

City of  
**Gainesville**



**2023-2027  
Consolidated Plan  
Substantial Amendment**

What's Inside:  
Needs Assessment  
Market Analysis  
Strategic Plan

**DRAFT**

Prepared by: Florida Housing Coalition

# Table of Contents

Executive Summary.....	4
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) .....	4
The Process .....	12
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	12
PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l).....	13
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c) .....	20
Needs Assessment .....	35
NA-05 Overview .....	35
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c) .....	36
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2) .....	45
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2) .....	49
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2).....	53
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2) .....	55
NA-35 Public Housing – 91.205(b) .....	57
NA-40 Homeless Needs Assessment – 91.205(c).....	62
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	68
NA-50 Non-Housing Community Development Needs – 91.215 (f) .....	71
Housing Market Analysis.....	75
MA-05 Overview .....	75
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	77
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) .....	81
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	84
MA-25 Public and Assisted Housing – 91.210(b) .....	88
MA-30 Homeless Facilities and Services – 91.210(c).....	92
MA-35 Special Needs Facilities and Services – 91.210(d).....	95

MA-40 Barriers to Affordable Housing – 91.210(e) .....	98
MA-45 Non-Housing Community Development Assets – 91.215 (f) .....	99
MA-50 Needs and Market Analysis Discussion.....	109
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2).....	113
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3).....	116
Strategic Plan .....	119
SP-05 Overview .....	119
SP-10 Geographic Priorities – 91.215 (a)(1).....	120
SP-25 Priority Needs - 91.215(a)(2).....	124
SP-30 Influence of Market Conditions – 91.215 (b).....	128
SP-35 Anticipated Resources– 91.215 (a)(4), 91.220 (c)(1,2) .....	130
SP-40 Institutional Delivery Structure – 91.215(k) .....	134
SP-45 Goals Summary – 91.215(a)(4) .....	140
SP-50 Public Housing Accessibility and Involvement – 91.215(c).....	144
SP-55 Barriers to affordable housing – 91.215(h).....	146
SP-60 Homelessness Strategy – 91.215(d).....	149
SP-65 Lead based paint Hazards – 91.215(i).....	151
SP-70 Anti-Poverty Strategy – 91.215(j) .....	153
SP-80 Monitoring – 91.230 .....	152
Expected Resources .....	159
AP-15 Expected Resources – 91.220(c)(1,2) .....	159
AP-20 Annual Goals and Objectives.....	163
AP-35 Projects – 91.220(d) .....	166
AP-38 Project Summary – .....	168

AP-50 Geographic Distribution – 91.220(f).....	186
Affordable Housing .....	188
AP-55 Affordable Housing – 91.220(g) .....	188
AP-60 Public Housing – 91.220(h).....	189
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	191
AP-75 Barriers to affordable housing – 91.220(j) .....	194
AP-85 Other Actions – 91.220(k) .....	197

# Executive Summary

## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### Introduction

As a recipient of federal grant funds from the U. S. Department of Housing and Urban Development (HUD), the City of Gainesville receives funds on an annual basis to address priority community needs locally identified through a comprehensive analysis and extensive community engagement process. To receive funds, the City must submit a strategic plan — the Consolidated Plan — every five years that assesses the housing, homeless, social service, community revitalization, and economic development needs of the community and outlines strategies for how these needs will be addressed. This Consolidated Plan is for October 1, 2023, through September 30, 2028. [This Consolidated Plan was amended in August of 2024 to reflect the addition of a priority need, change in funding amounts, and change in beneficiaries. The City followed procedures in accordance with HUD regulations and the Citizen Participation Plan for a Consolidated Plan Substantial Amendment and the amended plan was submitted and approved by HUD.](#)

Since the last Consolidated Plan, the Gainesville community was impacted by the COVID-19 pandemic exacerbating housing and community development needs. The nation also experienced an unprecedented housing market that has not fully corrected itself post pandemic, creating the need for significant intervention to keep low income and vulnerable households stably housed and healthy during the recovery phase of the pandemic. The City's Consolidated Plan for Program Years (PY) 2023 – 2027 provides data on these trends and other conditions related to the current and future affordable housing and community development needs. The analysis of this data is used to establish priorities, strategies, and actions that the City will undertake to address these needs over the next five years.

The City of Gainesville will commit HUD funding over the next five years towards activities that address the most pressing housing and community development needs and in a manner that promotes equity. This approach will align economic development, housing, and public services to address the needs of Gainesville residents.

### Purpose of the Plan

The Consolidated Plan is part of a larger grants management and planning process that can be divided into four phases: (1) determining needs, (2) setting priorities, (3) determining resources, and (4) setting goals. The Consolidated Plan is designed to help the City of Gainesville assess affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. The consolidated planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding. The Consolidated Plan is guided by three overarching goals that are applied according to a community's needs. The goals are:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive

housing for those with special needs, and transitioning homeless persons and families into housing.

- To provide a suitable living environment through safer, more livable and accessible neighborhoods, greater integration of low- and moderate-income residents throughout the city, increased housing opportunities, and reinvestment in aging neighborhoods.
- To expand economic opportunities through job creation, homeownership opportunities, façade improvement, development activities that promote long-term community viability and the empowerment of low- and moderate-income persons to achieve self-sufficiency.

### **Consolidated Plan Block Grant Programs**

The city receives annual allocations under the following federal block grants which are included in this plan:

- Community Development Block Grant (CDBG): The primary objective of this program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income levels. Funds can be used for activities that address needs such as infrastructure, economic development projects, public facilities installation, community centers, housing rehabilitation, public services, clearance/acquisition, microenterprise assistance, code enforcement, and homeowner assistance.
- HOME Investment Partnerships Program (HOME): The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low- and moderate-income households. HOME funds can be used for activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.

The city anticipates receiving the following allocations for the PY 2023-2027 Consolidated Plan period; however, allocations are subject to change dependent on the federal budget.

- CDBG: \$6,785,970
- HOME: \$3,181,745

### **Focus of the Plan**

As required by HUD, the identification of needs and the adoption of strategies to address those needs must focus primarily on low- and moderate-income individuals and households. The Consolidated Plan must also address the needs of marginalized or vulnerable populations such as the elderly, individuals with disabilities, large families, single parents, homeless individuals and families, and public housing residents.

### **Plan Components**

The Consolidated Plan consists of five components: a description of the planning process and community outreach; a housing and community development needs assessment; a housing market analysis; a

strategic plan that identifies strategies and details how HUD resources will be allocated over the next five years; and an annual action plan that details CDBG and HOME allocations for one program year.

This plan was formulated using HUD's eCon planning suite, which dictates the plan's structure and provides a series of pre-populated tables. The city updated or supplemented the HUD-provided tables with more accurate or relevant data when possible and as data was made available.

### **Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview.**

The City of Gainesville identified three priority needs areas to be addressed during the PY 2023-2027 Consolidated Plan. The priority needs identified below meet the HUD National Objectives of providing decent housing, creating a suitable living environment, or providing economic opportunity. Priority needs, objectives, outcomes, and indicators projected for the 5-Year period include:

**Priority Need:** Affordable Housing

**National Objective:** Low/Moderate Housing

**Objective:** Decent Housing

**Outcome:** Accessibility/ Availability

**Indicators:**

- Homeowner Housing Rehabilitated: 80 Households Assisted
- Direct Financial Assistance to Homebuyers: 12 Households Assisted
- Homeowner Housing Added: 30 Units Constructed

**Activities:** Housing rehabilitation, homeowner assistance, new construction.

**Priority Need:** Public Services

**National Objective:** Low/Mod Income Area or Low/Mod Income Limited Clientele

**Objective:** Create a Suitable Living Environment

**Outcome:** Accessibility/ Availability

**Indicator:**

- Public Service Activities Other Than Low/Moderate Income Housing Benefit: 4,100 Persons Assisted

**Activities:** Essential services for low-income and limited clientele populations, special needs populations, and the homeless.

**Priority Need 3:** Neighborhood Revitalization

**National Objective:** Low/Mod Income Area

**Objective:** Create a Suitable Living Environment

**Outcome:** Accessibility/ Availability

**Indicators:**

- Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30,000

**Activities:** Streetscaping, sidewalks, utility connections, lighting, and improvements to neighborhood facilities and infrastructure.

**Priority Need:** Planning and Administration

**National Objective:** N/A

**Objective:** Create or Sustain a Suitable Living Environment

**Outcome:** Sustainability

**Indicator:** N/A

**Activities:** Management and operation of tasks related to administering and carrying out the City’s CDBG and HOME programs.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Code Enforcement	Non-Housing Community Development	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	5200	1985	38.17%			
Economic Development	Job Creation & Retention	CDBG: \$	Jobs created/retained	Jobs	0	0				
Homeowner Assistance	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	0	0				
Homeowner Assistance	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	15	21	140.00%	3	7	233.33%
Housing Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	0	0				
Housing Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	125	75	60.00%	25	17	68.00%

### Evaluation of past performance

The city regularly monitors and evaluates its past performance to ensure meaningful progress is made toward its goals identified in its previous PY 2018-2022 Consolidated Plan. Below summarizes progress made on each goal identified in that Consolidated Plan as of publication of the city’s PY 21 Consolidated Annual Performance and Evaluation Report (CAPER). It is to be noted that the pandemic delayed the start of PY 20 so accomplishments for that program year will be reported in the PY 22 CAPER and are not reflected in the numbers shown below.



## **Summary of citizen participation process and consultation process.**

The City of Gainesville recognizes the importance of intentional and inclusive community engagement and conducts robust, comprehensive, and effective citizen participation process. The community insights and ideals gained from this outreach are invaluable resources to the development of an appropriate, comprehensive, and meaningful strategy set forth in this plan.

The Citizen Participation Plan (CP) encourages public participation, emphasizing involvement by low and moderate-income persons, particularly those living in areas targeted for revitalization and areas where funding is proposed. In addition, it encourages the participation of all its citizens, including minorities, non-English speaking persons, and individuals with disabilities.

The city began its citizen participation process in May 2023 with public meetings and reached out to nearly 200 stakeholders for the consolidated planning process. The city solicited public feedback through newspapers, local media outlets, official governmental websites, and social media. Meetings were conducted to ensure inclusion of all residents, target areas, beneficiaries of federal resources awarded through the public awards process, and public and private agencies operating in the city. Public meetings and public hearings were held and conducted in accordance with 24 CFR Part 91 and the city's Citizen Participation Plan. Public input and stakeholder feedback was recorded and incorporated into this Consolidated Plan.

The city also conducted an online community needs survey from May 3, 2023, through July 31, 2023. The city received 400 responses from a diverse range of residents and stakeholders. This includes individuals who live, work, study, visit, access services in Gainesville. Input was also sought from community advocacy groups, for-profit developers, non-profit developers, rental unit owners, and business owners. Responses represented different housing situations, including single-family homes, apartments, duplexes/townhouses/condos, mobile homes, accessory dwelling units (ADUs), vehicles and neighbors experiencing homelessness. All zip codes, abilities and from age groups (18 and older) were covered. A separate Spanish survey was created to ensure language accessibility.

On May 5, 8, 9, 10, and 11, 2023 community meetings were held to solicit input from stakeholders on housing and community development priority needs. The Citizens Advisory Committee for Community Development held a meeting on July 11, 2023, to hear funding presentations from agencies seeking funding under the PY 2023-2024 Annual Action Plan.

The city solicited comments on the draft Consolidated Plan and Annual Action Plan from July 10, 2023, through August 8, 2023. The city also held a public hearing on August 3, 2023, to solicit comments on the Consolidated Plan and for the City Commission to adopt the plan.

**Summary of public comments.**

<u>Category</u>	<u>Friday, May 5; Zoom</u>	<u>Monday, May 8; Holy Faith Church</u>	<u>Tuesday, May 9; Long Gallery</u>	<u>Wednesday, May 10; Sr. Rec Center</u>	<u>Thursday, May 11; GTEC</u>
Housing	<ul style="list-style-type: none"> <li>• Access to affordable home ownership</li> <li>• Help to obtain mortgages</li> <li>• Help to weatherize homes</li> </ul>	<ul style="list-style-type: none"> <li>• Location close to workplace and conveniences</li> <li>• Increase choice for appropriate house size</li> <li>• Increased paths to homeownership, (including homeownership training)</li> </ul>	<ul style="list-style-type: none"> <li>• Leverage for existing funds for more funds               <ul style="list-style-type: none"> <li>○ Increase efficiency</li> </ul> </li> <li>• Homeownership (DPA)</li> <li>• Permanent Supportive Housing (Homeless &amp; Special Needs)</li> <li>• House Rehab (preserves housing stock)</li> </ul>	<ul style="list-style-type: none"> <li>• Youths aging out of special programs, such as foster care</li> <li>• More units for senior housing, including but not limited to Assisted Living Facilities</li> <li>• Housing for homeless, including more units, &amp; units with “wrap around” services</li> <li>• Shared housing               <ul style="list-style-type: none"> <li>○ Can coordinate with HCV</li> <li>○ Can be similar to student housing model</li> </ul> </li> <li>• Streamline Development Process               <ul style="list-style-type: none"> <li>○ Friendly to innovative ideas &amp; processes (e.g. printed houses &amp; container houses)</li> </ul> </li> <li>• Workforce housing</li> <li>• Rental Assistance</li> <li>• Rehab existing buildings</li> </ul>	<ul style="list-style-type: none"> <li>• Homeless (shelter beds)</li> <li>• Homes for Veterans</li> <li>• Senior Housing</li> <li>• Rental assistance</li> <li>• Deposit assistance</li> <li>• Utilities assistance</li> <li>• Homeownership</li> <li>• Rehab, including weatherization, insulation, and maintenance</li> <li>• Shared housing</li> <li>• Incentives for power companies</li> <li>• Incentives for landlords to accept HC Vouches</li> <li>• Inspection incentives for affordable housing</li> </ul>
Public Facilities & Infrastructure	<ul style="list-style-type: none"> <li>• Facilities that serve youth</li> <li>• Community centers</li> <li>• Focus on infants and 16 to 24 year olds</li> </ul>	<ul style="list-style-type: none"> <li>• Broadband/Internet/wireless</li> <li>• Electric/Power needs (sustainable, affordable, efficient)</li> </ul>	<ul style="list-style-type: none"> <li>• Community Centers</li> <li>• Street Lighting</li> <li>• Stormwater Management (pollution prevention)</li> </ul>	<ul style="list-style-type: none"> <li>• Street improvements including resurfacing, widening, sidewalks, roundabouts for new development, and more &amp; better bus stops;</li> <li>• Bus stations and transfer stations</li> </ul>	<ul style="list-style-type: none"> <li>• Multi-purpose Community Centers, including healthcare, youth, seniors, safe, ballfields, courts</li> <li>• Bus stops and stations</li> <li>• Police &amp; fire stations &amp; sub-stations</li> </ul>

				<ul style="list-style-type: none"> <li>• Senior Centers (Possibly Eastside and SW Archer Road)</li> <li>• Tree mitigation and landscaping</li> <li>• Public Safety (more ambulance &amp; EMS, ADA improvements including sidewalks)</li> </ul>	
Public Services	<ul style="list-style-type: none"> <li>• Affordable housing</li> <li>• Transportation</li> <li>• Youth services Coordination with the School District</li> </ul>	<ul style="list-style-type: none"> <li>• Financial Management Training</li> <li>• Housing Counseling</li> <li>• Transportation, RTS (connectivity &amp; convenience, particularly for seniors &amp; non-drivers)</li> </ul>	<ul style="list-style-type: none"> <li>• Youth Programs (Recreational, Night-time, ex. Midnight basketball)</li> <li>• Childcare</li> <li>• Homeless</li> <li>• Elderly</li> </ul>	<ul style="list-style-type: none"> <li>• Public transportation (better bus routes, focus on under-served areas, reducing headways)</li> <li>• Senior centers</li> <li>• “Wrap around” homeless services</li> <li>• Housing counseling</li> <li>• Youth services</li> <li>• Drug &amp; alcohol treatment and counseling</li> </ul>	<ul style="list-style-type: none"> <li>• Youth services</li> <li>• Fair housing services</li> </ul>
Economic Development	<ul style="list-style-type: none"> <li>• Affordable Housing</li> </ul>	<ul style="list-style-type: none"> <li>• More industries (more diverse, more than medical)</li> <li>• Construction/Contractors Trades <ul style="list-style-type: none"> <li>○ Apprenticeships</li> <li>○ Keep local</li> </ul> </li> <li>• Work with SFC &amp; ACSB</li> <li>• UF, SFC, &amp; local gov need to coordinate to keep graduates local</li> </ul>	<ul style="list-style-type: none"> <li>• Employment training</li> <li>• Reduce food deserts</li> </ul>	<ul style="list-style-type: none"> <li>• Technical assistance training &amp; apprenticeships</li> <li>• Need to keep nurses &amp; CNAs</li> <li>• Training for trades</li> <li>• Job training with local retention incentives</li> </ul>	<ul style="list-style-type: none"> <li>• More high paying jobs</li> <li>• Training</li> <li>• Communications between public and private</li> <li>• Job opportunities at army reserve, including suppliers &amp; vendors</li> <li>• Long-term master</li> <li>• Master housing plan</li> <li>• Youth symposiums</li> </ul>

Survey results also identified the following top priority needs:

- Assist apartment developers and owners to reduce rent
- Help make homes easier to access for people with disabilities
- Assist first-time homebuyers with their down payment
- Help neighbors find an affordable home to buy
- Help homeowners repair their homes
- Help improve energy efficiency
- Provide shelters for victims of domestic violence
- Provide shelters for neighbors experiencing homelessness
- Provide rental assistance and rapid rehousing
- Locate job opportunities and connect neighbors with hiring opportunities
- Provide neighbors with job-specific skills to advance their careers
- Provide access to healthy and nutritious food options
- Services for children who have been victims of neglect or abuse
- Services to support elderly neighbors
- Services for neighbors in need of mental health support
- Services to support at-risk youth
- Services for neighbors with physical and mental disabilities

**Summary of comments or views not accepted and the reasons for not accepting them.**

There were no comments, opinions, or statements rejected during the public comment period, survey collection, stakeholder forums, publicly available meetings, or public hearings.

**Summary**

The Consolidated Plan and First-Year Annual Action Plan are formal documents that detail how the City of Gainesville plans on utilizing its CDBG and HOME funds to serve the community and address priority needs. Through the Consolidated Plan process, the City of Gainesville engaged the community, both in the process of developing and reviewing the proposed plan, and as partners and stakeholders in the implementation of Housing and Community Development programs. By consulting and collaborating with other public and private entities, the city can better align and coordinate housing and community development programs and resources to achieve greater impact.

All comments included in the Consolidated Plan and Annual Action Plan will be further discussed and reviewed as part of the city's ongoing development of affordable housing, economic development, self-sufficiency, public services, and other endeavors within the municipality. These discussions will continue to foster citizen engagement and input to determine future actions to address community needs.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	City of Gainesville	Office of Housing and Community Development
CDBG Administrator	City of Gainesville	Office of Housing and Community Development
HOME Administrator	City of Gainesville	Office of Housing and Community Development

Table 1 – Responsible Agencies

### Narrative

As lead agency, the Office of Housing and Community Development (HCD) is responsible for the implementation of Consolidated Plan strategies utilizing CDBG and HOME program funds. This responsibility includes overall planning, general management, oversight, and coordination of all activities. Other city departments are active stakeholders in community development projects and improvements, including the Department of Doing (DoD), Gainesville Police Department (GPD), Gainesville Regional Utilities (GRU), Parks and Recreation, Public Works, Office of Strategic Planning, and Emergency Management.

The HCD Division administers contractual agreements with subrecipients, the community housing development organization (CHDO) and all applicable stakeholders. All CDBG and HOME budgeting, financial reporting, record-keeping, and other administrative procedures follow established guidelines of HUD and the city, which are adopted by the Gainesville City Commission and implemented under the direction of the City Manager.

### Consolidated Plan Public Contact Information

Corey Harris, Director  
City of Gainesville  
Department of Housing & Community Development  
P.O. Box 490 Box 22  
Gainesville, FL 32627-0490  
Office: (352) 393-8314  
Email: HarrisCJ@cityofgainesville.org

## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **Introduction**

In accordance with its adopted Citizen Participation Plan (CPP), the City of Gainesville reached out to and consulted with citizens, neighborhood groups, nonprofits, professional housing and community development partners, and governmental agencies to determine community needs and establish Consolidated Plan priorities. The city's CPP encourages involvement from all city residents, particularly low income and vulnerable populations of the Gainesville community living in underserved areas and marginalized populations such as minorities, individuals with limited English proficiency, and individuals with disabilities.

As a city policy, all weekly notices of meetings are available on the city's website and broadcasted on Cox Cable's Government Access Channel 12 between scheduled programming. Revisions to notice of meeting may occur at any time permissible and updated on the official bulletin board, the city website, and Cox Channel 12. All notices are published in at least one publication of general circulation, the Gainesville Sun and/or the Gainesville Guardian. The city also posts official notifications on the first-floor bulletin board in the lobby of City Hall (200 East University Avenue).

The citizen participation process began in May 2023 with the printed media public Notice of Funding Availability for PY23 CDBG/HOME program funding and notice of the upcoming Consolidated Plan submission. The city held a virtual webinar for non-profit community partners and hosted four in-person public meetings to solicit input from interested citizens and stakeholders. An online community needs survey was also available from May – July 2023 to encourage maximum participation from neighbors and professional housing and community development partners.

The Citizens Advisory Committee for Community Development (CACCD) provides valuable input and recommendations to the Gainesville City Commission on annual funding allocations. The CACCD holds regular meetings on the 3rd Tuesday of each month, 6:00 p.m. at the Thomas Center, Building "B", Second Floor, Room 201, located at 306 N. E. 6th Avenue, Gainesville, Florida.

The draft PY 2023-2027 Consolidated Plan and PY 2023 Annual Action Plan were available for public comment for 30 days from July 10, 2023, through August 8, 2023. A notice was published in the *Gainesville Sun* and announcements were posted on the city's website and social media accounts. A final public meeting held before the Board of City Commissioners on August 3, 2023, provided another opportunity for public comment on draft plans. The Consolidated Plan Substantial Amendment was available for public comment from July 12, 2024 – August 12, 2024, and the city followed the same notification procedures as mentioned above. The city held a final public meeting before the Board of City Commissioners on August 8, 2024.

**Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

The City of Gainesville recognizes the importance of public services for people with mental health and substance abuse needs, and the related importance of coordination between public and assisted housing providers and health, mental health, and service agencies. With the goal of consolidating community-wide efforts to improve citizen quality of life, the HCD Division consults and coordinates with outside housing organizations and social services providers. The City of Gainesville partners with a diverse group of organizations that provide unique services which also complement each other. The services or benefits provided by one organization often benefit citizens best by working in tandem with one another.

Through its grant programs the city supports several organizations providing services to Gainesville’s most vulnerable populations. These include agencies, organizations, and groups with expertise in case management, life skills, alcohol and/or drug abuse, mental health, housing, public housing, employment assistance, transportation, legal, elderly, food/clothing, and domestic violence. The city works closely with these partners to design programs that address identified needs and build relationships. Through various planning meetings and outreach efforts the city will continue to foster collaboration with public and assisted housing providers, private organizations, lenders and realtors, governmental agencies, private and governmental health, mental health, and public services agencies.

The city also actively coordinates with the Gainesville Housing Authority to address a multitude of needs for its residents. Chief among these needs is the provision of affordable housing opportunities for the city’s lowest income residents, ideally housing located in communities with access to jobs, transportation, and healthcare options. The city supports efforts from the housing authority, which includes the provision of social services and other supports in health and housing.

Every year, the city publishes a Notice of Funding Availability (NOFA), seeking applications from non-profit organizations to fund CDBG and HOME program activities. The Citizens Advisory Committee for Community Development (CACCD) reviews agency applications and recommends appropriate funding for each organization. Finally, the Gainesville City Commission approves all CDBG/HOME funding. HCD staff then works directly with approved agencies to enhance coordination and monitor program activities.

The city will execute Consolidated Plan and Annual Action Plan strategies in coordination with public, private and non-profit agencies, which may include, but are not limited to, service providers and community housing development organizations. Private sector partners may include, but are not limited to, local financial institutions, developers, and local housing providers. The city’s housing partners, and local service providers assist homeless individuals, chronically homeless individuals, families, veterans, and families with children.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The City of Gainesville coordinates with the United Way of North Central Florida (UWNCFL), which is the local Continuum of Care (CoC) lead agency. Through the CoC, the city coordinates with a network of partner agencies serving the homeless and individuals and families at risk of homelessness. As part of this partnership, the city assists with drafting the CoC's Action Plan; actively participates on the CoC's Governance Board and on the CoC's Grants and Housing Committees; and directly funds low barrier emergency shelter and other homeless services.

Consultation with UWNCFL was conducted through multiple interactions, including direct engagement, participation in stakeholder meetings, and review of the City of Gainesville/Alachua County 10-Year Plan to End Homelessness, point-in-time (PIT) homeless counts, housing inventory counts, and populations and subpopulations report. The CoC lead agency was also requested to review and approve data presented in the Consolidated Plan Needs Assessment. In addition, many CoC member agencies serving homeless and at-risk populations participate in consolidated planning outreach efforts and provide input that informs funding allocations.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies, and procedures for the administration of HMIS.**

The City of Gainesville does not receive or administer an Emergency Solutions Grant (ESG). As the lead agency for the CoC, UWNCFL is responsible for submitting the Unified Grant for ESG, Challenge and TANF grant funds that is submitted to the Florida Department of Children and Families (DCF). This grant is used to determine the amount of funding the CoC will receive for the Emergency Solutions Grant (ESG) funds that are allocated to the State. Grant funding requests are based on need, which is determined from the data collected during the annual Point-in-Time Count and from other HMIS assessments and reports that are submitted to HUD or the State of Florida.

The CoC has written standards for emergency shelter, eviction prevention, rapid re-housing, and permanent supportive housing that are in alignment with HUD best practices. In addition, on-site monitoring and evaluation is completed on an annual basis by the CoC staff for each funded provider. When needed, Corrective Action Plans are developed and implemented with any provider who is not implementing their program in alignment with the written standards or is not meeting the required performance standards which include fiscal requirements. In addition, UWNCFL employs a full-time Homeless Management Information System (HMIS) Administrator who leads monthly meetings with all funded providers to ensure they are meeting all HUD HMIS requirements. Also, the CoC has an HMIS operating manual that is updated as HUD standards are revised. In addition, the HMIS System Administrator has created performance report cards for each provider to ensure that they are meeting



the HUD performance standards. Those that are not meeting the standards receive coaching or training from the CoC staff.

**Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.**

Agency
United Way of North Central Florida
City of Gainesville
Communities that Care Community Land Trust
Alachua County
Alachua Habitat for Humanity
Center for Independent Living North Central Florida
University of Florida Health Shands Hospital
Aces in Motion
Florida Credit Union
Girls Place
Vukas Capital
ElderCare of Alachua County
National Association for the Advancement of Colored People (NAACP)
Gainesville Area Community Tennis Association
Gainesville Harvest
Girls to Young Ladies
Gainesville Family Promise
Vystar Credit Union
Institute for Workforce Innovation

Grace Market Place
Alachua County Housing Authority
Gainesville Housing Authority
St. Francis House
Gainesville Alachua County Association of Realtors
Peaceful Paths
Rebuild Together North Central Florida
Community Spring
Gainesville Vineyard
Salvation Army
Central Florida Community Action Agency
Black on Black

**Table 2 – Agencies, groups, organizations who participated.**

**Identify any Agency Types not consulted and provide rationale for not consulting.**

To the greatest extent possible, the City of Gainesville makes every effort to consult all agency types that administer programs covered by or are affected by the Consolidated Plan and Annual Action Plan and does not exclude any local agencies from consultation. Publicly funded institutions including mental health facilities and correctional facilities were not consulted as there are no local facilities meeting these definitions. Local non-profit organizations providing services to populations these institutions would serve (including homeless, mental health, foster care, and youth services) were consulted via public meetings.

**Other local/regional/state/federal planning efforts considered when preparing the Plan.**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care Strategic Plan	United Way of North Central Florida	UWNCFL organizational mission overlaps with the City of Gainesville's Strategic Plan and Action Plan goals through enhanced coordination between public and private social service providers, as well as community outreach on issues related to homelessness.
Local Housing Assistance Plan	City of Gainesville	The City of Gainesville Housing Assistance Plan (LHAP) includes goals related to homeownership and rental housing, both of which are identified as priority needs in this Consolidated Plan, particularly in terms of expanding the supply of affordable housing.
Comprehensive Plan	City of Gainesville	The Housing Element of the city's Comprehensive Plan identifies goals in support of affordable housing activities that align with housing needs and priorities of the Consolidated Plan.
PHA Five-Year Plan	Gainesville Housing Authority	The PHA annual plans include increasing access to affordable housing and supporting services to achieve self-sufficiency as goals which aligns with the city's affordable housing priorities.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Analysis of Impediments to Fair Housing Choice	City of Gainesville	Analyzes fair housing data, issues and factors contributing to housing discrimination and then identifies goals and priorities to address these issues, including collaboration with other entities.
Affordable Housing Action Plan	City of Gainesville	Provides strategies to help increase affordable units, diversify the housing stock, and promote equitable housing choice which aligns with the affordable housing priority need in the Consolidated Plan.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I)).**

The city consulted with a variety of public entities in the development of this plan including, but not limited to, the Alachua County Health Department, the Florida Department of Health, the Gainesville Housing Authority, the Alachua County Housing Authority, and Alachua County. The city actively partners with many local non-profit community agencies and works with city and county committees to support the goals of the provision of affordable, safe, and sanitary housing; a suitable living environment, and expanded economic opportunities for low and moderate-income persons. Through the State Housing Initiatives Partnership (SHIP) program, the city coordinates with the Florida Housing Finance Corporation on carrying out affordable housing efforts which often directly align with Consolidated Plan priority needs. In addition, SHIP dollars are often leveraged with federal HOME and CDBG dollars requiring coordination with this state agency.

At a minimum, implicit in these goals is the city’s commitment to providing coordinated community, housing, and supportive services to its low-income residents. These services are provided through partnerships with government and quasi-government agencies, as well as respective planning efforts. The City of Gainesville will continue to encourage building partnerships between governments, lenders, builders, developers, real estate professionals, and advocates for low-income persons. The City of Gainesville will continue to work with the building industry, banking industry, real estate industry, social service providers and other community groups to promote the development of affordable housing and related housing services.

**PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

**Summary of citizen participation process/Efforts made to broaden citizen participation. Summarize citizen participation process and how it impacted goal setting.**

The city considers qualitative data equally important to quantitative data when determining funding strategies and setting goals. Conducting qualitative research through citizen participation provides a more detailed and valid perspective on community needs directly from resident and stakeholder experiences. The city uses this data to inform funding strategies and to set practical and measurable goals.

The city conducts qualitative research in accordance with 24 CFR Part 91 and the Citizen Participation Plan, and ensures inclusion of all neighbors, target areas, beneficiaries of federal resources, and local public and private agencies. The city advertised public meetings in newspapers of general circulation and consulted directly with stakeholders. The citizen participation process included:

Public Meetings

The city facilitated seven (6) meetings and two public hearings during the development of the Consolidated Plan. The public meetings informed residents and stakeholders about the PY 2023-2027 Consolidated Plan and PY 2023-2024 Annual Action Plan, described the process, and solicited input on priority community needs. The city considered times convenient for residents and stakeholders and offered a hybrid approach of on-site and virtual meetings. Meeting dates, times, and virtual platforms are detailed below.

Engagement Opportunities		
1	Partner / Stakeholder Meeting	May 5, 2023 10:00 AM Zoom
2	Community Meeting	May 8, 2023 6:00 PM
3	Community Meeting	May 9, 2023 6:00 PM
4	Community Meeting	May 10, 2023 6:00 PM
5	Community Meeting	May 11, 2023 6:00 PM
6	Citizen’s Advisory Committee for Community Development (CACCD)	July 11, 2023 6:00 PM

7	Public Hearing	August 3, 2023 5:30 PM
8	Public Meeting – Consolidated Plan Substantial Amendment	July 11, 2024 5:30 PM
9	Public Meeting – Consolidated Plan Substantial Amendment	July 15, 2024 5:30 PM
10	Public Meeting – Consolidated Plan Substantial Amendment	July 16, 2024 5:30 PM
11	Public Meeting – Consolidated Plan Substantial Amendment	July 17, 2024 5:30 PM
12	Public Hearing – Consolidated Plan Substantial Amendment	August 8, 2024

#### Online Survey

The city developed an on-line survey to maximize engagement. The survey gathered information related to priority needs in the county, including housing needs, homeless needs, public infrastructure/facility needs, economic development needs, and public service needs. English and Spanish versions of the survey were made available.

Goals were developed in accordance with high priority needs identified through community input, the needs assessment, and market analysis. Community input helped prioritize needs and goals to be incorporated into the Consolidated Plan and informed activities to be funded to address need within the city’s regulatory and funding frameworks.

#### Direct Agency Consultation

Partner agencies and stakeholders were invited to participate in any of the public meetings held throughout the process and two virtual meetings were held specifically for partner agencies and organizations. During these specialized meetings, partners were given the opportunity to provide input on priority community needs and the specific needs of their clientele. Additionally, city staff and the CACCD conducted interviews with applicants and pertinent stakeholders to gather input or information for the Annual Action Plan.

#### Efforts to Broaden Participation

The city focused its efforts on reaching the broadest audience possible, while also employing methods specific to underserved populations. The city’s approach included utilizing television, radio, and print media. The city broadened outreach by utilizing their organizational websites, social media pages,

publicizing the process in monthly newsletters, and delivery of regional media releases. It is important to note that the city made every effort to advertise notices in an alternate language newspaper.

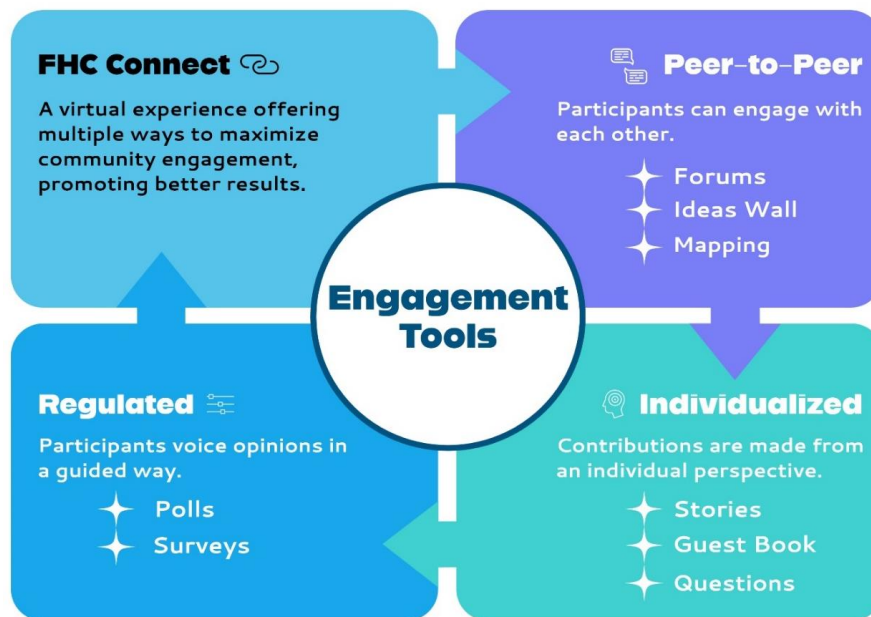
Public Notices and other advertisements were distributed at physical locations and electronically to stakeholders including organizations representing populations that are typically underrepresented in the planning process such as persons who reside in target areas, persons who are limited English proficient (LEP), and individuals with disabilities.

The city also recognizes that traditional methods of outreach often unintentionally exclude underserved populations and is committed to making changes to its planning process with the intention of eliminating barriers to participation. While the city complied with federal citizen participation regulations, a key effort made to broaden participation was launching the *FHC Connect* virtual experience in addition to holding meetings at a physical location.

*FHC Connect* utilizes current technology to meet the increasing demand for a virtual presence. Outreach has changed, particularly since the pandemic, and *FHC Connect* is a progressive outreach method for maximizing citizen participation. This unique virtual experience is an all-in-one community engagement platform offering a set of comprehensive tools and widgets to collect stakeholder input and data.

The platform allowed partners and stakeholders to participate in a service specific survey and allowed residents the opportunity to comment on the draft Consolidated Plan and Annual Action Plan during the 30-day comment period. The platform complies with Web Content Accessibility Guidelines (WCAG), offers convenience, and the ability to engage at a comfortable pace. These features often increase participation by marginalized populations.

Available features of *FHC Connect* include:



**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Virtual Stakeholder Meeting <u>May 5, 2023</u>	Minorities  Non-English Speaking - Specify other language: Not Applicable  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing  Not Applicable	2 Attendees	Refer to summary of comments in the Executive Summary of this plan.	All accepted	Zoom



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting <u>May 8, 2023</u>	Minorities  Non-English Speaking - Specify other language: Not Applicable  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	2 Attendees	Refer to summary of comments in the Executive Summary of this plan.	All accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting <u>May 9, 2023</u>	Minorities  Non-English Speaking - Specify other language: Not Applicable  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	4 Attendees	Refer to summary of comments in the Executive Summary of this plan.	All accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting <u>May 10, 2023</u>	Minorities  Non-English Speaking - Specify other language: Not Applicable  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing  Not Applicable	4 Attendees	Refer to summary of comments in the Executive Summary of this plan.	All Accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting <u>May 11, 2023</u>	Minorities  Non-English Speaking - Specify other language: Not Applicable  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing  Not Applicable	5 Attendees	Refer to summary of comments in the Executive Summary of this plan.	All Accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Hearing / CACCD Meeting  July 11, 2023	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Not Applicable</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Not Applicable</p>		CACCD reviewed and finalized Program Year 2023-2024 funding recommendations for subsequent City Commission review and requested approval	All Accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Not Applicable</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>City Commissioners</p>	<p>The city of Gainesville presented the proposed PY 2023-2027 Consolidated Plan and the PY 2023-2024 Annual Action Plan to the City Commission. During the presentation, city staff presented the overall funding amounts, steps taken to solicit public feedback, and answered questions from Commissioners and attendees. CACCD chairperson also presented committee funding recommendations</p>	N/A	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting Con Plan Substantial Amendment July 11, 2024	Minorities  Non-English Speaking - Specify other language: Not Applicable  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing  City Commissioners	5 Attendees	Refer to summary of comments in the Executive Summary of this plan.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Public Meeting Con Plan Substantial Amendment July 15, 2024	Minorities  Non-English Speaking - Specify other language: Not Applicable  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing  City Commissioners		Refer to summary of comments in the Executive Summary of this plan.	N/A	



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Public Meeting Con Plan Substantial Amendment July 16, 2024	Minorities  Non-English Speaking - Specify other language: Not Applicable  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing  City Commissioners		Refer to summary of comments in the Executive Summary of this plan.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Public Meeting Con Plan Substantial Amendment July 17, 2024	Minorities  Non-English Speaking - Specify other language: Not Applicable  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing  City Commissioners		Refer to summary of comments in the Executive Summary of this plan.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12	Public Hearing Con Plan Substantial Amendment August 8, 2024	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Not Applicable</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>City Commissioners</p>	<p>The city of Gainesville presented the proposed PY 2023-2027 Consolidated Plan Substantial Amendment to the City Commission.</p> <p>During the presentation, city staff presented the new priority need added to the plan and overall change in any funding amounts, steps taken to solicit public feedback, and answered questions from Commissioners and attendees.</p>	N/A	N/A	

Table 4 – Citizen Participation Outreach

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Consolidated Plan Needs Assessment is an example of the City of Gainesville’s needs for affordable housing, community development and redevelopment, homelessness, and non-homeless special needs. This Needs Assessment is the basis of the Strategic Plan and will assist the City of Gainesville in targeting limited housing and community development resources. The following Needs Assessment sections provide a concise summary of the estimated housing needs projected for the ensuing 5-year period of 2023-2027.

**Housing Needs Assessment** – Data identifies the most common problem is that of housing cost burden, and severe housing cost burden and specifically impacts extremely low-income household and renters at the greatest level. Reviewing the housing needs of low- and moderate-income households by race and ethnic group indicates that Black/African American households experience disproportionately greater housing needs. Black/African American households have greater housing needs, when compared to White households across Gainesville.

**Public Housing** – As of 2022, the GHA owns and operates a total of 635 public housing units in eight developments. These units range from single-family homes, to duplexes, to apartment units. The GHA administers 1,379 housing vouchers comprising 1,209 Section 8 Housing Choice Vouchers (HCV), and 170 HUD-Veteran Affairs Supportive Housing (HUD-VAS) vouchers.

**Homeless Needs Assessment** –The Continuum of Care (CoC) is responsible for coordinating homelessness related activities in the City of Gainesville. The CoC has identified a total of 1,242 persons experiencing homelessness on a given night, of those, 440 are sheltered and 802 are unsheltered.

**Non-Homeless Special Needs Assessment** – The City of Gainesville has identified several special-needs populations that require supportive services. These populations include the elderly, persons with disabilities, persons suffering from substance abuse, persons with mental health needs, and victims of domestic violence.

**Non-Housing Community Development Needs** - Non-Housing needs discussed in this plan include the categories of public facilities, public improvements, and public services.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The City of Gainesville has specific housing needs, primarily the need for access to affordable housing for all neighbors but low-income individuals and families. Cost burden is the top housing problem identified for the city. In addition, there is a need to diversify the housing stock to ensure access to housing that meets the needs of all residents. There is also a need to address homelessness, specifically for adult individuals. Access to support services is also a need that impacts housing stability for the city’s most vulnerable residents. The Housing and Community Development Department experiences services needs from a variety of demographics including individuals with disabilities, the elderly, single parents with children, minority populations and all other low to moderate income households. The diversity of needs and populations to be served presents an environment requiring a comprehensive affordable housing strategy to create economic mobility throughout the continuum of needs.

The housing needs tables below provide data on housing needs by income level, family type, households type, and tenure. Housing needs are estimated by the number of households experiencing a housing problem. HUD defines housing problems as substandard housing, overcrowding, and housing cost burden.

- Substandard housing means a housing unit lacking complete plumbing or kitchen facilities.
- Overcrowded means a household having more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
- Severely overcrowded means a household has more than 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
- Cost-burdened means a household’s total gross income spent on housing costs exceed 30% of household income; and
- Severely cost-burdened means a household’s total gross income spent on housing costs exceeds 30% of household income.

### Demographics

Demographics	Base Year: 2016	Most Recent Year: 2021	% Change
Population	128,610	138,741	7.88%
Households	47,922	53,503	11.65%
Median Income	\$32,716	\$40,937	25.13%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2016 Census (Base Year), 2017-2021 ACS (Most Recent Year), Table DP05 (Population), Table S1101 (Households), Table S1901 (Median Income)

**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	13,130	7,235	7,810	4,024	16,795
Small Family Households	2,335	1,450	2,015	1,230	6,505
Large Family Households	250	125	190	160	845
Household contains at least one person 62-74 years of age	860	1,280	1,130	650	3,289
Household contains at least one person age 75 or older	505	615	710	360	1,379
Households with one or more children 6 years old or younger	750	460	680	365	1,105

**Table 6 - Total Households Table**

Data 2013-2017 CHAS  
Source:

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	160	90	15	55	320	70	10	0	0	80
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	80	85	55	20	240	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	65	80	90	4	239	0	0	25	0	25
Housing cost burden greater than 50% of income (and none of the above problems)	7,075	2,025	420	45	9,565	890	505	335	15	1,745

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	550	2,175	2,375	405	5,505	185	575	590	280	1,630
Zero/negative Income (and none of the above problems)	2,860	0	0	0	2,860	480	0	0	0	480

**Table 7 – Housing Problems Table**

Data 2013-2017 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	7,380	2,280	580	120	10,360	960	515	360	15	1,850
Having none of four housing problems	1,010	2,995	4,730	2,135	10,870	435	1,445	2,140	1,749	5,769
Household has negative income, but none of the other housing problems	2,860	0	0	0	2,860	480	0	0	0	480

**Table 8 – Housing Problems 2**

Data 2013-2017 CHAS  
Source:



### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,420	915	720	3,055	285	255	345	885
Large Related	125	105	60	290	65	10	30	105
Elderly	425	515	240	1,180	385	535	275	1,195
Other	5,855	2,910	1,835	10,600	415	280	300	995
Total need by income	7,825	4,445	2,855	15,125	1,150	1,080	950	3,180

**Table 9 – Cost Burden > 30%**

Data 2013-2017 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,280	285	65	1,630	275	130	100	505
Large Related	125	30	0	155	65	0	0	65
Elderly	330	310	25	665	265	265	110	640
Other	5,525	1,470	335	7,330	365	110	130	605
Total need by income	7,260	2,095	425	9,780	970	505	340	1,815

**Table 10 – Cost Burden > 50%**

Data 2013-2017 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	115	90	85	24	314	0	0	25	0	25

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	10	0	0	4	14	0	0	0	0	0
Other, non-family households	49	74	59	0	182	0	0	0	0	0
Total need by income	174	164	144	28	510	0	0	25	0	25

**Table 11 – Crowding Information – 1/2**

Data Source: 2013-2017 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present				4,149				4,561

**Table 12 – Crowding Information – 2/2**

Data Source: 2017-2021 ACS, Table B25012 (Housing units with related children under 18).

**Describe the number and type of single person households in need of housing assistance.**

According to the 2021 ACS, there are 56,513 households in Gainesville of which 41.1% or 23,227 households are households living alone. This is an 8.4% reduction in the number of households living alone since 2016. Most single person households are female with 13,126 or 56.5 % of the total households living alone, while 10,102 males live alone. Male single person households have a median income of \$26,998 while female single person households report less of a median income at \$26,697, a difference of \$301. There are 2,392 (10.3%) single persons households who are age 65 or older.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

There are a total of 13,153 individuals living with a disability within the city of Gainesville. 62.6% of them are reliant on non-labor force income, meaning they either have no earned income themselves and are relying on someone else to make ends meet, or are likely receiving SSI or SSDI as their limited monthly income. 15.8% have an education level less than high school graduate. There are nearly 81% of households containing a person with a disability earning 80% or less of the Area Median Income (\$48,550) according to the 2023 HUD Income Limits Summary. 24.7% of individuals living with a disability fall under the 100% poverty level.

### **What are the most common housing problems?**

The most common housing problem residents of Gainesville face is the housing cost burden. Data tables show that the number of households with severe housing cost burdens and housing cost burden far exceed households living in substandard housing conditions or overcrowded living situations. Almost 21,785 households are experiencing housing cost burden with 11,310 of those households experiencing severe cost burden. Renters have a greater rate of cost burden than owners. Data also shows that 400 households live in substandard housing, 504 households are overcrowded, and 3,340 households with zero or negative income, that cannot have a cost burden, still require housing assistance.

### **Are any populations/household types more affected than others by these problems?**

Data shows the number of households with housing cost burdens more than 30% and 50%, respectively, by housing type, tenure, and household income. Households classified as 'Other' which includes single person households (discussed above) experience a higher level of need in terms of cost burden and severe cost burden. Approximately 19,530 'Other' households are cost burdened and 17,930 of these households are renters. Extremely low-income households (0-30% AMI), regardless of tenure, experience the greatest rate of cost burden when compared to all other income categories.

Regarding crowding, data shows that Single Family Households have the highest rate of overcrowding with 339 (63%) households being overcrowded. Overcrowding impacts renters to a greater degree than it does owners. There are 510 renter households and 25 owner households that are overcrowded. Overcrowding affects households at all income levels, however extremely low-income (0-30% AMI) and low-income (30-50% AMI) households experience overcrowding at a higher rate than other income categories.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.**

Data shows that there are 28,175 low-income (0-80% AMI) households in Gainesville which includes 13,130 extremely low-income (0-30% AMI) households. In terms of housing need, Table 9 shows that 15,125 low-income households are cost burdened of which 7,825 of these families are extremely low-income.

Through assessment of the 2021-2022 Florida Department of Education Homeless Student Data, 896 students were identified as homeless by the DoE definition of homeless, including 660 families who lived in shared housing situations due to economic factors. These students and their households are at high risk of becoming literally homeless by the HUD definition. This same data source indicates 110 students resided in emergency shelters and 98 resided in motels temporarily.

A strong indicator of more and more households falling into homelessness and being at risk of homelessness is demonstrated by the trend Point In Time Count Data provided through the 2023 Florida Council on Homelessness Report. In 2023 931 individuals were identified in Alachua County, as literally homeless on the night of the PIT count, while only 641 individuals were identified in 2018, that shows a 30% increase in homelessness from 2018 to 2023 according to the PIT numbers.

Rapid Rehousing emphasizes rapid permanent housing placement through housing search and relocation services and short- and medium-term rental assistance to move people experiencing homelessness as rapidly as possible into permanent housing. The CoC serving Gainesville does prioritize use of RRH programming, however they have had difficulty in identifying service providers with the capacity to administer certain RRH programs.

As rapid re-housing participants transition to independent permanent housing their needs consist of locating affordable sustainable housing including access to public housing. There is also an issue identifying affordable units for the ELI and VLI population who also have a mobility issue or disability which causes them to need ADA units on the first floor, there is a lack of these specific types of units for this income range. To remain stable in housing, other needs include job training and placement services to increase earning potential. Formerly homeless families and individuals may continue to need supportive services, such as counseling about tenant responsibility, and links to mainstream services and benefits like medical or mental health treatment, Medicaid, SSI, or TANF.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Gainesville does not provide estimates of at-risk populations and, therefore, does not have a methodology for this.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.**

Housing characteristics that indicate instability and increased risk for homelessness include a lack of affordable housing, housing cost burden especially for elderly persons and those living on SSI disability income, low vacancy rates that lead to more restrictive tenant screening criteria, overcrowding, and substandard housing conditions.

In addition, the following characteristics could be used to determine eligibility for homeless assistance and are indicators of housing instability:

- Households undergoing a traumatic life event that prevented the household from meeting its' financial responsibilities.
- Households with current housing costs that exceed 50% of their income - severe housing cost burdens.

- Households with income at or less than 15% of AMI.
- Household members with physical disabilities and other chronic health issues including HIV/AIDS.
- Households with a poor credit history, or no credit history.
- Households with a family member with a record of prior criminal history.

## **Discussion**

Disaster planning is becoming increasingly necessary over the past five years and understanding the vulnerability of housing occupied by low- and moderate-income households to increased natural hazards associated with climate change is now something that communities must seriously consider.

Again, local data on this topic is limited but some studies indicate that climate change could increase the intensity of hurricane seasons and the amount of rain in some areas. Both of those changes could also lead to flood hazards. In Gainesville, housing occupied by low- and moderate-income households is particularly vulnerable to these natural hazards. There are several reasons for that increased vulnerability.

1. Low- and moderate-income households are less likely to have the means to afford adequate insurance for flood or wind damage.
2. Low- and moderate-income households are more likely to live in older homes. Such homes are less likely to have been built to current wind resistance standards. Additionally, older homes are more likely to have structural issues due to age, particularly given the fact that low- and moderate-income households are less likely to have the means to afford needed maintenance.

Low- and moderate-income households are less likely to have the means to afford the costs of properly trimming trees. Given the risk of falling tree limbs in hurricanes, untrimmed trimmed or improperly trimmed trees can be a significant hazard.

Section MA-65 of this plan further discusses the impact of climate change and natural disasters on low-income households.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A disproportionately greater number of housing problems exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

The data presented in the following tables provides a breakdown of housing problems by income level (0-30% AMI; 30-50% AMI; 50-80% AMI, and 80-100% AMI) and race and ethnic category. The analysis of this data will indicate the level of housing need for each race/ethnic group within that income level. The comparison of the housing need of each group to the total number of households in that income bracket will determine if any racial or ethnic groups are experiencing disproportionately greater housing problems.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,080	715	3,340
White	4,430	330	1,615
Black / African American	2,825	265	685
Asian	500	20	395
American Indian, Alaska Native	15	35	10
Pacific Islander	15	0	8
Hispanic	1,075	30	615

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2013-2017 CHAS

Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,545	1,690	0
White	3,060	1,045	0
Black / African American	1,295	475	0
Asian	395	95	0
American Indian, Alaska Native	20	10	0
Pacific Islander	0	0	0
Hispanic	615	65	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2013-2017 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,905	3,900	0
White	2,480	2,070	0
Black / African American	850	1,115	0
Asian	105	280	0
American Indian, Alaska Native	20	15	0
Pacific Islander	30	8	0
Hispanic	385	355	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2013-2017 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	825	3,194	0
White	535	1,964	0
Black / African American	195	835	0
Asian	50	109	0
American Indian, Alaska Native	4	14	0
Pacific Islander	0	8	0
Hispanic	34	225	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2013-2017 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

According to the data presented in the tables above, there are 19,355 households with incomes between 0-100% AMI experiencing a housing problem. These households fall within four income categories: 0-30% AMI – 9,080 households (46.9%); 30-50% AMI – 5,545 households (28.6%); 50-80% AMI – 3,905 households (20%); and 80-100% AMI – 825 households (4.2%).

According to the 2020 ACS data, Gainesville’s general population data shows a total population of 141,085 with 81,107 (57.5%) identifying as white households, 29,115 (20.6%) identifying as Black/African American households, 10,998 (7.8%) identifying as Asian households, 403 (.3%) identifying as American Indian households, 57 (.00%) identifying as Pacific Islander households, and 19,445 (13.8%) identifying as Hispanic households.

#### Extremely Low-Income (ELI) Households (<30% AMI)

For the income category 0-30% AMI, 9,080 (69%) of the 13,135 households within that income cohort have a housing problem with 4,430 (48.7%) White households, 2,825 (31.1%) Black/African American households, 500 (5.5%) Asian households, 15 (.16%) American Indian households, 15 (.16%) Pacific Islander households, and 1,075 (11.8%) Hispanic households having a housing problem. Based on this data, Black/African American households are experiencing a disproportionately greater number of housing problems at the 0-30% AMI income level. This population in this income range accounts for just over 2% of the total population for the city of Gainesville according to the 2020 ACS.



