



Legislation Details (With Text)

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**Attachments:** 1. 130596A\_AffordableHousingPolicies\_20140219.pdf, 2. 130596B\_Housing Program Summary\_20140219.pdf, 3. 130596C\_Habitat Info\_20140219.pdf, 4. 130596D\_NHDC Info\_20140219.pdf, 5. 130596A\_Westchester County Fair Housing cases\_20140820.pdf, 6. 130596B\_Mortgage Affordability Analysis Revised2\_20140820.pdf, 7. 130596C\_Housing Maps\_20140820.pdf, 8. 130596D\_Homeownership Program Summary\_20140820.pdf, 9. 130596E\_2014 HUD Income Limits Gainesville\_20140820pdf.pdf, 10. 130596F\_Habitat for Humanity\_20140820.pdf, 11. 130596A\_Westchester County Fair Housing cases\_20140903.pdf, 12. 130596B\_Mortgage Affordability Analysis Revised2\_20140903.pdf, 13. 130596C\_Housing Maps\_20140903.pdf, 14. 130596D\_Homeownership Program Summary\_20140903.pdf, 15. 130596E\_2014 HUD Income Limits Gainesville\_20140903.pdf, 16. 130596F\_Habitat for Humanity\_20140903.pdf, 17. 130596G\_Rental Projects & Map\_20140903.pdf, 18. 130596H\_Housing Statistics\_20140903.pdf, 19. 130596A\_Westchester County Fair Housing cases\_20141001.pdf, 20. 130596B\_Mortgage Affordability Analysis Revised2\_20141001.pdf, 21. 130596C\_Housing Maps\_20141001.pdf, 22. 130596D\_Homeownership Program Summary\_20141001.pdf, 23. 130596E\_2014 HUD Income Limits Gainesville\_20141001f.pdf, 24. 130596F\_Habitat for Humanity\_20141001.pdf, 25. 130596G\_Rental Projects & Map\_20141001.pdf, 26. 130596H\_Housing Statistics\_20141001.pdf

Date	Ver.	Action By	Action	Result
12/3/2014	6	Community Development Committee	Discussed	
10/1/2014	5	Community Development Committee	Discussed	
9/3/2014	4	Community Development Committee	Approved as shown above (See Motion)	
8/20/2014	3	Community Development Committee	Continued	
2/19/2014	2	Community Development Committee	Approved, as shown above - See Motion(s)	
12/5/2013	1	City Commission	Referred	Pass

Affordable Housing Issues

Community Development Committee's examination of Issues Related to the Provision of Affordable Housing: this item involves a request to the Community Development Committee to replace Affordable Housing related referrals to the Community Development Committee (CDC) with one referral.

This item supports City Commission Strategic Initiative 6.1: Ensure the quality and broad distribution of affordable housing throughout the City.

During the last year, the City Commission has referred several affordable housing related items to the CDC to analyze and discuss. The Committee has received information from several City departments, realtors, builders, researchers, private nonprofit organizations and the Gainesville Housing Authority.

In an effort to have a thoughtful and comprehensive discussion about the topics, staff conducted research and prepared an analysis to ground the Committee's discussion in facts through the following methodology:

1. Graphically depict where affordable housing is located within the City;
2. Graphically depict where assisted housing is located throughout the City;
3. Explain Inclusionary Zoning and how and when to effectively apply this regulatory tool;
4. Identify the existing programs in place for home ownership;
5. Identify the common issues/barriers to home ownership;
6. Provide an analysis of the Westchester County, New York court case; and
7. Provide an overview of various, potentially affordable, housing types (micro, containers, etc.).

Specifically, the CDC addressed the following questions:

1. Is affordable housing dispersed throughout the City?
2. Would inclusionary zoning be an effective tool to disperse affordable housing in Gainesville?
3. What are the impediments to affordable housing?
4. What are the best tools to address the impediments to affordable housing?

Based on the information provided, the Committee determined that: 1) generally, affordable housing is dispersed throughout the City, although additional work needs to be done, and 2) inclusionary zoning, as a regulatory tool, is not necessary based on a variety of parameters.

In addition, based on information provided by staff and several nonprofit housing providers, the Committee determined that the greatest impediments to providing affordable homeownership are obtaining credit and obtaining an adequate, stable income. The City, the County, and several Nonprofit Organizations offer programs and training to help individuals improve their credit ratings.

The CDC also reviewed the Westchester County, New York court case. That case focuses on the use of United States Department of Housing and Urban Development (HUD) funds; and whether or not Westchester County and HUD have each followed all applicable rules. Like Westchester County, the City also receives HUD funds through the CDBG and HOME programs. To participate in those programs, the City is periodically required to develop a report called an Assessment of Fair Housing (AFH). HUD is in the process of finalizing the rules regarding AFH's. The City will soon issue a Request for Proposals to hire a consultant to complete the AFH, which will address all applicable fair housing issues required by Federal Rules, mentioned in the Westchester County case, or discussed by the CDC.

None

The Community Development Committee:

I. REMOVE

1. Referral #130596, Affordable Housing Issues,
2. Referral #140070, Commissioner Yvonne Hinson-Rawls-Proposal for Affordable Housing,
3. Referral #130506, Strategic Initiative 6.1-Ensure the quality and broad distribution of affordable housing throughout the City, and
4. Referral #130958, Small Affordable Apartments;

II. ADD Replacement Referral

Add a new replacement referral entitled Affordable Housing be created with the purpose of advancing Strategic Initiative 6.1.