

Housing Data and Analysis Report

Introduction

Housing, in addition to food and clothing, represents one of the three basic needs required for human survival. Housing does more than just shelter us from the elements, it provides us with a place of comfort and promotes our sense of well being. Unfortunately, many City residents are unable to obtain safe and adequate housing due to high housing costs, low incomes and special needs. In fact, housing cost usually represents the largest single expense for most households. Others must live in such substandard housing conditions that their shelter is considered uninhabitable by today's housing standards. For these reasons and others, the City of Gainesville must determine what kind of housing exists, who lives here, and whose housing needs are not being met. The City must not only consider the needs of its existing population but its future population as well. The City must ensure that residential land will be available to accommodate these new households and that existing households will be adequately housed.

The City of Gainesville's Housing Element will analyze these issues and recommend programs and strategies to address them. The purpose of this Housing Element is to identify existing and future housing needs of the City, include an affordable housing needs assessment (AHNA), and provide solutions through the goals, objectives and policies. The City's Housing Element is also designed to meet the requirements of Chapter 163 F.S. and Rule 9J-5.010, F.A.C., and address issues raised in the evaluation and appraisal report (EAR) of the existing comprehensive plan housing element. There was particular emphasis placed on major issues that were identified throughout the evaluative process that are related to the comprehensive plan and the achievement of goals. Some of the major issues raised in the EAR and addressed in the data and analysis and the goals, objectives and policies include the provision of and dispersion of affordable housing, housing for the homeless and the success of the Cedar Grove II affordable housing development.

One key issue affecting the data and the eventual analysis of this data is the University of Florida. This Element does not include the housing units in Census Tract 9, the University of Florida campus. (See Map 1.) These housing units were omitted in order to give an accurate account of the housing units, which are under the jurisdiction of the City of Gainesville. The University and the State of Florida are responsible for planning all aspects of the provision of on-campus housing. In all instances, the elimination of these housing units from the data is noted in the corresponding data tables. The affordable housing needs assessment that was prepared by the Shimberg Center for Affordable Housing at the University of Florida (UF) subtracts institutional populations from total population estimates before the AHNA projections of permanent population are made. The projections of institutional populations are made separately and these populations are added back to the permanent population projections to produce a final population total. Because a certain portion of the institutional population is considered a

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household-forming population, the off-campus portion of the UF headcount is added back to the permanent population (by age) and the total is used to project households.

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HOUSING DATA

INVENTORY OF THE EXISTING HOUSING STOCK

Type of Dwelling Units

Based on the 1990 Census data, there were 33,245 (not including 1,363 University of Florida units) housing units in the City of Gainesville as of April 1990. By 1995, the housing unit figure was up to 36,929 (not including 1,470 University of Florida units). Much of the increase (3,483) can be attributed to annexations that occurred between 1990 and 1995.

The City's housing stock includes a mix of both single family detached units and multi-family units (Table 1). Based upon 1995 figures, of the city's housing stock 56.8% are single family units, including the category "Other" which includes living quarters such as houseboats or campers, while 39.4% are multi-family, and 3.8% are mobile homes. Since 1980, the composition of the housing stock has remained relatively stable. The increase in the percentage of mobile homes is due to the annexations that occurred between 1990 and 1995.

Table 1 Housing Type Analysis

Year	Single-family detached		Multi-family		Mobile Homes		Other	
	Number	%	Number	%	Number	%	Number	%
1980	16,474	57.1	11,791	40.9	593	2.1		
1990	17,936	54.0	13,990	42.1	1,035	3.1	284	0.8
1995	21,032*	56.8	14,604	39.4	1,400	3.8	-	
SOURCE: U.S. Bureau of the Census, Dept of Community Development, Shimberg Center for Affordable Housing.								
*Includes single-family plus 'Other'								
Analysis excludes Census Tract 9 (University of Florida)								

Residential Growth Trends

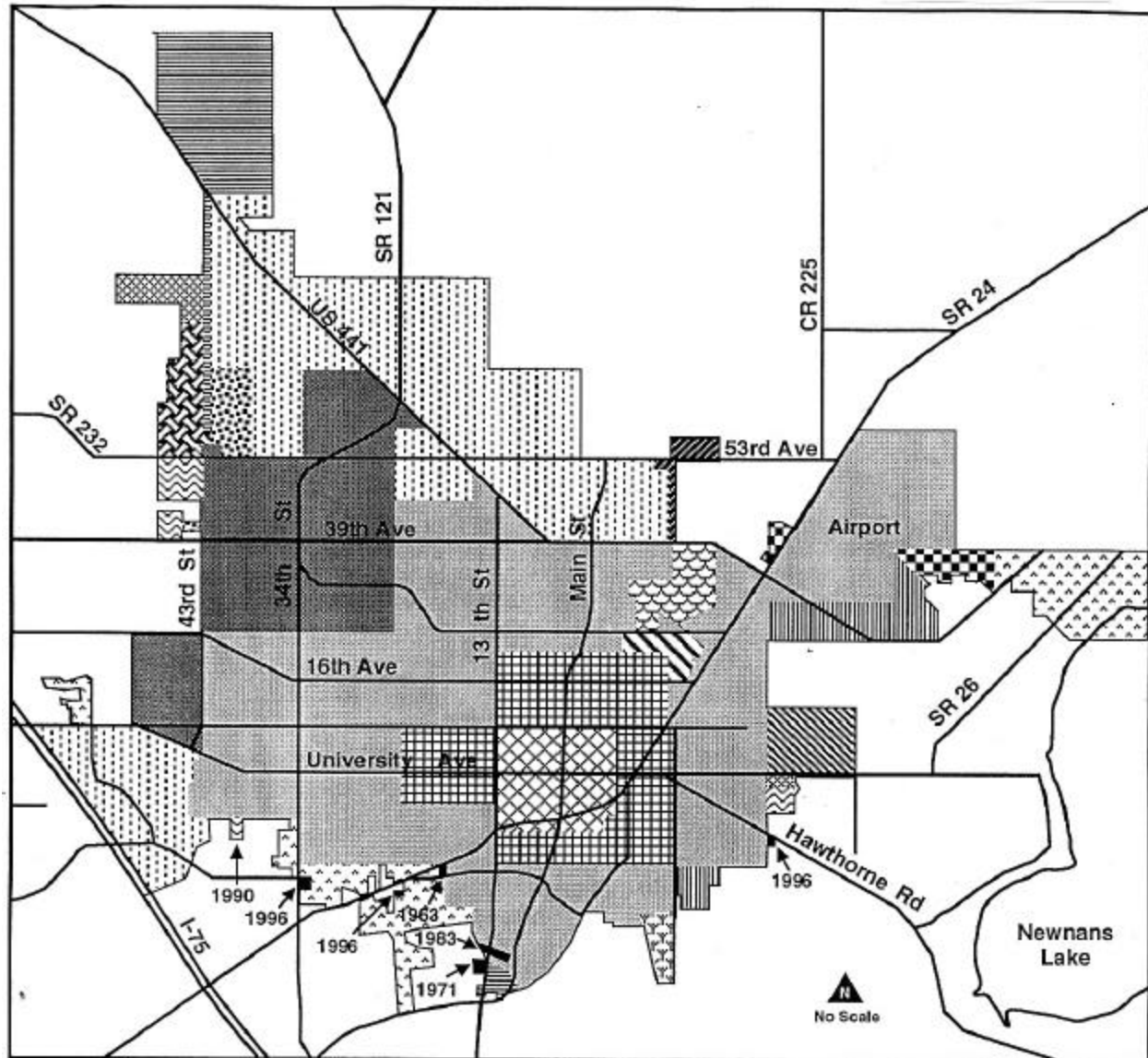
New housing growth has been concentrated in the northwest quadrant of the city, mainly in those areas annexed in 1979 and the areas west of N.W. 34th Street. (See Map 2.) Recently, development has intensified in areas west of the city limits. Map 3 (provided courtesy of Alachua County Planning) indicates the location of site-built residential development from October 1991 through June 1997. It is likely that this trend will continue since these areas have a substantial amount of desirable, vacant land and available infrastructure support.

Between 1990 and 1995 the number of housing units has increased by 10.2% (Table 2). A review of the percentage growth in housing units indicates that the largest percentage growth occurred in those districts annexed in 1979. Dividing the city into quadrants reveals that the northeast and southeast quadrant of the city (areas east of Main Street) have not experienced much growth.

While vacant land within the city limits of Gainesville is becoming increasingly scarce in most quadrants of the city, housing development within the city will probably be characterized by more infill development, attached housing and clustered development. This type of development should account for an increasing percentage of new housing starts in Gainesville, except the southeast quadrant where there is a substantial amount of vacant land for residential development.

Map 2

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City of Gainesville Annexations

	1869		1963		1981		1989		1993
	1905		1965		1982		1990		1994
	1955		1967		1983		1991		1996
	1960		1971		1985		1992		1999
	1961		1979						

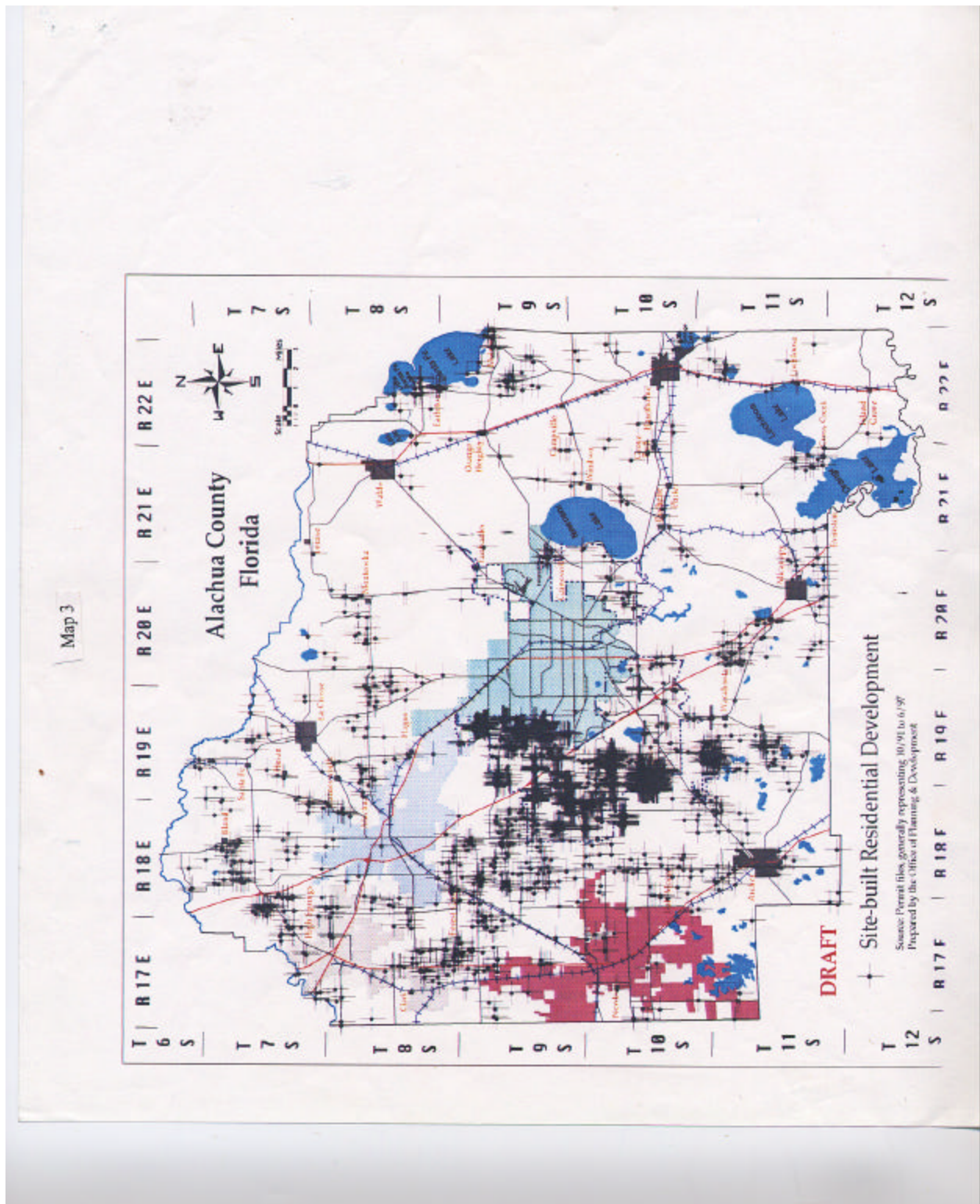


Table 2 Growth in Housing Units by Building Type

	1980	1990	1995	Percent Growth 1980-1990	Percent Growth 1990-1995
Single-family	16,474	18,220*	21,032*	9.6%	13.4%
Multi-family	11,791	13,990	14,604	15.7%	4.2%
Mobile Home	593	1,035	1,400	42.7%	26.1%
Total	28,858	33,245	37,036	13.2%	10.2%
SOURCE: U.S. Bureau of the Census, Dept of Community Development, Shimberg Center for Affordable Housing, 1998.					
*Includes single-family plus 'Other'					
Analysis excludes Census Tract 9 (University of Florida)					

Owner and Renter Occupancy

In 1990, 49.2% of Gainesville's housing units were owner-occupied and 50.8% renter-occupied (Table 3). A comparison of Census tracts indicates that owner occupancy rates vary significantly in Gainesville. Owner occupancy rates are lowest in census tracts 1, 2, 8 and 13. These districts are located close to the University of Florida (Census tract 9) and downtown Gainesville (census tract 1) and have rental occupancy rates that range from 81.0% to 91.0% in student dominated Census tract 8. In contrast, over 70% of the units in the areas annexed by the City in 1979 were owner-occupied.

Age of the Housing Stock

Approximately 50% of the City's housing stock were built between 1960 and 1979. As shown in Table 4, 17,196 of the existing housing units were built during those two decades. Even though much of Gainesville's housing development occurred during the sixties and seventies, the City takes pride in the large number of historically significant houses, which still remain. Of the City's housing stock 13.3% is at least 45 years old. In Census tract 5, which includes the Northeast Historic District, 25.2% of the housing units were built before 1939. This district contains the largest number of units (564) built before 1939. Census tracts 2 and 5 represent areas with the largest share of units being built before 1939.

HOUSING AFFORDABILITY

Because housing satisfies the basic human need for shelter, its cost remains a matter of public concern. It is vital that Gainesville maintains an adequate supply of affordable housing. A housing unit is generally considered affordable if its associated monthly costs (gross rent or mortgage, taxes and insurance) do not exceed 30 to 35% of the household's gross income.

Renter-Occupied Units

In 1990, very low and extremely low-income households included those households whose annual income was less than \$10,000 (approximately 50% of the City's median annual household income).