Very Low-Income (VLI) Households (30%-50% AMI)

For the income category 30-50% AMI, 5,545 (76.6%) of the 7,235 households within that income cohort have a housing problem with 3,060 (55.1%) White households, 1,295 (23.3%) Black/African American households, 395 (7.1%) Asian households, 20 (.3%) American Indian households, no Pacific Islander households, and 615 (11%) Hispanic households having a housing problem. No specified racial or ethnic category households at the 30-50% income level experience a disproportionately greater number of housing problems as compared to the 2020 ACS data.

Low Income (LI) Households (50%-80% AMI)

For the income category 50-80% AMI, 3,905 (50%) of the 7,805 households in that income cohort have a housing problem with 2,480 (63.5%) White households, 850 (21.7%) Black/African American households, 105 (2.6%) Asian households, 20 (.5%) American Indian households, 30 (.7%) Pacific Islander households, and 385 (9.8%) Hispanic households having a housing problem. No specified racial or ethnic category households at the 30-50% income level experience a disproportionately greater number of housing problems as compared to the 2020 ACS data.

Moderate Income (MI) Households (80%-100% AMI)

For the income category 80-100% AMI, 825 (20.5%) of the 4,019 households in that income cohort have a housing problem with 535 (64.8%) White households, 195 (23.6%) Black/African American households, 50 (6%) Asian households, 4 (.4%) American Indian households, no Pacific Islander households, and 34 (4%) Hispanic households having a housing problem. No specified racial or ethnic category households at the 30-50% income level experience a disproportionately greater number of housing problems as compared to the 2020 ACS data.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The data presented in the tables below provide a breakdown of severe housing problems by income level (0-30% AMI; 30-50% AMI; 50-80% AMI, and 80-100% AMI) and race/ethnic category. In addition to a lack of complete kitchen facilities and a lack of complete plumbing facilities, severe housing problems also include overcrowded households with more than 1.5 persons per room and households with cost burdens of more than 50% of income.

The analysis of this data will indicate the level of need for each race and ethnic group within that income level. The comparison of the housing need of each group to the total number of households in that income bracket will determine if any racial or ethnic groups are experiencing disproportionately greater number of severe housing problems.

A disproportionately greater number of severe housing problems exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,340	1,445	3,340
White	4,070	680	1,615
Black / African American	2,570	520	685
Asian	480	39	395
American Indian, Alaska Native	15	35	10
Pacific Islander	15	0	8
Hispanic	1,000	95	615

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2013-2017 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,795	4,440	0
White	1,500	2,605	0
Black / African American	710	1,065	0
Asian	200	290	0
American Indian, Alaska Native	14	15	0
Pacific Islander	0	0	0
Hispanic	315	365	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2013-2017 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	940	6,870	0
White	555	3,995	0
Black / African American	155	1,815	0
Asian	30	355	0
American Indian, Alaska Native	4	25	0
Pacific Islander	0	39	0
Hispanic	190	550	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2013-2017 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	135	3,884	0
White	65	2,439	0
Black / African American	45	985	0
Asian	4	160	0
American Indian, Alaska Native	4	14	0
Pacific Islander	0	8	0
Hispanic	15	240	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2013-2017 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

The tables above present data on the number of households with severe housing problems by income, race, and ethnicity. Of the approximately 32,054 households with incomes between 0-100% AMI, 12,210 households have severe housing problems within four income categories: 0-30% AMI – 8,340 households (68.3%); 30-50% AMI – 2,795 households (22.8%); 50-80% AMI – 940 households (7.6%); and 80-100% AMI – 135 households (1.1%).

### Extremely Low-Income (ELI) Households (<30% AMI)

For the income category 0-30% AMI, 8,340 (63.5%) of the 13,125 households within that income cohort have a severe housing problem with 4,070 (48.8%) White households, 2,570 (30.8%) Black/African American households, 480 (5.7%) Asian households, 15 (.17%) American Indian households, 15 (.17%) Pacific Islander households, and 1,000 (11.9%) Hispanic households having a severe housing problem. Based on this data, Black/African American households are experiencing a disproportionately greater number of severe housing problems at the 0-30% AMI income level.

### Very Low-Income (VLI) Households (30%-50% AMI)

For the income category 30-50% AMI, 2,795 (38.6%) of the 7,235 households within that income cohort have a housing problem with 1,500 (53.6%) White households, 710 (25.4%) Black/African American households, 200 (7.1%) Asian households, 14 (.5%) American Indian households, no Pacific Islander households, and 315 (11.2%) Hispanic households having a severe housing problem. No specified racial or

ethnic category households at the 30-50% income level experience a disproportionately greater number of housing problems as compared to the 2020 ACS data.

*Low Income (LI) Households (50%-80% AMI)*

For the income category 50-80% AMI, 940 (12%) of the 7,810 households within that income cohort have a housing problem with 555 (59%) White households, 155 (16.4%) Black/African American households, 30 (3.1%) Asian households, 4 (.4%) American Indian households, no Pacific Islander households, and 190 (20.2%) Hispanic households having a severe housing problem. No specified racial or ethnic category households at the 30-50% income level experience a disproportionately greater number of housing problems as compared to the 2020 ACS data.

*Moderate Income (MI) Households (80%-100% AMI)*

For the income category 80-100% AMI, 135 (3.4%) of the 3,884 households within that income cohort have a housing problem with 65 (48.1%) White households, 45 (33.3%) Black/African American households, 4 (2.9%) Asian households, 4 (2.9%) American Indian households, no Pacific Islander households, and 15 (11.1%) Hispanic households having a severe housing problem. Black/African American households are experiencing a disproportionately greater number of severe housing problems at the 80-100% AMI income level.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

The table below provides cost burden data for each racial and ethnic group. The data includes information on households without a cost burden ( $\leq 30\%$ ), cost-burdened households that pay between 30% and 50% of their income on housing costs, severely cost-burdened households that pay 50% or more of their income on housing costs, and households whose income is zero or negative and thus are not cost-burdened but may require housing assistance.

A disproportionately greater number of cost-burdened households means that the members of a racial or ethnic group experience cost burden or severe cost burden at a greater rate (10 percentage points or more) than the jurisdiction as a whole.

### Housing Cost Burden

Housing Cost Burden	$\leq 30\%$	30-50%	$> 50\%$	No / negative income (not computed)
Jurisdiction as a whole	25,594	8,240	11,740	3,435
White	17,035	5,085	6,095	1,635
Black / African American	4,599	1,790	3,305	740
Asian	1,545	450	625	410
American Indian, Alaska Native	130	15	40	10
Pacific Islander	20	30	15	8
Hispanic	1,850	660	1,415	615

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data 2013-2017 CHAS  
Source:

### Discussion:

The table above shows that there are 49,009 households in Gainesville and that 8,240 households (16.8%) are cost-burdened, and 11,740 households (23.9%) are severely cost-burdened. There is no significant finding or disproportionate cost burden within any race or ethnicity for either those cost-burdened spending 30-50% or over 50%, however, Black/African American households spending more than 50% of their income on housing is just over 28% of the total population spending more than 50% on housing, this is more of a representation as compared to general ACS 2020 data showing Black/African-American

households only making up 20.6% of the total Gainesville population, though it does not meet the HUD guidelines of 10 percentage point difference.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

### **Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

There are instances of disproportionately greater housing needs among specific races and ethnicities, however, there are no disparities among the same racial and ethnic groups across all income categories. Generally, the racial or ethnic groups experiencing disproportionately greater need in Gainesville based on income level are African American households. Black/African American households in the 0-30% AMI range as well as the 80-100% AMI range are disproportionately impacted and have a greater rate of housing problems and severe housing problems. This same race category is also seeing a disparity of 7.4% for households spending more than 50% of their income on housing, severely cost burdened.

- Black/African American households are experiencing a disproportionately greater number of housing problems at the 0-30% AMI income level. This population in this income range accounts for just over 2% of the total population for the city of Gainesville according to the 2020 ACS.
- Black/African American households are experiencing a disproportionately greater number of severe housing problems at the 0-30% AMI income level.
- Black/African American households are experiencing a disproportionately greater number of severe housing problems at the 80-100% AMI income level.
- Black/African American households spending more than 50% of their income on housing is just over 28% of the total population spending more than 50% on housing, this is more of a representation as compared to general ACS 2020 data showing Black/African American households only making up 20.6% of the total Gainesville population, though it does not meet the HUD guidelines of 10 percentage point difference.

### **If they have needs not identified above, what are those needs?**

The assessment of housing needs in the previous sections of this plan includes an analysis of specific needs of racial or ethnic groups that have a disproportionately greater need in comparison to others in the same income category. However, when looking at the entire Gainesville population compared to the rate of housing problems and housing burden by race or ethnicity, the group with the highest rates of housing problems and severe cost burden are Black/African American households.

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The city currently has three areas identified as Racially/Ethnically Concentrated Areas of Poverty (RECAPs), where a significant portion of Black/African American households are located. These areas include:

1. The Waldo Road Corridor R/ECAP. This R/ECAP is in the NE section of the city and comprised of census tract 19.02. The area is predominantly occupied by Black/African American individuals.



2. An area in Downtown Gainesville including University Heights.
3. An area in the southern portion of Gainesville including the SW Student Housing Corridor R/ECAP. This R/ECAP is a grouping of three census tracts – 15.15, 15.17, and 15.19 – bounded on the north by Archer Rd., on the south by Williston Rd., on the west by I-75, and on the east by SW 23rd Terrace.

According to the 2021 Exclusionary and Inclusionary Housing Study for the City of Gainesville, many Black/African American Households are also concentrated in East Gainesville (also identified as a RECAP) and increasingly in the southeast part of the city. In several areas, an increase in the Black population coincides with a decrease in the non-Hispanic white population, and vice versa. Many of the census block groups to the south of NW 16thAve and along the Western portion of Gainesville are experiencing growth in their Black population, while also experiencing a loss in the white population. Northern Gainesville has seen a substantial growth in white households while simultaneously losing Black households.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Gainesville Housing Authority (GHA) was established in 1966 to provide decent, affordable housing for low-income individuals and families including the elderly and persons with disabilities. GHA owns and operates 635 public housing units in eight developments that are located citywide and include a mix of single-family homes, duplexes, and high-rise apartments of various unit sizes. The developments are Caroline Manor (28 units), Eastwood Meadows (50 units), Forest Pines (36 units), Lake Terrace (100 units), Oak Park (101 units), Pine Meadows (80 units), Sunshine Park (70 units), and Woodland Park (170 units). GHA also administers 1,379 housing vouchers comprised of 1,209 Section 8 Housing Choice Vouchers which allows eligible households to find their own housing in the private market, and 170 HUD-Veterans Affairs Supportive Housing (HUD-VASH) vouchers which combines rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA).

The tables below provide information on the number of public housing units and vouchers that are in use and the characteristics of public housing residents and housing choice voucher holders. Like most public housing agencies (PHAs) around the country, GHA programs have a high utilization rate with approximately 100% occupancy (635 units) in public housing developments and a 97.6% utilization rate (1,346 units) for the voucher programs.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units/vouchers in use	0	0	635	1,379	0	1,209	170	0	0

**Table 22 - Public Housing by Program Type**

**\*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	9,128	11,298	0	11,343	10,388	0
Average length of stay	0	0	6	4	0	4	1	0
Average Household size	0	0	2	2	0	2	1	0
# Homeless at admission	0	0	2	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	136	117	0	107	10	0
# of Disabled Families	0	0	140	222	0	193	29	0
# of Families requesting accessibility features	0	0	609	1,347	0	1,283	64	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	89	177	0	138	39	0	0
Black/African American	0	0	518	1,148	0	1,126	22	0	0
Asian	0	0	1	3	0	3	0	0	0
American Indian/Alaska Native	0	0	0	8	0	5	3	0	0
Pacific Islander	0	0	1	11	0	11	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	18	56	0	45	11	0	0
Not Hispanic	0	0	591	1,291	0	1,238	53	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Section 504 of the Rehabilitation Act of 1973 (Section 504) prohibits disability discrimination in programs receiving HUD funds or financial assistance including HUD funded public housing agencies. The regulations require that there must be sufficient accessibility so that persons with disabilities have an equal opportunity to participate and benefit from the program and the same range of choices and amenities as those offered to others. There are 98 GHA families that have requested accessibility features.

Approximately 18% of housing units and vouchers operated by GHA serve 362 households that include a person with a disability while only 10.9% of Gainesville's population report having a disability. There were 609 families that requested project-based units with accessibility features and 1,283 families that requested accessibility features for tenant-based vouchers, and 64 families requesting a unit with accessible features for VASH-Vouchers. A total of 97% (1,956) of families occupying PHA units and vouchers requested accessibility features.

GHA's 5-Year PHA Plan includes a goal to address the needs of families with disabilities. The proposed actions include (a) carrying out modifications needed in public housing based on the Section 504 Needs Assessment for public housing; (b) applying for special purpose vouchers targeted to families with disabilities, should they become available; (c) affirmatively marketing to local non-profit agencies that assist families with disabilities; and (d) targeting announcements and outreach to individuals least likely to apply.

### **Most immediate needs of residents of Public Housing and Housing Choice voucher holders.**

The Gainesville Housing Authority's waiting lists for both public housing and vouchers are closed due to the abundance of applicants which is well over 200. There is typically a 2 year or more wait with the lists only being open occasionally. Applicants on the waiting lists include low-income individuals, families, elderly, individuals with disabilities and other vulnerable populations.

The most immediate need of residents of Public Housing and HCV holders is identifying units that are affordable and identifying landlords with affordable units willing to accept vouchers supporting these tenants. There is also a need for ADA, first-floor accessible units for the elderly and mobility impaired. There is also a need for down payment assistance for households currently in public housing or HCV voucher holders, wanting to move into home ownership.

Additional needs of public housing residents and housing choice voucher holders are employment and job skills training, affordable childcare, life skills training, credit counseling, and activities geared toward the youth and elderly population.

### **How do these needs compare to the housing needs of the population at large?**

Housing needs for the population supported through public housing and vouchers are not entirely different as there is an affordable housing crisis nationwide and the current housing market is extremely

hostile. However, residents of public housing and voucher holders are mostly extremely low-income (<30% of area median income) or very low-income (30% - 50% AMI) where affordable housing is severely lacking. There are approximately 37,000 units in Gainesville that are considered to be affordable for households earning greater than 80% of the HUD Area Median Family Income (HAMFI). This discrepancy in income results in the housing needs of public housing residents and HCV recipients being different from the population at large.

In regard to the need for supportive services, the needs of public housing residents and housing choice voucher holders do not differ significantly from the population at large. Qualitative data gathered through community engagement suggests similar public services needs including transportation, employment training, housing counseling, senior services, and youth services.

## **Discussion**

Gainesville's publicly supported housing residents (public housing development and housing choice voucher holders) have demographic characteristics that are significantly different than the city's population as a whole but similar to beneficiaries of the City's CDBG and HOME programs. Public housing residents and voucher holders are extremely low-income with an average annual income of between \$9,128 and \$11,343 to support a household with 2-3 members depending on the program type. About 13% or 253 of GHA residents are elderly which is comparable to the city's total population of elderly at 13.6%.

Black/African American households are the primary occupants of publicly supported housing and are also overrepresented when compared to the general population. A total of 83% of GHA residents are Black/African American, a racial/ethnic group that represents 20.6% of Gainesville's total population.

In addition to providing affordable housing, GHA also provides services to its residents including the Job Training and Entrepreneurial Program (JTEP).

Currently, the waiting list for PHA programs is closed and not accepting new applicants, as of Fall 2022 the waitlist contained over 1,300 households.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

Homelessness is a particularly complex issue that plagues communities across the nation. Often, persons experiencing homelessness face multiple and overlapping challenges, which presents real challenges to local jurisdictions, social service providers, and Continuums of Care (CoC) working to address homelessness. This reality is no different in the City of Gainesville. Beyond persistent challenges in addressing the varied needs of individuals, the region faces an increasingly expensive housing market. The economic realities of the housing market at the time this plan was written imposes constant pressure on the supply of housing, particularly for those most vulnerable to homelessness.

The Stewart B. McKinney Homeless Assistance Act defines the ‘homeless’ or ‘homeless individual’ or ‘homeless person’ as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, regular sleeping accommodation for human beings.

The CoC responsible for coordinating homelessness-related activities in the City of Gainesville is the North Central Florida Alliance for the Homeless and Hungry (NCFAHH). The NCFAHH coordinates the activities of social service providers, government entities, philanthropies, and other for-profit and non-profit agencies serving the region. The CoC covers the City of Gainesville, Alachua, Bradford, Levy, Putnam, and Gilchrist Counties in northcentral Florida.

Since the previous Consolidated Plan was submitted and approved, the CoC has named a new CoC lead agency, United Way of North Central Florida.

The NCFAHH and lead agency are also responsible for coordinating the annual point-in-time (PIT) count. The PIT Count estimates the number of homeless individuals and families in the CoC region on a given night, typically held in January.

The table below summarizes the data reported by the NCFHH to HUD. Data was available for estimates on the number of persons experiencing homelessness each year, the estimate of the number becoming homeless each year, an estimate for the number exiting homelessness each year, or an estimate for the number of days persons experience homelessness based on the 2022 System Performance Measure Report submitted to HUD by the CoC, however the SPM data is not broken down by household type or sub population.

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	21	12				
Persons in Households with Only Children	7	2				
Persons in Households with Only Adults	248	546				
Chronically Homeless Individuals	56	153				
Chronically Homeless Families	9	4				
Veterans	81	54				
Unaccompanied Child	16	24				
Persons with HIV	2	7				
<b>Total</b>	<b>440</b>	<b>802</b>	<b>1,339</b>	<b>1,155</b>	<b>522 (39%)</b>	<b>158 Average</b>

**Table 26 – Estimate of Persons Experiencing Homelessness**

Data Source: 2022 CoC Homeless Populations and Subpopulations Report (# homeless on given night), NCFHH via HUD (total estimates experiencing homelessness each year).



**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

#### Chronically Homeless Individuals and Families

The PIT count reported a total of 13 families and 209 individuals experiencing chronic homelessness. Nearly 27% of the homeless population identified through the PIT are considered chronically homeless. The majority of the chronically homeless population (71%, 153 individuals and 4 families) are living in unsheltered settings.

#### Families with Children

A total of 42 individuals representing persons in households with adults and children as well as persons in households with only children represent approximately 5% of the total homeless population identified through the PIT count. The majority, 67% (28 individuals), of this population were in sheltered living situations. A total of 21% (9 individuals) were part of child-only households)

#### Veterans and Their Families

Veterans make up 16% of the total homeless population identified through the PIT Count. A total of 135 veterans were identified with the majority (60%, 81 vets) being sheltered on the night of the PIT.

#### Unaccompanied Youth

Unaccompanied youth make up nearly 5% of the homeless population with the majority, 24 (60%) living in unsheltered situations.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
<b>Black or African American</b>	150	237
<b>White</b>	170	307
<b>Asian</b>	0	2
<b>American Indian or Alaska Native</b>	0	8
<b>Pacific Islander</b>	0	1
<b>Multiple Races</b>	18	32
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
<b>Hispanic</b>	23	22
<b>Non-Hispanic</b>	315	565

**Table 27 – Nature and Extent of Homelessness**

Data Source: 2022 CoC Homeless Populations and Subpopulations Report

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

The NCFAHH PIT count reported a total of 33 persons in households with adults and children, with 21 of those living in sheltered situations and the remaining 12 in unsheltered settings. Child-headed households account for a total of 9 individuals, with 2 living unsheltered. Child-headed households are those households headed by an individual under the age of 18 who is responsible for the household.

The NCFAHH PIT count reported a total of 135 veterans. Of this total, 81 were in sheltered settings. Due to the pandemic, there may be an underrepresentation of homeless families in general among these data sets.

In the City of Gainesville and surrounding areas, the two operating housing authorities in the region (the Alachua County Housing Authority and the Gainesville Housing Authority) administer HUD-VASH vouchers. The HUD-VASH program combines Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA).

### **Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Most of the homeless population identified as White with 477 individuals (51.56%. Representing 41.8% (387 individuals) of the homeless population are those who identified as Black/African American. Asian, American Indian, or Alaska Native, and Pacific Islanders each represent less than 1% of the homeless population. Those identifying with multiple races represent about 5% (50 individuals) of the total homeless population. Those identifying as Hispanic also represent about 5% of the homeless population with 45 individuals.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

There is a significant population of unsheltered homeless persons in the CoC, representing nearly 67% of the total homeless population with 560 individuals unsheltered on the night of the PIT count. NCFCA reported a total of 276 sheltered persons in its annual PIT count. This indicates there is significant unmet demand for affordable housing in the region.

According to the CoC's Housing Inventory Count (HIC) report, there are multiple emergency shelters operating in the CoC, including:

- Family Promise (ES for Families)
- Another Way (ES)
- Lee Conlee House (ES)
- Peaceful Paths (ES)
- St. Francis House (ES)
- Alachua Coalition for the Homeless and Hungry (ES Adults)
- CDS Family & Behavioral Health Services, Inc. (ES Youth)
- Meridian Behavioral Healthcare Emergency Housing Assistance (ES overflow vouchers)
- Volunteers of America SSVF Emergency Housing Assistance (ES overflow vouchers)

The CoC continues to offer transitional housing, including 4 provider agencies (St. Francis House, VETSPACE, The Transition House, and Volunteers of America) operating transitional housing for adults, families, veterans, and other mixed populations. These programs represent a total of 103 beds in the CoC. Given the lack of shelter, programs with the lowest average lengths of stay should be prioritized, including emergency shelter and rapid re-housing programs.

**Discussion:**

Unsheltered homelessness has been an area of focus for multiple partners over the past 3-5 years, including the City of Gainesville, Alachua County, and the CoC. There was a large encampment some referred to as a tent city that was decommissioned prior to the pandemic. Partners funded increased permanent supportive housing, rapid rehousing, and emergency shelter expansion to accommodate the safe shutdown of the large encampment area with over 200 individuals. The impacts of the pandemic on unsheltered homelessness have caused the site of the previous large encampment to repopulate and the concern for additional programming and affordable housing units is needed to ensure there is a decrease in the overall rate of unsheltered homelessness that is sustainable for years to come.

## NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

### Introduction:

Subpopulations within the non-homeless special needs category often have very low incomes making them more vulnerable and at risk of housing insecurity. Understanding the special needs profiles within the city and what their priority needs are is important to the provision of targeted, evidence-based support. The city coordinates with direct service providers and dedicates funding to address needs.

This section reflects the latest data on the characteristics of these subpopulations within the city. Special needs populations include the elderly and frail elderly, individuals with disabilities, persons with mental illness, persons with alcohol/other drug addictions, and victims of domestic violence. Note that data for mental health, substance abuse, and domestic violence is only available at the county level.

### Describe the characteristics of special needs populations in your community:

Elderly/Frail Elderly - The elderly and frail elderly population within city limits is relatively low at approximately 12% of Gainesville's total population. Elderly over 65 represent 33% of owner-occupied units and 9% of renter-occupied units in Gainesville. Of the city's total households that are 65 and over, more than 39% are considered very-low income having an income of less than \$35,000 in accordance with HUD income-limits for a 2-person household. About 23% of elderly households (65+) are considered extremely low income receiving under \$20,000 of household income per year. The most recent census data (2021 5-Year Estimates) Gainesville reports 1,425 seniors living below the poverty level. Many seniors are also living with a disability at 33%.

Individuals with Disabilities - About 10% of the city's population are living with a disability and many are elderly. The most recent census (2021 5-Year Estimates) shows when looking at type of disability that 2% of the non-institutionalized population with a disability has hearing difficulty, 2% has vision impairment, 4.5% has cognitive difficulty, 5% has ambulatory difficulty, 2% has self-care difficulty, and 4% has independent living difficulty. Data also shows nearly 62% are not in the labor force. Of those individuals with disabilities that are working, the median earnings in the last 12 months for ages 16 and over with a disability is \$23,130, with most people earning below \$15,000 per year. Nearly 25% of persons 16 and over with a disability are living below 100% of the poverty level.

Persons with Mental Illness - Over a three year-period from 2019-2021, the Florida Department of Health, County Health Dashboard reported 9,945 hospitalizations from a mental disorder in Alachua County. Of those hospitalizations 3,225 were aged 25-44 years, 2,636 were aged 45-64, and 1,458 were aged 0-17. Admissions included inpatient hospitalizations, discharged from civilian, non-federal hospitals located in Florida, where a mental disorder, excluding drug and alcohol-induced mental disorders, was the principal diagnosis. Between 2019-2021, 4,535 hospitalizations were due to mood and depressive disorders and 1,552 were a result of schizophrenic disorders.

Persons Experiencing Substance Abuse - The Florida Department of Health, County Health Dashboard for Alachua County reports that between 2019-2021, there were 3,219 hospitalizations from drug and alcohol induced mental disorders. In addition, for the same period of time, Alachua County is reporting 158

alcohol related confirmed motor vehicle traffic crashes, 108 alcohol related confirmed motor vehicle traffic crash injuries, and 33 alcohol related confirmed motor vehicle traffic crash fatalities.

Victims of Domestic Violence -From 2019-2021, according to the Florida Department of Health, County Health Dashboard for Alachua County, there were 3,233 cases of domestic violence reported. For the same time period, reports show for Alachua County, 2,607 aggravated assaults, 590 reports of forcible sex offenses, and 518 reports of rape. The 2022 Point in Time data for Gainesville revealed that 116 people were survivors of domestic violence. Created Gainesville reported serving over 600 individuals over the past 12 months through their assistance with sexual exploitation services.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

Elderly/Frail Elderly - ElderCare of Alachua County serves Gainesville's elderly population and has identified priority needs as access to meals, transportation, daycare for Alzheimer patients, in home services, educational programs, social activities, training for elderly experiencing severe vision loss or blindness. Housing rehabilitation and accessible modifications is a high need for many of Gainesville's seniors as well and access to affordable rental housing, paired with rental assistance.

Individuals with Disabilities - A statewide effort conducted through a partnership between the Florida Developmental Disabilities Council (FDDC) and Florida Housing Coalition (FHC) identified access to affordable, accessible, inclusive housing as a primary need for individuals with disabilities. In addition, transportation and access to supportive services have been identified as priority needs. The Agency for Persons with Disabilities (ADP) has identified the need for services including adult dental, accessibility adaptations, physical therapy, speech therapy, behavioral analysis, private duty and residential nursing, skilled nursing, supported living coaching, life skills development. Additional service needs for individuals with disabilities identified by the Center for Independent Living of North Central Florida (CILNCF) include community advocacy, information and referral services, peer support, and independent living skills education.

Persons with Mental Illness - The Substance Abuse and Mental Health Services Administration (SAMHSA) has identified several priority needs for person experiencing mental illness including access to coordinated comprehensive behavioral health care and access to adequate supportive services. These services include mental health first aid, case management, reducing the use of substances leading to mental health disorders, community re-integration, and workforce development.

Persons Experiencing Substance Abuse - In alignment with the Substance Abuse and Mental Health Services Administration (SAMHSA), direct service providers have determined prevention as an important component of addressing substance use including detoxification, inpatient treatment, residential treatment, assessment, case management, supportive housing, crisis support, skill building, peer support, and counseling. Meridian Behavioral Healthcare also stated stable housing, inpatient and out-patient counseling, case management, and crisis intervention programs as high needs.

