

The Florida Housing Data Clearinghouse provides public access to data about housing needs and supply, subsidized rental housing, and household demographics in Florida communities.

Affordable Housing & East Gainesville

Urban Planning Project (URP 6341)

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Learning Objectives

- ▶ Introduce housing affordability challenges in Gainesville and frameworks for addressing them
- ▶ Review East Gainesville housing as a microcosm of affordable housing strategies
- ▶ Introduce Florida Housing Data Clearinghouse

Terminology

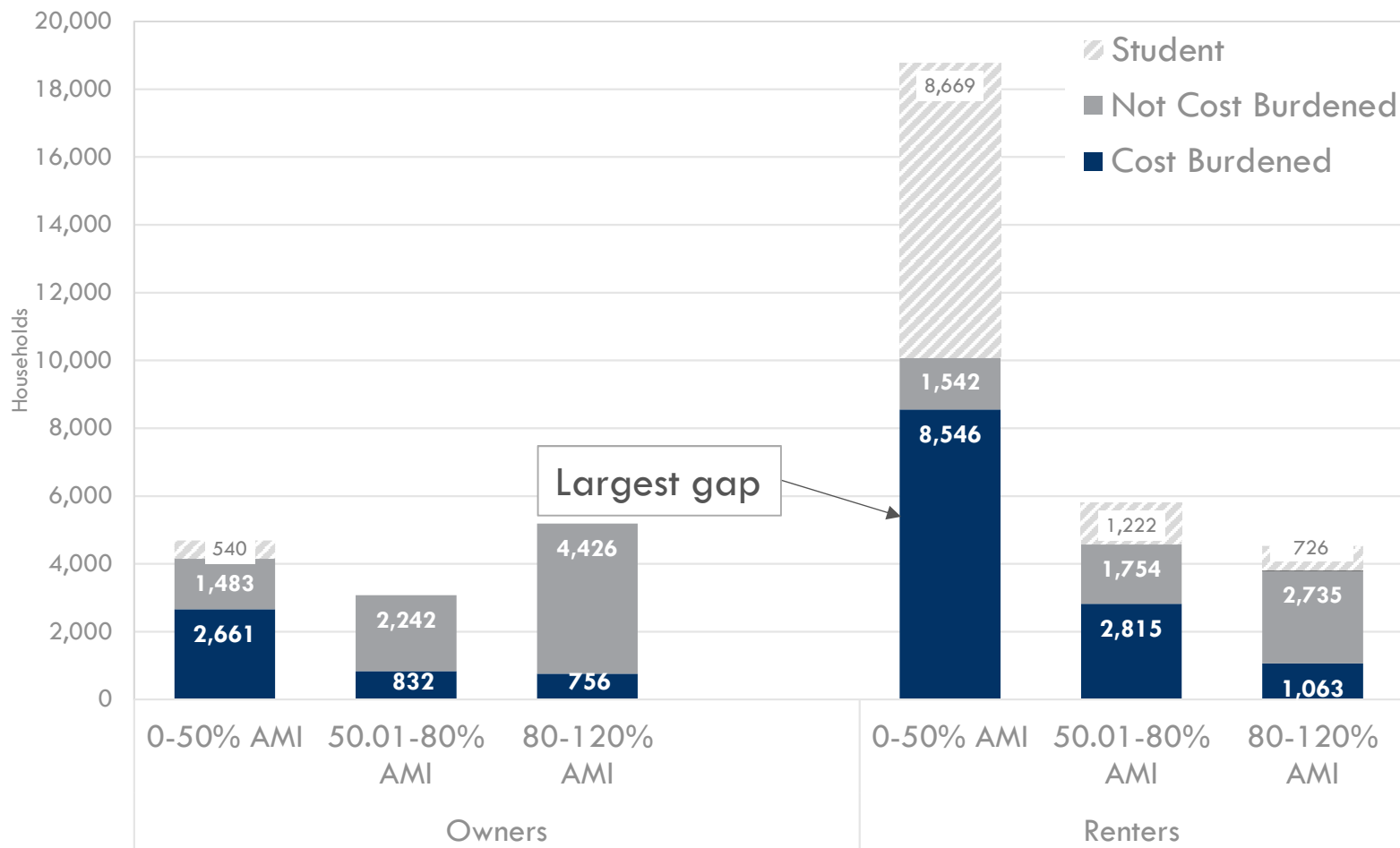
- ▶ Housing is usually considered to be **affordable** if it costs no more than 30% of household income.
- ▶ **Cost burdened:** Paying more than 30% of income for owner or renter costs
- ▶ **Severely cost burdened:** Paying more than 50% of income
- ▶ **Area median income (AMI):** Used to create standard income measures across places and household sizes, expressed as % AMI

