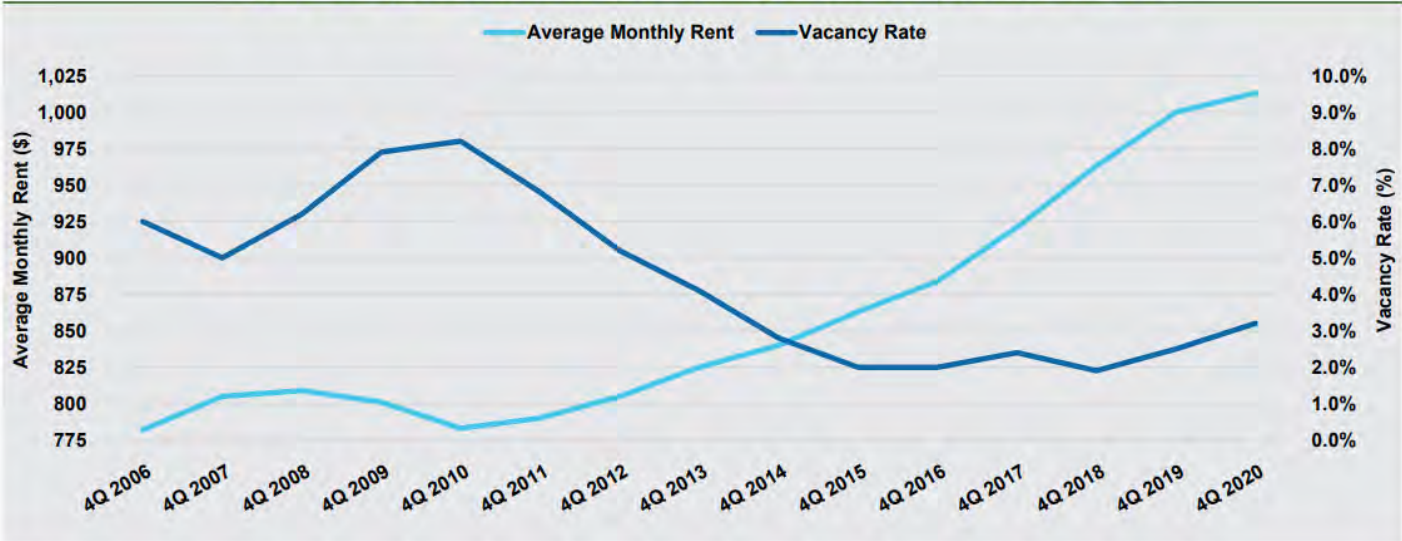
| Worker Totals and Flows | 2019 | |
|---|--------|-------|
| | Count | Share |
| Employed in the Selection Area | 92,133 | 100.0 |
| Employed in the Selection Area but Living Outside | 64,732 | 70.3 |
| Employed and Living in the Selection Area | 27,401 | 29.7 |
| Living in the Selection Area | 48,476 | 100.0 |
| Living in the Selection Area but Employed Outside | 21,075 | 43.5 |
| Living and Employed in the Selection Area | 27,401 | 56.5 |

Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2019).

LOCAL HOUSING MARKET CONDITIONS

Lower residential vacancy rates, generally correspond to higher average monthly rents according to the recent Comprehensive Housing Market Analysis for Gainesville, Florida published by HUD, Office of Policy Development and Research

Figure 12. Apartment Rents and Vacancy Rates in the Gainesville HMA



4Q = fourth quarter.
Source: Moody's Analytics REIS



CONSTRUCTION PRICE AND RENT COMPARISON

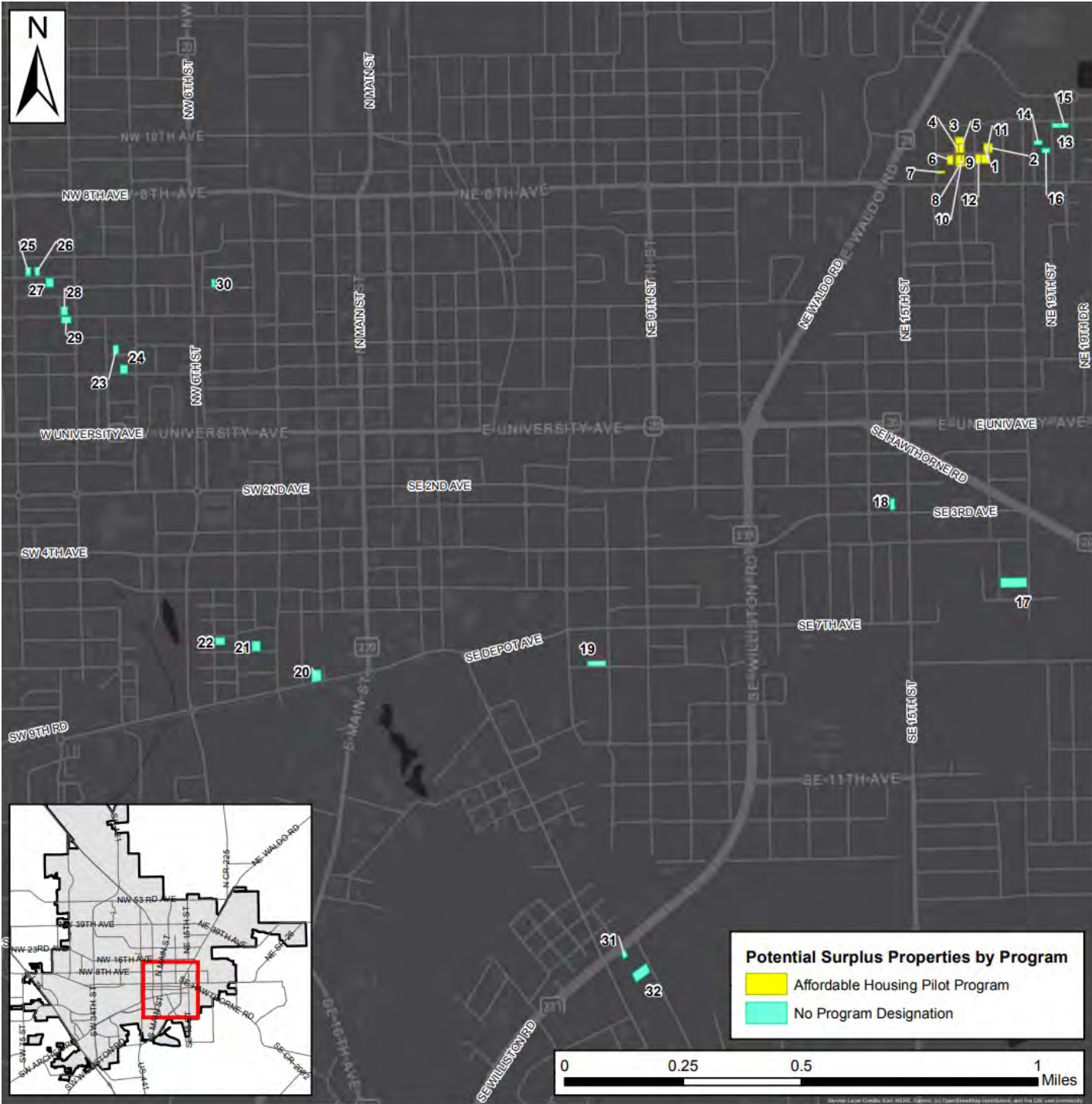
Residential construction per square foot prices are generally lower for multifamily units than single-family units.

Changing the number of units built on a single site means that units are delivered at different **price points** based on the intensity of the use.

| | <div>Remain Single Family</div> | <div>8-Unit Rentals</div> |
|------------------------------------|---------------------------------|---------------------------|
| Home Price/Rent of New Housing | \$378K | \$1,500 per unit |
| Annual HH Income Needed to Afford* | \$78K | \$61K |
| Families Housed per Parcel | 1 | 8 |

*Assumes a housing cost burden ratio of 30% as per the United States Department of Housing and Urban Development.
Sources: Zillow, CoStar

Potential Surplus City-Owned Properties



| Program | # of Properties |
|----------------------------------|-----------------|
| Affordable Housing Pilot Program | 12 |
| No Program Designation | 20 |

