

## ALACHUA COUNTY COMPREHENSIVE PLAN: 2011-2030 EVALUATION AND APPRAISAL ISSUE SUMMARY

May 1, 2018

## STATEMENT OF ISSUE

## Issue Area 3: Economic Opportunity and Affordable Housing

This Issue Paper covers the following topic:

Effective provision of affordable housing, criteria for affordability, role of new housing and existing housing, potential incentives and inclusionary requirements.

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## INTRODUCTION

Since the completion of the Alachua County Affordable Housing Study in May 2003, there have been several subsequent updates and reports prepared and presented to depict the "state of affordable housing" in Alachua County. These reports have also provided various options to address affordable housing needs in the community, including impact fee assistance program, cottage neighborhoods, tiny house homeless villages, community land trusts, an inclusionary housing ordinance, and commercial linkage fees. In prior discussions, the County Commission has chosen not to include an inclusionary housing ordinance option. See Tables 7 and 8, Appendix A, for information on components of an inclusionary housing ordinance. Alachua County had an Impact Fee Assistance Program for affordable housing units until 2013 when the Commission decided to no longer fund it. Other options the County Commission has chosen to implement include flexible lot sizes and mixed unit types within zoning districts, accessory living units, traditional neighborhood developments (TNDs) and transit oriented developments (TODs), and cottage neighborhoods.

## Alachua County's Role in Affordable Housing

The Housing Element provides goals, objectives and policies to promote safe, sanitary and affordable housing in Alachua County. Objectives include providing a framework for development that disperses affordable housing throughout the County, evaluating land development regulations for their impacts on the costs of housing, partnering with agencies and developers of affordable housing, providing funding for affordable housing, providing a systematic approach to preservation and redevelopment of existing affordable housing, and promoting sustainable construction and rehabilitation techniques.

## Affordable Housing Defined

In keeping with state and federally funded homeownership programs, the Housing Element defines

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affordable housing as a monthly mortgage payment (including principal, interest, taxes and insurance) that does not exceed 30% of a household's gross annual income, adjusted for size. Affordable rents are defined as a monthly rent payment, including utilities, that does not exceed 30% of a household's gross annual income. Homeowners or renters paying more than 30% of their gross annual income for housing are deemed to be "cost-burdened". Those homeowners or renters paying more than 50% of their gross annual income for housing are considered to be "severely cost-burdened".

Florida Statutes includes definitions of Extremely-Low-income, Very-Low-income, Low-income, and Moderate-income persons as those whose total annual household incomes do not exceed 30%, 50%, 80%, and 120% respectively, of the area median income, or AMI. (For the Extremely-Low category, the Florida Housing Finance Corporation may adjust this amount for lower or higher income counties; for the Very-Low, Low, and Moderate categories, the percentage may refer to Metropolitan Statistical Area or County, whichever is greater. The Housing Element includes definitions of all these income categories except the Extremely-Low-income category.)

## <u>COMPREHENSIVE PLAN POLICIES RELATING TO ISSUE</u>

**Policy 1.3.6 (Future Land Use Element)** To provide for a greater range of choices of housing types in single family residential areas, affordable housing, and the promotion of infill to new and existing neighborhoods while maintaining single family character, **one accessory dwelling unit shall be allowed on single family residential lots** in the Estate, Low, and Medium Density residential areas without being included in gross residential density calculations.

Performance criteria shall be detailed in the land development regulations and include elements such as size, site design, landscaping, access, and parking requirements.

**Policy 1.2.2 (Housing Element)** Alachua County shall provide incentives in the land development regulations for the development and redevelopment of affordable housing. These incentives may include but are not limited to:

- (a) relaxation of applicable impact fees;
- (b) fee relief;
- (c) provisions for expedited development review, approval, and permitting processes;
- (d) special provisions for reservation of infrastructure capacity for concurrency;
- (e) density bonuses;
- (f) provisions for reduced lot sizes and modification of setback requirements; and
- (g) grants and other financial incentives.

**Policy 1.4.2 (Housing Element)** Alachua County shall continue to dedicate a portion of its annual State Housing Initiatives Partnership (SHIP) Program allocation to the following programs:

(a) down payment assistance;

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- (b) single-family housing development (new, affordable housing construction);
- (c) multi-family housing development (new, affordable, rental units)

**Policy 1.4.4 (Housing Element)** Alachua County shall utilize Alachua County Housing Finance Authority bonds and approved bonds from other Issuing County Housing Finance Authorities to provide low interest rate mortgage loans to eligible homebuyers or to subsidize the creation of affordable rental housing in Alachua County. Areas identified under Policy 1.1.3 are eligible for bond financing, in addition to areas previously defined by the U.S. Department of Housing and Urban Development (HUD).

**Policy 1.4.5 (Housing Element)** Alachua County shall apply for Federal or State housing funding, under such programs as the Community Development Block Grant (CDBG) Programs or the HOME (Home Ownership Made Easy) Programs.

**Policy 2.1.4 (Housing Element)** Alachua County shall conserve and extend the useful life of the existing housing stock through the following methods:

- (a) Conservation. (Areas that are characterized by mostly sound dwelling units and structures, few land use conflicts, and generally adequate facilities.) The conservation strategy will be to maintain and enhance the area's developed character by upgrading public facilities as necessary, and careful monitoring for signs of deterioration.
- (b) Transition. (Areas where a change in character from one general type of use to another is occurring or is expected to occur, and areas where a new type of predominant land use character is expected to emerge from an existing uncoordinated mix of uses.) The transition strategy shall be to confine and minimize impacts of new uses on adjacent uses and to orient facilities planning toward serving the new use types.
- (c) Rehabilitation. (Areas characterized by a significant number of substandard structures interspersed among sound structures and vacant land and/or are also lacking adequate streets, drainage, facilities, and/or utilities.) The rehabilitation strategy shall be to reduce blighting factors by selectively eliminating dilapidated structures while upgrading public facilities and services to create incentives for investment in improving existing structures or in new development.
- (d) Redevelopment. (Areas characterized predominantly by substandard units and blighted conditions.) The redevelopment strategy shall be a comprehensive evaluation of the best future use of the area with regard to the Comprehensive Plan. Future land use and public facility planning would be consistent with the needs identified in the redevelopment strategy. The County's redevelopment and public improvement efforts shall be directed by the policies and standards set forth herein.

## DATA AND ANALYSIS RELATING TO ISSUE

Household Income and Cost Burden

Estimates from the UF Shimberg Center for Housing Studies indicate that a large portion of Alachua County households pay in excess of 30% of their income on housing.

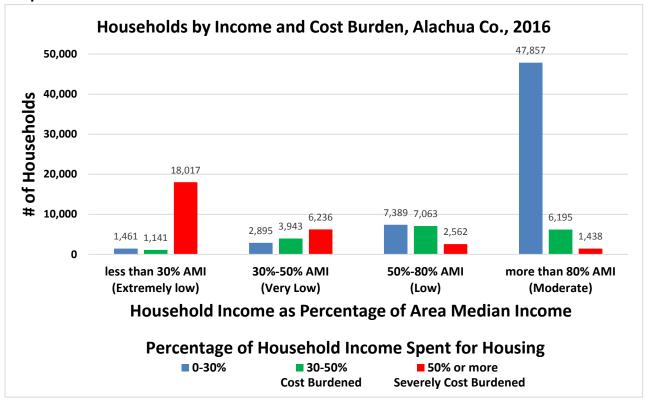
- Out of 106,197 total households in Alachua County 43.9% (46,595) pay at least 30% of income on housing or "cost burdened".
- 26.6% (28,253) of total households in Alachua County pay in excess of 50% of income on housing or "severely cost burdened".

