



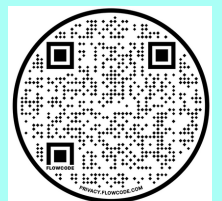
CITY OF GAINESVILLE, FL



Affordable Housing Framework for Discussion

ABRIDGED
MARCH 2022
OFFICE OF THE CITY MANAGER

VIEW THE FULL
VERSION HERE



<https://tinyurl.com/AH-Framework-2022>

INTRODUCTION

(OFFICE OF THE CITY MANAGER)

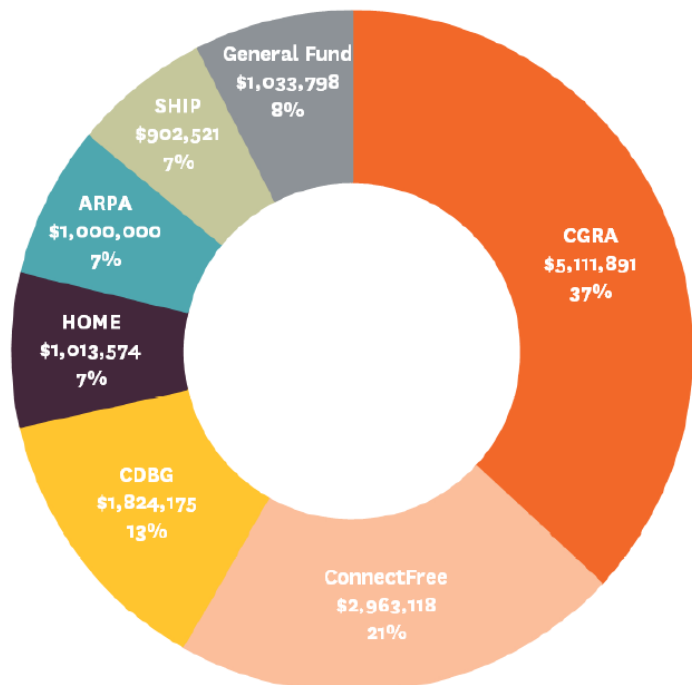
According to the National Low Income Housing Coalition, there is a shortage of more than 7 million affordable homes for our nation's 10.8 million extremely low-income families. Every state and every community is impacted and this issue has been exacerbated by the COVID-19 pandemic. The U.S. Department 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.



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**



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.

EXCLUSIONARY ZONING (EZ)

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

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

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.

LOW-INCOME FAMILY

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

WORKFORCE HOUSING

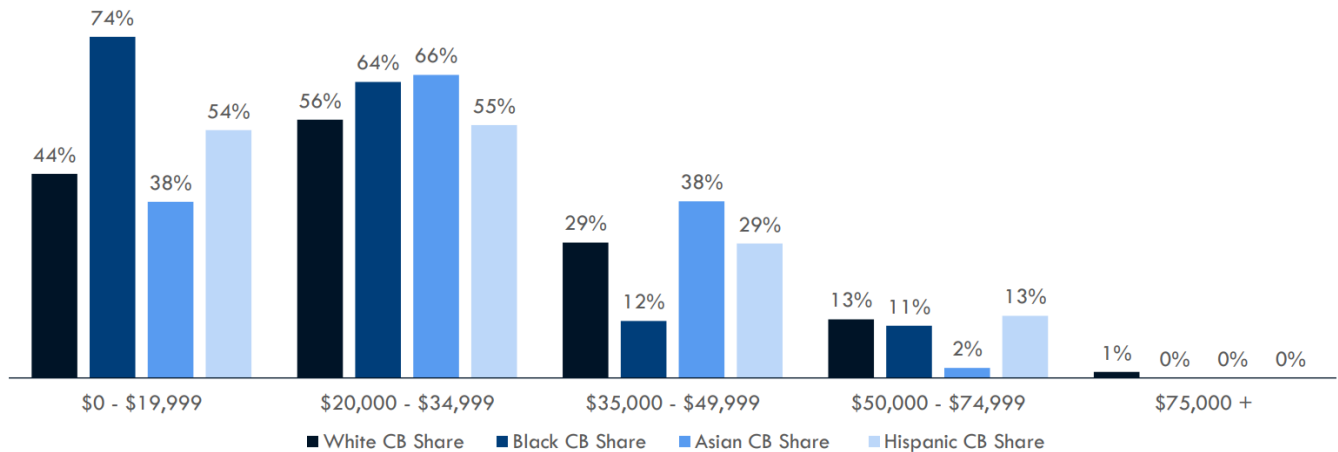
Florida Statutes 420.5095 defines the term “workforce housing” as housing affordable to natural persons or families whose total annual household income does not exceed 80 percent of the area median income, adjusted for household size, or 120 percent of area median income, adjusted for household size





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.