Table 3 Occupancy

Census Tract	Occupied Units	Owner Units	Percent Owned	Renter Units	Percent Rented
1	245	33	13.5%	212	86.5%
2	1978	376	19.0%	1602	81.0%
3	2918	1026	35.2%	1892	64.8%
4	2099	1363	65.0%	736	35.0%
5	2084	1028	49.3%	1056	50.7%
6	1349	711	553.0%	638	47.0%
7	1676	850	50.7%	826	49.3%
8	3688	334	9.0%	3354	91.0%
10	2631	1330	50.5%	1301	49.5%
11	2801	2159	77.1%	642	22.9%
12	3983	2550	64.0%	1433	36.0%
13	25	4	16.0%	21	84.0%
14	157	125	79.6%	32	20.4%
15	0	0	0	0	0
16	1545	591	38.3%	954	61.7%
17	1511	1250	82.7%	261	17.3%
19.01	0	0	0	0	0
18.01	218	211	96.8%	7	3.2
18.03	1581	1033	65.3%	548	34.7%
18.04	87	55	63.2%	32	36.8%
19.02	0	0	0	0	0
Total	30,576	15,029	49.2%	15,547	50.8%
SOURCE: 1990 U.S. Bureau of the Census					
Census Tract 9 (University of Florida) was deleted from analysis					

Table 4 Housing Units by Year Built

Census Tract	Total Year Round Housing Units	1989-March 1990	1985-1988	1980-1984	1970-1979	1960-1969	1950-1959	1940-1949	1939 or earlier	Percent built 1939 or earlier
1	294	0	11	13	93	18	10	24	109	37.0%
2	2282	44	38	102	150	509	368	570	517	22.6%
3	3289	5	161	262	714	738	676	452	281	8.5%
4	2244	0	98	117	343	1008	510	146	22	0.9%
5	2240	108	168	77	183	243	541	356	564	25.2%
6	1499	5	9	68	271	561	365	150	70	4.7%
7	1861	0	0	59	372	807	428	143	52	2.8%
8	4139	50	523	933	1240	1020	247	126	0	0%
10	2737	8	136	153	421	599	633	573	214	7.8%
11	2989	72	620	492	911	756	130	8	0	0%
12	4205	89	268	771	2149	696	201	20	14	.3%
13	27	0	0	4	0	0	0	21	0	0%
14	275	15	87	85	82	0	0	5	0	0%
15	0	0	0	0	0	0	0	0	0	0%
16	1621	3	10	69	704	501	326	0	8	.5%
17	1558	7	81	22	502	745	198	0	3	.2%
19.02	0	0	0	0	0	0	0	0	0	0%
18.01	229	40	38	138	13	0	0	0	0	0%
18.03	1669	55	295	499	784	36	0	0	0	0%
18.04	87	10	0	50	27	0	0	0	0	0%
19.01	0	0	0	0	0	0	0	0	0	0%
Total	33245	511	2543	3914	8959	8237	4633	2594	1854	
% of total	100.0%	1.5%	7.6%	11.8%	26.9%	24.8%	13.9%	7.8%	5.6%	
SOURCE: 1990 U.S. Bureau of the Census, and City of Gainesville, Department of Community Development, 1993. Note: Census Tract 9 (University of Florida) was deleted from the analysis										

As Table 5 indicates, in 1990, 80.9% of those households whose annual income was below \$10,000 had monthly rental costs, which consumed over 30% of their income.

Table 5 Rental Housing Costs as a Percentage of Income

Household Income	% of Households with Monthly Housing Costs at 30% or more of Income
Less than \$10,000	80.9%
\$10,000 - \$19,999	60.9%
\$20,000 or more	9.4%
Totals	53.3%
SOURCE: U.S. Bureau of the Census, 1990.	

Owner-Occupied Units

Of the homeowners (mortgaged and unmortgaged units) earning less than \$10,000, 62.6% paid over 30% of their income for housing (Table 6).

Table 6 Owner-Occupied Housing Cost as a Percentage of Income

Household Income	% of Households with Monthly Housing Costs at 30% or more of income
Less than \$10,000	62.6%
\$10,000 - \$19,999	38.7%
\$20,000 or more	7.4%
SOURCE: U.S. Bureau of the Census, 1990.	

Monthly Gross Rent

According to the U.S. Census, the median monthly gross rent (rent plus separate utilities) for renter-occupied housing units in Gainesville was \$277 in 1990 (Table 7). Of the 15,528 rental units 23.91% had monthly rents below \$300, while an additional 25.07% (3,894 units) fell within the \$300-\$400 range. The remaining 48.54% of rent paying households spent over \$400 a month on rent.

Table 7 Monthly Gross Rent of Renter-Occupied Units

	City of Gainesville	
Gross Rent	Number	Percentage
Less than \$100	458	2.95%
\$100 to \$149	544	3.50%
\$150 to \$199	630	4.06%
\$200 to \$249	556	3.58%
\$250 to \$299	1525	9.82%
\$300 to \$349	2100	13.52%
\$350 to \$399	1794	11.55%
\$400 to \$499	3410	21.96%
\$500 to \$599	1633	10.52%
\$600 to \$699	1166	7.51%
\$700 to \$999	1125	7.24%
\$1,000 or more	204	1.31%
No cash rent	383	2.47%
Median Monthly Rent	\$277	
Total	15,528	100.00%
SOURCE: 1990 Census of Population and Housing		

Monthly Owner Costs

According to the 1990 Census (Table 8), the median monthly owner costs (including taxes, insurance, and utilities) of an unmortgaged unit in the City was \$197, while mortgaged units had median costs of \$589. The majority (54.7%) of owners of mortgaged units had monthly owner costs in the \$300-\$700 range. Seven percent of homeowners with a mortgage paid under \$300 per month, and 38.3% had monthly costs over \$700.

In 1990, 3,627 (27.4%) of the City's 13,231 owner-occupied housing units were not mortgaged. Of these 3,627 homeowners, 10.6% (383) paid less than \$100 in monthly owner costs, while 62.8% (2,279) paid between \$100 and \$300, and 26.6% had monthly owner costs above \$300.

Table 8 Mortgage Status and Selected Monthly Owner Cost

Mortgage Cost	Number	Percentage
With a Mortgage	9604	100%
Less than \$200	128	1.3%
\$200 - \$299	547	5.7%
\$300 - \$399	923	9.6%
\$400 - \$499	1367	14.2%
\$500 - \$599	1605	16.7%
\$600 - \$699	1364	14.2%
\$700 - \$799	1132	11.8%
\$800 - \$899	765	8.0%
\$900 - \$999	502	5.2%
\$1,000 - \$1,249	566	5.9%
\$1,250 - \$1,499	286	3.0%
\$1500 - \$1,999	266	2.8%
\$2,000 or more	153	1.6%
Median	\$589	
Total Owner Occupied	9604	100.0%
Not Mortgaged	3689	
Less than \$100	383	10.4%
\$100 - \$199	1541	41.8%
\$200 - \$299	1228	33.3%
\$300 - \$399	362	9.8%
\$400 or more	175	4.7%
Median Cost	\$197	
Total Owner Occupied Units	13,293	100.0%
SOURCE: 1990 Census of Population and Housing		

Value of Owner-Occupied Housing

In 1990, the median value of owner-occupied housing in Gainesville was \$62,362. Approximately 37% of these housing units were valued between \$35,000 and \$59,000. An additional 37% fell within the \$60,000 to \$99,999 range. Table 9 illustrates the distribution of housing units by value.

Table 9 Value of Owner-Occupied Housing Units

	City of Gainesville	
Value (1)	Dwelling Units	Percentage
Less than \$15,000	206	1.55%
\$15,000 - \$19,999	152	1.14%
\$20,000 - \$24,999	217	1.63%
\$25,000 - \$29,999	284	2.13%
\$30,000 - \$34,999	371	2.79%
\$35,000 - \$39,999	652	4.90%
\$40,000 - \$49,999	2024	15.23%
\$50,000 - \$59,999	2202	16.57%
\$60,000 - \$74,999	2595	19.52%
\$75,000 - \$99,999	2379	17.90%
\$100,000 - \$149,999	1500	11.28%
\$150,000 - \$199,999	428	3.22%
\$200,000 - \$299,999	203	1.53%
\$300,000 or more	80	0.61%
Total	13,293	100.00%
Median	\$62,362.5	
SOURCE: 1990 Census of Population and Housing		
Note: 1. The value of owner-occupied unit represents the respondent's estimate of how much the property (house and lot) or condominium unit would sell for, if it were for sale.		

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HOUSING STOCK COMPARISONS: THE CITY OF GAINESVILLE AND ALACHUA COUNTY

The following section provides data on the significant housing characteristics of Gainesville and Alachua County. The Alachua County statistics do not include the housing stock of the City of Gainesville. The distribution of housing types reflects the fact that Gainesville is more densely settled than the rest of Alachua County. In 1990, 42.1% of the City's housing stock was composed of multi-family units. In comparison, multi-family units accounted for 36.9% of the County's dwelling units. In addition, this comparison reveals that mobile homes, which are a relatively insignificant source of housing in the City (3.1%), make up 21.7% of the County's housing stock (Table 10).

Table 10 Comparison of Housing Types - 1990

	City of Gainesville and Unincorporated Alachua County					
	Number & Percent		Number & Percent		Number & Percent	
	Single-family Detached		Multi-Family		Mobile Homes	
Gainesville	17,936	54%	13,990	42.1%	1,035	3.1%
Unincorporated Alachua County	15,637	40.5%	14,270	36.9%	8,373	21.7%
SOURCE: 1990 Census of Population and Housing						
City of Gainesville figures do not include Census Tract 9 (University of Florida)						

Gainesville has a higher percentage of housing units built before 1970 than does Alachua County. This reflects the fact that Gainesville has many older, established residential neighborhoods. In addition, the 1990 Census confirms the intensification of new housing development west of the city limits. Fully 20% of the County's housing stock in 1990 was built between January 1985 and March 1990 (Table 11).

Table 11 Housing Units by Year-Built

City of Gainesville and Unincorporated Alachua County									
	Total Year Round Housing Units	1989-March 1990	1985-1988	1980-1984	1970-1979	1960-1969	1950-1959	1940-1949	1939 or earlier
Gainesville	33,245	511	2,543	3,914	8,959	8,237	4,633	2,594	1,854
	100.0%	1.5%	7.6%	11.8%	26.9%	24.8%	13.9%	7.8%	5.6%
Unincorporated Alachua County	38,648	1,562	6,885	9,859	13,516	3,682	1,676	763	705
	100.0%	4.0%	17.8%	25.5%	35.0%	9.5%	4.3%	2.0%	1.8%
SOURCE: 1990 Census of Population and Housing									
City of Gainesville figures do not include Census Tract 9 (University of Florida)									

While the City of Gainesville has a relatively equal number of owner and rental units, Alachua County's housing stock is almost 58% owner-occupied and 42.02% renter-occupied (see Table 43 in Appendix C).

According to the 1990 Census, Alachua County had a slightly larger share of relatively inexpensive owner-occupied housing than did the City of Gainesville. Approximately 20% of Alachua County's owner-occupied housing units were valued at under \$40,000 versus only 14% of Gainesville's (see Table 44 in Appendix C). This difference can probably be largely attributed to the fact that mobile homes, which are usually less expensive than conventional housing, account for a greater percentage of the housing stock in the county than in the city.

A comparison of housing cost-to-income between the city and the county indicates that lower income residents (incomes less than \$17,667) who live in the city pay more of their income for owner-occupied units than do county residents (see Table 45 in Appendix). The most significant point dealing with housing cost is the difference between the percentage of low income city residents (80.9%) compared to county residents (95.2%) that pay 30% or more of their income toward rental housing cost.

HOUSING CONDITIONS

Gainesville's Housing Conditions Survey, completed in 1992, is the most recent comprehensive assessment of the condition of housing in the City. The survey, which was conducted by the Code Enforcement Division of the then existing Community Improvement Department, evaluated the exterior condition of the housing units. Surveyors evaluated both the extent of deterioration and the number of major and-or minor code violations detected in each unit. Each unit was assigned to one of four categories; standard--good, standard--fair, substandard (needing major repairs), and dilapidated (to be demolished). The following briefly describes the City's adopted definition for substandard housing. The Housing Conditions Survey is located in Appendix C.

Standard Good--less than 3 minor violations.

Standard Fair--3 or more minor violations.

Substandard--has numerous minor violations or a combination of major and minor violations, or major violations valued at 50% or less of the unit's value.

Dilapidated--needs to be demolished, deterioration in excess of 50% of its value or numerous major violations.

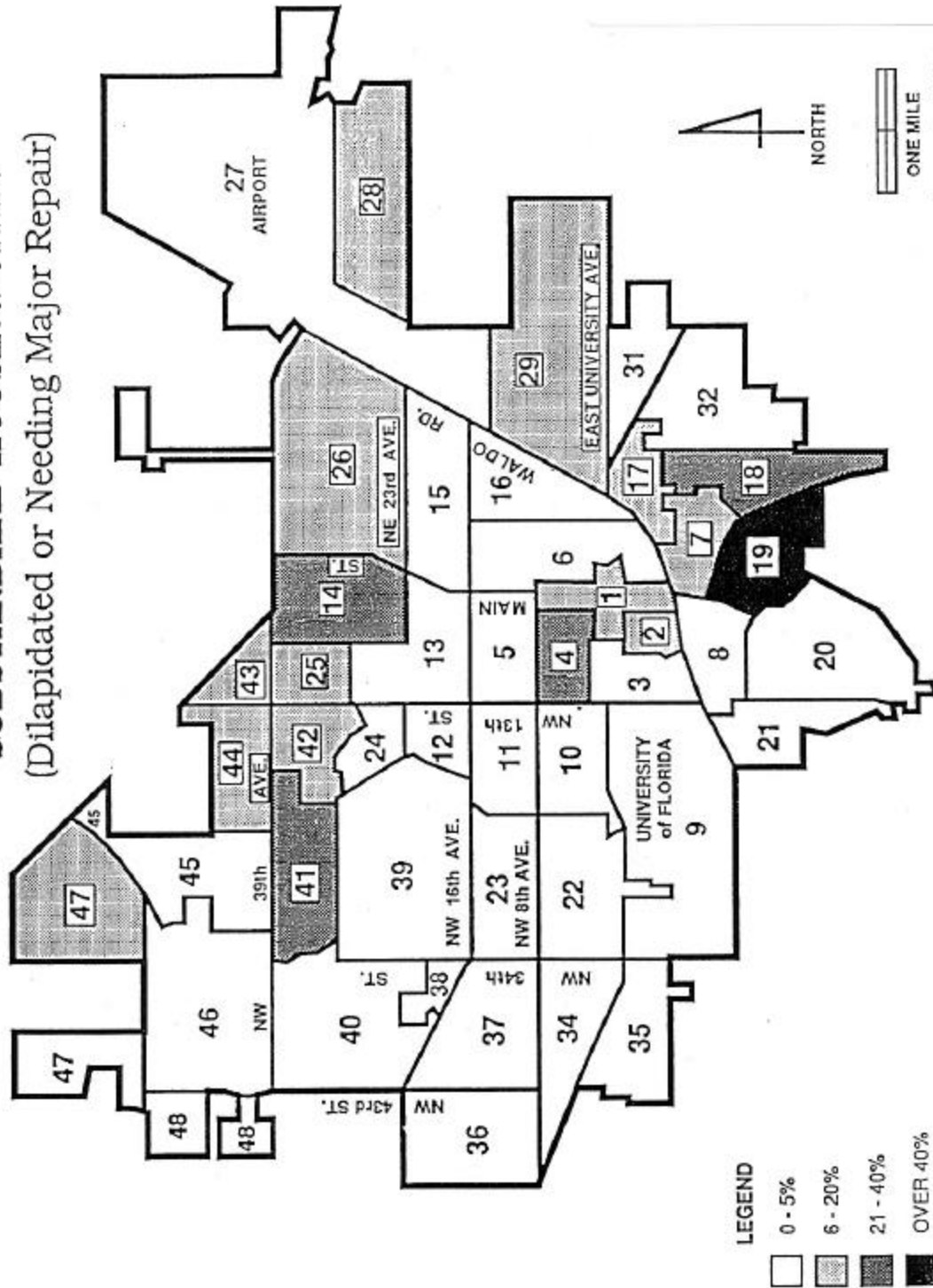
The Housing Conditions Survey determined that 0.3% of the housing units in Gainesville were dilapidated, 5.0% were substandard, and 24% were substandard--fair (needing minor repairs). Housing units which have been classified as either "dilapidated" or "substandard" present the most pressing health and safety concerns. A unit classified as "dilapidated" is considered beyond repair, and should be demolished. A unit that is "substandard" requires substantial rehabilitation.

Map 4 illustrates the percentage of units which have been classified as either "dilapidated" or "needing major repair" by Neighborhood Planning Area (NPA). NPAs 4, 14, 18, 19 and 41 have the highest percentage of units falling into these two categories (see Map 4). In each of these districts at least 21% of the units are classified as either dilapidated or needing major repair. For example, over 82% of the housing in NPA 19 are either dilapidated or substandard. The City has recognized the gravity of the housing conditions in these areas; most of these NPAs contain-at least one Community Development Block Grant (CDBG) and HOME Investment Partnerships Grant (HOME) target area (see Map 5) and utilizes federal, state and local resources and housing programs to address housing rehabilitation needs.