Table 1
Households by Income and Cost Burden, Alachua County, 2016

	Amount of Income Paid for Housing				
Household Income as Percentage of Area Median Income	0-30%	30-50%	50% or more		
<=30% AMI	1461	1141	18017		
30.01-50% AMI	2895	3943	6236		
50.01-80% AMI	7389	7063	2562		
80.01+% AMI	47857	6195	1438		
Total	59602	18342	28253		

**Notes:** Click <u>here</u> to get household projections by tenure, age of householder, income, and cost burden. **Sources:** Not Available.

## Graph1



Sources: Estimates and projections by Shimberg Center for Housing Studies, based on 2000 and 2010 U.S. Census data and population projections by the Bureau of Economic and Business Research, University of Florida.

For those in the Extremely Low Income<sup>1</sup> household category:

- 92.9% of households had a housing cost burden of over 30%
- 87.4% of households had a housing cost burden over 50%

For those in the <u>Very Low Income</u> household category:

- 77.9% of households had a housing cost burden of over 30%
- 47.7% of households had a housing cost burden over 50%

For those in the Low Income household category:

<sup>1</sup> Total annual household income categories, including Extremely-Low, Very-Low, Low, and Moderate, are defined in Florida Statutes, Sect 420.0004, as percentages of the median annual adjusted gross income for households within the state. "Extremely-low-income persons" means one or more natural persons or a family whose total annual household income does not exceed 30 percent of the median annual adjusted gross income for households within the state. The Florida Housing Finance Corporation may adjust this amount annually by rule to provide that in lower income counties, extremely low income may exceed 30 percent of area median income and that in higher income counties, extremely low income may be less than 30 percent of area median income.

- 56.6% of households had a housing cost burden of over 30%
- 15.1% of households had a housing cost burden over 50%

For those in the Moderate Income household category:

- 13.8% of households had a housing cost burden of over 30%
- 2.6% of households had a housing cost burden over 50%

## Affordable Housing/Living Wage

Table 2

	% of household income spent on housing						
Occupation	Entry-level	Median	Experienced				
(# of total workers in Gainesville MSA)		wage					
Cashier (3,990)	60%	58%	54%				
Cook (1,070)	59%	51%	44%				
Janitor (3,050)	59%	51%	43%				
Maid/Housekeeping (1,100)	59%	54%	48%				
Retail Salesperson (4,040)	60%	56%	41%				
Secretary/Admin. Assistant (2,500)	47%	36%	30%				
Waiter/Waitress (2,640)	59%	55%	42%				

Source: Florida Housing Data Clearinghouse <a href="http://flhousingdata.shimberg.ufl.edu">http://flhousingdata.shimberg.ufl.edu</a>

Table 2 references data from the University of Florida Shimberg Center for Housing Studies. The occupations shown are selected as those with at least 1,000 workers in the Gainesville Metropolitan Statistical Area in 2016 (which is comprised of Alachua County and Gilchrist County). The percentages shown in the table indicate the amount of household income that would be required to spend on a two bedroom unit at the fair market rate as determined by the U.S. Department Housing and Urban Development (HUD) which equates to \$887. As Table 2 shows, most of these occupations have housing costs burdens well above 30% for all levels of work experience, and at entry levels housing costs burdens range as high as 60%.

## **County Housing Programs & Incentives**

Currently, the County's Housing Programs division administers programs to provide housing assistance from two main funding sources – the State Housing Initiatives Program (SHIP) and Community Development Block Grant (CDBG). The County's SHIP funding allocation in FY 2016/2017 was \$808,774 and in FY 2017-2018 the allocation was \$561,926. Unfortunately, the allocation forecast is on a downward trend. CDBG funding is awarded through a competitive grant process for which the County is eligible every two years. See Table 6 in Appendix A for detailed information on SHIP expenditure categories for fiscal years from 2013 - 2017, including down payment assistance, home repair, home rehabilitation, rental deposit, special needs, and eviction prevention.

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Table 3 provides maximum income limits by number of persons in a household to be eligible for the SHIP program.

Table 3

2018 Income Limits Florida Housing Finance Corporation SHIP Program									
	Income Limit by Number of Persons in Household								
Percent Category*	1	1 2 3 4 5							
30%	\$15,000	\$17,150	\$20,780	\$25,100	\$29,420				
50%	\$25,000	\$28,550	\$32,100	\$35,650	\$38,550				
80%	\$39,950	\$45,650	\$51,350	\$57,050	\$61,650				
120%	\$60,000	\$68,520	\$77,040	\$85,560	\$92,520				
140%	\$70,000	\$79,940	\$89,880	\$99,820	\$107,940				

<sup>\*</sup> Percent of Area Median Income

Table 4 below provides information on the buying power of extremely low, very low, low and moderate income households in Alachua County. The general guideline for determining buying power is annual household income times three (3). As depicted, there are few options available for potential buyers in the very low and extremely low income categories.

Table 4

Homes for Sale: Affordable to Lower-Income Households December 2017									
Percent of Area Median Income (AMI) (Family of 3)	Annual Household Income	Buying Power	Homes Available	% of All Homes for Sale					
100% (Moderate)	\$64,200	\$192,600	296	35.7%					
80% (Low)	\$51,350	\$154,050	182	21.9%					
50% (Very Low)	\$32,100	\$96,300	84	10.1%					
30% (Extremely Low)	\$20,780	\$62,340	14	1.68%					

Source: Gainesville-Alachua County Association of Realtors, Yearly Market Detail – 2017, Single Family Homes and Townhouses & Condos, Alachua County

In the recent past, the County has made several key revisions to the comprehensive plan and land development regulations that make it easier for developers to incorporate affordable housing into developments. These include flexibility in lot sizes and allowing for a full range of housing types including attached units and accessory living units. Traditional neighborhood developments and transit-oriented developments (TOD/TND) allow higher density mixed use; as of 2017, eight of these developments have been approved with densities as high as 11 units per acre, with associated reductions in infrastructure costs per unit as densities increase.

Per Housing Element Policy 1.2.2, expedited building permitting is available for affordable

housing. Applicants must qualify by documenting an appropriate affordable housing program funding source as specified in the Land Development Code. The building permit is then processed within six (6) business days from the day the application is found sufficient and complete.

Other expedited permitting and fee relief available:

- Contractors applying for single family residential building permits may choose to submit
  model building plans to aid in expediting building permits. Such model plans can be preapproved and held on file, eliminating the requirement for additional plans review and
  approval in the future.
- Alachua County offers a 50% reduction in building permit fees for properties with a homestead exemption (owner-occupied) and a Total Just Value of less than \$50,000 as determined by the Alachua County Property Appraiser within the last year.

Table 5 provides data regarding the number of accessory dwelling units approved since 2006.

Table 5
Accessory Dwelling Units Approved

YEAR	<b>URBAN CLUSTER</b>	RURAL/AG AREA
2006	1	3
2007	4	5
2008	2	9
2009	6	5
2010	1	4
2011	2	3
2012	0	4
2013	2	2
2014	3	5
2015	2	1
2016	1	10
2017	2	15
2018 (to date)	0	6
TOTAL	26	72

Note: Increases in the number of accessory dwelling units in the rural/agriculture area since 2016 likely correspond to changes in the Comprehensive Plan and land development regulations allowing these units on 5 acre residential lots in the Rural/Agriculture area for more flexibility and as an alternative to previous hardship variances granted by the Board of Adjustment.

