



2019-2023 Consolidated Plan and 2019 Annual Action Plan

Substantial Amendment Draft

June 3, 2020

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FIVE-YEAR CONSOLIDATED PLAN

For Program Years 2019 to 2023

ANNUAL ACTION PLAN

For Program Year 2019

CITY OF GAINESVILLE, GEORGIA

Community & Economic Development Department

Draft Substantial Amendment
June 3, 2020

Prepared for the City of Gainesville by
Mosaic Community Planning, LLC



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TABLE OF CONTENTS

2019-2023 Five-Year Consolidated Plan Sections

Executive Summary	7
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	7
The Process.....	11
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	11
PR-10 Consultation - 91.100, 91.200(b), 91.215(l)	12
PR-15 Citizen Participation.....	19
Needs Assessment	29
NA-05 Overview	29
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	29
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	40
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	44
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2).....	47
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	49
NA-35 Public Housing – 91.205(b).....	52
NA-40 Homeless Needs Assessment – 91.205(c)	58
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)	60
NA-50 Non-Housing Community Development Needs – 91.215 (f)	62
Housing Market Analysis	66
MA-05 Overview.....	66
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	66
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	69
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)	72
MA-25 Public and Assisted Housing – 91.210(b).....	75
MA-30 Homeless Facilities and Services – 91.210(c).....	79
MA-35 Special Needs Facilities and Services – 91.210(d)	82
MA-40 Barriers to Affordable Housing – 91.210(e).....	83
MA-45 Non-Housing Community Development Assets – 91.215 (f)	84
MA-50 Needs and Market Analysis Discussion	91
Strategic Plan.....	97
SP-05 Overview	97
SP-10 Geographic Priorities – 91.215 (a)(1)	98
SP-25 Priority Needs - 91.215(a)(2)	101

SP-30 Influence of Market Conditions – 91.215 (b).....	105
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)	106
SP-40 Institutional Delivery Structure – 91.215(k)	108
SP-45 Goals Summary – 91.215(a)(4)	113
SP-50 Public Housing Accessibility and Involvement – 91.215(c)	115
SP-55 Barriers to affordable housing – 91.215(h)	115
SP-60 Homelessness Strategy – 91.215(d).....	116
SP-65 Lead based paint Hazards – 91.215(i)	118
SP-70 Anti-Poverty Strategy – 91.215(j)	119
SP-80 Monitoring – 91.230	120
2019 Annual Action Plan Sections	
Expected Resources	124
AP-15 Expected Resources – 91.220(c)(1,2)	124
Annual Goals and Objectives	127
AP-20 Annual Goals and Objectives	127
Projects.....	130
AP-35 Projects – 91.220(d).....	130
AP-38 Project Summary	132
AP-50 Geographic Distribution – 91.220(f)	138
Affordable Housing	139
AP-55 Affordable Housing – 91.220(g)	139
AP-60 Public Housing – 91.220(h)	139
AP-65 Homeless and Other Special Needs Activities – 91.220(i)	140
AP-75 Barriers to affordable housing – 91.220(j)	142
AP-85 Other Actions – 91.220(k)	143
Program Specific Requirements.....	146
AP-90 Program Specific Requirements – 91.220(l)(1,2,4).....	146

2019-2023 Five-Year Consolidated Plan

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EXECUTIVE SUMMARY

ES-05 EXECUTIVE SUMMARY - 24 CFR 91.200(C), 91.220(B)

1. Introduction

The City of Gainesville's 2019-2023 Consolidated Plan is a comprehensive planning document promoting a coordinated approach to housing and community development needs using U.S. Department of Housing and Urban Development (HUD) grant funds. It provides guidance on the investment of HUD dollars, and outlines priorities for using the City's Community Development Block Grant (CDBG) funds over the next five years. Every year the City will produce an Annual Action Plan to detail specific activities to carry out the Five-Year Consolidated Plan's priorities and goal.

On March 27, 2020, the Federal Coronavirus Aid, Relief and Economic Security (CARES) Act was signed into law to assist communities prevent, prepare for, and respond to the COVID-19 pandemic and related health, social, and economic impacts. The CARES Act included supplemental allocations for communities receiving funding through HUD's Community Planning and Development (CPD) programs, including the CDBG program.

The City of Gainesville amended its 2019-2023 Consolidated Plan and 2019 Annual Action Plan in June 2020 to reflect the additional \$282,736 it will receive in 2020 CDBG-CV funds through the CARES Act. Gainesville also amended its Plans to reflect changes related to the use of its 2019 CDBG formula grant funds. Amendments to the 2019-2023 Consolidated Plan and 2019 Annual Action Plan are bolded and underlined throughout this document. A summary is shown below:

ORIGINAL 2019 ANNUAL ACTION PLAN

FUNDING SOURCES

- 2019 Grant Allocation: \$498,567
- TOTAL: \$498,567

PROPOSED ACTIVITIES

- Housing Rehab/Emergency Repair: \$30,000
- Public Facilities or Infrastructure (Tower Heights and Wood Avenue): \$318,854
- Demolition and Acquisition: \$50,000
- Program Administration: \$99,713
- TOTAL: \$498,567

AMENDED 2019 ANNUAL ACTION PLAN

FUNDING SOURCES

- 2019 Grant Allocation: \$498,567
- 2019 Program Income: \$30,000
- 2020 CARES Act Allocation: \$282,736
- TOTAL: \$811,303

PROPOSED ACTIVITIES

- Housing Rehab/Emergency Repair: \$19,557
- Public Facilities or Infrastructure: \$409,297
- Homeownership Assistance: \$10,000
- Public Services/Economic Dev: \$250,000
- Program Administration: \$122,449
- TOTAL: \$811,303

This draft Substantial Amendment will be available for public review and comment over a 5-day period from June 4 through June 8, 2020 and presented to the Gainesville City Council for approval on June 16, 2020. Public comments regarding the activities funded are encouraged and should be submitted to Jessica Tullar, Housing and Specials Projects Manager, at jtullar@gainesville.org or Gainesville Community & Economic Development Department, PO Box 2496, Gainesville, Georgia 30503.

While a 30-day public comment period is typically required for any Substantial Amendments, HUD is allowing communities to waive this requirement to provide for an expedited review process during the pandemic. The CARES Act also eliminates the cap on the amount of funds a grantee can spend on public services to prevent, prepare for, or respond to COVID-19 and removes the requirement to hold in-person public hearings in order to comply with social distancing recommendations.

2. Summary of the Objectives and Outcomes Identified in the Plan Needs Assessment Overview

Priority needs were developed based on citizen participation and stakeholder consultation, and analysis of the city's top housing, homeless, special needs populations, and non-housing community development needs.

Housing Affordability

- Support the development of affordable rental and owned housing, including projects located near employment and transportation.
- Expand the useful life of existing affordable housing through rehabilitation, repair, or weatherization programs.
- Provide homeownership opportunities for households through downpayment or closing cost assistance.

Infrastructure and Public Facility Improvements

- Provide safe neighborhoods, public facilities, recreational and cultural opportunities which meet both safety and health regulations for citizens of all ages and socioeconomic backgrounds.
- Improve public infrastructure, increase public safety, residential desirability and quality of life in low- and moderate-income neighborhoods.
- Assist community service organizations in improving their physical structures to ensure they are sufficient in size, accessible, safe and meet the organization's service goals.
- Infrastructure improvements including but not limited to sidewalks, roadway, park, and water and sewer replacement or expansion.

Neighborhood Revitalization

- Non-housing community development activities that eliminate blight, including code enforcement, demolition, acquisition, and redevelopment.
- Through property acquisition, increase greenspace, improve housing affordability, or encourage economic development.

Economic Development

- Support business development to create new employment opportunities for low- and moderate-income workers.

- Provide job training assistance to help residents access employment opportunities.

Public Services

- Fund community services such as youth-focused activities, programming for seniors, services for people experiencing homelessness, employment training, housing counseling, transportation assistance, fair housing education and enforcement, legal services, and others.

Fair Housing Activities

- Either in-house or through an award to a local organization, provide fair housing education activities to residents, housing providers, and local agencies in English and Spanish.

Program Administration

- Funding for performance of administrative, implementation, and planning requirements of the CDBG program.

3. Evaluation of Past Performance

Each year, the City of Gainesville reports its progress in meeting its five-year and annual goals by preparing a Consolidated Annual Performance Evaluation Report (CAPER). The CAPER is submitted to HUD within 90 days of the start of a new program year. Copies of recent CAPERs are available for review at Gainesville's Community and Economic Development Department or online at: <https://www.gainesville.org/housing-development>.

4. Summary of Citizen Participation Process and Consultation Process

The City conducted significant consultation with residents, city staff, government agencies, nonprofit agencies, housing and homeless service providers, fair housing representatives, and others. The City hosted public meetings and focus groups to identify housing and community development needs in preparation of this Plan. The City also conducted a community survey, which had 38 respondents. Input received through the meeting, focus groups, and survey is summarized in the Citizen Participation and Needs Assessment sections of this document. Community input was also used to determine needs and priorities.

Public comments on the draft Consolidated Plan and Annual Action Plan were received throughout a 30-day comment period from May 13 to June 11, 2019. A public hearing to receive comments was held during the Gainesville City Council meeting on June 18, 2019.

5. Summary of Public Comments

Comments received through the public meetings, public hearings, focus groups, community survey, and one-on-one interviews are summarized in the Citizen Participation section of this Plan and incorporated in individual sections as relevant.

6. Summary of Comments or Views Not Accepted and Reasons for Not Accepting Them

The City took all comments into consideration in preparing this Consolidated Plan and Annual Action Plan. The City reviewed all comments for common and recurring themes to help establish goals and priorities. No comments or views were not accepted.

7. Summary

This five-year plan identifies the community's affordable housing, homeless, community development, and economic development needs, as well as outlines a comprehensive and coordinated strategy for implementation of programs. The City will use its CDBG funding to leverage other public and private investment in order to address its goals and priorities.

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THE PROCESS

PR-05 LEAD & RESPONSIBLE AGENCIES 24 CFR 91.200(B)

1. 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.

TABLE 1 – RESPONSIBLE AGENCIES

Agency Role	Name	Department/Agency
Lead Agency	Gainesville	
CDBG Administrator	Gainesville	Community & Economic Development / Housing & Special Projects Division

Narrative

The City of Gainesville Community & Economic Development Department’s Housing & Special Projects Division is responsible for administering the City’s Community Development Block Grant Program. Among other City responsibilities, the Division coordinates the planning process, works with other city agencies and nonprofit partners on planning and implementation, and reports on performance to the City Council, city residents, and HUD.

Consolidated Plan Public Contact Information

The primary contact for Gainesville’s CDBG Program and the consolidated planning process is:

Jessica Tullar, AICP
Neighborhood Development Manager
Gainesville Community & Economic Development Department
PO Box 2496
Gainesville, Georgia 30503
770-531-6570
jtullar@gainesville.org

PR-10 CONSULTATION - 91.100, 91.200(B), 91.215(L)

1. Introduction

The City of Gainesville conducted a variety of public outreach to garner input from city staff, government agencies, nonprofit agencies, affordable housing developers, local service providers, and Gainesville residents in preparing this plan. The City held three community meetings open to the general public; conducted four focus groups with local agencies or committees; and interviewed key stakeholders in person and by phone. Additionally, local residents and other stakeholders completed surveys regarding community development and housing priorities. A total of 50 people attended a community meeting or focus group, 38 people completed the survey, and 25 people participated in an interview. Results of these outreach efforts are summarized in the Community Participation section of this Plan.

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 works closely with public and private sector providers to ensure delivery of services to residents and to promote interagency communication and planning. The City has representatives on many non-profit agency boards and/or advisory committees. The Community & Economic Development Department works with various housing, health, mental health, and service agencies to gather data and identify gaps in services.

In developing this Consolidated Plan, the City strove to include input from housing providers and health, mental health, and other service agencies. Over 60 stakeholders were invited to participate in an interview, attend a public meeting, and/or take the Housing and Community Needs Survey. These stakeholders included city elected officials and staff, regional planning agency representatives, housing authority staff, housing developers, nonprofit organizations, homeless housing and service providers, mental health service providers, agencies serving people with disabilities, senior services, transit providers, workforce development organizations, chambers of commerce, mortgage lenders, real estate agents, and others. The public meetings and focus groups included group discussions of the connections between housing and other community needs. This Consolidated Plan is designed to promote enhanced coordination amongst local housing and service organizations over the next five years.

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.

Gainesville and Hall County fall within the Georgia Balance of State Continuum of Care (BoS CoC). The Georgia Department of Community Affairs (DCA) staffs the CoC and allocates Emergency Shelter Grant (ESG) funds across 152 counties statewide to assist with emergency shelter, transitional housing, and homelessness prevention, outreach, and supportive services. The City of Gainesville supports local groups

that apply for funding through DCA to coordinate housing and services for its residents experiencing or at risk of homelessness.

For this Consolidated Plan, the City reached out directly to several organizations in Gainesville and Hall County that serve residents who are homeless or at risk residents to better understand the needs of the clients they serve. Representatives from Family Promise, My Sister's Place, United Way, Gateway Domestic Violence Center, and the Gainesville City School System participated in interviews and the City conducted a focus group with One Hall's Housing and Financial Stability Committee.

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.

Gainesville and Hall County are parts of the Georgia Balance of State Continuum of Care (BoS CoC), which covers 152 Georgia counties and is staffed by the Georgia Department of Community Affairs. DCA administers ESG funding statewide, and the City of Gainesville provides input regarding local homeless needs and risk of homelessness as requested to assist in determining how to allocate ESG funds, develop performance standards, and evaluate outcomes.

Under CoC guidance, homeless housing and service providers in Hall County are implementing a coordinated entry system that matches households with the most appropriate housing and service intervention based on their needs, with the goals of prioritizing resources and preventing or reducing the time of homelessness. Implementation sites use HMIS to record assessments, manage priorities, track referrals, and enter data.

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

Agencies, groups, organizations, and others who participated in the Consolidated Plan planning process are shown in the table on the following pages.

Identify any agency types not consulted and provide rationale for not consulting.

Efforts were made to consult as broad a group of community stakeholders as possible. Flyers regarding the planning process were emailed to more than 60 individuals, who had the option of participating by attending a meeting, participating in an interview, completing an anonymous online survey, or providing written comments. Stakeholders were also asked to share the project flyers (available in English and Spanish) with their networks. No agency types were excluded from participation.

TABLE 2 – AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED

Agency/Group/Organization Name	Type	Section of Plan Addressed	Consultation Method	
1	City of Gainesville City Council	<ul style="list-style-type: none"> • Other government – local 	<ul style="list-style-type: none"> • Housing need assessment • Non-housing community development needs • Market analysis • Non-housing community development strategy 	<ul style="list-style-type: none"> • Focus group • Public meeting
2	City of Gainesville City Management	<ul style="list-style-type: none"> • Other government – local 	<ul style="list-style-type: none"> • Housing need assessment • Non-housing community development needs • Market analysis • Non-housing community development strategy • Anti-poverty strategy 	<ul style="list-style-type: none"> • Focus group
3	City of Gainesville Code Enforcement Division	<ul style="list-style-type: none"> • Other government – local • Grantee department 	<ul style="list-style-type: none"> • Housing need assessment • Non-housing community development needs • Market analysis • Non-housing community development strategy • Anti-poverty strategy 	<ul style="list-style-type: none"> • Focus group
4	City of Gainesville Planning Division	<ul style="list-style-type: none"> • Other government – local • Grantee department 	<ul style="list-style-type: none"> • Housing need assessment • Non-housing community development needs • Market analysis • Non-housing community development strategy • Anti-poverty strategy 	<ul style="list-style-type: none"> • Focus group
5	Community Service Center	<ul style="list-style-type: none"> • Other government – local • Other – transportation agency 	<ul style="list-style-type: none"> • Housing need assessment • Non-homeless special needs • Non-housing community development needs • Non-housing community development strategy 	<ul style="list-style-type: none"> • Interview
6	Disability Resource Center	<ul style="list-style-type: none"> • Services – persons with disabilities 	<ul style="list-style-type: none"> • Housing need assessment • Non-homeless special needs • Special needs facilities and services 	<ul style="list-style-type: none"> • Interview
7	Family Promise of Hall County	<ul style="list-style-type: none"> • Services – homeless • Services – children • Services – employment 	<ul style="list-style-type: none"> • Housing need assessment • Homeless needs – chronically homeless, families with children, veterans, unaccompanied youth • Homelessness strategy 	<ul style="list-style-type: none"> • Interview

TABLE 2 – AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED (CONTINUED)

	Agency/Group/Organization Name	Type	Section of Plan Addressed	Consultation Method
8	Gainesville City School System	<ul style="list-style-type: none"> • Services – education • Other – local school system 	<ul style="list-style-type: none"> • Housing need assessment • Homeless needs – families with children • Non-housing community development needs • Non-housing community development strategy 	<ul style="list-style-type: none"> • Interview • Public meeting
9	Gainesville-Hall County Senior Life Center Advisory Board	<ul style="list-style-type: none"> • Services – elderly persons 	<ul style="list-style-type: none"> • Housing need assessment • Non-homeless special needs • Non-housing community development needs • Market analysis • Non-housing community development strategy 	<ul style="list-style-type: none"> • Focus group
10	Gainesville High School	<ul style="list-style-type: none"> • Services – education • Other – local school system 	<ul style="list-style-type: none"> • Housing need assessment • Non-housing community development needs • Non-housing community development strategy 	<ul style="list-style-type: none"> • Public meeting
11	Gainesville Housing Authority and Gainesville Housing Corporation	<ul style="list-style-type: none"> • Housing • PHA 	<ul style="list-style-type: none"> • Housing need assessment • Public housing needs • Non-housing community development needs • Market analysis • Non-housing community development strategy • Public housing accessibility and involvement 	<ul style="list-style-type: none"> • Interview • Focus group
12	Gainesville Nonprofit Development Foundation	<ul style="list-style-type: none"> • Civic leaders • Foundation 	<ul style="list-style-type: none"> • Housing need assessment • Non-housing community development needs • Non-housing community development strategy • Anti-poverty strategy 	<ul style="list-style-type: none"> • Focus group
13	Gateway Domestic Violence Center	<ul style="list-style-type: none"> • Housing • Services – children, victims of domestic violence, homeless, employment 	<ul style="list-style-type: none"> • Housing need assessment • Homeless needs – families with children • Homelessness strategy • Non-homeless special needs • Non-housing community development needs • Special needs facilities and services 	<ul style="list-style-type: none"> • Interview
14	Georgia Legal Services	<ul style="list-style-type: none"> • Services – fair housing 	<ul style="list-style-type: none"> • Housing need assessment • Non-housing community development needs 	<ul style="list-style-type: none"> • Interview • Focus group

TABLE 2 – AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED (CONTINUED)

	Agency/Group/Organization Name	Type	Section of Plan Addressed	Consultation Method
15	Georgia Mountains Regional Commission	<ul style="list-style-type: none"> • Regional organization • Planning organization 	<ul style="list-style-type: none"> • Housing need assessment • Non-housing community development needs • Non-housing community development strategy 	<ul style="list-style-type: none"> • Interview
16	Hispanic Alliance Georgia	<ul style="list-style-type: none"> • Services – education, health, employment, legal • Other – advocacy organization 	<ul style="list-style-type: none"> • Housing need assessment • Non-homeless special needs • Non-housing community development needs • Non-housing community development strategy • Anti-poverty strategy 	<ul style="list-style-type: none"> • Interview
17	Habitat for Humanity for Hall County	<ul style="list-style-type: none"> • Housing 	<ul style="list-style-type: none"> • Housing need assessment • Non-housing community development needs • Market analysis • Anti-poverty strategy 	<ul style="list-style-type: none"> • Interview • Focus group
18	Hall County Grants Division	<ul style="list-style-type: none"> • Other government - county 	<ul style="list-style-type: none"> • Housing need assessment • Non-housing community development needs • Homelessness strategy • Market analysis • Non-housing community development strategy 	<ul style="list-style-type: none"> • Interview • Focus group
19	Keller Williams Realty	<ul style="list-style-type: none"> • Housing • Other – real estate agents 	<ul style="list-style-type: none"> • Housing need assessment • Non-housing community development needs • Market analysis 	<ul style="list-style-type: none"> • Interview
20	My Sister’s Place	<ul style="list-style-type: none"> • Housing • Services – homeless, children, health 	<ul style="list-style-type: none"> • Housing need assessment • Homeless needs – chronically homeless, families with children, unaccompanied youth • Homelessness strategy • Non-housing community development needs • Non-housing community development strategy 	<ul style="list-style-type: none"> • Interview • Focus group
21	The Norton Agency	<ul style="list-style-type: none"> • Housing 	<ul style="list-style-type: none"> • Housing need assessment • Non-housing community development needs • Market analysis 	<ul style="list-style-type: none"> • Interview

TABLE 2 – AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED (CONTINUED)

	Agency/Group/Organization Name	Type	Section of Plan Addressed	Consultation Method
22	One Hall Housing & Financial Stability Committee	<ul style="list-style-type: none"> • Civic leaders 	<ul style="list-style-type: none"> • Housing need assessment • Non-housing community development needs • Non-housing community development strategy • Anti-poverty strategy 	<ul style="list-style-type: none"> • Interview • Focus group
23	Purdy Real Estate	<ul style="list-style-type: none"> • Housing • Private sector banking/financing 	<ul style="list-style-type: none"> • Housing need assessment • Non-housing community development needs • Market analysis 	<ul style="list-style-type: none"> • Interview
24	United Way of Hall County	<ul style="list-style-type: none"> • Civic leaders • Regional organization 	<ul style="list-style-type: none"> • Housing need assessment • Homeless needs – chronically homeless, families with children, veterans, unaccompanied youth • Non-housing community development needs • Non-housing community development strategy 	<ul style="list-style-type: none"> • Interview • Focus group
25	Vision 2030 Wisdom Keepers	<ul style="list-style-type: none"> • Civic leaders 	<ul style="list-style-type: none"> • Housing need assessment • Non-homeless special needs • Non-housing community development needs • Market analysis • Non-housing community development strategy 	<ul style="list-style-type: none"> • Focus group

Other Local/Regional/State/Federal Planning Efforts Considered when Preparing the Plan

TABLE 3 – OTHER LOCAL / REGIONAL / FEDERAL PLANNING EFFORTS

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Georgia Department of Community Affairs	The DCA provides homeless McKinney Vento Act funds to agencies in Gainesville through the Balance of State Continuum of Care. These funds assist with emergency shelter, transitional housing, homelessness prevention, and outreach and supportive services. Point in time homeless counts prepared by the Continuum of Care are reported in the Needs Assessment.
2040 Comprehensive Plan	City of Gainesville	Goals identified in the Community Work Program that overlap with those on the Strategic Plan include development of infill housing, blight reduction, sidewalk improvements, extension of infrastructure, public facility improvements, and economic development/commercial revitalization.
2017-2022 Comprehensive Economic Development Strategy (CEDS) & Regional Plan	Georgia Mountains Regional Commission	City of Gainesville priorities in the CEDS include airport renovation, continuation of the Midtown Greenway, stormwater planning, and a wireless hot zone project. Infrastructure development, possibly to include things such as stormwater and greenway planning, is reflected in the Strategic Plan.
2015 Downtown Gainesville Renaissance Strategic Vision & Plan	Carl Vinson Institute, University of Georgia	Action items overlap with the Strategic Plan relative to pedestrian and bicycle access, safety, and security; transit; and parks/community space.
Westside TAD Redevelopment Plan, 2018	City of Gainesville	Potential benefits of the TAD that are relevant to Strategic Plan goals include infrastructure improvements, redevelopment of vacant/ blighted properties, and economic development.
Midtown Gainesville Redevelopment Plan & Tax Allocation District, 2010	City of Gainesville, Hall County Commission, Gainesville City Schools	Goals that overlap with the Strategic Plan include economic development, blight removal, and new residential development.
Bradford-Ridgewood NPU Vision, Goals & Objectives Statement, 2010	City of Gainesville	Goals that overlap with the Strategic Plan include pedestrian safety, property maintenance, and housing rehabilitation and new development.
Fair Street Area NPU Vision, Goals & Objectives Statement, 2008	City of Gainesville	Goals that overlap with the Strategic Plan include pedestrian safety, sidewalk improvements/expansion, code enforcement, property maintenance, and addition of parks/greenspace.
Community Game Plan	United Way of Hall County	Goals that overlap with the Strategic Plan include adequate affordable housing, supportive housing/ services, emergency and transitional housing, improved connectivity, financial literacy, employment assistance, and healthy food access.