2021 Gainesville Income (% AMI) and Housing Cost Limits

Income level	Annual income range (1-4 person household)	Hourly wage, 1 full-time job	Hourly wage, 2 full-time jobs	Max. affordable monthly housing cost (1-3 bedroom unit)
50% AMI	\$25,650-36,600	\$12-18	Up to \$9	\$686-951
80% AMI	\$41,040-58,560	\$20-28	\$10-14	\$1,099-1,700
120% AMI	\$61,560-87,840	\$30-42	\$15-21	\$1,648-2,284

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

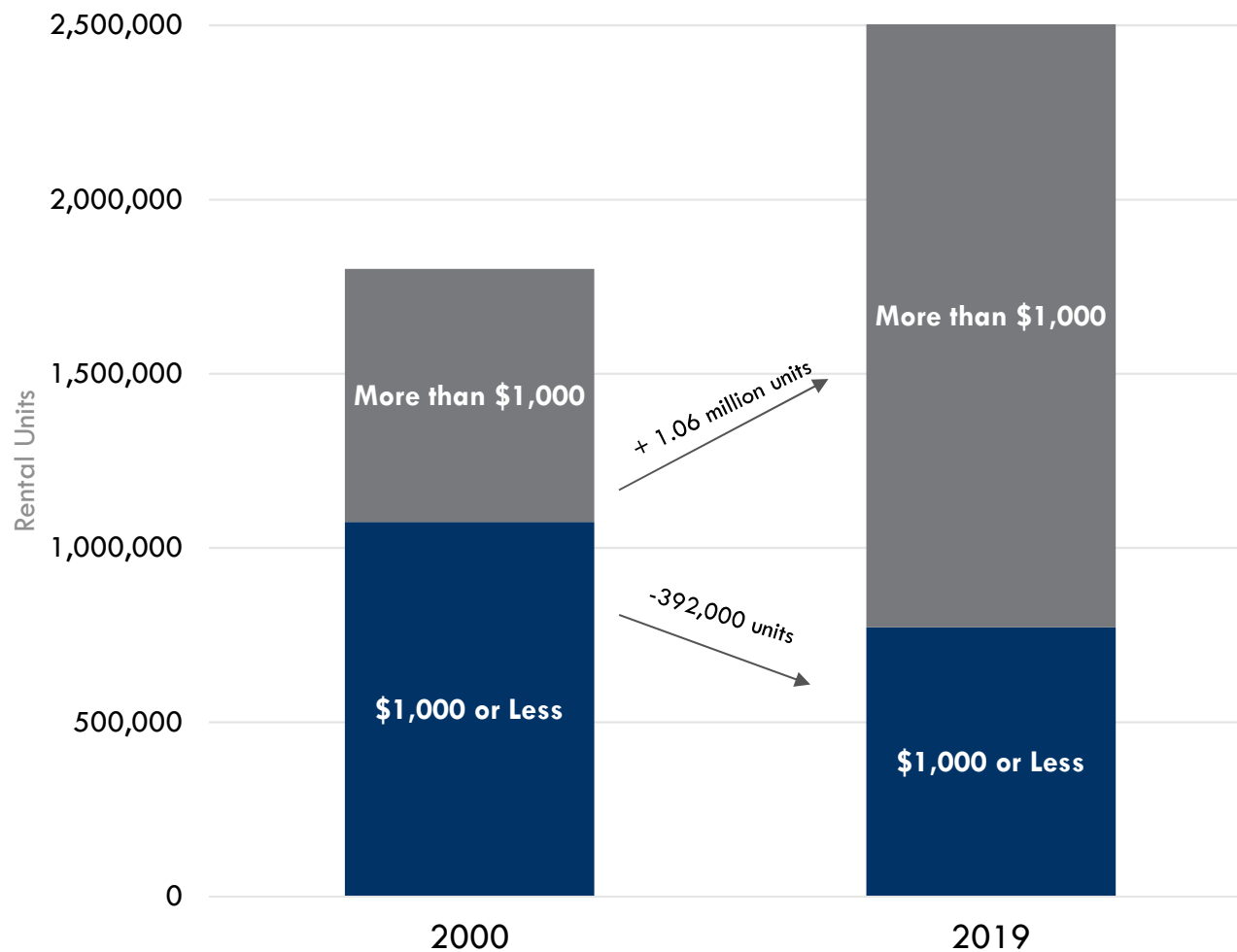
The gap: Greatest need is for rental housing for households below 50% AMI—even excluding students.