Also, very recently the use of cottage neighborhoods was identified and adopted to offer another means of providing affordable housing. The Board of County Commissioners recently adopted Objective 1.8 of the Future Land Use Element (Cottage Neighborhoods). Cottage Neighborhoods offer opportunities for creative, diverse and high quality infill development within the Urban Cluster and promote a variety of housing types and sizes available within the community to meet the needs of a population diverse in age, income, and household composition. These neighborhoods provide for more efficient use of land, through allowing double the underlying density, which provides incentives for development of affordable housing. Cottage Neighborhoods encourage the

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creation of more usable open space for residents of the development and maximize resident and pedestrian oriented outdoor spaces while minimizing the impact of automobile traffic and parking. The overall cost of development for Cottage Neighborhoods on infill lots may be lower than traditional subdivisions and result in a more affordable housing option.

## 2018 Racial Inequity in Alachua County Report

Tables 6, 7, and 8 are excerpted from the recent study completed by the University of Florida Bureau of Economic and Business Research titled "Racial Inequity in Alachua County" (January 2018). These tables provide data on racial disparities in Alachua County and how those disparities affect key factors that are significant to access to affordable housing – income and transportation. See attached Appendix B, Selected Excerpts from Understanding Racial Inequity in Alachua County, for further discussion of factors and forces behind racial disparities in Alachua County and general conclusions of the study.

Table 6

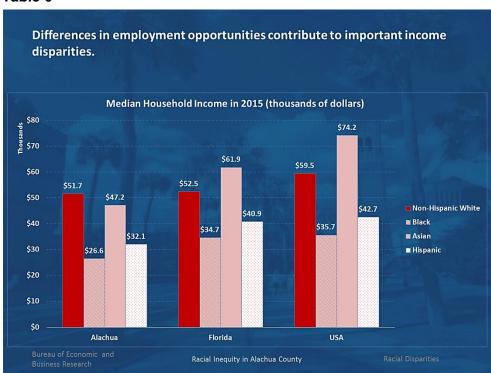


Table 7

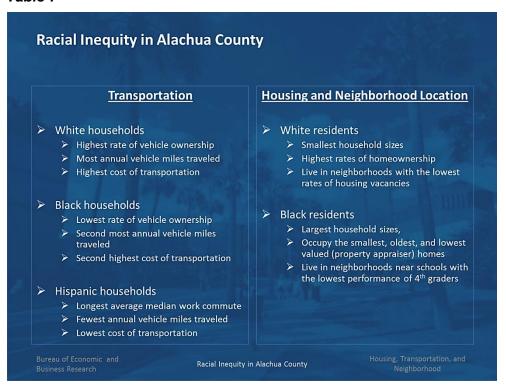
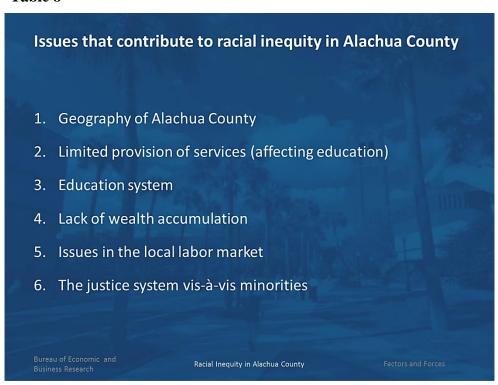


Table 8



## Technology and Innovation

Changing technologies and innovation may also soon play a role in the provision of affordable housing. New Story, a company based in Austin, Texas, has recently developed a 3D printer that has 3D-printed a house to US building standards.



## This House Can Be 3D-Printed For \$4,000

New Story, a company that builds housing in the developing world, has a new invention: a massive 3D printer that will soon be able to extrude an entire four-room house in less than a day. www.fastcompany.com

## POTENTIAL STRATEGIES FOR ADDRESSING ISSUE

- Reinstate Impact Fee Assistance program with focus on units affordable to lower income households using SHIP eligibility criteria; funding sources could include SHIP funds and feesin-lieu.
- 2. Inclusionary housing ordinance, w/percentages of development for affordable housing and provisions for fee-in-lieu.
- 3. Develop strategies for use of escheated (tax defaulted) properties to maintain, create, or expand affordable housing.
- 4. Update Housing Element policies generally, including dates, definitions such as "extremely-low-income", identification of additional potential incentives, establishment of community land trusts in partnership with affordable housing providers.
- 5. Expansion of Cottage Neighborhoods concept.
- 6. Assistance for rehabilitation of existing affordable housing stock to facilitate resale.

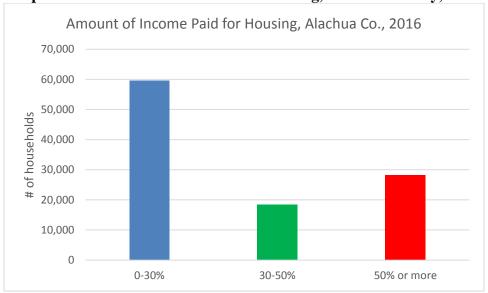
## REFERENCE MATERIALS

- Understanding Racial Inequity in Alachua County (University of Florida, January 2018)
- Alachua County Housing Summit Report (Various groups, May 27, 2016)
- Update on Affordable Housing (ACGMD, May 26, 2015)
- Gainesville/Alachua County Association of Realtors, Yearly Market Detail 2017
- Florida Housing Finance Corporation, 2018 Income Limits & Rent Limits, April 9, 2018
- Shimberg Center Florida Housing Data Clearinghouse http://flhousingdata.shimberg.ufl.edu/
- US Census, American Community Survey, 2016

## Appendix A. for Affordable Housing Issue Paper

## Household Income and Housing Cost Burden

Graph 1: Amount of Income Paid for Housing, Alachua County, 2016



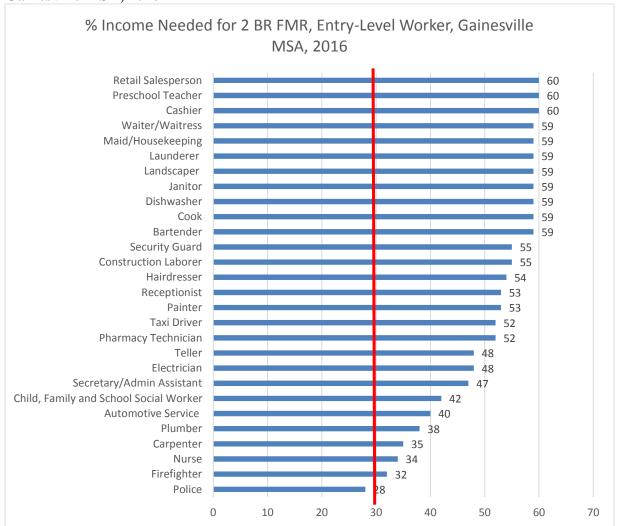
Source: Florida Housing Data Clearinghouse <a href="http://flhousingdata.shimberg.ufl.edu">http://flhousingdata.shimberg.ufl.edu</a>

## Living wage in Alachua County

Table 1: % of household income spent on housing by selected occupations, Gainesville MSA, 2016