Victims of Domestic Violence - Support both financially and psychologically are high needs for victims of domestic violence. Created Gainesville identified financial assistance, resources for case management services, and resources for emergency shelter beds as needs. The Florida Coalition Against Domestic Violence identifies the following essential service needs: survivor focused safety plans, counseling and advocacy, information and referrals for persons seeking assistance, child and youth-specific activities, youth-targeted education, education and training for adults.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

The Florida Department of Health, County Health Dashboard for Alachua County, reports that between 2019-2021 there were 52 AIDS cases diagnosed. The term HIV Diagnosis is defined as a diagnosis of Human Immunodeficiency Virus (HIV) infection regardless of the stage of disease (stage 0, 1, 2, 3 [AIDS], or unknown) and refers to all persons with a diagnosis of HIV infection.

As of 2021, the North Central Florida County Health Profile report published by WellFlorida Council, indicates that Alachua County experienced a rate of 12.7 for new HIV diagnoses. That number is based on the crude rate per 100,000. Alachua County is in the third quartile for this measure. This means that relative to other counties in Florida, the situation occurs less often in about one half of the counties, and it occurs more often in about one quarter of the counties.

Overall, over the last 20 years, the rate of HIV cases per 100,000 population in Alachua County has fluctuated slightly since 2002 with low peaks in 2006, 2010, and again in 2016. The lowest rates of HIV cases thus far were in 2020 at a rate of 10.7. High peaks were experienced in 2011 and 2014 with the highest peak being in 2008 at a rate of 28.2.

**Discussion:**

Across all subpopulations, there is a need for increased housing opportunities and services funding. Housing should be integrated into the community and paired with targeted support services. Implementation of best practices, specific to that person's individual needs, is essential to stability and recovery. While the City of Gainesville has various resources and specialized programs, communicating the resources and educating the public are still basic, vital components of ensuring residents have the tools at-hand. Addressing the needs of consumers among multiple systems, who are often overlapping, takes a collective approach to help a person achieve stability.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

The public facilities category includes a range of activities to address non-housing community development needs such as community centers, fire stations, and parks that benefit low- and moderate-income neighborhoods. Residents and stakeholders that participated in the city’s public meetings between May 5 and 11, 2023 identified the following specific public facility needs as high priorities for Gainesville:

- Senior centers (possibly Eastside and SW Archer Road).
- Multi-purpose community centers, including healthcare, youth, seniors, safe, ballfields, courts.
- Public safety includes police stations and fire stations.

Census tracts throughout East Gainesville, a predominantly Black area, are food deserts. Food deserts are defined by the USDA as Census tracts where at least 100 households with no vehicle access are located more than one-half mile from a grocery store. The only U.S. Department of Agriculture-approved grocery store in East Gainesville is the Walmart on Northeast 12th Avenue. In addition, there are no major primary care hospitals east of Main Street.

One major public facility identified in the Gainesville Community Reinvestment Area’s 10 Year Reinvestment Plan is the Infinity Line concept, which proposes connecting existing trail infrastructure across Gainesville, utilizing unused and underused railroad and utility infrastructure easements, to create a continuous loop with Depot Park as the nucleus. In the plan, the community identified corridors within the Gainesville Community Reinvestment Area (GCRA) to connect key art, history, and nature facilities with bicycle facilities and multi-use trails.

### **How were these needs determined?**

The City of Gainesville facilitated five community engagement meetings on Friday May 5, Monday May 8, Tuesday May 9, Wednesday May 10, and Thursday May 11. The topic of these meetings was, “Priority Housing and Community Development Needs.” In addition, specific facilities needed are described in the Gainesville Community Reinvestment Area’s 10 Year Reinvestment Plan.

### **Describe the jurisdiction’s need for Public Improvements:**

The public improvements category includes a range of activities considered to be non-housing community development needs such as roads, water/sewer improvements, lighting, drainage, and other capital projects that benefit low- or moderate-income neighborhoods. Residents and stakeholders that participated in the city’s public meetings between May 5 and 11, 2023 identified the following specific public improvement needs as high priorities for Gainesville:



- Broadband/Internet/wireless
- Electric/power needs (sustainable, affordable, and efficient; more substations)
- Street lighting
- Storm water management (pollution prevention)
- Street improvements including resurfacing, widening, sidewalks, roundabouts for new development
- More and better bus stops, stations, and transfer stations
- Tree mitigation and landscaping

According to the public engagement survey utilized for the Gainesville Community Reinvestment Area's 10 Year Reinvestment Plan, 2020, the four redevelopment districts with the greatest need for public infrastructure include:

- Fifth Avenue/Pleasant Street - established 1979, expanded 1989
- Downtown - established 1981, expanded in 2001
- College Park/University Heights - established 1995, expanded 2005
- Eastside - established 2001, expanded 2006 & 2010.

Within these four districts, the priority investment areas include the following (percentages represent responses per area):

- Power District (Downtown, 33%)
- Cornerstone/Hawthorne Road (Eastside, 23%)
- University Avenue (College Park/University Heights, 19%)
- NE 8<sup>th</sup> Ave. and Waldo Road (Eastside, 19%)
- Innovation District (College Park/University Heights, 19%)
- S. Main/S. Depot Industrial Area (College Park/University Heights, 19%).

### **How were these needs determined?**

Priority investment areas are identified in the Gainesville Community Reinvestment Area's 10 Year Reinvestment Plan. A public outreach survey for the plan was distributed and taken by the public both during the Kick-Off meeting and online. This survey began with questions about Gainesville as a whole, as

well as former redevelopment area specific questions. This survey was active from October 14, 2019, until November 22, 2019.

The City of Gainesville facilitated held five community engagement meetings on Friday May 5, Monday May 8, Tuesday May 9, Wednesday May 10, and Thursday May 11. The topic of these meetings was, “Priority Housing and Community Development Needs.”

In the FY 2023 proposed budget, funds spent on transportation costs represent 11.5% of the city’s overall expenditure budget, and includes roadway maintenance, traffic systems, and engineering. About 5.8% of the city’s overall expenditure budget is spent on cultural and recreational expenses including recreation centers, swimming pools, the Ironwood gold course, and parks and special events. About 4% of the city’s overall expenditure budget is spent on storm and flood control projects. Finally, 2.9% of the city’s overall budget goes towards economic development, with most of these funds going to the Gainesville Community Reinvestment Area.

### **Describe the jurisdiction’s need for Public Services:**

Residents and stakeholders that participated in the public meetings between May 5 and 11, 2023 identified the following public services needs as high priorities for Gainesville:

- Financial management training
- Housing counseling and fair housing services
- Transportation, specifically public transportation/regional transit service (connectivity and convenience, particularly for seniors and non-drivers, better bus routes, focus on under-served areas, reducing headways)
- Job training and apprenticeships, including for nursing and trades and for high paying jobs
- Youth services, job symposiums, and programs (recreational, night-time, ex. midnight basketball)
- Childcare
- Homeless services (“wrap-around”)
- Elderly services
- Drug and alcohol treatment and counseling

There is a particular need for public services in Black, non-white, and low-income communities, and neighborhoods. In Alachua County:

- Black household incomes averaged \$32,000, compared to \$51,000 for white households.
- In 2009, white males had a life expectancy over five years longer than Black males.

- Black unemployment was almost twice the rate (15%) as white Gainesville residents (8%).
- 45% of children in Black families suffered from poverty, more than 3X the rate of white children.
- In 2015, white third-graders were drastically more proficient in reading at 74%, compared to only 28% of their Black peers.

### **How were these needs determined?**

The City of Gainesville government staff held five community engagement meetings on Friday May 5, Monday May 8, Tuesday May 9, Wednesday May 10, and Thursday May 11. The topic of these meetings was, “Priority Housing and Community Development Needs.” Imagine GNV, Gainesville’s proposed Comprehensive Plan 2030, also provided some data about public service needs. The plan supports social equity and acknowledges several racial disparity issues related to public services like healthcare, affordable housing, income, and literacy. The plan’s cited data on racial inequality was pulled from the Alachua County Community Health Needs Assessment, and a 2018 University of Florida study titled Understanding Racial Inequity in Alachua County.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Housing Market Analysis provides a snapshot of the city's current housing stock and housing facilities. Housing market characteristics reviewed include the supply of housing, availability of affordable housing, housing cost and condition of housing units, and the supply of housing or facilities for individuals with disabilities and individuals experiencing homelessness. The Housing Market Analysis is divided into the following sections:

**Number of Housing Units** – A basic count of the total number of housing units and occupied housing units in the city by property type, unit size, and tenure. There are 63,340 units in the city including a limited supply of subsidized or affordable units.

**Cost of Housing** – Compares the cost of housing in the city to household incomes to determine if there is a sufficient supply of affordable housing. Housing cost burden (unaffordability of housing) is the foremost housing problem in the city.

**Condition of Housing** – Analyzes the age of the housing, risk of exposure to lead-based paint, and presence of housing problems to identify the supply of decent housing and the condition of the city's housing inventory. Most of Gainesville's housing stock was built prior to 1980 indicating a need for housing rehabilitation.

**Public and Assisted Housing** – Examines the total number of public housing units and housing vouchers administered by the Gainesville Housing Authority. GHA manages 635 public housing units and has 1,379 vouchers in use to subsidize housing for residents. GHA currently has waiting lists for public housing units and vouchers that are closed.

**Homeless Facilities and Services** – Looks at the availability of beds for individuals experiencing homelessness. The 2022 Housing Inventory County report identifies 2,829 total year-round beds for persons experiencing homelessness. This total includes emergency shelter, transitional housing, and permanent supportive housing.

**Special Needs Facilities and Services** – Provides information on facilities and services that meet the needs of the populations considered to be special needs. Special needs populations in Gainesville require housing stability and access to supportive services.

**Barriers to Affordable Housing** – An insight into public policy that may impede access to or development of affordable housing. The city's restrictive land use and zoning codes may act as a barrier to affordable housing as well as the presence of NIMBYism.

**Non-Housing Community Development Assets** – Provides an overview of economic development needs such as the need for employment training/education for workers to better align with the major employment sectors.

**Needs and Market Analysis Discussion** – Summarizes key points from the Needs Assessment and Market Analysis in relation to areas of the city that have a low-income or minority concentration. The city has three identified Racially/Ethnically Concentrated Areas of Poverty (RECAPs). RECAP census tracts include 5, 6, 7, 15.15, 15.17, 15.19, and 19.02.

**Broadband Needs of Housing occupied by Low- and Moderate-Income Households** – Examines the availability of internet and broadband services to low- and moderate-income households within the city. Broadband coverage is 90% countywide.

**Hazard Mitigation** – Reviews the risk climate change has on low- and moderate-income households. Approximately, 2,507 properties in Gainesville are at risk of flooding over the next 30 years and 34,287 properties in Gainesville are at risk of wildfire over the next 30 years.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The Housing Supply Analysis provides an estimate of the current housing supply in the City of Gainesville. In this section, the existing housing inventory is examined, including the type and size by tenure (owners/renters).

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	24,667	40%
1-unit, attached structure	3,067	5%
2-4 units	7,882	12%
5-19 units	16,179	25%
20 or more units	10,189	16%
Mobile Home, boat, RV, van, etc	1,356	2%
<b>Total</b>	<b>63,340</b>	<b>100%</b>

**Table 28 – Residential Properties by Unit Number**

Data Source: 2017-2021 ACS, Table DP04 or B25024

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	17	1%	2,018	6%
1 bedroom	284	1%	7,635	24%
2 bedrooms	4,342	20%	12,815	40%
3 or more bedrooms	16,591	78%	9,801	30%
<b>Total</b>	<b>21,234</b>	<b>99%</b>	<b>32,269</b>	<b>100%</b>

**Table 29 – Unit Size by Tenure**

Data Source: 2017-2021 ACS, Table B25042

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Gainesville invests a large amount of its state and federal dollars towards housing activities including improving access to affordable housing and providing subsidies to support homeownership. Through its federal CDBG and HOME programs, the city will commit \$6,153,776 over five-years to rehabilitate 140 units, \$975,000 to construct 30 new units, and will provide \$163,571 for homeowner assistance to 12 households.

The Local Housing Assistance Plan (LHAP) details the city's strategy for the State Housing Incentive Partnership (SHIP) program, passing through state HTF dollars into the community through rental and

homeownership activities for extremely low, very low, and sometimes moderate-income residents. According to Gainesville's LHAP, between 2020-2022 the city aims to serve 15 very low-income, 24 low-income, and 3 moderate-income units under the homeownership strategy. The city also invests in rental activities and intends to serve 9 very low-income households.

The city has targeted, and will continue to target very low, low, and moderate-income families and households. Household types targeted include small related, large related, family, elderly, disabled, homeless or at-risk of becoming homeless, and special needs households.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

Since the writing of the 2018-2022 Consolidated Plan, the Shimberg Center for Housing Studies has reported a loss of 178 units for the City of Gainesville due to expired affordability periods. As of March 2022, the city is reporting 2,448 HUD subsidized housing units throughout 26 developments and data from the city's Affordable Housing Framework indicates the loss of an additional 45 assisted units over the next five years because of subsidy expirations.

To help replenish the loss of assisted units, the Gainesville Housing Authority has a goal in its 2020-2025 Strategic Business Plan of producing 500 housing opportunities by 2025, aligning that with GHMDC's goal of building or renovating 100 affordable units by 2025.

As of 2021, GHA also provided an update on the Woodland Park Housing Development redevelopment process. The GHA received Low Income Tax Credits which enabled the agency to embark on a public/private partnership with Pinnacle Housing Group to redevelop Phase I of the Woodland Park Housing Development. The 170-unit public housing development, which includes a community facility, is planned to be demolished, and replaced with new energy efficient units and state of the art community facility in a mixed income/mixed use community. As part of this revitalization project, residents of Woodland Park would be required to relocate temporarily to other GHA housing communities or by using Housing Choice Vouchers. The project will be developed in three Stages.

Residents in ninety-one units in Stage I have been relocated during the first stage of this redevelopment project. During Stage II, the remaining residents will be moved into the newly built units completed during Stage I or to other GHA properties. Upon completion of Phase I, the new Woodland Park Community will consist of 96 dwelling units with 30 ACC units and 66 project based housing vouchers. This project is utilizing a mixed income finance approach consisting of LIHTC, private loan, and other funding sources.

Woodland Park Phase II Redevelopment Plan will include the redevelopment of the remaining units. GHA is currently seeking funding for Phase II to complete the redevelopment of the remaining 77 Woodland Park units.

Woodland Park Phase III will consist of building houses for homeownership. All units and homes will have new amenities, the units will be energy efficient, follow current 504 Standards, and provide an "art in public places component".

## **Does the availability of housing units meet the needs of the population?**

Though the City of Gainesville has designed its programs to increase access to affordable housing, availability of units does not meet the needs of the population. This is demonstrated by extensive waiting lists for public housing and for housing choice vouchers. Both waiting lists are currently closed, exacerbating the unmet housing needs of many individuals and families looking to be placed in stable housing. In addition, the homeless needs assessment of this plan indicates the nature and extent of homelessness for Gainesville to be 587 unsheltered individuals. This number would be greatly reduced or eliminated if there were more available affordable units.

Most of the city's housing stock was built prior to 1980, which suggests that many available units throughout the city may need rehabilitation prior to occupancy. Units must be suitable for living and be compliant with local codes. An aging housing stock leads to the lack of available units to meet the needs of the population.

COVID-19 social distancing requirements was a strong indicator that the city was lacking units to provide appropriate housing for its residents. Shelters and small housing units were overcrowded with no room for separation to help reduce the spread of the virus. This created unsafe living conditions for many Gainesville residents who were not stably housed.

The pandemic also presented an unprecedented housing market making homeownership opportunities for low-income or vulnerable populations nearly obsolete. Home purchase prices have risen significantly, and a low inventory of available units priced out many prospective homebuyers. Inflation continued post pandemic increasing the cost of utilities, taxes, and insurance and interest rates were up to 7% making homeownership unaffordable. Because so many were forced to rent, not only are rental units lacking to meet the demand, but rents have increased making renting even less affordable than buying.

The State of Florida has also seen an influx of residents post pandemic and it is no different for Gainesville. As the population continues to grow, the need for additional units continues to increase. The challenges to this are the costs of construction and access to adequate developable land with city limits. Development costs and tax credit restrictions can exclude the creation of affordable units entirely or limit it to certain areas. In addition, many households are cost burdened, paying over 30-50% of their wages in rent or mortgage, and have incurred debt and credit issues just out of the necessity of having a place to live.

## **Describe the need for specific types of housing:**

One of the city's goals is to diversify its housing stock to promote affordability. A review of the data presented in this plan shows that the current housing stock is primarily comprised of single-family, detached housing which makes up 40% of all units. Single-family homes are very desirable to prospective homebuyers because they offer a sense of privacy and independence that other types of homes often cannot provide. Most of these homes also offer 3 or more bedrooms and larger square footage. But as



home values continue to rise and interest rates remain high, single-family homes cost more to buy and maintain so this type of housing is becoming unattainable, particularly for low-income residents.

Data also shows that multi-family housing containing 5-19 units represents 25% of the current housing stock. The advantage of living in multi-family housing is that it is often more affordable than single-family housing. Most of these units in Gainesville offer two bedrooms and less square footage, but the large student population in Gainesville and influx of residents' post pandemic has caused a lack of multi-family units to meet the needs of renters.

In addition, the city recently developed its HOME-ARP Allocation Plan which included a needs assessment and gaps analysis for homeless and qualifying populations. Through this assessment it was determined that the city has a surplus of family shelter beds and is lacking beds for single adults.

An analysis of the data presented above suggests that there is a significant need for rental housing including a mixture of family units and smaller studio or 1-bedroom units. In part, the city is addressing this by allowing accessory dwelling units in residentially zoned areas.

The city's proposed comprehensive plan states that many new large-scale housing projects prioritize students and those who can afford market-rate monthly rental costs and that new housing units oriented toward families are constructed on the edge of the city, which are not affordable to many residents. This suggests that to better diversify the housing stock and promote affordability, there may also be a need for infill development. This could increase access to affordable owner and renter housing in the form of condos, townhomes, or other multi-family units.

This plan also stated the GHA has waiting lists for its public housing and housing choice voucher program and that both lists are closed. This indicates a need for public housing units. Additional types of housing mentioned as needs during community engagement included senior housing and housing for individuals with disabilities.

The city has also made efforts to address homeownership needs by partnering with a Community Land Trust (CLT). This will help increase homeownership opportunities for low-income homebuyers and maintain permanent affordability for single-family homes included in the CLT.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The following tables show the cost of both owner and renter housing in the City of Gainesville. These tables have been updated with American Community Survey (ACS) data to better reflect the current market.

### Cost of Housing

	Base Year: 2017	Most Recent Year: 2021	% Change
Median Home Value	\$ 147,500	\$ 182,400	23.66%
Median Contract Rent	\$ 730	\$ 878	20.27%

**Table 30 – Cost of Housing**

**Data Source:** 2000 Census (Base Year), 2017-2021 ACS (Most Recent Year), Tables B25077 (median value) and B25058 (median contract rent).

Rent Paid	Number	%
Less than \$500	1,259	4%
\$500-999	13,245	42%
\$1,000-1,499	10,993	35%
\$1,500-1,999	3,914	12%
\$2,000 or more	2,193	7%
<b>Total</b>	<b>31,604</b>	<b>100%</b>

**Table 31 - Rent Paid**

**Data Source:** 2017-2021 ACS, Table DP04

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,235	No Data
50% HAMFI	8,620	2,770
80% HAMFI	23,040	6,155
100% HAMFI	No Data	8,149
<b>Total</b>	<b>33,895</b>	<b>17,074</b>

**Table 32 – Housing Affordability**

**Data Source:** 2013-2017 CHAS

**1259**

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$ 805	\$ 897	\$ 1,083	\$ 1,415	\$ 1,469
High HOME Rent	\$ 805	\$ 873	\$ 1,049	\$ 1,204	\$ 1,324
Low HOME Rent	\$ 641	\$ 686	\$ 823	\$ 951	\$ 1,062

**Table 33 – Monthly Rent**

Data Source: HUD FMR 2021 and HOME Rents 2021

### Is there sufficient housing for households at all income levels?

There is a lack of affordable housing across all income categories, however the most affected are extremely low, very low, and low-income households. Gainesville’s workforce is also impacted by the lack of missing middle housing. These are households that earn too much to qualify for subsidy, but their working wages are not enough to escape housing cost burden.

For renters and owners, most housing is only affordable to those earning at or above 80% of the HUD Area Median Family Income (HAMFI). But the pandemic and inflation significantly changed the housing market in Gainesville so even those at or above 100% HAMFI are struggling with finding affordable housing. According to the 2021 ACS Five-Year Estimates, 42% of Gainesville renters are paying over \$1,000 in rent, even for a 2-bedroom apartment. When looking at the current market in 2023, rent payments for a 2-bedroom apartment are averaging above \$1,500, and newer rental developments in areas with access to amenities are renting upwards of \$2,000/month.

The current housing market has also priced out prospective low and moderate-income buyers, making homeownership out of reach for many. Homeownership is more attainable for homeowners earning above 100% HAMFI.

### How is affordability of housing likely to change considering changes to home values and/or rents?

While the ACS data presented in this plan sets a good base for determining housing market conditions in Gainesville, the tables do not reflect how the current market was impacted by COVID-19. During the pandemic Gainesville, along with the rest of the nation, experienced an unprecedented housing market. Low interest rates set the stage for housing prices to rise quickly, bringing home values higher with each sale. A low inventory of homes continued to exacerbate the housing affordability issue. Priced out buyers turned to renting, increasing demand which raised rents.

The 2021 ACS reports the median home value in Gainesville to be \$182,400. According to the Florida Realtors SunStats, the median sales price for single-family homes as of November 2021 was \$259,900. This is evidence of the hostile market experienced during the pandemic. Home sales were significantly higher than appraised values, making homes unaffordable. As of May 2023, the median sales price for a

single family-home in Gainesville is \$307,500, showing that home prices remain high and unaffordable, particularly for lower income buyers. This will also continue to keep rents high as the demand for rentals continues to increase.

Lender requirements for down payment and closing costs can also impede affordable homeownership opportunities. While some lenders offer mortgage products intended to promote affordability, the hostile nature of the current housing market has made these loan products less effective. USDA loans offer 100% financing with zero down-payment and FHA loans offer terms requiring only 3.5% down-payment. But when home prices are high that percentage still requires nearly \$10,000 for a down-payment and that does not include closing costs. Other barriers to qualifying for these affordable products include credit score qualification and the buyer being responsible for providing closing costs up to 6% of the purchase price. If purchase terms include seller paid closing costs or lenders have in house programs to supplement closing costs, these loans can be considered affordable mortgage products.

Post pandemic the market has not fully recovered, and home values and rents have remained high. This trend is expected to continue and will permanently impact housing affordability for some time. The federal government continues to raise interest rates attempting to offset inflation; however, this makes homeownership nearly obsolete particularly for lower income buyers resulting in a continued strain on the rental market. Considering the median income in Gainesville as of the 2021 ACS was \$40,937, it is apparent that there is a critical affordable housing shortage in Gainesville which must be addressed. The city is making valid efforts to increase access to affordable housing through policy reform, housing rehabilitation, homeowner assistance programs, and new construction.

### **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

The area median rent as of the 2021 ACS generally aligns with HUD's published High HOME/Fair Market rents when looking at a 1-bedroom. The area median rent is higher when compared to low HOME rents for a 1-bedroom. However, it is important to consider that in the current housing market rents are generally unaffordable, particularly for lower income renters. Rentals are also in high demand because of high home values which continue to increase rental rates. In Gainesville, 77% are paying rents of up to \$1,500 per month and nearly 20% are paying over that amount in rent, not including utilities. Though GHA provides Housing Choice Vouchers and has several subsidized housing developments, high median rents may indicate the need to involve more landlords in the city's housing assistance programs. Landlord participation in subsidized housing programs is essential in maintaining affordable rental housing.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The following section outlines “selected” housing conditions as defined by the 2021 ACS Five-Year Estimates. These conditions are generally considered identifiers of substandard housing, although the last two conditions on the list relate to the household, not the housing unit.

Various factors also in this section also determine the need for housing rehabilitation for owners and renters. The quality of the housing stock is contingent on housing condition, age of the structure, and the risk of lead-based paint in the unit.

The Census defines a “selected” condition as:

- Lacking complete plumbing facilities
- Lacking complete kitchen facilities
- More than one person per room
- Housing costs are greater than 30% of household income.

### Definitions

One of the city’s goals is to increase the availability of permanent housing in standard condition to increase affordability for its low-income residents. To ensure housing projects and activities meet this goal, it is important to define the terms standard condition, substandard condition, and substandard condition but suitable for rehabilitation.

- *Standard condition* means a housing unit that meets the HUD Housing Quality Standards (HQS) and all applicable state and local codes.
- *Substandard* means a housing unit lacking complete plumbing and kitchen facilities.
- *Substandard condition but suitable for rehabilitation* means a housing unit that contains one or more housing conditions (defined below), contains a lead-based paint hazard, and/or is deemed a dilapidated or dangerous structure under Chapter 16, Article II of the Code of Ordinances of the City of Gainesville, but which is structurally and financially feasible to rehabilitate.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,296	20%	18,445	57%
With two selected Conditions	75	0%	475	2%
With three selected Conditions	32	0%	80	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	16,831	80%	13,269	41%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
<b>Total</b>	<b>21,234</b>	<b>100%</b>	<b>32,269</b>	<b>100%</b>

**Table 34 - Condition of Units**

Data Source: 2017-2021 ACS, Table B25123

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,130	15%	6,730	21%
1980-1999	6,806	32%	11,706	36%
1950-1979	9,788	46%	12,410	38%
Before 1950	1,510	7%	1,423	5%
<b>Total</b>	<b>21,234</b>	<b>100%</b>	<b>32,269</b>	<b>100%</b>

**Table 35 – Year Unit Built**

Data Source: 2017-2021 ACS, Table B25036

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	11,298	53%	13,833	43%
Housing units built before 1980 with children present	1,175	10%	1,325	9%

**Table 36 – Risk of Lead-Based Paint**

Data Source: 2017-2021 ACS (Total Units), 2010-2014 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			9,837
Abandoned Vacant Units	1,055	703	1,758
REO Properties	9	1	10
Abandoned REO Properties	16	2	18

**Table 37 - Vacant Units**

Data Source: 2017-2021 ACS, Tables B25004 (Vacant Units) and B25131 (Abandoned Vacant Units). RealtyTrac Listing Data (REO Properties – Bank Owned and Abandoned REO Properties - Auction Homes).

Data Comments: Vacant Units column includes for rent, for sale, and seasonal homes that are not in need of rehabilitation therefore only the total number of vacant units is given. Units not suitable for rehabilitation calculated as 40% of total abandoned vacant units and 10% of REO properties and abandoned REO properties.

### Need for Owner and Rental Rehabilitation

The age of the housing stock is a key indicator to assess the need for housing rehabilitation as older structures are more susceptible to deterioration and code violations. In the absence of maintenance,

older homes can quickly become substandard. Rehabilitation of aging homes is important to preserving existing units affordable to lower-income households facing high rates of housing cost burden. In addition, housing rehabilitation programs assist lower income households mitigate deterioration, invest in energy efficiency, or harden the home for disaster resilience.