Total Potential Surplus City-Owned Properties: 32

Escheated Properties

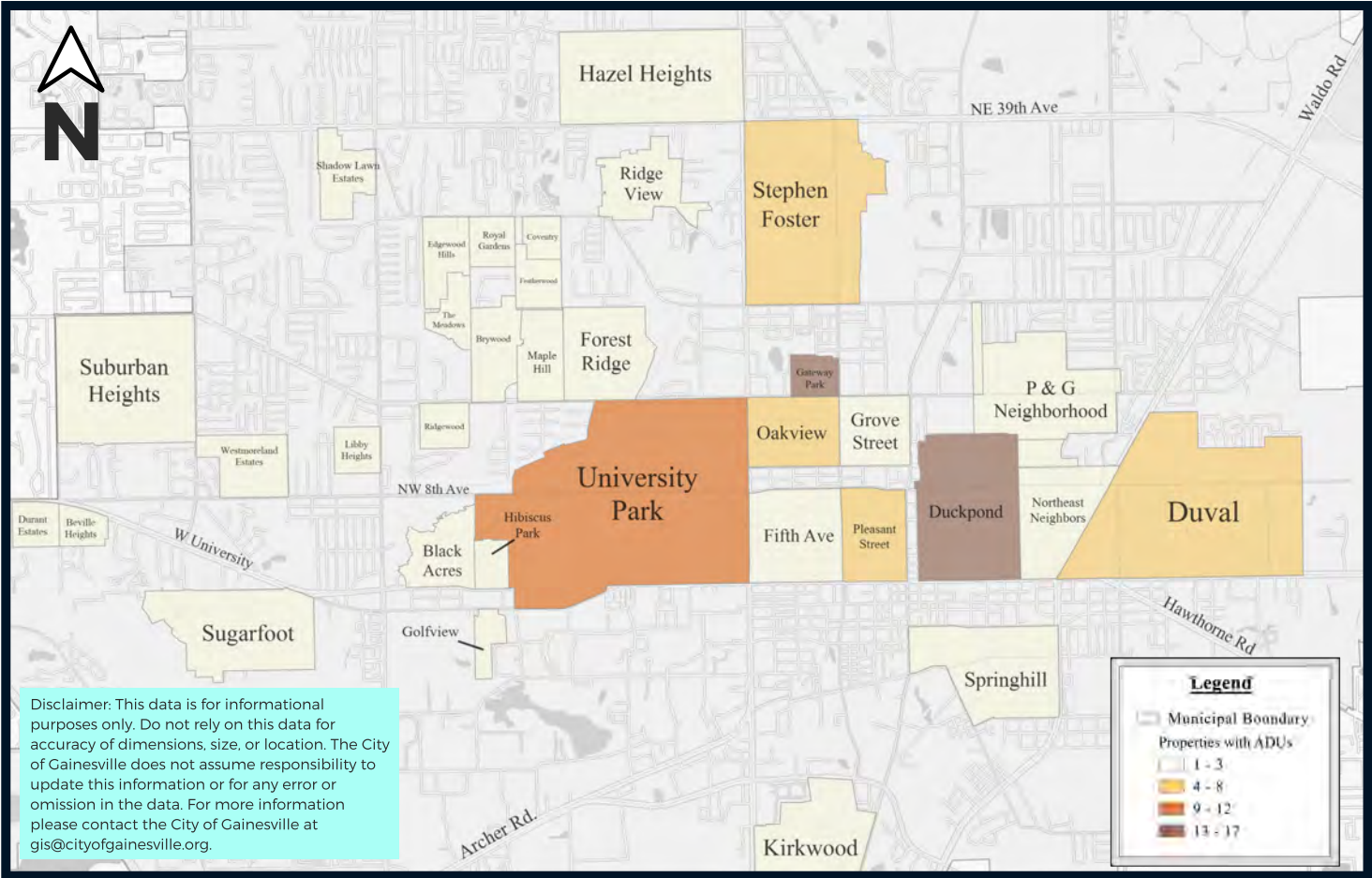
Escheated properties are unclaimed or abandoned properties that the government has the right to take ownership. There were 19 escheated properties identified as part of the City of Gainesville Ordinance 200870 to identify Surplus City-Owned and Escheated Properties in the City.



Total Escheated Properties: 19

Accessory Dwelling Units (ADUs)

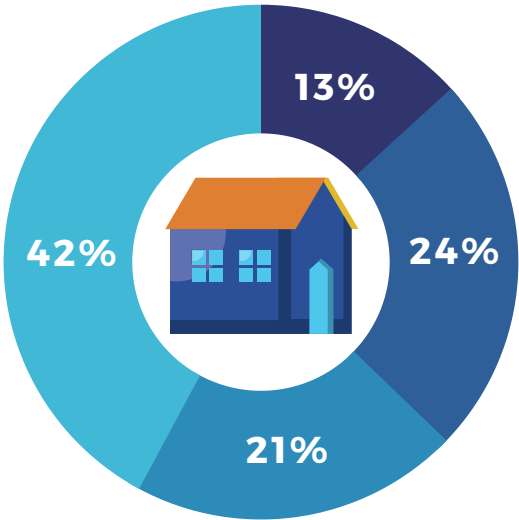
An accessory dwelling unit (ADU) is an independent self-contained dwelling unit with kitchen and bathroom facilities, on the same lot as an associated primary use or structure. An ADU may be within, attached to, or detached from a primary structure.



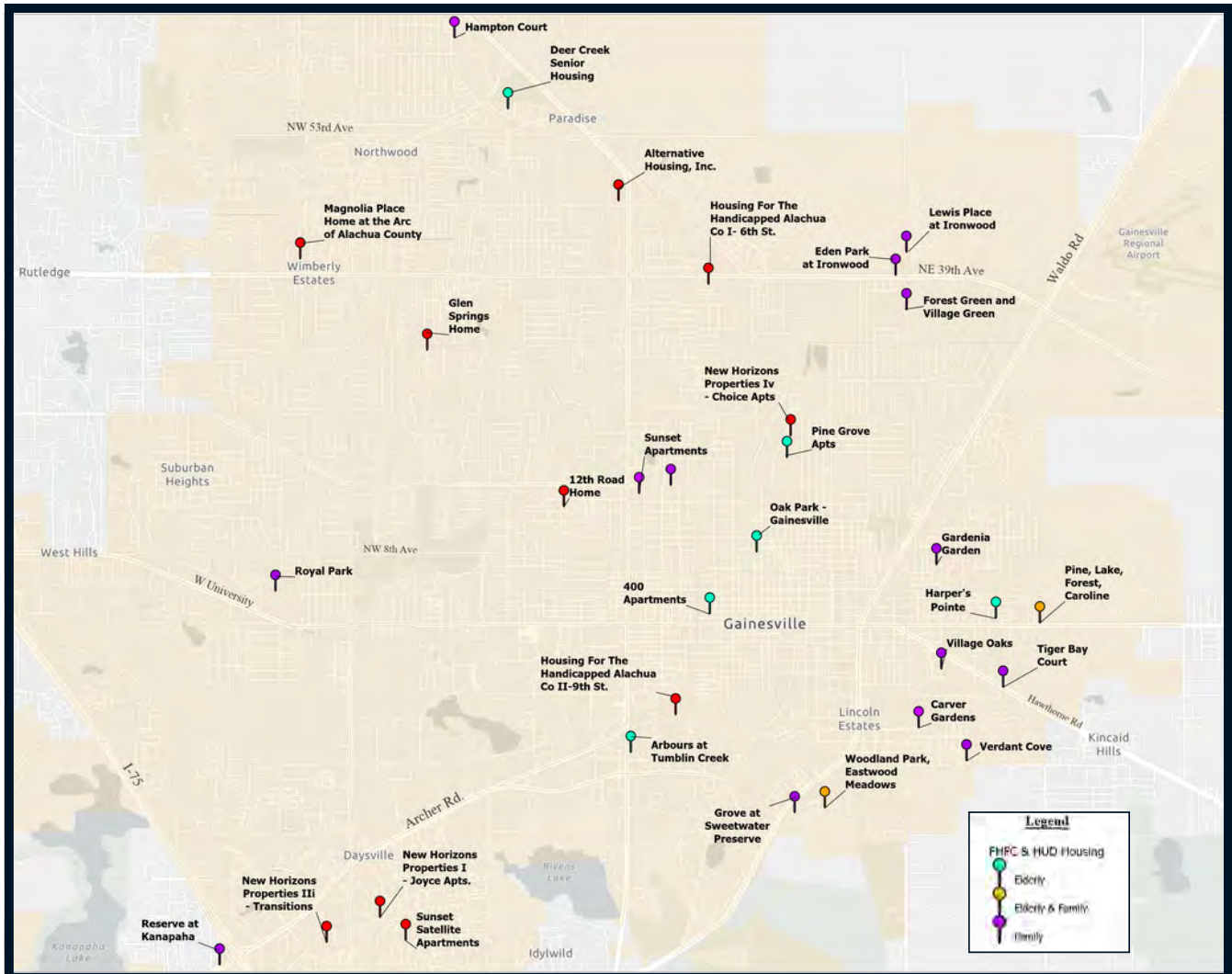
Data was collected through the use of city permits, E911 addressing records, and Alachua County property appraiser CAMA data. On September 3, 2020, the City Commission adopted Ordinance #190988, allowing Accessory Dwelling Units (ADUs) in all residential zoning districts including the single-family zoning districts where they were formerly banned. Since adoption of the ordinance, the City has received six ADU permit applications, two of which have been issued. The City is now researching ways to incentivize the development of ADUs that must be rented to income qualified households at affordable rates.

121 PROPERTIES WITH ADUS OBSERVED WITHIN CITY LIMITS

- District 1:** 16 properties (13%)
- District 2:** 29 properties (24%)
- District 3:** 25 properties (21%)
- District 4:** 51 properties (42%)



SUBSIDIZED AFFORDABLE HOUSING UNITS



Issuing housing vouchers is one of the most common forms of government assistance when it comes to addressing affordable housing. There are many different types of vouchers available, each coming with its own set of eligibility criteria and policies around implementation. What is fairly consist across all vouchers, however, is the wait time associated with receiving a voucher once an application is submitted. An analysis of 2020 HUD data shows that "on average nationally, families that received vouchers had spent close to two and a half years on waitlists first, exposing many to homelessness, overcrowding, eviction, and other hardship while they wait."^[1] But even once a voucher is received, it can only be used if there is

sufficient affordable housing stock to make property available that meets the size and rent limits approved by the voucher. Due to limited supply of affordable housing stock, this search for property can be lengthy, sometimes exceeding the lifespan of voucher itself. For example, Gainesville Housing Authority issues vouchers with a 60 day expiration date, meaning that if a rental lease is not secured within 60 days of receiving one's voucher, the individual will be required to reapply to the voucher program and be place back on a waiting list. Considering the lack of affordable housing stock available, voucher expiration is all too common.

[1] Acosta, S. & Gartland, E. (July 22, 2021) Families Wait Years for Housing Vouchers Due to Inadequate Funding: Expanding Program Would Reduce Hardship, Improve Equity. *Center on Budget and Policy Priorities*. Washington, D.C.