TABLE 3 – OTHER LOCAL / REGIONAL / FEDERAL PLANNING EFFORTS (CONTINUED)

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Hall County Hazard Mitigation Plan Update, 2017-2022	Hall County Emergency Management Agency	This plan contains goals and strategies to mitigate environmental and manmade hazards through prevention, emergency services, public education and awareness, structural projects, and property and natural resource protection.

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(l)).

As the City of Gainesville implements this 5-Year Consolidated Plan, it will continue to work with other local public and private entities, regional organizations, Hall County, and the state of Georgia. Several public entities provided input during the development of this Plan, including the Gainesville Housing Authority, Gainesville Nonprofit Development Foundation, Gainesville-Hall County Senior Life Center Advisory Board, Community Service Center, Gainesville City School System, Gainesville City Council and City Manager, and divisions within the City’s Community & Economic Development Department. Staff members from Hall County and the Georgia Mountains Regional Commission were also interviewed in development of this Plan.

PR-15 CITIZEN PARTICIPATION

1. Summary of Citizen Participation and Efforts to Broaden Citizen Participation

Summarize citizen participation process and how it impacted goal-setting.

City of Gainesville residents were invited to provide input for this Consolidated Plan by attending one of three public meetings or taking a community-wide survey. The public meetings were held at various times and locations around the city from January 26 to January 31. A Housing and Community Needs Survey was available to residents in both English and Spanish via a weblink and in hard copy. Paper copies of the survey were available at the public meetings and focus groups, through several local agencies, and at the Community & Economic Development Department. The survey was available from January 23 through March 1, 2019, and a total of 38 responses were received.

Advertisement for the public meetings and survey targeted the general public, as well as nonprofits, service providers, housing providers, and others working with low and moderate income households and special needs populations. Notice was given to residents through an announcement in English and Spanish in the *Gainesville Times*, through press releases to local news outlets, and through flyers placed in public places. The *Times* ran two stories about the Consolidated Plan public meetings and provided a link to the online survey. English and Spanish flyers were emailed to more than 60 local housing and service providers

and community development practitioners, both as outreach to these stakeholders and for distribution to their clients. Spanish interpretation was available at all meetings and was advertised on the meeting flyers. Meeting advertisements also noted that accommodations (including translation, interpretation, or accessibility needs) were available if needed; no requests for accommodations were received.

In addition to public meetings, focus groups and personal interviews were also conducted with several key stakeholders and groups representing a variety of viewpoints relevant to the development of the Consolidated Plan and Analysis of Impediments to Fair Housing Choice. Invitations were extended to more than 60 representatives, and 25 participated in interviews. Twenty-seven (27) people participated in a focus group.

Dates, times, and locations for the public meetings and focus groups are shown below:

Public Meeting #1

Saturday, January 26, 2019
10 AM
Gainesville-Hall County Senior Life Center
434 Prior Street, Gainesville, GA 30501

Public Meeting #2

Monday, January 28, 2019
6 PM
Gainesville Exploration Academy – Lunchroom
1145 McEver Road, Gainesville GA 30504

Public Meeting #3

Thursday, January 31, 2019
6 PM
Gainesville High School – Lunchroom
830 Century Place, Gainesville, GA 30501

Focus Group #1 – Senior Life Center Advisory Board & Vision 2030 Wisdom Keepers

Wednesday, January 9, 2019
9 AM
Gainesville-Hall County Senior Life Center
434 Prior Street, Gainesville, GA 30501

Focus Group #2 – City Manager and Community & Economic Development Department Staff

Wednesday, January 9, 2019
11:30 AM
Community Development Office
311 Henry Ward Way, SE, Gainesville, GA 30501

Focus Group #3 – Gainesville Nonprofit Development Foundation Board

Wednesday, January 9, 2019
3:30 PM
Community Development Office
311 Henry Ward Way, SE, Gainesville, GA 30501

Focus Group #4 – One Hall Housing/Financial Stability Committee

Wednesday, January 16, 2019
11 AM
United Way of Hall County
527 Oak Street, Gainesville, GA 30501

The City of Gainesville held a 30-day public comment period to receive comments on the draft 2019-2023 Consolidated Plan and 2019-2020 Annual Action Plan from Monday, May 13 to Tuesday, June 11, 2019. During this time, copies of the draft reports were available for public inspection, and residents and stakeholders could provide written comments to the Community & Economic Development Department. Public meetings to present key findings and receive comments were held as follows:

Public Meeting #1

Saturday, June 1, 2019

9:30 AM

Gainesville-Hall County Senior Life Center

434 Prior Street, Gainesville, GA 30501

Public Meeting #2

Thursday, June 6, 2019

5:30 PM

Community Development Office

311 Henry Ward Way, SE, Gainesville, GA 30501

Following a public hearing, the 2019-2023 Consolidated Plan and 2019-2020 Annual Action Plan were adopted by Gainesville City Council on Tuesday, June 18, 2019. A summary of community outreach efforts and responses is shown below, with complete survey results and evidence of outreach materials available as an appendix.

DRAFT

Citizen Participation Outreach

TABLE 4 – CITIZEN PARTICIPATION OUTREACH

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Comments not accepted and reasons
1	Newspaper ads and articles	Residents, including minority residents, people with limited English proficiency, people with disabilities, and assisted housing residents; Housing and service providers; Community development practitioners	N/A	Ads in English and Spanish and two articles in <i>The Gainesville Times</i>	N/A
2	Flyers	Residents, including minority residents, people with limited English proficiency, people with disabilities, and assisted housing residents; Housing and service providers; Community development practitioners; City Schools students and families	N/A	Flyers in English and Spanish advertising the public meetings and survey	N/A
3	City webpage and social media	Residents, including minority residents, people with limited English proficiency, people with disabilities, and assisted housing residents; Housing and service providers; Community development practitioners	N/A	Webpage: https://www.gainesville.org/public-invited-to-talk-about-affordable-housing Facebook: https://www.facebook.com/GainesvilleGeorgiaGovernment/	N/A

TABLE 4 – CITIZEN PARTICIPATION OUTREACH (CONTINUED)

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Comments not accepted and reasons
4	Public meetings	Residents, including minority residents, people with limited English proficiency, people with disabilities, and assisted housing residents; Housing and service providers; Community development practitioners	23 attendees	<p>Needs identified by meeting participants include:</p> <ul style="list-style-type: none"> • Housing, all types; affordable housing and related property activities are biggest priority • Mix of housing sizes to meet variety of needs & budgets • Homeless shelter, permitting and other assistance for organizations working to house people who are homeless • Emergency housing • Homeownership preparation; mortgage payment could be less than rent but financial stability is needed to buy and maintain a home; past homeownership workshops were not well attended • Sidewalks in the southeast quadrant of the city, Thompson Bridge Road, Atlanta Highway, Athens Street • Safe walks to school, volunteer program to walk neighborhood children to school • Partnership with Hall County for sidewalks along streets in both the city and county • Code enforcement for housing and businesses • Blight cleanup • Parks, including pocket parks • Community center for large groups (200+ people) • Skills training to obtain higher-wage jobs, mentors to encourage people to enroll and complete training • Transportation to and from Lanier Tech’s Oakwood Campus, including evenings • Childcare • Healthcare • Grocery stores in southeast Gainesville • Resources for renters in disputes with landlords or being evicted, renting rights and responsibilities information 	None

TABLE 4 – CITIZEN PARTICIPATION OUTREACH (CONTINUED)

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Comments not accepted and reasons
5	Senior Life Center and Wisdom Keepers focus group	Seniors	14 participants	Needs identified by focus group participants include: <ul style="list-style-type: none"> • Affordable rental housing, including one bedroom units and senior housing • Mix of housing types, sizes, and costs • Accessory dwelling units that could be rented • Rent control • Assistance with home repairs and upkeep • Clearinghouse of contractors, programs that may be available to help seniors with home repairs and upkeep • ADA accessibility improvements in public places/stores • Accessible housing units, buildings, properties, neighborhoods • Senior volunteer program • Transportation assistance – there are various programs that help with transportation but cost, schedule, trip times, and service areas can be barriers • Grocery stores – downtown, westside neighborhood, and east of the railroad tracks are food deserts • Crosswalks, safe crossings on Jesse Jewell Pkwy 	None
6	City staff focus group	City of Gainesville staff	5 participants	Needs identified by focus group participants include: <ul style="list-style-type: none"> • Rental housing condition/quality improvements, including single-family rental units • Affordable housing for homeownership • Homeownership counseling / preparation • Small housing units (one bedroom, one baths), cottages, granny flats • Awareness and prevention of potential gentrification • Continued code enforcement efforts on a neighborhood-by-neighborhood basis • Infrastructure, parks, and public space improvements in some areas 	None

TABLE 4 – CITIZEN PARTICIPATION OUTREACH (CONTINUED)

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Comments not accepted and reasons
				<ul style="list-style-type: none"> • Stormwater infrastructure • Partnership to help expand/improve availability of public transportation • Workforce development and fresh food access 	None
7	Nonprofit Development Foundation Board focus group	Nonprofit Development Foundation Board members	8 participants	<p>Needs identified by focus group participants include:</p> <ul style="list-style-type: none"> • Affordable housing – public housing and other affordable units are full and have waiting lists; Low Income Housing Tax Credit (LIHTC) units are not priced low enough to be affordable to very low income households • Mix of incomes and housing types with infrastructure • Housing for people who are homeless, possibly smaller units or single room occupancy housing • Housing rehabilitation, especially rental housing • Credit counseling and homeownership preparation, downpayment assistance • Property cleanup in some neighborhoods • Redevelopment incentives in target areas • Land – very little vacant property in the city • Ward 3 – grocery stores, pharmacies, and shopping are needed • Sewer infrastructure expansion • Transportation from residential to employment area – would benefit residents and employers 	None
8	One Hall Financial Stability Committee focus group	One Hall Financial Stability Committee members	20 participants	<p>Needs identified by focus group participants include:</p> <ul style="list-style-type: none"> • Subsidized rental housing from \$500 to \$999 • Workforce for-sale housing priced up to \$120,000 • Housing of a variety of sizes, especially one-bedroom, income-restricted senior apartments or suite-style apartments that allow co-living • Housing types such as tiny houses, container homes, etc. 	None

TABLE 4 – CITIZEN PARTICIPATION OUTREACH (CONTINUED)

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Comments not accepted and reasons
				<ul style="list-style-type: none"> • Funds for housing repair • Education about buying, renting, and maintaining housing • Tenant rights and responsibilities, fair housing education • Emergency and transitional housing • Homeowner transitional housing like Family Promise • Housing open to renting to felons • Housing is needed near White Sulphur Road, poultry factories, Midtown redevelopment area, and mill villages • Case management • Funding for households impacted by code enforcement • Utilities and infrastructure in redevelopment areas • Crosswalks, pedestrian safety improvements 	None
9	Community survey	Residents, including minority residents, people with limited English proficiency, people with disabilities, and assisted housing residents; Housing and service providers; Community development practitioners	38 respondents (English survey – 32 and Spanish survey – 6)	<p>Top needs identified by survey respondents include:</p> <ul style="list-style-type: none"> • Street, road, sidewalk improvements • Permanent housing for people who are homeless • Grants to improve affordable rental housing/apartments • Access to homeless shelters • Homelessness prevention • Youth services • Housing counseling • Transitional/supportive housing programs • Energy efficiency improvements to housing • Housing for families • Drug abuse education/crime prevention • Elderly or senior housing • Redevelopment or demolition of abandoned properties • Outreach to people who are homeless • Housing that accepts Section 8 vouchers • Employment training and job search assistance • Construction of affordable rentals and for-sale housing • Transportation assistance 	None

TABLE 4 – CITIZEN PARTICIPATION OUTREACH (CONTINUED)

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Comments not accepted and reasons
10	Stakeholder interviews	Housing and service providers, community development practitioners, lending and real estate professionals	25 interviewees	<p>Top needs identified by interviewees include:</p> <ul style="list-style-type: none"> • More affordable rental and for-sale housing, including for young adults and seniors • Workforce housing, mid-market rental and for-sale • Smaller/cottage/one-bedroom units in walkable areas • Housing with low maintenance costs near jobs/groceries • More landlords who accept Section 8 vouchers • Housing stock maintenance/improvements for longevity • Creative approaches for expanding housing options (mix of incomes, types, sizes) • Accessible housing that is affordable and near transit, there is a 2 year wait list of affordable, accessible units • More resources for housing/accessible housing (CHIP grants, others) • Assistance with first and last months rent, utility deposits for households who are homeless/living in hotels • Infrastructure expansion, increased density • Housing and services for immigrants, including people with limited English proficiency • Improved public transit, creative ways to meet needs of second and third shift workers at major employers • Bike and pedestrian pathways and trails • Better pedestrian crossings on Jesse Jewell • Better access to groceries in food deserts • Large community center with sports facilities (basketball, swimming, etc.) • Education about fair housing rights and resources, better promotion of available resources • Negotiation assistance for households facing eviction • Ways to celebrate neighborhoods and diversity 	None

TABLE 4 – CITIZEN PARTICIPATION OUTREACH (CONTINUED)

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Comments not accepted and reasons
11	Public comment period	Residents, including minority residents, people with limited English proficiency, people with disabilities, and assisted housing residents; Housing and service providers; Community development practitioners	No written comments received	No written comments were received	N/A
12	Public meetings on the draft	Residents, including minority residents, people with limited English proficiency, people with disabilities, and assisted housing residents; Housing and service providers; Community development practitioners	10 attendees	<p>Comments/questions received at the public hearings include:</p> <ul style="list-style-type: none"> • There is need for improved food access, which could include community gardens, small grocer, or space for a farmer’s market. • There should be opportunities for seniors living in designed communities to work within that community. • There is a need for neighborhood cleanup, including temporary dumpsters for large items. • Construction program at Lanier Tech may be a potential partner for construction and repair activities. • Hispanic Alliance, Female Hispanic Chamber of Commerce, local churches, and other community leaders would be important partners for reaching residents. • Will relocation be needed for Tower Heights? Housing Authority needs to make sure residents are treated fairly. • Information about home maintenance / upkeep would be important for first time homebuyers and others to stay housed. • Reasonable accommodation ordinance could include on-location services if someone cannot come to City Hall. 	N/A

NEEDS ASSESSMENT

NA-05 OVERVIEW

Needs Assessment Overview

To inform development of priorities and goals over the next five years, this section of the Consolidated Plan discusses housing, community development, and economic development needs in Gainesville. It relies on data from the U.S. Census, the 2011-2015 5-Year American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates the number of households with one or more housing needs. Local data regarding homelessness and assisted housing is included. Finally, public input gathered through interviews, focus groups, meetings, and the community survey are coupled with data analysis to identify priority needs related to affordable housing, homelessness, assisted housing, community development, and economic development in Gainesville.

NA-10 HOUSING NEEDS ASSESSMENT - 24 CFR 91.205 (A,B,C)

Summary of Housing Needs

According to the 2013-2017 5-Year American Community Survey, Gainesville is home to 37,291 residents and 12,582 households, and is the largest city in Hall County. The city grew by about 46% since 2000, adding 11,713 residents and 4,045 households. This level of growth is somewhat higher than that of the county, whose population grew by 38% from 2000 to the 2013-2017 ACS.

Median household income in Gainesville is estimated at \$41,250, below the county figure of \$55,622 and the state median of \$52,977. Median income grew by about 13% since 2000, a slower growth rate than in Hall County and the state of Georgia (both 25%).

Table 6 segments households by income and household type, including small families (2-4 members), large families (5 or more members), households with seniors, and households with young children. As shown, 6,265 households in Gainesville have low or moderate incomes (under 80% of HUD Adjusted Median Family Income (HAMFI)), and together comprise 51% of city households. Looking at income by household type shows about 45% of small family households and senior households have low or moderate incomes. Two-thirds of households with young children (age 6 or younger) have incomes at or below HAMFI, while large families are most likely to be low- or moderate-income households (75%).

For many low- and moderate-income households in Gainesville, finding and maintaining suitable housing at an affordable cost is a challenge. Tables 7 through 12 identify housing needs by tenure based on Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data is a special tabulation of the U.S. Census Bureau’s American Community Survey (ACS) that is largely not available through standard Census products. This special dataset provides counts of the number of households that fit certain combinations

of HUD-specified housing needs, HUD-defined income limits (primarily 30, 50, and 80% of HAMFI), and household types of particular interest to planners and policy makers.

To assess affordability and other types of housing needs, HUD defines four housing problems:

1. **Cost burden:** A household has a cost burden if its monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
2. **Overcrowding:** A household is overcrowded if there is more than 1 person per room, not including kitchens and bathrooms.
3. **Lack of complete kitchen facilities:** A household lacks complete kitchen facilities if it lacks one or more of the following: cooking facilities, refrigerator, or a sink with piped water.
4. **Lack of complete plumbing facilities:** A household lacks complete plumbing facilities if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly household income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (as described above).

Overall, the most common housing problem in Gainesville is cost burdens, which impact 65% of households with incomes below 80% HAMFI, including 3,239 renters and 814 owners. Severe cost burdens affect 1,474 renters and 469 owners, or 31% of households with incomes under 80% HAMFI. For the lowest income households (those with incomes under 30% HAMFI), severe cost burdens are most common, impacting 1,345 of the 2,040 households at that income level; an additional 255 households have a cost burden.

While the primary housing issue facing low- and moderate-income residents is affordability, there are other housing needs in the city, including lack of complete plumbing and kitchen facilities (affecting 65 households); overcrowding (919 households); lead-based paint hazards (1,005 households with risk factors); substandard housing; and homelessness. The remainder of this section characterizes local housing needs in more detail. The Market Analysis component of the Consolidated Plan identifies resources available to respond to these needs (public housing, tax credit and other subsidized properties, housing and services for the homeless, and others).

TABLE 5 - HOUSING NEEDS ASSESSMENT DEMOGRAPHICS

Demographics	Base Year: 2000	Most Recent Year: 2017	Percent Change
Population	25,578	37,291	46%
Households	8,537	12,582	47%
Median Income	\$36,605	\$41,250	13%

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Number of Households Table

TABLE 6 - TOTAL HOUSEHOLDS TABLE

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,040	2,000	2,225	1,580	4,560
Small Family Households	850	465	970	730	2,165
Large Family Households	155	495	440	180	180
Household contains at least one person 62-74 years of age	280	254	305	215	1,164
Household contains at least one person age 75 or older	300	345	170	110	465
Households with one or more children 6 years old or younger	625	555	600	220	685

Data Source: 2009-2013 CHAS

Housing Needs Summary Tables

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

TABLE 7 – HOUSING PROBLEMS TABLE

	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
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	35	0	35	0	30	0	0	30
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	80	110	0	190	0	0	10	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	105	270	220	4	599	0	0	55	60	115
Housing cost burden greater than 50% of income (and none of the above problems)	1,030	300	10	10	1,350	210	164	75	0	449
Housing cost burden greater than 30% of income (and none of the above problems)	225	555	685	165	1,630	30	95	200	169	494
Zero/negative Income (and none of the above problems)	195	0	0	0	195	15	0	0	0	15

Data Source: 2009-2013 CHAS

2. Housing Problems 2 (households with one or more severe housing problems: lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

TABLE 8 – HOUSING PROBLEMS 2

	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
NUMBER OF HOUSEHOLDS										
Having 1 or more of four severe housing problems	1,135	645	375	20	2,175	210	194	140	60	604
Having none of four severe housing problems	445	840	1,315	890	3,490	45	320	395	615	1,375
Household has negative income, but none of the other severe housing problems	195	0	0	0	195	15	0	0	0	15

Data Source: 2009-2013 CHAS

3. Cost Burden > 30%

TABLE 9 – 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
NUMBER OF HOUSEHOLDS								
Small Related	605	300	395	1,300	55	35	95	185
Large Related	155	275	80	510	0	100	65	165
Elderly	305	199	60	564	155	114	110	379
Other	295	370	200	865	30	40	15	85
Total need by income	1,360	1,144	735	3,239	240	289	285	814

Data Source: 2009-2013 CHAS

4. Cost Burden > 50%

TABLE 10 – 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
NUMBER OF HOUSEHOLDS								
Small Related	460	110	10	580	55	35	30	120
Large Related	105	40	0	145	0	70	0	70
Elderly	290	79	0	369	125	54	30	209
Other	280	100	0	380	30	25	15	70
Total need by income	1,135	329	10	1,474	210	184	75	469

Data Source: 2009-2013 CHAS

5. Crowding (more than one person per room)

TABLE 11 – CROWDING INFORMATION – 1/2

	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
NUMBER OF HOUSEHOLDS										
Single family households	105	340	325	4	774	0	0	20	15	35
Multiple, unrelated family households	0	10	10	0	20	0	0	45	45	90
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	105	350	335	4	794	0	0	65	60	125

Data Source: 2009-2013 CHAS

TABLE 12 – CROWDING INFORMATION – 2/2

	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								

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

Estimates of the number of non-elderly single person households in need of housing assistance are included in the “other” category of Tables 9 and 10. This category includes multi-person households whose members are unrelated (e.g., roommates, un-married partners, etc.). There are an estimated 950 single-person or multi-person unrelated households with low or moderate incomes who spend more than 30% of their income on housing. The large majority (91%) are owners and the remaining 9% are renters.