The 2021 ACS Five-Year Estimates for Gainesville indicate that most of Gainesville's housing, owner-occupied and renter-occupied, was built between 1950-1979 at 46% and 38% respectively. This indicates a housing stock that is primarily 50+ years old. In addition to the damage time and weather can do to a home, over time, building codes have changed. In many cases, these older homes fall out of compliance with local codes and are considered unsafe for occupancy. This alone is a strong indicator for needing both owner and renter rehabilitation.

In addition, data on homes having housing problems, or "selected" housing conditions indicates that 20% of owner housing and 57% of rental housing have at least one "selected" condition. This could mean the unit lacks complete plumbing or kitchen facilities, there is more than one persons per room, or the cost burden for that unit is greater than 30%. Although renter-occupied units are more likely to have a housing condition than owner-occupied units, the needs assessment section of the Consolidated Plan, showed that renters are experiencing higher rates of cost burden than owners and this may explain the significant difference between the number of owner-occupied units with a housing condition. In any case, this data is another indicator that there is a need for both owner and renter rehabilitation.

### **Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards.**

Young children remain at risk for Lead-based paint (LBP) poisoning. Homes built prior to 1978 have the greatest risk of containing lead and pose a dangerous threat to infants, children under six, and pregnant women. Lead is a toxic metal that when absorbed into the body can cause brain or organ damage. Peeling lead-based paint or high levels of lead in dust can expose the lead resulting in a hazardous environment. Low- or moderate-income households, assumed to be households living under the poverty level, can be assumed to be more likely to reside in poorly maintained dwellings, and hold the greatest risk of lead poisoning.

The total number of units built before 1980 pose a lead-based paint threat and the numbers identified in the "Risk of Lead Based Paint" table above serve as a default baseline of units that contain lead-based paint hazards for the purposes of the Consolidated Plan.

The data on lead-based paint hazards as presented in this plan indicate there are 11,298 owner occupied units and 13,833 renter occupied units constructed before 1980. There are an estimated 1,175 (10%) owner occupied units and 1,325 (9%) renter occupied units built prior to 1980 where children are present – which these households are at higher risk for LBP hazards.

## **Discussion**

A significant portion of the housing stock in the jurisdiction is older and will benefit from improvements such as rehabilitation. Dedicating funding sources to support rehabilitation of both owner occupied and renter occupied properties will help preserve the housing stock and make it safer for low- and moderate-income households and more resilient. In addition, rehabilitation mitigates lead-based paint reducing the risk of exposure, particularly for young children.



## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

As stated in NA-35, the Gainesville Housing Authority (GHA) owns and operates 635 public housing units in eight developments that are located citywide and include a mix of single-family homes, duplexes, and high-rise apartments of various unit sizes. GHA also administers 1,379 housing vouchers comprised of 1,209 Section 8 Housing Choice Vouchers which allows eligible households to find their own housing in the private market, and 170 HUD-Veterans Affairs Supportive Housing (HUD-VASH) vouchers which combines rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA).

Woodland Park is undergoing three phases of redevelopment and while the other developments have moderately high inspection scores, many were built prior to 1970 and could benefit from preventative rehabilitation.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units/vouchers available	0	0	635	1,379	0	1,209	170	0	0
# of accessible units	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 38 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

GHA owns and operates 635 public housing units in eight developments. The developments are Caroline Manor (28 units), Eastwood Meadows (50 units), Forest Pines (36 units), Lake Terrace (100 units), Oak Park (101 units), Pine Meadows (80 units), Sunshine Park (70 units), and Woodland Park (170 units). GHA also administers 1,379 housing vouchers comprised of 1,209 Section 8 Housing Choice Vouchers and 170

HUD-VASH vouchers.

Woodland Park is currently undergoing redevelopment. Phase I was scheduled for completion and GHA is seeking funding to complete Phase II. Plans for this initiative include the demolition and redevelopment of all 170 units in Woodland Park. Residents will be temporarily re-located and will have first the first option to return upon completion.

The table below identifies each public housing development and provides the Real Estate Assessment Center (REAC) average inspection score which is an indicator of the physical condition of public housing units. HUD’s REAC conducts physical inspections of public and assisted multifamily housing. Scores range from 0 to 100 and all properties start with 100 points. Each observed deficiency reduces the score by an amount dependent on the importance and severity of the deficiency. The score helps to understand the physical condition of the public housing stock, as well as changes in the stock over time; hold providers accountable for housing quality; and plan for future affordable housing needs. Woodland Park and Eastwood Meadows have the lowest average inspection score of all GHA properties.

### Public Housing Condition

Public Housing Development	Average Inspection Score
Oak Park, Sunshine Park	92
Woodland Park, Eastwood Meadows	61
Pine, Lake, Forest, Caroline	81

Table 39 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Based on REAC scores, most of Gainesville’s public housing units are rated above acceptable condition. Woodland Park and Eastwood Meadows properties require substantial rehabilitation or redevelopment. Woodland Park is being redeveloped and residents in ninety-one units have been relocated during the first Stage of this redevelopment project. During Stage II, the remaining residents will be moved into the newly built units completed during Stage I or to other GHA properties.

GHA has completed Phase I of the redevelopment and built 96 units now known as The Grove at Sweetwater Preserve. The Grove at Sweetwater Preserve is a mixture of public housing and Section 8 rental-assisted housing and is an essential piece of a broader strategy by GHA and the City of Gainesville to improve the stock of assisted housing in the city.

Woodland Park Phase II Redevelopment Plan will include the redevelopment of the remaining units. GHA is currently seeking funding for Phase II to complete the redevelopment of the remaining 77 Woodland Park units.

Woodland Park Phase III will consist of building houses for homeownership. All units and homes will have new amenities, the units will be energy efficient, follow current 504 Standards, and provide an “art in public places component”.

The 2020 PHA Five-Year Plan indicates a commitment to public housing portfolio maintenance and expansion. Gainesville Housing Development and Management Corporation (GHDMC) continues to explore options to increase affordable housing stock by purchase or solicitation of property donations from various sources for rehabilitation and development. GHDMC will continue redevelopment efforts and with each development will not only provide high-quality housing, but each development will return with more affordable housing units. Phase One of Woodland Park will require that GHA project base 68 vouchers from its current Housing Choice Voucher portfolio.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

The Gainesville Housing Authority supports a variety of programs and activities intended to improve the living environment of low- and moderate-income families residing in public housing including:

- GHA began implementation of a Smoke-Free Initiative in 2016 to create a smoke free environment on all its properties. The goal is to prevent youth and young adults from starting to use tobacco products, to protect residents from involuntary exposure to secondhand smoke, and provide support for current tobacco users who want to quit.
- GHA encourages mobility of voucher holders who choose to move to higher opportunity areas where they have access to better educational, health, and economic opportunities.
- GHA conducts several resident empowerment events annually including Celebrating Fatherhood, Spelling Bee, Digital Divide program, Gator Bootcamp for Entrepreneurs, and a program to bring healthy food to GHA residents.
- GHA ensures that all residents are linked to the critical support services that will provide opportunities for self-sufficiency and/or independent living.

The Gainesville Housing Authority offers several self-sufficiency programs residents are encouraged to participate in including a job training and entrepreneurial program and Strive4Success which the Gainesville Housing Authority partners with community leaders CareerSource North Central Florida and Santa Fe College to work with residents in discovering ways to use their talents to make income.

In addition, GHA involved its residents in the recently developed 2020-2025 Strategic Plan and included objectives that aimed at improving resident quality of life including:

- Creating resident action plans to guide residents and lead them to self-sufficiency.
- Increasing participation in job training programs.
- Developing a resident analysis of needs per property to target funding opportunities and programs to assist specific resident populations.
- Establishing social gatherings for residents to encourage resident participation.

- Launching civic engagement programs to increase social awareness.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

According to the 2022 Homeless HIC report, in the FL-508 CoC reporting area, there were 2,941 total year-round beds available (inclusive of emergency shelters, transitional housing and supportive housing beds), 470 total beds available for households with children, and 1,051 total beds for only adults.

As members of the FL-508 CoC adjust programming to focus more on permanent housing solutions like permanent supportive housing and rapid rehousing, it is expected that the overall composition of emergency shelter, transitional housing and permanent supportive housing beds will continue to change over the course of this consolidated plan’s coverage. This shift away from transitional housing beds is reflective of shifts in overall policy and prioritization by HUD, based on best practices in addressing homelessness.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	110	112	24	224	0
Households with Only Adults	188	0	79	784	0
Chronically Homeless Households	N/A	0	N/A	388	0
Veterans	26	0	74	904	0
Unaccompanied Youth	28	0	0	0	0

**Table 40 - Facilities and Housing Targeted to Homeless Households**

Data Source: 2022 CoC Housing Inventory Count Report

### Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

In the City of Gainesville, there is strong diversity in the service providers and service types offered to persons experiencing homelessness, including services beyond those meant for persons experiencing homelessness specifically. This section details some of the services available to persons experiencing homelessness, although the list does not include all agencies or service types.

#### Child and Parenting Services

There are multiple agencies that offer child and parenting services, including Catholic Charities, Children’s Home Society of Florida, the Early Learning Coalition of Alachua County, Episcopal Children’s Services, Healthy Families, Inc., MomCare Program, and the Partnership for Strong Families. These agencies offer a

variety of services related to children and parenting, including adoption services, foster care supervision, case management, Medicare pregnancy options, WIC benefits administration, parenting education, nutritional guidance, home visitation programs, aftercare, daycare, and parental services.

#### Crisis and Transitional Counseling Services

There are multiple agencies that offer crisis and transitional counseling services in the area, including Catholic Charities, the Alachua County Crisis Center, CDS Family and Behavioral Health Services, Haven Hospice, and Meridian Behavioral Healthcare, Inc. These agencies offer a wide range of counseling and crisis services for persons experiencing homelessness and the public.

#### Dental Services

There are multiple agencies that provide low-cost dental services to low- and moderate-income persons in the public, not just those individuals experiencing homelessness. These organizations include ACORN Clinic, Gainesville Community Ministry Dental Clinic, Santa Fe Community College Dental Clinic, and the WIC Dental Clinic. These agencies offer dentist and hygienist services for a reduced or zero-cost, emergency referrals, dental cleanings, extractions, fillings, and examinations.

#### Employment Services and Job Skills Training

Action Labor, The Dignity Project, Displaced Homemaker Program, FloridaWorks, Gainesville Community Ministry, Gainesville Job Corps Center, Kelly Services, and Goodwill all offer career and employment services to the public, including those experiencing homelessness. Collectively, these agencies offer vocational training services, career counseling, character development, job placements, facilities to assist in job searches, and auto mechanic training.

#### Legal Services

Community Legal Services of Mid-Florida, Florida Institutional Legal Services, and Three Rivers Legal Services offer free or reduced cost legal services to low- and moderate-income persons living in the City of Gainesville. These agencies help filing for injunctions, dissolution of marriage, assistance in receiving public assistance, civil and legal representation for persons in state custody, eviction protection, consumer complaints, and family law matters.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Several non-profit providers and faith-based organizations offer services to the homeless population, including emergency shelter, transitional housing, and permanent supportive housing. The providers are listed on the North Central Florida Alliance for the Homeless and Hungry's website or are also identified in the 2022 HIC and include the following organizations:

### Chronically Homeless

- Alachua Coalition for the Homeless and Hungry (HUD CoC PSH 27 beds)
- Alachua County Social Services (County PSH 45 beds)
- Gainesville Housing Authority (HUD-VASH 285 beds for chronic vets)
- St. Francis House Sunrise Residence Inn (PSH 31 beds)

### Families with Children

- Another Way – Domestic violence shelter (Emergency Shelter: 35 beds)
- Family Promise – Shelter, care, meals and case management for homeless families with children (Emergency Shelter: 18 beds)
- Lee Conlee House – Domestic violence shelter (Emergency Shelter: 23 beds)
- Peaceful Paths – Domestic Violence Shelter (Emergency Shelter: 41 beds; RRH 41 beds)

### Veterans

- Alachua Coalition for the Homeless and Hungry (Emergency Shelter: 26 beds)
- The Transition House (Transitional Housing: 30 beds)
- VETSPACE, Inc. – Transitional housing with support services (Transitional Housing: 14 beds)
- Volunteers of America (VOA) – Transitional housing, employment assistance, case management and medical/mental health services in conjunction with the VA (Transitional Housing: 30 beds; Rapid Rehousing: 16 beds)
- Alachua County Housing Authority (HUD-VASH) – Housing choice vouchers with supportive case management (PSH: 619 beds)
- Gainesville Housing Authority (HUD-Vash) (PSH: 285 beds)
- Meridian Behavioral Health Care SSVF Rapid Rehousing (RRH: 29 beds)

### Unaccompanied Youth

- CDS Interface Central – Temporary shelter for runaway youth ages 10-17, crisis stabilization, case-planning and counseling services (Emergency Shelter: 28 beds)

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

This section offers a brief outline of the facilities and services available to the special needs population in the City of Gainesville. The city does not receive HOPWA or ESG funding. Through interagency coordination and collaboration, the CoC provides homeless people with effective services and helps them obtain affordable housing. Additionally, there are several other organizations that serve special needs populations, and the City of Gainesville does support non-profit agencies that serve special needs populations.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify and describe their supportive housing needs.**

For the elderly/frail elderly living independently in their homes, a priority need is housing rehabilitation to retrofit their homes to be ADA accessible. A lot of the housing stock in Gainesville was built between 1950-1979 and now requires rehabilitation to eliminate hazardous conditions and physical barriers. The costs of repairs for older substandard housing stock are prohibitive to those living on a fixed income. The cost of retrofitting the home is high and unaffordable, forcing many elderly/frail elderly to transition to adult care facilities. Elderly persons who can remain in their homes will require an increased need for in home care programs.

The housing needs of the disabled, mentally ill, those suffering from substance abuse, and the dually diagnosed vary widely depending upon the extent of the disability and individual needs and preferences. Whereas the physically disabled many only require structural modifications for accessibility, persons with developmental disabilities, severe mental illness, alcohol and/or drug addiction, or the dually diagnosed often require housing with more intensive supportive services.

Persons with disabilities (mental, physical, developmental) and victims of substance abuse often have supportive housing needs including access to essential services including healthcare, treatment, and counseling services. Healthcare is a costly expense, specifically for low-income persons.

Persons living with HIV/AIDS have numerous supportive housing needs including short-term rent, mortgage, utility assistance; permanent housing placement; supportive housing services; resources identification; and housing case management to eligible individuals with HIV/AIDS.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.**

The Florida Statutes set forth state discharge guidelines and notes that the intent of the Legislature is to ensure that persons leaving care and custody are not discharged into homelessness. The Florida State Department of Corrections requires contracted halfway houses to secure full employment for clients and



to discharge clients into transitional or permanent housing residence. The Federal Bureau of Prisons Halfway House Program has the same requirements.

To facilitate discharge or transfer, the hospital is expected to assess the patients' needs, and link them to appropriate aftercare to ensure continuity of care, which may include medical follow-up, including mental health or substance abuse treatment. Homeless persons may be referred to NCFCHH for placement in housing or support services upon release from an institutional setting.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e).**

The City's goal for non-homeless special needs is to, "Promote access to public services for special needs populations generally assumed to be low- and moderate-income including, but not limited to, programs addressing at-risk youth, seniors/elderly and frail elderly, veterans, and persons with mental, physical or developmental disabilities, alcohol or drug addiction, HIV/AIDS or other special needs."

Depending on funding availability, the city may undertake the following activities toward its goal:

- Assisting the disabled to obtain decent, safe, and affordable housing by funding accessibility retrofits and identifying housing units suitable for disabled families.
- Providing incentives to developers of affordable housing projects for the creation of housing units accessible to special needs populations such as the elderly and disabled.
- Establishing additional beds in foster homes for use by at-risk youth.
- Continuing to support transitional housing for victims of domestic violence, pregnant women or teen mothers, and persons with alcohol or drug addictions.
- Funding non-profit service providers offering transportation, congregate meals, social and recreation activities, healthcare or mental health counseling, and other forms of assistance to special needs populations.
- Supporting efforts to increase the capacity to facilitate systems of care for all non-homeless special needs populations by establishing a single portal for case management, looking to the Continuum of Care for homelessness and other agencies for examples.
- Promoting family safety and advocacy for both adults and children by establishing one-stop locations for assistance and direction to other related services.
- Supporting programs that help veterans, including employment and legal guidance.

- Funding non-profit service providers offering programs for at-risk youth and young adults, including educational activities, life skills training, and programs to prevent recidivism.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Not applicable. The City of Gainesville is not part of a Consortium. Please see information in previous question.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Affordable housing is a growing concern and has become an important public policy issue as housing stability is the cornerstone to upward mobility. Government regulations including land use/zoning codes and building codes have been primary deterrents impacting the cost of housing and limiting the supply of affordable housing.

A review of Gainesville's zoning ordinance was conducted during the development of the Analysis of Impediments to determine if the zoning and land use regulations limit or promote the production of affordable housing. It was determined that while the City of Gainesville's zoning ordinances do not intentionally exclude or discriminate against individuals protected by the fair housing law, there are current policies that increase the cost of developing affordable housing or dis-incentivizes the development of lower income housing in high opportunity areas. Some government regulations may directly increase costs to builders and developers such as impact and connection fees which increase the cost of construction of a new single-family home by as much as 10% or more according to local developers.

The vast majority of Gainesville's urban area is zoned RSF-1, RSF-2, RSF-3, and RSF-4. These zones only allow single-family homes to be built. RSF-1 is the most restrictive and least dense development and represents nearly half of the city's unbuilt residential lots. Increases in density and allowance of different types of homes to be built on these currently empty lots could increase the supply of housing and the types of housing built to promote wider affordability and equity. Restrictive zoning codes have not provided for a diverse housing stock which can increase costs and make housing unaffordable for smaller households.

The city is making efforts at policy reform including the recent passing of an ordinance allowing multi-family housing in single-family residential zones. Not In My Back Yard (NIMBY) Syndrome, the social and financial stigma of affordable housing, lead to significant resistance presenting a barrier to the ordinance remaining in place. The policy reform effort was rescinded in 2023.

Policy also impacted the housing market during the COVID-19 pandemic and altered the long-term supply of housing. Social distancing and quarantine requirements lead to an increased demand for housing and Gainesville, along with the rest of the nation, experienced an unprecedented and hostile market. Record low interest rates, low inventory, and high demand drove up housing prices, pricing out homebuyers. Rents also increased at an exorbitant rate. Post pandemic, Gainesville's housing market has not corrected due to inflation. High home and land values and cost of labor and materials are impeding the development of affordable housing.

## **MA-45 Non-Housing Community Development Assets – 91.215 (f)**

### **Introduction**

The City of Gainesville has implemented a cross-departmental approach to economic development with staff across various departments committed to growing existing local businesses, expanding, and diversifying the economic base, and attracting new businesses.

Gainesville contains access to four major highways: I-75, U.S. 301, S.R. 26 and U.S. 441. The cities of Orlando, Tampa, and Jacksonville can be reached within a two-hour drive, while St. Augustine, Ocala and Lake City are within a one-hour drive. CSX Transportation provides Gainesville with daily freight service, while Amtrak offers train-to-bus passenger service direct to downtown Gainesville, and the Gainesville Regional airport offers service to Atlanta, Charlotte, Miami and Dallas Fort Worth. The Jacksonville Port Authority is the nearest large port, located 80 miles away.

Gainesville is the population center of Alachua County with 140,398 residents, over half of the County's 279,238 residents. According to the 2023-2027 North Central Florida Regional Planning Council CEDS, the Gross Domestic Product (GDP) of Alachua County has steadily increased year over year from \$11.31 billion (fixed 2012 dollars) in 2011 to \$13.85 billion in 2020. The County saw a steady year over year increase in tourism development taxes collected from 2010 through 2019 (from \$3.34 million to \$5.64 million), and a decrease in tourism taxes collected from 2019 through 2020 (\$4.99 million) due to the COVID-19 pandemic. Meanwhile, the County saw an increase in trade exports in the same year, from \$6.87 billion in 2019 to \$7.03 billion in 2020.

The Greater Gainesville Chamber is the designated economic development organization of the Greater Gainesville Region. The Greater Gainesville Chamber's five focus industries include:

- Human Life Sciences
- Agricultural Science & Technology
- Digital Technology
- Distribution & Trade
- Business Support Services

Of these five focus industries, Distribution & Trade, Business Support Services, and Digital Technology are new expanding targeted industry clusters. The Chamber also identifies production operations within the sectors of Human Life Sciences, Agricultural Science & Technology, and Clean Technology as the region's best opportunity to grow manufacturing employment.

## Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	359	1,134	.5	1	.5
Arts, Entertainment, Accommodations	8,743	14,552	13	12	-1
Construction	2,393	5,675	3.5	5	1.5
Education and Health Care Services	27,377	48,610	40	41	1
Finance, Insurance, and Real Estate	2,780	6,495	4	5	1
Information	1,192	2,073	2	2	0
Manufacturing	2,662	4,423	4	4	0
Other Services	2,717	2,888	4	3	-1
Professional, Scientific, Management Services	6,652	8,074	10	7	-3
Public Administration	3,064	6,524	4.5	5	.5
Retail Trade	7,138	12,151	10.5	10	-.5
Transportation & Warehousing	1,956	3,397	3	3	0
Wholesale Trade	682	2,827	1	2	1
Grand Total	67,715	118,823	100%	100%	

**Table 41 - Business Activity**

Data 2017-2021 ACS, Table DP03 (Workers), 2021 Longitudinal Employer-Household Dynamics, QWI 2021 QT4 (Jobs)  
 Source:

## Labor Force

Total Population in the Civilian Labor Force	121,398
Civilian Employed Population 16 years and over	67,715
Unemployment Rate	4.8%
Unemployment Rate for Ages 16-24	20.7%
Unemployment Rate for Ages 25-65	18.8%

**Table 42 - Labor Force**

**Data Source:** 2017-2021 ACS, Tables DP03 (Total Population, Unemployment Rate) S2401 (Civilian Employed Over 16), S2301 (Unemployment Rate by Age)

Occupations by Sector	Number of People
Management, business and financial	7,696
Farming, fisheries and forestry occupations	452
Service	13,168
Sales and office	15,054
Construction, extraction, maintenance and repair	2,956
Production, transportation and material moving	4,306

**Table 43 – Occupations by Sector**

**Data Source:** 2017-2021 ACS, Table S2401

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	59,132	86%
30-59 Minutes	6,876	10%
60 or More Minutes	2,751	4%
Total	68,759	100%

**Table 44 - Travel Time**

**Data Source:** 2017-2021 ACS, Table S0801

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,727	163	1,557
High school graduate (includes equivalency)	6,398	317	2,529
Some college or Associate's degree	12,342	455	3,684
Bachelor's degree or higher	24,539	603	4,693

**Table 45 - Educational Attainment by Employment Status**

Data Source: 2017-2021 ACS, Table B23006

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-64 yrs	65+ yrs
Less than 9th grade	116	135	334	88	371
9th to 12th grade, no diploma	536	474	288	583	173
High school graduate, GED, or alternative	3,219	1,658	1,306	2,136	1,255
Some college, no degree	10,134	2,239	1,100	1,779	850
Associate's degree	2,800	1,118	1,135	681	509
Bachelor's degree	3,538	3,918	1,447	2,012	1,417
Graduate or professional degree	333	2,620	1,744	2,071	1,805

**Table 46 - Educational Attainment by Age**

Data Source: 2017-2021 ACS, Table B15001

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$ 22,098
High school graduate (includes equivalency)	\$ 28,106
Some college or Associate's degree	\$ 31,607
Bachelor's degree	\$ 37,389
Graduate or professional degree	\$ 53,228

**Table 47 – Median Earnings in the Past 12 Months**

Data Source: 2017-2021 ACS, Table S2001

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The top employment sector is Education and Healthcare Services, providing 27,377 workers jobs, which is approximately 40% of the city's share of workers. The next three top employment sectors include Arts, Entertainment, Accommodations (13% of workers), Retail Trade (10% of workers), and Professional, Scientific, Management Services (7% of workers).

By occupation type, sales and office jobs make up the largest share of occupations (15,054 workers), followed in number by service workers (13,168 workers), and management, business and financial sector workers (7,696 workers).

**Describe the workforce and infrastructure needs of the business community:**

The Greater Gainesville Chamber of Commerce's Strategic Plan, Collaborate 2024, identifies the following goals for strengthening Gainesville's economy:

- Expand homegrown talent through education and career initiatives
- Retain talent through events and internships
- Attract talent through UF's Alumni Association and a targeted marketing campaign
- Develop a unified marketing approach for the region
- Connect innovation and commercialization efforts by developing a Smart City Laboratory and leveraging startup resources
- Ensure that advocacy agendas are aligned
- Expand the business retention and expansion (BRE) program
- Attract foreign direct investment
- Support small businesses in underserved populations, including through establishment of a revolving loan fund
- Support a live-work-play core through development of a master plan for Downtown Gainesville, a Business Improvement District (BID), and employment and housing incentives
- Expand housing through development of a comprehensive strategy to increase "missing middle" housing, adoption of a targeted neighborhood beautification and revitalization projects, and a public art fund
- Improve mobility within Gainesville



- Enhance regional air service connectivity through the continued development of the Gainesville Regional Airport as part of the State’s Strategic Intermodal System

Residents and stakeholders that participated in the city’s public meetings between May 5 and 11, 2023 identified the following workforce and infrastructure needs for Gainesville:

- More industries (more diverse, more than medical)
- Job training with local retention incentives
  - Need to keep nurses and CNAs
  - More high paying jobs
  - Construction/contractors trades
    - Apprenticeships
    - Keep local
- Work with Santa Fe College and Alachua County School Board
  - University of Florida, Santa Fe College, and local government needs to coordinate to keep graduates local
- Reduce food deserts
- Communications between public and private
- Job opportunities at army reserve, including suppliers & vendors
- Long-term master housing plan
- Youth symposiums

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Recently, there have been several initiatives that will affect job and business growth including:

- After years of negotiations, a major mixed-use development located in northwest Gainesville along the east and west sides of State Road 121, just north of U.S. 441, was approved by Gainesville city commissioners on April 6, 2023. To make the development work, Commissioners approved a land use change for 1,799 acres of land. According to the land use change, 668 to 7,880 homes could be developed. The property that developer Weyerhaeuser Company is now

calling “Gainesville 121” will include a mixed-use central district, a mixed residential area with 5% set-aside as permanently affordable to households earning 80% to 120% AMI, and 68% of the land has been set aside as conservation land, including 773 acres of wetlands. This development will need additional infrastructure, particularly transportation access and mobility to and from nearby job centers. Weyerhaeuser will submit a traffic study and mitigate any new traffic on SR 121 resulting from development of the property; will construct a network of paved multi-use trails; and will work with RTS to build transit stations when bus service is extended to the area.