HUD SUBSIDIZED HOUSING AND UNITS

| Development Name | Total Units | Year Built | Year of Subsidy Expiration |
|---|-------------|------------|----------------------------|
| Alternative Housing, Inc. | 12 | 1986 | 2027 |
| Arbours At Tumblin Creek | 64 | 1966 | 2065 |
| Carver Gardens | 100 | 1970 | 2034 |
| Forest Green Apartments | 100 | 1972 | 2040 |
| Gardenia Gardens Apartments | 100 | 1968 | 2064 |
| Hampton Court | 42 | 1980 | 2035 |
| Horizon House Apartments | 40 | 1971 | 2054 |
| Housing For The Handicapped Alachua Co I- 6th St. | 13 | 1985 | 2026 |
| Housing For The Handicapped Alachua Co II-9th St. | 12 | 1987 | 2027 |
| Lewis Place At Ironwood | 112 | 2000 | 2061 |
| Majestic Oaks Apartments | 172 | 1981 | 2067 |
| New Horizons Properties I - Joyce Apts. | 8 | 1985 | 2025 |
| New Horizons Properties Ili - Transitions | 8 | 1977 | 2030 |
| New Horizons Properties Iv - Choice Apts | 16 | 1997 | 2037 |
| Oak Park, Sunshine Park | 171 | 1968 | 0 |
| Pine Grove Apts | 97 | 1984 | 2031 |
| Pine Meadows Apartments | 78 | 1983 | 2063 |
| Pine, Lake, Forest, Caroline | 244 | 0 | 0 |
| Reserve At Kanapaha | 272 | 1998 | 2029 |
| Scattered Sites 001 | 276 | 1981 | 0 |
| Sunset Apartments | 40 | 1970 | 2054 |
| Sunset Satellite Apartments | 20 | 1986 | 2038 |
| The 400 Apartments | 101 | 1979 | 2066 |
| The Grove at Sweetwater Preserve | 30 | 0 | 0 |
| Village Green Apartments | 100 | 1971 | 2040 |
| Woodland Park, Eastwood Meadows | 220 | 1970 | 0 |

Total HUD Subsidized Housing Units = 2,448

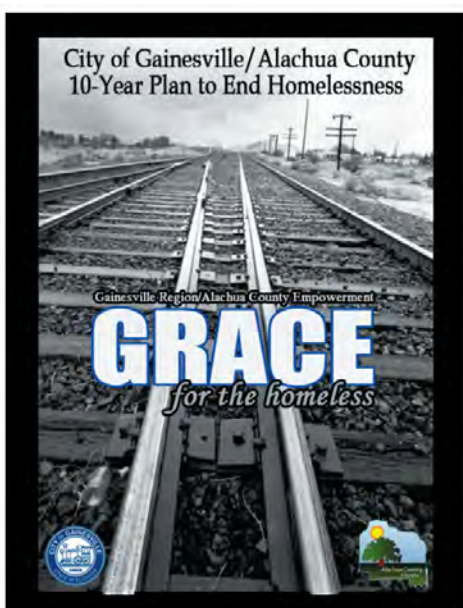
*45 Units are set to expire in the next 5 years



AFFORDABLE HOUSING & HOMELESSNESS

In 1970, the U.S. had nearly one million more affordable housing units than poor households, and homelessness was relatively rare. Then, in the 1980s, the Reagan Administration slashed appropriations for the Department of Housing and Urban Development's (HUD) subsidized affordable housing programs by more than 80%. In turn, affordable housing disappeared, and by 1990, there were 5 million more poor households than affordable units. One study showed that homelessness rates tripled between 1981 and 1989, setting the stage for the current crisis. Today, federally funded affordable housing reaches only one-quarter of all people who need it, leaving local government and nonprofit entities struggling to fill in the gaps.

Under the North Central Florida Alliance for Homeless and Hungry, individuals and families experiencing homelessness in Gainesville and Alachua County are served through the Continuum of Care (CoC). Housed at the United Way of North Central Florida, the CoC is a coalition of partner organization that work collaboratively to create a path to stable, permanent housing for individuals and families through a continuum of housing services from ranging from outreach and emergency shelter to permanent housing models. The Coordinated Entry System (CES) is the process through which partner organizations prioritize needs and resources to address the most vulnerable persons in our community and get them the targeted support they need. The CES incorporates a Coordinated Intake, Assessment and Referral process, with a goal of providing for those who are literally homeless under HUD's definition with streamlined access to services designed to help them achieve and maintain housing stability.



Partner organizations such as Grace Marketplace, Family Promise, Peaceful Paths and St. Francis House work tirelessly to assist individuals and families experiencing housing crisis and homelessness. Emergency Shelters, Rapid Rehousing and Permanent Supportive Housing are offered by these and other partners who participate in the CoC. Through these programs our community has seen a tremendous reduction of homelessness in recent years. According to GRACE Marketplace, there has been a reduction of 69% of people experiencing homelessness since GRACE Marketplace opened in 2014. However, at the root of the issue of homelessness is a lack of affordable housing and despite partners' tireless work, there currently are not enough affordable housing units available in our community meet the scope of the need. In order to end homelessness and improve housing stability for those served by the CoC, we need more properties that can host Rapid Rehousing and Permanent Supportive Housing programs with case management and wrap around services. But to do so, our community needs more affordable housing stock.

Feedback from Local Partners

In a survey recently conducted by Alachua County Community Support Services, partner organizations were asked to respond to the following question...

| How would you like to see the Alachua Commissioners designate the focus of the Affordable Housing Trust? | |
|--|--|
| 1 | Build more affordable housing |
| 2 | Affordable housing for families with children, in an array of rental housing types that includes more options for those paying 30% of their income toward rent, inclusionary zoning in all new development, land donations and escheated properties donated to a vetted group of nonprofit developers who pledge to keep units affordable, support for accessory dwelling units, reduction in GRU fees and late fees which disproportionately impact persons of color. In other words... all of it. We have a housing crisis where working families cannot afford to live in our community. Homelessness will only increase if we don't prioritize drastic changes to our housing systems. |
| 3 | Developing affordable housing for homelessness and very-low income |
| 4 | In the places with the highest impacts and best outcomes. Repair, rehab, energy efficiency are priorities of our program and are highly in need. Homeless prevention and rapid rehousing are also incredibly important and effectively addressed by a number of local agencies |
| 5 | Down payment assistance, owner occupied rehab, revolving loan fund for affordable units for income qualified persons, start-up funds for CLT |
| 6 | Developer subsidy and down payment assistance |
| 7 | Subsidizing rent and mortgage based on tenants income |
| 8 | Emergency housing vouchers |
| 9 | Work to build capacity with local nonprofits who provide wrap around services for their clients, and have those entities create affordable housing units. Or help those local nonprofits work directly with the builders to create wrap around services. Families with low income levels often have trauma that has led them to homelessness. They need more than just an affordable unit, they need case managers to guide them to housing stability. But creating affordable units is a start. |
| 10 | Build more units of scattered site housing in a variety of sizes and locations |
| 11 | Targeting extremely low-income households; Emphasis on development/renovation of new units targeting <30% AMI |
| 12 | To create new affordable housing and low income homeownership programs as well as put forth ordinances that are advantageous to low income housing development in Alachua County |

HOUSING PLANS

What plans for housing programs, funding, or strategies exist currently?

Across the country local governments, nonprofits, and private entities are putting their heads - and dollars - together to address the housing crisis. Looking to others' experiences, we can glean insights and lessons learned to improve the success of our own affordable housing strategies. But even before we look externally, we may first leverage the existing plans and strategies our community has developed that can impact housing outcomes for our neighbors in Gainesville. And as we endeavor into the next stages of these plans, to determine action steps that the City will take, we should ensure we are stepping in line with other partners in the community. The greatest opportunity to align strategic plans and action agendas across affordable housing-invest partners is now! And the need to do so is great! Housing solutions do not exist in silos, and through the collective impact of our various organizations' resources and talents, our capacity for success is much greater than if we work alone.

AFFORDABLE HOUSING
ACTION PLAN

GCRA 10-YEAR REINVESTMENT
PLAN

5-YEAR
CONSOLIDATED
PLAN

COMPREHENSIVE PLAN
(IMAGINE GNV)

LOCAL HOUSING ASSISTANCE
PLAN (LHAP)

STRATEGIC PLAN (MULTIPART
HOUSING MOTION)