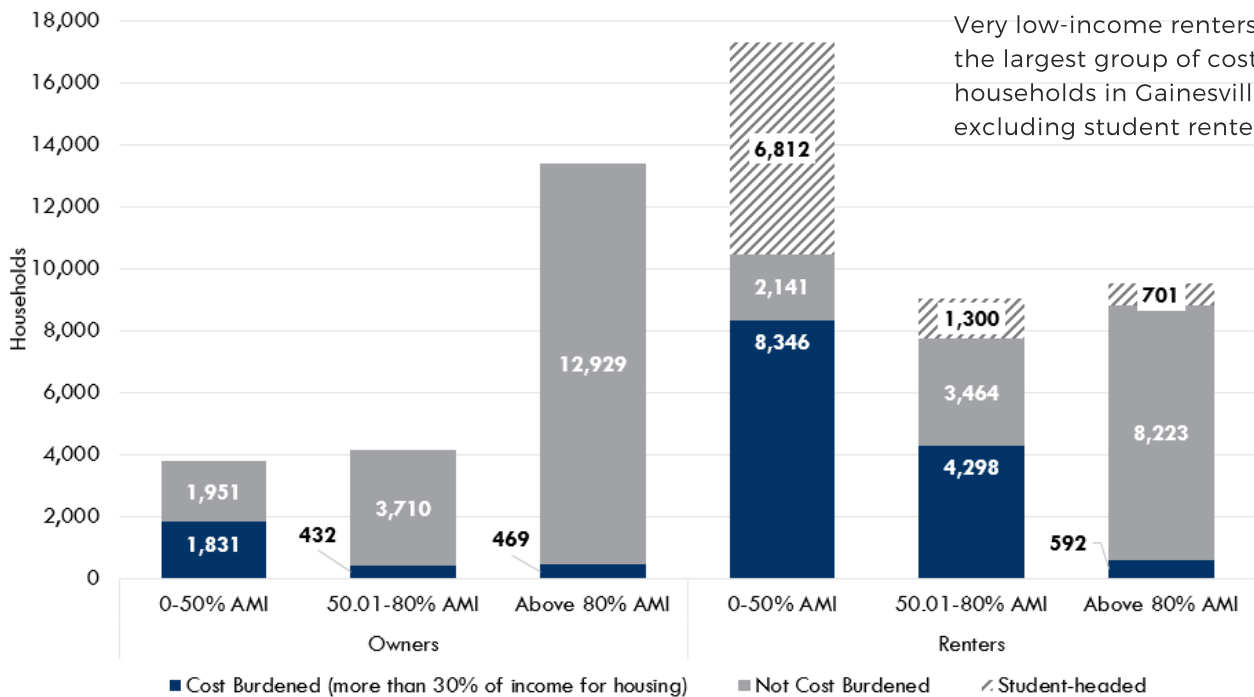


Source: Social Explorer – ACS 2019 (5-Year Estimates)



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.



BUILDING A LOCAL HOUSING SYSTEM: THE AFFORDABLE HOUSING CONTINUUM



Supportive Housing (affordable units + services)

- Homeless
- Older adults
- People with disabilities
- Other special needs



Affordable rental housing

- Public housing
- Subsidized (Florida Housing, HUD, USDA)
- Vouchers
- NOAH (Naturally Occurring Affordable Housing)