- The Gainesville Community Reinvestment Area Project is set to finish its new transit center, which will serve as a major stop for several bus routes, like the Rosa Parks Bus Station near Depot Park. The \$14 million plan promises health and economic development improvements to East Gainesville over the next six years. The most significant part is the Cornerstone Campus, also known as the Eastside Health and Economic Development Initiative, which will be located on Hawthorne Road in East Gainesville and will have a Regional Transit System mobility hub, a UF-run health center with access to dental care and resources to help residents access fresh food. The GCRA informed the Gainesville City Commission Jan. 19 of updates to the plan. It has already spent \$13 million on city projects such as developing the innovation district zone near UF campus and intends to put the largest chunk of funds into the Eastside Food/Mobility Hub, which is set to finish in 2024. The plan doesn’t include any incentives for a community grocery store.
- The county voted in April 2023 to approve an inter-local agreement with the City of Gainesville and the University of Florida to develop a master plan for pedestrian safety. The plan will cover all cities and unincorporated areas within Alachua County to improve infrastructure and safety.
- A zipline attraction is being constructed in Newberry, just West of the City of Gainesville. It will be the longest zipline in the state of Florida and is expected to bring in over \$800,000 a year in new jobs and attract tourism to Gainesville.
- Finally, at the June 1 Gainesville City Commission meeting, the commission voted 4-3 to repeal three single-family zoning ordinances that would have increased density and intensity of residential development city-wide. Although the passing and ensuing repeal of the ordinance took place in a short timeframe, this repeal may have significant impact on anticipated availability of workforce housing.

There will be a need for adequate infrastructure and workforce to support these economic development initiatives. The city and county will continue to conduct due diligence in planning efforts to properly support these changes. In part, the city will continue to rely on its robust network of colleges, universities, educational institutions, and workforce incubators to support a diverse and highly talented community of professionals and skilled workers.

## **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Approximately 49% of Gainesville's population age 25 years and older have a bachelor's degree or higher, which is far higher than the state average of 31.5%. The vast majority of those in the work force with some college experience are between 18 and 34 years old. This highly educated workforce corresponds with the fact that the University of Florida (UF) is the top economic driver in the region. A study by the Milken Institute identified UF as the top performing public institution at transferring its research to the marketplace, in part due to the success of the UF Innovate Sid Martin Biotechnology Incubator in Alachua and the emergence of the UF Innovate Hub in Gainesville. An estimated 16 percent of all biotech companies in Florida got their start at the Sid Martin facility. This correlates with the City's top employment sector, Education and Health Care Services.

For all sectors in the Business by Sectors table, there are more jobs than there are workers, which is consistent with COVID-19 impacted employment centers around the State. Considering the most jobs per sector are in the fields of sales, office, and service, there could be an opportunity to expand job creators in these industries or leverage the existing services resources to attract new businesses.

## **Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

There is a comprehensive network of workforce development resources throughout the county and in Gainesville including:

- Employ Florida Banner Center for Construction (BCC) is a consortium of industry, workforce, and educational partners providing training and career advancement solutions for Florida's construction workforce.
- CareerSource North Central Florida is a regional workforce board for Alachua and Bradford Counties offering a vast array of resources for Employers, Job-Seekers, Career Advising, Training Programs, Start-us and Entrepreneurs, including special programs for veterans.
- Santa Fe College Career Resource Center is open to community members as well as Santa Fe students, faculty and staff. The center provides services to current students, prospective students, graduates, Santa Fe Instructors, and community organizations.
- Santa Fe College ACB (Achieve, Conquer and Believe) Excel program. Every Tuesday and Thursday evening and one Saturday a month, the ACB Excel program provides training at Lofton High School for parents to become certified facilities maintenance technicians while their children are supervised and tutored.
- UF Career Connections Center is a centralized career center providing a broad range of career services for UF students and alumni. The center works with employers to fulfill recruiting needs,

offering different levels of involvement when recruiting at UF, offering posting and listing opportunities in Gator CareerLink.

- UF Office of Professional and Workforce Development (OPWD) supports the Office of Teaching and Technology and the University of Florida in offering non-credit education for learners across multiple modalities. Programs provide continuing education credits, micro-credentials, pre-licensure and pre-certification exams, and industry-certified licenses and certifications. Highlighted programs include an Artificial Intelligence program, a Bail Bondsman program, a Foodservice (CDM, CFPP) program, a Certified Community Health Worker program, a Culinary Arts program, an Essential Skills for Workplace Success program, a Healthcare Risk Management and Patient Safety program, a Medical Staff Credentialing and Privileging program, a ServSafe Study Course program, and a Telehealth program.
- Gainesville Housing Authority - Job Training & Entrepreneurial Program is available for Public Housing residents and Housing Choice Vouchers participants. It empowers residents to build their own wealth and provide them with economic opportunities. One program is Paint Your Way to Success, created through a partnership between GHA, the Center for Innovation and Economic Development, CareerSource North Central Florida, and Santa Fe College. This program allows participants to receive the proper skills and knowledge they need for commercial painting and start their own painting company.
- At the Crossroads is a young adult transitional living program providing coaching, therapeutic support and employment programs for troubled young adults ages 18-25.
- Project YouthBuild is a 9-month educational, occupational, and leadership program for youth ages 16 to 24 with low incomes who have dropped out of school. Students have the opportunity to earn their high school diploma, multiple nationally recognized construction or CNA credentials, and a post-secondary scholarship; all while giving back to their community.

### **Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

The City of Gainesville participates in the North Central Florida Regional Planning Council's Comprehensive Economic Development Strategy. The North Central Florida Regional Planning Council (NCFRPC) has served as the North Central Florida Economic Development District since January 1978, when the Council received its district designation from the U.S. Economic Development Administration (EDA). The primary function of the Council is to create and update the Comprehensive Economic Development Strategy (CEDS) for the region. The Council is comprised of the counties of Alachua, Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Suwannee, and Union Counties. The CEDS brings together stakeholders from the public and private sectors in the creation of a development roadmap to strengthen and diversify the regional economy.

The existing CEDS was developed by the NCFRPC for the grant period January 1, 2020, through December 31, 2022. The grant establishes an economic development planning framework, process, and strategy that

supports private capital investment and job creation in the region served by the North Central Florida Regional Planning Council.

On February 14, 2023, Congresswoman Kat Cammack announced that the NCFRPC won another Economic Development District Planning award from the Economic Development Administration (EDA) for \$210,000 to update the CEDS.

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The CEDS and the Greater Gainesville Chamber of Commerce each lay out strategies for strengthening the area's economic growth. These strategies align along three primary pillars: 1. Talent growth, retention, and attraction, 2. Opportunity growth and marketing, and 3. Encouraging a quality place to live, work and play.

Economic development can coordinate with the Consolidated Plan along these three pillars as well. For example, workforce training can be focused on underserved communities and as part of housing initiatives. Workforce retention and encouraging quality communities requires the provision of adequate affordable housing for workers near employment centers and job training centers, such as the Gainesville Technology Entrepreneurship Center and the Santa Fe College Center for Innovation and Economic Development.

One current economic development investment identified in the CEDS is a 40-acre master planned site called Innovation Square. The goal of this development is to establish collaboration between the private sector and the University of Florida. This initiative could collaborate with CRA initiatives and other City-planned development priorities, such as the Infinity Line in East Gainesville, the CRA Job Creation Incentive, and the CRA Façade Grants program.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration").**

HUD identifies four specific data points that constitute “housing problems”: cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. For the purposes of this plan, areas of concentration with multiple housing problems is defined as census tracts where the housing problems are ten percentage points higher than housing problems citywide.

According to the 2021 ACS five-year estimates in section MA-20 of this plan, 21% of owner households have at least one or more housing problems and 59% of renters have at least one or more housing problems. Data has indicated that there are no specific areas or census tracts where households with multiple housing problems are concentrated. However, the 2021 ACS five-year estimates show a concentration of occupied households built prior to 1980 in census tracts 4, 5, 7, 10, 11, 16.05, and 17.02 with the oldest housing stock (prior to 1939) being concentrated in census tract 5. Due to the age of these households, it can be assumed the units concentrated in these areas contain one or more housing problems.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

The City of Gainesville Assessment of Fair Housing outlined census tracts that meet the criteria for Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs). The Affirmatively Furthering Fair Housing rule defines a racially or ethnically concentrated area of poverty as “a geographic area with significant concentrations of poverty and minority concentrations”. R/ECAPs must have a non-White population of 50% or more and have an individual poverty rate (percentage of individuals living below the poverty line) of 40% or more or a poverty rate that is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower. The following identifies R/ECAP areas where racial or ethnic minorities or low-income families are concentrated in Gainesville:

- Waldo Road Corridor – located in the NE section of the City and is comprised of census tract 19.02. This R/ECAP is bounded on the north by NE 53<sup>rd</sup> Ave., on the south primarily by NE 39<sup>th</sup> Ave. with a portion extending to NE 16<sup>th</sup> Ave., on the west by NW 13<sup>th</sup> St. and the railroad tracks, and on the east by NE 39<sup>th</sup> Blvd. This R/ECAP includes two small unincorporated areas: an area east of the Ironwood Golf Course, south of NE 53<sup>rd</sup> Ave. and an area southeast of the Gainesville Regional Airport, north of NE 39<sup>th</sup> Ave.
- SW Student Housing Corridor - a grouping of three census tracts (15.15, 15.17, and 15.19). This R/ECAP is bounded on the north by Archer Rd., on the south by Williston Rd., on the west by I-75, and on the east by SW 23<sup>rd</sup> Terrace.

In addition to these two HUD-identified R/ECAPs, local knowledge – including input from residents and stakeholders in the community participation process, identified East Gainesville as an area of

concentrated poverty. The East Gainesville R/ECAP is nearby the Waldo Road Corridor R/ECAP and the boundaries are as follows:

- East Gainesville – includes portions of three census tracts (5, 6, and 7) and is bounded on the north by NE 15<sup>th</sup> Ave., on the south by SE 41<sup>st</sup> Ave., on the west by Main Street, and on the east by SE 43<sup>rd</sup> St.

### **What are the characteristics of the market in these areas/neighborhoods?**

There are three primary zip codes associated with the R/ECAP areas. The Waldo Road Corridor and some of East Gainesville target area is in zip code 32609. As of 2021 ACS, this area has an estimated population of 19,670. It contains 8,607 houses or condos with an estimated value in 2021 of \$144,779. This area also contains 3,509 renter-occupied apartments with most renters paying above \$1,000 in rent. This R/ECAP has a mixed racial and ethnic profile with African Americans representing 36% of the population in this area and Caucasian representing 50%. The estimated median household income here in 2021 was \$41,029 with 24% of residents living below the poverty level and 11% have incomes at 50% below the poverty level. Most residential structures in this area were built between 1970 and 1979 and are suspected to need moderate rehabilitation because of the age and condition of the home.

Sections of the East Gainesville target area are also located in zip code 32641 which has an estimated population of 17,147. There are 6,231 houses or condos with a median value of \$121,454 in 2021. This area also contains 2,258 renter-occupied apartments. Renters represent 43% of the population in this area. The racial/ethnic composition of this area is primarily African American at 67% and the median household income was \$38,919 in 2021. Of the residents in this market area 28% are living below the poverty level and 13% have incomes at 50% below the poverty level. Most residential structures in this area were built between 1970 and 1979 and are suspected to need moderate rehabilitation due to the age and condition of the home.

The SW Student Housing Corridor is in zip code 32608 which has an estimated population of 51,654. This area is primarily comprised of student housing which is why there are more units and higher rates of renter-occupied units. There are 25,218 houses or condos with a median value of \$317,939 in 2021. This area also contains 12,032 renter-occupied apartments and is comprised of primarily renters at 57%. The racial/ethnic composition of this area is primarily Caucasian with a median household income of \$54,229 in 2021. Of the residents in this market area 23% are living below the poverty level and 7% have incomes at 50% below the poverty level. Most residential structures in this area were built between 2000 and 2009 and are suspected to need limited rehabilitation due to the age and condition of the units.

### **Are there any community assets in these areas/neighborhoods?**

The Gainesville Community Reinvestment Area (GCRA), formerly the Gainesville Redevelopment Agency, exists to help underserved areas attract private investment through community partnerships, competitive economic development incentives and improved public infrastructure. Though the GCRA has consolidated its redevelopment districts into one district, efforts are targeted in four core urban areas:

Downtown (DRA), Eastside (ERA), Fifth Avenue/Pleasant Street (FAPS) and College Park/University Heights (CPUH).

Most of the R/ECAP areas coincide with the designated redevelopment areas so CRA projects directly impact the R/ECAP areas. CRA projects result in new assets for the community as detailed by the following:

- The Fifth Avenue Pleasant Street redevelopment area is home to some the finest historical examples of residential, religious, and educational buildings in Gainesville. Assets in this area include the A Quinn Jones Museum and Cultural Center and more recently the CRA has implemented initiatives to improve aesthetics and infrastructure, encourage long-term homeownership, and preserve the history of the Fifth Avenue / Pleasant Street district.
- Downtown Gainesville combines the best of the city’s southern charm and modern sophistication. The district offers abundant traditional downtown features such as historic architecture, cobblestone streets, public plazas, old-fashioned storefronts, and a pedestrian-friendly street grid. It also provides an eclectic array of cafes, restaurants, art and theatre venues, clothing stores, cycling shops, salons, and exciting nightlife destinations. Assets in this area include SE 7<sup>th</sup> Street Lighting, Hampton Inn Recruitment, Haisley Lynch Park, Bethel Station Café, the Power District, Depot Building, Catalyst Building, E. University Avenue medians, Cade Museum, Depot Park, and Bo Didley Plaza. In the Downtown district, the CRA has implemented many initiatives with a focus on creating destinations and increasing economic development within the district such as Depot Park and Bo Diddley Plaza.
- With established tree-canopied neighborhoods, proximity to downtown and the University of Florida, minimal traffic congestion, and varying land options for housing and retail, beautiful wetlands and other natural resources, eastern Gainesville offers significant opportunity for reinvestment. Assets include University Ave renaissance lighting installation, Eastside Gateway, Citizens Field, Hawthorne Road Café, and Cornerstone. The CRA has implemented initiatives to help bring economic development, housing options and visibility to its Eastside district. The growth of taxable value is consistent with the entire City of Gainesville.
- The identity and future of the College Park/University Heights Community Redevelopment Area is intertwined with the University of Florida. As more students opt to walk and cycle to class, living close to campus becomes increasingly appealing. The diverse residential base and proximity to a center of higher education infuse an aura of freshness and activity in this district. Luxury row houses, apartments, and condominiums with attention to design are being constructed alongside established historic residences in these conveniently located neighborhoods. Assets include NW 17<sup>th</sup> Street streetscapes, The Lofts, University Ave lighting, Innovation Square, Depot Ave Rail Trail, and Helyx Bridge. The CRA has implemented streetscape, park, and bridge improvements to foster connectivity, traffic flow, and safety for pedestrians, bicyclists, and vehicles in the College Park / University Heights district.



## **Are there other strategic opportunities in any of these areas?**

Plan East Gainesville was created as a framework to help balance the desires for expanded economic, commercial, and residential growth while preserving the natural environment and the “peaceful” qualities of East Gainesville. The intention was to provide market driven guidance regarding development opportunities in East Gainesville that would have positive effects on the surrounding community. The goals of this plan included:

- Expand the range of housing choices to attract and retain residents with a variety of income levels.
- Target specific areas for mixed use development centers that can support and sustain higher levels of employment, commercial, and social activities.
- Protect vital natural resources, such as the watersheds, creeks, tree canopy, and scenic vistas.
- Create opportunities for increased walking, bicycling, and transit use through compact development patterns, urban design, and development of new facilities and services.
- Improve the inter-connectivity of the transportation system to minimize impacts to the state highway system and ensure improved accessibility between East Gainesville and other parts of the Gainesville urbanized area.

Another opportunity that could impact all R/ECAPs and identified redevelopment districts is the Infinity Line Initiative. This is a concept which proposes connecting existing trail infrastructure in Gainesville. Unused or underused railroad and utility infrastructure easements would be repurposed to connect existing trail infrastructure in a continuous loop. The connector trails include NE 16th Avenue connection, Wetlands Preserve connection and a pedestrian bridge at Five Points, the intersection of East University Avenue and Waldo/Williston Roads. This concept uses Depot Park as a nucleus for the Gainesville community to gather, the Infinity Line acts as a way for Depot Park to reach back into the community and provide direct, car free access to Gainesville neighborhoods. The intention is to create a large, vibrant, public space that residents and visitors may use to exercise, commute, or enjoy as they see fit.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

According to research by BroadbandNow ([broadbandnow.com/Florida](https://broadbandnow.com/Florida)), Gainesville ranks 113<sup>th</sup> out of 199 cities studied in Florida for percentage of citizens with broadband access, with 99.1% of its citizens with access (tied with Boca Raton, Hollywood, Loxahatchee, Naples and Palm Beach Gardens), and Alachua County ranks 40<sup>th</sup> out of 67 counties with 94.4% of citizens with access (tied with Gadsen County). Only approximately 28% of Gainesville residents have access to fiberoptic infrastructure ([allconnect.com](https://allconnect.com)).

While the Alachua County Library District offers free Wi-Fi to visitors at its branches, as well as the surrounding areas of each branch, access to transportation is an obstacle for many low-income households to take advantage of these services.

COVID-19 exposed massive internet access shortfalls for low-income households around the nation as employees migrated to telework and students were required to move to online learning. Internet access for students is of particular importance for college towns that rely on students being able to continue learning when disasters strike. Ultimately, it is students in low-income households that suffer the most when they cannot access work assignments or contact their teachers.

The lack of regulatory laws at the federal, state, or local level requiring internet providers to run infrastructure to every home is also a disadvantage for low-income households needing internet. Agencies like the Federal Communications Commission (FCC) have spent years funding companies to run some of this infrastructure to more underserved areas, particularly rural areas. Despite this effort, a portion of city and county residents remain unconnected. One of the FCC's current initiatives is the Rural Digital Opportunity Fund. In Alachua County, two bidders won auctions through this fund: Windstream won about \$1 million, and SpaceX won about \$300,000. These companies have no more than 10 years to complete their projects nationwide.

For those that are connected, the FCC strives to ensure the provision of a minimum speed of 100/20 Mb/s. Latency speed – the time it takes to send data from one point to another – is also a key factor in understanding internet access. The FCC accounts for a minimum download speed of 25 megabits per second and upload speed of three megabits per second in its estimates of broadband access. That low-latency rate makes it difficult to perform tasks like schoolwork, video calls, or job interviews. Therefore, increasing speeds across the city, for example, by increasing fiberoptic infrastructure, is key.

Alachua County has budgeted \$15 million of its American Rescue Plan Act (ARPA) funds for broadband infrastructure to help close the gap in access to internet services. Alachua County also has a Broadband Initiative which involves a survey administered by the Local Technology Planning Team to evaluate and map the internet/broadband needs for all residents in Alachua County, particularly those living in underserved areas.

As part of Alachua’s Broadband Initiative, locals can take an internet speed test, or log that they have no internet onto the office of broadband's page at [www.floridajobs.org](http://www.floridajobs.org). They can also answer a paper survey that was sent out through direct mail. Over 1,000 people — less than 1% of the county population — have taken the test to date. Approximately 95% of respondents who report having no service say that there is none available in their area, while about 5% say that it is too expensive. The results of this survey will help to inform the use of the ARPA broadband infrastructure funds.

In addition, on February 2, 2023, Governor Ron DeSantis announced that the City of Gainesville would be awarded \$1,438,610 through the Broadband Opportunity Grant Program for a project adding 27 miles of fiber optic cable to the city’s existing network. The project will provide 193 unserved locations within Alachua County with minimum symmetrical download and upload speeds of 100 mpbs.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Depending on the zip code, the following nine companies are available throughout Gainesville:

Company	Speed	Connection Type	Starting Price Per Month
T-Mobile 5G Home Internet	33-245 Mbps	5G	\$50
AT&T Internet	5 Gbps	IPBB, Fiber	\$55
Kinetic by Windstream	3 Gbps	DSL, Fiber	\$39.99
Cox	2 Gbps	Cable, Fiber	\$49.99
GRUCom	120 Mbps	Fiber	-
Viasat	150 Mbps	Satellite	\$49.99
HughesNet	50 Mbps	Satellite	\$49.99
Starlink	50-220 Mbps	Satellite	\$90
EarthLink	100 Mbps	5G	\$64.95

**Table 48 – Broadband Service Providers**

AT&T and Cox are considered the top private internet providers in Gainesville. AT&T provides the fastest internet in the City of Gainesville. Cox is the preferred company for those looking for both cable and fiber optic and is rated best for cable. GRUCom is the largest fiber-optic internet service provider in Gainesville, covering 15% of the city while AT&T only covers 3.363% of the city (allconnect.com). GRUCom, a division of Gainesville Regional Utilities, has been installing fiberoptic since the late 1990s. Viasat and Starlink are the fastest satellite connection companies.

Several providers are not available in various parts of the city. For example, Kinetic by Windstream is not available in most of the city but is available in northeast Gainesville zip code 32609. AT&T is not available in zip code 33610. Overall, T-Mobile, Viasat, and HughesNet are the most widely available throughout the city. Earthlink has the lowest availability throughout the city.

A 2019 study for the City of Gainesville performed by CCG Consulting titled *Gainesville, Florida Community Broadband Study* looked at the feasibility of building extremely low-cost or even free municipal broadband to all residents in the city. A municipal fiber network lowers prices for everybody in the market. Challenges identified in the study include finding an estimated \$113 million to finance the infrastructure within the city limits, a lack of a current market to sell pure revenue bonds for a fiber network, and likely potential efforts by incumbent providers to delay or derail the effort through legislation or lawsuits. However, there is a big advantage in the fact that GRUCom, Gainesville’s public utility company, already operates a telecom division with an extensive fiber network.

The top six providers are all comparably priced at \$40 to \$55/month. However, with so little fiber coverage and therefore little competition between the top providers, the aforementioned 2019 study found that Gainesville has some of the highest rates for the “triple play” (broadband, cable television, and telephone services) in the country.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

The City of Gainesville is in Central Florida. Although the community may not be directly impacted by rising coastal seas, residents are already experiencing other impacts of climate change including stronger and more frequent storms, higher average sustained temperatures, and vector migration. In the future, Gainesville will be at risk of inland flooding, extreme heat, high winds, forest fires, and pandemics.

There have been 16 recorded natural disasters in Alachua County, which is near the national average of 15, including 8 Presidentially declared disasters (City-Data.com). The most severe storm event was Hurricane Irma, a Category 5 hurricane that impacted 34,462 properties in Alachua County in 2017 (Risk Factor by Streetlight Foundation).

The two greatest risks to Gainesville are extreme wind and extreme heat. Average maximum wind speeds in Gainesville are higher now than they were 30 years ago. Hurricane Irma, for example, had 1-min sustained wind speeds up to 178 mph and 3-second wind gusts up to 228 mph in Gainesville. Approximately 98% of homes in Gainesville have at least some risks of wind damage (Risk Factor by Streetlight Foundation).

A hot day "feels like" temperature in Gainesville is 107° F. Three or more consecutive days where the "feels like" temperature meets or exceeds the local definition of a "hot day" is considered a heat wave. Thirty years ago, the likelihood of a three-day or longer heat wave in Gainesville was 13%. This year, there is a 45% likelihood, and in 30 years the likelihood will be 88%. Gainesville is expected to experience 7 hot days this year. Due to a changing climate, Gainesville is likely to experience 21 days above 107° F in 30 years. Considering both how heat in the area compares to the rest of the country, and how things like shade, greenspace, and proximity to water affect heat, 98% of homes in Gainesville have a Severe Heat Factor (Risk Factor by Streetlight Foundation).

Different neighborhoods in Gainesville have different risks and levels of vulnerability due to factors such as population density, transportation management, water management, shade, growth, and development, and more. For example, dense urban areas such as downtown are at greater risk of pandemics, while parts of the city at the urban interface where the forest meets the city are most vulnerable to forest fires. Wind can knock down trees and cut off access to utilities depending on the location of substations and electrical infrastructure. While heat may be a bigger issue in parts of the city that are further from bodies water, flooding is a bigger issue for properties located closer to bodies of water. A changing climate means that shocks like severe thunderstorms, and stressors like increased heat will become more frequent, and the location of vulnerabilities may also change.

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

There are 2,507 properties in Gainesville that have a greater than 26% chance of being severely affected by flooding over the next 30 years (Risk Factor by Streetlight Foundation). Hurricane Ian demonstrated how stronger hurricanes can reach inland communities that are unprepared for the rainfall and strong winds. If a 100-year flood occurs in Gainesville today, it could affect 2,244 properties (Risk Factor by Streetlight Foundation). Portions of Gainesville along Hogtown Creek are part of river watersheds that are vulnerable to flooding from rising water, as indicated in Alachua County's Local Mitigation Strategy (LMS).

There are 34,287 properties in Gainesville that have some risk of being affected by wildfire over the next 30 years. However, the level of risk for properties in Gainesville is moderate based on factors like surrounding vegetation and humidity.

There are also concentrations of mobile home parks that exist on the outskirts of Gainesville's city boundary. These manufactured homes, especially those built before 1994, are more vulnerable to severe storms.

The loss of these housing units due to flood or fire could significantly decrease access to a portion of the city's affordable units available to low-income families. In addition, flooding or fire often leads to hazardous living conditions. Many low-income households do not have the means to correct substandard conditions or rebuild their homes, which increases the risk of displacement and/or homelessness.

Alachua County's Local Mitigation Strategy (LMS) identifies eight repetitive flood loss (RL) properties in the county, meaning they have had two flood insurance claims of over \$1,000 in a ten year period. One is in the Sugarfoot area in the City of Gainesville. The County sends the owner of this property information about the NFIP annually as part of the Community Rating System process.

The top project prioritized by the City of Gainesville Public Works in the Alachua County Local Mitigation Strategy is the Florida Park Berm, a flood control project. Florida Park is a moderate-income single-family neighborhood in Gainesville located east of the Loblolly Woods Nature Park. Hogtown Creek originates in Loblolly Woods and has a tributary, Rattlesnake Creek, that runs through the Florida Park neighborhood. Unfortunately, the City's proposal was determined not to be cost effective and the Phase 1 (study) grant was closed, and the Phase 2 (construction) grant will not be awarded. Projects submitted to the LMS Working Group for prioritization are assessed against the CDC's Social Vulnerability Index (SoVI), with projects benefiting areas of higher vulnerability receiving higher scores.

The University of Florida's Shimberg Housing Data Clearinghouse created a Housing Coastal Flood Hazard Exposure tool which identifies assisted multifamily housing properties that are vulnerable to various flood hazards. Of the 40 assisted properties identified within the City of Gainesville, one is at a "Medium" risk, and 15 are at a "Low" risk, particularly to 100-year floods and 500-year floods. Of those at some risk, two are facilities for people with disabilities and one is for the elderly, and most were constructed in the 1970s and 1990s. The "Medium" risk property is a 178-unit structure located at 316 S.W. 62nd Boulevard near Terwilliger Pond Conservation Area and Clear Lake Nature Park.

All jurisdictions are required to comply with the minimum requirements of the Florida Building Code regarding building within flood hazard areas. As of 2002, when the Florida Building Code was first adopted, all jurisdictions in the state are required to ensure that new construction can withstand hurricane-force winds, including the use of shutters or impact-resistant glass in all openings. Older homes, especially those constructed prior to 2002, are more vulnerable to the impacts of disasters. Most of the city's housing stock was built between 1950-1979, placing many of these units at risk, some of which may be occupied by Gainesville's low-income residents.