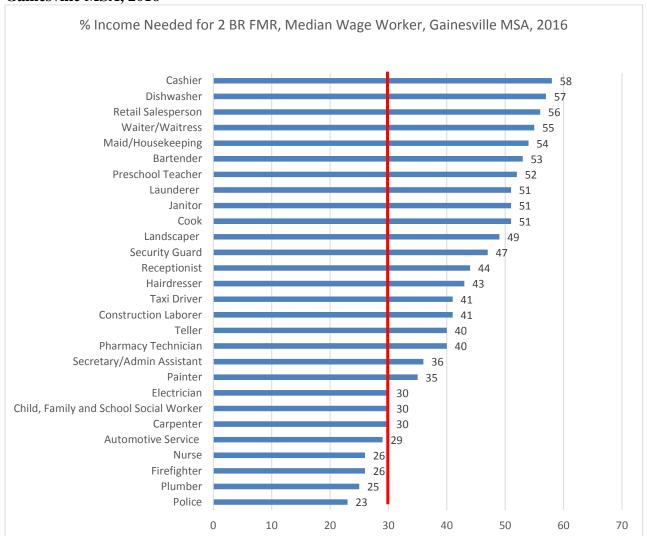
	% of household income spent on housing						
Occupation (# of total workers in Gainesville MSA)	Entry-level	Median wage	Experienced				
Nurse-LPN (720)	34%	26%	24%				
Police/Sheriff Patrol Officer (650)	28%	23%	20%				
Firefighter (380)	32%	26%	22%				

**Graph 2: Percent Income Needed for 2 Bedroom Fair Market Rate, Entry-Level Worker, Gainesville MSA, 2016** 



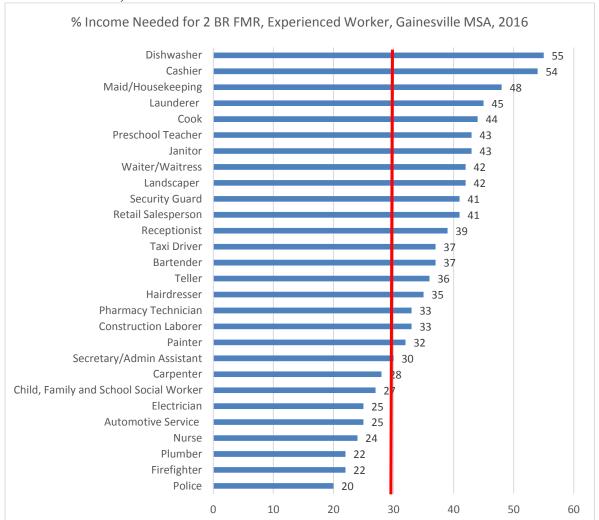
Note: vertical red line indicates 30% income threshold for State definition of "affordable"

Graph 3: Percent Income Needed for 2 Bedroom Fair Market Rate, Median Wage Worker, Gainesville MSA, 2016



Note: vertical red line indicates 30% income threshold for State definition of "affordable"

Graph 4: Percent Income Needed for 2 Bedroom Fair Market Rate, Experienced Worker, Gainesville MSA, 2016



Note: vertical red line indicates 30% income threshold for State definition of "affordable"

Table 2: Wage and rent comparison by occupation, Gainesville MSA, 2016

			Entry-Level Worker			Median-Wage Worker			Experienced Worker		
Occupation	HUD 2BR Fair Market Rent	# of Workers in 2016	Hourly Wage	Maximum Affordable Rent (30% of Income)	% Income Needed for 2 BR FMR	Hourly Wage	Maximum Affordable Rent (30% of Income)	% Income Needed for 2 BR FMR	Hourly Wage	Maximum Affordable Rent (30% of Income)	% Income Needed for 2 BR FMR
Automotive Service Technicians and Mechanics	\$887	520	\$13.36	\$668	40%	\$18.60	\$930	29%	\$21.62	\$1081	25%
Bartenders	\$887	460	\$9.05	\$452.5	59%	\$10.03	\$501.5	53%	\$14.22	\$711	37%
Carpenters	\$887	350	\$15.12	\$756	35%	\$17.45	\$872.5	30%	\$18.84	\$942	28%
Cashiers	\$887	3990	\$8.87	\$443.5	60%	\$9.19	\$459.5	58%	\$9.84	\$492	54%
Child, Family, and School Social Workers	\$887	350	\$12.56	\$628	42%	\$17.67	\$883.5	30%	\$19.87	\$993.5	27%
Construction Laborers	\$887	490	\$9.72	\$486	55%	\$13.09	\$654.5	41%	\$15.89	\$794.5	33%
Cooks, Restaurant	\$887	1070	\$9.06	\$453	59%	\$10.46	\$523	51%	\$12.21	\$610.5	44%
Dishwashers	\$887	490	\$9.03	\$451.5	59%	\$9.32	\$466	57%	\$9.70	\$485	55%
Electricians	\$887	540	\$11.12	\$556	48%	\$17.69	\$884.5	30%	\$21.38	\$1069	25%
Firefighters	\$887	380	\$16.40	\$820	32%	\$20.11	\$1005.5	26%	\$24.00	\$1200	22%
Hairdressers, Hairstylists, and Cosmetologists	\$887	350	\$9.91	\$495.5	54%	\$12.32	\$616	43%	\$15.10	\$755	35%
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	\$887	3050	\$9.08	\$454	59%	\$10.46	\$523	51%	\$12.52	\$626	43%
Landscaping and Groundskeeping Workers	\$887	940	\$9.00	\$450	59%	\$10.76	\$538	49%	\$12.67	\$633.5	42%
Laundry and Dry-Cleaning Workers	\$887	110	\$9.04	\$452	59%	\$10.51	\$525.5	51%	\$11.71	\$585.5	45%
Licensed Practical and Licensed Vocational Nurses	\$887	720	\$15.74	\$787	34%	\$20.69	\$1034.5	26%	\$22.63	\$1131.5	24%
Maids and Housekeeping Cleaners	\$887	1100	\$9.06	\$453	59%	\$9.77	\$488.5	54%	\$11.04	\$552	48%
Painters, Construction and Maintenance	\$887	200	\$10.05	\$502.5	53%	\$15.07	\$753.5	35%	\$16.57	\$828.5	32%
Pharmacy Technicians	\$887	490	\$10.15	\$507.5	52%	\$13.47	\$673.5	40%	\$16.01	\$800.5	33%
Plumbers, Pipefitters, and Steamfitters	\$887	400	\$14.01	\$700.5	38%	\$21.49	\$1074.5	25%	\$24.34	\$1217	22%
Police and Sheriff's Patrol Officers	\$887	650	\$18.97	\$948.5	28%	\$23.04	\$1152	23%	\$27.02	\$1351	20%
Preschool Teachers, Except Special Education	\$887	360	\$8.91	\$445.5	60%	\$10.30	\$515	52%	\$12.44	\$622	43%
Receptionists and Information Clerks	\$887	930	\$10.04	\$502	53%	\$12.15	\$607.5	44%	\$13.77	\$688.5	39%
Retail Salespersons	\$887	4040	\$8.86	\$443	60%	\$9.50	\$475	56%	\$13.06	\$653	41%
Secretaries and Administrative Assistants, Except Legal, Medical,	\$887	2500	\$11.25	\$562.5	47%	\$14.73	\$736.5	36%	\$17.55	\$877.5	30%
Security Guards	\$887	420	\$9.68	\$484	55%	\$11.38	\$569	47%	\$12.84	\$642	41%
Taxi Drivers and Chauffeurs	\$887	100	\$10.32	\$516	52%	\$13.00	\$650	41%	\$14.23	\$711.5	37%
Tellers	\$887	480	\$11.03	\$551.5	48%	\$13.28	\$664	40%	\$14.89	\$744.5	36%
Waiters and Waitresses	\$887	2640	\$9.05	\$452.5	59%	\$9.64	\$482	55%	\$12.76	\$638	42%

Notes: Entry-Level Worker wage is the average wage earned by the lowest third of all workers in the occupation. Experienced Worker wage is the average earned by the upper two-thirds of workers in the occupation.