Looking at that group of renters, roughly one-third (34%) have very low incomes (i.e., under 30% of HAMFI), 43% have low incomes (between 30 and 50% HAMFI), and the remaining one-quarter (23%) have moderate incomes (between 50 and 80% HAMFI). Need is fairly well distributed among the income bands, with the largest share of households in the low income group.

The same is true for single-person or multi-person unrelated owner households with needs. About one-third (35%) are very low income, 47% are low income, and 18% are moderate income.

Table 10 looks at severe cost burdens by household type and tenure. Of the 950 single-person and multi-person unrelated households with a cost burden, 450 (or 47%) spend more than half of their income on housing. Eighty-four percent (84%) of severe cost burdened households are renters and 16% are owners. Most need is at very low income levels – 74% of renters and 43% of owners with a severe cost burden have incomes under 30% HAMFI. Taken together, Tables 9 and 10 indicate that for single-person and multi-person unrelated households, affordability needs are most acute at incomes under 50% HAMFI.

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.

CHAS data provides estimates of housing need for Gainesville households in which someone has a disability. According to the 2009-2013 CHAS, there are approximately 2,420 households in Gainesville who have at least one member with a disability. Housing needs by disability type are outlined below:

- Hearing or vision impairment: There are an estimated 515 low- or moderate-income households (80% HAMFI or below) with one or more housing problems (cost burden, overcrowding, lack of complete kitchen or plumbing facilities) where a household member has a hearing or vision impairment. The majority (435 households or 84%) are renters.
- Ambulatory limitation: There are an estimated 685 low-or moderate-income households with housing problems where a household member has an ambulatory limitation. Most are renters (540 households or 79%).
- Cognitive limitation: An estimated 515 low- or moderate-income households have a housing need and a household member with a cognitive limitation. Eighty-three percent (83% or 430 households) are renters.
- Self-care or independent living limitation: An estimated 605 low- or moderate-income households with a member who has a self-care or independent living limitation have a housing problem. As with other disability types, the majority of these households are renters (490 households or 81%).

Of the four disability types, households with an ambulatory-limited member and one or more of the HUD-defined housing problems are most common in Gainesville. Housing needs for people with an ambulatory difficulty may include accessibility improvements such as ramps, widened hallways and doorways, lower counters, and installation of grab bars, along with access to transit and other community services. Note, also, that some households may have members who experience more than one type of disability.

While there are no comprehensive estimates of the number and type of families experiencing domestic violence, dating violence, sexual assault, and stalking in Gainesville, input from local service providers indicate continuing need. In 2017, the Gateway Domestic Violence Center reported serving 225 women and children with emergency shelter and 54 with transitional housing. They assisted clients in securing 144 temporary protective orders, responded to 1,273 crisis calls, and served 275 people through support groups. The Center reports that their emergency shelter is typically full, and they are currently seeking funding to open a new, expanded shelter in 2020.

What are the most common housing problems?

As Table 7 shows, a total of 3,804 renter households and 1,098 owner households with incomes at or below the median family income experience one or more housing problems. Comparing these numbers with the total households with incomes under 100% HAMFI (as provided in Table 6) indicates that 62% have one or more housing needs. At low and moderate incomes, there are 4,494 households with needs, representing 72% of total households with incomes under 80% HAMFI.

By far, the most common housing problems in Gainesville for both owners and renters are cost burdens and severe cost burdens. Table 9 shows that 3,239 low- and moderate-income renters spend more than 30% of their income on housing, as do 814 low- and moderate-income owner households. These households constitute 89% and 94% of renter and owner households with needs, respectively. Taken together, there are 4,053 cost burdened households with incomes under 80% HAMFI, constituting 65% of households in that income band.

Severe cost burdens impact 1,943 low- and moderate-income households in Gainesville (1,474 renters and 469 owners). They constitute 43% of households with needs and 31% of total households at this income levels.

Crowding (more than 1 person per room) affects considerably fewer households than affordability, but is still a common housing issue in Gainesville. There are an estimated 790 renters and 65 owners with low and moderate incomes who are overcrowded. Together they comprise 19% of households with needs and 14% of all households at that income level. Severe overcrowding (more than 1.5 people per room) impacts 190 renters and 10 owners, or 3% of all households with low or moderate incomes.

Substandard housing (lack of complete plumbing or kitchen facilities) impacts an estimated 35 renters and 30 owners with low or moderate incomes in Gainesville. These households make up 1% of households with needs, and less than 1% of all households, in that income band. While these figures are small in comparison to the number of households impacted by affordability, they represent severe deficiencies in housing quality. Stakeholder input indicates that other substandard housing issues, such as deteriorating structures and deferred maintenance, impact Gainesville households, particularly renters with low incomes, criminal or poor rental histories, or immigration status issues.

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

Uniformly, renters are more often affected by housing problems than owners. The number of crowded or severely crowded low- or moderate-income renters (790) is 12 times the number of owners (65) (Table 11). Gainesville's cost burdened households are 4 times more likely to be renters (3,329 households) than owners (814 households) (Table 9). Further, about 45% of all Gainesville renters are low- or moderate-income households with needs, compared to 22% of Gainesville owners. Table 8 looks at severe housing problems by income and tenure, and shows that severe needs affect 64% of renters and 77% of owners with very low incomes (under 30% HAMFI). These figures suggest that relief for very low income households facing affordability issues should be a priority for the city.

For renters, cost burdens are concentrated at lower income levels: 42% of those with cost burdens have incomes at or below 30% HAMFI, 35% have incomes from 30 to 50% HAMFI, and 23% have incomes from 50 to 80% HAMFI. This trend is consistent with the understanding of housing as a basic necessity that must be obtained, no matter what share of one's income it consumes. Those with lower incomes spend a greater share of their resources on housing costs. Cost burdens are more evenly distributed by income band. About 29% of cost burdened owners have incomes from 0 to 30% HAMFI, 36% have incomes from 30 to 50% HAMFI, and 35% have incomes from 50 to 80% HAMFI.

Looking at needs by household types, small family households (2 to 4 people) make up the largest share of low- and moderate-income renters with a cost burden (40%). Of low- and moderate-income owners with needs, elderly households comprise the largest share (47%). The high share of cost burdened elderly owner households likely reflects the difficulty many seniors face in continuing to pay housing costs such as utilities and taxes while living on fixed incomes, even if they no longer have mortgages.

Comparing data from Table 9 with total households by type from Table 6 shows that 65% of low- and moderate-income small families are cost burdened. Large families (5 or more people) make up smaller shares of the needs population, but they also make up smaller shares of the population as a whole. Of the 1,090 low- and moderate-income large families, 62% have a cost burden. These figures indicate need for affordable housing in a range of unit sizes to serve families of all sizes.

Finally, overcrowded renters are more likely to be single family households than multiple, unrelated families (97% versus 3%). The opposite is true for overcrowded owners, who are more likely to be multiple families doubling up together than single family households (72% versus 28%).

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.

Individuals with an imminent risk of residing in shelters or becoming unsheltered typically have a combination of financial factors present in their lives: lack of living wage jobs, rents that are more than 30 or 50% of their incomes, and unaffordable childcare, medical, or transportation costs. In addition to these factors, individuals at risk of homelessness may have additional issues present such as family conflicts, domestic violence, housing with code or safety violations, household members with a disability, criminal histories, histories of mental health issues or substance abuse, difficulty navigating systems to access public benefits or community services, temporary housing situations (couch surfing or doubling up), and prior experiences with homelessness.

For formerly homeless families and individuals nearing the termination of assistance, a top need is to secure safe, affordable permanent housing. Other needs may include access to job training, employment and education programs, including supportive employment agencies; access to Social Security disability and other benefits; linkages to health, mental health, and legal services; access to affordable transportation, childcare, and food; and other case management and supportive services.

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.

Neither the City of Gainesville nor Hall County develop local estimates of the population at-risk for homelessness. The Georgia Department of Community Affairs manages the Balance of State Continuum of Care, and offers the following definition of households that are “imminently homeless”:

- **Imminently homeless:** People who are facing loss of housing within two weeks, have no subsequent residence identified, and lack the resources or support networks needed to obtain other permanent housing.

Every two years, DCA conducts a Point-In-Time count of the homeless population living in the 152 counties included in the Balance of State Continuum of Care. The latest count for which data is available was conducted in January 2017, which included estimates based on overnight canvassing, numbers reported from homeless service providers, and a regression model to predict the rate of homelessness in counties for which no count was completed. The prediction model was also used to estimate the imminently homeless population by county. Estimates indicated 12 imminently homeless residents in Hall County as of the 2017 county; however, in its methodology description, DCA notes that there are significant limitations to their predictions given that there is no way to obtain a complete census of the imminently homeless population. Thus, predictions underestimate the true number of residents at imminent risk of homelessness.

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

The most fundamental risk factor for homelessness is extreme poverty, leading to unaffordable rents or homeowner costs. Renters with incomes under 30% HAMFI and housing cost burdens over 50% are at risk of homelessness, especially if they experience a destabilizing event such as a job loss, reduction in work hours, or medical emergency/condition. Such factors may also put low income homeowners at risk of foreclosure and subsequent homelessness.

Broadband Access Needs

Reliable access to the internet is increasingly imperative for job searches, primary and secondary education, college and continuing education programs, and applying for and obtaining assistance from various social service agencies and housing providers. Low- and moderate-income households often face difficulties accessing the internet due to prohibitive costs (of internet access or of devices upon which to access the internet) or limited availability, particularly in rural areas. Stakeholder interviews and other community input did not specifically identify internet access as an unmet need for low- and moderate-income households in Gainesville. However, several agencies that participated in the community engagement process do provide internet access and/or computers on which to access the internet for their clients.

Family Promise of Hall County has a day center open weekdays from 7:30 AM to 5 PM where client families can use computers and access the internet. Both the Gainesville Housing Authority and the Gainesville-Hall County Senior Life Center have computer rooms with internet access and offer regular computer classes for their residents/clients. Internet access is also available for students through the Gainesville school system and the general public at Hall County libraries. Additionally, using local funds and a grant from the Appalachian Regional Commission, the City of Gainesville installed free public wireless internet in downtown, Roosevelt Square, and the Midtown Greenway.

The Market Analysis (Section MA-20) provides an overview of the extent of broadband availability in Gainesville, including the number of providers and download/upload speeds.

Environmental Resiliency

The degree to which low- and moderate-income households are vulnerable to increased natural hazards associated with climate change is an important consideration for jurisdictions and regions as they prepare environmental resiliency and other plans. With its location on Lake Lanier, flood risk is an important consideration for Gainesville. However, a review of the Georgia Department of Natural Resources Flood Map Program indicates low- and moderate- income block groups in Gainesville are generally not located near enough to the lake to put them at risk for flooding. Flat Creek does run through some of these areas; while there is generally not residential development within its flood risk zone, there are some housing units within its 100-year flood plain.

Environmental hazards and natural disasters were not mentioned by stakeholders or survey participants as a key issue in Gainesville during the community engagement process. The planning team interviewed representatives from the Georgia Mountains Regional Commission, which is responsible for regional environmental planning, and reviewed Hall County's Hazard Mitigation Update, which Gainesville signed on to in 2017. The Market Analysis (Section MA-20) provides an overview of recent activities designed to increase environmental resiliency in Gainesville and Hall County.

NA-15 DISPROPORTIONATELY GREATER NEED: HOUSING PROBLEMS – 91.205 (B)(2)

Introduction

This section assesses the housing needs of racial and ethnic groups at various income levels in comparison to needs at that income level as a whole to identify any disproportionately greater needs.

According to HUD, a disproportionately greater need exists when 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. Tables 13 through 16 identify the number of households experiencing one or more of the four housing problems by householder race, ethnicity, and income level. The four housing problems include: (1) cost burdens (paying more than 30% of income for housing costs); (2) overcrowding (more than 1 person per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities.

Income classifications include:

- Very low income – up to 30% of area median income (AMI) or \$25,750 for a family of four;
- Low income – 30 to 50% AMI or \$25,751 to \$33,400 for a family of four;
- Moderate income – 50 to 80% AMI or \$33,401 to \$53,450 for a family of four; and
- Middle income – 80 to 100% AMI or \$53,451 to \$66,800 for a family of four.

0% to 30% of Area Median Income

At very low incomes, 78% of households in Gainesville have one or more housing problems (1,590 households), as shown in Table 13. Two groups – Asians and Latinos – have disproportionately greater need. Ninety-five percent (95%) of very low income Latino households have a housing need, as do 100% of the 30 very low income Asian households.

TABLE 13 - DISPROPORTIONALLY GREATER NEED 0 TO 30% AMI

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	1,590	235	210
White	580	115	85
Black / African American	355	95	100
Asian	30	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	630	15	20

Note: The four housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than one person per room; and (4) Cost burden greater than 30%.

Data Source: 2009-2013 CHAS

30% to 50% of Area Median Income

About three-quarters of households with incomes from 30 to 50% AMI have a housing problem (74% or 1,489 households). One group – Asian households – have a disproportionate housing need. All of the 55 Asian households in this income band have a housing need.

TABLE 14 - DISPROPORTIONALLY GREATER NEED 30 TO 50% AMI

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	1,489	510	0
White	554	235	0
Black / African American	405	100	0
Asian	55	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	480	185	0

Note: The four housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than one person per room; and (4) Cost burden greater than 30%.

Data Source: 2009-2013 CHAS

50% to 80% of Area Median Income

Of the 2,230 Gainesville households with moderate incomes, about two-thirds (63%) have a housing problem. Latino households have a disproportionately high rate of needs – 80% of moderate income Hispanic households face a housing need.

TABLE 15 - DISPROPORTIONALLY GREATER NEED 50 TO 80% AMI

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	1,400	830	0
White	420	495	0
Black / African American	185	135	0
Asian	25	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	775	190	0

Note: The four housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than one person per room; and (4) Cost burden greater than 30%.

Data Source: 2009-2013 CHAS

80% to 100% of Area Median Income

One-quarter (26%) of middle income households in Gainesville have a housing need (414 households). No racial or ethnic groups have disproportionate needs at this income level.

TABLE 16 - DISPROPORTIONALLY GREATER NEED 80 TO 100% AMI

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	414	1,165	0
White	264	540	0
Black / African American	50	105	0
Asian	0	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	100	430	0

Note: The four housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than one person per room; and (4) Cost burden greater than 30%.

Data Source: 2009-2013 CHAS

Discussion

Overall, CHAS data regarding housing problems by income level, race, and ethnicity show that need is more common at lower income levels – about 78% of very low income households and 74% of low income households have one or more housing needs. At moderate incomes, that rate is 63%, and at middle incomes it falls to 26%.

Tables 13 through 16 show that Asian and Latino households each experience a disproportionately greater rate of housing needs than the city as a whole at two income levels. They include:

- Very low income (under 30% AMI) Asian households, who have a 100% rate of housing needs versus 78% citywide;
- Low income (30 to 50% AMI) Asian households, who have a 100% rate of housing needs versus 74% citywide;
- Very low income (under 30% AMI) Hispanic households, who have a 95% rate of housing needs versus 78% citywide; and
- Moderate income (50 to 80% AMI) Hispanic households, who have an 80% rate of housing needs versus 63% citywide.

NA-20 DISPROPORTIONATELY GREATER NEED: SEVERE HOUSING PROBLEMS – 91.205 (B)(2)

Introduction

This section assesses the severe housing needs of racial and ethnic groups at various income levels in comparison to severe needs at that income level as a whole to identify any disproportionately greater needs. Like the preceding analysis, this section uses HUD’s definition of disproportionately greater need, which occurs when one racial or ethnic group at a given income level experiences housing problems at a rate that is at least 10 percentage points greater than the income level as a whole.

Tables 17 through 20 identify the number of households with one or more of the severe housing needs by householder race and ethnicity. The four severe housing problems include: (1) severe cost burden (paying more than 50% of income for housing and utilities); (2) severe crowding (more than 1.5 people per room); (3) lack of complete kitchen facilities; and (4) lack of complete plumbing facilities.

Income classifications include:

- Very low income – up to 30% of area median income (AMI) or \$25,750 for a family of four;
- Low income – 30 to 50% AMI or \$25,751 to \$33,400 for a family of four;
- Moderate income – 50 to 80% AMI or \$33,401 to \$53,450 for a family of four; and
- Middle income – 80 to 100% AMI or \$53,451 to \$66,800 for a family of four.

0% to 30% of Area Median Income

At very low incomes, two-thirds of Gainesville households experience a severe housing need (1,345 households or 66%). Two groups – Asians and Hispanics – have a disproportionately greater level of severe housing need. All of the 30 Asian households in this income category have a severe housing problem, as do 82% of Latino households.

TABLE 17 – SEVERE HOUSING PROBLEMS 0 TO 30% AMI

Severe Housing Problems	Has one or more of four severe housing problems	Has none of the four severe housing problems	Household has no/negative income, but none of the other severe housing problems
Jurisdiction as a whole	1,345	490	210
White	510	180	85
Black / African American	250	200	100
Asian	30	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	545	100	20

Note: The four severe housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than 1.5 persons per room; and (4) Cost burden greater than 50%.

Data Source: 2009-2013 CHAS

30% to 50% of Area Median Income

At low incomes, 42% of Gainesville households have a severe housing problem (839 households). Again, Asian and Hispanic households have disproportionate severe needs. Ninety-two percent (92%) of Asian households and 52% of Hispanic households have a severe housing problem.

TABLE 18 – SEVERE HOUSING PROBLEMS 30 TO 50% AMI

Severe Housing Problems	Has one or more of four severe housing problems	Has none of the four severe housing problems	Household has no/negative income, but none of the other severe housing problems
Jurisdiction as a whole	839	1,160	0
White	304	480	0
Black / African American	145	360	0
Asian	45	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	345	315	0

Note: The four severe housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than 1.5 persons per room; and (4) Cost burden greater than 50%.

Data Source: 2009-2013 CHAS

50% to 80% of Area Median Income

About one-quarter of moderate income Gainesville households have a severe housing problem (515 households or 23%). As in other income categories, moderate income Asian and Hispanic households have disproportionate severe needs. One-third (33%) of Asian households and 37% of Hispanic households have a severe housing problem.

TABLE 19 – SEVERE HOUSING PROBLEMS 50 TO 80% AMI

Severe Housing Problems	Has one or more of four severe housing problems	Has none of the four severe housing problems	Household has no/negative income, but none of the other severe housing problems
Jurisdiction as a whole	515	1,710	0
White	90	825	0
Black / African American	70	254	0
Asian	10	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	350	605	0

Note: The four severe housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than 1.5 persons per room; and (4) Cost burden greater than 50%.

Data Source: 2009-2013 CHAS

80% to 100% of Area Median Income

In the middle income range, about one-in-twenty Gainesville households have a severe housing problem (80 households or 5%). No racial or ethnic group faces a disproportionate rate of severe needs at this income level.

TABLE 20 – SEVERE HOUSING PROBLEMS 80 TO 100% AMI

Severe Housing Problems	Has one or more of four severe housing problems	Has none of the four severe housing problems	Household has no/negative income, but none of the other severe housing problems
Jurisdiction as a whole	80	1,505	0
White	10	795	0
Black / African American	4	150	0
Asian	0	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	465	0

Note: The four severe housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than 1.5 persons per room; and (4) Cost burden greater than 50%.

Data Source: 2009-2013 CHAS

Discussion

Overall, severe housing problems are most common at lower income levels. Two-thirds (66%) of Gainesville households with incomes below 30% AMI face a severe need, as do 42% of low income households. As income increases, rates of severe housing problems decline, dropping to 23% at moderate incomes and 5% for the middle income group.

Two racial or ethnic groups experience disproportionate severe housing needs at each of the three lower income levels:

- At very low incomes (under 30% AMI), 100% of Asian households and 82% of Hispanic households have a severe housing problem, versus 66% of households citywide.
- At low incomes (30 to 50% AMI), 92% of Asian households and 52% of Hispanic households have a severe housing problem, versus 42% of households citywide.
- At moderate incomes (50 to 80% AMI), 33% of Asian households and 37% of Hispanic households have a severe housing problem, versus 23% of households citywide.

NA-25 DISPROPORTIONATELY GREATER NEED: HOUSING COST BURDENS – 91.205 (B)(2)

Introduction

This section assesses 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. While the preceding sections assessed all housing and severe housing problems, Table 21 focuses only on what share of their income households

spend on housing. Data is broken down into groups spending less than 30% of income on housing costs, those paying between 30 and 50% (i.e., with a cost burden), and those paying over 50% (i.e., with a severe cost burden). The final column, “no/negative income,” identifies households without an income, for whom housing as a share of income was not calculated. Note that no racial or ethnic group has more than 5% of households with no or negative income.

Housing Cost Burden

TABLE 21 – HOUSING COST BURDENS BY RACE AND ETHNICITY

Housing Cost Burden	Less than 30%	30-50%	More than 50%	No / negative income (not computed)
Jurisdiction as a whole	7,590	2,569	2,039	210
White	4,315	1,029	884	85
Black / African American	1,010	645	340	100
Asian	220	30	105	0
American Indian, Alaska Native	20	0	0	0
Pacific Islander	0	0	0	0
Hispanic	1,970	860	705	20
Share of Total Households by Race and Ethnicity				
Jurisdiction as a whole	61%	21%	16%	2%
White	68%	16%	14%	1%
Black / African American	48%	31%	16%	5%
Asian	62%	8%	30%	0%
American Indian, Alaska Native	100%	0%	0%	0%
Pacific Islander	N/A	N/A	N/A	N/A
Hispanic	55%	24%	20%	1%

Data Source: 2009-2013 CHAS

Discussion

As Table 21 shows, 21% of all households in Gainesville spend between 30 and 50% of their income on housing costs. Percentage within that housing cost bracket range from 0% for American Indians or Alaska Natives to 31% for Black households. HUD defines a disproportionate need when members of one racial or ethnic group experience a cost burden at a rate at least 10 percentage points higher than the citywide rate. Using this definition, Black households have a disproportionate cost burden.