The North Central Florida Regional Planning Council (NCFRPC) did a study published in October 2011 titled *North Central Florida Economic and Disaster Resiliency Study* that identified the location of older buildings in Gainesville. The highest number of the oldest residential structures in the city, built between 1853 and 1939, are located downtown in Tract Number 500, Block Group 5. The highest number of structures built between 1940 and 1949 can be found in Tract Number 1000, Block Group 4, located north of the University of Florida. The highest number of structures built between 1950 and 1959 can be found in Tract Number 400, Block Group 3, located north of downtown. The highest number of structures built between 1960 and 1969 can be found in Tract Number 1702, Block Group 1, located in the western portion of the city. The highest number of structures built between 1970 and 1979 can be found in Tract Number 1202, Block Group 1, located in the northwestern portion of the city.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The strategic plan is the framework for how the city will invest its CDBG and HOME funding for PY 2023-2027 based on the data and information analyzed in the needs assessment, market analysis, and in consideration of stakeholder input. The strategic plan outlines goals and outcomes for addressing priority needs and is divided into the following sections:

**Geographic Priorities** – The city will primarily allocate CDBG and HOME funds citywide based on current needs, the availability of funds, and program capacity.

**Priority Needs** – Funds are allocated based on priority needs established from analysis of the needs assessment, market analysis, and from public input. The city identified four priority needs including: affordable housing, public services, neighborhood revitalization, and program administration.

**Influence of Market Conditions** – In making funding decisions, the city will also consider housing market conditions. Housing market considerations include the limited availability of affordable housing, high incidence of housing cost burden, and housing costs that are significantly higher than fair markets rents. Changes in the housing market will also influence funding allocations including fluctuating interest rates, housing supply and demand, current loan products, and home prices.

**Anticipated Resources** –The city anticipates having available \$6,785,970 of CDBG and \$3,181,745 of HOME funding for PY 2023-2027, based on annual funding allocations.

**Institutional Delivery Structure** – The city’s institutional delivery structure is comprised of the organizations or departments that will carry out program objectives. The Office of Housing and Community Development is responsible for overall program administration.

**Goals** – The city has set six goals to address priority needs including: housing rehabilitation, homeowner assistance, new construction of affordable housing, the provision of public services, public facilities and infrastructure improvements, and planning and administration.



## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

1	<b>Area Name:</b>	Citywide
	<b>Area Type:</b>	Citywide
	<b>Other Target Area Description:</b>	N/A
	<b>Identify the neighborhood boundaries for this target area.</b>	City of Gainesville boundaries.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The needs assessment, market analysis, and community meetings determined that various areas throughout the city suffer from a lack of affordable housing and that homeless and special needs populations require public/social services to reduce poverty.
	<b>Identify the needs in this target area.</b>	The City of Gainesville needs access to and production of affordable housing, access to assistance and supportive services to reduce homelessness, and increased and improved social services to low-income, vulnerable, youth, elderly, and special needs populations.
	<b>What are the opportunities for improvement in this target area?</b>	Opportunity to increase affordable housing and the provision of services to provide decent housing and a suitable living environment for all Gainesville residents.
	<b>Are there barriers to improvement in this target area?</b>	The City of Gainesville faces a shortage in funding and financing available for the types of revitalization and housing projects needed to address priority needs. There are also significant barriers related to Not In My Backyard concerns across the city, particularly in high opportunity neighborhoods.
2	<b>Area Name:</b>	East Gainesville
	<b>Area Type:</b>	Local Target Area
	<b>Revitalization Type:</b>	Comprehensive

<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>The East Gainesville target area includes five focus areas, which are also Gainesville’s CDBG target areas: (1) Porters Community, (2) Duval, (3) Southeast/Five Points, (4) 5<sup>th</sup> Avenue/Pleasant Street, and (5) University Avenue/Hawthorne Road Corridor. Includes portions of three census tracts (5, 6, and 7) and is bounded on the north by NE 15<sup>th</sup> Ave., on the south by SE 41<sup>st</sup> Ave., on the west by Main Street, and on the east by SE 43<sup>rd</sup> St.</p>
<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>The East Gainesville target area is characterized by high levels of poverty, high housing cost burden and poor economic prospects. The percentage of low- and moderate-income households in each of the census tracts are as follows: census tract 5 - 60%; 6 - 69%; 7 - 69% (LMISD FY2022).</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>The needs assessment, market analysis, input received from the community determined that East Gainesville suffers from a lack of affordable housing and is in significant need of comprehensive revitalization. The specific census tracts identified for the East Gainesville target area are also identified as racially/ethnically concentrated areas of poverty (R/ECAPs). During this process, the city engaged with residents, public housing residents, neighborhood leaders, social service providers, and adjacent and regional government entities to identify needs in the target area.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>The East Gainesville target area requires considerable investment in rehabilitation, new construction, economic development projects, quality of life improvements, infrastructure improvements including sewer and sidewalks, and transportation services.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Opportunity for code enforcement and improved infrastructure to provide a suitable living environment and increase affordable housing through new construction or rehabilitation of existing units to maintain affordable housing stock.</p>

	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>The City of Gainesville, overall, faces a shortage in funding and financing available for the types of revitalization and housing projects needed to address priority needs. There are also significant barriers related to Not In My Backyard concerns across the city, particularly in high opportunity neighborhoods.</p>
--	--	---

**Table 49 - Geographic Priority Areas**

**General Allocation Priorities**

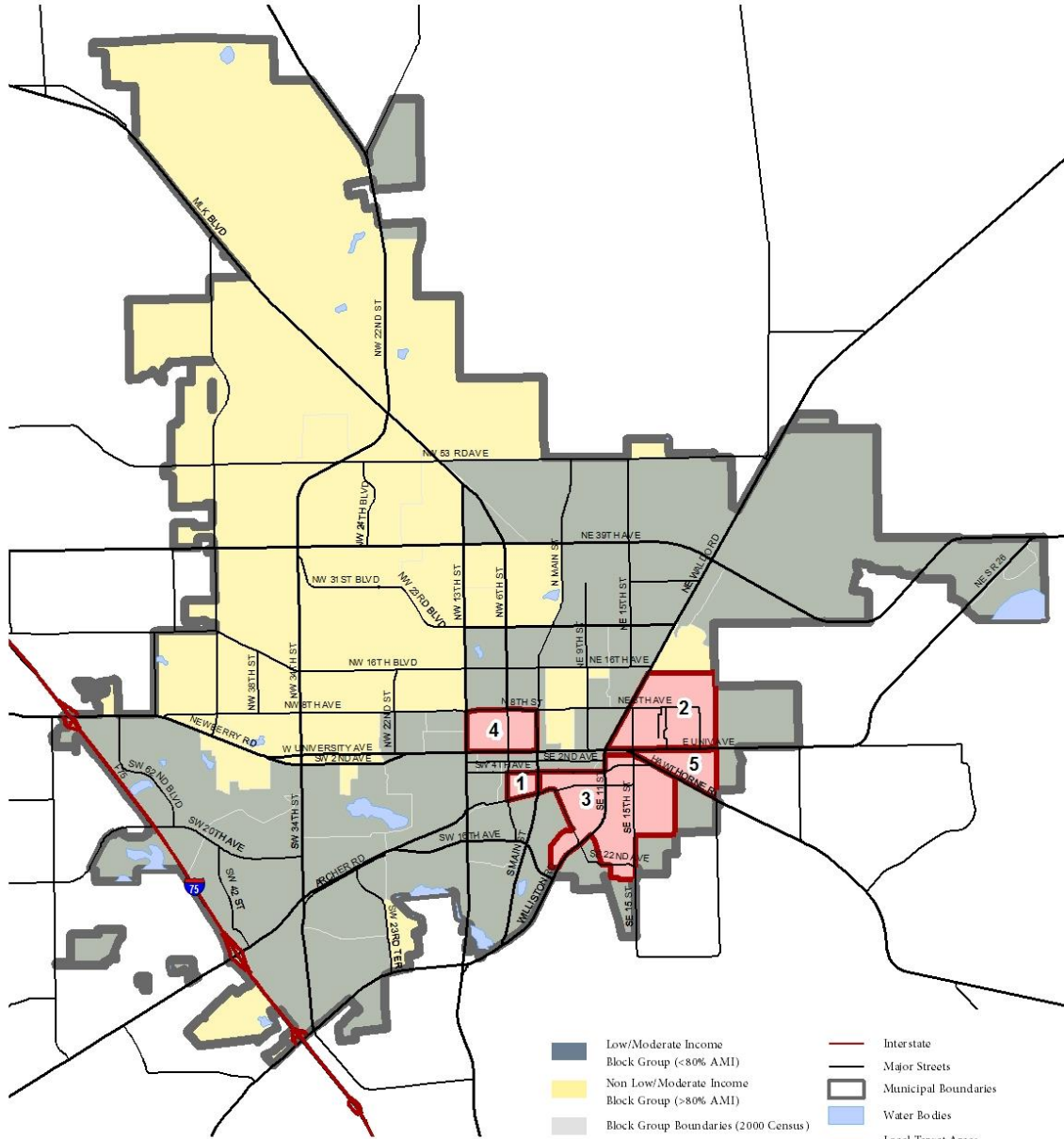
Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Gainesville will determine the allocation of investments based on level of need, scale level of the project, and availability of funding. The plan goals established are intended to benefit eligible residents citywide, therefore funding allocations will not be based on geographic preference. New construction activities will likely be targeted in areas of opportunity which align with CDBG eligible low-income target areas. There are census tracts in the city containing high concentrations of student housing, making these areas less likely to be suitable for housing rehabilitation, homeownership assistance, development of new affordable housing, or public service activities that would benefit Gainesville’s LMI population.

In addition, CDBG funds are intended to provide low and moderate income (LMI) households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. The system for establishing the geographic priority for the selection of these projects in the City of Gainesville is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of LMI residents
- Affirmatively furthering fair housing
- Coordination and leveraging of resources
- Sustainability and/or long-term impact
- The ability to demonstrate measurable progress and success

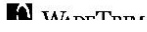
Priority CDBG funding areas include areas where the percentage of LMI persons is 51% or higher.



<span style="display:inline-block; width:15px; height:15px; background-color:blue; border:1px solid black;"></span> Low/Moderate Income Block Group (<80% AMI)	<span style="display:inline-block; width:15px; border-bottom:1px solid red;"></span> Interstate
<span style="display:inline-block; width:15px; height:15px; background-color:yellow; border:1px solid black;"></span> Non Low/Moderate Income Block Group (>80% AMI)	<span style="display:inline-block; width:15px; border-bottom:1px solid black;"></span> Major Streets
<span style="display:inline-block; width:15px; height:15px; background-color:lightgray; border:1px solid black;"></span> Block Group Boundaries (2000 Census)	<span style="display:inline-block; width:15px; border-bottom:1px solid gray;"></span> Municipal Boundaries
	<span style="display:inline-block; width:15px; height:15px; background-color:lightblue; border:1px solid black;"></span> Water Bodies
	<b>Local Target Areas</b>
	<span style="display:inline-block; width:15px; height:15px; border:1px solid red;"></span> 1 - Porters Community
	<span style="display:inline-block; width:15px; height:15px; border:1px solid red;"></span> 2 - Duval
	<span style="display:inline-block; width:15px; height:15px; border:1px solid red;"></span> 3 - Southeast / Five-Points
	<span style="display:inline-block; width:15px; height:15px; border:1px solid red;"></span> 4 - Fifth Avenue / Pleasant Street
	<span style="display:inline-block; width:15px; height:15px; border:1px solid red;"></span> 5 - University Avenue / Hawthorne Road Corridor

Base Source: Florida Geographic Data Library v10a;  
Block Group Source: 2000 US Census Tiger Line Files;  
CDBG Eligibility Source: US Dept. of Housing and Urban Development FY 2012 Low/Moderate Income (LMI) Data;  
LMI is defined as having a household income less than 80% of the Area Median Income.

June 2013



## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

<b>1</b>	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Public Housing Residents</p> <p>Frail Elderly</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with Alcohol or Other Addictions</p> <p>Persons with HIV/AIDS and their Families</p> <p>Victims of Domestic Violence</p> <p>Veterans</p> <p>At-Risk Youth</p> <p>Homeless Persons</p>
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	<p>Housing Rehabilitation</p> <p>Homeowner Assistance</p> <p>New Construction</p>
	<b>Description</b>	Support the provision of decent housing by increasing the availability/accessibility of affordable housing. The city will address the priority need by funding activities including moderate or substantial homeowner rehabilitation; homeownership assistance; and new construction of affordable housing.

	<b>Basis for Relative Priority</b>	The city conducted a comprehensive community participation process and needs assessment to determine and prioritize needs. Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders. A thorough analysis of data provided in the Needs Assessment and Market Analysis also lead to priority need determinations.
2	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Homeless Persons
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Public Service Assistance
	<b>Description</b>	Support availability/accessibility to decent housing and a suitable living environment by funding organizations providing essential services for low-income and limited clientele populations. The city will assist non-profit organizations in carrying out public service activities assisting low-income families and households, vulnerable populations, homeless and at-risk of becoming homeless, special needs, youth, seniors, individuals with disabilities, and victims of domestic violence.

	<b>Basis for Relative Priority</b>	The city conducted a comprehensive community participation process and needs assessment to determine and prioritize needs. Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders. A thorough analysis of data provided in the Needs Assessment and Market Analysis also lead to priority need determinations.
<b>3</b>	<b>Priority Need Name</b>	Neighborhood Revitalization
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Veterans At-Risk Youth Homeless Persons
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Public Facilities and Infrastructure Improvements
	<b>Description</b>	The city will increase access to a suitable living environment for its low-income neighbors through neighborhood revitalization efforts such as streetscaping, sidewalks, lighting, utility connections, and improvements to neighborhood facilities and infrastructure.

	<b>Basis for Relative Priority</b>	The city conducted a comprehensive community participation process and needs assessment to determine and prioritize needs. Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders. A thorough analysis of data provided in the Needs Assessment and Market Analysis also lead to priority need determinations. Recent data also shows a change in the city’s population and market shifts post pandemic, increasing the need for adequate facilities and infrastructure to accommodate and influx of residents.
4	<b>Priority Need Name</b>	Planning and Administration
	<b>Priority Level</b>	High
	<b>Population</b>	N/A
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Planning and Administration
	<b>Description</b>	Management and operation of tasks related to administering and carrying out the city’s HUD CDBG and HOME programs.
	<b>Basis for Relative Priority</b>	The city conducted a comprehensive community participation process and needs assessment to determine and prioritize needs. Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders. A thorough analysis of data provided in the Needs Assessment and Market Analysis also lead to priority need determinations.

**Table 50 – Priority Needs Summary**



## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<ul style="list-style-type: none"> <li>• Availability of affordable single family and multifamily rental housing stock for families of all sizes.</li> <li>• Availability of voucher programs.</li> <li>• Availability of enforcement agencies to regulate eligibility terms and conditions of tenant based rental assistance program.</li> <li>• Local land use policies and jurisdiction comprehensive planning goals that support the development of multi-family housing stock.</li> <li>• High rates of cost burden and severe cost burden especially for LMI renters.</li> </ul>
TBRA for Non-Homeless Special Needs	<ul style="list-style-type: none"> <li>• Availability of affordable single family and multifamily rental housing stock for individuals with disabilities and their families.</li> <li>• Availability of voucher programs.</li> <li>• Availability of enforcement agencies to regulate eligibility terms and conditions of tenant based rental assistance programs.</li> <li>• Availability of enforcement agencies to regulate accommodations and modifications for individuals with disabilities and their families.</li> <li>• Availability of supportive housing services.</li> <li>• Local land use policies and jurisdiction comprehensive planning goals that support the development of accessible multi-family housing stock for individuals with disabilities and their families.</li> <li>• High rates of cost burden and severe cost burden especially for LMI renters.</li> <li>• Lower household income of individuals with special needs.</li> </ul>
New Unit Production	<ul style="list-style-type: none"> <li>• Local land use policies and jurisdiction comprehensive planning goals that support the development of accessible multifamily housing stock for persons with disabilities and their families.</li> <li>• Current cost of materials for new unit production.</li> <li>• Availability of incentives to developers to produce new single family and multi-family affordable housing units.</li> <li>• Loss of affordable housing stock.</li> <li>• Limited supply of decent, affordable housing that represents the housing need based on size and household income.</li> </ul>

Rehabilitation	<ul style="list-style-type: none"> <li>• Current cost of materials for rehabilitation.</li> <li>• Availability of funding for housing rehabilitation activities.</li> <li>• Condition of housing units.</li> <li>• Age of housing stock.</li> </ul>
Acquisition, including preservation	<ul style="list-style-type: none"> <li>• Availability of funding for acquisition activities.</li> <li>• Evaluation of fair market prices for home purchases.</li> <li>• Cost of materials for redevelopment of historic housing structures.</li> <li>• Increasing home values.</li> <li>• Fluctuating interest rates.</li> <li>• Stricter lending requirements and underwriting criteria.</li> <li>• Availability of loan products.</li> <li>• Inventory of homes for sale.</li> </ul>

**Table 51 – Influence of Market Conditions**

## **SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

### **Introduction**

The city anticipates having available \$6,785,970 in CDBG and \$3,181,745 in HOME funding for PY 2023-2027. Funds will be used to carry out goals that will address the priority needs identified in this strategic plan including increasing access to affordable housing and providing critical services to Gainesville's most vulnerable residents.

Program income received will be used towards similar activities from which it was produced, and these funds will be allocated on an annual basis in accordance with the Annual Action Plan. The city will also make efforts to leverage funds to maximize benefit to the Gainesville community, particularly for the creation of affordable housing.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Affordable Housing Public Services Planning & Admin	\$1,357,194	\$0	\$0	\$1,357,194	\$5,428,776	The CDBG Entitlement program provides annual grants to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.
HOME	Federal	Affordable Housing CHDO Set-Aside Planning & Admin	\$636,349	\$5,000	\$0	\$641,349	\$2,545,396	HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions.

**Table 52 - Anticipated Resources**

*\*Note – First year allocation includes \$5,000 of program income for the HOME program.*

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.**

The city will use the federal funds to support projects and programs implemented by city staff as well as non-profit organizations, developers, and other partners. For the projects to be successful, other funding sources including in-kind resources are often added to the federal funding to have sufficient resources to benefit the population to be served as well as to cover expenditures that may not be allowable under the CPD programs or to cover indirect costs. The source of these additional funds will depend on the nature of the activity. The city has identified funding sources that can be pooled to make a greater impact within the community. Although federal, state, private, and local grant program funds and activities operate according to their own guidelines and requirements, they are frequently combined to provide a higher level of funding for housing and community development needs. For example, federal CDBG funds can be leveraged with State Housing Initiatives Partnership (SHIP) program funds to meet needs in affordable housing and funds provided for public service activities will be matched by the agencies receiving funding from public and private sources, foundations, and/or fundraising. The HOME Investment Partnership program funds can also be combined with SHIP to assist qualified low- and moderate-income first-time homebuyers in the form of down-payment, principal reduction, and closing cost assistance.

In addition, HOME funds often leverage additional funding such as HUD Section 202 housing funds (elderly projects), HUD Section 811 housing funds (housing for persons with disabilities), Housing Choice Voucher tenant-based rental assistance, Low Income Housing Tax Credits (LIHTC), and Federal HOME Loan Bank funds.

The HOME program requires a 25% match which may be reduced by HUD if the city is distressed or suffered a presidentially declared disaster. Due to fiscal distress, HUD has granted the city a 100% match reduction. based on the calculation below:

**FY 2022 Calculations**

For the City of Gainesville – HUD has published the following:

**% Poverty** – 30.63      **\$PCI (<\$25,416)** - \$23,018      **Fiscal Distress** – 100%

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.**

The City of Gainesville has a Land Donation Pilot Program which identifies clusters of vacant city-owned parcels and uses a competitive solicitation process to choose an affordable housing developer to develop the parcels. A Request for Proposals (RFP) was previously published for the first 12 parcels, which are located within a six-block area. The city recently identified 20 additional surplus city-owned properties having no program designation that could potentially be suitable for the development of affordable housing. The city will thoroughly assess each property to determine suitability to accommodate residential housing.

The city also has Ordinance 200870 which is meant to identify surplus city-owned and escheated properties. Under this ordinance, the city identified 19 escheated properties that will be evaluated for affordable housing. Escheated properties are unclaimed or abandoned properties that the government has the right to take ownership of.

Nearly all the city-owned and escheated properties identified as potentially suitable for affordable housing are in areas of opportunity that align with the city's CDBG low-income target areas.

GRACE Marketplace is a low-barrier, housing-focused service center and shelter for homeless persons that is located within city limits on city-owned land. Facilities include dorms, showers, secure storage for personal items, a cafeteria, a clothing closet, a pharmacy, medical offices, a library, a laundry, administrative offices, and others.

In addition, Florida Statutes Section 166.0451, Disposition of municipal property for affordable housing, requires that cities create an inventory list of real property with fee simple title appropriate for affordable housing. In compliance with the statute, the City of Gainesville maintains the inventory of city-owned surplus land that are potential properties for the development of permanent affordable housing. The city may partner with nonprofit organizations that develop affordable housing for low-income households. The disposition of any of these properties for affordable housing is subject to the discretion of the city.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Gainesville Board of City Commissioners	Government	Economic Development Non-homeless special needs Ownership Planning Rental Neighborhood Improvements Public Facilities Public Services	Jurisdiction
Office of Housing and Community Development	Government	Planning Economic Development Homelessness Non-Homeless Special Needs Ownership Rental Neighborhood Improvements Public Facilities Public Services	Jurisdiction
Citizens Advisory Committee for Community Development	Government	Planning	Jurisdiction
Gainesville Housing Authority	PHA	Public Housing	Jurisdiction
Alachua County Housing Authority	PHA	Public Housing	Regional
United Way of North Central Florida (CoC Lead)	Non-Profit Organization	Homelessness	Regional
Neighborhood Housing & Development Corporation	CHDO	Ownership	Jurisdiction

**Table 53 - Institutional Delivery Structure**

## **Assessment of Strengths and Gaps in the Institutional Delivery System**

Although the delivery system in the city features significant investment and service options, the Continuum of Care outlined a set of goals in the 2020 Action Plan to address gaps in the shelter and housing inventory and service delivery system. These goals can be applied to the delivery of services citywide for all sub-populations needing services and are intended to address the following gaps:

### Access to available, affordable units:

The demand for housing far outweighs the supply of available housing units, in particular permanently affordable units. Wait list for public housing units, Housing Choice Vouchers, and permanent supportive housing are lengthy, exacerbating homelessness and continuing to put vulnerable populations at-risk. With dignity village coming to a close, the need for additional units will be even greater to re-house individuals.

### Access to services:

For qualifying populations access to transportation to and from services is a major barrier. There are not enough resources to expand mobile clinic operations and not enough organizational and staff capacity to operate such clinics if mobile services were to increase. Without transportation many homeless or at-risk individuals are unable to be provided shelter or benefit from supportive services.

In addition, lack of funding has prevented the expansion of services through organizational capacity building. There is a need for additional providers citywide to address the demand for services. Under the current delivery system, any loss of providers could also result in loss of beds and/o loss of additional funding sources.

### Education and awareness:

Findings from past community-based planning efforts revealed that many individuals are unaware of housing or service programs available to assist them. It has been indicated that more outreach and education is necessary not only for qualifying populations to understand what options are available but also to enhance public awareness of homelessness.

### Sufficient standardized policies:

Though the CoC operates and complies with local, state, and federal funding requirements members identified the need to develop and implement CoC-wide standards to enhance service delivery and ensure care is provided through coordinated systems.

### Agency coordination:

Non-profit organizations serving qualifying populations operate on limited budgets and are not guaranteed permanent funding, therefore it is necessary to ensure funds are directed appropriately to



effectively decrease homelessness. Coordination amongst funders will identify common priority needs leading to more impactful solutions being funded.

Landlord participation:

Lack of landlord participation is increasingly becoming a significant barrier to affordable housing, particularly for qualifying populations. Creating a better relationship with landlords and helping to reassure them of the benefits of participation is critical to maintaining affordable housing. Providing incentives will assist in overcoming contributing factors related to the loss of landlord participation.

Data accuracy:

Often, the needs of vulnerable populations remain unmet due to inaccurate, outdated, and unavailable data. To address homelessness, the extent of it must be measured and accurately represented. Creating a coordinated system for data collection from service providers would help to better identify and raise awareness about the priority needs of qualifying populations.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services.**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	

Child Care	X	X	
Education	X	X	
Employment & Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
<b>Other</b>			
Food Banks/Nutrition Programs	X	X	
Youth Programs	X	X	

**Table 54 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).**

Homelessness is a multi-faceted and challenging issue at the individual-, family-, and community-level. In its current incarnation, the service delivery system in the City of Gainesville for persons experiencing homelessness is primarily centered on emergency shelter and short-term assistance. This is principally served through the Grace Marketplace and other emergency shelters operating in the city. Emergency shelters include services in addition to beds.

Beyond emergency shelter, the institutional service delivery system includes rent and utility assistance to persons experiencing homelessness, as well as a broad range of supportive services available to address alcohol and substance abuse disorders, childcare needs, education and workforce training needs, healthcare at a free or reduced cost, and mental health counseling. There are also food banks operating in the service delivery system that provide free meals to persons experiencing homelessness.

The current delivery system meets the needs of the homeless and its sub-populations in the following ways:

## Shelter

Upon the most recent homeless housing inventory completed by the CoC in January 2022, a total of 326 emergency shelter beds were available to the community, with 23 of those beds being in non-congregate shelter settings, the other 303 beds were all congregate in setting. According to the 2022 PIT count, 282 of the 326 year-round beds were utilized showing a shelter utilization rate of 87%. The lower utilization rate for emergency shelters can be explained by covid and needing to make accommodations for social distancing in congregate shelter settings to some extent. This community also has an additional 108 seasonal beds and another 1,128 overflow beds designated to compensate for extreme weather and high shelter need times.

## Supportive Services

The city maximizes all resources to provide supportive services to assist the homeless and will continue to try to expand upon those services to meet the need for navigation and intensive case management services for permanent supportive housing programs.

## Tenant-Based Rental Assistance

The city continues to work with GHA to provide rental assistance through the Section 8 Housing Choice Voucher Program, public housing, and programs available to homeless persons through the CoC and its partners. Gainesville Housing Authority (GHA) administers over 1,580 vouchers.

## Permanent Supportive Housing

The results of the 2022 HIC showed that there are 1,008 slots for Permanent Supportive Housing. Of those, the majority, 904, are dedicated to being used for veterans. The city continues to work with local nonprofits and the CoC to reduce homelessness by providing access to permanent supportive housing and uses what funding it can to increase PDH options, including its HOME-ARP funds.

## Affordable Housing

The city has implemented several initiatives to increase access to affordable housing to reduce homelessness for all qualifying populations. The city will use its HOME-ARP funds and other state and federal funding towards development, rehabilitation, and homeownership activities to increase availability of affordable units and will continue to fund supportive services, including those listed above, to address the needs of the homeless population.

## **Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.**

The service delivery system in the city features significant investment and service options for emergency shelter, substance abuse and mental health, and counseling. There are notable gaps in the service delivery system, however. Mobility subsidies in the forms of transportation options for persons experiencing

homelessness is a cause for concern, as well as a lack of HIV/AIDS support services, particularly for Blacks/African Americans living in East Gainesville.

In previous Consolidated Planning exercises conducted by the city, a lack of mobile clinics was identified as an impediment in the service delivery structure. Addressing this need, the Gainesville Opportunity Center operates a mobile health clinic that serves the public and persons experiencing homelessness. The mobile clinic has significantly expanded access to health services in the city, particularly for target populations.