CONTINUUM OF CARE STRATEGIC PLANNING - COMING SPRING 2022



Imagine
GNV

BLUEPRINT FOR
AFFORDABLE
HOUSING

AN ACTION PLAN
for the City of Gainesville



PREPARED BY:
The Florida Housing Coalition
September 2020

OFFICE OF THE CITY MANAGER
CITY OF GAINESVILLE, FL

STRATEGIC PLAN UPDATE

Multipart housing motion from 8/31/2020 City Commission Meeting

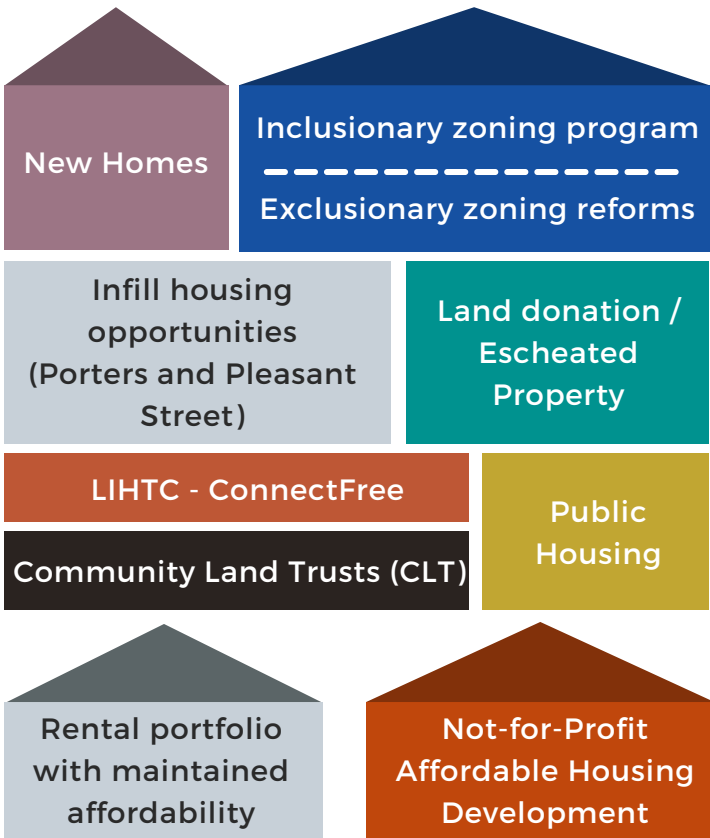
| Description | Last Update | Status |
|--|--|-----------|
| Moratorium | City Commission discontinued Moratorium discussion at 11/5/2020 meeting | Complete |
| Property Taxes: prepare whitepaper on options | The HR&A Advisors Exclusionary Zoning & Inclusionary Zoning Study for City of Gainesville evaluated a variety of options for local funding mechanisms to support affordable housing programs and included analysis/recommendations including the establishment of an affordable housing trust fund, synthetic TIF funding, etc. | Complete |
| Heritage Overlay | City Commission discussion/referral: 11/5/2020, 11/19/2020 City Plan Board worked on several iterations of the draft regulations during a series of meetings in 2021 and ultimately recommended eliminating the Heritage Overlay zoning district from the Land Development Code. Next steps: Staff to return item to City Commission for further direction | Ongoing |
| Predatory Practices Education | The homeowner education contract is currently under legal review with the City Attorney. | Ongoing |
| Legal Assistance for Eviction/Displacement Prevention | Three Rivers Legal Services has begun legal assistance and counseling services. Since December 2021, eight households have been assisted with legal assistance and/or counseling services to prevent eviction. | Ongoing |
| Neighborhood Compatibility Measures | Completed analysis of exclusionary zoning elements and presented findings to City Commission on 1/6/2022 Staff is currently working on Code amendments for Commission consideration in April '22 | Ongoing |
| Welcome Back Program/Relocation Program: | Accomplishments: The "My Neighborhood Program" was approved by the City Commission on August 5, 2021. Next Steps: The Project Manager submitted a Request for Legal Services on December 29, 2021. | Ongoing |
| All in the Family (clear title for Heirs Property) | Accomplishments: This program was approved by the City Commission on July 19, 2021 and Three Rivers Legal Services is currently working with 11 clients. | Ongoing |
| The Price is Right Program (Distribution of city-owned property for AH) | February 16, 2022 ground breaking for 11 Duval lots with Habitat for Humanity. 2/17/2021: Surplus Property list approved by City Commission 4/1/2021: Real Property Policy amended to provide additional flexibility for committing City owned property for affordable housing projects | Ongoing |
| Community Neighborhood Narrative Program | Neighborhood narrative concept has been incorporated into the goals of the ImagineGNV plan (designating neighborhoods, working with neighborhoods on planning efforts, possible grant funding). | Completed |
| Community Land Trust | RFP ranking review by City Commission on 3/17/2022. | Pending |
| Short Term Rentals | Replaced landlord license program which included short term rentals with Rental Housing Inspection Program 9/16/2021. Alachua County Tax Collector's Office maintains a registry of short-term vacation rentals for purposes of collecting Tourist Development Tax. State pre-emption does not allow for short term rental regulations. | Completed |
| Inclusionary Housing Program | 1/6/2022: Inclusionary housing study has been completed. Next Steps: CAO Draft implementing ordinance. CM establish internal processes to implement IZ program. | Ongoing |
| Exclusionary Zoning Amendments | 1/6/2022: Exclusionary zoning analysis has been completed. Next Steps: Drafting ordinance language to be heard by CCOM in April. | Ongoing |
| Vacant Property Fees | Under the current ordinance, Vacant properties do not pay the SMU Fee. The SMU Fee is based upon developed impervious area and the impact that impervious area has on the natural and built environment. | Pending |

HOUSING STRATEGIES

What housing strategies or policies are either in place or in progress?

NEW DEVELOPMENTS

Increasing affordable housing through new construction



STRUCTURE REHAB

Rehabilitation of existing housing stock



SUPPORTIVE SERVICES

Wrap around services to support housing stability



PARTNER HIGHLIGHTS

It takes a village to address the housing crisis. Everyone has a role to play.

Housing is not a point-in-time issue. It cannot be resolved in isolation from other social challenges. It cannot fall on one entity to address. It cannot be "fixed" with a single solution and then forgotten about.

Housing is about health. It is safety. It is overcoming trauma and reclaiming independence. Housing is about empowerment and freedom. It is about financial stability and support. It is about care and comfort. Housing is about one's most intimate moments and treasured things. Housing is about home.

It takes all the tools in the toolbox to create and maintain quality housing opportunities for our neighbors. Though this is not an exhaustive list, here are some of our partners in Gainesville who have long been wielding such tools...

| | New Construction | Rehab Existing Structures | Energy Efficiency Upgrades | Down Payment Assistance | Housing Vouchers | Emergency Shelter | Permanent Supportive Housing | Transitional / Rapid Rehousing | Case Management | Homebuyer Education | Advocacy / Legal Counseling |
|--|------------------|---------------------------|----------------------------|-------------------------|------------------|-------------------|------------------------------|--------------------------------|-----------------|---------------------|-----------------------------|
| Alachua County Community Support Services | | ✓ | ✓ | ✓ | ✓ | | ✓ | | ✓ | ✓ | |
| Alachua County Housing Authority | ✓ | ✓ | | | ✓ | | | | ✓ | ✓ | |
| Alachua Habitat for Humanity | ✓ | ✓ | | | | | | | | ✓ | ✓ |
| Center for Independent Living | | *ADA upgrades | | | | | | | ✓ | | ✓ |
| Central Florida Community Action Agency | | ✓ | ✓ | | | | | | | | |
| Community Weatherization Coalition | | | ✓ | | | | | | | | |
| Family Promise | | ✓ | | | | ✓ | | | ✓ | | |
| Gainesville Housing Authority | ✓ | ✓ | | | ✓ | | | | ✓ | ✓ | |
| GRACE Marketplace | | | | | | ✓ | ✓ | ✓ | ✓ | | |
| HONOR Center for Veterans | | | | | | | | ✓ | ✓ | | |
| Neighborhood Housing and Development Corporation | ✓ | ✓ | | | | | | | | ✓ | |
| Peaceful Paths | | | | | | ✓ | | ✓ | ✓ | | |
| Rebuilding Together North Central Florida | ✓ | ✓ | ✓ | | | | | | | | |
| St. Francis House | | | | | | ✓ | ✓ | ✓ | ✓ | | |
| Three Rivers Legal Services | | | | | | | | | | ✓ | ✓ |
| VetSpace | | | | | | | | ✓ | ✓ | | |

PARTNER HIGHLIGHTS

SUCCESS STORY... *Family Promise & Rebuilding Together North Central Florida*

In 2020 Family Promise – a local nonprofit that provides shelter, housing programs and other critical assistance to families who have experienced homelessness – took a step beyond the shelter and entered the arena as a provider of affordable housing. Through a \$125,000 grant by the TD Charitable Foundation, Family Promise acquired a rundown quadplex at 4327 SW 71st Terrace that could be rehabbed into affordable housing units. Through partnership with Rebuilding Together North Central Florida – local nonprofit that builds and repairs homes for low-income households – and contributions from First Federal Bank and Alachua County CARES funds, the units were renovated and furnished. The previously unlivable building now includes units with marble countertops and quality donated furniture that serves four former Family Promise families.



Jayne Moraski from Family Promise, RD Bonnaghan from Rebuilding Together, and realtor Adam Gurske of Matchmaker Realty stand in front of affordable housing units purchased with the TD Charitable Foundation’s support. Photo credit: Alachua Chronicle (May 18, 2020)



Family Promise will own and maintain the units as affordable housing in perpetuity, and can still provide case management and other supportive resources to the families housed in the units as needed. And through partnership with other local nonprofits like Rebuilding Together, energy efficiency upgrades and home repairs can also be addressed. This partnership is an excellent example of how with a little bit of funding, some collaboration, and a lot of heart, we can begin to address the issues of affordable housing in our community and provide for families the support and services deeply deserved.

PARTNER HIGHLIGHTS



Since establishing as a neighborhood association in 1976, incorporating in 1982, and becoming a NeighborWorks affiliate in 1999, the Neighborhood Housing and Development Corporation (NHDC) has tirelessly addressed the housing needs of low to moderate income individuals and families in Gainesville and surrounding counties. Through a variety of programs and services, including new construction of affordable units, NHDC has served thousands of households in renting, retaining, and even purchasing a home. To date, the agency has constructed and sold over 300 single family homes to first time home purchasers.

In 1998, NHDC received a National Award of Excellence from the National Association of Housing and Redevelopment Officials (NAHRO) for the 16 home in-fill residential development at Iron Wood Village in Gainesville. That year the agency also initiated pre-purchase home buyer education classes. These sessions are offered in a group setting, as well as through individual homebuyer counseling sessions. To date, thousands of households have attended and benefited from the classes. In the past 5 years, 335 individuals who participated went on to purchase a home.



In 2007, NHDC began its mortgage delinquency and foreclosure intervention counseling services and has already assisted over 500 households in financial distress.

In 2008, the agency started its rental housing program and at this time NHDC maintains an inventory of 39 rental properties.

In Spring 2022, the Deer Creek Senior Housing development will bring 62 new affordable units to the Gainesville community, providing affordable housing to individuals age 62+ are below 60% AMI. This project will provide 1 and 2 bedroom units, as well as amenities including a multipurpose entertainment room, game and craft room, fitness center, meeting rooms, computer room, and an outside picnic area. There will also be a walkway path to the neighboring Gainesville Senior Recreation Center.

PARTNER HIGHLIGHTS

Alachua County employs many strategies to address housing needs

Current

Permanent Supportive Housing Program (PSH)

- Oct 2020 - Sept 2021 the program housed 45 individuals (41 households) who, on average, had experienced homelessness for the last 4.5 years
- Referrals are made through the Continuum of Care and are assigned to a Case Manager at the County. Priority is given to individuals ranked as most vulnerable by the Vulnerability Index the CoC uses.
- Case Managers work with landlords across the County who have available units in an area where the individual is interested in residing.
- All units are currently occupied.

Launching Soon

Rapid Rehousing Program

- Set to launch in mid-March 2022

Purchase of Budget Inn motel as affordable housing project

- Purchase of property completed
- State grant pending to renovate the complex and convert into apartment units.
- No Permanent Supportive Housing funds were used to purchase the property

Affordable Housing Trust Fund

- Pilot using the \$2 million over a 2 year period to test a variety of affordable housing programs. Strategies include:
 - Housing Voucher Program (\$100,000 annually) - Fund (temporary) housing vouchers for housing authority waitlist. This will serve up to 10 households
 - Blighted Community Revitalization (\$500,000 annually) - Target the Copeland Community to address infrastructure needs (water, sewer/septic), debris removal, housing repair and replacement, legal services to address heirs property and encroachment
 - Escheated Properties (\$200,000 annually) - Use vacant lands to retain ownership, sell, or donate to developers to build affordable housing. Also address existing housing to repair, lease or sell.
 - Code Enforcement (\$200,000 annually) - Acquire abandoned/substandard properties to make marketable

Future Possibilities

Heirs Property

- The County is just starting to address heirs' property issues.
- There are many heirs properties that have people living in them. These homes are unsafe and unstable.. County staff are formulating a plan to assist individuals tied up in heirs property issues.
- There are also several heirs properties that are unoccupied, but the County prioritizes those that have people living on them.