Citywide, 16% of households spend more than 50% of their income on housing. Rates of severe cost burdens by race and ethnicity range from 0% for American Indians or Alaska Natives to 30% for Asians.

The former group faces a disproportionate rate of severe cost burdens, with 105 out of 355 Asian households spending more than 50% of their income on housing.

Combining the 30 to 50% and over 50% cost ranges shows that there is a total of 4,068 cost burdened households in Gainesville, which together make up 37% of the city's total. By race and ethnicity, rates of cost burdens range from 0% for American Indians or Alaska Natives to 47% for Black households. Black households are the only group that has a disproportionate rate of cost burdens. While CHAS data indicates that no American Indian and Alaska Native households in Gainesville have a housing cost burden, note that the low numbers of these households citywide (20) make it difficult to develop reliable estimates.

The data in Table 21 also allows for a comparison between housing cost burdens among white households and households of other races and ethnicities. Thirty percent (30%) of white households spend more than 30% of their income on housing. Black households are 1.6 times as likely as white households to have a housing burden and Hispanic households are 1.5 times as likely to do so.

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?

Tables 13 through 21 identified several instances of disproportionately greater need, which are summarized below:

- Of the ten income and need categories examined, Hispanic households are disproportionately affected by housing needs in five of them. At very low incomes, they face disproportionate rates of both housing problems (95% versus 78% citywide) and severe housing problems (82% versus 66% citywide). At low incomes, 52% of Hispanic households have a severe need compared to 42% citywide. Finally, at moderate incomes, Hispanics again have disproportionate rates of both housing problems (80% versus 63% citywide) and severe housing problems (37% versus 23% citywide).
- Asians are disproportionately impacted by housing problems in six instances. At very low incomes, they face disproportionate rates of both housing problems (100% versus 78% citywide) and severe housing problems (100% versus 66%). Similarly, at low incomes, they again experience disproportionate rates of both housing problems (100% versus 74% citywide) and severe housing problems (92% versus 42% citywide). At moderate incomes, Asian households have disproportionate severe housing problems (33% versus 23% citywide). Note, however that the low number of observations in these categories make it difficult to develop reliable estimates.

The last instance in which Asians are disproportionately affected are severe cost burden. Thirty percent (30%) of Asian households in Gainesville spend more than one-half of their income on housing, compared to 16% of households citywide.

- Black households are disproportionately likely to have a cost burden (i.e., spend between 30 and 50% of their income on housing). Thirty-one percent (31%) of Black households have a cost burden compared to 21% of all households throughout the city.

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

Input collected during the community engagement process identified housing affordability for low- and moderate-income households as the priority housing need in Gainesville. Community members also discussed issues related to housing quality/condition for both rental and owned units. Stakeholders explained that low-income renters are often only able to afford units that are substandard and in need of repair. Further, housing options for people with criminal histories, poor credit, past evictions, or other issues may be limited to substandard units with absentee or neglectful landlords. Additionally, residents with limited English proficiency may not fully understand their rights as renters or what to do in the face of a violation by or dispute with a landlord.

On the homeownership side, stakeholders expressed a need for housing rehabilitation programs to assist low/moderate income homeowners with repairs. They also identified homeownership preparation, financial counseling, and downpayment assistance as potential needs.

In addition to assisting people who are currently housed, stakeholders noted the need to assist individuals and families who are homeless. Emergency shelter, transitional housing, and case management were discussed as priorities.

Community members also discussed difficulties affording childcare and transportation. For low income households without a car, transit access may impact the ability to obtain and keep employment. Transportation cost and availability can also influence a household's ability to access groceries, particularly for people living in Gainesville neighborhoods without a grocery store.

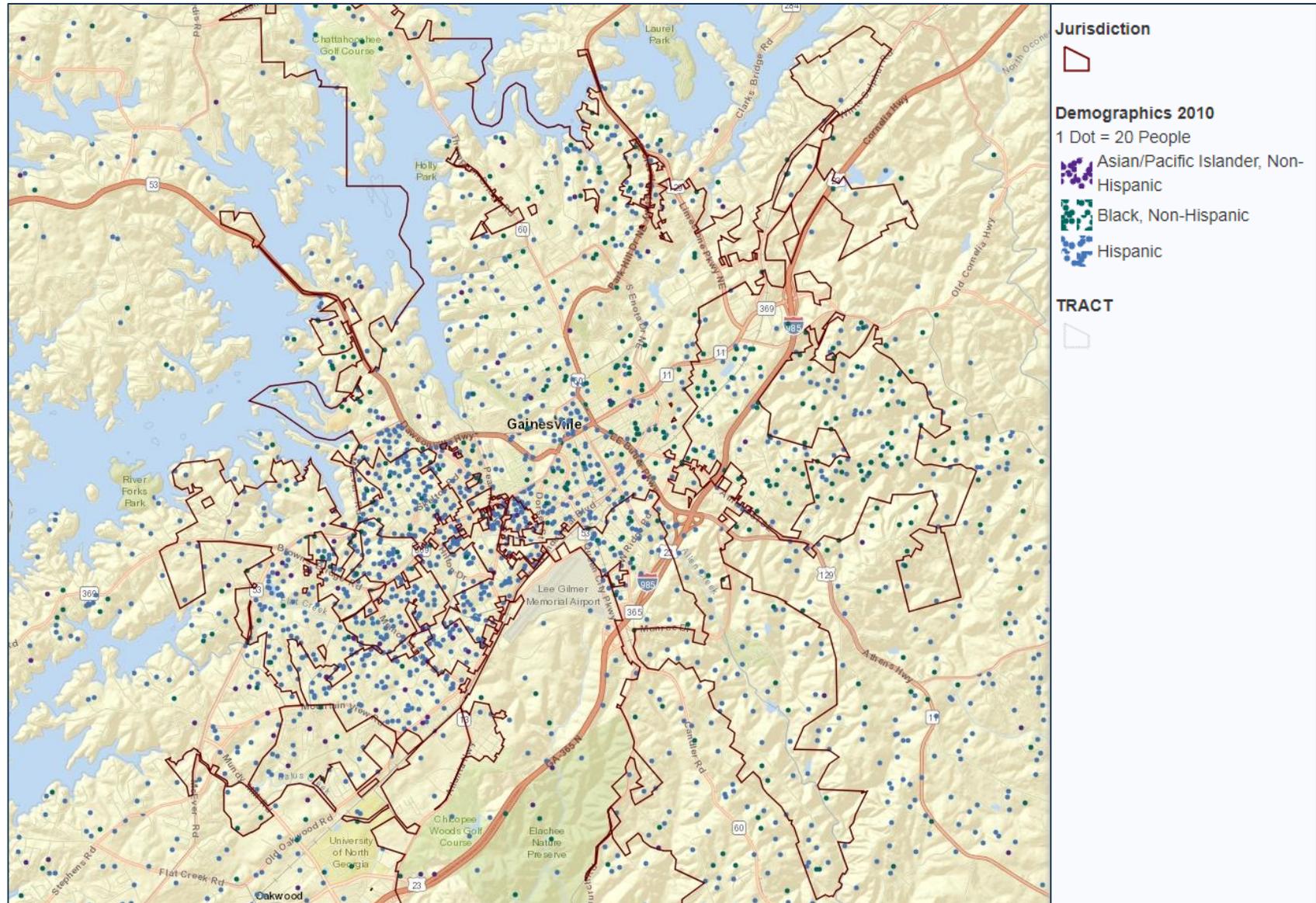
Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

As of the 2009-2013 CHAS data, just over one-half of householders in Gainesville were white (51%). Hispanic householders made up 29%, African Americans, 17%, and Asians, 3%. Hispanic residents lived predominately in the southern part of the city, south of E.E. Butler Parkway and east of McEver Road. Two-thirds or more of residents in these census tracts are Hispanic.

Gainesville's African American population does not show strong concentrations; however, the largest shares of Black residents live in the northern part of the city, north of E.E. Butler Parkway and east of Park Hill Drive. About 40% of residents in these census tracts are Black.

Asian residents in Gainesville live predominately south of Dawsonville Highway and Queen City Parkway and east of McEver Road. Population shares in these areas range from around 3% to 9%, depending on the census tract and block group. The map that follows shows Gainesville's Hispanic, African American, and Asian populations by block group as of 2010.

FIGURE 1 – POPULATION BY BLOCK GROUP FOR AFRICAN AMERICAN, ASIAN, AND HISPANIC RESIDENTS IN GAINESVILLE, 2010



NA-35 PUBLIC HOUSING – 91.205(B)

Introduction

Public housing in the city of Gainesville is managed by the GHA. The quasi-governmental authority is governed by its board of commissioners which are appointed by the City. According to HUD's PIC (the HUD Office of Public & Indian Housing Information Center) data, there are 468 public housing units and no housing choice vouchers in Gainesville. The GHA receives federal funds to modernize and repair those units. The City of Gainesville Community & Economic Development Department works closely with the GHA to offer financial literacy classes to public housing residents and other citizens. Efforts have also been made to identify residents that may be ready for homeownership and direct them toward those opportunities. Grant funds from the City of Gainesville downpayment assistance program have been made available to assist residents with purchasing a new home. Such actions will help housing authority residents become more independent and make units available for families with greater needs.

DRAFT

Totals in Use

TABLE 22 - PUBLIC HOUSING BY PROGRAM TYPE

	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	468	0	0	0	0	0	0

***Note:** Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

TABLE 23 – CHARACTERISTICS OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average annual income	0	0	11,695	0	0	0	0	0
Average length of stay	0	0	5	0	0	0	0	0
Average household size	0	0	2	0	0	0	0	0
# homeless at admission	0	0	5	0	0	0	0	0
# of elderly program participants (>62)	0	0	79	0	0	0	0	0
# of disabled families	0	0	49	0	0	0	0	0
# of families requesting accessibility features	0	0	468	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of domestic violence victims	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

Race of Residents

TABLE 24 – RACE OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	286	0	0	0	0	0	0
Black/African American	0	0	180	0	0	0	0	0	0
Asian	0	0	1	0	0	0	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

***Note:** Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

TABLE 25 – ETHNICITY OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	236	0	0	0	0	0	0
Not Hispanic	0	0	232	0	0	0	0	0	0

*Note: Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

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.

The data from HUD PIH Information Center shows the GHA as having 468 public housing units in use within the city, 49 (10%) of which are held by a family containing one or more people with a disability. According to the HUD data, all 468 of the public housing residents captured in this reporting had requested units with accessibility features. Stakeholder input suggests a general need for more affordable housing options for the disabled population. As many people with disabilities live on limited incomes, often just a modest \$771/month SSI payment, there are effectively no options for them other than public housing. Availability of additional units with accessibility features is the greatest need of this population.

Describe the most immediate needs of residents of public housing and housing choice voucher holders.

Current residents in GHA public housing units are in need of opportunities and supports to grow and attain a level of self-sufficiency. The GHA's Resident Opportunity and Supportive Services Program (ROSS) supports public housing residents by linking them with valuable community resources to obtain economic self-sufficiency, independence, improved quality of life, and in some cases, help individuals maintain stable housing as they age.

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

The needs of the GHA's residents are different from those of the city's overall low- and moderate-income population only in that the GHA's residents are housed in stable and decent housing. With this need met, GHA residents are able to work on other needs that families typically face in addition to housing insecurity. These needs frequently include childcare, healthcare, employment, transportation, and food.

Discussion

The GHA was a lead partner in creation of the Midtown Community Transformation Plan which is focused on the transformation of the community surrounding Walton Summit, a new Low Income Housing Tax Credit development that opened in 2018. The planning team surveyed the community regarding several different types of community needs. The figure below, excerpted from the Midtown Community Transformation Plan, outlines specific needs related to affordable housing. Combined with the needs discovered through the Consolidated Planning process, it is clear that affordable housing is a key need in Gainesville. The GHA is uniquely positioned within the community to continue its leadership, through LIHTC partnerships and other innovative tools, in bringing new affordable housing opportunities to the area.

FIGURE 2 – AFFORDABLE HOUSING NEEDS FROM THE MIDTOWN COMMUNITY TRANSFORMATION PLAN, 2018

Partner Engagement Needs	Public Engagement Needs / Obstacles
HOUSING	
Affordable Housing	Lack of Affordable Housing <ul style="list-style-type: none"> • Cost of non-subsidized housing too high
Emergency Housing <ul style="list-style-type: none"> • Crisis Housing • Rent Assistance • Housing after shelter • Deposit start-up assistance • Housing for convicted felons • Housing for those with addiction issues 	Public Housing Waiting List Too Long <ul style="list-style-type: none"> • Average of 6 could be years on p.h. waiting list
Foster Care Providers	Living in Substandard and Overcrowded Conditions <ul style="list-style-type: none"> • Families are afraid to speak out against land lords
Improved Communication Between Agencies	Good Communication Between Drug Tx Court and Gateway to Housing Options
Transportation	Section 8 Waiting List Too Long
Connecting Housing to Other Needs <ul style="list-style-type: none"> • Dental • Mental Health • Psychiatrists • Childcare • Christmas Help 	Lost Homes Because Couldn't Afford Mortgage

Data Source: Midtown Community Transformation Plan

NA-40 HOMELESS NEEDS ASSESSMENT – 91.205(C)

Introduction

This section provides an assessment of Gainesville’s homeless population and its needs. While the City of Gainesville does not conduct a count of homeless persons, a statewide Point-In-Time count is conducted by the Georgia Department of Community Affairs (DCA) for the 152 counties outside major metropolitan areas. The most recent count was conducted in January 2019 but the results were not available as of the drafting of this plan. Consequently, PIT count data presented here is sourced from DCA’s 2017 count.

Nature and Extent of Homelessness

TABLE 26 – HALL COUNTY 2017 POINT-IN-TIME HOMELESS COUNT

	Sheltered	Unsheltered	Total
Homeless persons	78	45	123
Homeless Subpopulations			
Unsheltered veterans		5	5
Unsheltered chronically homeless persons		16	16
Imminently homeless persons			12

Data Source: Georgia DCA, 2017 Report on Homelessness: Balance of State Continuum of Care Point in Time Homeless Count Report

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).

Gainesville is covered by the Balance of State Continuum of Care, a network of homeless service providers covering all but the most populous Georgia counties and coordinated by Georgia DCA. The state conducts a biennial homeless count and the most recent data released as of the date this plan was drafted was from January 2017. Some of this data is listed by county; however, the majority of the data is provided at a state-wide level with extrapolations used to estimate county-level figures.

On the night of the count, there were a total of 123 homeless persons enumerated in Hall County, including 78 residing in shelters and 45 unsheltered. Homeless subpopulations in Hall County are not specifically counted, however, DCA uses a regression model to estimate various subpopulations. Applying this method, Hall County is estimated to have had five unsheltered veterans and 16 unsheltered chronically homeless persons. Further, DCA estimates the county to have 12 people who are “imminently homeless”, that is, people who face the likely loss of housing within two weeks, have no subsequent residence identified, and lack the resources or support networks needed to obtain other permanent housing.

Other statewide estimates of homeless subpopulations determined that:

- 55% of the homeless population is male, but men make up 69% of the unsheltered homeless
- 53% identify as Black or African American and 41% as white; 6% identify as Hispanic or Latino
- 23% are under 18; 8% are between the ages of 18 and 24
- 10% reported having a mental illness
- 13% reported having a substance abuse disorder
- 19% are domestic violence victims
- 4% are veterans
- 7% are chronically homeless

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

The DCA estimates find that homeless veterans are a very small portion of Hall County's homeless population: of the 123 homeless persons counted, DCA's models suggest that just five would likely be veterans. Families and children experiencing homelessness are a more substantial portion of the population. With 23% of the statewide homeless population being under the age of 18, this would translate to approximately 28 homeless children living in Hall County at the time of the count. DCA's definition of homelessness does not include people who are "doubled-up", living with friends, "couch surfing" or in other unstable situations. Using a broader definition that includes these situations, Hall County Schools estimates that it serves approximately 230 homeless students.

Describe the nature and extent of homelessness by racial and ethnic group.

Using statewide figures, the majority of homeless persons (53%) identify as Black or African American and 41% identify as white. Homeless persons identifying as Hispanic or Latino comprise 6% of the homeless population.

Describe the nature and extent of unsheltered and sheltered homelessness.

On the night of the count, there were a total of 123 homeless persons enumerated in Hall County, including 78 residing in shelters and 45 unsheltered. Statewide, 31% of the unsheltered homeless population were women and 11% were households with children.

Discussion

Local homeless service providers generally agree that the point-in-time count underestimates the true number of homeless people in the community, yet no more reliable source of data is available. Hall County has 87 emergency shelter and transitional housing beds, down from 98 beds five years ago. Compared with what is likely a low-end estimate of 123 homeless people in Hall County, the 87 available beds indicate a shortage of at least 36 beds within the community.

NA-45 NON-HOMELESS SPECIAL NEEDS ASSESSMENT - 91.205 (B,D)

Introduction

This section discusses the characteristics and needs of persons in various subpopulations of Gainesville who are not homeless but may require supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental) persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record and their families.

Describe the characteristics of special needs populations in your community.

According to the 2013-2017 ACS 5-year estimates, 6.0% of Gainesville's population is elderly, aged 65 to 74, while 5.6% is considered frail elderly, age 75 and over. A significant number of residents over the age of 65, (37.2%) have a disability. Within the City, 10.0% of all residents had one or more disabilities, including:

- Hearing difficulty 3.0%
- Vision difficulty 2.6%
- Cognitive difficulty 4.2%
- Ambulatory difficulty 5.9%
- Self-care difficulty 2.9%
- Independent living difficulty 5.2%

According to AIDSvu, a public health information and mapping tool backed by Emory University's Rollins School of Public Health, there are approximately 49,463 people in Georgia living with HIV.¹ In Hall County, the incidence of HIV is estimated at 127 cases per 100,000 people, equating to 253 Hall County residents living with the disease.

An annual survey sponsored by the U.S. Substance Abuse and Mental Health Services Administration (SAMHSA) provides the primary source of information on the use of illicit drugs and alcohol among non-institutionalized persons aged 12 years old or older.² In 2011, an estimated 20.6 million persons in the U.S. were classified with substance dependence or abuse in the past year (8.0 percent of the population aged 12 or older). Of these, 2.6 million were classified with dependence or abuse of both alcohol and illicit drugs, 3.9 million had dependence or abuse of illicit drugs but not alcohol, and 14.1 million had dependence or abuse of alcohol but not illicit drugs. Extrapolating these figures to the city of Gainesville's population, approximately 2,400 Gainesville residents age 12 or older may have a substance dependence or abuse disorder.

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

The primary housing and supportive needs of these subpopulations (the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record and their families) were determined by input from both service providers and the public through the survey, public meetings, and stakeholder interviews. These needs include affordable, safe housing opportunities in areas with access to transportation, commercial and job centers, and social services including counseling and case management.

¹ AIDSvu, Emory University's Rollins School of Public Health in partnership with Gilead Sciences, Inc. and the Center for AIDS Research at Emory University (CFAR). <https://aidsvu.org/state/georgia/>.

² Substance Abuse and Mental Health Services Administration, *Results from the 2011 National Survey on Drug Use and Health: Summary of National Findings*, NSDUH Series H-44, HHS Publication No. (SMA) 12-4713. Rockville, MD: Substance Abuse and Mental Health Services Administration, 2012.

Persons with disabilities often require accessible features and ground floor housing units and use of supportive/therapeutic animals. Victims of domestic violence need safe housing, removal of barriers to relocation, and protection from perpetrators. Persons with criminal records and their families may be disqualified from public housing or Housing Choice Voucher assistance, and accordingly, assistance with housing for low-income members of this subpopulation must be provided by other nongovernmental organizations.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the eligible Metropolitan Statistical Area.

As described previously in this section, there are approximately 49,463 people in Georgia living with HIV. Of these, an estimated 253 are Hall County residents. Statewide data finds that men are far more likely to be living with the disease, making up more than three in four cases. More than 68% of Georgians living with HIV are Black, 19% are white, and nearly 7% are Latinx. HOPWA funds for the eligible Metropolitan Statistical Area including Gainesville are administered by the City of Atlanta.

NA-50 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS – 91.215 (F)

Describe the jurisdiction’s need for public facilities.

Buildings and infrastructure open to the general public, whether owned by the government or by nonprofits, may be considered public facilities under the CDBG program. Gainesville’s needs in this area commonly identified through community input include:

- Parks and pocket parks
- Community centers, specifically a large community center with sports facilities
- Emergency housing for people experiencing homelessness
- ADA improvements to existing facilities and public space

Public facility needs identified in the City’s *2040 Comprehensive Plan* and other local plans include:

- Improvements to the Community Service Center Administrative Building to address energy efficiency, traffic congestion, ADA accessibility, and linkages to the Senior Life Center
- Park improvements, including amenity upgrades, restroom renovations, playground equipment replacement, trail maintenance, parking lot repavement, and development of new park facilities
- New regional park and recreation center
- Development of pocket parks and Downtown parklets
- Construction of two new fire stations in northwest and southeast Gainesville
- Construction of the second phase of a police training facility

How were these needs determined?

The public facility needs listed above were generated based on input from multiple stakeholders consulted through interviews, focus groups, public meetings, and a survey. These stakeholders included City staff and elected officials, Gainesville Housing Authority staff, Hall County and Georgia Mountains Regional Commission staff, Gainesville City School System staff, nonprofit organizations, homeless housing and service providers, organizations serving people with disabilities, real estate agents, housing developers, civic organizations, and Gainesville residents.

Needs were also determined based on a review of previous local and regional plans, such as Gainesville's *2040 Comprehensive Plan*, the *Downtown Gainesville Renaissance Strategic Vision & Plan*, United Way of Hall County's *Community Game Plan*, and recent neighborhood redevelopment plans prepared by the City.

Describe the jurisdiction's need for public improvements.