Cost Burdened by Income and Tenure (Student Households Separated), Gainesville, 2017

Source: Shimberg Center analysis of U.S. Census Bureau, 2017 American Community Survey. Results are for Alachua County (Central) – Gainesville City Central Public Use Microdata Area (PUMA), which approximates city limits.

Florida added hundreds of thousands of rental units between 2000 and 2019 but *lost* units renting for \$1,000 or less (2019 \$).

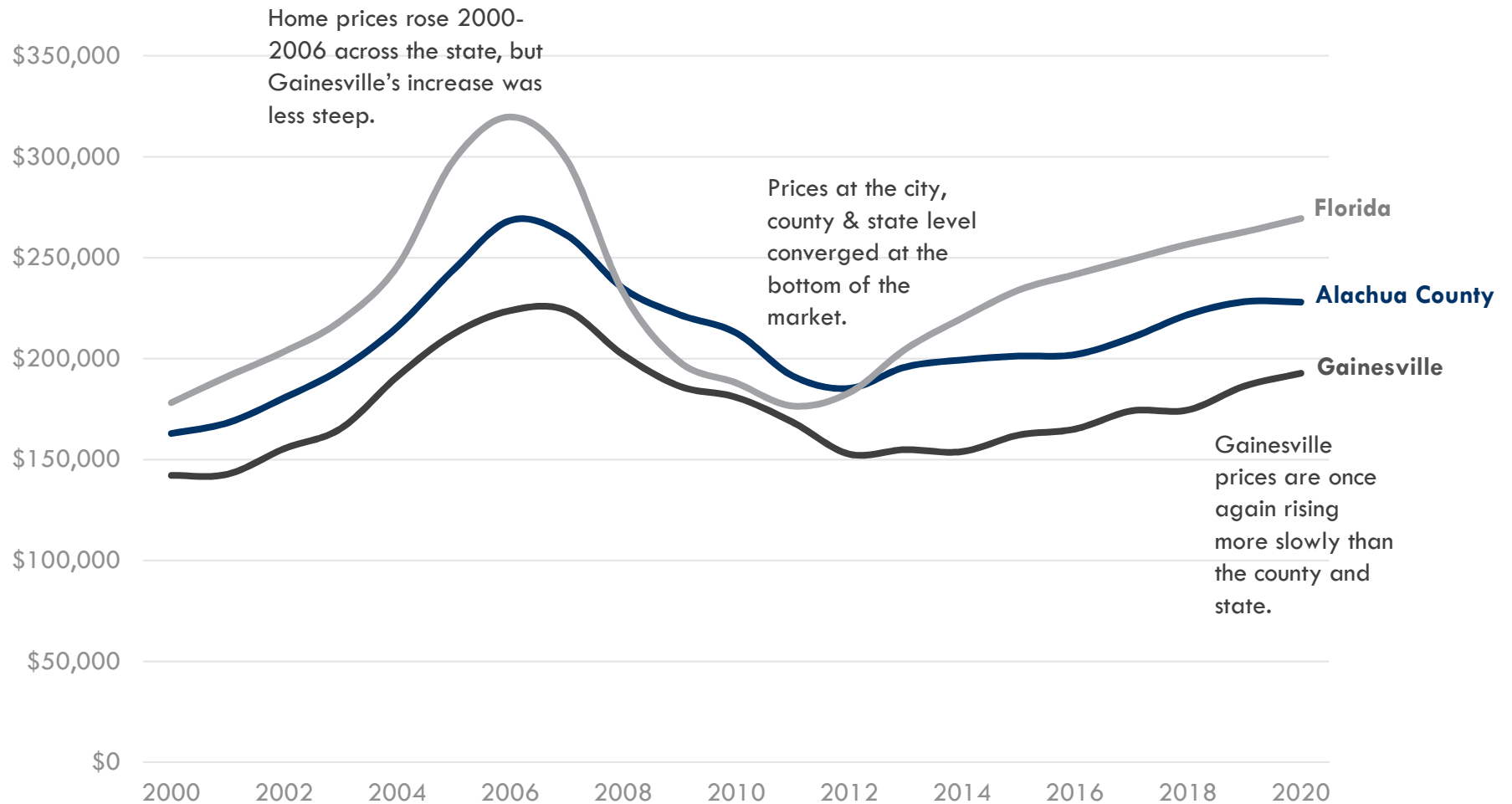


- ▶ Net increase 2000-2019: 762,000 rental units
- ▶ \$1,000+ units **grew** by over 1 million
- ▶ Units at or below \$1,000 **fell** by 392,000

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

Source: Shimberg Center tabulation of U.S. Census Bureau, 2000 Census and 2019 American Community Survey.