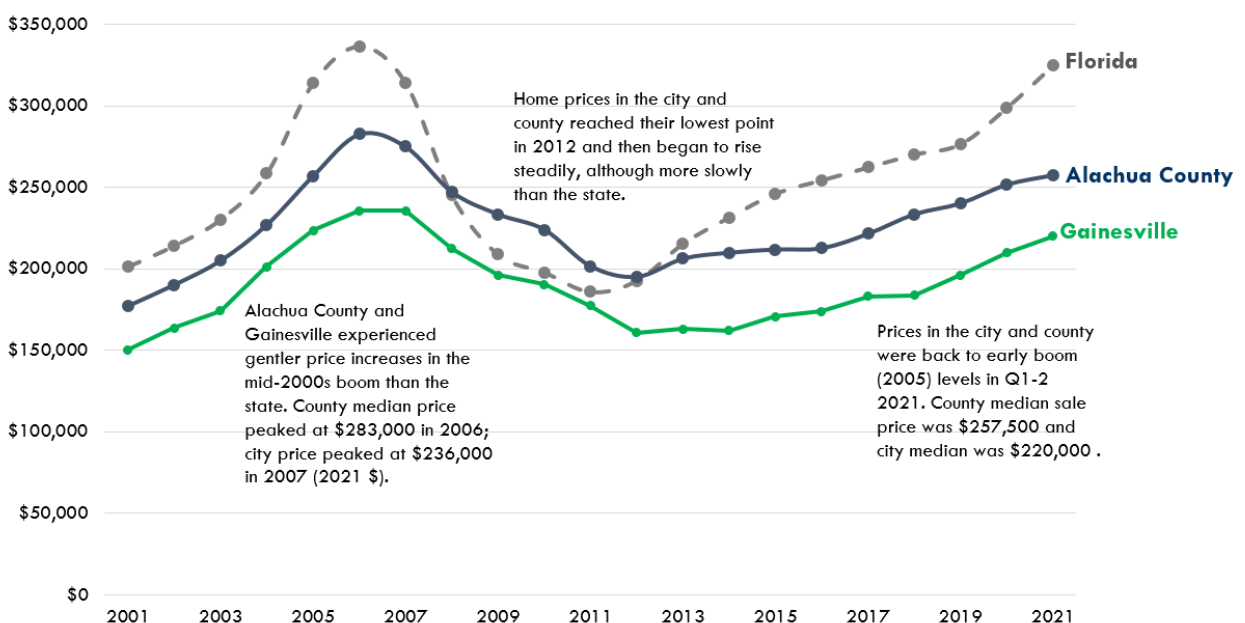
Affordable home ownership

- Shared equity (e.g. community land trust)
- Down payment assistance
- Low-interest loans
- Affordable construction
- Home rehab and weatherization



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\$)

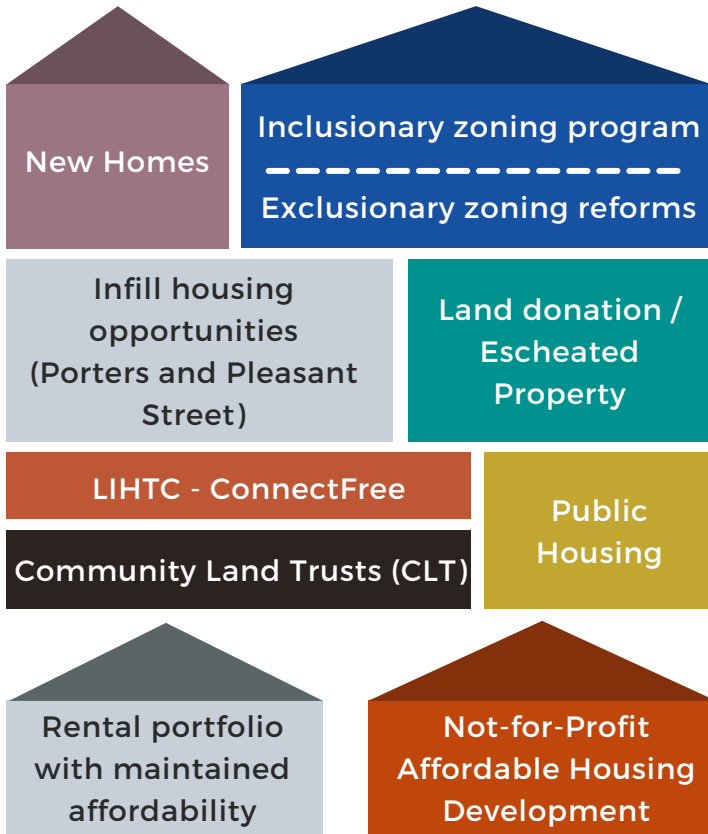
Source: Shimberg Center analysis of Florida Department of Revenue, Sales Data Files. All values in 2021 dollars to correct for inflation.

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



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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								✓	✓		

NOTES