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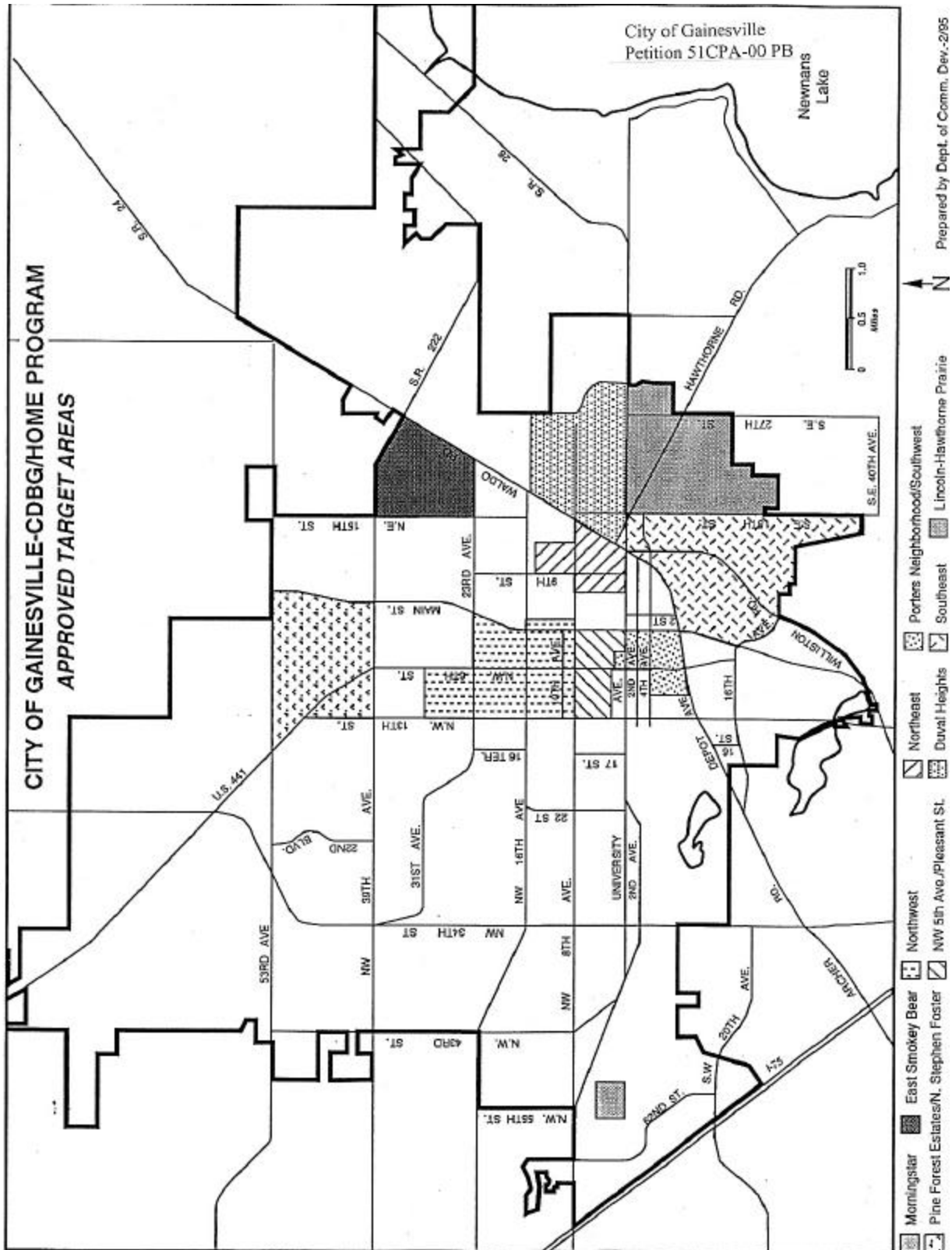
Map 4

PERCENTAGE OF SUBSTANDARD HOUSING UNITS (Dilapidated or Needing Major Repair)



Note: This map does not contain the 1992 Annexation Areas.

Map 5



The 1990 U.S. Census provides data on the interior condition of the City's housing units. The Census indicates the number of housing units lacking plumbing, lacking a complete kitchen, lacking central heat, and the number of overcrowded units. These findings are compiled by Census Tract in Table 47 in Appendix C. A comparison of these data with the housing conditions survey data shows that there is a relationship between interior and exterior housing conditions.

SUBSIDIZED HOUSING DEVELOPMENTS

Despite federal housing cutbacks, the U.S. Department of Housing and Urban Development (HUD) remains the primary source of subsidized housing in Gainesville. The traditional public housing program and the Section 8 existing units subsidy, both federally funded, provide 1798 subsidized units for renters. Both of these programs are administered through the Gainesville Housing Authority.

The Housing Authority currently operates 789 public housing units (see Map 6). This number includes 70 Section 23 leased housing units and 154 Section 8 new construction units in addition to the 565 traditional public housing units. Since 1975, Gainesville has participated in the Section 8 Existing Housing Program. This program provides rent supplements to low and moderate-income families who live in private housing. In order to receive the HUD funds, these families must be certified eligible for the program on the basis of annual family income. Renters pay a maximum of 30% of their household income for their unit. The balance of rent is paid by the Housing Authority.

Since 1975, the City has utilized Community Development Block Grant (CDBG), HOME and State Housing Initiative Program (SHIP) funds to rehabilitate housing. These funds were initially directed at designated target areas. Since 1992, the CDBG program has provided funds for the complete rehabilitation of 416 owner-occupied units, 131 renter-occupied units with 91 in progress, and the emergency repair of 80 units. In addition, the non-profit Neighborhood Housing and Development Corporation organization has rehabilitated another 30 units in the city and the Central Florida Community Action Agency, Inc., has used CDBG funds for the emergency home repair of an average of 18 units per year. Table 12 inventories the subsidized housing units in Gainesville. In addition to the public housing listed here, there are many privately owned subsidized housing units in the city.

Map 6

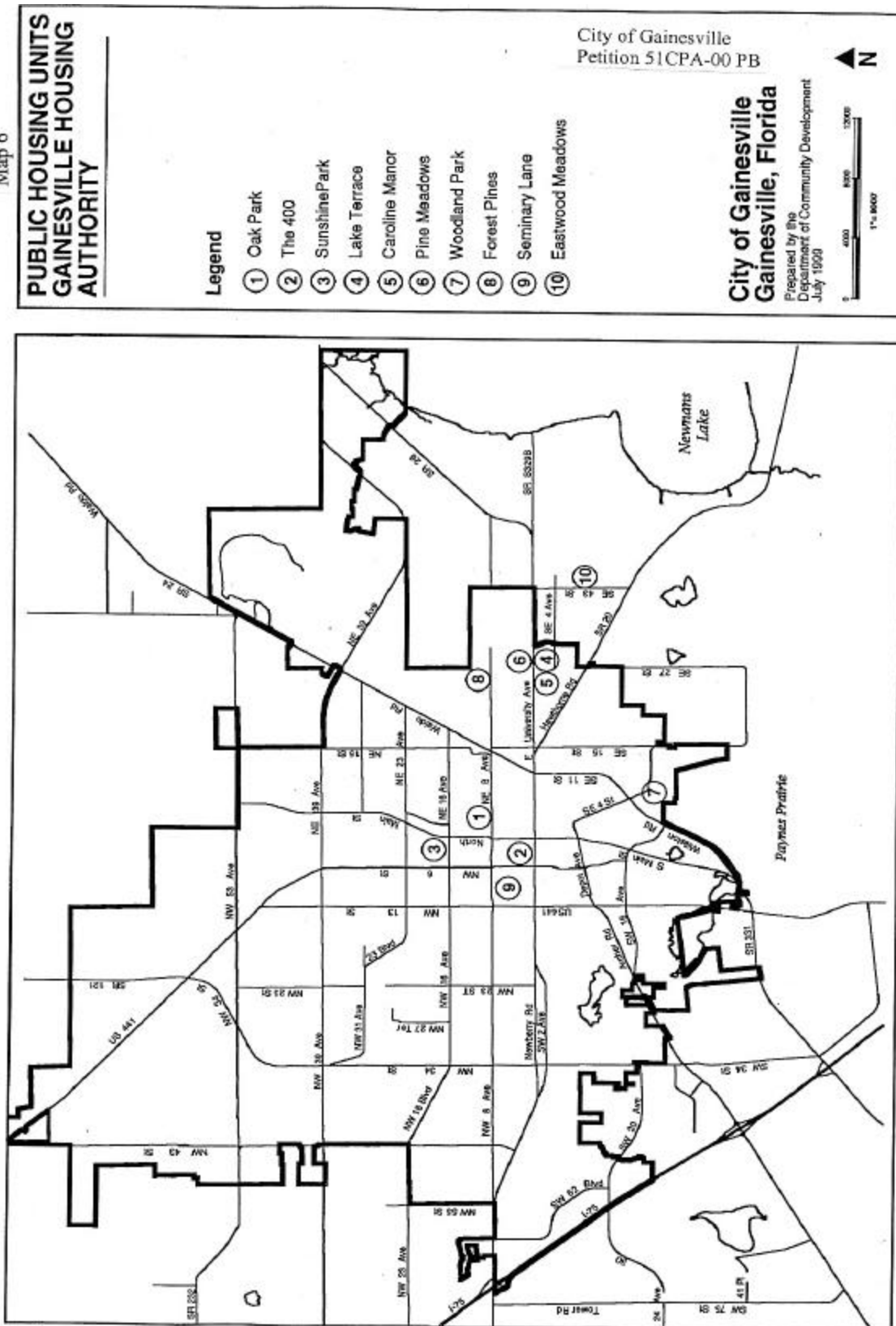


Table 12 Federally Subsidized Housing Units in the City of Gainesville as of April 1999

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Name	Year Built	Number of Units	Type
Public Housing			
Oak Park	1970	101	Elderly
Lake Terrace	1968	100	Family
Caroline Manor	1970(acquired)	28	Family
Pine Meadows	1970	80	Family
Woodland Park	1970	170	Family
Forest Pines	1970(acquired)	36	Family
Eastwood Meadows	1981	50	Family
Total		565	
Section 23 Leased Housing			
Sunshine Park	1971	70	Elderly
Section 8 New Construction			
The 400	1979	101	Elderly
Seminary Lane	1979	53	Family (Townhouses)
Total		154	
Section 202 Elderly and Handicapped			
Pine Grove		97	
Section 8 Existing Housing			
Rental Assistance Program			
Scattered Locations		1009	
CDBG Rehabilitation (since 1992)			
Scattered Locations:			
Owner-Occupied Rehabilitation		416	
Renter-Occupied Rehabilitation		131, 91 in progress	
Emergency Repair		80	
NHDC		30	
Central Florida Community Action Agency, Inc.		Approximately 144	
Total		801, 91 in progress	

Total Subsidized Units		2696, 91 in progress	
SOURCE: City of Gainesville Community Development, Gainesville Housing Authority, 1999			

Group Homes

The Florida Department of Children and Families is responsible for licensing group homes and foster care facilities, statewide. These group homes serve adults and children, and are generally operated by private or non-profit sponsors. These programs are licensed by the Division of Children, Youth, and Families, the Division of Developmental Services, and Aging and Adult Services. These group homes are inventoried below.

Table 13: Group Homes

Type	Licensed Capacity	Name	City Category	Census Track
CRH	1	Leslie Therapeutic FHa	CRH 1-6	12
CRH	6	Elder Inn	CRH 1-6	12
PCGH	5	Johnson Group Home I	CRH 7-14	12
PCGH	5	Johnson Group Home II	CRH 7-14	12
PCGH	4	Johnson Group Home III	CRH 7-14	12
PCGH	6	Sunshine Assoc., Inc.	CRH 1-6	12
PCGH	13	(None listed)	CRH 7-14	3
ACLF	488	Atrium	Housing/Elderly	11
Child Care	16	Interface Youth Shelter	Social Service Home	12
PCGH	4	Green Group Home	CRH 1-6	4
ACLF	30	Bailey Suites	Housing/Elderly	3
PCGH	12	Allen's Place	CRH 7-14	3
ACLF	-	GVL VOA Elderly Housing	Housing/Elderly	4
ACLF	16	Sylkana Manor, Inc.	Housing/Elderly	17
ACLF	110	Bailey Village	Nursing Home	3
ACLF	16	Hannah's ACLF	CRH 7-14	5
ACLF	3	Sylvia Camps	CRH 1-6	6
PCGH	6	Ellis Group Home	CRH 1-6	5
PCGH	5	Alternative Care, Inc. GH I	CRH 7-14	6
PCGH	4	Alternative Care, Inc. GH II	CRH 7-14	6
-	30	St. Francis House	Residence/destitute	1
PCGH	6	Green Group Home II	CRH 1-6	5

PCGH	6	Allen's Group Home	CRH 1-6	6
PCGH	16	Satellite Apartments	CRH > 14	8
Total	808			
Source: Department of Children and Families, 1997.				

ACLF Adult Congregate Living Facility
CRH Community Residential Home
PCGH Personal Care Group Home

Mobile Homes

In the City of Gainesville, mobile homes are permitted by right only in the Mobile Home Residential District (MH zoning). There are currently 9 licensed mobile home parks in the city (see Map 7). These parks contain a total of 999 mobile home spaces. The city has no mobile home subdivisions. Mobile homes are more prevalent in Alachua County than in the City of Gainesville. According to the 1990 Census, mobile homes accounted for 3.0% of the City's housing stock, while they comprised 21.7% of Alachua County's unincorporated area housing stock. An inventory of the city's Mobile Home parks is included below.

Table 14: Licensed Mobile Home Parks
City of Gainesville, May 1999

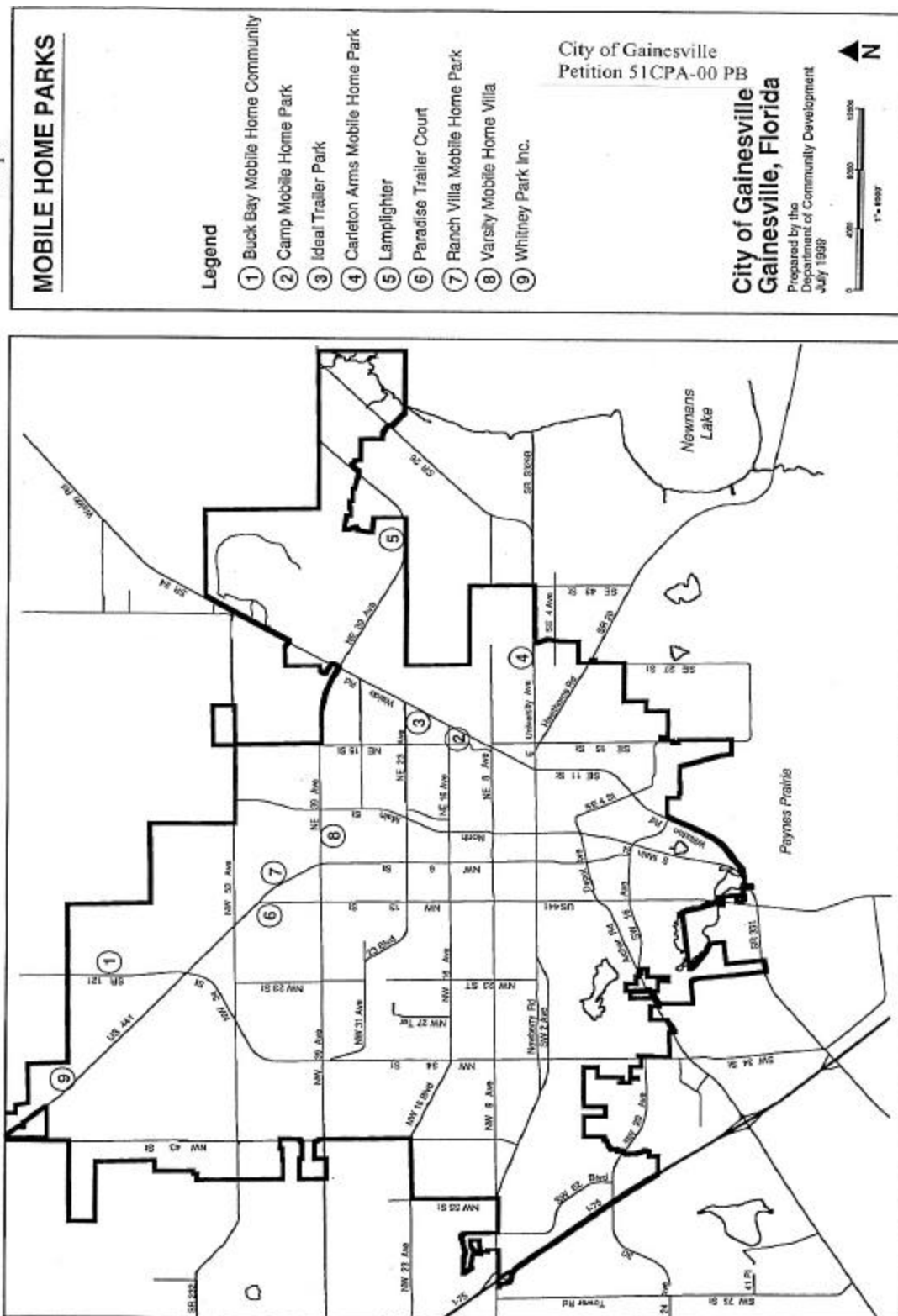
<u>Name and Address</u>	<u>Mobile Home Spaces</u>
Buck Bay Mobile Home Community 2149 NW 77th Avenue	144
Camp Mobile Home Park 1600 NE 13th Ave.	80
Ideal Trailer Park 2200 NW Waldo Rd.	42
Carleton Arms Mobile Home Park 2330 E. University Ave.	40
Lamplighter 5200 NE 39th Ave.	273

Paradise Trailer Court
4546 NW 13th St.