Gainesville's single family homes are affordable relative to the state and county, but median prices are approaching early boom (2004) levels.



Median Single Family Home Sale Price, 2000-2020 (2020\$)

Source: Shimberg Center analysis of Florida Department of Revenue, Sales Data Files. All values in 2020 dollars to correct for inflation.

Housing costs outpace wages for many occupations.

- ▶ Alachua County's housing wage: \$18.67/hour
- ▶ A full-time worker would need to earn this amount to rent a typical 2BR apartment (HUD Fair Market Rent: \$971/mo).
- ▶ Median wage for Gainesville MSA workers, 2020: \$18.46/hour

Sources: National Low Income Housing Coalition, *Out of Reach*; Florida Agency for Workforce Innovation, 2020 Occupational Employment Statistics and Wages.

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

\$550-699

- Retail Sales & Cashiers
- Home Health Aides
- Preschool Teachers
- Cooks
- Security Guards
- Receptionists

\$700-849

- Bus Drivers
- Nursing Assistants
- Construction Laborers
- Customer Service Reps
- Community Health Workers
- Veterinary Techs

\$850-1,000

- Secretaries
- Dental Assistants
- EMTs & Paramedics
- Child, Family & School Social Workers
- Truck Drivers
- Court Clerks
- Machinists

Source: Florida Agency for Workforce Innovation, 2020 Occupational Employment Statistics and Wages. Based on median wage for jobs in the Gainesville MSA. Assumes full-time worker, 30% of income spent on housing costs.

Building a Local Housing System: The Affordable Housing Continuum



Supportive Housing (affordable units + services)

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



Affordable rental housing

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



Affordable home ownership

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



The other side of the coin: keeping people in their homes

- Eviction prevention
 - Legal representation
 - Financial assistance
 - Preservation of rental units with expiring affordability
- Home rehab
 - Make older homes safe, weatherized, disaster and climate resilient
 - Accessibility modifications for older households and persons with disabilities
- Financially sustainable ownership
 - Responsible refinancing
 - Resolving heirs property and other title issues

What counties and cities do: Make the rules

- Land use and zoning
- Reduce regulatory barriers (e.g. density, setbacks, parking)
- Inclusionary zoning