To be consistent with geographic designations in the HUD Fair Market Rent and Bureau of Labor Statistics data, the Miami-Fort Lauderdale-West Palm Beach MSA is divided into three areas: Fort Lauderdale (Broward County), Miami-Miami Beach-Kendall (Miami-Dade County), and West Palm Beach-Boca Raton (Palm Beach County).

Statewide FMRs come from the National Low Income Housing Coalition's Out of Reach report and are averages weighted by the number of renters in each county.

Sources: Florida Agency for Workforce Innovation, 2016 Occupational Employment Statistics and Wages;

U.S. Department of Housing and Urban Development, 2016 Fair Market Rents;

National Low Income Housing Coalition, Out of Reach: Florida

Table 3: Alachua County households paying more than 30% of income for housing by household type

	Households Paying More than 30% of Income for Housing ("Cost Burdened")									
County	Household Type	# Cost Burdened	All Households	% Cost Burdened						
Alachua	Renter 65 & Older Greater than 30% Cost Burden	2,834	4,379	64.7%						
Alachua	Renter Family with Children Greater than 30% Cost Burden	4,878	10,227	47.7%						
Alachua	Renter Intergenerational Household Greater than 30% Cost Burden	82	289	28.4%						
Alachua	Renter Householder Disability Greater than 30% Cost Burden	2,890	5,105	56.6%						
Alachua	Renter Greater than 30% Cost Burden	21,755	44,559	48.8%						
Alachua	Renter	44,559	96,428	46.2%						
Alachua	Owner 65 & Older Greater than 30% Cost Burden	3,960	15,657	25.3%						
Alachua	Owner Family with Children Greater than 30% Cost Burden	2,665	15,394	17.3%						
Alachua	Owner Intergenerational Household Greater than 30% Cost Burden	282	1,465	19.2%						
Alachua	Owner Householder Disability Greater than 30% Cost Burden	1,808	6,872	26.3%						
Alachua	Owner Greater than 30% Cost Burden	10,837	51,869	20.9%						
Alachua	Owner	51,869	96,428	53.8%						

Notes: Shows the number of households with each set of characteristics that are considered "cost burdened"; i.e., paying more than 30% of income for housing costs. Percentages refer to the share of households that are cost burdened for each household type.

Sources: U.S. Census Bureau, 2011-2015 American Community Survey Public Use Microdata Sample (PUMS)

Table 4: Alachua County housing types, prices, housing age and rents

Housing Types, Home Prices, Housing Age and Rents										
County Single Family Homes Condominiums Multifamily, 2- Multifamily, Median Single Family Home Median Year Built, Single Family Home Family Home						,	2-Bedroom HUD Fair Market Rent			
Alachua	57879	5472	7185	1629	316	\$185000	1985	\$887		

**Notes:** Shows the number of land parcels with single family homes, mobile homes, condominiums, and multifamily units; the median price of a single family home sold in the previous year; the median year built for single family homes; and HUD's regional Fair Market Rent for a two-bedroom apartment. The mobile home parcel count does not include units in mobile home parks. **Sources:** Florida Department of Revenue, Name-Address-Legal File and Sales Data File; U.S. Department of Housing and Urban Development, 2016 Fair Market Rents

Table 5: Total number of homeowners and renters in Alachua County, 2016 estimate

Homeowners and Renters								
County	Total Households	Renters	Homeowners	Homeownership Rate				
Alachua County	96,703	45,255	51,448	53.2%				

Notes: Not Available.

Sources: U.S. Census Bureau, 2011-2015 American Community Survey Public Use Microdata Sample (PUMS)

Map 1: Estimated median household income in Alachua County dollars by census tract

Thematic Map of Households; Estimate; Median income (dollars) Geography: by Census Tract

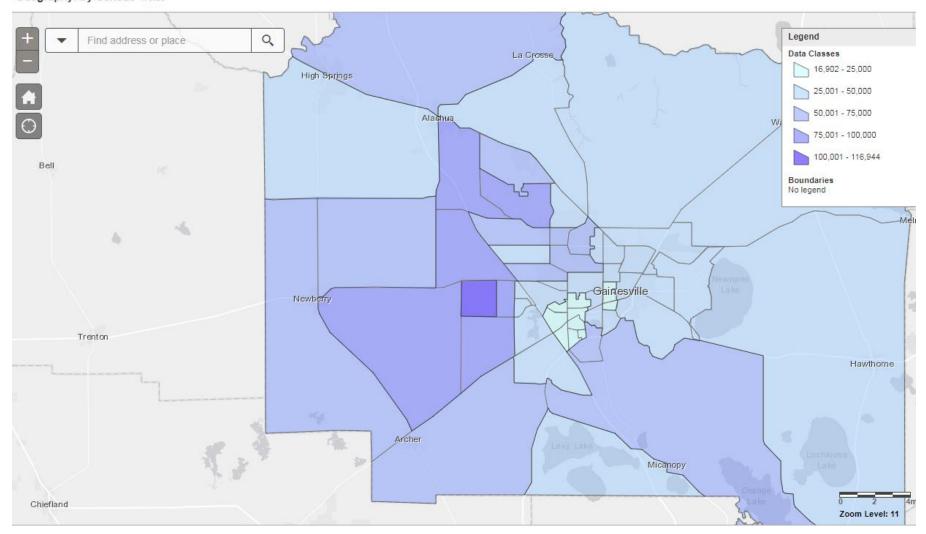


Table 6: Alachua County State Housing Initiatives Program (SHIP) Expenditures Fiscal Years 2013-2016

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Strategy	Funds Budgeted per Strategy	% of Total Funds	Amt. Expended as of 6/30	
DP Assistance w/rehab	\$7,000.00	2.82%	\$7,000.00	
Home Repair Program	\$192,500.00	77.55%	\$193,860.00	
Rental Deposit Program	\$41,500.00	16.72%	\$39,779.00	
DPA existing		0.00%	\$0.00	
Subtotal	\$241,000.00	97.09%	\$240,639.00	

## SFY 2014-2015

Strategy	Funds Budgeted per Strategy	% of Total Funds	Amt. Expended as of 6/30
DP Assistance w/rehab	\$120,869.00	18.76%	\$166,719.45
Home Repair Program	\$320,000.00	49.67%	\$269,440.40
Rental Deposit Program	\$83,587.00	12.97%	\$84,051.61
Special Needs Program	\$70,000.00	10.87%	\$70,000.00
Subtotal	\$594,456.00	92.27%	\$590,211.46

## SFY 2015-2016 These funds will not be fully expended until 6-30-18

Strategy	Funds Budgeted per Strategy	% of Total Funds	Amt. Expended as of 6/30
DP Assistance w/Rehab 61	\$170,691.22	25.48%	\$167,841.22
Home Repair Program 63	\$260,672.92	38.91%	\$212,889.00
Rental Deposit Program 68	\$69,271.00	10.34%	\$69,271.00
Eviction Prevention Program 74	\$24,900.22	3.72%	\$24,900.22
Special Needs Program 69	\$80,000.00	11.94%	\$74,046.20
Subtotal	\$605,535.36	90.38%	\$548,947.64

## SFY 2016-2017 These funds will not be fully expended until 6-30-19

Strategy	Funds Budgeted per Strategy	% of Total Funds	Amt. Expended as of 6/30
DP Assistance w/Rehab	\$307,558.38	30.16%	\$171,317.00
Home Repair	\$459,753.07	45.08%	\$0.00
Rapid Rehousing	\$120,000.00	11.77%	\$0.00
Special Needs	\$39,600.00	3.88%	\$0.00
Subtotal	\$926,911.45	90.89%	\$171,317.00