44

Ranch Villa Mobile Home Park 4611 NW 6th St.	14
Varsity Mobile Home Villa 39 NW 39th Ave.	156
Whitney Park Inc. 8401 NW 13th St.	206
Total Mobile Home spaces	999
SOURCE: Alachua County Health Department, City of Gainesville Department of Community Development, 1999.	

Map 7



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HOUSING ANALYSIS

Projecting the housing needs of the population that is expected to reside in the City involves determining the projected population, the number and size of households needed to accommodate the projected population and the income levels of the expected households. The remainder of this Element will determine the future housing needs of the City as well as meet the requirements of Chapter 163, F.S. and Rule 9J-5.010(2), FAC.

Projections

Population projections form an integral part of the Comprehensive Plan because future needs are largely based on the expected population to be served. The Comprehensive Plan provides annual population projections for the years 2000 through 2010 (See Appendix A: Methodology for Housing Projections).

Three population forecasts were developed for the update of the Comprehensive Plan; high, medium and low for each year. For this housing analysis the medium range projections were utilized to calculate housing needs. Analysis of needs will be projected for two time periods: 2005 and 2010.

Projected Households and Average Household Size

One important aspect of assessing future housing needs is determining the number and size of future households. According to the UF Shimberg Center for Affordable Housing, while household size has declined significantly in the 1970's and continued to decline in the 1980's, the rate of decline slowed and household size has been relatively constant across the state of Florida between 1990 and 1995. Factors that lead to changes in household size do not exhibit a clear and convincing pointer to the direction of future change. The affordable housing needs assessment assumes that household formation rates and the distribution of household characteristics remain constant in their 1990 proportions. Age distribution changes in the population will likely lead to shifts in the number of households and average household size since different age groups have different propensities to form households. Thus, the number of households is estimated using age-specific headship rates to reflect the projected changing age structure.

Nationwide the average household size had declined since 1980 due to lower birth rates, increasing divorce rates, the tendency for more older persons to maintain their own home after families have disbanded and the large number of young adults forming one and two person households. It is assumed that these trends were exhibited in Gainesville. In 1980, the average household size for the city was 2.55, by the year 1997 the average household size was estimated by the Bureau of Economic and Business Research at the University of Florida to have decreased to 2.40 persons per household.

Table 15 shows the breakdown of the number of persons projected to reside in households based on past and expected future trends.

		Table 15 Households by Size				
YEAR	1980	1990	1995	2000	2005	2010
TOTAL	28307	31955	36447	38636	40617	43661
HOUSEHOLDS						
Size of Households						
One person	6713	9563	10969	11615	12248	13246
Two persons	9830	10744	12149	12874	13617	14773
Three persons	5324	5488	6247	6650	6983	7457
Four persons	3901	4017	4589	4858	5050	5329
Five Persons	1546	1354	1549	1641	1686	1768
Six or more persons	993	829	944	998	1033	1088

SOURCE: 1990 U.S. Census, UF Shimberg Center for Affordable Housing, Affordable Housing Needs Assessment, 1998.

Projected Households By Income

The rising cost of housing has generated considerable concern during the past several years about affordable housing. In order to determine future housing needs, it is necessary to determine the income range of projected households. The incomes of households influence the type of housing units that should be built or encouraged in order to meet the housing need. Tables 16A and 16B present the anticipated number of households by income range. The most significant aspect of the data in this table is that approximately 26.6% of the households including students will be earning less than \$10,000. These households will not be able to afford the cost of housing without some type of subsidy or an increase in income.

Table 16A Households by Income Range – Owner Occupied

Income Range	1990	1995	2000	2005	2010
\$0 to \$5,000	602	660	698	751	816
\$5,000 - \$10,000	871	944	989	1052	1155
\$10,000 - \$12,500	519	554	577	602	655
\$12,500 - \$15,000	592	632	658	696	771
\$15,000 - \$17,500	607	673	708	744	801
\$17,500 - \$20,000	584	634	656	685	741
\$20,000 - \$22,500	846	913	957	1006	1093
\$22,500 - \$25,000	548	598	627	661	718
\$25,000 - \$27,500	711	769	802	833	899
\$27,500 - \$30,000	512	560	586	609	659
\$30,000 - \$32,500	731	787	817	854	933
\$32,500 - \$35,000	496	537	563	606	669
\$35,000 - \$37,500	567	610	635	665	725
\$37,500 - \$40,000	538	581	608	649	710
\$40,000 - \$42,500	691	762	800	832	890
\$42,500 - \$45,000	401	451	470	486	514
\$45,000 - \$47,500	505	555	582	607	653
\$47,500 - \$50,000	337	390	415	438	466
\$50,000 - \$55,000	886	1027	1097	1164	1246
\$55,000 - \$60,000	591	654	686	719	770
\$60,000 - \$75,000	1354	1557	1653	1754	1882
\$75,000 - \$100,000	1131	1279	1354	1453	1578
\$100,000 - \$125,000	426	484	515	552	596
\$125,000 - \$150,000	203	235	253	278	304
\$150,000 +	253	297	319	347	374
TOTAL	15502	17143	18025	19044	20618
SOURCE: The UF Shimberg Center for Affordable Housing, U.S. Census Bureau special tabulation, Department of Community Development, 1999.					

Table 16B Households by Income Range – Renter Occupied

Income Range	1990	1995	2000	2005	2010
\$0 to \$5,000	3400	4038	4338	4608	4944
\$5,000 - \$10,000	3337	3962	4229	4468	4794
\$10,000 - \$12,500	1574	1838	1968	2055	2194
\$12,500 - \$15,000	1037	1214	1294	1354	1446
\$15,000 - \$17,500	1322	1542	1633	1700	1821
\$17,500 - \$20,000	815	946	1009	1055	1126
\$20,000 - \$22,500	820	961	1023	1063	1130
\$22,500 - \$25,000	668	770	821	847	897
\$25,000 - \$27,500	527	614	654	671	705
\$27,500 - \$30,000	430	497	527	550	592
\$30,000 - \$32,500	455	521	554	567	596
\$32,500 - \$35,000	300	348	368	381	404
\$35,000 - \$37,500	306	359	385	400	423
\$37,500 - \$40,000	203	235	252	258	272
\$40,000 - \$42,500	188	216	228	237	255
\$42,500 - \$45,000	111	128	134	136	143
\$45,000 - \$47,500	92	106	110	112	117
\$47,500 - \$50,000	104	119	127	128	134
\$50,000 - \$55,000	170	197	212	216	229
\$55,000 - \$60,000	182	209	222	228	241
\$60,000 - \$75,000	279	331	352	364	385
\$75,000 - \$100,000	87	101	107	107	113
\$100,000 - \$125,000	39	51	54	61	66
\$125,000 - \$150,000	7	8	8	8	9
\$150,000 +	0	0	0	0	0
TOTAL	16453	19311	20608	21573	23036
SOURCE: The UF Shimberg Center for Affordable Housing, U.S. Census Bureau special tabulation, Department of Community Development, 1999.					

Projected Households by Income Group

Table 17 defines various income groups by income limits for 1999. The limits were determined by using Housing and Urban Development (HUD) federal assistance income limits. HUD's income limits are based on projected household and family income adjusted for family size in the Gainesville Metropolitan Statistical Area (MSA). Applying the income limits in Table 17 to the data in Table 16A and 16B generates the number of households by income group (see Table 18 and Table 19).

Table 17 Income Limits of Various Income Groups

Income Group	Ratio to Median Income	1990	1999
Extremely Low	Less than 30%	\$6625 and below	\$12810 and below
Very Low Income	Between 30% to 50%	\$6626 - \$11042	\$12811 - \$21350
Low Income	Between 50% to 80%	\$11043 - \$17667	\$21351 - \$34160
Moderate Income	Between 80% to 120%	\$17668 - \$ 26500	\$34161 - \$51240
Middle and Upper	120% and higher	\$26501 +	\$51241 +
Median Income for Alachua County in 1990 = 22084			
SOURCE: 1990 U.S. Bureau of Census			
HUD Median Family Income for 1999=42700 for a family of four.			
SOURCE: HUD Income Limits for 1999			

Table 18 Projected Households by Income Group

Income Group	1990	1995	2000	2005	2010
Extremely Low Income	10303	11996	12798	13536	14558
Very Low Income	6623	7515	7938	8303	8929
Low Income	5378	6001	6319	6579	7072
Moderate Income	4043	4512	4746	4948	5302
Middle and Upper	5608	6430	6832	7251	7793
TOTAL	31955	36454	38633	40617	43654
SOURCE: UF Shimberg Center for Affordable Housing, U.S. Census Bureau special					

tabulation and Dept. of Community Development, 1999.		
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Table 19 Increase in Households by Income Group

Income Group	1995-2000	2000-2005	2005-2010	Total 1995-2010
Extremely Low Income	802	738	1022	*2562
Very Low Income	423	365	626	*1414
Low Income	318	260	493	1071
Moderate Income	234	202	354	790
Middle and Upper	402	419	542	1363
TOTAL	2179	1984	3037	7200
*The City assumes that 50% or 1988 of the extremely low and very low income households will be student households.				
SOURCE: UF Shimberg Center for Affordable Housing, Dept. of Community Development, 1999.				

Based on these projections the City will have to provide 1103 extremely low and very low-income housing units by 2005 and additional 1648 units by 2010. The forecast of projected households by income group indicates that a growing share of households will be very low income. Extremely low-income households are projected to represent approximately 33.3% of the households between 2000-2010 unless economic conditions for the area change (Table 20). The results are not surprising considering the substantial student population that lives in the City, because students generally have very low incomes of their own. The City assumes that half of the extremely low and very low and households will consist of student households. This growth in the very low-income category may increase, however, if the number of students attending the University of Florida continues to increase.

Table 20 Percentage of Households by Income Group

Income Group	1990	2000-2005	2005-2010
Extremely Low Income	32.2%	33.2%	33.3%
Very Low Income	20.7%	20.5%	20.4%
Low Income	16.8%	16.3%	16.2%

Moderate Income	12.7%	12.2%	12.2%
Middle and Upper	17.5%	17.8%	17.8%
SOURCE: UF Shimberg Center for Affordable Housing, Dept. of Community Development, 1999.			

HOUSING NEEDS

The City's role in the housing process is to insure an adequate supply of decent, safe, sanitary and affordable housing for all income groups currently living or expected to live in the city. To satisfy this responsibility, the City must determine the housing need of the community and attract the public and private resources and skills to meet that need.

Number, Type and Tenure of Households

Based on the projected number of households in Table 21, between 1995 and 2000, the City must add 2191 housing units, 1997 units must be added between 2000 and 2005, and an additional 3038 housing units, by the year 2010 (see Table 21). The type of housing units that will be needed is based on housing development trends in the city. Based on these trends, between 2000 and 2005 the city will need 1229 single-family units and 876 multi-family units. By 2010 Gainesville will need to add an additional 1888 single-family units and 1345 multi-family units (see Table 22). Single-family units include all detached units, mobile homes and the "other" category, which includes houseboats, vans, railroad cars and campers; while multi-family includes all attached units.

Table 21 **HOUSING NEED BY TENURE**

Type	1995 Number	2000 Number	2005 Number	2010 Number
Owner	17142	18029	19039	20622
Renter	19306	20608	21578	23036
Total	36448	38637	40617	43658

Source: Affordable Housing Needs Assessment, UF Shimberg Center for Affordable Housing, 1999.

Table 22 **TOTAL HOUSING NEED BY NUMBER AND TYPE**

Type	1995 Number	2000 Number	2005 Number	2010 Number
Single-family	22432	24026	25257	27145
Multi-family	15967	17115	17991	19336
Total	38399	41141	43248	46481

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Source: Dept. of Community Development, UF Shimberg Center for Affordable Housing, 1999.

The 1990 Census indicated that of all occupied housing units within the city, 47.1% were owner-occupied and 52.9% were renter-occupied. The higher percent of renter-occupied units is most likely due to the large number of students who seek rental apartments.

Size of Household

The projections for the size of households indicated that the majority of households needed will house one-person and two-person households (see Table 23). Projected one- and two-person households represent approximately 64% of new household formations in 2010. This data is not surprising due to the number of students living in the city and other national trends. The U.S. Census conducted a special tabulation to determine the 1990 households by age of household head and size of household. The proportion of households in each age group of a given size is held constant and the proportion is applied to the projections of householders by age to determine the number of households in size ranges.

Table 23	HOUSEHOLDS BY HOUSEHOLD SIZE				
YEAR	1990	1995	2000	2005	2010
Size of Households					
One person	9563	10969	11615	12248	13246
Two persons	10744	12149	12874	13617	14773
Three persons	5448	6247	6650	6983	7457
Four persons	4017	4589	4858	5050	5329
Five persons	1354	1549	1641	1686	1768
Six persons	639	717	755	779	822
Seven persons	19	227	243	254	266
Total	31955	36447	38636	40617	43661
SOURCE: UF Shimberg Center for Affordable Housing, Dept. of Community Development, 1999.					

Housing Need By Income Group and Housing Cost

Table 24 identifies the projected housing need by income group (using 1999 dollars) and the maximum housing cost or rent that the various income groups can afford. The maximum housing cost is limited to 30% of household income. The 30% limit on housing cost is based on the State's definition of affordable housing, which states that not more than 30% of household income should be spent on housing cost. That cost includes mortgage or rental payments, taxes, insurance and utilities. However,

Section 420.9071, Florida Statutes also indicates that it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing. A household that devotes more than 30% of its income for housing will be considered affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% figure. This is an acknowledgement of the fact that different affordability varies for different households. For example, the income remaining to cover all other household expenses after spending 30% on housing is much higher for a household earning \$80,000 a year than for one earning \$10,000 a year.

Table 24: HOUSING NEED BY INCOME GROUP			
Monthly Income Group	2005	2010	Maximum Housing Cost
Extremely Low Income	738	1022	less than \$320
Very Low Income	365	626	\$321-\$534
Low Income	260	493	\$535-\$854
Moderate Income	202	354	\$855-\$1281
Middle and Upper Income	419	542	over \$1281

Source: Dept. of Community Development, UF Shimberg Center for Affordable Housing, 1999.