During the community engagement process, public improvements were frequently mentioned not only as a stand-alone need but also as a crucial component to the development of additional affordable housing. The public improvement needs most commonly identified by local stakeholders include:

- Sidewalk improvements and expansion (particularly in the southeast quadrant of the city)
- Improved pedestrian facilities such as crosswalks (particularly on Jesse Jewell Parkway), trails, and safe walks to school
- Continued code enforcement and blight clean-up efforts
- Expanded bike paths/trails
- Water and sewer expansion
- Stormwater infrastructure improvements
- Extension of infrastructure (sidewalks, water/sewer, etc.) for affordable housing development

Public improvement needs identified in the City's *2040 Comprehensive Plan* and other local plans include:

- Sidewalk and crosswalk improvements
- Water and sewer expansion
- Stormwater planning and storm drainage improvement
- Streetscaping in Downtown and Midtown
- Redevelopment of key properties in Downtown and Midtown
- Completion of additional phases of the Midtown Greenway
- Development a Community Improvement District (CID) on Browns Bridge Road
- Development of a community-wide greenspace plan for pedestrian connectivity
- Downtown connectivity improvements
- Traffic calming and intersection and signal improvements
- Continued code enforcement
- Neighborhood beautification and signage

How were these needs determined?

The public improvement needs listed above were generated based on input from multiple stakeholders consulted through interviews, focus groups, public meetings, and a survey. These stakeholders included City staff and elected officials, Gainesville Housing Authority staff, Hall County and Georgia Mountains Regional Commission staff, Gainesville City School System staff, nonprofit organizations, homeless housing and service providers, organizations serving people with disabilities, real estate agents, housing developers, civic organizations, and Gainesville residents.

Needs were also determined based on a review of previous local and regional plans, such as Gainesville's *2040 Comprehensive Plan*, the *Downtown Gainesville Renaissance Strategic Vision & Plan*, United Way of Hall County's *Community Game Plan*, and recent neighborhood redevelopment plans prepared by the City.

Describe the jurisdiction's need for public services.

Public services, such as case management, childcare, transportation assistance, job training, and programming for youth and senior centers, are important of a community development strategy; however, CDBG funds that can be allocated to such activities are limited to a cap of 15% of a grantee's annual award. The public service needs most commonly identified by local stakeholders include:

- Employment skills training, job search assistance, and mentoring
- Financial counseling and homeownership preparation
- Fair housing education and enforcement, tenant's rights education
- Homelessness outreach and case management
- Transportation assistance, including evening/weekend service to major employers and Lanier Tech
- Senior volunteer program
- Youth services and childcare
- Healthcare

Public service needs identified in United Way of Hall County's *Community Game Plan* and other local plans include:

- College/career preparation and job training programs to fulfill workforce needs
- Financial literacy programs to help achieve financial stability, education about predatory lending
- Youth literacy and enrichment programs
- Programs to assist at-risk students complete high school and reduce incidence of homelessness
- Hall Area Transit service enhancements, improved employer/employee connectivity
- Programs that improve access to healthy food, primary and specialty care, mental and behavioral health services, and medication
- Programs that address effects of abuse and neglect, programs that prevent abuse and neglect
- Emergency assistance for food, shelter, clothing and safety

How were these needs determined?

The public service needs listed above were generated based on input from multiple stakeholders consulted through interviews, focus groups, public meetings, and a survey. These stakeholders included City staff and elected officials, Gainesville Housing Authority staff, Hall County and Georgia Mountains Regional Commission staff, Gainesville City School System staff, nonprofit organizations, homeless housing and service providers, organizations serving people with disabilities, real estate agents, housing developers, civic organizations, and Gainesville residents.

Needs were also determined based on a review of previous local and regional plans, such as Gainesville's *2040 Comprehensive Plan*, the *Downtown Gainesville Renaissance Strategic Vision & Plan*, United Way of Hall County's *Community Game Plan*, and recent neighborhood redevelopment plans prepared by the City.

HOUSING MARKET ANALYSIS

MA-05 OVERVIEW

Housing Market Analysis Overview

While housing choices can be fundamentally limited by household income and purchasing power, the lack of affordable housing can be a significant hardship for low- and moderate-income households, preventing them from meeting other basic needs. Stakeholders and residents reported that affordable housing for families and individuals is a significant issue in Gainesville, and according to the 2013-2017 ACS, housing costs have increased substantially for renters since 2000.

In addition to reviewing the current housing market conditions, this section analyzes the availability of assisted and public housing and facilities to serve homeless individuals and families. It also analyzes local economic conditions, and summarizes existing economic development resources and programs that may be used to address community and economic development needs identified in the Needs Assessment.

MA-10 NUMBER OF HOUSING UNITS – 91.210(A)&(B)(2)

Introduction

The 2013-2017 Five-Year American Community Survey estimated that there are 13,692 housing units in Gainesville, with an occupancy rate of 90% (Table 27). Unit types are nearly evenly split between single-family (48%) and multifamily (49%). The largest share of units are single-family detached structures (43%), and attached single units (townhomes) make up a much smaller share of the stock (5%). The largest share of multifamily units (28%) is found in medium-sized complexes (5-19 units). Large complexes account for 14% of Gainesville homes, while units in small buildings – duplexes, triplexes, and fourplexes – account for only 7%.

There are an estimated 224 units of other types of housing in Gainesville, including mobile homes, RVs, and vans, making up 2% of residences citywide. This figure has increased from an estimate of around 153 five years ago. While some manufactured housing/mobile homes are scattered throughout the city, there are also mobile home parks such as Suburban and Downtowner Mobile Home Parks in the southwest part of the city.

As Table 28 shows, just over a third of Gainesville households own their homes (36%), and nearly two-thirds rent (64%). This is much lower than the statewide homeownership rate of 63%. Nearly all owned-housing in Gainesville has at least two bedrooms: 17% has two bedrooms and 82% has three or more bedrooms. Rental units tend to be smaller: nearly a quarter of units are studios or one-bedroom units (24%). The most common rental unit contains two bedrooms (45%), while less than a third (31%) of renters live in homes with three or more bedrooms.

Input from stakeholders indicates that new construction or rehabilitation of affordable rental units is the greatest housing need in the community.

Residential Properties by Number of Units

TABLE 27 – RESIDENTIAL PROPERTIES BY UNIT NUMBER

Property Type	Number	Percent
1-unit detached structure	6,069	43%
1-unit, attached structure	751	5%
2-4 units	1,036	7%
5-19 units	3,953	28%
20 or more units	1,929	14%
Mobile Home, boat, RV, van, etc	224	2%
Total	13,962	100%

Data Source: 2013-2017 ACS

Unit Size by Tenure

TABLE 28 – UNIT SIZE BY TENURE

Unit Size	Owners		Renters	
	Number	Percent	Number	Percent
No bedroom	34	1%	325	4%
1 bedroom	21	0%	1,583	20%
2 bedrooms	770	17%	3,590	45%
3 or more bedrooms	3,741	82%	2,518	31%
Total	4,566	100%	8,016	100%

Data Source: 2013-2017 ACS

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

The Gainesville Housing Authority (GHA) has 486 public housing units in three developments including Melrose Homes, Harrison Square, and various scattered sites. The average household income for GHA’s public housing residents is \$15,237, which is considerably less than the median household income in Gainesville which is currently \$41,250.

Additional assisted housing in the city of Gainesville includes Low Income Housing Tax Credit (LIHTC) properties, properties supported by Project-Based Section 8 subsidies, and Housing Choice Vouchers.

There are eight developments funded by tax credits and 385 Project Based Section 8 units in three developments. The Georgia Department of Community Affairs administers Housing Choice Vouchers for Gainesville, and there are currently 93 vouchers in use within the city.

The City has a rehabilitation loan program that is available to anyone with income limits at or below 80 percent of AMI. There is also an Emergency Repair grant program, for the elderly or disabled that provides funds up to \$10,000 for emergency repairs and/or accessibility improvements.

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

No units are expected to be lost from the publicly-assisted affordable housing inventory over the next five years. The next projects facing decision points regarding expiring affordability periods are under contract until 2026.

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

Cost burden data shows that affordability needs are particularly severe for renters with incomes under 30% of HUD Area Median Family Income (HAMFI), affecting over a thousand households. Input collected from stakeholders and public meeting attendees strongly suggests that a scarcity of available rental units in Gainesville is driving up housing costs and leading to a decline in housing conditions.

On the ownership side, income and home value data indicate starter home prices in Gainesville that are out of reach for many moderate and middle income households. Affordability data in the Needs Assessment supports this, with cost burdens impacting considerable shares of households up to 100% HAMFI.

In terms of unit size, overcrowding impacts a significant number of households, particularly renters. The Needs Assessment identified 919 overcrowded households, most of whom were renters (794 households). The vast majority of these are single-family households (774). Considering that the majority of rental units contain two bedrooms or fewer (69%), future affordable housing development should reflect continued need for 3+ bedroom rental units for larger families.

Describe the need for specific types of housing.

The community survey indicates a high need for family housing, senior housing, housing that accepts Section 8 vouchers, new affordable rental units, and new housing for homeownership. Community members also noted the need for affordable senior housing, including one-bedroom rental units. Data discussed in the following section indicates the need for rental housing for very low income households and for-sale housing that is affordable based at median income levels.

MA-15 HOUSING MARKET ANALYSIS: COST OF HOUSING - 91.210(A)

Introduction

This section reviews housing costs and affordability in Gainesville. As a general rule, Gainesville has tended to have slightly higher housing costs than Georgia as a whole based upon the access to the lake and the volume of historic homes within the city. This continues to be true for for-sale housing. As Table 29 shows, median home value in Gainesville is estimated at \$172,300 according to 2013-2017 ACS data. The median value throughout Georgia is \$158,400. The median household income in Gainesville, \$41,250, is significantly below the statewide median of \$52,977. This higher cost, combined with lower median wages, indicate a likely shortage of affordable for-sale housing. This could be a cause of the city's below-average home ownership rates as residents are unable to purchase homes and remain in rental housing.

Based on 2013-2017 ACS data, median rent in Gainesville is \$702, which is below the statewide median of \$733. About 68% of Gainesville rental units cost between \$500 and \$999 a month, and 17% have rents under \$500 a month. Rental rates are \$1,000 or more for 15% of rental housing units. Public engagement conducted as part of the Consolidated Plan process indicates that this data on housing costs may be outdated, as stakeholders believed rents of \$1,000 or more were becoming increasingly common and that a unit with a rent under \$700 was almost nonexistent.

The need for improvement or construction of affordable rental units is the most commonly identified housing issue in Gainesville, with data and local perceptions both indicating affordability issues, particularly for households with incomes below 80% of the area median.

Ability to afford housing is tied to other needs identified in the community, including homelessness, housing and services for people with disabilities, senior housing, and availability of housing for people re-entering the community from long-term care facilities or other institutions.

Cost of Housing

TABLE 29 – COST OF HOUSING

Cost of Housing	Base Year: 2000	Most Recent Year: 2017	% Change
Median Home Value	\$129,500	\$172,300	33%
Median Contract Rent	\$522	\$702	34%

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

TABLE 30 - RENT PAID

Rent Paid	Number	Percent
Less than \$500	1,353	17%
\$500-999	5,295	68%
\$1,000-1,499	915	12%
\$1,500-1,999	94	1%
\$2,000 or more	169	2%
Total	7,826	100%

Data Source: 2013-2017 ACS

Housing Affordability

TABLE 31 – HOUSING AFFORDABILITY

Units Affordable to Households Earning	Renter	Owner
30% HAMFI	760	No Data
50% HAMFI	1,300	1,740
80% HAMFI	4,685	1,150
100% HAMFI	No Data	575
Total	6,745	3,465

Data Source: 2011-2015 CHAS

Monthly Rent

TABLE 32 – FISCAL YEAR 2018 HOME AND FAIR MARKET RENTS FOR HALL COUNTY

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$682	\$725	\$847	\$1,108	\$1,190
High HOME Rent	\$682	\$725	\$847	\$1,092	\$1,190
Low HOME Rent	\$562	\$602	\$722	\$835	\$931

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Table 31 estimates the number of units in Gainesville affordable to renters and owners at a variety of income levels, which can be compared to the number of households at each income level, as provided in Table 8 of the Needs Assessment.

According to CHAS estimates, there are 1,775 renters with incomes under 30% HAMFI, but only 565 rental units affordable at that income level are reported in Table 31. Thus, there is insufficient rental housing for

households with very low incomes. At other income levels, there appear to be a sufficient number of renter units affordable to renter households at that income level. However, these figures do not take into account unit condition or size; nor do they reflect the possibility that a unit that would be affordable to a low or moderate income household may be unavailable to them because it is occupied by a higher income household.

Turning to owners, there are an estimated 784 owner households with incomes at or below 50% HAMFI in Gainesville, but Table 31 reports only 490 owner-occupied housing units affordable at that income level. This leaves a deficit of 294 affordable owner-occupied units. At the next income levels there appear to be adequate affordable units. As with rental housing, these figures do not take into account housing size or condition, or the possibility that higher income households will choose to occupy lower cost units.

The National Low Income Housing Coalition's Out of Reach data examines rental housing rates relative to income levels for counties and metro areas throughout the U.S. To afford a two-bedroom rental unit at Hall County's Fair Market Rent (FMR) of \$725 without being cost burdened would require an annual wage of \$29,000. This amount translates to a 40-hour work week at an hourly wage of \$14, a 77-hour work week at minimum wage, or a 37-hour work week at the county's average renter wage of \$16.28. To afford a three-bedroom unit at the FMR of \$1,108 would require an annual wage of \$44,320.

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

Table 29 shows that median home value increased by 33% from the 2000 Census to the 2013-2017 ACS, and median rent increased by 34%. While home values may have fallen and rents stagnated within that period during the Great Recession, they have since recovered, and affordability has, in turn, decreased. A tight rental market and a lack of affordable for-sale housing and slow wage growth all indicate that housing affordability is likely to continue as an issue in Gainesville.

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

Table 32 above shows HUD Fair Market Rents and HOME rents for Hall County. The median contract rent of \$702 is roughly between the fair market rent an efficiency housing unit and a one bedroom. With about 85% of rents in Gainesville under \$1,000 per month, rental housing should be available at fair market rents for nearly all unit sizes.

Note that this data does not reflect housing condition, which is an important consideration. While the rent may be affordable, substandard housing conditions may make a unit unsafe or lead to exceptionally high utility costs, negating any savings in rent as compared to a more expensive unit.

Discussion

Based on 2013-2017 ACS data provided by HUD, it appears that there is a need for additional housing for those at or below 30% HAMFI. There are only 565 rental units identified that meet, resulting in a shortage

of 1,210 units compared to households in this group. This also supports the need for Section 202 and Section 8 developments. There is also a need for owner housing for those at or below 50% HAMFI.

MA-20 HOUSING MARKET ANALYSIS: CONDITION OF HOUSING – 91.210(A)

Introduction

This section examines the condition of housing in Gainesville, including the presence of selected housing conditions: 1) lack of complete plumbing facilities, (2) lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. This section also examines the age of housing stock, vacancy rate and suitability of vacant housing for rehabilitation, and the risk of lead-based paint hazards.

According to 2013-2017 ACS estimates, about 40% of rental units and one-quarter of owner units have one of the selected housing conditions. CHAS data discussed in the Needs Assessment indicates that cost burdens are by far the most common housing condition. Less than 1% of owner units have two or more selected conditions (14 units). For renters, 8% of units have two conditions (651 units, and none have three or more conditions. These figures indicate that rental units are more likely to be physically substandard (i.e., lack a complete kitchen or plumbing).

Age of housing reflects periods of development in Gainesville. The city contains a significant supply of housing built prior to 1980, which is split fairly evenly between renters and owners. A much larger percentage of renter units (39%) were built from 1980-1999 than owner units (27%). The newest units, built after 2000, contain a higher percentage of owners (30%) than renters (20%). It is important to note that the absolute number of rental households outnumber owner households in each category because of the greater overall number of rental units. While some older homes may be well-maintained, the considerable share of housing built prior to 1980 indicates potential need for rehabilitation assistance.

Describe the jurisdiction’s definition for “substandard condition” and “standard condition but suitable for rehabilitation.”

For the purpose of this Consolidated Plan, the City of Gainesville defines units to be in “standard condition” if they meet HUD Section 8 housing quality standards. A unit is defined as “substandard” if it lacks complete plumbing, a complete kitchen, or heating fuel (or uses heating fuel that is wood, kerosene, or coal). A unit is “substandard but suitable for rehabilitation” if it lacks complete plumbing, a complete kitchen or a reliable and safe heating system but has some limited infrastructure that can be improved upon. These units are likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces, and inadequate insulation. They may not be part of public water or sewer systems, but will have sufficient systems to allow for clean water and adequate waste disposal.

There are an estimated 1,380 vacant housing units in Gainesville. The City does not have counts of units that are substandard, substandard but suitable for rehabilitation, abandoned, or real estate owned (REO

properties), as this would require evaluating units on a house-by-house basis. In general, however, units with more than one substandard condition and older units are more difficult to rehabilitate. A rough assessment of conditions can be made by considering housing age and absence of basic amenities.

Condition of Units

TABLE 33 - CONDITION OF UNITS

Condition	Owners		Renters	
	Number	Percent	Number	Percent
With one selected condition	1,106	24%	3,477	43%
With two selected conditions	0	0%	651	8%
With three selected conditions	14	0%	40	0%
With four selected conditions	0	0%	26	0%
No selected conditions	3,446	75%	3,822	48%
Total	4,566	100%	8,016	100%

Data Source: 2013-2017 ACS

Year Unit Built

TABLE 34 – YEAR UNIT BUILT

Year Unit Built	Owners		Renters	
	Number	Percent	Number	Percent
2000 or later	1,375	30%	1,636	20%
1980-1999	1,236	27%	3,153	39%
1950-1979	1,592	35%	2,534	32%
Before 1950	363	8%	693	9%
Total	4,566	99%	8,016	100%

Data Source: 2013-2017 ACS

Risk of Lead-Based Paint Hazard

TABLE 35 – RISK OF LEAD-BASED PAINT

Risk of Lead-Based Paint Hazard	Owners		Renters	
	Number	Percent	Number	Percent
Total units built before 1980	1,955	43%	3,227	40%
Housing units built before 1980 with young children (age 6 or younger) present	165	4%	840	11%

Data Source: 2013-2017 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

TABLE 36 - VACANT UNITS

Vacant Units	Number	Percent
For rent	593	43%
For sale	84	6%
Rented or sold but not occupied	84	6%
For seasonal, recreational, or occasional use	120	9%
Other vacancies	499	36%
Total	1,380	100%

Data Source: 2013-2017 ACS

Describe the need for owner and rental rehabilitation based on the condition of the jurisdictions’ housing.

Community input from local stakeholders and residents indicates substantial need for rental housing rehabilitation. Survey respondents ranked “grants to improve affordable rental housing,” as the highest need among those listed. Data regarding housing conditions indicates that 465 rental units in Gainesville have at least two housing conditions, which are likely to include cost burdens and one other condition (overcrowding, lack of complete kitchen, or lack of complete plumbing). CHAS data from the Needs Assessment indicates that there are 30 renter households with incomes below the area median who lack complete kitchens or plumbing. Additionally, one in ten rental housing units was built before 1950, indicating the highest risk for deferred maintenance and rehabilitation need. Additionally, a third of rental housing was built between 1950 and 1980, and as this housing ages, maintenance needs will continue to grow.

Rehabilitation for owner-occupied units was not mentioned as frequently by stakeholders, although just under half of survey respondents indicated that there is a high need for “help for homeowners to make housing improvements.” Owners are less likely to lack complete kitchens or plumbing, and therefore are less likely to live in substandard housing. However, housing age indicates that some owner-occupied units are at risk of deferred maintenance and may currently or in the near future be in need of some rehabilitation, given that nearly half of units were built prior to 1980. Additionally, seniors living on Social Security or retirement income may have paid off their mortgages but are now unable to afford necessary repairs and maintenance as their homes age.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards.

Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Housing conditions can significantly affect public health, and exposure to lead may cause a range of health problems for adults and children. The major source of lead exposure comes from lead-contaminated dust found in deteriorating buildings, including residential properties built before 1978 that contain lead-based paint.

Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. However, risk factors for exposure to lead include housing old enough to have been initially painted with lead-based paint (i.e., pre-1978), households that include young children, and households in poverty. Table 34 identifies the total number of housing units built before 1980, and the total number of renter and owner units built before 1980 that house children under age 6. As shown, this includes 165 owner-occupied units (or 4% of total owner-occupied housing) and 840 renter-occupied units (or 11% of total renter-occupied housing) with at least two risk factors for exposure to lead-based paint.

Broadband Access Availability

As discussed in NA-10, broadband internet is increasingly necessary for adults to access job ads and applications, online continuing education and college programs, and social service and housing resources. For children and teens, online education resources are also important. There are three considerations to be taken into account in assessing internet access: (1) need for broadband wiring and for connections to broadband service; (2) competitive pricing and service resulting from having more than one internet service provider within an area; and (3) affordability of broadband service for low- and moderate-income households.

According to the Federal Communication Commission's database and maps of broadband availability, 99.3% of Gainesville's population lives in areas with access to three or more service providers offering internet service at download speeds of 25 megabits per second (Mbps) or higher and upload speeds of 3 Mbps, which would be sufficient for most use. The remaining 0.7% of the population has access to two providers with these speeds. The FCC's data indicates that the availability of broadband connections through a variety of providers should not be an issue in Gainesville.

Despite the availability of several internet access providers, affordability may still be a challenge for many low- and moderate-income households, including homeless individuals and families. As discussed in the Needs Assessment, several organizations providing housing or otherwise serving the Gainesville community do provide computer and internet access, including the Gainesville Housing Authority, Gainesville City Schools, Gainesville-Hall County Senior Life Center, Hall County Public Libraries, and others. Additionally, the City of Gainesville provides free public wireless internet at several areas in the city.

Environmental Resiliency

The impacts of environmental hazards on low- and moderate-income households is an important consideration for regional planners, city staff, and housing and service providers in Gainesville. The Hall County Emergency Management Agency (EMA) provides emergency preparedness and management for residents living in Gainesville. In 2017, the County adopted a Hazard Mitigate Update covering 2016 through 2021, and Gainesville and other cities in the county signed onto the plan. The Update identified hazards most likely to impact the County and each of its cities. According to this assessment, Gainesville is most vulnerable severe weather (such as lightning, thunderstorms, and hailstorms), high wind, tornadoes, and drought. Each of these hazards have a high probability of occurring, may occur frequently, and may be extremely severe.