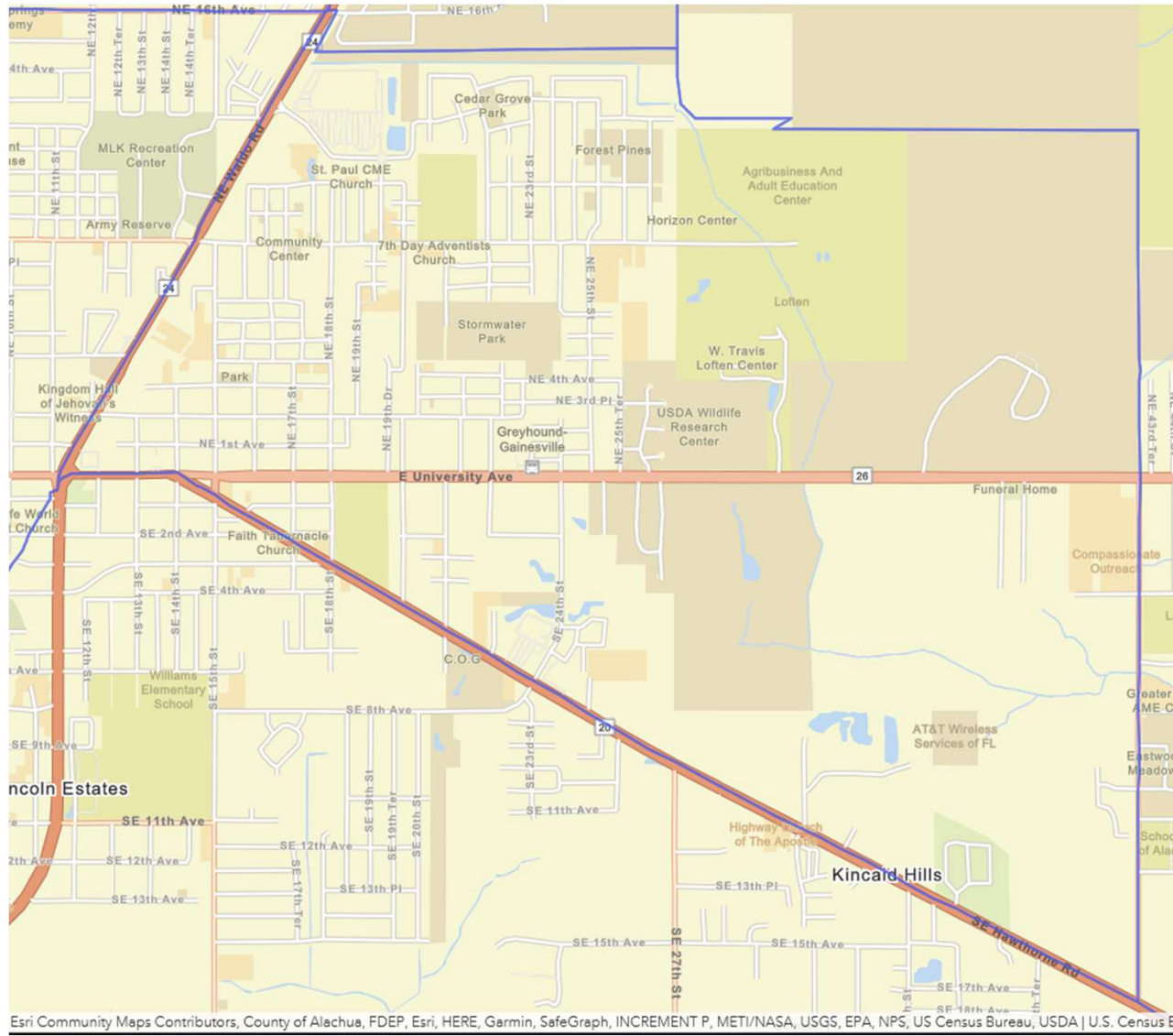
What counties and cities do: Spend the \$

- Federal pass-through
- State housing trust fund (“Sadowski” funds)
 - SHIP: State Housing Initiatives Partnership
- Raise local funds through taxes or special fees

What counties and cities do: Provide the housing

- Public housing
- Other affordable rental
- Land donations or home construction

East Gainesville & Duval Heights: Census Tract 6



About 1/4 of land area in Census Tract 6 is residential. Most of the rest is city and school property, timberland, and church-owned land.

Duval Heights: A Middle Neighborhood?

“Like Goldilocks tasting porridge, **middle neighborhoods** are not the strong, pricey places with fast appreciating housing markets (too hot); nor are they full of vacancies, distressed buildings and very low housing prices (too cold). Instead, middle neighborhoods are those just-right places where home prices are generally affordable to the average household. But, these neighborhoods are often on the edge between growth and decline.”

-Paul Brophy & Frank Woodruff

(The Urgent Case for) Middle Neighborhoods, One of the Most Overlooked Assets in America
<https://shelterforce.org/2018/11/14/the-urgent-case-for-middle-neighborhoods-one-of-the-most-overlooked-assets-in-America>

East Gainesville & Duval Heights: Census Tract 6

Housing Type	Parcels	% of Res. Parcels	% of Res. Land
Single Family	1,085	70%	55%
Vacant Residential	394	25%	33%
Multifamily 2-9 Units	24	2%	1%
Multifamily 10+ Units	4	0.3%	6%
Mobile Homes	2	0.1%	0.3%
Misc.	43	3%	4%