Vacancy Rates

Based on 1990 Census information and the Shimberg Center, the calculated permanent vacancy rate for the City of Gainesville was 6.1%. The permanent housing stock is the sum of occupied housing units and vacant units for rent, sale, or rented or sold but not occupied. The total vacancy rate for Gainesville, which includes seasonal, occasional and migrant units among the vacant housing stock, was 8%. Because of the number of students who do not attend the University of Florida in the summer, vacancy rates tend to be higher during summer months (May to August). Vacancy rates over this period can run as high as 10 to 17 percent. If the summer semester is included, the average annual vacancy rate for the local area would indicate a range from a low of 6.7 percent to a high of 8.4 percent given current vacancy levels (Don Emerson Appraisal Company). The permanent vacancy rate is normally in the 5% to 10% range in most communities, which has been determined to provide households with an adequate number of housing choices. A vacancy rate lower than 5% indicates a "tight" housing market and over 10% indicates a surplus of housing. Based on this information, the City has determined that an 8% vacancy rate will be adequate to maintain a sufficient supply of housing.

Substandard Housing

The elimination of substandard housing is a major concern for the City (see Housing Conditions pg. 15). Housing conditions and the age of the city's housing stock are determining factors in analyzing the city's substandard housing. A 1992 housing condition survey indicated that the average housing condition had a rating of 3.6 on a 4 point scale (4 = Standard Condition). The survey also indicated that 29.2% of the housing units had either major or minor code violations (see Table 25).

Table 25	HOUSING CONDITION	
Housing Condition	Number of Units	Percent
Standard-Good	21927	70.7%
Substandard-Fair	7420	24.0%
Substandard	1529	5.0%
Dilapidated	95	.3%
(to be demolished)		
Note: Table based on the City's 1992 Housing Condition Survey.		

In 1992, 1624 (5.3%) units of the city's housing stock was either dilapidated or substandard (needing major repairs). Based on the average household size (2.34) and the number of substandard units (1624), approximately 4.5 percent (3800 persons) of the city's population lived in a deplorable housing situation.

Based on data from the 1990 U.S. Census and the City's Building Division approximately 88% of the city's housing stock was built within the last 48 years. Of major concern is the remaining 11.9% (4510 units) that were built in or before 1949 (see Table 26).

Table 26 Year Structure Built

	Apr. 1990- 1998	1989-Mar. 1990	1985- 1988	1980- 1984	1970- 1979	1960- 1969	1950- 1959	1940- 1949	1939 or earlier	Total
Gainesville	*3473	511	2543	3971	9304	8831	4938	2620	1890	38,081

Unincorporated (county minus place)	*10,241	1562	6885	9859	13516	3682	1676	763	705	48,889
* Data is based on number of building permits issued.										
Source: 1990 Census of Population and Housing; City of Gainesville Building Division, 1999, Florida Statistical Abstract, 1991 through 1999, Alachua County Codes Enforcement, 2000.										

Since 1992, 668 of the 1,529 substandard units have been rehabilitated and 80 of the 95 dilapidated units have been demolished (see Table 27). The City estimates that 861 units are currently substandard and 15 dilapidated units need to be demolished. The estimate does not include units that have since become substandard.

Table 27 HOUSING UNITS TO BE REHABILITATED OR DEMOLISHED

Housing Units Needing Rehabilitation (major repairs) Since 1992	1529
Housing Units Rehabilitated Since 1992	
City funded Owner-Occupied Rehab.	416
City funded Renter-Occupied Rehab.	131, with 91 in progress
Neighborhood Housing NHDC	30
	668
Total Substandard Units Needing Rehabilitation	861
Dilapidated (from 1992 Housing Conditions Survey)	95
Dilapidated Units Demolished Since 1992	80
Total Housing Units to Be Demolished	15

Source: Department of Community Development, 2000.

SPECIAL NEED POPULATIONS

Certain populations in the City must often overcome specific social and economic problems, which hamper their efforts to attain decent, affordable housing. These populations have housing needs which

should be given special consideration. For the purpose of this housing analysis the following groups were assessed: elderly, handicapped, female-headed households, the homeless and students.

Elderly

In 1980 there were 5699 elderly persons living in Gainesville. Elderly persons are defined here as those persons 65 years of age or older. According to the 1980 Census, elderly persons represented approximately 7 percent (5699 persons) of the total city population. In 1990 there were 7,979 elderly persons in Gainesville, an increase of approximately 40 percent. The 7,979 total represented approximately 9.4 percent of the total city population. This represented approximately 5,233 households, with 3,955 (75.58%) owner-occupied. Financially, 13.00 percent of the elderly are living in poverty.

Based on population projections by the Shimberg Center AHNA, the City's elderly population will grow from 7% in 1980 to 8.6% (10,159 persons) of total population by 2010. It is anticipated that the elderly, as they live longer, will need special housing assistance to enable them to stay at home longer. The need for group home facilities may also increase.

Handicapped

Handicapped persons are another group with special housing needs. Handicapped persons are defined as those with a disability (mental or physical condition) which has lasted 6 or more months and which limits the kind or amount of work a person can do. According to the 1990 Census, there were 3,787 persons 16 to 64 years of age with a work-related disability.

The most significant factor facing the handicapped is the search for a barrier-free living environment that is affordable. Housing for the handicapped is more expensive due to modifications that are needed to make units accessible, however, income levels for the handicapped are no higher than those of other city residents. Thus, handicapped persons not only face accessibility problems but also affordable housing problems. The Fair Housing Act was amended to address handicapped discrimination. It requires increased handicapped accessibility for certain new multi-family dwelling units. This should alleviate some housing accessibility problems handicapped persons are facing today.

Female-Headed Household

According to the 1990 Census, female-headed households with no husband present represented 12.5 percent of total occupied households in Gainesville. Approximately 5.5 percent of these households have their own children under 18 years of age. Financially, female-headed households earn approximately 57 percent of median family income due to the absence of a second wage earner in the home. Of the 2,345 families in poverty, 61 percent of these households were headed by females with no husband present.

Due to the levels of out-of-wedlock births, divorce and separation rates, the number of one-parent households has continued to increase. When it comes to housing, the needs of this group are not much different than those of other families that have a limited income for housing. The provision of housing for all low-income households will insure the availability of housing for one-parent households.

Homeless Population

More Americans are homeless now than at any other time since the Great Depression, despite the growing awareness of this complex problem. In order to ease the plight of the homeless, most experts agree that what is needed most is decent housing--emergency, transitional, and special family centers as well as permanent, low-cost housing.

One major difficulty in providing shelters for the homeless is trying to project the size of the homeless population. The difficulty is that the homeless population changes constantly in response to the economy and unemployment. The 1998 Florida Department of Children and Families annual report to the governor and the legislature indicated that there were 795 persons estimated to be homeless in Alachua County. Of this number, 239 or 30% have been identified as families. Statewide, it is estimated that 35% of the state's homeless are families, with female-headed households being the most vulnerable and at risk group of becoming homeless. This is an indication that the homeless population is now vastly different from prior to the 1980's, when it mostly consisted of single males.

Currently there are 6 shelters serving the area. All of these facilities are temporary emergency help facilities. The following is a list of shelters that serve the homeless:

Shelter Providers

Capacity

1. The Salvation Army

12 beds for men, 4 for women, accommodates families if necessary.

2. St. Francis House

30 beds, 9 for individuals and 21 for persons in families.

3. Sexual and Physical Abuse Resource Center	30 beds for eligible women and their families
4. Interface Runaway Youth Shelter	16 beds for youth
5. Arbor House	6 beds house homeless pregnant women and mothers with newborns
6. Interfaith Hospitality Network	Consists of a network of churches and synagogues that provide shelter and meals for 4 to 5 families, not exceeding 14 persons.

The Gainesville/Alachua County “Continuum of Care” strategy was implemented within the past 10 years by several homeless service providers. The process has grown to include over 25 agencies including emergency shelter providers, a domestic violence shelter, food distribution agencies, law enforcement agencies, public housing authorities, affordable housing programs, medical and psychiatric providers, faith-based organizations, city and county government, other providers and homeless individuals. These groups have formed the Alachua County Coalition for the Homeless/Hungry, with a mission to reduce homelessness in Alachua County by developing and coordinating community-wide strategies to assist and empower homeless individuals and families.

These agencies provide emergency and transitional shelter and several supportive services including case management counseling, outreach and primary health care including substance abuse counseling and treatment. Through the Continuum of Care process, funding has been received for projects that help to fill the gaps for homeless needs in the community. Recent projects include transitional housing for mentally ill and substance abusing homeless individuals and families, transitional housing for homeless pregnant teens ages 13 to 18, transitional housing for homeless women and their children who are victims of domestic abuse and single-room occupancy (SRO) housing for homeless working men and women.

The Alachua County Coalition for the Homeless/Hungry is also in the process of studying the concept of a “safe space” shelter for the homeless. Because of the limited capacity of existing homeless shelters and programs, many homeless wind up with no place to go. Social service agencies have no place to send people if they are turned away. Sleeping in public parks is not allowed after 11:30 p.m. and sleeping on private property can be considered trespassing. There is no convenient access to

bathrooms, shower facilities and shelter from the weather or protection from criminals. This causes problems concerning abandoned personal items, loitering and litter.

A “safe space” could be a fenced in area with minimal structural facilities that could provide the homeless somewhere to go. The facility would be fenced for security reasons, provide protection from the weather, bathrooms, showers, lockers for personal belongings and waste management. Everyone would be welcome as long as there are no weapons, drugs, alcohol or violent behavior. A phone would be available and some of the homeless could be hired to work at the facility. This type of facility would add basic capacity to the social service system by providing a viable alternative location for homeless people to go. The police department could direct homeless loiterers to this facility, thus differentiating between homelessness and criminal behavior.

Rural and Farmworker

The City of Gainesville contains agricultural parcels consisting of timberland on the northern edge of the City and property owned by the University of Florida. According to 1990 U.S. Census estimates, there were 485 farmworkers and related individuals in Alachua County. Based on an average of 2.34 persons per household in Alachua County, there were 207 farmworker households residing in Alachua County. The Department of Agriculture, 1996, estimated no HRS permitted migrant labor camps and farm labor housing facilities for Alachua County, including no units for the City of Gainesville. The 1990 U.S. Census indicated 375 vacant seasonal and migratory housing units for Alachua County and 86 vacant seasonal and migratory housing units in the City of Gainesville. Based on the urban character of the City, the lack of agricultural food cropland in the City, the number of vacant seasonal and migratory housing in the County, and the above information, the City has determined there is no demand for farmworker housing.

University of Florida Students

The students at the University of Florida play a major role in the housing market in Gainesville. The University had an enrollment of approximately 42,053 students in 1997, up from 39,951 in 1995 and 40,372 in 1996. This increase in the number of students has increased the need for additional housing for students.

As of the fall of 1997, the University housed approximately 6,896 students in campus dorm rooms, 2,428 persons in 980 married student housing units and 1,620 students in Sorority and Fraternity housing. As of January 2000, the University is building an on-campus apartment complex that will house 532 students.

The increase in the number of students has caused an increase in the construction of multiple-family dwelling units, particularly in the unincorporated area of the County. It appears that the private sector has provided limited affordable housing for students due to the waiting list of students for university sponsored housing, although this long waiting list can also be associated with the fact that students prefer to live on campus. Until private industry can provide housing that students can afford, there will be a need for the University to build additional housing. The City will support joint ventures between the University and the private sector to provide housing for its student population. The City has increased allowable densities for residential land uses near the University to encourage the provision of more housing near campus. There is a need to stabilize the neighborhoods near the University in order to maintain them as attractive places to live and invest in for owner-occupants including faculty, other professionals, and other families and individuals who wish to live in stable, in-town neighborhoods.

Projected Housing Construction Needs

Table 28 specifies the number of new housing units that must be provided in the city to meet the needs of the projected population for the planning period. Between 2000 and 2005, new construction should average 421 units per year and 644 units per year between 2005 and 2010 to meet the needs of new households. Some of these new housing needs will be provided by existing approved developments in the city and urban area.

Furthermore, the City estimates that 861 units are currently substandard. The City will need to rehabilitate or demolish 86 substandard units each year in order to eliminate existing substandard conditions by the year 2010. To compound this problem, an average of 25 units are becoming substandard each year during this time frame.

Table 28 HOUSING CONSTRUCTION NEEDS

	2000-2005	annual	2005-2010	annual
New Household formations	1984	397	3037	607
Units to maintain				
A 6.1% Vacancy Rate	121	24	185	37
Total New Construction	2105	421	3222	644
Substandard Units to be Rehab.				
Units becoming Substandard				
Total Substandard Units to be Rehabilitated				
Dilapidated Units to be Demolished				

SOURCE: Dept. of Community Development, UF Shimberg Center for Affordable Housing.

LAND USE REQUIREMENTS

In order to meet future housing needs, the Comprehensive Plan must designate enough residential land to accommodate new housing construction. The following section will indicate that no additional land will be needed for the replacement and rehabilitation of existing substandard units.

Vacant Land Use Inventory

Based on a residential capacity inventory (Table 29) the city has approximately 993 acres of undeveloped vacant land designated for residential use. Of this land, 59.0% is designated for single family use, 40.9% for multi-family and .5% for mobile home. The projected future housing need of 7,200 dwelling units can be accommodated with the available vacant acreage, based upon the estimated capacity buildout of 9,515 dwelling units (see Table 29). These estimated units do not include possible residential development in mixed-use zones or the central city zoning district.

The vacant residential land use inventory indicates that expected growth can be accommodated within the existing Land Use Plan. However, the figure of 993 acres may be misleading because not all of this

land is easily developable. Although Table 29 is very conservative in the estimates of residential acreage available, and land obviously located in the 100-year floodplain or in wetlands was not included, there may still be some environmental or other constraints that limit the amount of development. Another important factor concerns the supply of land, which is controlled by private owners who may not wish to sell or develop their land. For these reasons, the City must designate more residential land than necessary to keep market prices competitive, encourage more infill development and less urban sprawl outside city limits, and encourage more investment in the city's older residential neighborhoods in order to make them more attractive places to live.

Table 29 Residential Capacity

Zoning District	Description	Available Single-Family DU Lots	Available Vacant Acreage	Dwelling Units Per Acre	Total Dwelling Units at Buildout	Proposed Population Increment at Buildout
RSF-1	Single Family, 3.5 du/ac	400	211.10	3.5	1,139	2,681
RSF-2	Single Family, 4.6 du/ac	308	16.29	4.6	383	901
RSF-3	Single Family, 5.8 du/ac	312	76.40	5.8	755	1,778
RSF-4	Single Family, 8.0 du/ac	149	21.69	8.0	323	759
RMF-5	Single /Multi-family, 12.0 du/ac	113	94.59	8.0	870	2,047
RMF-6	Multi-family, 10-15 du/ac	13	193.63	10.0	1,949	4,589
RMF-7	Multi-family, 14-21 du/ac	14	30.88	14.0	446	1,051
RMF-8	Multi-family, 20-30 du/ac	8	4.37	20.0	95	225
RC	Residential Conservation, 12.0 du/ac	330			330	777
MH	Mobile Home, 12.0 du/ac		5.00	12.0	60	141
RMU	Residential Mixed Use, to 75 du/ac		0.76	20.0	15	36
RH-1	Res. High Density, 20-43 du/a	8	9.91	25.0	256	602
RH-2	Res. High Density, 43-100 du/ac		1.54	30.0	46	109
PD/Resid.	Planned Development Residential	867			867	2,041
Sub total		2,522	666.16		7,534	17,736
Greenways of Gainesville D.R.I.						
	Single Family	1,177	261.40		1,177	2,770
	Multiple Family	804	65.90		804	1,892
Sub total		1,981	327.30		1,981	4,662

TOTAL		4,503	993.46		9,515	22,398
Source: City of Gainesville, Department of Community Development, March 2000.						
Note: Average household size used to calculate the population at buildout is 2.354 persons per household.						