Escheated Properties

- 20 properties are being considered for the following options:
 - Donation to a nonprofit to develop with affordable housing;
 - Development of affordable housing by the County; or
 - Sale to a market rate developer with the proceeds going to the Local Housing Trust Fund.

Bonding

- The County has \$88 million available for bonding
- Closed on a \$26 million project recently
- There is a \$9 million project about to close
- A commitment of \$460,000 for a 97 family unit building that has received preliminary approval by the state

HOUSING OPPORTUNITIES

Where are the opportunities for the City?

Leveraging Partnerships:

- **Community Land Trust:**

Funding and supporting a community land trust to acquire land, build new affordable housing, and maintain long-term affordability will provide a missing tool needed to advance the City's housing and neighborhood stabilization goals.

- **Formalized partnerships with housing agencies**

A formalized partnership with the Gainesville Housing Authority and similarly situated housing providers will help coordinate housing plans/programs between the City and the outside agencies while capitalizing on resources that each partner brings to the table (City - policy levers, funding, facilitator & Partners - clients, vouchers, portfolios).

- **Coordination with County**

Better coordination with Alachua County on a wide range of housing topics including policy (land use, regulation, etc.), funding (ARPA, infrastructure surtax, housing trust fund, finance authority, etc.), and joint planning (goal setting communication, data sharing, etc.) can magnify the impact of housing work currently being done by both local governments.



Gainesville Housing Authority: Woodland Park Phase I

HOUSING
OPPORTUNITIES

Where are the opportunities for
the City?

Leveraging Funding:

- American Rescue Plan

Funding from the American Rescue Plan (ARP) represents an enormous opportunity to positively impact the affordable housing landscape in Gainesville. Despite the unprecedented scale of the ARP program, funding remains insufficient to address all of the housing needs in the community and therefore must be allocated to effect the greatest benefit. A recent report from the Brookings Institute titled "Getting the most out of American Rescue Plan housing funds requires local governments to plan ahead" recommends that local governments assess their local housing needs and set clear priorities for funding support.

Figure 1: To find the sweet spot in housing investments, look for the overlap in needs, expertise, and cost-effectiveness

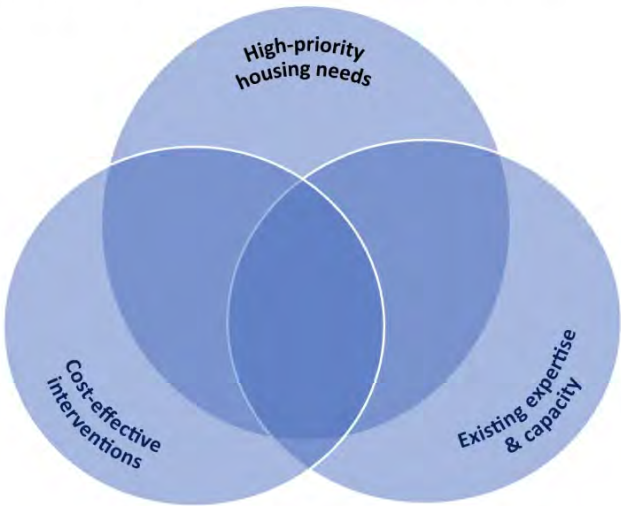


Table 1: Local governments can use ARP funds for a wide variety of housing programs

| Household Financial Assistance | Homelessness/Displacement Prevention & Services | Affordable Housing Development & Rehab |
|--|---|---|
| <ul style="list-style-type: none">* One-time rental assistance* Housing voucher programs* Mortgage payment assistance & service fees* Down payment assistance* Home repairs & weatherization (owner-occupied & rental)* Emergency assistance for individuals experiencing homelessness* Relocation expenses following eviction or foreclosure* Utility costs or arrears for both renters and homeowners | <ul style="list-style-type: none">* Counseling to prevent foreclosure or displacement* Counseling & legal aid for homelessness prevention* Specialized housing services for populations at risk for homelessness* Case management related to housing stability | <ul style="list-style-type: none">* Affordable housing development* Acquisition, rehab, & conversion of vacant properties for affordable housing* Rehabilitation & repair of public housing* Programs to support sustainable homeownership* Supportive housing (development & operating expenses) |

Source: State and Local Fiscal Recovery Funds (SLFRF) Final Rule

HOUSING OPPORTUNITIES

Where are the opportunities for the City?

Leveraging Funding:

Other potential dedicated funding sources on the horizon include:

- Infrastructure Surtax
Alachua County is proposing a countywide 1% sales tax. One half percent (½%) would be dedicated to continuing the existing Wild Spaces Public Places (WSPP) sales tax that currently sunsets in December, 2024. A portion of the other one-half percent (½%) would be dedicated for housing infrastructure including potential acquisition, rehabilitation, and construction of affordable housing. A countywide referendum will be held on November 8, 2022.
- Inclusionary Zoning
Based on the recent Inclusionary Zoning analysis completed by HR&A, Advisors Inc. the final program design recommends establishing an in-lieu fee between \$120,000-\$160,000 per unit. Revenue generated by the in-lieu fee would be reserved to support affordable housing programs to serve specific low-income populations.

In-Lieu Fee

CALCULATING THE IN-LIEU FEE

In order to ensure that developments in highly desirable neighborhoods still have an incentive to build affordable units on-site, the fee should be set above “average” opportunity cost to more closely resemble the true opportunity cost for high-end buildings. In Gainesville, it will be most appropriate to set this fee based on the most common building typologies. Under this structure, developers choosing to pay the fee will create the largest benefit to the surrounding community, who will receive the benefit of a fee that is larger in total financial worth than the subsidy that would flow to the affordable units within a given development.

HR&A Recommendation

Based on the analysis of current market conditions in Gainesville, the current fee in lieu fee in Gainesville should be \$120,000 to 160,000 per affordable rental unit. The fee calculation is based on the average per-unit difference in market value between building a fully market-rate development and a development that satisfies the IZ requirements. HR&A recommends applying an additional 5-10% premium to the calculated fee in order to incentivize developers to produce units on-site, in line with City policy goals.





CITY OF GAINESVILLE, FL



Affordable Housing Framework Appendix

MARCH 2022

OFFICE OF THE CITY MANAGER

APPENDIX LINKS

FLORIDA HOUSING COALITION: THE CITY OF GAINESVILLE HOUSING ACTION PLAN (FINALIZED DRAFT)

[LINK](#)

IMAGINE GNV

[LINK](#)

HR&A ADVISORS - CITY OF GAINESVILLE: FINAL REPORT EXCLUSIONARY ZONING & INCLUSIONARY ZONING STUDY DECEMBER 2021

[LINK](#)

SHIMBERG CENTER FOR HOUSING STUDIES: 2019 RENTAL MARKET STUDY - FLORIDA'S AFFORDABLE RENTAL HOUSING NEEDS: 2020 UPDATE

[LINK- 2019 Study](#)

[LINK - 2020 Update](#)

BROOKINGS INSTITUTE: GETTING THE MOST OUT OF AMERICAN RESCUE PLAN HOUSING FUNDS REQUIRES LOCAL GOVERNMENTS TO PLAN AHEAD

[LINK](#)

JOINT CENTER FOR HOUSING STUDIES OF HARVARD UNIVERSITY: THE STATE OF THE NATION'S HOUSING 2021

[LINK](#)

JOINT CENTER FOR HOUSING STUDIES OF HARVARD UNIVERSITY: AMERICA'S RENTAL HOUSING REPORT 2022

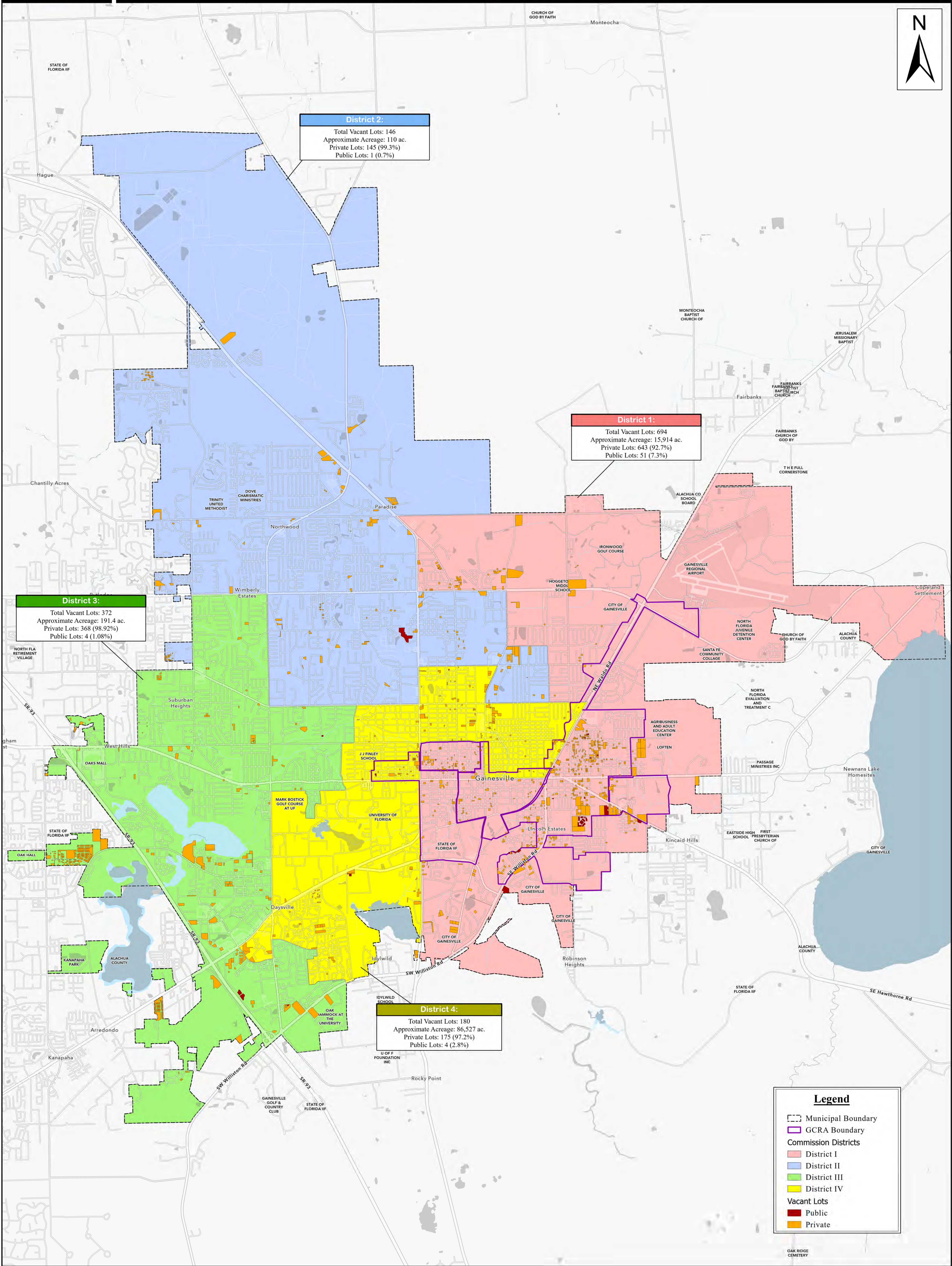
[LINK](#)