In addition, the city recognizes that permanent housing, rapid re-housing, and decreasing the possibility of returning to homelessness are top priorities. These are areas where there are gaps in the system.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.**

The city plans to continue support to non-profit service providers that offer self-sufficiency training, medical care, mental health counseling, case management, and other activities to prevent and reduce homelessness. The city also commits to:

- Assisting the United Way of North Central Florida, as the lead agency for the Continuum of Care, in their efforts to improve coordination between service providers.
- Continuing to support programs that assist the homeless or those at risk of becoming homeless.
- Promoting and encouraging the development of programs that facilitate the transition from homelessness into permanent housing, in particular through rapid rehousing.
- Coordinating with the Continuum of Care, non-profit service providers, and other organizations to establish additional permanent supportive housing options.
- Supporting the establishment of additional permanent supportive housing options through identification of funding sources, technical assistance with applications, and other means of support.

The City of Gainesville has identified priority needs in this plan including increasing access to affordable housing and increasing/improving access to public services. Resources are being dedicated to these priorities to help overcome the gaps identified. The market has been analyzed to direct funds to the areas/services that need them. The continuing analysis of all underserved areas, funding, and services throughout the Consolidated Plan period will allow the city to see if the gaps in institutional structure are being properly addressed or if changes are needed. If changes in the housing market or changes in other housing relating funding impacts the needs and goals, the plan will be amended to reflect it.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2023	2027	Affordable Housing	Citywide	Affordable Housing	<u>CDBG</u> \$3,793,776  <u>HOME</u> \$1,875,000	Homeowner Housing Rehabilitated:  80 Units Rehabilitated
2	Homeowner Assistance	2023	2027	Affordable Housing	Citywide	Affordable Housing	<u>HOME</u> \$163,571	Direct Financial Assistance to Homebuyers:  12 Households Assisted
3	New Construction	2023	2027	Affordable Housing	Citywide	Affordable Housing	<u>CDBG</u> \$110,000  <u>HOME</u> \$825,000	Homeowner Housing Added:  30 Units Constructed
4	Public Service Assistance	2023	2027	Homeless; Non-Homeless Special Needs; Non-Housing Community Development	Citywide	Public Services	<u>CDBG</u> \$1,000,000	Public service activities other than Low/Moderate Income Housing Benefit:  4100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Facilities and Infrastructure Improvements	2023	2027	Non-Housing Community Development	Citywide	Neighborhood Revitalization	CDBG \$525,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:  30,000 Persons Assisted
6	Planning and Administration	2023	2027	Planning and Administration	Citywide	Planning and Administration	CDBG \$1,357,194  HOME \$318,174	N/A

Table 55 – Goals Summary

### Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	Maintain the existing affordable housing stock through housing rehabilitation of owner-occupied housing units. Rehabilitation of deteriorated housing will support access and availability to decent and affordable housing by alleviating or eliminating hazardous and costly living conditions. The City will also use CDBG funds for housing rehabilitation program delivery activity.
2	Goal Name	Homeowner Assistance
	Goal Description	Support homeownership opportunities by providing direct financial assistance to potential homeowners for down-payment costs.

3	<b>Goal Name</b>	<b>New Construction</b>
	<b>Goal Description</b>	Provide affordable housing opportunities through the construction of new affordable units. The City will also use CDBG funds to support new construction program delivery activity.
4	<b>Goal Name</b>	<b>Public Service Assistance</b>
	<b>Goal Description</b>	Promote a suitable living environment through funding public service activities including homeless services; elderly services; and at-risk youth services.
5	<b>Goal Name</b>	<b>Public Facilities and Infrastructure Improvements</b>
	<b>Goal Description</b>	Increase access to a suitable living environment for its low-income neighbors through neighborhood revitalization efforts such as streetscaping, sidewalks, utility connections, lighting, and improvements to neighborhood facilities and infrastructure.
6	<b>Goal Name</b>	<b>Planning and Administration</b>
	<b>Goal Description</b>	Operate HUD programs and manage activities to carry out the city's CDBG and HOME grants. Activities include staff salaries, financial responsibility, and preparation of HUD required documents such as the Consolidated Plan, Annual Action Plan, CAPER, and Fair Housing Plan.

**Table 56 – Goals Descriptions**

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The city estimates that it will use CDBG and HOME funds to provide affordable housing in a variety of forms (housing rehabilitation, homeowner assistance, and new construction) to a total of 116 extremely low-income, low-income, and moderate-income families. Income categories served are dependent on the activity and are determined at the time of eligibility verification. Income categories benefitted will be reported annually in the city's Consolidated Annual Performance and Evaluation Report (CAPER).

In addition, the city will fund public service activities targeted towards the homeless population to assist the homeless or at-risk of becoming homeless to obtain stable and affordable housing.



## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The Gainesville Housing Authority is not currently subject to a Section 504 Voluntary Compliance Agreement to create more accessible units.

GHA entered into a Voluntary Compliance Agreement (VCA) in 2008 to remedy the fair housing deficiencies. The VCA was completed and closed in October 2016. Since then, GHA has adopted a goal to target available resources to families with disabilities and to continue its focus on meeting the accessibility needs of residents and applicants.

As of the most recent five-year plan, GHA is reporting progress in meeting this goal by receiving funding for 67 Mainstream Vouchers for Non-Elderly Disabled since 2019.

### **Activities to Increase Resident Involvement**

The Gainesville Housing Authority recently completed a 2020-2025 Strategic Business Plan intended to improve upon its mission to provide “performance-driven, customer focused sustainable business”. The plan re-evaluated the agency’s mission and goals, to determine if its direction needs adjustment, and to challenge the agency to accomplish even more. HUD promotes resident participation and the active involvement of residents in all aspects of a public housing authority’s overall mission and operation and GHA was sure to involve leadership and stakeholders in the development of plan, including public housing residents and voucher holders. Residents were given the opportunity to provide valuable input that helped inform the goals set in the strategic plan. These goals aim to improve management and operations of public housing units and increase access to essential services and programs benefitting public housing residents.

The strategic plan included a goal for self-sufficiency and independent living with the purpose of ensuring all its residents are linked to the critical support services that will provide opportunities for self-sufficiency and/or independent living. Objectives under this goal to increase resident involvement include:

- Creating resident action plans to guide residents and lead them to self-sufficiency.
- Increase participation in job training programs.
- Develop a resident analysis of needs per property to target funding opportunities and programs to assist specific resident populations.
- Establish social gatherings for residents to encourage resident participation.
- Launch civic engagement programs to increase social awareness.

The Gainesville Housing Authority offers several self-sufficiency programs residents are encouraged to participate in including a job training and entrepreneurial program and Strive4Success which the

Gainesville Housing Authority partners with community leaders CareerSource North Central Florida and Santa Fe College to work with residents in discovering ways to use their talents to make income.

GHA also promotes resident participation by encouraging resident councils. A resident council has been formed at the Oak Park development to help foster the relationship with GHA, promote resident initiatives, self-sufficiency, various programs and activities, and to build a stronger sense of community pride.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

No.

**Plan to remove the ‘troubled’ designation**

The Gainesville Housing Authority has not been designated by HUD as troubled.

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Affordable housing is a growing concern and has become an important public policy issue as housing stability is the cornerstone to upward mobility. Government regulations including land use/zoning codes and building codes have been primary deterrents impacting the cost of housing and limiting the supply of affordable housing.

A review of Gainesville’s zoning ordinance was conducted during the development of the Analysis of Impediments to determine if the zoning and land use regulations limit or promote the production of affordable housing. It was determined that while the City of Gainesville’s zoning ordinances do not intentionally exclude or discriminate against individuals protected by the fair housing law, there are current policies that increase the cost of developing affordable housing or dis-incentivizes the development of lower income housing in high opportunity areas. Some government regulations may directly increase costs to builders and developers such as impact and connection fees which increase the cost of construction of a new single-family home by as much as 10% or more according to local developers.

The vast majority of Gainesville’s urban area is zoned RSF-1, RSF-2, RSF-3, and RSF-4. These zones only allow single-family homes to be built. RSF-1 is the most restrictive and least dense development and represents nearly half of the city’s unbuilt residential lots. Increases in density and allowance of different types of homes to be built on these currently empty lots could increase the supply of housing and the types of housing built to promote wider affordability and equity. Restrictive zoning codes have not provided for a diverse housing stock which can increase costs and make housing unaffordable for smaller households.

The city is making efforts at policy reform including the recent passing of an ordinance allowing multi-family housing in single-family residential zones. Not In My Back Yard (NIMBY) Syndrome, the social and financial stigma of affordable housing, lead to significant resistance presenting a barrier to the ordinance remaining in place. The policy reform effort was rescinded in 2023.

Policy also impacted the housing market during the COVID-19 pandemic and altered the long-term supply of housing. Social distancing and quarantine requirements lead to an increased demand for housing and Gainesville, along with the rest of the nation, experienced an unprecedented and hostile market. Record low interest rates, low inventory, and high demand drove up housing prices, pricing out homebuyers. Rents also increased at an exorbitant rate. Post pandemic, Gainesville’s housing market has not corrected due to inflation. High home and land values and cost of labor and materials are impeding the development of affordable housing.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The city has a strong commitment to affordable housing and has recently undertaken several planning efforts to better identify the community’s affordable housing needs and determine strategies for reducing barriers to increasing affordable units for its residents.

On a triennial basis, the city re-evaluates and adopts an Affordable Housing Incentive Plan as part of the Local Housing Assistance Plan (LHAP). The LHAP is required to participate in the State Housing Initiatives Partnership (SHIP) program, which is exclusively meant to address affordable housing needs throughout the State of Florida. The City also has an Affordable Housing Advisory Committee (AHAC) in relation to its SHIP program that must review policies and procedures, ordinances, land development regulations and the comprehensive plan policies established and adopted by the City Commission while making recommendations on specific actions to encourage or facilitate affordable housing. Gainesville's Affordable Housing Incentive Plan contains the following incentives: expedited permitting; ongoing review process; reservation of infrastructure capacity for housing for low- and very-low-income persons; preparation of an inventory of locally owned public lands suitable for affordable housing; support of affordable housing development near transportation hubs, major employment centers and mixed-use developments; allowance of accessory residential units in residential zoning districts; allowance of flexibility in densities for affordable housing; reduction of parking and setback requirements for affordable housing; allowance of flexible lot configurations, including zero lot line configurations, for affordable housing; and modification of tree mitigation requirements.

In 2020, the city developed a Blueprint for Affordable Housing, which is a housing action plan intended to implement and support programs, policies, and funding sources so that renters and owners, at every income and ability level, stage of life, race and ethnicity, have access to safe and affordable housing. The plan identified the following three focus areas that successfully address housing affordability:

- Land use planning that is responsive to the need for affordable housing;
- Diverse and focused financial resources; and
- Government and non-profit focus on long-term assurances and equitable (re)development.

To increase housing affordability in Gainesville, the plan provides the following three (3) strategies and thirteen (13) sub-strategies:

#### Diversify Funding Sources

- Linkage Fees
- Partnerships with Employers
- Inventory Public, Institutional, and Otherwise Underutilized Land for Appropriateness for Housing Development
- Continue Advocacy for SHIP
- Devote General Revenue

#### Increase Zoning Flexibility with a Focus on Accessory Dwelling Units

- Facilitate the Increase of Accessory Dwelling Units

- Allow More Housing Types and Sizes “By Right”
- Provide Development Incentives and Waive or Reduce Fees for Affordable Housing
- Expedite Review Processes Whenever Possible

*Increase Equity by Promoting Permanent Affordability*

- Support a Community Land Trust
- Prioritizing Land for Permanent Affordability
- Structuring Subsidy Sources for Permanent Affordability
- Assign an Employee to Implement a Policy Review Process for Housing and Equity

As part of the recent Comprehensive Plan Housing Element update, the city examined a broad range of existing rules, regulations, ordinances, codes, policies, procedures, permits, fees and charges that could serve as barriers to the provision of affordable housing. The city has begun discussions about inclusionary and exclusionary incentives and regulations, community land trusts, linkage fees, public/private partnerships, housing trust funds, underutilized land inventories, and other strategies that can potentially reduce barriers and increase access to affordable housing for Gainesville residents.

The city has made progress on several strategies outlined in its planning documents including revising public policy to allow for Accessory Dwelling Units (ADUs) to increase availability of affordable units. The city is currently reporting 121 ADUs existing within city limits, some of which are located near or in CDBG target areas. The city has also identified 32 city-owned surplus properties and 19 escheated properties which will be evaluated for their potential to accommodate residential development.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.**

The city is taking the following actions to reduce homelessness and/or reach out to homeless persons:

1. The city and county have continued to work together to share in the cost of funding GRACE Marketplace, which provides low barrier emergency shelter and social services, and is operated by the Alachua County Coalition for the Homeless and Hungry, Inc. (ACCHH).
2. The city has coordinated with community organizations to close the Dignity Village Campsite. All former Dignity Village residents have been provided either shelter or permanent housing.
3. The city, the county, and several other community organizations are currently developing plans to provide permanent supportive housing units through the purchase and adaptive reuse of an existing building.
4. The city, through its Fire Rescue Department, coordinates with several other agencies to implement the Community Resource Paramedicine Program.
5. The city funds a Family Reunification Program. Through this program, a local social service provider can offer homeless persons the opportunity to travel by bus, for free, to family or friends in other areas.
6. Other community goals to address homelessness are increased participation and funding of programs such as mental health services, HMIS, Coordinated Entry, outreach to homeless persons, outreach to landlords and a bus pass program for homeless persons working with a case manager.

### **Addressing the emergency and transitional housing needs of homeless persons.**

One of the city's strategies for preventing and reducing homelessness is to assist non-profit service providers in obtaining additional funding sources for emergency shelter. The city's strategies also include continued support of the Cold Night Shelter Program during the coldest winter months.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

In North Central Florida, the community, rather than a single agency, is responsible for homeless services, including helping people make the transition to permanent housing and independent living. The

community is represented by the United Way of North Central Florida, which is the Continuum of Care (CoC) for the following five counties: Alachua, Bradford, Gilchrist, Levy and Putnam. The mission of the United Way is to make homeless within its service area rare, brief and non-recurring.

The city supports the United Way and participates in its programs. United Way operates a coordinated entry system that matches available housing and services with homeless persons. Clients of agencies that participate in the coordinated entry system are briefly assessed (using an assessment tool known as the VI-SPDAT) to determine their vulnerability and chances for success in the available housing and service programs. To qualify for any funds from or through the City, agencies must participate in the coordinated entry system.

The coordinated entry system uses Diversion, Rental Assistance and Rapid Rehousing to minimize the period that people experience homelessness.

Agencies that participate in the coordinated entry system offer a variety of services including direct financial assistance, financial counseling, transportation, mental health counseling, job training, veteran's services and more. Those agencies that the city funds include the following: GRACE Marketplace, Alachua County Community Support Services, St. Francis House, and Family Promise.

The city is also involved in several projects to increase the number of affordable units and thereby increase access to affordable housing units. Those projects include both rehabilitation of existing units (both single-family and multiple family), and construction of new units. Some of those units are planned to be Permanent Supportive Housing. In addition, the City has adopted an ordinance that will make it illegal to discriminate in the provision of housing based on "lawful source of income." In other words, landlords will be prohibited from refusing to rent to people based solely on the fact that they intend to pay with Housing Choice Vouchers. The city believes that such an ordinance will work to eliminate the current situation where some vouchers are not used.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.**

Often persons living in poverty are the most susceptible to becoming homeless due to the financial vulnerability associated with poverty. The city will continue to support and provide funding to non-profit service providers that offer public or private assistance to address housing, health, social services, employment, education, or youth needs.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards.**

The City of Gainesville will continue to implement measures to address lead-based paint hazards in CDBG- and HOME-assisted housing. Through its homeowner and rental rehabilitation programs, the city directly addresses this problem by identifying and mitigating lead-based paint hazards and providing appropriate notices to owners, tenants, and purchasers of rehabilitated units.

The City of Gainesville will implement numerous strategies to mitigate lead-based paint issues. All contracts specify agreement and compliance with Lead Safe Work Practices. Rehabilitation projects conducted on properties built before 1978 will be tested for lead, with results shared with each homeowner and any lead found mitigated prior to working on the home if applicable. The city's Housing Rehabilitation Specialist is trained and certified in Lead Safe Work Practices. The Housing Rehabilitation Specialist will also provide lead information to all homeowners that receive residential rehabilitation services, and the city requires that all contractors and subcontractors receive Lead Safe Work Practices training and certification.

The City of Gainesville requires inspection of units undergoing rehabilitation through the Housing and Community Development Division's many housing programs. This inspection includes documentation of the year built, names and ages of the children living in the unit (if under 7 years), and whether the children have symptoms of elevated blood lead levels (EBL). If any child has symptoms, then all chewable surfaces up to five feet from the ground will be tested and abated (i.e., covered or removed).

For every rehabilitation project, the resident is given an educational pamphlet on the dangers of lead-based paint, including the age of homes affected, age group most susceptible, symptoms of EBL and whom to contact if symptoms are evident. Children residing in rehabilitation projects found to have lead-based paint hazards are referred to the Alachua County Health Department for screening and treatment.

Each substandard housing unit to be rehabilitated is inspected and tested by a licensed inspector to identify lead-based paint hazards. A report with the rehabilitation approach and strategy to eliminate lead hazards is issued to the city's Housing and Community Development Division and the homeowner by the inspector(s).

Additionally, the city will continue to support agencies in Gainesville that screen residents for elevated blood lead levels (EBL) and inspect housing units for lead-based paint hazards.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Lead is a toxic metal that was used for many years in painting and was banned for residential use in 1978. Exposure to lead can result in health concerns for both children and adults. Children under six years of age are most at risk because their developing nervous systems are especially vulnerable to lead's effects and because they are more likely to ingest lead due to their more frequent hand-to-mouth behavior.



According to the most recent CHAS data available, of Gainesville's units built prior to 1980 with children present, 10% have a risk of lead-based paint hazards for owner-occupied units and 9% of renter-occupied units have the same risk. This is a relatively low risk compared to the total number of units built prior to 1980 in Gainesville which is about 40% of the housing stock. The city's lead policy and strategies practiced in its housing and community development programs directly reduces exposure to lead-based paint and mitigates existing lead hazards for Gainesville residents. The city provides public education to increase awareness of lead hazards and provides information on how to prevent lead poisoning. The city increases public awareness of lead hazards by following the notification and disclosure requirements of 24 CFR Part 35. For all housing built pre-1978 that is acquired or rehabilitated with CDBG or HOME funding, the city provides the potential buyer or tenant with the HUD pamphlet "Protect Your Family from Lead in Your Home" and a disclosure with a lead warning statement.

### **How are the actions listed above integrated into housing policies and procedures?**

The City of Gainesville has written policies for its rehabilitation program and follows HUD regulations for lead-based paint best practices. Policies include:

- The Housing Rehabilitation Specialist will inspect/test any rehabilitation projects where lead safe regulations are triggered by the home's age or scope of work.
- Contracts for rehabilitation where a home is pre-1978 will only be awarded to a contractor, or subcontractor with a Lead: Renovation, Repair and Painting certification.
- When federal funds are being used, an Environmental Review Worksheet to include a Lead Safe Housing Rule checklist is included. If any items are triggered a decision is made on whether to mitigate or look for other funding sources for the project.
- The Housing Rehabilitation program provides the general rehabilitation necessary to bring the structure into compliance with applicable building codes, rehabilitation standards, and lead-based paint regulations.
- Costs of inspecting, testing, and abatement of lead-based paint and asbestos containing materials pursuant to applicable regulations are eligible program costs.
- Homeowners will be provided with the requisite brochure and homeowners must sign a certification that they have reviewed and understand the lead paint information.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Poverty is a complex issue that affects housing stability, health, education, and employment opportunities for Gainesville’s most vulnerable residents. Gainesville recognizes that reducing poverty is a multi-layered issue requiring proper planning and a coordinated approach to delivery of programs and services. The city’s anti-poverty strategy involves the following components:

#### Intentional Planning

The city has undertaken various planning initiatives to better understand the needs of its most vulnerable residents and to identify practical solutions to reducing poverty. Informed city planning has the ability to transform communities by promoting and supporting housing stability, economic growth, policy reform, social development, and healthy living. The city will continue to use planning as a tool to reduce poverty and currently has several plans in place that provide viable recommendations for addressing the needs of residents. These plans include:

- Affordable Housing Action Plan
- Gainesville Community Reinvestment Area 10-Year Plan
- HUD 5-Year Consolidated Plan
- Analysis of Impediments to Fair Housing Choice
- Local Housing Assistance Plan
- Comprehensive Plan
- Strategic Plan – Multipart Housing Motion
- Continuum of Care Strategic Plan
- Public Housing Authority 5-Year Plan

#### Building and Maintaining Partnerships

The city will continue to coordinate with its trusted partners and nurture long-standing relationships with organizations providing pivotal programs and services to Gainesville’s poverty-level families and households including low-income, homeless, and special needs populations. Partner agencies are on the ground addressing poverty through outreach, case management, health services, employment training, housing counseling, food delivery services, elder care, youth development, accessibility, fair housing, and more.

The city also maintains partnerships with developers, Realtors, lenders, title companies, the housing authority, and other housing providers and will continue to work with leaders in the housing industry to reduce poverty through housing stability.

#### Providing Essential Programs and Services

Through its local, state, and federal resources, the city will continue to fund programs and services critical to reducing the number of poverty-level families and households in Gainesville. Public and social service programs provide housing and economic security for many of Gainesville's low-income and vulnerable residents to promote self-sufficiency and upward mobility. Without essential services, many do not have the ability to overcome poverty which becomes a generational issue. The city funds various organizations on an annual basis to help with operations and build capacity to enhance the provision of services and will continue to utilize its CDBG and HOME funds to maximize benefit. CDBG funding will support programs that are designed to help families gain self-sufficiency such as childcare programs and job training and creation programs. The City of Gainesville will take the following steps to promote self-sufficiency and reduce the number of households living below the poverty level:

- Continue to support homebuyer training programs and homebuyer assistance programs for low- and moderate-income persons.
- Continue to support public-private partnerships for increasing homeownership among low- and moderate-income persons.
- Coordinate with Gainesville Regional Utilities (GRU) to provide energy audits to low- and moderate-income homeowners, as well as owners of rental properties housing low- and moderate-income renters, to reduce the cost of utilities.
- Provide energy conservation training as part of the homeowner rehabilitation program, as well as post-purchase homeowner education.
- Support existing weatherization and energy conservation retrofit programs and encourage new programs that further reduce home and rental unit utility costs.
- Target eligible public housing residents, recipients of Section 8 tenant assistance and Family Self Sufficiency Program graduates for homebuyer assistance.
- Follow the requirements of the Section 3 program and requires that contractors and developers participating in projects that include housing rehabilitation, housing construction, or any other construction funded with CPD funds provide job training, employment, and contracting opportunities for low- and very-low-income residents including public housing residents, homeless persons, and persons in the areas where the HUD funds is being expended.

- GHA will continue the Family Self Sufficiency program that gives families the opportunity to receive housing under the HCV program as well as supportive services for them to obtain an education and/or job training and secure permanent employment.

The city is also committed to increasing access to affordable housing and providing housing stability for its residents, which is key to reducing poverty. The city will continue to promote and support affordable housing strategies being carried out through housing and community development, housing authority, and community reinvestment programs. Those strategies include zoning reforms, housing rehabilitation, infill housing development, land donation program, LIHTC-ConnectFree, Community Land Trusts, Housing Choice Vouchers, and new construction of affordable units.

**How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?**

The consolidated plan is one of many intentional planning documents the city will use to carry out its anti-poverty strategy. Through the comprehensive housing needs assessment and market analysis process the city better understands the housing and community development needs of its residents and will implement impactful strategies to address needs and reduce poverty. During the 2023-2027 program years covered under this consolidated plan, the city will select projects for funding that are designed to benefit its most vulnerable residents living in poverty including low-income, homeless or at-risk of becoming homeless, elderly, and special needs populations. In many cases, poverty reducing efforts will be carried out through the city’s trusted community partners. The Housing and Community Development Division will collaborate with non-profits, other city departments, and local organizations that operate programs with the goal of reducing the poverty level in the city. Actions the city may implement include:

- Continuing to work with developers of affordable housing projects that are close to employment centers.
- Targeting federal resources to neighborhoods that have a high poverty rate.
- Providing tax incentives to businesses and residents that create job opportunities especially for low- and moderate-income persons.
- Supporting programs that provide education, training, and services to low-income households that encourage housing stability and improve the quality of life of residents.
- Continue initiatives to increase the supply of affordable housing available to poverty level families including providing persons who are homeless or at risk of becoming homeless with rental assistance and access to supportive services.

The city’s Strategic plan and Annual Action Plan focus on reducing the cost of housing, increasing access to available affordable units, maintain the existing affordable housing stock, providing essential services, increasing economic opportunities for LMI persons and vulnerable populations, and increasing the

earnings potential for LMI persons, all of which are core anti-poverty strategies. The priority needs identified in this plan derive directly from the anti-poverty strategies mentioned above.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.**

Monitoring is an integral management control technique to ensure the effective and proper use of Federal dollars. In addition, it is an ongoing process that assesses the quality of a program participant's performance over a period. This program performance relates to external and internal clients, as well as the Housing and Community Development Division who will be managing the programs. Monitoring provides information about program participants that is critical for making informed judgments about program effectiveness and management efficiency. It also helps in identifying instances of fraud, waste, and abuse.

The City of Gainesville conducts both desk and on-site monitoring of its sub-recipients. Through these procedures, the City HCD Staff can determine whether program participant's performance meets CDBG and HOME program requirements. Problems and/concerns found during the monitoring process allowed staff to immediately provide technical assistance to the sub-recipients in improving their performance by providing guidance and making recommendations.

The city is responsible for monitoring the agreements administered under the CDBG and HOME programs and advising sub-recipients and program participants on their performance. On average, the city conducts both financial and programmatic monitoring on an annual basis for public service projects. These activities undergo a desk audit review and risk analysis. This includes projects still in their required affordability period. The risk analysis may indicate a site visit is warranted. On capital projects, the city has a designated Project Manager that will see the project through to completion. Once the project is finished, an annual review is conducted to ensure the project is still functioning as required in the program participant contract.

In addition, the City of Gainesville has project tracking procedures that ensure all phases of the projects are executed properly. To make certain the city continues to meet timeliness tests for both the CDBG and HOME programs, review of grant applications and continual monitoring of existing projects is a focus of administration.

The HCD staff reviews open activities in IDIS quarterly and communicates with Project Managers about any timeliness concerns. This review ensures accomplishments are achieved to meet a National Objective and that funds are drawn in a timely manner. To ensure that all HOME compliance deadlines are met, an internal spreadsheet has been designed to help track the status of housing projects. Staff from the Housing and Community Development Division periodically reviews the expenditures rates of HOME projects as well as the development schedule to ensure that expenditures and completion deadlines are met.

The Housing and Community Development staff continues to monitor affordable housing projects to ensure they meet long-term compliance with affordability and regulatory requirements. All monitoring efforts delineated above are being implemented to meet Gainesville's goals and objectives as outlined in the Consolidated Plan.