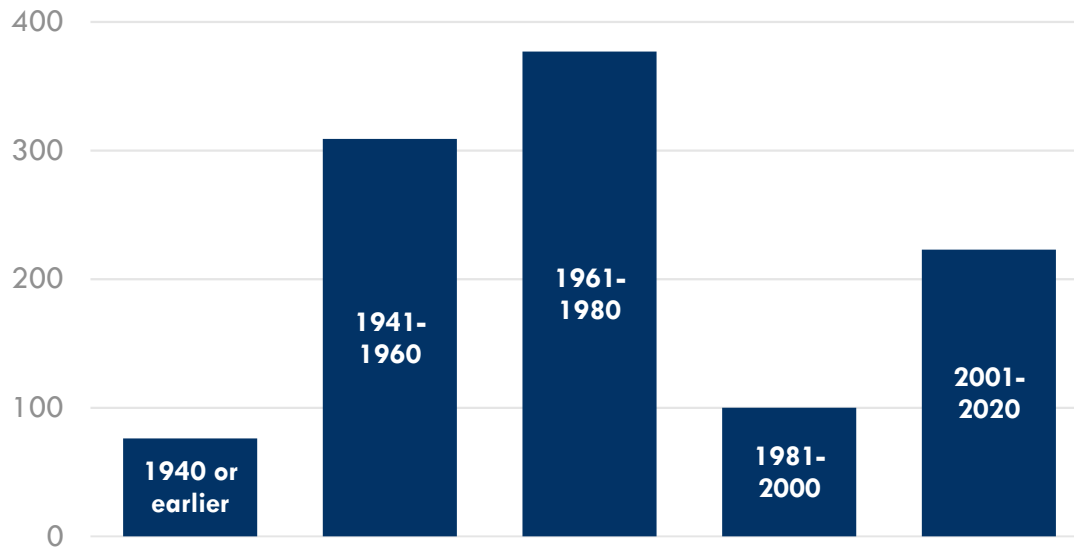
Source: Shimberg Center analysis of Florida Department of Revenue, Name-Address-Legal file

- ▶ Single family homes make up most of the housing in the area.
- ▶ 60% of single family homes are homesteaded (owner occupied), compared to 67% citywide.
- ▶ 1/4 of residential parcels (1/3 of land area) are vacant.

Single family homes: Age



Most single family homes were built in the 1940s through 1980s, but the Cedar Grove II subdivision added new homes in the 2000s.



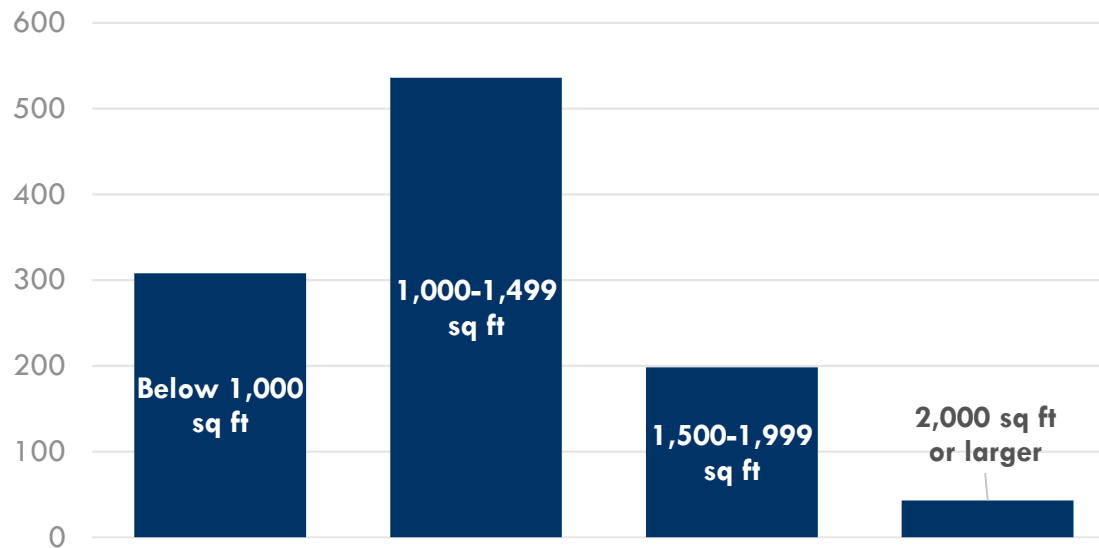
Single Family Homes by Year Built

Source: Shimberg Center analysis of Florida Department of Revenue, Name-Address-Legal file