To mitigate environmental hazards in the County, EMA identified a variety of techniques focused primarily on prevention, emergency services, and public education and awareness. High priority hazards mitigation techniques include:

- Utilize planning and zoning regulations to deter development in flood plains
- Enforce building design standards related to flooding
- Maintain National Flood Insurance Program (NFIP) compliance
- Purchase and install outdoor warning sirens
- Create a community outreach program regarding winter storms, particularly roof damage and regulation
- Create a community education campaign regarding safe sheltering during tornadoes/severe thunderstorms
- Utilize Firewise Communities program to inform public about threat of wildfires and encourage planning initiatives
- Institute water use ordinances and enforce water use ordinances currently in place
- Update inventory of generators at critical facilities
- Maintain generators at all critical facilities
- Maintain safety procedures/policies/plans in accordance with state and federal regulations
- Maintain an active and viable Local Emergency Planning Committee (LEPC)
- Continue to train and equip first responders in hazardous materials operations

Over the next few years, Hall County EMA, Hall County Public Works, Hall County and municipal fire departments, municipal planning departments, and other partners will work to implement these and other strategies to prevent and mitigate natural and manmade hazards.

MA-25 PUBLIC AND ASSISTED HOUSING – 91.210(B)

Introduction

Public housing in the city of Gainesville is managed by the Gainesville Housing Authority. The quasi-governmental authority is governed by a five-member board of commissioners appointed by the mayor of Gainesville. GHA manages a total of 486 public housing units in Gainesville and receives federal funds to modernize and repair those units. The City of Gainesville Community Development Department works closely with the Housing Authority to offer financial literacy classes to public housing residents and other citizens. Efforts are also being made to identify Housing Authority residents that may be ready for homeownership and then directing them to the City's down payment assistance program which is available to assist residents with purchasing a new home. Such actions will help housing authority residents become more independent and make units available for other families with affordable housing needs.

The City of Gainesville does not manage or oversee GHA funds. The questions in this section are answered only from the perspective of the PHA.

Totals Number of Units

TABLE 37 – TOTAL NUMBER OF UNITS BY PROGRAM TYPE

	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			495						
# of accessible units									

***Note:** Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

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.

The GHA manages two large complexes and a number of scattered sites. Melrose Homes contains 114 units, Harrison Square contains 75, and there are 168 scattered site units. The units range from efficiencies to five bedroom units. In 2018, a Low Income Housing Tax Credit development known as Walton Summit opened replacing 131 GHA-owned units of functionally obsolete public housing. When all three phases of Walton Summit are complete, the development will contain over 250 units, a mixture of public housing, income-restricted, and market rate units.

The GHA operates a total of 486 units of public housing. Melrose Homes contains 114 units, Harrison Square contains 75, there are 168 scattered site units, and additional public housing units in the new Walton Summit development. Inspection scores for the two public housing properties are provided in Table 38. These have decreased by an average of about nine points from the scores five years ago, indicating a decline in property conditions.

Public Housing Condition

TABLE 38 - PUBLIC HOUSING CONDITION

Public Housing Development	Average Inspection Score
Harrison Square	76
Melrose Homes	73

Data Source: HUD Physical Inspection Scores

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

The GHA is pursuing programs and tools to update the community's public housing inventory. Green Hunter Homes, a 131-unit public housing property, was demolished to make way for the Walton Summit; approximately 40 of the new units will be public housing once all phases of the project are completed. Melrose and Harrison Square are both older properties that carry significant ongoing maintenance costs. The GHA is applying to HUD for the ability to convert these remaining public housing units under the Rental Assistance Demonstration (RAD) program. If approved, this would give the GHA opportunities to leverage its real estate assets to replace and/or rehabilitate these units.

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

In addition to routine maintenance and lawn care the GHA offers 24/7 emergency services for residents. The Authority also partners with area organizations to offer additional opportunities for residents including the following:

- English classes
- Income tax assistance
- Case management
- Adult Computer Classes
- Childcare
- Credit Issues
- Community Services
- Educational Goals
- Employment Readiness
- Financial Literacy
- Housing
- Home-ownership Counseling
- Disability Counseling
- Support Services
- Nutrition
- Healthcare
- Accessible Resources
- Senior Employment Volunteer Opportunities

Additionally, the Resident Opportunity and Supportive Services Program (ROSS) supports public housing residents by linking them with valuable community resources to obtain economic self-sufficiency, independence, improved quality of life, and in some cases, helping individuals maintain stable housing as they age.

MA-30 HOMELESS FACILITIES AND SERVICES – 91.210(C)

Introduction

Survey results indicate high levels of need for all homelessness services, especially access to homeless shelters, homelessness prevention, and permanent housing.

There are approximately 98 total beds offered for the homeless by seven agencies in the City of Gainesville. These include both emergency and transitional beds for individuals and for families. The majority of the funding for homeless services is provided by the Georgia Department of Community Affairs through the “Balance of State Continuum of Care”. Funding is the greatest obstacle to addressing this goal.

Several organizations operating in Gainesville provide facilities and/or housing targeted to the homeless. These are described in detail below. The table below summarizes the number of beds and units that are available within Hall County.

Facilities and Housing Targeted to Homeless Households

TABLE 39 - 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)	32	66			
Households with only adults					
Chronically homeless households					
Veterans					
Unaccompanied youth					

Data Source: Review of local providers by Mosaic Community Planning

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.

A variety of mainstream services are available to complement the other more targeted services offered to people who are homeless, however, their availability is often constrained due to funding. These mainstream services, while not specifically designed for or targeted to people who are homeless, are available and accessible to them and can support their access to healthcare and employment opportunities.

The City of Gainesville is home to the main campus for the Northeast Georgia Health System (NGHS), a regional not-for-profit community health system in northeast Georgia. NGHS offers a full range of healthcare services. The flagship Gainesville Hospital features capacity for 557 inpatients, including 261-skilled nursing beds, a Level II Trauma Center, 23 operating rooms, emergency services, a 32-bed Intensive Care Unit (ICU), the Ronnie Green Heart Center (18-bed Cardiovascular ICU and 17-Bed Critical Care Unit), and Women & Children’s Pavilion with Level III Neonatal Intensive Care Unit (NICU). Additional facilities in Hall County include: seven urgent care centers, a mental health and substance abuse treatment center, a satellite cancer treatment center, long-term care centers, six outpatient physical, occupational and speech therapy locations, and in-home services such as hospice.

The Hall County Library provides resources and services for the purpose of information, education, business, and recreational needs. The Hall County Library provides the public with access to the internet and computers provided for adults and children library cardholders, a computer lab for computer classes is offered, public meeting rooms are available for non-profit organizations, reference assistance and referrals are provided, consumer reports and legal forms are available, reader’s advisory assistance is offered, reading, literacy, and educational programs are offered for children and adults.

The Atlanta Office of Consumer Credit Counseling Service has a local branch and provides credit counseling to the public and teaches the credit sessions of the local home buyer education classes. These services include budget counseling, debt management plans, and community outreach activities. The Georgia Department of Labor provides job placement, unemployment insurance, vocational rehabilitation, job search assistance, and job training services at the Gainesville Career Center, which serves five counties (Dawson, Forsyth, Hall, Lumpkin, and White).

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.

Gainesville Action Ministries

The primary function of Gainesville Action Ministries is to assist individuals and families struggling with the issues of homelessness. The ministry combines programs of emergency financial assistance, food and clothing assistance, and other in-kind relief with case management and referrals to other local resources

available to people in crisis. They also provide educational programs. The primary groups served are the working poor struggling with homelessness and the elderly.

The Salvation Army

The Salvation Army provides food, shelter, and clothing. Most of their services target the temporary homeless population; they do however also serve several chronically homeless. They offer adult rehabilitation, emergency disaster services, emergency financial assistance, housing and homeless services, hunger relief, and youth services.

Gateway Domestic Violence Center

The Gateway Domestic Violence Center provides services to women and children who are victims of domestic violence. They provide a crisis hotline, food, shelter, clothing, toiletries, medicine, transportation, support groups, life skills training, occupational therapy, legal advocacy, community outreach, and case management.

Gainesville City Baptist Rescue Mission

The Gainesville City Baptist Rescue Mission provides food, shelter, and clothes to homeless men in the City of Gainesville.

Avita Community Partners

Avita Community Partners promotes safe, stable, and meaningful lives for citizens within a 13-county area of northeast Georgia. They provide services and programs such as mental health services, addictive diseases services, and child and adolescent services. They also provide crisis apartments for clients.

Ninth District Opportunity

NDO's housing programs are designed to assist households that are currently homeless or in imminent danger of becoming homeless with the establishment of long-term housing stability through limited financial assistance and intense case management services. Enrollment in the agency's housing programs are limited to applicants that are either literally homeless or are in imminent risk of eviction that meet the program income requirements (50% AMI for ReHousing and 30% AMI for Prevention) and have demonstrated a lack of resources that would allow them to resolve the crisis without program intervention.

Ninth District Opportunity's Community Services Department works directly with low-income families to reduce the impact of poverty in the local communities of North Georgia. Each participant is evaluated in ten dimensions to determine the barriers to self-sufficiency and establish an achievable work plan customized to the individual household needs.

Services offered through the Community Services department:

- Community Resource Coordination
- Crisis Rent and Utility Assistance
- Emergency Food Assistance
- Family Development Counseling
- Income Management Counseling
- Employment Counseling
- Work Experience Placement
- SSI Advocacy (SOAR Certified)

- Education Counseling and Referral Services
- Transportation Assistance
- Indigent Medication Assistance
- SNAP (Food Stamp) Applications

Family Promise of Hall County

After a 90 day case management program, families may participate in the Next Step Affordable Housing Program, which uses houses donated to be used as rental properties. Families pay monthly rent based on their income. Their utilities are covered by that rent payment and the remainder is deposited into a savings account for the family.

My Sister's Place, Inc.

My Sister's Place provides homeless shelter for women and their children. The organization also provides for immediate needs like food, shelter, transportation and clothing.

MA-35 SPECIAL NEEDS FACILITIES AND SERVICES – 91.210(D)

Introduction

This section describes the housing and social service needs of Gainesville's special populations including the elderly, frail elderly, domestic violence victims, residents with diagnosis of HIV/AIDS, and residents with substance abuse, mental health, or disability diagnosis.

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, describe their supportive housing needs.

The primary housing and supportive needs of these subpopulations (the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record and their families) were determined by input from both service providers and the public through the survey, public meetings, and stakeholder interviews. These needs include affordable, safe housing opportunities in areas with access to transportation, commercial and job centers, and social services including counseling and case management.

Persons with disabilities often require accessible features and ground floor housing units and use of supportive/therapeutic animals. Victims of domestic violence need safe housing, removal of barriers to relocation, and protection from perpetrators. Persons with criminal records and their families may be disqualified from public housing or Housing Choice Voucher assistance, and accordingly, assistance with housing for low-income members of this subpopulation must be provided by other nongovernmental organizations.

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

Supportive housing is frequently a need for people with mental health and substance abuse disorders after being discharged from inpatient treatment in order to prevent homelessness. Local service providers are well-networked and often make referrals to one another to provide shelter, temporary food, clothing, and other immediate services.

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)

Gainesville's first year Annual Action Plan specifies the activities the jurisdiction plans to undertake in the coming program year. While the plan does not include activities specifically targeted to these non-homeless special needs populations, several activities are expected to provide a community-wide benefit which will support some of the unique needs of people within these subpopulations.

MA-40 BARRIERS TO AFFORDABLE HOUSING – 91.210(E)

Describe any negative effects of public policies on affordable housing and residential investment.

Market data and stakeholder input both suggest a tight housing market in Gainesville, with low vacancy rates and increasing housing costs. While the market depends largely on the private sector to provide housing, there are roles the City and others can play through policy and regulation that may encourage greater private investment in new housing development in Gainesville.

Several aspects of the City's zoning code could potentially have a negative effect on housing development. For example, the City may want to consider adopting means to allow more flexibility in density and affordable housing development by carving out additional residential zoning districts or subdistricts that allow for a greater mix of housing types, lower minimum lot sizes, and higher multifamily density, and other alternatives such as relaxing the infill residential development standards, providing for cluster developments, density blending, and transfer of development rights in appropriate locations. Permitting or incentivizing conversion of single-family dwellings in high opportunity intown neighborhoods to two-family, 3-family, or multifamily dwellings on large lots also is a strategic way to address the need for more density and infill development in established neighborhoods.

Moreover, the City's land use regulations could go beyond just meeting the minimum FHA standards and affirmatively further and incentivize the development of affordable housing with inclusionary zoning policies. Gainesville has not adopted specific development incentives like density bonuses, reduced parking, or design waivers, reduced or waiver of development impact fees, administrative variances, or expedited permitting for the development of affordable or low-income housing or housing for protected classes.

Taken together, these zoning tools could potentially allow for more supply of housing, which helps put downward pressure on rental and sale prices, so that moderate and low-income families have access to those neighborhoods and all the congruent benefits that come with higher opportunity areas such as access to jobs, better schools, access to transportation, and access to cultural amenities and public accommodations.

MA-45 NON-HOUSING COMMUNITY DEVELOPMENT ASSETS – 91.215 (F)

Introduction

Gainesville and Hall County benefit from a growing and diverse economic base. From 2010 to 2015, the number of jobs in the city increased by 9,807 or 31%. Within Gainesville, largest employment sectors are: (1) education and health care services and (2) manufacturing. According to the Georgia Mountains Regional Commission's *Georgia Mountains Comprehensive Economic Development Strategy & Regional Plan* (CEDS), manufacturing is the most prominent form of employment in the region, with a significant number of those employees working in the food processing industry (particularly poultry processing) around Gainesville.

Following manufacturing, the region's most common employment sectors are retail trade, health care, and accommodation/food services. Recent trends indicate a decline in goods production sectors and an increase in commercial and medical services sectors.

This section examines Gainesville's economic development assets and needs aside from housing, including business activity, workforce, economic activities, and educational attainment.

Business Activity

TABLE 40 - 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	357	50	2%	0%	(2%)
Arts, Entertainment, Accommodations	1,507	2,893	9%	7%	(2%)
Construction	1,475	969	9%	2%	(7%)
Education and Health Care Services	2,718	13,348	16%	32%	16%
Finance, Insurance, and Real Estate	534	1,633	3%	4%	1%
Information	242	408	1%	1%	0%
Manufacturing	4,256	8,747	25%	21%	(4%)
Other Services	789	590	5%	1%	(4%)
Professional, Scientific, Management Services	1,539	4,226	9%	10%	1%
Public Administration	425	2,367	3%	6%	3%
Retail Trade	1,829	4,064	11%	10%	(1%)
Transportation, Warehousing, Utilities	541	759	3%	2%	(1%)
Wholesale Trade	505	1,353	3%	3%	0%
Total	16,717	41,407	100%	100%	--

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

TABLE 41 - LABOR FORCE

Total population in the civilian labor force	17,655
Civilian employed population 16 years and over	16,999
Unemployment rate	3.7%
Unemployment rate for ages 16-24	5.1%
Unemployment rate for ages 25-65	3.6%

Data Source: 2013-2017 ACS

TABLE 42 – OCCUPATIONS BY SECTOR

Occupations by Sector	Number	Percent
Management, business, and financial	1,510	9%
Science and arts	2,419	14%
Farming, fisheries, and forestry	157	1%
Service	2,934	17%
Sales and office	3,719	22%
Construction, extraction, maintenance, and repair	1,604	9%
Production, transportation, and material moving	4,656	27%
Total	16,999	100%

Data Source: 2013-2017 ACS

Travel Time

TABLE 43 – TRAVEL TIME

Travel Time	Number	Percentage
< 30 Minutes	11,725	72%
30-59 Minutes	3,506	22%
60 or More Minutes	1,041	6%
Total	16,272	100%

Data Source: 2013-2017 ACS

Education

TABLE 44 - EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS (POPULATION AGE 25 TO 64)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,713	139	1,219
High school graduate (includes equivalency)	3,060	75	1,512
Some college or Associate's degree	3,257	115	867
Bachelor's degree or higher	3,199	164	491

Data Source: 2013-2017 ACS

TABLE 45 - EDUCATIONAL ATTAINMENT BY AGE

Educational Attainment	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–64 yrs	65+ yrs
Less than 9th grade	70	710	1,175	1,217	457
9th to 12th grade, no diploma	735	572	894	503	370
High school graduate, GED, or alternative	1,193	1,781	1,135	1,731	1,249
Some college, no degree	2,032	1,193	677	1,277	846
Associate's degree	182	448	240	404	225
Bachelor's degree	200	714	382	1,302	925
Graduate or professional degree	0	246	450	760	479

Data Source: 2013-2017 ACS

TABLE 46 – MEDIAN EARNINGS IN THE PAST 12 MONTHS BY EDUCATIONAL ATTAINMENT

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$21,365
High school graduate (includes equivalency)	\$26,693
Some college or Associate's degree	\$29,695
Bachelor's degree	\$50,487
Graduate or professional degree	\$52,439

Data Source: 2013-2017 ACS

Based on the business activity table above, what are the major employment sectors within your jurisdiction?

As shown in the Business Activity table, Gainesville's largest employment sectors are education and health care services (13,348 jobs or 32%), manufacturing (8,747 jobs or 21%), professional, scientific, and management services (4,226 jobs or 10%), and retail trade (4,064 jobs or 10%).

According to the Greater Hall Chamber of Commerce, the five largest employers in Hall County include Northeast Georgia Medical Center (8,331 employees), Hall County School System (3,500 employees), Fieldale Farms Corporation (2,550 employees), Victory Processing (1,730 employees), and Hall County Government (1,706 employees). Fieldale Farms Corporation and Victory Processing are both poultry processing companies; combined with three other poultry processing plants in Hall County, the industry employs 8,240 workers countywide.

Looking at employed Gainesville residents (i.e., "number of workers" in Table 40), the largest shares are employed in manufacturing (4,256 workers or 25%), education and health care services (2,718 workers or 16%), and retail trade (1,829 workers or 11%). The biggest mismatch between workers and available jobs in Gainesville is in the education and health care services industry. Nearly one-third (32%) of the city's jobs are in that industry, but it employs only 16% of city residents who work.

Describe the workforce and infrastructure needs of the business community.

The City of Gainesville's *2040 Comprehensive Plan* identifies economic development needs and opportunities, including:

- Need for knowledge workers to serve expanding hospital and medical facilities
- Need to attract businesses that would employ local graduates
- Balanced economic development strategies to include professional/service-oriented sectors and the manufacturing industry
- Industrial development opportunities available within the city's industrial parks and Midtown area
- Repositioning or redevelopment of Lakeshore Mall and adjacent strip retail to improve competitiveness
- Repositioning or redevelopment of small, partially-vacant Class C medical office space to reduce blight
- Continued use of business investment incentives such as opportunity zones and tax allocation districts
- Expanded incentives for economic development, particularly related to redevelopment of grayfields

The Georgia Mountains Regional Commission's Comprehensive Economic Development Strategy planning process also identified needs related to workforce and business infrastructure. Research has shown that regions with a highly educated workforce experience economic growth both in terms of business attraction and higher income levels. Obtaining a college degree or advanced education and training is important to ensure that the workforce's skills match the needs of desired employers. Further, to ensure that workers do not leave the region, jobs that support a well-educated and skilled workforce are important.

Regional issues related to workforce development identified in the CEDS include:

- Lack of labor skills to support a diverse group of industries
- Need for soft skills/workplace skills training to meet industry needs
- Increasing demand for high quality education facilities and programs
- Perception of low educational attainment by local residents

Community stakeholders also noted the need for workforce training and job search assistance for low and moderate income households. Some stakeholders commented that while training and adult education opportunities may be available in Gainesville, people often have difficulty accessing them due to transportation limitations or lack of childcare. They also indicated that a mentoring program may assist people interested in adult education/job training to complete these programs.

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.

There are no major changes anticipated that would impact the workforce development, business support, or infrastructure needs identified in this Consolidated Plan. According to the Greater Hall Chamber of Commerce, recent business growth in Gainesville and Hall County includes expansion of several major employers. In 2018, Kubota completed a new 500,000 square foot facility and added 580 jobs; in 2019, Mincey Marble will complete a 350,000 square foot office and manufacturing center in the Gainesville Business Park. The City of Gainesville is working towards a new 1,300-acre business park and Hall County's Gateway Industrial Centre has proposed a 520-acre expansion.

In addition to expansion at industrial sites, economic development and infrastructure improvements in Downtown Gainesville are expected to continue, including new retail, office, and residential space. Public investment will include streetscaping and additional phases of the Midtown Greenway.

Lanier Technical College opened a Hall County campus in Gainesville January 2019 and will include workforce development and adult/continuing education opportunities.

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

Gainesville's Comprehensive Plan and the region's CEDS both identified the need for skilled labor and knowledge workers in Gainesville and the region. According to the CEDS, the fastest growing occupations in the region through 2022 are anticipated to be physician assistants, health specialties teachers, nursing instructors and teachers, nurse practitioners, physical therapists, and interpreters and translators. Personal care aide, computer hardware engineer, and insulation worker occupations are also predicted to see growth. Of the 15 fastest growing occupations identified in the CEDS, half are in healthcare, computers, and business operations. One-third generally do not require a bachelor's degree.

WorkSource Georgia Mountains manages Workforce Innovation Opportunity Act (WIOA) funds allocated to the Georgia Mountain Region through the Georgia Department of Economic Development. To identify private sector workforce needs, WorkSource Georgia Mountains partners with economic developers and

industry leaders in the region. Their research (as reported in the CEDS) shows that life sciences and healthcare workers are in high demand in the region, with skilled employees needed by the over 27,000 establishments in these sectors. Additionally, employers are looking for workers with soft skills/workplace skills.

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.

WorkSource Georgia Mountains funds education and training to ensure individuals have skills necessary to find jobs with family-sustaining wages and meet the workforce needs of regional employers. Workforce training initiatives include:

- Funding for adults to attend a technical school or college for up to 24 months to receive specialized training in a high-demand field
- Training for inmates readying to return to the workforce
- Incumbent training to assist employers with expenses for new/upgraded skills training for existing employees
- Partial employee salary reimbursement for employers participating in on-the-job training program
- Career coaches providing individualized help such as with job searches, applications, and resumes
- GED training and learning coaches in the Gainesville Regional Youth Detention Center
- Youth apprenticeship program
- Youth conference covering topics such as financial health and resume building

Lanier Technical College also offers adult education, including free GED and English literacy classes, and continuing education programs and certifications, in addition to its career-technical education programs available on-campus and online. Several of its academic programs align with the fastest growing occupations in the region, including nursing, physical therapy, dental hygiene, and other health care occupations.