City of Gainesville

Commission Districts & Vacant Lots



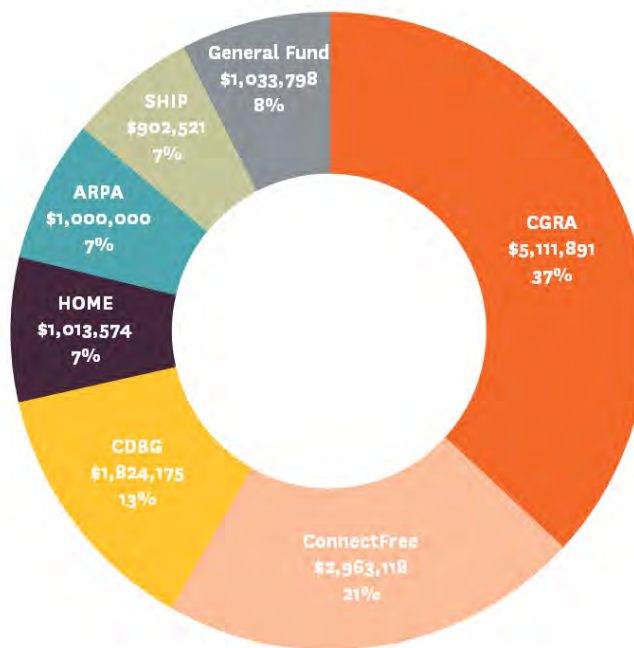
CITY OF GAINESVILLE HOUSING INITIATIVES FUNDING SUMMARY

FISCAL YEAR 2022

The City of Gainesville's Fiscal Year 2022 investment in Housing initiatives spans across multiple funds managed by the Housing and Community Development Department (HCD) and the Gainesville Community Reinvestment Area (GCRA). In Fiscal Year 2022, funding for Housing initiatives totals \$13.8 million.

Housing Initiatives Funding: Fiscal Year 2022

Total: \$13,849,077



Funding for these programs comes from the following sources:

- American Rescue Plan Act (ARPA) Funds – The Coronavirus State and Local Fiscal Recovery Funds (SLFRF) program, a part of the American Rescue Plan, delivers \$350 billion to state, local, and Tribal governments across the country to support their response to and recovery from the COVID-19 public health emergency. The City of Gainesville was awarded \$32,408,804.
- Connect Free – funds for this program are collected from Water/Wastewater surcharges and are allocated to support utility connections for single family units, neighborhood extensions, affordable housing projects, and public health, safety and environmental projects.
- Community Development Block Grant (CDBG) – provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.
- HOME Investment Partnerships Program (HOME) – provides formula grants to states and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to

CITY OF GAINESVILLE HOUSING INITIATIVES FUNDING SUMMARY

FISCAL YEAR 2022

low-income people. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions. The program's flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancements, or rental assistance or security deposits.

- Gainesville Community Reinvestment Area Fund (GCRA) – per an interlocal agreement with Alachua County, provides funding for projects in the revised community reinvestment area that retains the external boundaries of the former four districts
- General Fund – the largest fund within the City, the General Fund accounts for most of the financial resources as well as most of the operating services of the general government.
- State Housing Initiatives Partnership Program (SHIP) – provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. The program was designed to provide very low, low, and moderate-income families with assistance to purchase a home, money to repair or replace a home, and many other types of housing assistance.
- Tax Increment Financing District: Tax Increment Financing (TIF) is a method to pay for redevelopment of a slum or blighted area through the increased ad valorem tax revenue resulting from that redevelopment. In the City, two districts, the Downtown Redevelopment Tax Increment Fund (Downtown TIF) which provides funds for specific projects involving downtown redevelopment, and the Eastside Tax Increment Fund (Eastside TIF) which provides funds specific to projects in the Eastside Redevelopment District, support housing initiatives.

The total funds are expected to support individuals, households, and the creation of residential units. For FY 2022, it is projected that the \$13.8 million investment will support 530 persons/households and 805 residential units. Programs for persons/households include: energy and water efficiency support, mortgage foreclosure intervention and homeownership workshops. For residential units, these funds support utility connections for new affordable housing, the creation of new residential units, down payment assistance, and rehabilitation projects such as roofing and weatherization.

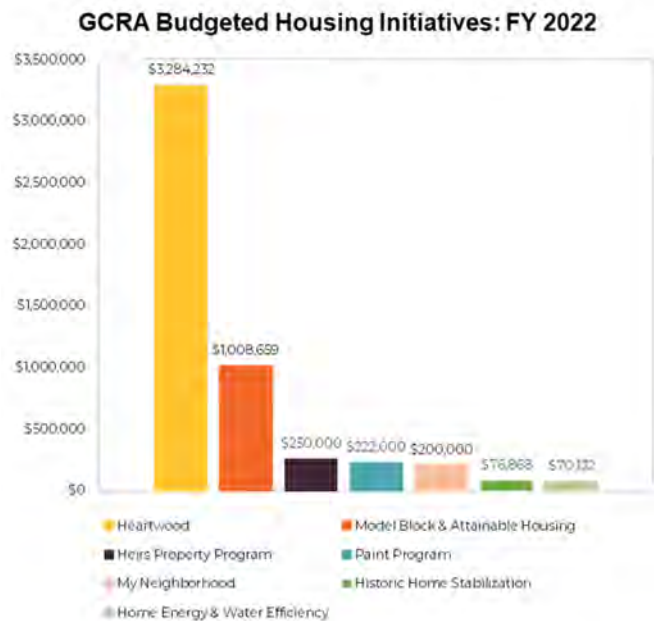


CITY OF GAINESVILLE HOUSING INITIATIVES FUNDING SUMMARY

FISCAL YEAR 2022

Each of these major funding sources is further broken down into housing initiatives programs specific to address the City's needs. The following programs are managed by the City's GCRA Department:

- **Heartwood:** Heartwood is a neighborhood in South East Gainesville that is being developed by the GCRA. The neighborhood will contain 34 single-family homes. Eleven (11) of the homes were made available to qualified first-time homebuyers through a partnership with the Department of Housing and Community Development in order to offer more affordable options for those within HUD income limits. In Fiscal Year 2022, the GCRA funds this program for a total of \$3,284,232 with contributions from the Eastside TIF (\$85,557) and the GCRA (\$3,198,675).



- **Model Block and Attainable Housing:** The Model Block program uses infill housing to enhance the vitality of the neighborhood by rehabilitating or replacing deteriorated structures and incentivizing long-term homeownership. "Attainable housing" is defined as nonsubsidized, for-sale housing that is affordable to households with incomes between 80% and 120% of the area median income (AMI) by family size established by the U.S. Department of Housing and Urban Development (HUD). The GCRA will assess opportunities throughout the district to provide or partner on opportunities for attainable housing. In Fiscal Year 2022, the GCRA funds this program for a total of \$1,008,659 with contributions from the Downtown TIF (\$200,659) and the GCRA (\$808,000).
- **Heirs Program:** The Heirs Program offers probate legal assistance to heirs' property owners to clear the title to the homes so owners can take advantage of property rights. The purpose of the program is to increase neighborhood stability, grow individual and family wealth in Gainesville's underserved communities, and increase access to attainable housing. In Fiscal Year 2022, the GCRA funds this program for a total of \$250,000.
- **Paint Program:** The Paint Program provides pressure washing and painting services for the exterior of single-family residential homes within eligible neighborhoods. The purpose of the program is to provide incentives to improve residential neighborhoods. In Fiscal Year 2022, the GCRA funds this program for a total of \$222,000.