Single family homes: Size



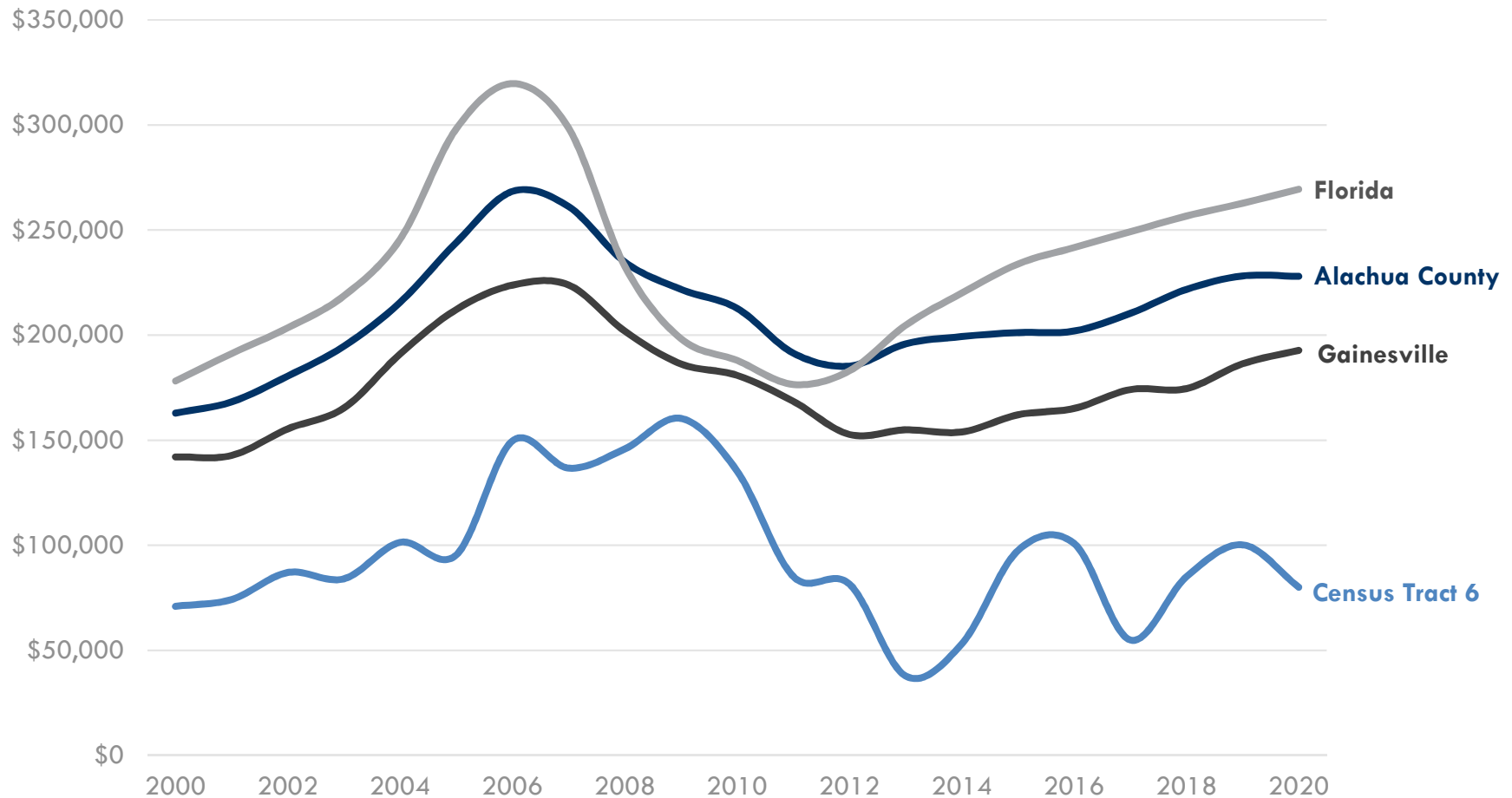
Most homes in the neighborhood are modestly sized. Few are larger than 2,000 square feet.



Single Family Homes by Building Size

Source: Shimberg Center analysis of Florida Department of Revenue, Name-Address-Legal file

Home prices in East Gainesville are well below the city/county/state values, although they converged briefly around 2008-2009. Median prices in Tract 6 have stayed close to or under \$100,000 since then.



Median Single Family Home Sale Price, 2000-2020 (2020\$)

Source: Shimberg Center analysis of Florida Department of Revenue, Sales Data Files. All values in 2020 dollars to correct for inflation. Median prices at the tract level are volatile from year to year due to small numbers of annual sales.