Residential Capacity

With the amount of available single-family lots, the vacant acreage in each residential zoning district and the typical density achieved in each district, it is conservatively estimated that 9,515 units could be placed on the land (see Table 29). Based on the average household size of 2.354 in 2000, these units can accommodate approximately 22,398 people. Of this population, approximately 60% would reside in multiple-family districts and 40% would reside in single-family districts.

HOUSING: THE PRIVATE SECTOR

Existing Housing Market

Approximately 90 private homebuilders are affiliated with the Gainesville Builder's Association. Table 31 shows the number and dollar value of new homes that have received building permits since 1991. A total of 3,343 residential building permits were issued for new housing between 1991 and 1998, an average of 418 permits a year, down from an average of 495 permits a year between 1980 and 1989. Single-family permits account for 47%, and multi-family 53%. Due to the fact that some construction projects take years to complete, even though the building permits were issued, the City uses Certificates of Occupancy (CO's) to determine the number of units that are actually being built per year. The CO's reflect a more accurate account of building construction activity. Between 1991 and 1998, 3,318 units were issued CO's, 1,433 for single-family units and 1,885 for multiple-family units, for a total average of 415 units per year.

The average cost of a basic 1,400 square foot single-family home increased from the \$44,000 - \$49,700 range in 1980 to the \$56,700 - \$63,700 range in 1987. According to the National Association of Homebuilders, in 1997 nationwide, the average size for a new single-family home was 2,150 square feet, with a median price of \$145,500 and an average price of \$175,700. In 1998, the average size for a single-family home was 2,190 square feet, while the median price was \$151,600 and the average price was \$181,300. These prices do not include land prices and site development costs of developers. Land costs as estimated by the City of Gainesville can add \$15,000 to \$50,000 and

upwards of \$100,000 to the cost of housing depending on the location within the city or the urban area. According to the “Almanac ’99, The fact book for North Central Florida”, the average value of a new home in Alachua County in 1998 was \$100,296, while the median price rose to \$109,900 from the 1997 price of \$102,100. Based on permit data from the City of Gainesville Building Division, in 1999, the average size of a new single-family home was 2,250 square feet.

TABLE 30: Housing Construction Activity 1991-1998

Year	Single-Family Units	Total Value	Value/Unit	Multi-Family Units	Total Value	Value/Unit	Total Units
1998	196	14,859,576	75,814	225	10,712,664	47,612	421
1997	160	13,389,552	83,685	197	8,836,452	44,855	357
1996	209	16,998,352	81,332	60	1,436,712	23,945	269
1995	215	17,375,824	80,818	327	8,780,310	26,851	542
1994	258	20,276,936	78,593	567	10,909,792	19,241	825
1993	285	21,179,840	74,315	324	10,332,234	31,890	609
1992	158	7,800,504	49,370	71	2,795,936	39,379	229
1991	88	4,443,754	50,497	42	667,876	15,902	130
TOTAL	1569	\$116,324,338		1813	\$54,471,976		3382
Value/Unit			\$74,139			\$30,045	

Source: City of Gainesville Building Division, 1999.

A comparison of the average cost of construction nationwide of approximately \$61 per square foot according to the U.S. Census Bureau and the per unit value in Table 30 indicates that the City's valuation of construction is not consistent with the true cost of housing construction. The City's current valuation is based on a cost of \$35 per square foot. The City's current valuation at first glance gives the impression that this city should not have an affordable housing problem.

A review of Tables 31 and 32 indicates that all of the price classes ranging from \$40,000 to \$49,999 to \$200,000 to \$249,999 had over 100 listings at the end of a given month. Based on these data it appears the private sector can provide housing at various price ranges, from new construction to the resale of existing houses.

Price of Housing

A review of the Year-To-Date Summary of Sales Activity of the Gainesville Multiple Listing Service for the years 1997 and 1998 (Table 31 and 32), found that the average selling price in the urban area for a

typical 3-bedroom single-family dwelling unit was \$97,100 and \$100,300 respectively. For a 2-bedroom home, the mean selling price in 1997 was \$62,700 and \$68,100 in 1998. Finally, 4-bedroom homes sold for an average of \$164,900 in 1997 and \$179,600 in 1998. The data in Table 33 indicate that the average selling price of housing has increased approximately 8.6% for 2-bedroom homes, 3.3% for 3-bedroom homes and 8.9% for 4-bedroom homes.

Table 31 Real Estate Trend Indicator - 1997

	Report Period: Jan 1, 1997 through Dec 31, 1997					
	Single-Family Unit Sales			Apartment, Condo/ Co-Op Unit Sales	Single-Family Listings End of Month	Apartment, Condo/Co-Op Listings End of Month
	Number of Bedrooms					
Price Class	2 or less	3	4 or more			
\$29,999 or under	23	16	2	42	34	49
\$30,000 - \$39,999	24	19	3	62	73	73
\$40,000 - \$49,999	32	81	5	91	114	25
\$50,000 - \$59,999	27	84	7	53	132	12
\$60,000 - \$69,999	48	106	12	46	137	15
\$70,000 - \$79,999	17	149	10	56	130	19
\$80,000 - \$89,999	22	175	18	26	152	28
\$90,000 - \$99,999	15	148	24	8	172	15
\$100,000 - \$119,999	6	269	69	3	276	2
\$120,000 - \$139,999	6	121	119	3	200	20
\$140,000 - \$159,999	0	54	81	0	159	1
\$160,000 - \$179,999	1	41	54	0	101	0
\$180,000 - \$199,999	0	20	56	1	121	0
\$200,000 - \$249,999	0	17	57	1	107	0
\$250,000 - \$299,999	0	9	33	0	57	0
\$300,000 - \$399,999	1	2	24	0	55	0
\$400,000 - \$499,999	0	1	12	0	7	0
\$500,000 and over	0	0	1	0	25	0
Totals	222	1312	587	392	2052	259
Median (thousands)	62.0	91.5	144.4	50.0	107.3	44.5
Mean (thousands)	62.7	97.1	164.9	55.1	134.8	57.7

Housing Element Data and Analysis
Ord. No. 991268—Petition 51CPA-00 PB
Eff. Date: 3/4/02

Source: Gainesville-Alachua County Association of Realtors, 1998.						

Table 32 Real Estate Trend Indicator - 1998

	Report Period: Jan 1, 1998 through Dec 31, 1998					
	Single-Family Unit Sales Number of Bedrooms			Apartment, Condo/ Co-Op Unit Sales	Single-Family Listings End of Month	Apartment, Condo/Co-Op Listings End of Month
Price Class	2 or less	3	4 or more			
\$29,999 or under	22	27	1	43	24	60
\$30,000 - \$39,999	21	20	1	42	49	36
\$40,000 - \$49,999	35	63	6	85	123	28
\$50,000 - \$59,999	20	82	23	57	162	29
\$60,000 - \$69,999	49	93	10	60	162	13
\$70,000 - \$79,999	31	131	17	66	186	22
\$80,000 - \$89,999	28	124	17	46	179	26
\$90,000 - \$99,999	19	175	20	16	115	15
\$100,000 - \$119,999	12	263	65	14	305	23
\$120,000 - \$139,999	5	158	102	4	226	4
\$140,000 - \$159,999	4	73	86	0	154	0
\$160,000 - \$179,999	1	48	63	0	103	0
\$180,000 - \$199,999	0	19	54	0	108	1
\$200,000 - \$249,999	0	22	80	0	131	2
\$250,000 - \$299,999	0	8	50	0	95	0
\$300,000 - \$399,999	0	0	39	0	56	0
\$400,000 - \$499,999	0	1	13	0	18	0
\$500,000 and over	1	1	9	1	16	1
Totals	248	1308	656	434	2212	260
Median (thousands)	66.9	97.0	154.3	59.0	107.1	52.3
Mean (thousands)	68.1	100.3	179.6	61.3	132.2	63.8
Source: Gainesville-Alachua County Association of Realtors, 1999.						

The multiple listing service year-to-date summary report also indicated that approximately 82% of the residential listings sold leaving an estimated 350 to 400 units on the market.

The multiple listing service year-to-date summary reports also indicate that the number of apartment/condominium sales increased from 392 to 434 and the selling value increased from \$55,100 to \$61,300 between 1997 and 1998.

Tenure and Type

Based on the data about new housing construction and the real estate sales market (acceptable vacancy rates for all types of units) it appears that the private sector has provided an adequate amount of housing units to meet the need for both single-family and multi-family units. During the last 8 years 47% of the building permits issued has been for single-family units and 53% for multi-family units. It is assumed that all single-family units being built are for owner occupancy and the majority of multi-family units being built are for renter occupancy.

Income Group

It appears that the private sector can provide 100% of the housing needs of moderate, middle and upper income household and a portion of low-income household needs. The private sector has difficulty providing housing at a profit for extremely low-and very low-income and a large portion of the low-income group.

Extremely Low-Income

This income group has a maximum housing cost expenditure of approximately \$320 a month for a family of 4. Based on the limited income of this group, housing construction costs, land and site development costs, the private sector cannot provide adequate housing at a price this group can afford without some type of subsidy. Based on a conventional fixed rate 30-year mortgage at 7.5%, the maximum mortgage that this group could afford, (within the affordable housing index) is \$45,000. With average lot prices for single-family housing estimated at anywhere from \$15,000 to \$50,000 and upwards of \$100,000 and the average cost of housing construction at \$60-\$70 per square foot, the private sector cannot provide housing for extremely low-income groups.

Very Low-Income

The very low-income group consists of a family of 4 that can only spend \$321 to \$534 a month on housing cost. Households which can only afford to spend \$321-\$400 can only afford housing that is in the \$45,000 to \$55,000 range. For very low-income households that can afford housing expenses above \$400, the private sector housing market does offer some hope. Analysis of the real estate

market indicates that there is existing housing on the market that can meet the needs of this income group. The majority of housing for this group consists of housing in older neighborhoods, town houses and apartments. This housing has a cost between \$60,000 and \$80,000. The neighborhood filtering process plays a very important role in the housing framework for low-income households.

Low, Moderate, Middle and Upper Income Group

The low-income group consists of those families of four that can afford to pay between \$535 and \$854 a month on housing cost. The moderate, middle and upper-income group consists of those four person households that can afford to pay at least \$855 a month for housing cost. The private sector, through the existing resale housing market and new construction, currently provides housing for these income groups in a variety of housing types.

HOUSING DELIVERY PROCESS

This section of this Element analyzes two administrative processes that influence the supply and affordability of housing: government regulation and mortgage financing.

Regulatory Framework

The production of housing involves the coordination of a group of individuals: land owners, homebuilders, building material suppliers, and financial institutions, as well as City government. In order to determine what regulatory issues are affecting the production of housing in Gainesville, the City surveyed homebuilders and asked them to rank or list issues in the order that have most significantly affected their ability to build housing in Gainesville. The following are the results of that survey:

<u>ISSUE</u>	<u>RANKING</u>
Zoning and Subdivision Approvals	1
Land Availability	2
Land Cost	3
Building Code Inspection	4
Environmental Constraints	5
Inadequate Infrastructure	6
Construction Financing	7

Source: City Mail Survey

The ranking lists zoning and subdivision approvals as the number 1 issue. However, the following discussion will show that this issue may be more of a perception problem than a real problem.

Zoning and Subdivision Approvals, and Environmental Regulations

Between 1994 and 1999, 18 requests for residential rezoning have been presented to the city (Table 33). Sixteen of the petitions were approved and 2 were denied. Of those 16 requests that were approved, 6 involved changes from a nonresidential use to a residential use, 5 of which were approved.

Based on Planning Department files, most requests for residential rezonings have been approved, but there have been more requests to have residential land rezoned for non-residential uses. There have also been more requests for rezoning residential land to mixed-use zoning classifications that would allow commercial, office and residential uses together. This reflects the creation of the mixed-use zoning districts in 1992. Zoning and subdivision approvals are usually granted within 6 months of the submission date.

Due to the environmentally sensitive nature of some undeveloped land in the city, delays in approvals are caused by the need for additional studies and adjustments to plans in order to protect the environment and the community. These studies often cause unanticipated delays that may add to the costs and frustrations of the developer.

Table 33 **RESIDENTIAL ZONING CHANGES**
1994-1999

Results	Total Residential	%	To Residential	Within Residential (up)	Within Residential (down)
Approved	16	89	5	6	5
Denied	2	11	1	1	0
Total	18	100	6	7	5

Source: Dept. of Community Development Petition Files, January 2000.

Land Availability and Land Cost

Land availability and land cost were ranked second and third respectively by homebuilders as being problems for developing housing in the city. Land is one of the most critical resources in the housing delivery system. The supply and location of vacant land, in addition to its price, has a significant impact on the production and distribution of residential development. The supply of land that is available for residential development is almost always controlled by private land owners who may not wish to sell or develop their property, thereby, effectively reducing the supply of land. The other factor that affects the

supply of land is whether the land that is available can be used for development. If not, the supply is further reduced.

The Vacant Residential Land Use Inventory discussed earlier in this Element explained that the city has available land zoned for residential use to accommodate expected future growth through the year 2010.

A major factor that will affect the availability of this land is that over 50% of the vacant residential land has environmental constraints that make housing development more difficult and expensive. This usually drives land prices up for available land.

Nationally, land costs now comprise one-fourth of the cost of a new single-family home compared to 10% 40 years ago (National Association of Homebuilders). If current trends continue, in another 30 years, lot costs will exceed those for materials and labor. Based on a survey of the Gainesville Homebuilders Association, land costs in Gainesville represent approximately 21% of housing cost.

Based on lot sale prices, lot prices in the city are higher than in the urban area outside of city limits for a comparable lot. Lot prices follow the basic economic laws of supply and demand. When demand is greater than the supply of land on the market, then land prices are higher. Land prices are usually in the most demand closer to amenities that the consumer feels are most important, near urban services, the work place, shopping, etc., which is usually in the city. Further away from urban services, land prices tend to be lower.

The City has taken the initiative to provide lower cost housing by marketing a tract of land it owns to be developed into affordable housing. The City currently owns 131 lots on 35 acres of land located in the Cedar Grove II Project area in Northeast Gainesville, east of Waldo Road and north of Duval Elementary School. At the time of this report, 23 homes are completed and 11 more are under construction. The City is acting as developer of this project, which at build out will include 131 affordable, custom built single-family homes for very low-, low- and moderate-income families. The target market of this development consists of families with incomes less than or equal to 120% of the area median income for Gainesville, adjusted for family size. The leveraging of various federal, state, local, foundation and private sector funds will enable the City to price the new homes at an affordable level. Subsidies available to qualified buyers include land grants (value of \$13,500), down payment assistance and below-market second mortgages among other forms of assistance.

Financing

One of the major constraints for many families is securing the financing to purchase a home. However, according to the National Association of Homebuilders, innovations in mortgage finance in addition to a strong economy have helped to expand homeownership opportunities. Under pressure from regulators and the market to make homebuying more accessible to low-income households, financial institutions

have created more flexible lending standards with several new products that enable more low-income borrowers at the margin to qualify for mortgages. For example, now that mortgage interest rates and home price inflation are at modest levels, financial institutions are offering more adjustable-rate products with a variety of initial adjustment periods and interest rates.

The major drawback for many households seem to be saving for the down payment and closing costs associated with buying a home. Lower down payment requirements have helped to reduce the upfront cash burden for some potential buyers. The down payment requirement on some loans is as low as 5 percent. Also, many of the new mortgage products allow sellers to contribute to closing costs, and some waive the cash reserve requirement when a loan is closed. Some lenders are also raising the maximum mortgage payment a specific income can carry and are allowing borrowers the chance to establish credit by using the timely payment of rent and utilities. The time and cost of processing loans has also been reduced due to improvements in information technology. As a result, homebuyers now have more options in picking a mortgage product that best suits their particular income and risk tolerance. However, a broad downturn in the economy can still negatively affect housing markets, and rising interest rates can force marginal borrowers out of the homebuying market. In many cases, fluctuations in the interest rates prevent persons from qualifying for loans. Table 34 reveals the impact that an increase in interest rates has on the number of people that can afford a mortgage. The interest rates at the time of this writing range from 7.38 to 8.62%; on a \$50,000 mortgage, payment for principal and interest will range from \$324 to \$387. An increase in interest rates up to 10 or 10.5% increases this payment from \$439 to \$476. This increase in interest rates would prevent more families from purchasing a home.