Programs offered by WorkSource Georgia Mountains and Lanier Technical College closely align with workforce development needs identified in the Consolidated Plan, including job skills training, job search assistance, and assistance for residents with limited English proficiency.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (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 City of Gainesville participates in the CEDS process with the Georgia Mountains Regional Commission. The *2017-2022 Comprehensive Economic Development Strategy and Regional Plan (CEDS)* covers a 13-county region in northeast Georgia. The CEDS culminated with a list of priority projects, each of which addresses specific goals within the CEDS. Priority projects for the City of Gainesville include airport terminal renovations, an additional phase of the Midtown Greenway, stormwater planning, and

development of a wireless hot zone. The Midtown Greenway and stormwater planning align with priorities identified in the Consolidated Plan related to infrastructure development and improved/expanded bike and pedestrian facilities. The wireless hot zone project expands the availability of free wireless internet access in downtown Gainesville.

The CEDS also identified the availability and accessibility of affordable housing as a key component of long-term sustainability and economic development for the region. The development and preservation of affordable housing in Gainesville is a top priority identified in this Consolidated Plan.

MA-50 NEEDS AND MARKET ANALYSIS DISCUSSION

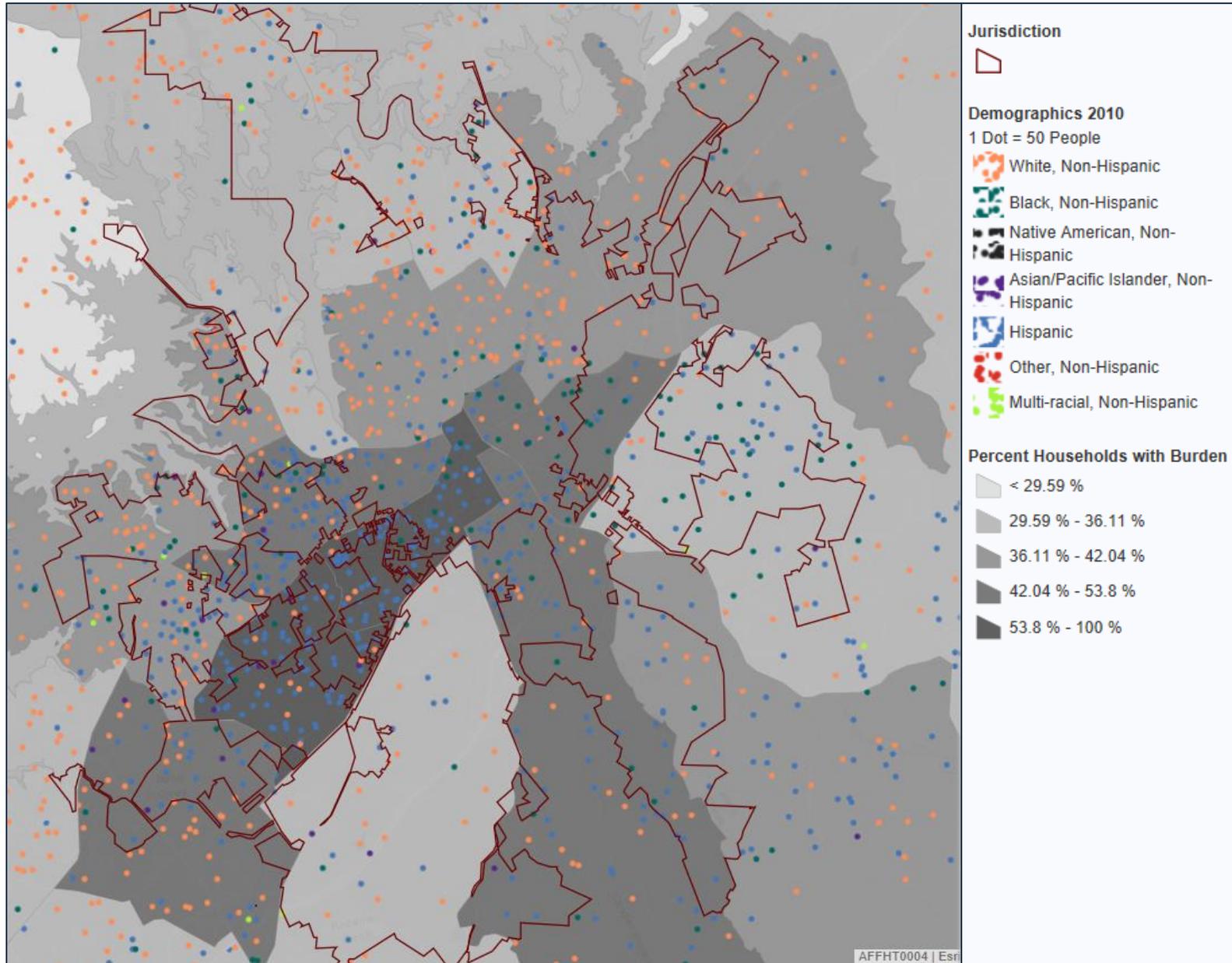
Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD defines four types of housing problems: (1) cost burden of more than 30%, (2) more than 1 person per room, (3) lack of complete kitchen facilities, and (4) lack of complete plumbing facilities. The HUD-provided map on the following page shows the share of households within each census tract that have a least one of these housing problems.

A concentration of households with housing needs is defined as a census tract where more than 40% of households have at least one housing need. Using this definition, there are six census tracts with a concentration of housing problems. Housing problems are most common in two contiguous tracts that include downtown Gainesville and the Westside neighborhood, and extend southeast covering areas in both the city of Gainesville and Hall County (Tracts 11.01 and 11.02). These tracts are roughly bounded by E.E. Butler Parkway to the north, SW Industrial Boulevard and Atlanta Highway to the east, Mountain View Road to the south, and Old Flowery Branch Road / Browns Bridge Road / SW Jesse Jewell Parkway on the west. In the northern tract, including Downtown and Westside, about 71% of households have a housing problem; in the southern tract, about 56% do. In each of these tracts, the majority of the population (75% or more) is Latino.

Five other Gainesville tracts have concentrations of housing problems (Tracts, 7.01, 8, 10.03, 12.01, and 14.03). They are all contiguous with the two tracts discussed above and are generally located on the southern and eastern sides of the city, with extensions into unincorporated Hall County. In these areas, between 47% and 56% of households have one or more housing problems. The Fair Street Area NPU falls within a census tract where just over one-half of households (54%) have one or more housing problems. The racial composition of these tracts vary but they are generally more diverse than the city overall, with higher shares of Hispanic and African American residents than other parts of Gainesville.

FIGURE 3 – HOUSING PROBLEMS IN THE CITY OF GAINESVILLE



Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, <https://egis.hud.gov/affht/>

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

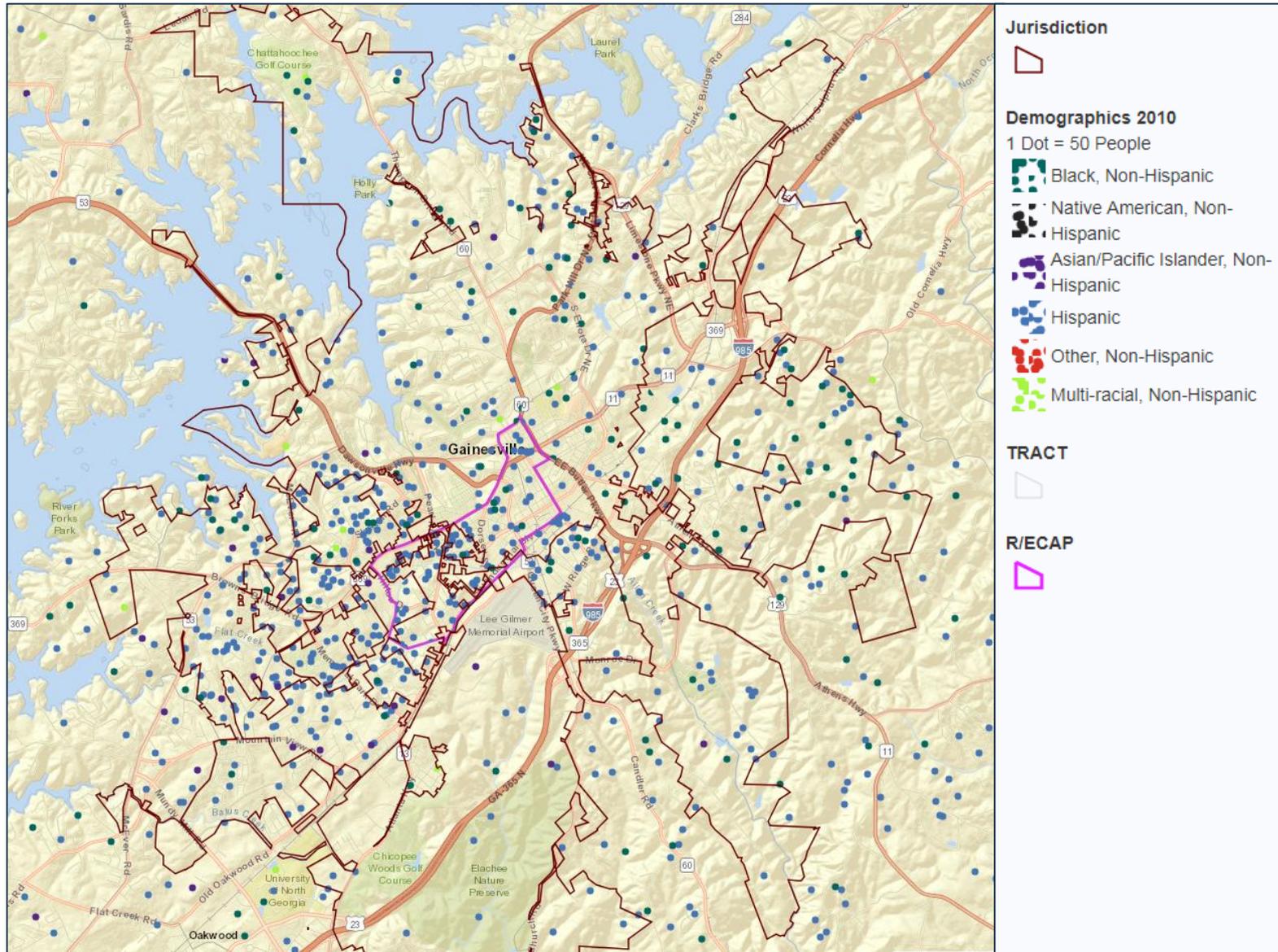
Geographic patterns for people of color living in Gainesville are shown in Figure 4. For this research, a concentration is defined as a census tract in which more than 50% of residents are people of color. There are eight census tracts in Gainesville that meet this definition. Six of these (Tracts 10.02, 10.03, 11.01, 11.02, 12.01, and 12.02) are contiguous tracts all located south of E.E. Butler Parkway extending roughly from Athens Highway on the east to Dawsonville Highway, McEver Road, and Lake Lanier on the west. These tracts cover the Downtown, Midtown, and Westside neighborhoods. Note that the area that includes the airport, Elachee Nature Preserve, and Chicopee Woods golf course is not included. In five of these six tracts, the majority of the population is Latino, ranging from 51 to 84%. In the sixth tract, white residents comprise 49% of the population and Latinos make up 41%. Black population shares range from 2 to 12%.

The remaining two tracts where people of color comprise more than 50% of the population are immediately north of downtown and E.E. Butler Parkway, and include the Fair Street Area NPU and neighborhoods to its east (Tracts 7.01 and 8). In each of these tracts, Latinos and African Americans each make up considerable shares of the population (between 31 and 47%). White residents make up less than one-fifth of people in these tracts.

In its fair housing planning guidance, HUD defines racially or ethnically concentrated areas of poverty where more than one-half of the population are people of color and the individual poverty rate is over 40%. There is one tract in Gainesville that meets this definition (Tract 11.01), which is outlined in pink in Figure 4. This tract includes Downtown, Midtown, and parts of the Westside neighborhood.

HUD also identifies CDBG-eligible block groups where there are concentrations of low- and moderate-income families. In this case, HUD defines a concentration as a block group where low- and moderate-income households make up more than 51% of total households in the block group. As of the 2018 program year, there are 19 such block groups in Gainesville. Notably, 18 of these block groups are located in census tracts that have high rates of housing need and/or populations that are majority people of color.

FIGURE 4 – POPULATION BY BLOCK GROUP FOR PEOPLE OF COLOR IN CITY OF GAINESVILLE, 2010



Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, <https://egis.hud.gov/affht/>

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

There are nine census tracts where people of color make up the majority of the population and/or more than 40% of households have one or more housing problems (Tracts 7.01, 8, 10.02, 10.03, 11.01, 11.02, 12.01, 12.02, and 14.03). These tracts also include the majority of Gainesville's low and moderate income block groups. Given the nature of the city's boundaries, several of these tracts also cover portions of unincorporated Hall County as well. Data presented here for these tracts and the city of Gainesville is from the 2013-2017 5-Year American Community Survey.

Most housing units in these areas are renter occupied (51%), which is somewhat lower than the share in the city (64%). It is likely that many of the owned housing units in these tracts lie in unincorporated Hall County rather than within Gainesville city limits. About one-tenth (11%) of housing units in the selected census tracts are vacant, roughly equivalent with the city's 10% vacancy rate.

Looking at structure type, about two-thirds of units in these neighborhoods are single-family. Small multifamily housing (2 to 19 units) makes up 11% and large multifamily properties (20 or more units) constitute 13%. These areas have significantly lower shares of multifamily housing than the city of Gainesville, where one-half of units are in small or large multifamily structures. These census tracts, however, have more mobile homes – about 13% of units there are mobile homes, compared to 2% in the city overall. Again, these shares are likely impacted by the fact that the census tracts of interest span the city and county, picking up several neighborhoods in unincorporated Hall County.

Age of housing in these neighborhoods is similar to the city of Gainesville. About two-fifths of housing units in both areas were built before 1980. Another two-fifths were built from 1980 to 1999, and the remaining one-fifth were constructed since 2000.

Rental rates show lower rents in these neighborhoods. About one-third (34%) of rents in the selected census tracts are under \$750 a month, compared to 28% of rents citywide. More expensive units (rents over \$1,000 a month) comprise 19% of units in the selected tracts, compared to 33% throughout Gainesville.

Home values indicate a similar pattern. About one-third of owned units in the selected neighborhoods are valued below \$100,000 compared to one-fifth of housing units throughout Gainesville. Higher valued housing (\$200,000 or above) makes up 19% of owner-occupied units in the selected tracts versus 40% of units citywide.

Are there any community assets in these areas/neighborhoods?

There are many community assets in these neighborhoods. Downtown Gainesville falls within Tract 11.01, as does the Midtown neighborhood, which includes an Opportunity Zone and Tax Allocation District. Further south in that tract is the Westside Tax Allocation District Redevelopment Area.

North of Downtown, Tract 8 includes Brenau University, the Northeast Georgia Medical Center, and the Gainesville-Hall County Senior Center, along with the Fair Street Area NPU and Newtown Community.

Further south, Lakeshore Mall is located in Tract 10.03. With the Mall identified as a potential redevelopment area, there is potential opportunity for commercial and residential revitalization here. Although outside of the city limits, the University of North Georgia's campus is within Tract 14.03 at the Mundy Mill Road exit off I-985.

Additionally, there are several schools and parks within these neighborhoods, including Fair Street Park, the Midtown Greenway, Myrtle Street Park, Hall County Memorial Park, Allen Creek Soccer Complex, River Forks Park, Fair Street World School, New Holland Knowledge Academy, Lyman Hall Elementary, McEver Arts Academy, and the Gainesville Exploration Academy.

Are there other strategic opportunities in any of these areas?

Several of the community assets identified above represent strategic opportunities for these neighborhoods. The Midtown and Westside Tax Allocation Districts are two significant opportunities for development / redevelopment in the neighborhoods. The Midtown Greenway is designed to increase greenspace and improve connectivity within these areas. The 2015 Downtown Gainesville Strategic Plan outlined key efforts planned for the next several years there, including streetscaping, transit, expanded bike and pedestrian facilities, and infill development. The need to reposition or redevelop the Lakeshore Mall area was identified in the City's *2040 Comprehensive Plan* and represents an opportunity to attract new investment and more competitive commercial space. As new development occurs in these areas, there is an opportunity to attract stores desired by the community such as a grocery store. A potential concern, however, is the increased home prices and rents that may accompany economic development and revitalization.

STRATEGIC PLAN

SP-05 OVERVIEW

Strategic Plan Overview

The Strategic Plan will guide the allocation of Community Development Block Grant funding during the 2019-2023 planning period. The City's goals for the 2019-2023 period focus on a number of high priority needs identified through data analysis, community member input, consultation with City staff and other public agencies, and reviews of relevant recently-completed plans and studies. Available resources are targeted toward several specific goals designed to address those priority needs. These goals include:

- Expanded affordable housing supply
- Homeowners housing rehabilitation
- Homebuyer assistance
- Improved public facilities
- Demolition and acquisition
- Code enforcement and neighborhood revitalization
- Public services and economic opportunities
- General program administration

Projects selected for funding during the five-year period will be managed as efficiently as possible in order to address the wide range of issues that exist. The above-mentioned goals will be used to guide funding decisions for the Annual Action Plans. All funded activities will address at least one goal. Individual strategies identified in this Strategic Plan are potential means to achieve these goals. Not all strategies for achieving a certain goal are listed and not all listed strategies will necessarily be funded.

Guiding principles for the selection of projects include:

- All activities supported by the Consolidated Plan and Annual Action Plans strive to improve the quality of life for Gainesville's low- to-moderate income residents (i.e., residents with incomes under 80% AMI).
- The City of Gainesville encourages agency collaboration and cooperation to improve program outcomes.

SP-10 GEOGRAPHIC PRIORITIES – 91.215 (A)(1)

Geographic Area

TABLE 47 - GEOGRAPHIC PRIORITY AREAS

		Area name	Hillcrest Avenue
1	Area type		Local target area
	Other target area description		Bradford-Ridgewood NPU
	Revitalization type		Comprehensive
	Neighborhood boundaries		Hillcrest Avenue is located within the boundaries of the Bradford-Ridgewood NPU. Bradford-Ridgewood is a historic residential district and contains modest Craftsman bungalows and Tudor/English Vernacular Revival houses from the 1920's through the 1950's, along with scattered townhouse clusters and small apartment buildings.
	Housing and commercial characteristics		Single family, minimal multi-family, no commercial. Housing deterioration, sidewalks, and infrastructure improvements continue to be a concern in this area.
	Consultation and citizen participation		Local residence/citizens helped bring the needs to the attention of staff for this area.
	Target area needs		Housing rehabilitation, demolition of dilapidated buildings, and infrastructure improvements.
	Opportunities for improvement		The NPU vision statement affirms the traditional single-family character of the neighborhood through goals of historic preservation and compatible infill development, enhanced walkability, increased safety and beautification.
	Barriers to improvement		No.
		Area name	Midtown – Greenway
2	Area type		Local target area
	Other target area description		N/A
	Revitalization type		Comprehensive
	Neighborhood boundaries		
	Housing and commercial characteristics		Midtown as the industrial district and rail corridor for the Norfolk Southern Railroad. Midtown also has preserved some of its early manufacturing near the rail lines, but small commercial uses and warehouse retail have replaced most of the scattered housing between MLK Jr. Boulevard and College Avenue.
	Consultation and citizen participation		This area goals and objectives were determined through public meetings as a result of strategic planning and the City of Gainesville's Comprehensive Plan Community Participation Process.
	Target area needs		

TABLE 47 - GEOGRAPHIC PRIORITY AREAS (CONTINUED)

2	Area name	Midtown – Greenway (continued)
	Opportunities for improvement	Recent public improvements to Midtown including the Greenway and the Jesse Jewell pedestrian bridge have begun a long-term transition to more diverse land uses including a mixed-use core along Main and Bradford streets; flanking multifamily (ideally mixed-income) housing; a multimodal transportation node at the Amtrak station; and an office / conference / hospitality extension of Downtown across Jesse Jewell Parkway.
	Barriers to improvement	There are brownfield issues that will need to be addressed.
3	Area name	Newtown Community
	Area type	Local target area
	Other target area description	Fair Street NPU
	Revitalization type	Comprehensive
	Neighborhood boundaries	Newtown is located within Fair Street Neighborhood Planning Unit (NPU). The two neighborhoods are divided by M.L. King Jr. Boulevard. The Norfolk-Southern railroad and the city limit creates the remaining boundary for Newton area.
	Housing and commercial characteristics	Newtown is a traditional neighborhood of Craftsman bungalows, small vernacular cottages and ranch houses from the 1920s through the 1960s. It has a rich African American heritage and strong sense of community. However, the proximity to Downtown and the peripheral highways have contributed to commercial encroachment.
	Consultation and citizen participation	A Public Workshop was held on August 11, 2011 where people from various neighborhoods expressed their thoughts on future land uses, transportation/streetscape improvements, and potential character of the focus area.
	Target area needs	To rehabilitate existing housing stock, neighborhood beautification, parks, greenspace, public infrastructure and economic development opportunities.
	Opportunities for improvement	Continued efforts to maintain the single-family characteristics of the neighborhood through goals of historic preservation, architectural standards, code enforcement, and increased safety and beautification.
	Barriers to improvement	The commercial encroachment and the railroad limit the amount of available land in this neighborhood as well as Heir properties.
4	Area name	Fair Street Neighborhood
	Area type	Local target area
	Other target area description	N/A
	Revitalization type	Comprehensive

TABLE 47 - GEOGRAPHIC PRIORITY AREAS (CONTINUED)

	Area name	Fair Street Neighborhood (continued)
4	Neighborhood boundaries	The Fair Street Area lies between the M.L. King Jr. Boulevard and Jesse Jewell Parkway.
	Housing and commercial characteristics	Fair Street is traditional neighborhoods of Craftsman bungalows, small vernacular cottages and ranch houses from the 1920s through the 1960s. It has a rich African American heritage and strong sense of community. However, the proximity to Downtown and the peripheral highways have contributed to commercial encroachment.
	Consultation and citizen participation	Ongoing efforts through community outreach, monthly public meetings, public workshops, and locally published information through newspaper and Government TV channel.
	Target area needs	To rehabilitate existing housing stock, neighborhood beautification, parks, greenspace, public infrastructure and economic development opportunities.
	Opportunities for improvement	Preserve the integrity of the single-family, historical characteristics of the area, increase homeownership, infrastructure improvements, and community beautification to aid revitalization efforts.
	Barriers to improvement	The cost of historic preservation efforts makes some projects unfeasible and limit the amount of assistance that can be provided as well as heir property issues.
5	Area name	Citywide
	Area type	Local target area
	Other target area description	N/A
	Revitalization type	Comprehensive
	Neighborhood boundaries	The boundaries are the city limits for Gainesville.
	Housing and commercial characteristics	
	Consultation and citizen participation	There is need for code enforcement in the rest of the city of Gainesville, outside of our four major target areas where we are concentrating our efforts.
	Target area needs	Code enforcement, economic development opportunities, non-housing community development, public services, and public facility improvements.
	Opportunities for improvement	Removal of slum and blight.
Barriers to improvement	Heir property issues.	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction.