Assisted Housing Inventory: 2018 Shimberg Center for Housing Studies

Map Labels:

- Forest Green Apartments
- Village Green Apartments
- NE 31st Ave
- NE 39th Ave
- NE 29th Ave
- NE 25th Ave
- NE 3rd Ave
- NE Gardenia Gardens Apartments
- Village Oaks
- Tiger Bay Court
- Carver Gardens
- SE 8th Ave
- SE 15th Ave
- SE Hawthorne Rd
- E University Ave
- E 23rd Ave
- Little Hatchet Creek
- Santa Fe Community College
- North Florida Juvenile Detention Center
- North Florida Juvenile Detention Center
- North Florida Evaluation And Treatment C
- North Florida Evaluation And Treatment C
- Agribusiness And Adult Education Center
- Loften
- Pine, Lake, Forest, Caroline
- Lake Forest School
- Greater Bethel African
- Verdant Cove
- Eastside High School
- Lincoln Middle School
- Duval School
- Melcalfe School
- Marjorie K. Williams Elementary School
- Gainesville Regional Airport

- ▶ Rental developments subsidized by HUD, USDA, Florida Housing Finance Corporation, & local housing finance agencies
- ▶ Tenant incomes and rents are restricted
- ▶ Includes traditional public housing and subsidized properties owned by private for-profits and non-profits

Florida's assisted rental stock

Assisted Properties and Units by Funder, Summary					
Geography	Funder	Properties	Total Units	Assisted Units	HUD/RD Rental Assistance Units
Florida	Florida Housing Finance Corporation	1,645	206,195	200,120	20,994
Florida	HUD Multifamily	798	78,897	75,587	51,224
Florida	USDA Rural Development	401	18,132	17,962	13,609
Florida	Local Housing Finance Authority	360	62,458	54,455	4,705
Florida	HUD Public Housing	225	32,285	31,191	74
Florida	Total, All Funders	2,677	299,894	283,023	63,962
<p>Notes: Many properties receive funding from more than one agency, so properties and units may appear in more than one row. "Assisted Units" refers to units with income and rent restrictions. "HUD/RD Rental Assistance Units" refers to units subsidized through project-based rental assistance contracts with HUD or USDA Rural Development. Additional data definitions and special notes available in AHI User Guide. See also AHI Map.</p> <p>Sources: Data sources and last updates available in AHI User Guide.</p>					

- ▶ 2,677 properties, 283,023 affordable units
- ▶ Florida Housing Finance Corporation is the biggest funder (federal Low Income Housing Tax Credit, state housing trust fund, bonds)
- ▶ Public housing: publicly funded by HUD, publicly owned by local housing authorities. Much smaller than privately owned assisted stock.

Assisted housing properties in Census Tract 6 represent 3 generations of housing subsidy programs.



Public Housing

Pine Meadows

2626 E. University Ave

Average income \$11,919, or 17% AMI

Built 1970 (public housing built late 1930s-mid 1980s)

Average tenant-paid rent \$270

69% families with children



HUD Assisted Multifamily

Gardenia Gardens

1727 NE 8th Ave

Average income \$7,352, or 10% AMI

Built 1968, with some renovations ~ 2012 (HUD assisted housing built late 1960s-mid 1980s)

Average tenant-paid rent \$143

83% families with children



Florida Housing Finance Corp.

Tiger Bay Court

2415 SE 4th Lane

Average income \$24,466, or 40% AMI

Built 2007 (LIHTC built late 1980s-present)

Average tenant-paid rent \$709-760

76% families with children

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Parcel Viewer **NEW**

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All Households, Cost Burden by Income, 2020 Estimate (Summary)

Renter Households, Cost Burden by Income, 2020 Estimate (Summary)

Owner-Occupied Households, Cost Burden by Income, 2020 Estimate (Summary)

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Median Income (\$) by Tenure, 2015-2019 5-Year Estimates


Owner Households by Monthly Housing Costs 2015-2019 5-Year Estimates (with a Mortgage)

Owner Households by Monthly Housing Costs 2015-2019 5-Year Estimates (without a Mortgage)

Owner Households by Housing Costs as a Percentage of Household Income, 2015-2019 5-Year Estimates

Renter Households by Gross Rent, 2015-2019 5-Year Estimates

Median Gross Rent (\$), 2015-2019 5-Year Estimates

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All Households, Cost Burden by Income, 2020 Estimate (Summary)


Geography	Household Income	Housing Cost Burden		
		30% or less	30.1-50%	More than 50%
Alachua County, Florida	30% AMI or less	1709	1211	11273
Alachua County, Florida	30.01-50% AMI	3640	4397	4527
Alachua County, Florida	50.01-80% AMI	8076	5642	1625
Alachua County, Florida	80.01-100% AMI	6630	2138	212
Alachua County, Florida	Greater than 100% AMI	44178	2486	449

Sources: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida

Renter Households, Cost Burden by Income, 2020 Estimate (Summary)

		Housing Cost Burden		
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Main site: <http://www.shimberg.ufl.edu>

Data clearinghouse: <http://flhousing.data.shimberg.ufl.edu>