# 2013 CDBG these funds were expended from 2015 to 2016 Major rehabilitation \$137,628.50 Home replacement \$512,935.10 Total \$650,563.60

## HFA (Housing Finance Authority) CFY 2014-2016 Home Repairs

Strategy	Funds Budgeted per Strategy	% of Total Funds	Amt. Expended as of 6/30
REBuild	\$63,000.00	27.69%	\$62,553.25
Habitat	\$62,500.00	27.47%	\$55,700.00
NHDC	\$102,000.00	44.84%	\$102,000.00
Total	\$227,500.00	\$100.00	\$220,253.25

Table 7: SHIP and CDBG History from SFY 2013 to SFY 2017 Years assisted from 2015 to April 2018

SHIP and CDBG History from SFY 2013 to SFY 2017 Years assisted from 2015 to April 2018								
	DPA only	DPA with DPA home Special needs group					Home Repair through 3rd party providers	must be spent by
			rehab	replacement	ARC	ACHA		
SFY 2013-2014	1	0	na	na	na	na	21	06/30/16
					3 homes			
					14	15 units		
SFY 2014-2015	11	7	5	9	clients	14-clients	13	06/30/17
					4 homes			
					20			
SFY 2015-2016	12	5		7	clients	4 units	8	06/30/18
SFY 2016-2017	9	9	na	na	na	na	na	06/30/19
SFY 2017-2018		Have not started spending as of yet						

**Additional Information** 

Ship funds are not always spent the year they are allocated. Have 3 years to spend.					
Currently in prod	Currently in process of expending the SFY 2016-2017 funds and the very last of the 2015-2016 funds				
Alachua County	Alachua County Housing Authority is rehabing SunShine in for use by homeless veterans				
14-15	10 new units and completed 5 existing units				
15-16	the 4 units are still under construction and are not currently occupied				
Arc is updating Group Homes for the developmentally disabled					
14-15	3 homes with 14 residing clients				
15-16	4 homes with 20 residing clients				
15-16	CDBG with SHIP was a match for the CDBG Grant to the Town of LaCrosse.				

**Note:** In addition to the SHIP expenditures in Table 6 and the SHIP and CDBG assistance in Table 7, funds expended from 2011-2015 as part of the Neighborhood Stabilization Program (NSP) included purchases of real estate totaling approximately \$2,784,281 and rehabilitation costs of \$1,599,188.13, resulting in approximately 37 units refurbished at a value to the community of \$3,262,000. Some of these units were sold and others were provided to Not-for-profits to increase rental stock.

## Table 8: Basic Components of a Mandatory Inclusionary Housing Program

- Countywide or specific areas Designate specific areas, based on certain criteria, where the ordinance would require affordable housing to be built or would require affordable housing to be built Countywide.
  - o Specific areas application would locate affordable housing where it is most needed.
  - Countywide ensures that the same requirements apply to all unincorporated areas in the County.
- Development threshold Establish a minimum residential development size requirement. Any development below that threshold would be exempted from building affordable housing units, and any residential development exceeding that threshold would be required to set-aside a certain percentage of housing units for low and moderate income households. Development thresholds vary from as low as five units to the more common 50 units and up to 100 units.
- *Percentage of units to set-aside* Establish a percentage of the total housing units built in a market rate development that must be built to house low to moderate income households.
- Target income levels to receive housing units Establish criteria for housing prices or rents affordable to households with certain income levels that are eligible for the setaside housing units.
- *Incentives to compensate developers of affordable housing* Used to compensate developers of affordable housing and to induce the production of affordable housing units. (Used in both mandatory and voluntary programs.)
- *Control Period* Establish a period of time that housing units must remain affordable to renter and owner households.
- *Comparable design standards* Used to ensure that the affordable housing units' exteriors are compatible with market rate housing units.
- *Mitigation options* Establish procedures to allow a developer to forego developing affordable housing units. Procedures may require the developer to pay a fee, donate land, or build affordable housing units at another location in same geographic area as other development.
- *Housing Trust Fund* A housing trust fund is the depository for in-lieu payments, and a mechanism for using those dollars to provide affordable housing within the community.
- Administrative Considerations Any inclusionary program is likely to require additional staff to monitor compliance and manage a housing trust fund if alternative methods of compliance are offered.

## Table 9: Components of an Inclusionary Housing Ordinance nexus report

An inclusionary housing ordinance for Alachua County will require the completion of a full nexus report to meet legal requirements. Some of the issues that will need to be addressed in that report will be:

- 1) Area of applicability within unincorporated area determined by lack of adequate affordable housing by census tracts.
- 2) Potential for participation of municipalities.
- 3) Applicability for rental or for sale properties.
- 4) Percentage of units in new developments that will be required to meet affordability standard. Typically ranges from 10%-25%.
- 5) Potential for fee in lieu. Can range up to \$50,000 per required affordable unit not constructed.
- 6) Potential for creditable contribution of land for affordable housing development.
- 7) Applicability within TND/TODs which provide affordable units by meeting maximum density and potential for reduced transportation costs.
- 8) County staffing for tracking/managing affordable unit inventory, qualifying buyers and tracking resales.
- 9) Managing the affordable housing trust fund for any fees collected and programs to support affordable housing in the targeted districts.

## **HOUSING & TRANSPORTATION RECOMMENDATIONS**

#### HOUSING

COMMUNITYLANDTRUST(CLT)AFFORDABLE HOMEOWNERSHIP PROGRAM: Create a CLT program solely to help provide affordable homeownership opportunities in Alachua County. The CLT, with assistance from donations of houses and single family residential lots, would renovate the houses and/or build housing on the land, and sell the homes to qualified buyers. The buyers must agree to owner occupy the homes and when the time comes to sell them the homes must sell for the same price paid to purchase them (plus inflation.) To assure that these properties remain affordable, the 501c3 developer retains ownership of the land the houses are built on while the buyer owns the house.

## FULL ALLOCATION OF THE SADOWSKI HOUSING TRUST FUND TO AFFORDABLE

HOUSING: The Sadowski Housing Trust Fund was established in 1992 to fund affordable housing projects and programs in Florida. For each of the past 10 years, Florida lawmakers "raided" the fund to balance the budget or to fund other programs; \$200M was taken last year and \$175M the year before. The Florida Legislature must adopt legislation to block the use of the Sadowski fund for any purpose that is not affordable housing related.

## BUILD A MICRO-HOUSE COMMUNITY FOR

THE CHRONIC HOMELESS: Develop a housing project for the unsheltered chronic homeless in Alachua County in a supportive community setting that allows them to "stabilize" for treatment and therapy for their underlying disabilities. The method would involve producing a development plan that uses methods the successful Community First Village in Austin, Texas is using to build and operate a housing community for the Chronic Homeless that operates entirely on private funds.

RENTAL DEPOSIT SURETY BOND: Such a program should be created in Alachua County for individuals who are homeless or have extremely low incomes. A frequent cause of homelessness is obtaining rental housing due to lack of cash for deposits. A solution to this would be a program that issues renter deposit surety bonds that guarantee landlords that their rentals would be maintained, thoroughly cleaned and left in good condition when renters in the program move out.

In summary, renters who would agree to participate in the maintenance and "move-out" cleaning of housing used by other renters in the program would receive a program surety bond, which they could use for their rental and utility deposits. They, in-turn, would receive help from other renters in the program with the cleaning and repairs of their apartments when they move out.