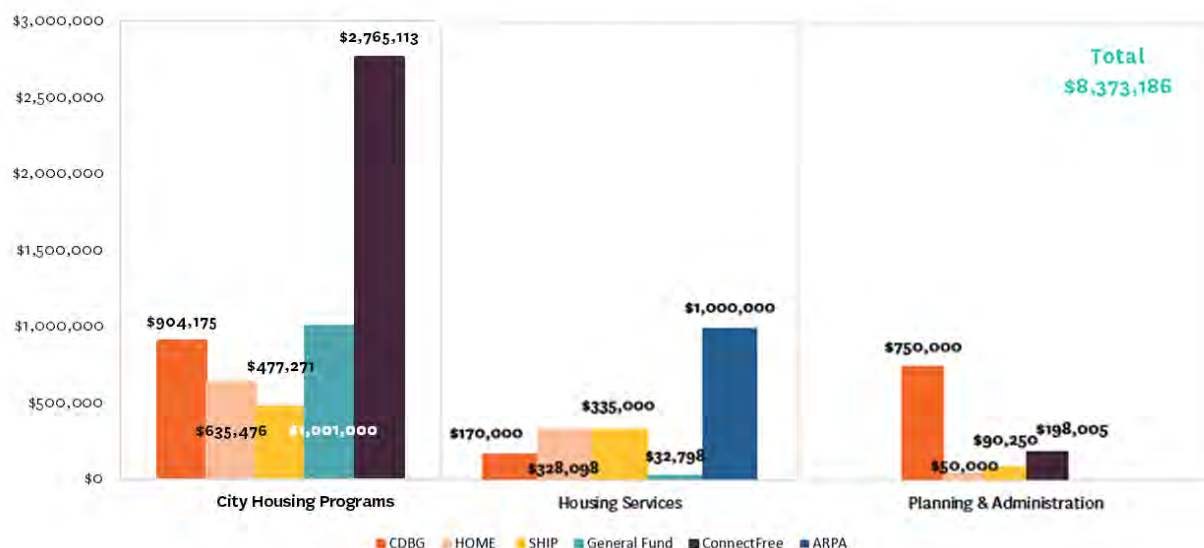
CITY OF GAINESVILLE HOUSING INITIATIVES FUNDING SUMMARY

FISCAL YEAR 2022

- **My Neighborhood:** The GCRA's My Neighborhood Program offers \$25,000 towards the purchase of a home or lot to build on within eligible neighborhoods. The program is available to former residents who lived in the neighborhood for at least three (3) years before 2011. Eligible neighborhoods include: Greater Duval, Fifth Avenue, Pleasant Street, Porters Quarters, Sugarhill, Springhill, Cedar Grove II, and North Lincoln Heights. In Fiscal Year 2022, the Downtown TIF funds this program for a total of \$200,000.
- **Historic Home Stabilization:** This program provides a matching grant to homeowners within the GCRA District to complete exterior stabilization work and resolve exterior code violations. The purpose of this program is to promote the preservation of historic buildings through proper rehabilitation and prevent demolition by neglect. In Fiscal Year 2022, the GCRA funds this program for a total of \$76,868.
- **Home Energy & Water Efficiency:** Through a partnership with the Community Weatherization Coalition (CWC), the GCRA and Gainesville Regional Utility offer home energy tune-ups and home energy upgrades to eligible property owners (homesteaders and landlords) and renters in order to lower the energy cost burden of district residents. The purpose of this program is to encourage safe, well-designed, high-quality housing to support the existing housing stock that provides housing options for long-term homeowners and renters. In Fiscal Year 2022, the GCRA funds this program for a total of \$70,132.

The following programs are managed by the Department of Housing and Community Development and are funded by a combination of CDBG, HOME, SHIP, General Fund, ConnectFree and ARPA funds. The total budget for HCD managed initiatives (city housing programs, housing services and planning/administration) for FY 2022 is \$8,373,186.

HCD Managed Housing Initiatives: FY 2022



CITY OF GAINESVILLE HOUSING INITIATIVES FUNDING SUMMARY

FISCAL YEAR 2022

- City Housing Programs – these programs include down payment assistance, homeowner rehabilitation (provides financial assistance to eligible homeowners who need assistance to correct health and safety violations in their homes. Such as, roofing, electrical, plumbing and heating), house replacement (for homes determined not structurally sound/feasible to rehabilitate, the home can be demolished and rebuilt on same site), roof replacement, mortgage foreclosure intervention, homeownership workshops (Homebuyer Education & Training, Homeowner Training, Credit Counseling & Money Management One-on-One training, and other housing counseling activities), and staff/program delivery support for other programs (ConnectFree Program, Homeless Programs, Heartwood, Land Donation Pilot Program and other related affordable housing initiatives). In Fiscal Year 2022, these programs are funded for a total of \$7,622,560.
- Housing Services - Funding awarded to agencies such as, Habitat, Center for Independent Living, Neighborhood Housing Development Corporation, Gainesville Housing Development Management Corporation (501c3 of Gainesville Housing Authority), Central Florida Community Action Agency and Rebuilding Together to provide housing services such as, new construction, weatherization, and rehabilitation. In Fiscal Year 2022, these programs are funded for a total of \$2,115,196.
- Planning & Administration - Staff costs for administration/planning of the federal, state and local grants. In Fiscal Year 2022, these expenses are funded for a total of \$1,030,500.

CITY OF GAINESVILLE

AFFORDABLE HOUSING PROGRAMS/SERVICES SUMMARY: FY 2017 - 2021

PROGRAMS/SERVICES MANAGED BY THE DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

HOMEOWNER REHABILITATION

Description: Homeowner Rehabilitation provides financial assistance to eligible homeowners who need assistance to correct health and safety violations in their homes. Such as, roofing, electrical, plumbing and heating.

| | | | | |
|--|------------------------------------|-------------------------------|------------------------------------|-------------------------------------|
| Status: Completed | Project Type: Single Family | Housing Type: Existing | Address/Location: Citywide | Income Limits: up to 80% AMI |
| Fiscal Year Funded: FY16/17 - FY20/21 | Funding Sources: CDBG | \$ 581,911 | Total Funding: \$ 2,913,110 | |
| | HOME | \$ 649,029 | | |
| | SHIP | \$ 1,682,170 | | |
| | | Impact: 63 | Residential Units | |

ROOF REPLACEMENT

Description: Repair or replace roofs for homeowners to prevent further deterioration of their home.

| | | | | |
|--|------------------------------------|-------------------------------|-----------------------------------|-------------------------------------|
| Status: Completed | Project Type: Single Family | Housing Type: Existing | Address/Location: Citywide | Income Limits: up to 80% AMI |
| Fiscal Year Funded: FY16/17 - FY20/21 | Funding Sources: CDBG | \$ 187,711 | Total Funding: \$ 303,328 | |
| | SHIP | \$ 115,617 | | |
| | | Impact: 22 | Residential Units | |

HOUSE REPLACEMENT

Description: For homes determined not structurally sound/feasible to rehabilitate - the home can be demolished and rebuilt on same site.

| | | | | |
|--|------------------------------------|--------------------------|-----------------------------------|-------------------------------------|
| Status: Completed | Project Type: Single Family | Housing Type: New | Address/Location: Citywide | Income Limits: up to 80% AMI |
| Fiscal Year Funded: FY16/17 - FY20/21 | Funding Sources: CDBG | \$ 217,373 | Total Funding: \$ 910,305 | |
| | HOME | \$ 40,062 | | |
| | SHIP | \$ 652,870 | | |
| | | Impact: 10 | Residential Units | |

DOWNPAYMENT ASSISTANCE

Description: Provides down payment and closing cost assistance to first-time home buyers.

| | | | | |
|--|------------------------------------|-----------------------------------|-----------------------------------|--------------------------------------|
| Status: Completed | Project Type: Single Family | Housing Type: New/Existing | Address/Location: Citywide | Income Limits: up to 120% AMI |
| Fiscal Year Funded: FY16/17 - FY20/21 | Funding Sources: HOME | \$ 219,999 | Total Funding: \$ 424,703 | |
| | SHIP | \$ 204,705 | | |
| | | Impact: 33 | Residential Units | |

MORTGAGE FORECLOSURE INTERVENTION

Description: Provide assistance to families who are 3 months or more delinquent on their mortgage payment.

| | | | | |
|--|------------------------------------|-------------------------------|-----------------------------------|--------------------------------------|
| Status: Completed | Project Type: Single Family | Housing Type: Existing | Address/Location: Citywide | Income Limits: up to 120% AMI |
| Fiscal Year Funded: FY16/17 - FY20/21 | Funding Sources: CDBG | \$ 1,630 | Total Funding: \$ 21,219 | |
| | SHIP | \$ 19,589 | | |
| | | Impact: 5 | Households | |

RAPID RE-HOUSING/RENTAL ASSISTANCE/EVICTION PROTECTION

Description: Interlocal Agreement Partnership with County to provide rental and eviction prevention assistance to prevent homelessness.

| | | | | |
|--|--|-------------------------------|-----------------------------------|-------------------------------------|
| Status: Completed | Project Type: Single Family & Mul | Housing Type: Existing | Address/Location: Citywide | Income Limits: up to 50% AMI |
| Fiscal Year Funded: FY16/17 - FY20/21 | Funding Sources: SHIP | \$ 153,000 | Total Funding: \$ 153,000 | |
| | | Impact: 49 | Households | |

CITY OF GAINESVILLE

AFFORDABLE HOUSING PROGRAMS/SERVICES SUMMARY: FY 2017 - 2021

PROGRAMS/SERVICES MANAGED BY THE DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT (CONTINUED)

RELOCATION ASSISTANCE

Description: Temporary relocation assistance for households while rehab or replacement is taking place (i.e., temporary housing, storage, etc.).

| | | | | |
|--|------------------------------------|-------------------------------|-----------------------------------|-------------------------------------|
| Status: Completed | Project Type: Single Family | Housing Type: Existing | Address/Location: Citywide | Income Limits: up to 80% AMI |
| Fiscal Year Funded: FY16/17 - FY20/21 | Funding Sources: SHIP | \$ 65,298 | Total Funding: \$ 65,298 | |
| | | | | |
| | | Impact: | 10 | Households |

HOMEOWNERSHIP WORKSHOPS

Description: Education Training Workshops include: Homebuyer Education & Training Workshop, Homeowner Training Workshop: Credit Counseling & Money Management (One-on-One Training) and other Housing Counseling Activities.

| | | | | |
|--|------------------------------|--------------------------|-----------------------------------|----------------------------------|
| Status: Ongoing | Project Type: N/A | Housing Type: N/A | Address/Location: Citywide | Income Limits: No Maximum |
| Fiscal Year Funded: FY16/17 - FY20/21 | Funding Sources: CDBG | In-Kind Support | Total Funding: \$ 22,090 | |
| | SHIP | \$ 22,090 | | |
| | | Impact: | 1,137 | Persons |

