

We Must Prioritize Truly Affordable Housing

There is a lot of conversation in our community about the lack of “affordable housing,” but most of the solutions focus on creating housing that’s affordable to moderate-income households (80-120% Area Median Income, or AMI). While that is a useful goal, it’s not our community’s most pressing housing need. There are, in fact, a surplus of rental units available for moderate-income households.¹ As a result, the definition of “affordable housing” has become so broad that some local housing policy considers \$1,392 an “affordable” rent - that’s 34% more than local Fair Market Rent for a two-bedroom unit.²

The most pressing - and most ignored - housing needs are those of our 27,000 very low-income households (0-50% AMI). A staggering 59% of them are paying more than half their income towards housing, leaving them unable to afford other basic needs.³ These are the people who desperately need housing that is truly affordable. [The Lighthouse Initiative](#) at Community Spring has developed three key recommendations that prioritize their housing needs: increasing local funding, maximizing the use of public land, and establishing permanent emergency assistance.

1. Devote Local Revenue to Creating Permanent and Truly Affordable Housing

Truly affordable housing requires public funding. While there are some state and federal resources, they are insufficient, unreliable, and overly restrictive. If local leaders are committed to confronting this crisis, they need to substantially increase local funding for permanent and truly affordable housing. Housing Trust Funds should be established, consistently funded, and focused on creating affordable housing for very low-income households (0-50% AMI).

2. Maximize the Potential for Affordable Housing on Public Land

Using public land can be the decisive factor in making affordable housing development feasible. However, local governments and institutions rarely prioritize the land they own for affordable housing, and it’s never at an impactful scale. For example, the 17 acre Power District in downtown Gainesville is public land, but is currently earmarked for “Economic Development” rather than housing. This is a missed opportunity to revitalize that vacant land while also building an inclusive community. Prioritizing a portion of this land for truly affordable housing could be transformative.

1. Build a Better Safety Net for People Facing Housing Insecurity

As these other tools are scaled up, we need a better safety net to address the current widespread housing instability in our community. Almost 3,100 households have applied for assistance through the Emergency Rental Assistance Program, and Alachua County is recognized as highly skillful in its administration. This program is only temporary, but it should serve as a model for permanent housing assistance that would help all of our neighbors survive until everyone is able to thrive.

¹ [Shimberg Center for Housing Studies, tabulation of U.S. Census Bureau 2013-2017 American Community Survey, pg. 37.](#)

² [City of Gainesville Density Bonus Points Manual](#); [US Census Bureau QuickFacts Florida](#); [HUD FMR](#).

³ [Shimberg Center for Housing Studies tabulation of Cost Burden by Income, 2020 Estimate Summary.](#)