To attract landlords, the program would keep \$10,000 in an escrow account to demonstrate to landlords that it has the ability to perform move-out cleaning and to make common repairs. The program would issue a surety bond to landlords who rent to program participants. If landlords agree to waive deposits, the program will guarantee that the rental property will be cleaned and all damages caused by the residents will be repaired upon move out.

#### TRANSPORTATION



Gainesville Sun

Gainesville's east side has the lowest rate of vehicle households, according to the UFHealth Community dashboard. Overall, county rate of households with vehicles is about 8 percent, while those in zip codes 32641, 32603 and 32601 are all over 14 percent.

#### TARGET FREE RTS BUS PASSES TO EXPANDED

**POPULATIONS.** Currently there is limited availability of free passes and no free fare routes. Certain populations could be targeted for free passes – examples: newly employed individuals, high school students who are going to Santa Fe College, etc. Also increased awareness and education of existing free passes for UF staff, Santa Fe staff and others in low-pay jobs who have free pass benefit as part of employment.

#### IMPROVEMENTS TO EASTSIDE RTS BUS

**STOPS.** The city should fund the improvements by changing city land development code to allow paid advertising which could generate funds for targeted eastside bus stop improvements. Improvements could include benches and/or covered stops.

# RTS SHOULD INCREASE FREQUENCY OF EASTSIDE BUS SERVICE. Many east side routes only

run once per hour -- or every 30 minutes for limited periods. Increase 30 minute route frequencies and expand hours of 30 minute frequency - (routes 2, 7, 11 and 711). RTS should expand (add stops) to existing east side routes (routes 2, 7, 11 and 711).

# CITY SHOULD CREATE A NEW EASTSIDE TRANSFER STATION AND PARK AND RIDE

**FACILITY.** Target direct RTS routes (to Rosa Parks, UF or Oaks Mall) from the Eastside transfer station and Park and Ride.

## APPENDIX B. for Affordable Housing Issue Paper SELECTED EXCERPTS FROM

# **Understanding Racial Inequity in Alachua County**

Prepared by the University of Florida Bureau of Economic and Business Research (BEBR)

(January 2018)

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#### **Foreword**

For many years, racial disparities have made an impact on the lives of people in Alachua County, Florida. Many advocacy groups have been working diligently on improving conditions for minorities in order to reduce these disparities. A wealth of data exists exemplifying specific areas that may be helpful to these organizations. The following report provides a baseline of racial disparity data in the county, showing the differences between Whites and four minority groups: Blacks, Hispanics, Asians, and Other. With this baseline, future data has the potential to show changes and trends, illuminating the effects of programs attempting to address the myriad of issues that contribute to these disparities.

We hope that the information contained in this report will be informative to residents of Alachua County and useful to the programs trying to make an impact. We look forward to the possibility of building on this report in the future with updated data on the indicators included as well as other indicators that may further shed light on racial inequities.

We would like to thank the organizations who commissioned this report for giving us the opportunity to perform this work: Alachua County, Alachua County Public Schools, City of Gainesville, Gainesville Area Chamber of Commerce, Santa Fe College, UF Health, and University of Florida. We would also like to thank the many people who contributed to the effort necessary to complete the report. Cynthia Clark moderated the focus group, and Mark House conducted the one-on-one interviews with community members and experts and compiled the information from both formats. UF Bureau of Economic and Business Research students and staff including Mark Girson, Hui Hui Guo, Art Sams, Anthony Chen, Nelsa Vazquez, and others collected data, performed quality control, and managed the project.

We would also like to thank the community members and experts who participated in the focus group and one-on-one interviews, whose involvement made possible the qualitative component of this undertaking.

Finally, we appreciate the work of the University of Florida Program for Resource Efficient Communities research team led by Hal Knowles and Lynn Jarrett, who collected, analyzed and reported on more in depth housing and transportation disparity issues in a separate volume.

## Hector H. Sandoval

**Project Director** 

Understanding Racial Inequity in Alachua County

## V. Factors and Forces Behind Racial Disparities in Alachua County

Racial inequality is a problem in Alachua County as well as in the country as a whole; however, beyond the general conditions that create racial disparities in the United States, Alachua County has a number of specific issues that foster these disparities.

A series of personal interviews with experts who have direct insight into racial disparities in Alachua County were conducted to understand the forces and factors behind the disparities in the county. This section relies solely on these experts' opinions and summarizes them. From these interviews, six important interconnected issues emerged. First, the geography of the county prohibits the development in areas that are traditionally occupied by minorities, which creates isolated and under-resourced areas. Second, the reduced provision of services affects minorities more. Third, there are important issues related to the education system. Fourth, for many generations, minority populations have been unable to accumulate wealth. Fifth, in addition to an important mismatch existing in the labor market, college students are crowding out the job opportunities that would otherwise exist for the local minorities. Finally, there are important issues arising from the interaction of minorities with the justice system.

First, the east side of Gainesville, as it is separated by Main Street, is home to a large percent of minorities. Additionally, some areas of the southwest side of Gainesville and along Tower Road are predominately populated by minorities. In these areas, low education minorities are purchasing homes for lower prices. In contrast, places like Haile Plantation are predominately occupied by educated Whites such as faculty and professionals who have a significantly higher income. This higher income allows them to purchase properties of greater value, which in turn creates a higher tax base for that area. This generates important disparities between regions in Gainesville.

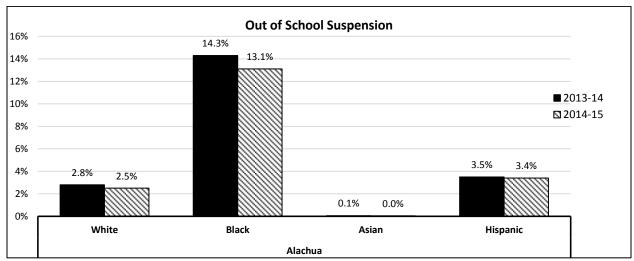
The ability of an area to attract development is critical to bringing in necessary jobs, schools and other services. However, economic development is generally focused on the West side of Gainesville, where minorities are not present because there is very little on the East side to attract developers who are looking for customers with disposable incomes. Moreover, the geography of the East side presents particular difficulties that are absent in the west side. The east side is lower and tends to have more sensitive wetlands, making development difficult in general. In some cases, federal laws that protect these sensitive areas push developers away from the east side into areas that are around the University and primarily on the West side of town, both of which are predominately occupied by Whites.

A second issue is that these pockets of minorities are generally under-resourced in a number of ways. Due to low state and federal funding, for example, teacher pay throughout the county is low, there is low investment in pre-kindergarten programs, and available resources are limited for supplemental programs such as mental health services. This low level of overall funding often affects minority/disadvantaged students disproportionately because they typically have a greater need for such programs.

Additionally, the county budget is restricted. It's not possible to provide adequate social services because the funding to support them is not available. Because Florida is a low-tax state, counties must fund social services themselves. With a large portion of Alachua County off the tax rolls

because of the University of Florida and other public institutions, decreased taxes result in decreases services.