OUTSIDE AGENCY HOUSING REHABILITATION WITH CITY CONTRIBUTION

CENTER FOR INDEPENDENT LIVING

Description: Building Ramps-Building Lives: installs wheelchair ramps to increase accessibility.

| | | | | |
|---|------------------------------------|-------------------------------|-----------------------------------|-------------------------------------|
| Status: Completed | Project Type: Single Family | Housing Type: Existing | Address/Location: Citywide | Income Limits: up to 80% AMI |
| Fiscal Year Funded: FY16/17 - FY 19/20 | Funding Sources: CDBG | \$ 36,830 | Total Funding: \$ 36,830 | |
| | | | | |
| | | Impact: | 17 | Residential Units |

CENTRAL FLORIDA COMMUNITY ACTION AGENCY

Description: "Aging In Place" housing rehabilitation program to enhance the well-being of elderly homeowners, reduce utility burden, and improve neighborhood revitalization.

| | | | | |
|---|--|-------------------------------|-----------------------------------|-------------------------------------|
| Status: Completed | Project Type: Single Family (Elder) | Housing Type: Existing | Address/Location: Citywide | Income Limits: up to 80% AMI |
| Fiscal Year Funded: FY16/17 - FY 18/19 | Funding Sources: CDBG | \$ 25,000 | Total Funding: \$ 25,000 | |
| | | | | |
| | | Impact: | 6 | Residential Units |

REBUILDING TOGETHER

Description: Rehabilitation of single-family homes to enhance safety and accessibility.

| | | | | |
|---|------------------------------------|-------------------------------|-----------------------------------|-------------------------------------|
| Status: Completed | Project Type: Single Family | Housing Type: Existing | Address/Location: Citywide | Income Limits: up to 80% AMI |
| Fiscal Year Funded: FY16/17 - FY 19/20 | Funding Sources: HOME | \$ 45,816 | Total Funding: \$ 45,816 | |
| | | | | |
| | | Impact: | 7 | Residential Units |

OUTSIDE AGENCY NEW CONSTRUCTION HOUSING WITH CITY CONTRIBUTION

ALACHUA HABITAT FOR HUMANITY

Description: New construction of affordable housing for first-time Low-Moderate Income homebuyers.

| | | | | |
|---|------------------------------------|-------------------------------|-----------------------------------|-------------------------------------|
| Status: Completed | Project Type: Single Family | Housing Type: Existing | Address/Location: Citywide | Income Limits: up to 80% AMI |
| Fiscal Year Funded: FY16/17 - FY 19/20 | Funding Sources: CDBG | \$ 35,000 | Total Funding: \$ 125,000 | |
| | HOME | \$ 90,000 | | |
| | | Impact: | 9 | Residential Units |

CITY OF GAINESVILLE

AFFORDABLE HOUSING PROGRAMS/SERVICES SUMMARY: FY 2017 - 2021

NEIGHBORHOOD HOUSING AND DEVELOPMENT CORPORATION

Description: New construction of affordable housing for first-time Low-Moderate Income homebuyers. Based on community project location, acquisition and rehabilitation activities may also occur.

| | | | | |
|---|--|-------------------------------|-----------------------------------|-------------------------------------|
| Status: Completed | Project Type: Single Family (Elder) | Housing Type: Existing | Address/Location: Citywide | Income Limits: up to 80% AMI |
| Fiscal Year Funded: FY16/17 - FY 19/20 | Funding Sources: CDBG | \$ 35,000 | Total Funding: \$ 268,986 | |
| | HOME | \$ 233,986 | | |
| | | Impact: 6 | Residential Units | |

GAINESVILLE HOUSING DEVELOPMENT AND MANAGEMENT COORPORATION (501c3 of GAINESVILLE HOUSING AUTHORITY)

Description: Project soft costs for future construction of affordable housing units. Once units are completed, two households will be assisted. Funding is leveraging other external funding sources.

| | | | | |
|---|------------------------------------|-------------------------------|-----------------------------------|-------------------------------------|
| Status: Completed | Project Type: Single Family | Housing Type: Existing | Address/Location: Citywide | Income Limits: up to 80% AMI |
| Fiscal Year Funded: FY16/17 - FY 19/20 | Funding Sources: HOME | \$ 15,100 | Total Funding: \$ 15,100 | |
| | | Impact: 2 | Residential Units | |

RENTAL HOUSING DEVELOPMENT WITH CITY CONTRIBUTION

WOODLAND PARK, PHASE 1 (GAINESVILLE HOUSING AUTHORITY PROPERTY)

Description: Affordable MF rental project for income-qualified families. Construction completed in late Spring 2020. The City's funding contribution to the project allowed the developer to apply for, and ultimately receive, Federal Low Income Housing Tax Credit funding.

| | | | | |
|------------------------------------|--------------------------------------|-------------------------------|--|-------------------------------------|
| Status: Completed | Project Type: Multi-Family | Housing Type: Existing | Address/Location: 1900 SE 4 St. | Income Limits: up to 60% AMI |
| Fiscal Year Funded: FY18/19 | Funding Sources: General Fund | \$ 37,500 | Total Funding: \$ 16,500,000 | |
| | Developer | \$ 16,462,500 | | |
| | | Impact: 96 | Residential Units | |

ARBOURS AT TUMBLIN' CREEK

Description: Affordable MF rental project for income-qualified seniors (55+). Construction completed in November 2017. The City's grant allowed the developer to apply for, and ultimately receive, Federal Low Income Housing Tax Credit funding.

| | | | | |
|------------------------------------|-------------------------------------|-------------------------------|---|---|
| Status: Completed | Project Type: Multi-Family | Housing Type: Existing | Address/Location: 1303 SW 13 St. | Income Limits: 57 at 51-60% AMI; 7 at 0-50% AMI |
| Fiscal Year Funded: FY17/18 | Funding Sources: ConnectFree | \$ 46,000 | Total Funding: \$ 13,190,000 | |
| | Developer | \$ 13,144,000 | | |
| | | Impact: 64 | Residential Units | |

CONNECT FREE PROGRAM

NONPROFIT DEVELOPERS FOR AFFORDABLE HOUSING

Description: Pays water and wastewater connection fees.

| | | | | |
|---|-------------------------------------|--------------------------|---|-------------------------------------|
| Status: Completed | Project Type: Single Family | Housing Type: New | Address/Location: GRU Service Area | Income Limits: up to 80% AMI |
| Fiscal Year Funded: FY 17/18 - FY20/21 | Funding Sources: ConnectFree | \$ 78,153 | Total Funding: \$ 78,153 | |
| | | Impact: 15 | Residential Units | |

CITY OF GAINESVILLE

AFFORDABLE HOUSING PROGRAMS/SERVICES SUMMARY: FY 2017 - 2021

WATER/WASTE WATER CONNECTIONS

Description: Pays line extension costs (up to \$10,000 for water and up to \$25,000 for wastewater) and connection fees. For income-qualified households, the City will also pay onsite plumbing costs.

| | | | | |
|--------------------------|---|-------------------------------|---|---|
| Status: Completed | Project Type: Single Family/Multi- | Housing Type: Existing | Address/Location: GRU Service Area | Income Limits: No Max. Income, except onsite plumbing- up to 80% AMI |
|--------------------------|---|-------------------------------|---|---|

Fiscal Year Funded: FY 16/17 - FY20/21 **Funding Sources:** ConnectFree \$ 340,832 **Total Funding:** \$ 340,832

Impact: 38 **Residential Units**

PANDEMIC RELIEF PROGRAMS

GNV CARES ABOUT NEIGHBORS

Description: Provide assistance with rent and utility payments to families who experienced a reduction of income or loss of employment due to the COVID-19 pandemic.

| | | | | |
|--------------------------|------------------------------------|-------------------------------|-----------------------------------|-------------------------------------|
| Status: Completed | Project Type: Single Family | Housing Type: Existing | Address/Location: Citywide | Income Limits: up to 80% AMI |
|--------------------------|------------------------------------|-------------------------------|-----------------------------------|-------------------------------------|

Fiscal Year Funded: FY20/21 **Funding Sources:** CDBG-CV1 \$ 498,852 **Total Funding:** \$ 498,852

Impact: 419 **Households**

CORONAVIRUS RELIEF PROGRAM

Description: Provide assistance with mortgage, utility, cable and phone payments to families who experienced a reduction of income or loss of employment due to the COVID-19 pandemic.

| | | | | |
|--------------------------|---|-------------------------------|-----------------------------------|-------------------------------------|
| Status: Completed | Project Type: Single Family/Multi- | Housing Type: Existing | Address/Location: Citywide | Income Limits: up to 80% AMI |
|--------------------------|---|-------------------------------|-----------------------------------|-------------------------------------|

Fiscal Year Funded: FY20/21 **Funding Sources:** CDBG-CV2 \$ 525,440 **Total Funding:** \$ 525,440

Impact: 220 **Households**

PROGRAMS/SERVICES MANAGED BY THE GAINESVILLE REGIONAL UTILITY

UTILITY DEBT FORGIVENESS

Description: Funding for utility assistance program to ameliorate the delinquencies related to COVID-19 impacts within the City of Gainesville city limits.

| | | | | |
|--------------------------|---|-------------------------------|-----------------------------------|--------------------------------------|
| Status: Completed | Project Type: Single Family/Multi- | Housing Type: Existing | Address/Location: Citywide | Income Limits: up to 120% AMI |
|--------------------------|---|-------------------------------|-----------------------------------|--------------------------------------|

Fiscal Year Funded: FY22/23 **Funding Sources:** ARPA \$ 250,000 **Total Funding:** \$ 250,000

Impact: 32 **Households**

LOW INCOME ENERGY EFFICIENCY PROGRAM (LEEP)

Description: Assists low-income customers with energy focused home improvements.

| | | | | |
|------------------------|---|-------------------------------|---|-------------------------------------|
| Status: Ongoing | Project Type: Single Family/Multi- | Housing Type: Existing | Address/Location: GRU Service Area | Income Limits: up to 80% AMI |
|------------------------|---|-------------------------------|---|-------------------------------------|

Fiscal Year Funded: FY16/17 - FY20/21 **Funding Sources:** GRU \$ 1,603,685 **Total Funding:** \$ 1,603,685

Impact: 394 **Residential Units**