Table 34 Interest Rates/Monthly Payments

Loan Amount	Interest Rates/Monthly Payments								
	6.5%	7%	7.5%	8%	8.5%	9%	9.5%	10%	10.5%
\$20,000	\$126	\$133	\$140	\$147	\$154	\$161	\$168	\$176	\$183
\$25,000	158	166	175	183	192	201	210	219	229
\$30,000	190	200	210	220	231	241	252	263	274
\$35,000	221	233	245	257	269	282	294	307	320
\$40,000	253	266	280	294	308	322	336	351	366
\$45,000	284	299	315	330	346	362	378	395	412
\$50,000	316	333	350	367	384	402	420	439	457
\$55,000	348	366	385	404	423	443	462	483	503
\$60,000	380	399	420	440	461	483	505	527	549
\$65,000	411	432	454	477	500	523	547	570	595

\$70,000	442	466	489	514	538	563	589	614	640
\$75,000	474	499	524	550	577	603	631	658	686
\$80,000	506	532	559	587	615	644	673	702	732
\$85,000	537	566	594	624	654	684	715	746	778
\$90,000	569	599	629	660	692	724	757	790	823
\$95,000	600	632	664	697	730	764	799	834	869
\$100,000	632	665	699	734	769	805	841	878	915
Source: Fannie Mae Foundation, <u>Opening The Door To A Home Of Your Own</u> , 1996.									

The data suggests that an effective way to the increase number of persons who can afford to purchase a home would be for the City, with the cooperation of lending institutions to develop a down-payment loan program for young families, and a mortgage interest rate reduction fund program.

BARRIERS TO AFFORDABLE HOUSING

The City of Gainesville 1996-2000 Housing and Community Development Consolidated Plan states that as a requirement of the State Housing Initiatives Partnership (SHIP) Program, the City established the Affordable Housing Advisory Committee (AHAC), a group consisting of developers, housing professionals, advocates for low-income people and citizens interested in affordable housing. The committee reviewed public policies to identify those that may act as barriers to the provision of affordable housing in the City. Five policies were identified as having a direct effect on the provision of affordable housing in 1995. At the present time, the City has adequate infrastructure capacity to provide affordable housing and a transfer of development rights incentive was determined not to yet be a viable alternative.

Expedited Permitting

The total cost of a housing unit can rise significantly with the time and expense of obtaining the proper permits for construction or rehabilitation. The City's First Step Program is available for private and non-profit housing developers for assistance in finding suitable sites for low-income housing and providing preliminary information to help get projects started. The guidance concerning development procedures and requirements received at First Step is also a way for developers to avoid wasting time trying to find different pieces of information from different city departments.

Historic Preservation Review Process

Within the three historic districts of the City are opportunities for the development of affordable housing.

The AHAC found that historic preservation is a desirable activity in the community but the Historic Preservation Board review process at times may inadvertently delay the development of affordable housing in these neighborhoods. The AHAC suggested that a set of pre-approved guidelines for affordable housing within the Historic Districts be drawn up and that housing plans that meet these guidelines should be automatically approved by the Historic Preservation Board staff. Although this has not yet happened, NHDC has a set of designs that have been approved for new housing in the Pleasant Street Historic District. More housing units with the same design have been reviewed and approved by the Historic Preservation Board with minimal delays, thus speeding up the provision of affordable housing in the district. Because each historic district has unique characteristics, pre-approved guidelines should be specific to each individual historic district and should meet applicable specific situations.

Zoning

Zoning regulations determine the type of land use activity and the intensity of use on a piece of property.

Sometimes, zoning regulations can act as an impediment to affordable housing, either by prohibiting certain types of lower cost housing units or limiting densities so that more affordable, higher density housing activities such as apartments and townhouses are restricted. Minimum lot size can lead to higher cost units because of the higher price of the land. Individual setback requirements can increase costs by reducing the amount of buildable area on lots. The AHAC determined that the City Land Development Regulations allow for a wide range of housing at various densities and do not pose a serious barrier to the provision of affordable housing. The regulations include density bonus points as an incentive to develop higher density residential units.

HOUSING PROGRAMS

Provision and Siting of Extremely Low, Very-Low, and Low-Income Housing/ Infrastructure Availability

It is the City's objective to provide scattered housing sites for the development of low and moderate income housing throughout the city by developing and providing programs that can be used in all parts of the city. Approximately 22% of the city's public housing and 28% of the City's Section 8 rental assistance units are located in what was once referred to as Planning District 13. This Southeast Quadrant contains less than 10% of the city's population but a disproportionate percentage of the low-income housing. To enable low and moderate-income households the opportunity to live in other parts of the city and to limit the concentration of housing in the Southeast, existing and future programs must encourage housing throughout Gainesville. Infrastructure can be provided for residential development

throughout the City. Based on analysis from the City's Stormwater Management (Drainage), Water/Wastewater and Traffic Circulation Elements, it has been determined that infrastructure is available to meet the needs of existing and future low-income households.

Currently, the City continues to assist the Neighborhood Housing and Development Corporation (NHDC), Habitat for Humanity, the Gainesville Builder's Association Home Ownership Possibilities for Everyone (H.O.P.E.) program and other not-for-profit housing providers in their efforts to contract new affordable homes for low income families via land donations when available and technical assistance. The City also owns scattered sites within the city limits, sufficient to build approximately 180 housing units. The Gainesville Housing Authority Section 8 program provides certificates that can be used for housing throughout the city. These programs along with the owner and renter rehabilitation programs are capable of providing affordable housing throughout the city for low-income families.

The City should study an innovative method that may provide more affordable infill housing. This method would provide financial incentives and eliminate time delays in gathering permits. The City would provide several free building permits for specific locations where it has been determined that affordable housing should be encouraged. These permits would be "on the shelf," and available for housing contractors to pull.

Initially, affordable housing designs would be chosen in a design competition after being evaluated on energy efficiency, water conservation and other criteria. The best designs would be taken to neighborhood associations, affordable housing advisory groups and local government professionals. The neighborhood would either accept or reject each proposed design, as they deemed fit for their neighborhood. The final designs would then be fully processed and readily available to any entity that chooses to build in those locations.

Due to the fact that existing programs will not meet all the needs of extremely low, very-low and low-income households, other programs must be utilized. The City anticipates that participation by private industry and not-for-profit organizations in the State affordable housing programs such as the State Housing Initiative Program (S.H.I.P.) will help the City meet the needs of extremely low-, very-low and low-income families. The S.H.I.P. program provides funding for a wide variety of housing needs for current and future homeowners. The programs and services include purchase assistance for downpayments and closing costs, homebuyer training, housing rehabilitation, emergency repair, special needs housing for groups such as the homeless or teenage mothers, and mortgage foreclosure to help income-eligible households avoid foreclosure.

The William E. Sadowski Affordable Housing Act, enacted in 1992, allocates a portion of new and existing documentary stamp taxes on deeds and mortgages for the development and maintenance of

affordable housing. The money is distributed on a formula basis to cities and counties. This is the funding that makes up the S.H.I.P. program.

Elimination of Substandard Housing Conditions

The total number of substandard units was estimated at 1624 units by the Housing Conditions Survey of 1992, compared to 1844 units in the previous plan period. In order to eliminate these substandard conditions and prevent additional units from becoming substandard, the City has developed a Housing and Community Development Consolidated Plan. This is a comprehensive assessment, strategy and action plan for various community development activities within the City. The intent is to provide a unified vision for addressing the many needs of very-low, low and moderate-income residents, including housing needs. The housing plan utilizes the following programs to address the problems of substandard housing:

Housing Inspection Program - The Code Enforcement Division implements the City's Minimum Housing Code, inspecting housing units considered dangerous throughout the City.

Homeowner Rehabilitation Program - Funded through the CDBG and HOME programs, this program rehabilitates owner-occupied housing units in 10 target areas.

Rental Rehabilitation Program - Funded primarily through the HOME program, this program rehabilitates renter-occupied units throughout the City but primarily in the 10 designated target areas.

Housing Initiatives Program - This is a cooperative effort between the City and private agencies to provide housing opportunities for low-income households. The City Housing Division coordinates 6 S.H.I.P. committees to ensure community-wide input for more affordable housing. The program includes NHDC, the Gainesville Builders Association HOPE program, Habitat for Humanity and other not-for-profit housing providers in their efforts to provide affordable housing.

Allow Sites for Mobile Homes

The City of Gainesville 1991-2001 Comprehensive Plan allows the development of mobile home-parks in areas designated Residential-Low (up to 12 units per acre) on the Future Land Use Map. Manufactured homes meeting the Standard Building Code standards are permitted by right in all residential districts. There are currently 9 licensed mobile home parks in the city and 17 in the urban area outside of city limits (see Map 6). The mobile home parks in the city contain a total of 999 mobile home spaces. Currently there are 5 acres of vacant land zoned for the development of mobile homes in the city that could provide an additional 60 (*available acreage times 12*) mobile home spaces. Since 1982 only one request was made for rezoning into the RM district, which was approved.

Based on the data presented, it is clear that the County provides more opportunities for siting mobile homes in the urban area than the City does. In order for the City to provide adequate sites for mobile homes in the future, the City's Land Use Plan must designate land for mobile homes. Land Development Regulations allow mobile homes in mobile home parks under a low-density residential land use category. The City's zoning code does reflect the fact that manufactured housing is a residential use and is allowed in residential areas when built to the Standard Building Code. The existing zoning code requires that land for mobile homes be designated to MH (mobile home residential district).

Provisions for Group Homes and Foster Care Facilities

The City Code of Ordinances provides adequate sites in residential areas or areas of residential character for group homes and foster care facilities. The City defines and provides for the following types of residential care facilities: Community residential homes, Adult day care homes, Family day care homes, Residences for destitute people and Social service homes and halfway houses. Family day care homes and Community residential homes are allowed by right in all residential districts. Social Service Homes are allowed by special use permit in certain multi-family and mixed-use districts, and by right in the medical district. In regard to community residential homes, the City has amended its zoning code to comply with State law, which places limits on local government's ability to regulate them. Thus, Community residential homes with 1-6 residents are allowed in single-family districts, homes with 7-14 residents are allowed in multi-family districts, and homes with over 14 residents are permitted in multi-family districts with additional requirements. All Community residential homes must meet minimum distance requirements. See Appendix B for definitions of these facilities.

While the City provides sufficient opportunity for the siting of these facilities, it could facilitate their development by improving coordination with the State Department of Children and Families and by disseminating information on requirements and procedures for siting them.

Preservation and Conservation of Existing Housing Stock

The City of Gainesville possesses many valuable architectural (historic) resources that are being preserved through the efforts of the City and the Historic Preservation Board. There are 4 historic districts (3 in the City plus the UF Campus District), and 3 residential structures listed on the National Register of Historic Places in Gainesville. The City also funds an active Historic Preservation Program and promotes the nomination of neighborhoods to the Local Register of Historic Places. Due to the importance of the city's historical resources, the City has adopted the Historic Preservation Element of the Comprehensive Plan.

The preservation and conservation of non-historically significant housing is important to maintaining a sense of community and providing housing for those who cannot afford new housing. Since 1975, the City has used Community Development Block Grant (CDBG) and HOME funds to rehabilitate housing in designated target areas (see Map 5). The City has also supported non-profit organizations such as the Neighborhood Housing and Development Corporation and the Community Action Agency in their efforts to preserve housing and neighborhoods. The City will continue to use these programs as well as the assistance of other non-profit organizations to preserve and rehabilitate the housing in existing neighborhoods.

If a house cannot be rehabilitated and must be demolished, deconstruction is a way to preserve at least certain elements from the building during the demolition process. Deconstruction is the taking apart or removing of some building components for reuse before demolition. The process involves carefully taking apart portions of buildings or removing their contents with the main goal of reusing those elements. Deconstruction can help the environment by diverting items from landfills into productive uses. It can also create job opportunities for unskilled and unemployed workers.

The City of Gainesville has recently instituted a neighborhood planning program that would assist designated neighborhoods in developing a neighborhood action plan, which will include goals and issues identified by the neighborhood and a proposed list of projects. City staff from several departments will be available to work with and assist the neighborhoods in developing a plan. The plans need to address issues such as land use, housing, codes enforcement, traffic and infrastructure, crime, recreation and beautification. Short and long-term goals identified by the neighborhood and identification of strategies to implement the goals are also included in the plans. Besides providing tangible physical improvements to the neighborhood, the program will enable neighborhood residents and the City to make positive changes by working together in partnership, enhance communication and understanding between the neighborhood and the City and empower neighborhood groups to effectively plan and implement projects and solutions.

APPENDIX A

Housing Element Data and Analysis
Ord. No. 991268—Petition 51CPA-00 PB
Eff. Date: 3/4/02

CITY OF GAINESVILLE HOUSING CONDITIONS SURVEY

SURVEY COMPLETED BY THE CODES ENFORCEMENT
DIVISION OF THE COMMUNITY IMPROVEMENT DEPARTMENT
JUNE 1992

REPORT PREPARED BY THE DEPARTMENT OF COMMUNITY
DEVELOPMENT
JUNE 1993

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OVERALL SURVEY RESULTS

The City of Gainesville has a total of 30,971 dwelling units by physical count. On a scale from one (worst) to four (best), the average dwelling unit has a 3.6 rating. This survey was conducted by the City of Gainesville Code Enforcement Division of the Community Improvement Department, and evaluates the exterior condition of housing units. Surveyors evaluated both the extent of deterioration and the number of major and minor code violations detected in each unit. Housing conditions in the City were determined using the following rating system:

DILAPIDATED (1)

a dwelling or dwelling unit deteriorated in excess of 50% of its value or with numerous major violations.

SUBSTANDARD (2)

(major repairs) a dwelling or dwelling unit with numerous minor violations or a combination of major and minor violations valued at less than 50% of the unit.

SUBSTANDARD (3)

(minor repairs) a dwelling or dwelling unit with three or more minor violations only.

STANDARD (4)

a dwelling or dwelling unit that substantially meets the conditions of the Minimum Housing Code with two or less minor violations.

TO DETERMINE THE DWELLING'S CLASSIFICATION, THE FOLLOWING
VISUAL INSPECTION VIOLATION BREAKDOWN WAS USED:

MINOR VIOLATIONS

1. Broken, missing or cracked window panes (one violation each window).
2. Damaged or missing window and door screens (one violation each instance).
3. Exterior wood surface with deteriorated or lacking paint.
4. Deteriorated wood trim (small amount only).
5. Minor roof violation.
6. Trash and debris on premises.

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MAJOR VIOLATIONS

1. Multiple instances of minor violations (e.g. numerous broken windows).
2. Deteriorated exterior wood siding and/or support members.
3. Major roof deterioration.
4. Improper piers, sagging, leaning or other structural defects.
5. Inadequate electrical service

COMPARATIVE BREAKDOWN OF HOUSING CONDITIONS

<u>RATING</u>	<u>1992</u>	<u>1982</u>	<u>1992</u>	<u>1982</u>
1	95	502	.3%	1.74%
2	1529	3165	5.0%	11.0%
3	7420	6819	24.0%	23.7%
4	21927	18287	70.7%	63.5%
TOTAL	30971	28773	100%	100%
Total units not meeting standard	9044	10486	29.2%	36.4%

NEIGHBORHOOD DIVISION

The City of Gainesville is divided into 47 Neighborhood Planning Areas (NPA's), shown on Map 1. A survey was conducted in June of 1992 in each NPA to determine the number of housing units and their condition. The results of this survey are depicted in Table 1. This table shows the total number of housing units in each NPA, and using the above rating system (one=worst to four=best), the number of housing units classified by condition.

Several NPA's have a significant number of dilapidated and substandard housing units needing major repair. Maps 2 is a graphical representation of the percentage of housing units in each NPA that fall into the substandard categories of dilapidated (a condition rating of "1") or needing major repair (a condition rating of "2"). NPA's 4, 14, 18, 19, and 41 have the highest percentage of units falling into these categories. In each of these NPA's between 21 and 40 percent of the units are classified as substandard, with the exception of NPA 19, where 83% of the housing units have been classified as dilapidated or substandard needing major repair. NPA 4 has the highest number of dilapidated units

with 54 units being rated a "1". This is over half of the total number of units rated a "1" in the City.

