Affordable housing: A complex issue

Gainesville, like every other community, does not have enough housing that is affordable.

Almost everyone agrees that all people need a safe place to live, and we recognize that providing shelter costs money. Beyond that, affordable housing quickly becomes an extremely complicated subject. Who is struggling to find housing, or cannot afford to pay for it? What are their needs? What are their hopes? How much should housing cost in Gainesville? What role should the community play in providing affordable housing?

The "demand:" A number of differing needs

Housing experts use the term "housing continuum" to reflect all the ways people might need help finding affordable housing--from homelessness, to seeking affordable and workforce rental housing, to attainable homeownership. Most in Gainesville have not yet differentiated between these varied needs, each of which require vastly different kinds of resources.

A common definition of affordable housing is housing that costs less than 30% of a family's income.[1] Since not everyone makes the same amount of money, the term "average median income" or AMI is used to establish a local benchmark. This benchmark varies by year and by household size, as well as by region.

For example, in 2019 Gainesville's AMI was $37,264, so an "average" household should not pay more than $11,179 per year or $931 per month, for housing.[2] Some make less, and some make more. Therefore, it is common to distinguish between 0-30% AMI, 31-50% AMI, 51-80% AMI, and 81-120% AMI. Many people believe Gainesville's poorest residents, those who make less than $12,000-$18,000 per year, need the community's help.[3]

The "supply:" We have plenty -- the issue is cost

Gainesville has already built or permitted more housing units than will be needed for the next 20 years.[4]

In Gainesville, about 60% of our available housing is multi-family (2 or more units, excluding informal accessory dwelling units), and 40% is single family.[5] About 61% of Gainesville residents rent their homes, and 39% own their homes. Here is what is not known: How many additional inexpensive rental units are needed, or how many additional inexpensive homes are needed to meet actual demand. We also do not collectively understand related issues, such as renters' needs for public transportation, accessible units, or social services, or potential owners' needs for homeowners' education, mortgage assistance, etc.

Summary: We need to know more to make wise decisions

The housing continuum, our local average median income (AMI), the characteristics of our housing stock, and the need for housing-affiliated social services are just a few of the factors that contribute to our understanding of Gainesville's unique housing issues. Until we know which problem(s) we are trying to address, we will not be able to create strategies to make a difference.

To learn more, visit our resource page, or suggest additional resources at neighbor@gainesvilleneighborhoodsunited.org

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[1] The average median income varies by year, by family size, and by region. In a given place, half of the households makes more than this amount, and half make less. Some affordable housing experts include the cost of utilities in this 30%.

[2] United States Census, QuickFacts for Gainesville Florida, accessed December 14, 2020 at https://www.census.gov/quickfacts/gainesvillecityflorida

[3] Florida's minimum wage in 2020 is $8.56 per hour, so a person working 40 hours a week, 52 weeks a year, makes $17,804 per year.

[4] Correspondence with Wendy Thomas, Director of City of Gainesville Department of Doing, January 28, 2019.

[5] Blueprint for Affordable Housing, an Action Plan for the City of Gainesville, prepared by the Florida Housing Coalition, September 2020, p.34.