Third, in addition to the low investment in education, there are two other factors related to the education system in Alachua County. First, schools pull their student base from the surrounding areas. In neighborhoods that are primarily inhabited by minorities, the result is a student body that is almost entirely composed of minorities. Nationwide, busing students to different neighborhoods was an attempt to integrate different races and create an environment of acceptance between races. Alachua County created magnet schools in minority neighborhoods, thereby attracting higher performing students to these schools; however, when high-performing students are mixed into a group of average or below average minority students, minority's perceptions might be unintentionally reinforced as these minorities perform at lower levels than the students bused in. Minorities who see these high performers may then become discouraged if they mistakenly attribute these differences to race. A second issue is out-of-school suspensions. When a student is removed from school, they quickly fall behind in their classwork, and may also develop a resentment towards the school system. Both of these factors make the student more likely to be disruptive a second time. When they are suspended they are also more likely to be at home alone, which can create a difficult situation for the child. If a student is suspended and must stay at home without any supervision, they are much more likely to create problems that get reported to the police. 2

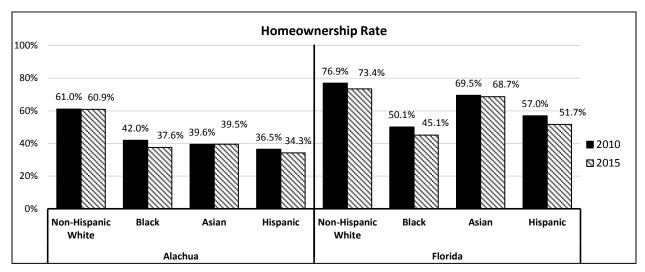


Source: Florida Department of Education.

Fourth, though minority populations have lived in this area for generations; they haven't been able to accumulate wealth to pass on to future generations. Wealth and income are very different issues. Wealth includes assets that a person can draw upon in a time of need. Owning a home or property of any sort allows a person to have collateral for a loan if an emergency were to happen. The homes on the east side of Gainesville, where a large portion of minorities live, are worth far less than those in other areas of the city. This reduces the resources available to minority families in a time of emergency. As mentioned previously, the lack of wealth also drives development away from the area because businesses want customers who are able to afford their products and

<sup>2</sup> Alachua County Public Schools has implemented policies and programs that have reduced out-of-school suspensions among all students, most significantly among African-American students.

who can make purchases on a regular basis. This lack of wealth also reduces the tax base that can be used for schools and other basic needs.



Source: U.S. Census Bureau, American Community Survey (ACS) 5-year estimates.

A fifth issue in Alachua County is related to the labor market. A mismatch exists between the skills acquired and the skills needed. On the supply side, there is a disproportionately higher percentage of minorities with lower educational levels and skills. This disproportionality is most pronounced among African Americans.3 On the demand side, approximately two-thirds of the jobs require postsecondary vocational training, an associate's or higher college degree.4 Furthermore, the highest paying occupations represent one-third of the jobs in the county and are in occupations such as legal; health diagnosing and treating practitioners and other healthcare technical; management, business, and financial; and computer, engineering, and science and most of these jobs require a fairly high degree of education.5 And while jobs exist for both higher and lower skill workers, the labor market shows a higher unemployment rate for lower

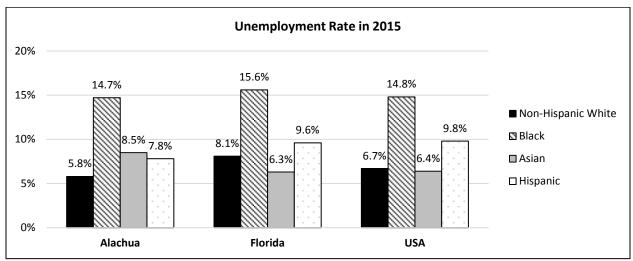
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<sup>3</sup> According to the 2011-2015 American Community Survey (ACS) 5-year estimates, around 46.2 percent of non-Hispanic Whites have a bachelor's degree or higher and only 5.2 percent have less than high school diploma in Alachua County. In contrast, 16.3 percent of African Americans have a bachelor's degree and 15.4 percent have less than a high school diploma. Around 39.7 percent of Hispanics have a bachelor's degree or higher and only 9.5 percent have less than a high school diploma.

<sup>4</sup> According to the estimates of employment by occupation in 2015 from the Florida Department of Economic Opportunity, around 30.1 percent of jobs require a minimum educational level of postsecondary vocational training to enter the occupation, 37.3 percent require at least an associate's degree, and 30.2 percent require a high school diploma or less.

<sup>5</sup> Occupational categories are according to the U.S. Standard Occupational Classification System. According to the 2011-2015 American Community Survey (ACS) 5-year estimates, the estimated median earnings in the past 12 months (in 2015 dollars) for legal occupations was \$62,778, for health diagnosing and treating practitioners and other healthcare technical occupations was \$63,222, for management, business, and financial occupations was \$49,841, and for computer, engineering, and science occupations was \$46,363. These occupations account for 30.9 percent of the total employment in the county. Required educational level data on jobs and occupations are from Florida Department of Economic Opportunity.

skill workers in the county.6 One possible contributing factor to this disparity is that some of the lower skill jobs in the area could employ residents without a higher level of education, but they are sometimes filled with college students who have some advantages over lower skill minority applicants in the eyes of employers. College students can be highly flexible with their schedule and usually have an advanced knowledge of technology that may reduce training costs.



Source: U.S. Census Bureau, American Community Survey (ACS) 5-year estimates.

Finally, employment for anyone convicted of a crime is more difficult because having a criminal record is a strike against them for most employers. African-American men are disproportionally affected because there is a larger percentage of African-American men incarcerated around the country, including in Alachua County. Moreover, the county has a "war on drugs." Although drug use is fairly equally split among races,7 African-Americans are more likely to be caught with low levels of narcotics or other drugs. One reason is because they are more likely to use drugs in public spaces. Moreover, African-Americans are also more likely to be caught because police patrol minority neighborhoods more. Given the limited resources to control crime, law enforcement uses statistical tools to identify areas of high crime and patrol those areas more often. An area that is patrolled more often is more likely to result in more arrests.

Alachua County Comprehensive Plan 2011-2030 Evaluation & Appraisal Appendix B for Issue Paper: Affordable Housing

<sup>6</sup> According to the 2011-2015 American Community Survey (ACS) 5-year estimates, around 16.9 percent of those with less than a high school diploma were unemployed in Alachua County, while only 8 percent of those with a high school diploma, 7.5 percent of those with some college or an associate's degree, and 2.9 percent of those with a bachelor's degree or more were unemployed.

<sup>7</sup> According to the Centers for Disease Control and Prevention, in 2015, the use of illicit drugs among people aged 12 and over was 10.2 percent for Whites, 12.5 percent for African American, 9.2 percent for Hispanic, and 4 percent for Asians, https://www.cdc.gov/nchs/data/hus/hus16.pdf#050

## **VII. General Conclusions**

As portrayed by the quantitative data, greater disparities appear in terms of economic well-being, education, and involvement in the justice system. From our qualitative analysis, the insights and opinions from the experts were very valuable in highlighting the factors and forces behind the disparities in Alachua County. Furthermore, the minority group residents of the county also complemented our understanding of such forces and factors.

Racial inequity is a massive tangle of issues that are deeply connected and all potential solutions are constrained by the available resources. An important lesson from this project is that all these factors and forces are interconnected and cannot be pulled apart. While an improvement in one area might be possible, it can be negated by other connecting factors that may have resources drawn away from them in an effort to improve that one area. Nonetheless, there are two areas that are worth attention.

First, both the experts and minorities widely recognize that providing a high quality educational experience for them will have a significant impact. A successfully educated resident will have a higher lifetime income, more and better employment opportunities, and is less likely to become involved with the criminal justice system. Additional education beyond a high school diploma is recognized as beneficial, but a high school diploma is perceived to be the baseline. Moreover, going to college is not necessary to get a good job, but getting good skills training is essential.

Second, finding employment is often seen as a challenging task by minority residents. More jobs are needed that pay a living wage; more employers are needed who are willing to hire minorities, even those with a criminal record. Jobs are essential to lift people out of poverty, improve educational outcomes, and reduce crime.