AVERAGE CONDITION

The average housing unit in the City of Gainesville has a 3.6 housing condition rating. Table 2 shows the average rating for housing units in each Neighborhood Planning Area and indicates whether the average condition is above or below the City average. There are 18 NPA's where the average housing condition rating is below the City average.

CONCLUSION

This housing conditions survey has determined that 29% of the housing units in the City of Gainesville are in substandard condition, 5% of which are considered to be dilapidated or in need of major repair. In comparison to the 1982 Housing Conditions Survey, this percentage is 7% lower and shows that the City has been making progress in reducing the number of housing units that do not meet the standard. The number of units in dilapidated condition have been significantly decreased since 1982. However, housing units that are classified as either dilapidated or substandard continue to present pressing health and safety concerns. According to the City of Gainesville 1991-2001 Comprehensive Plan, the City will monitor housing conditions and conduct a windshield survey every 4 years. The City will continue to utilize federal, state and local resources and housing programs to address housing rehabilitation needs in the future.

NOTE: Survey results are representative of the city limits prior to the June 1992 annexation. Proposed amendments to the Housing Element of the City of Gainesville Comprehensive Plan indicate that a housing conditions survey of all housing units annexed by the City in 1992 will be completed by the year 1995.

TABLE 1
HOUSING CONDITIONS

NPA	4	3	2	1	TOTAL
1	185	75	18	5	283
2	172	101	37	1	311
3	1090	130	9	0	1229
4	287	244	111	54	696
5	530	119	6	0	655
6	980	276	10	0	1266
7	71	62	13	1	147
8	616	155	2	0	773
9 CAMPUS					
10	1117	74	1	0	1192
11	334	13	0	0	347
12	212	104	0	0	316
13	594	186	22	11	813
14	149	90	116	0	355
15	670	285	9	0	964
16	660	142	8	0	810
17	135	183	37	0	355
18	76	39	51	1	167
19	14	37	234	8	293
20	846	911	9	0	1766
21	401	476	9	0	886
22	627	30	1	0	658
23	316	3	0	0	319
24	330	222	0	0	552
25	292	134	41	0	467
26	593	419	94	1	1107
27 INDUS.					
28	47	91	18	0	156
29	821	281	101	3	1206
30 PARK					
31	194	62	4	1	261
32	752	103	23	4	882
33 NO NPA					
34	542	63	0	0	605
35	1025	17	0	0	1042
36	597	29	1	0	627
37	951	52	12	0	1015

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38	153	18	0	0	171
39	1018	64	5	0	1087
40	908	147	13	0	1068
41	274	96	158	0	528
42	478	383	54	3	918
43	114	197	41	2	354
44	333	248	95	0	676
45	624	333	47	0	1004
46	638	269	22	0	929
47	1027	437	97	0	1561
48	134	20	0	0	154
TOTAL	21927	7420	1529	95	30971

TABLE 2
AVERAGE HOUSING CONDITIONS

NPA	AVERAGE	ABOVE CITY AVERAGE	BELOW CITY AVERAGE	AT CITY AVERAGE
1	3.5		x	
2	3.4		x	
3	3.9	x		
4	3.1		x	
5	3.8	x		
6	3.8	x		
7	3.4		x	
8	3.8	x		
10	3.9	x		
11	3.9	x		
12	3.7	x		
13	3.7	x		
14	3.1		x	
15	3.7	x		
16	3.7	x		
17	3.3		x	
18	3.1		x	
19	2.2		x	
20	3.5		x	
21	3.4		x	
22	3.9	x		
23	3.9	x		
24	3.5		x	
25	3.5		x	
26	3.4		x	
28	3.2		x	
29	3.6			x
31	3.7	x		
32	3.8	x		
34	3.9	x		
35	4.0	x		
36	3.9	x		
37	3.9	x		
38	3.9	x		
39	3.9	x		
40	3.8	x		
41	3.2		x	
42	3.4		x	
43	3.2		x	
44	3.3		x	
45	3.6			x
46	3.7		x	
47	3.6			x
48	3.8	x		

APPENDIX B

DEFINITIONS

Foster Family Home for Children means a dwelling owned or rented by, and occupied by, parents licensed by the State to provide personal care for one or more foster children, all of whom live together in such dwelling as a family unit with traditional family ties. Any former foster child who has lived continuously in such a home for one year prior to his/her attaining majority age shall be considered a member of the family and the parents may allow that former foster child to continue to live in that home without obtaining a landlord license.

Personal Care Group Home—In 1989, the State adopted Florida Statute 419 which limits local government's ability to regulate personal care group homes. The City is in the process of amending its zoning code to comply with this Act. In the interim, State law takes precedence over the City's Zoning Code. The Act defines a Community Residential Home as a "dwelling unit licensed to serve clients of the Department of Health and Rehabilitative Services, which provides a living environment for 7 to 14 unrelated residents who operate as the functional equivalent of a family, including the supervision and care by supportive staff as may be necessary to meet the physical, emotional, and social needs of the residents." The Act further states that "homes of six or fewer residents which otherwise meet the definition of a community residential home shall be deemed a single-family unit and a noncommercial, residential use for the purpose of local laws and ordinances. Regulations for homes with more than 14 residents remain the same as stated in the City's Zoning Code.

Community residential home means a dwelling unit licensed to serve clients of the state department of health and rehabilitative services, which provides a living environment for residents who operate as the functional equivalent of a family, including such supervision and care by supportive staff as may be necessary to meet the physical, emotional, and social needs of the residents. Community residential homes are further defined by F.S. Ch. 419, and regulated by the state department of health and rehabilitative services. This definition shall not include foster family homes for children, rooming or boarding homes, clubs, dormitories, fraternities, sororities, monasteries or convents, hotels, residential treatment facilities (Levels I, III or V), nursing homes, emergency shelters, social service homes or halfway houses, or residences for destitute people.

Social Service Home or Halfway House—A facility providing professional care, resident or nonresident, for those requiring therapy, counseling, or other rehabilitative services related to drug abuse, alcohol abuse, social disorders, physical disabilities, mental retardation, or similar problems.

APPENDIX C

Table 35		SELECTED HOUSING CHARACTERISTICS					
		City of Gainesville					
Census Tract	Total Housing Units	# lacking plumbing	% lacking plumbing	# lacking complete kitchen	% lacking complete kitchen	Number overcrowded	Percent overcrowded
1	294	0	0	5	1.7%	0	0
2	2282	33	1.45%	8	0.35%	115	5.0%
3	3289	22	0.67%	6	0.18%	60	1.82%
4	2244	0	0	0	0	94	4.19%
5	2240	12	0.53%	10	0.45	13	0.58%
6	1499	13	0.87%	18	1.20%	183	12.2%
7	1861	21	1.13%	40	2.15%	261	14.0%
8	4139	0	0	0	0	173	4.18%
10	2737	33	1.20%	27	0.97%	60	2.19%
11	2989	7	0.23%	7	0.23%	33	1.10%
12	4205	8	0.19%	0	0	106	2.52%
13	27	0	0	0	0	0	0
14	0	0	0	0	0	26	9.45%
15	0	0	0	0	0	0	0
16	1621	0	0	4	.25%	38	2.3%
17	1558	0	0	0	0	20	1.29%
19.02	0	0	0	0	0	0	0
18.01	229	0	0	0	0	0	0
18.03	1669	0	0	14	.84%	52	3.12%
18.04	87	0	0	0	0	7	8.04%
19.01	0	0	0	0	0	0	0
Totals	33,245	149	0.45%	139	.42%	1241	3.73%
Source: 1990 U.S. Bureau of the Census							
Census Tract 9 (University of Florida) was deleted from the analysis							
Notes:							
A housing unit is classified as "lacking plumbing" when some or none of the three specified plumbing facilities (hot and cold piped water, a flush toilet and a bathtub or shower) are present inside the unit.							
The number of units having complete and incomplete plumbing facilities is shown for all housing units. In 1990, the Census Bureau dropped the requirement of exclusive use from the definition of complete plumbing facilities.							
The number of units having complete and incomplete kitchen facilities is shown for all housing units.							
A housing unit is classified as 'over-crowded' if is occupied by 1.01 or more persons per room.							

Table 36	1990 HOUSE HEATING FUEL
	Occupied Housing Units
Utility Gas	13,155
Bottled, Tank or LP Gas	1,674
Electricity	14,886
Fuel Oil, Kerosene, etc	1,630
Coal or Coke	0
Wood	279
Solar Energy	18
Other Fuel	59
No Fuel Used	223
Total	31,924
Source: 1990 Census of Population and Housing	
Note: The number of housing units lacking central heating facilities is not provided in the 1990 Census but the number of housing units utilizing various types of heating fuels is provided. The number of housing units not using any type of heating fuel is used as an indicator of unit condition.	

In Gainesville, of the 31,924 occupied housing units there are 223 that used no fuel, representing less than 1 percent (0.7%) of the occupied housing stock.

Table 37	SUBSTANDARD HOUSING UNIT CONDITION SUMMARY - 1990
occupied housing units exhibiting one or more of the following characteristics: lacking complete plumbing of kitchen facilities, 1.01+ persons per room, no heating fuel	
Alachua County	Occupied Units
Alachua	122
Archer	40
Gainesville	1,977
Hawthorne	29
High Springs	55
LaCrosse	8
Micanopy	7
Newberry	33
Waldo	13
Unincorporated (place minus county)	1,480
County Total	3,764
Place Total	2,284
Source: Special cross-tabulation of the 1990 Census of Population and Housing prepared by the US Census Bureau for the Shimberg Center for Affordable Housing	

Table 38	UNITS OCCUPIED OR TO BE OCCUPIED BY PERMANENT RESIDENTS						
	(not seasonal, recreational, occasional, for migrant, other)						
	Occupied	Vacant	Total	Vacancy Rate	Vacant Seasonal, etc. Units	Total Units	Vacancy Rate Total Units
City of Gainesville	31,294	2,072	33,996	6.1%	612	34,608	8%
Alachua County	39,334	3,596	42,930	8.4%	1,484	44,414	11%
Source: 1990 Census of Population and Housing and the UF Shimberg Center for Affordable Housing.							
Alachua County figures do not include the City of Gainesville.							

Table 39	1990 HOUSING UNITS BY TYPE									
	Number					Share				
	Single Family (1 att./ detach)	Multi-family (2 or more)	Mobile Home	Other	Total	Single Family (1 att./ detach)	Multi-family (2 or more)	Mobile Home	Other	Total
City of Gainesville	19,080	14,209	1,035	284	34,608	55.1%	41.1%	3.0%	0.8%	100.0%
Alachua County	21,794	13,046	9,161	413	44,414	49.1%	29.4%	20.6%	0.9%	100.0%
Source: 1990 Census of Population and Housing and the UF Shimberg Center for Affordable Housing.										
Alachua County figures do not include the City of Gainesville.										

Table 40	HOUSING UNITS BY TENURE, VACANCY AND OCCUPANCY STATUS, 1990	
TENURE—NUMBER OF UNITS	Gainesville	Alachua County
Owner Occupied	15,035	23,490
Renter Occupied	16,889	15,844
Total Occupied Units	31,924	39,334
TENURE-SHARE		
Owner Occupied	47.1%	59.7%
Renter Occupied	52.9%	40.3%
For Rent	1,415	2,354
For Sale Only	420	792
RENTED OR SOLD NOT OCCUPIED		
Portion of total-assumed use		
Total	237	450
Owner	112	273
Renter	125	177
TOTAL UNITS BY INTENDED USE		
(occupied or to be occupied by permanent residents)		
Owner	15,567	24,555
Renter	18,429	18,375
Total	33,996	42,930
Source: 1990 Census of Population and Housing and the UF Shimberg Center for Affordable Housing.		
Alachua County figures do not include the City of Gainesville.		

In 1990, Gainesville had 15,035 owner occupied and 16,889 renter occupied units, with an additional 1,415 vacant for rent and 420 vacant for sale. A total of 237 units are rented or sold but not occupied; if distributed according to the proportion of occupied owner and renter units they would consist of 125 rental units and 112 owner units. The total owner housing stock is therefore 15,567 units and the rental stock is 18,429 units. Renter units represent almost 53 percent of the occupied housing stock.

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Table 41	GROSS RENT, 1990	
Specified Renter-occupied Housing Units*		
Rent	Gainesville	Alachua County
<\$100	473	151
\$100-\$149	565	258
\$150-\$199	864	476
\$200-\$249	1,115	673
\$250-\$299	1,772	1,280
\$300-\$349	2,194	2,031
\$350-\$399	1,877	2,294
\$400-\$449	2,150	2,063
\$450-\$499	1,300	1,575
\$500-\$549	1,010	1,152
\$550-\$599	635	976
\$600-\$649	683	657
\$650-\$699	483	458
\$700-\$749	466	204
\$750-\$999	677	468
\$1000>	204	168
No Cash Rent	400	697
Total	16,868	15,581
Source: 1990 Census of Population and Housing and the UF Shimberg Center for Affordable Housing.		
*Note: The Census excludes one-family houses on 10 acres or more from the count of specified renter-occupied units.		

Table 42	VALUE OF OWNER-OCCUPIED HOUSING UNITS, 1990
	Specified Owner-occupied Housing Units*
	Gainesville
<\$15,000	206
\$15,000-\$19,999	152
\$20,000-\$24,999	217
\$25,000-\$29,999	284
\$30,000-\$34,999	371
\$35,000-\$39,999	652
\$40,000-\$44,999	841
\$45,000-\$49,999	1,183
\$50,000-\$59,999	2,202
\$60,000-\$74,999	2,595
\$75,000-\$99,999	2,379
\$100,000-\$124,999	976
\$125,000-\$149,999	524
\$150,000-\$174,999	271
\$175,000-\$199,999	157
\$200,000-\$249,999	149
\$250,000-\$299,999	54
\$300,000-\$399,999	70
\$400,000-\$499,999	10
\$500,000>	0
Total	13,293
Source: 1990 Census of Population and Housing and the UF Shimberg Center for Affordable Housing.	
*Note: Specified owner-occupied units "include only one-family houses on fewer than 10 acres without a business or medical office on the property. The data excludes mobile homes, houses with a business or medical office, houses on 10 or more acres, and housing units in multi- family buildings."	

Table 43: Income Limits

Family Size	Median Income	Low Income (80% MFI)	Very Low Income (50% MFI)	Extremely Low (30% MFI)
1 Person	\$29,500	\$23,900	\$14,950	\$ 8,950
2 Persons	\$34,200	\$27,350	\$17,100	\$10,250
3 Persons	\$38,400	\$30,750	\$19,200	\$11,550
4 Persons	\$42,700	\$34,150	\$21,350	\$12,800
5 Persons	\$46,100	\$36,900	\$23,050	\$13,850
6 Persons	\$49,500	\$39,600	\$24,750	\$14,850
7 Persons	\$52,900	\$42,350	\$26,450	\$15,900
8 Persons	\$56,400	\$45,100	\$28,200	\$16,900

Table 44: Maximum Monthly Housing Cost (Rent or Mortgage)

Family Size	Median Income	Low Income (80% MFI)	Very Low Income (50% MFI)	Extremely Low (30% MFI)
1 Person	\$29,500	\$ 597.50	\$373.75	\$223.75
2 Persons	\$34,200	\$ 683.75	\$427.50	\$256.25
3 Persons	\$38,400	\$ 768.75	\$480.00	\$288.75
4 Persons	\$42,700	\$ 853.75	\$533.75	\$320.00
5 Persons	\$46,100	\$ 922.50	\$576.25	\$346.25
6 Persons	\$49,500	\$ 990.00	\$618.75	\$371.25
7 Persons	\$52,900	\$1,058.75	\$661.25	\$397.50
8 Persons	\$56,400	\$1,127.50	\$705.00	\$422.50