The City will focus its funding in neighborhoods that have concentrations of low- and moderate-income households and substantial needs related to housing quality and affordability, public facilities and infrastructure, and economic development. Specific target areas are listed in Table 47, however, individual low- and moderate-income persons residing anywhere in the City may be eligible beneficiaries of CDBG funds. CDBG funding may also be spend in eligible block groups / census tracts where at least 51% of households have low- or moderate-incomes (i.e., incomes under 80% of the area median, adjusted for household size).

SP-25 PRIORITY NEEDS - 91.215(A)(2)

Priority Needs

TABLE 48 – PRIORITY NEEDS SUMMARY

	Priority need	Housing Affordability
1	Priority level	High
	Population(s) served	Extremely low income Low income Moderate income Families with children Elderly Public housing residents
	Geographic area(s) affected	Citywide
	Associated goal(s)	Expanded Affordable Housing Supply Homeowner Housing Rehabilitation Homebuyer Assistance Improved Public Facilities and Infrastructure
	Description	<ul style="list-style-type: none"> Support the development of affordable rental and owned housing, including projects located near employment and transportation Expand the useful life of existing affordable housing through rehabilitation, repair, or weatherization programs Provide homeownership opportunities for households through downpayment or closing cost assistance
	Basis for priority	Interviews with key community stakeholders, public meeting and focus group input, community survey responses, CHAS and other data, review of recent plans and studies

2	Priority need	Infrastructure and Public Facility Improvements
	Priority level	High
	Population(s) served	Extremely low income Low income Moderate income Families with children Elderly People with disabilities Non-housing community development
	Geographic area(s) affected	Low and moderate income areas citywide
	Associated goal(s)	Improved Public Facilities and Infrastructure Expanded Affordable Housing Supply
	Description	<ul style="list-style-type: none"> • Provide safe neighborhoods, public facilities, recreational and cultural opportunities which meet both safety and health regulations for citizens of all ages and socioeconomic backgrounds • Improve public infrastructure, increase public safety, residential desirability and quality of life in low and moderate income neighborhoods • Assist community service organizations in improving their physical structures to ensure that they are sufficient in size, accessible, safe and meet the organization's service goals • Infrastructure improvements including but not limited to sidewalks, roadway, park, and water and sewer replacement or expansion
Basis for priority	Interviews with key community stakeholders, public meeting and focus group input, community survey responses, CHAS and other data, review of recent plans and studies	
3	Priority need	Neighborhood Revitalization
	Priority level	High
	Population(s) served	Extremely low income Low income Moderate income Non-housing community development
	Geographic area(s) affected	Low and moderate income areas citywide
	Associated goal(s)	Improved Public Facilities and Infrastructure Demolition and Acquisition
	Description	<ul style="list-style-type: none"> • Non-housing community development activities that eliminate blight, including code enforcement, demolition, acquisition, and redevelopment • Through property acquisition, increase greenspace, improve housing affordability, or encourage economic development
Basis for priority	Interviews with key community stakeholders, public meeting and focus group input, community survey responses, CHAS and other data, review of recent plans and studies	

4	Priority need	Economic Development
	Priority level	Low
	Population(s) served	Extremely low income Low income Moderate income Non-housing community development
	Geographic area(s) affected	Citywide
	Associated goal(s)	Demolition and Acquisition Public Services and Economic Opportunities
	Description	<ul style="list-style-type: none"> • Support business development to create new employment opportunities for LMI workers • Seek opportunities to expand residents' access to groceries and fresh food • Provide job training assistance to help residents access employment opportunities
Basis for priority	Interviews with key community stakeholders, public meeting and focus group input, community survey responses, CHAS and other data, review of recent plans and studies	
5	Priority need	Public Services
	Priority level	Low
	Population(s) served	Extremely low income Low income Moderate income Families with children Elderly and frail elderly People who are homeless People with disabilities
	Geographic area(s) affected	Citywide
	Associated goal(s)	Public Services and Economic Opportunity
	Description	<ul style="list-style-type: none"> • Fund community services such as youth-focused activities, programming for seniors, services for people experiencing homelessness, employment training, housing counseling, transportation assistance, fair housing education and enforcement, legal services, and others
Basis for priority	Interviews with key community stakeholders, public meeting and focus group input, community survey responses, CHAS and other data, review of recent plans and studies	

		Priority need	Fair Housing Activities
6	Priority level		High
	Population(s) served		All
	Geographic area(s) affected		Citywide
	Associated goal(s)		Public Services and Economic Opportunity Program Administration
	Description		<ul style="list-style-type: none"> • Either in-house or through an award to a local organization, provide fair housing education activities to residents, housing providers, and local agencies in English and Spanish
	Basis for priority		Interviews with key community stakeholders, public meeting and focus group input, community survey responses, CHAS and other data, review of recent plans and studies
		Priority need	Program Administration
7	Priority level		High
	Population(s) served		All
	Geographic area(s) affected		Citywide
	Associated goal(s)		General Program Administration
	Description		<ul style="list-style-type: none"> • Funding for performance of administrative, implementation, and planning requirements of the CDBG program
	Basis for priority		Consultation with City staff

SP-30 INFLUENCE OF MARKET CONDITIONS – 91.215 (B)

Influence of Market Conditions

TABLE 49 – INFLUENCE OF MARKET CONDITIONS

Affordable Housing Type	Market Characteristics that Will Influence Use of Funds Available
Tenant Based Rental Assistance (TBRA)	High level of cost burdens among low-income households; waiting lists for assisted housing units; and need for short-term rental assistance for homeless individuals and families transitioning to permanent housing. Low vacancy rates and limited number of landlords who accept vouchers suggest support for new affordable housing construction instead of TBRA. Currently, TBRA is only provided through Georgia DCA’s Housing Choice Voucher program (about 93 vouchers in use in Gainesville) and homeless housing providers; the City does not plan to use CDBG funds for TBRA over the next five years.
TBRA for Non-Homeless Special Needs	High level of cost burdens among low-income households, including non-homeless special needs populations; waiting lists for assisted housing units for seniors and people with disabilities. Low vacancy rates, limited number of landlords who accept vouchers, and limited availability of accessible units suggest support for new affordable housing construction instead of TBRA. The City does not plan to use CDBG funds for TBRA for special needs populations over the next five years.
New Unit Production	Age and condition of housing; waiting lists at existing assisted housing developments; high occupancy rates and rental rates; sales prices unaffordable to low/moderate income households. The City of Gainesville intends to use CDBG funding to encourage new affordable housing development over the next five years.
Rehabilitation	Age and condition of housing; issues related to substandard housing, especially for low-income renters; need for home repairs for seniors and other homeowners, including lead-based paint remediation. The City of Gainesville intends to continue using CDBG funds to assist low income homeowners with housing rehabilitation over the next five years.
Acquisition, including preservation	Subsidized housing developments anticipated to age out of their affordability period; age, condition, and availability of multifamily properties suitable for acquisition/rehabilitation; vacant/hazardous buildings identified through code enforcement. The City of Gainesville intends to use CDBG funds for acquisition and/or clearance and demolition of vacant, hazardous lots or buildings. Properties may subsequently be sold or renter to low/moderate income households to create affordable housing opportunities.

SP-35 ANTICIPATED RESOURCES - 91.215(A)(4), 91.220(C)(1,2)

Introduction

Due to its size, the City of Gainesville only qualifies for a formula grant under HUD's CDBG program. The table below shows the City's CDBG allocation for the 2019-2020 program year (as announced by HUD), along with an estimate of anticipated grant funding for the remaining four years covered by this Consolidated Plan. This estimate assumes that funding over those four years will average to be about the same as the 2019 allocation.

Gainesville residents are also eligible for housing assistance through the Section 8 Housing Choice Voucher program and Continuum of Care programs operated by the Georgia Department of Community Affairs. However, the City of Gainesville does not receive direct allocations under either program.

All federal funds will be used in a manner which supports decent affordable housing, a suitable living environment, and expanded economic opportunities to principally benefit low- and moderate-income Gainesville residents.

In addition to its annual formula grant, the City of Gainesville will receive \$282,736 in CDBG-CV funding through the federal CARES Act in PY2020 to prevent, prepare for, and respond to the COVID-19 pandemic and related health, social, and economic impacts.

Anticipated Resources

TABLE 50 - 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	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$498,567	<u>\$30,000</u>	\$273,179	<u>\$801,746</u>	\$1,994,268	CDBG funds will be used to carry out activities related to acquisition, administration and planning, housing, economic development, public facility improvements, and public services.
<u>CDBG-CV</u>	<u>Federal</u>	<u>Prevention of, preparation for, and response to COVID-19 pandemic</u>	<u>\$282,736</u>	<u>\$0</u>	<u>\$0</u>	<u>\$282,736</u>	<u>\$0</u>	<u>CDBG-CV funds will be used to carry out activities related to preventing, preparing for, and responding to the COVID-19 pandemic.</u>

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

While CDBG funds do not require a match, the City anticipates leveraging local, federal, and private funds as they address the priorities and goals outlined in the Consolidated Plan. The City will leverage local funds (i.e., City general funds) to complete public improvements and code enforcement activities in neighborhoods and business districts with low- and moderate-income households. Private funds and other federal funds will be leveraged for housing rehabilitation and new construction projects. Additionally, the Gainesville Nonprofit Development Foundation (GNPDF) has been a vital part of revitalization the city for the past 40 years and provides annual financial support to enhance opportunities provided by the CDBG program.

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

CDBG funding will be used to develop and improve public facilities for the benefit of low- and moderate-income residents using existing publicly owned land. If CDBG funds are used to acquire private land for public purpose, the City will follow CDBG acquisition requirements and procedures.

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.

TABLE 51 - INSTITUTIONAL DELIVERY STRUCTURE

Responsible Entity	Responsible Entity Type	Role	Geography Served
City of Gainesville	Government	<ul style="list-style-type: none"> • Affordable Housing – Ownership • Affordable Housing – Rental • Homelessness • Non-Homeless Special Needs • Public Facilities • Neighborhood Improvements • Public Services • Economic Development • Planning 	Jurisdiction
Gainesville Housing Authority	PHA	<ul style="list-style-type: none"> • Affordable Housing – Ownership • Affordable Housing – Rental • Public Housing 	Jurisdiction
Salvation Army	Nonprofit Organization	<ul style="list-style-type: none"> • Homelessness • Non-Homeless Special Needs 	Jurisdiction
Christian Education Centers	Nonprofit Organization	<ul style="list-style-type: none"> • Non-Homeless Special Needs • Public Services 	Jurisdiction

TABLE 51 - INSTITUTIONAL DELIVERY STRUCTURE (CONTINUED)

Responsible Entity	Responsible Entity Type	Role	Geography Served
Disability Resource Center	Nonprofit Organization	<ul style="list-style-type: none"> • Affordable Housing – Ownership • Affordable Housing – Rental • Non-Homeless Special Needs • Public Services 	Region
Family Promise of Hall County	Nonprofit Organization	<ul style="list-style-type: none"> • Affordable Housing – Ownership • Affordable Housing – Rental • Public Services • Economic Development 	Jurisdiction
Gainesville Action Ministries	Faith-Based Organization	<ul style="list-style-type: none"> • Affordable Housing – Rental • Homelessness • Non-Homeless Special Needs • Public Services 	Jurisdiction
Gainesville City Schools	Government	<ul style="list-style-type: none"> • Non-Homeless Special Needs • Public Services 	Jurisdiction
Gateway House	Faith-Based Organization	<ul style="list-style-type: none"> • Non-Homeless Special Needs • Public Services 	Jurisdiction
HDRI	Nonprofit Organization	<ul style="list-style-type: none"> • Affordable Housing – Ownership • Planning 	Jurisdiction
Metro Fair Housing Services	Nonprofit Organization	<ul style="list-style-type: none"> • Non-Homeless Special Needs • Neighborhood Improvements 	Region
New Town Florist Club	Faith-Based Organization	<ul style="list-style-type: none"> • Non-Homeless Special Needs 	Jurisdiction
Ninth District Opportunity	Nonprofit Organization	<ul style="list-style-type: none"> • Affordable Housing – Ownership • Affordable Housing – Rental • Public Services • Economic Development 	Region
Our Neighbor	Nonprofit Organization	<ul style="list-style-type: none"> • Affordable Housing – Rental • Non-Homeless Special Needs • Public Services • Economic Development 	Jurisdiction
The Guest House	Nonprofit Organization	<ul style="list-style-type: none"> • Non-Homeless Special Needs • Public Services 	Jurisdiction
United Way of Hall County	Philanthropic Org	<ul style="list-style-type: none"> • Homelessness • Non-Homeless Special Needs • Neighborhood Improvements • Public Services • Economic Development • Planning 	Jurisdiction
Veterans Community Outreach Foundation	Nonprofit Organization	<ul style="list-style-type: none"> • Affordable Housing – Ownership • Affordable Housing – Rental • Non-Homeless Special Needs • Public Services • Economic Development 	Jurisdiction

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Gainesville works collaboratively with partners throughout the community and maintains strong communication and partnerships with many local organizations including the United Way, Gainesville Housing Authority, state and local agencies and governments, and other service providers to coordinate the delivery of services to City residents. The City has representatives on most of the non-profit boards and advisory committees. The Community Development Department Housing Division consulted with various housing, social services, elderly and disability agencies to both gather data and identify service gaps. While the Housing Division meets periodically with partners to share ideas, problem-solve, and strategize, there needs to be improved communication and coordination with internal and external customers for programs administrated through these different agencies. The City needs to form partnerships to save at-risk affordable housing stock. The Housing Division and Gainesville’s non-profit organizations need to increase the capacity and sustainability of their programs. It is also important to note that presently there is a gap in services provided to the Hispanic population due to the language barrier.

Availability of Services Targeted to Homeless Persons and Persons with HIV and Mainstream Services

TABLE 52 - HOMELESS PREVENTION SERVICES SUMMARY

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	X
Employment & Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	X

TABLE 52 - HOMELESS PREVENTION SERVICES SUMMARY (CONTINUED)

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Supportive Services (continued)			
Mental Health Counseling	X	X	X
Transportation	X		

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

The Gainesville Action Ministries assists individuals and families struggling with the issues of homelessness. The ministry combines programs of emergency financial assistance, food and clothing assistance, and other in-kind relief with case management and referrals to other local resources available. They also provide utility and rental assistance, fans, heaters, clothing, food, school supplies, English as a Second Language (ESL) classes, computer classes, budgeting assistance, and assistance for individuals to obtain their GED. The primary groups served are the working poor struggling with homelessness and the elderly.

The Salvation Army provides food, shelter, and clothing to residents in need as well as rent, utility, propane heat, and medication assistance. Most of these services target the temporarily homeless population, although they also serve several chronically homeless persons. The organization provides emergency and transitional housing, hot meals, and laundry facilities to those who are homeless or transient. The Thrift Store provides clothing, furniture, and household items which are sold at a reduced cost. Vouchers for free clothing are provided to qualifying social service clients.

The Gateway House provides services to women and children who are victims of domestic violence. They provide food, shelter, clothing, toiletries, medicine, transportation, support groups, life skills training, occupational therapy, and case management.

My Sister’s Place provides homeless shelter for women and their children and helps its residents overcome the obstacles that originally led to their homelessness. They provide for immediate needs like food, shelter, transportation and clothing; as well as addressing urgent medical needs.

Avita Community Partners’ Supported Apartments Program serves chronically homeless individuals that also have a qualifying disability. Housing consists of 18 beds with on-site staff in two apartment complexes. Supportive services include mental health, addictive diseases, developmental disability, and child and adolescent services.

There are a number of subpopulations within the homeless population: single men, families, the disabled, mentally ill, or substance abusers, and victims of domestic violence. While several organizations provide services for multiple demographic groups (e.g. Salvation Army and Action Ministries), others target specific demographic groups (Avita Community Partners, with disabled persons and families; Baptist

Ministries, with adult men only; and The Gateway House, with victims of domestic violence). The integrated network of service providers ensures that many different homeless subpopulations are served.

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 City of Gainesville's current institutional structure includes the many service agencies listed above. These agencies provide services for a wide variety of needs and subpopulations. The City believes the current structure for persons experiencing homelessness is strong and sufficient for most of the community's needs. However, there is a need for greater services for persons suffering mental illness and experiencing domestic violence. The gap in the service delivery system for the special needs population is a lack of funding needed to create the addition of needed beds and services that have not been provided. There is also a gap in the service delivery to place these special needs clients due to a general shortage of available affordable housing options in Gainesville.

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 will continue to be involved with the many cooperative groups and agencies described throughout the Consolidated Plan that offer services to local residents. The City will work cooperatively with these groups to identify gaps in services that may arise. To implement the non-housing portions of the Consolidated Plan, such as public facility and infrastructure improvements, the City uses its own staff, County staff, or procures private sector entities. Most public service activities are undertaken by non-profit agencies under contract with the City.

Public housing in Gainesville is managed by the Gainesville Housing Authority. The quasi-governmental authority is governed by its board of commissioners which are appointed by the City. According to HUD's PIC (the HUD Office of Public & Indian Housing Information Center) data, there are 468 public housing units and no housing choice vouchers in Gainesville. The GHA receives federal funds to modernize and repair those units. The City of Gainesville Community Development Department works closely with the GHA to offer financial literacy classes to public housing residents and other citizens. Efforts have also been made to identify residents that may be ready for homeownership and direct them toward those opportunities. Grant funds from the City of Gainesville down-payment assistance program have been made available to assist residents with purchasing a new home. Such actions will help housing authority residents become more independent and make units available for families with greater needs.

SP-45 GOALS SUMMARY – 91.215(A)(4)

Goals Summary Information

TABLE 53 – GOALS SUMMARY

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expanded Affordable Housing Supply	2019	2023	Affordable Housing Public Housing Non-Housing Community Development	Citywide	Housing Affordability Infrastructure and Public Facility Improvements	CDBG: \$350,000	Public facility or infrastructure activity: 180 LMI households assisted
2	Homeowner Housing Rehabilitation	2019	2023	Affordable Housing Non-Homeless Special Needs	Citywide	Housing Affordability	CDBG: \$150,000	Homeowner housing rehabilitated: 15 housing units
3	Homebuyer Assistance	2019	2023	Affordable Housing	Citywide	Housing Affordability	CDBG: \$150,000	Financial assistance to homebuyers: 10 households
4	Improved Public Facilities and Infrastructure	2019	2023	Non-Housing Community Development	Citywide	Infrastructure and Public Facility Improvements Neighborhood Revitalization	CDBG: \$564,263	Public facility or infrastructure activity: 1,000 LMI persons assisted
5	Demolition and Acquisition	2019	2023	Affordable Housing Non-Housing Community Development	Citywide	Housing Affordability Neighborhood Revitalization Economic Development	CDBG: \$250,000	Buildings demolished: 5 buildings
6	Code Enforcement and Neighborhood Revitalization	2019	2023	Non-Housing Community Development	Citywide	Neighborhood Revitalization	CDBG: \$10,000	Housing code enforcement/ foreclosed property care: 10 housing units
7	Public Services and Economic Opportunities	2019	2023	Homelessness Non-Homeless Special Needs Non-Housing Community Development	Citywide	Public Services Economic Development Fair Housing	CDBG: \$450,000	Public service activity: 1,000 LMI persons assisted
8	General Program Administration	2019	2023	Non-Housing Community Development	Citywide	Program Administration Fair Housing	CDBG: \$498,000	Other

Goal Descriptions

TABLE 54 – GOALS DESCRIPTIONS

1	Goal name	Expanded Affordable Housing Supply
	Goal description	Site improvements, public infrastructure, public facilities, or other eligible activities for the support of affordable housing development or re-construction
2	Goal name	Homeowner Housing Rehabilitation
	Goal description	Housing rehabilitation and emergency repair for income-eligible homeowners
3	Goal name	Homebuyer Assistance
	Goal description	Provide downpayment, closing cost, or other eligible assistance to income-eligible homebuyers
4	Goal name	Improved Public Facilities and Infrastructure
	Goal description	Improve public facilities and infrastructure in low- and moderate-income neighborhoods; Potential improvements may include, but are not limited to, parks and open space, community centers, sidewalk construction or improvement, ADA improvements, pedestrian safety devices and lighting, and bus shelters/seating
5	Goal name	Demolition and Acquisition
	Goal description	Demolition and/or acquisition of dilapidated buildings and land to create greenspace, improve housing affordability, or promote economic development
6	Goal name	Code Enforcement and Neighborhood Revitalization
	Goal description	Code enforcement activities with a special emphasis in low- and moderate-income target areas
7	Goal name	Public Services and Economic Opportunity
	Goal description	Community services possibly to include, but not be limited to, youth-focused activities, programming for seniors, services for people experiencing homelessness, employment training, housing counseling, transportation assistance, fair housing education and enforcement, and others <u>Includes activities to prevent, prepare for, and respond to the COVID-19 pandemic, possibly to include, but not be limited to, access to food and cleaning supplies, remote learning, small business assistance, medical supplies such as personal protective equipment (PPE), utility assistance and budgeting assistance, and others</u>
8	Goal name	General Program Administration
	Goal description	Staff salary, planning, and administrative service delivery costs for implementing the Community Development Block Grant program

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).

Not applicable. The City of Gainesville does not receive HOME grant funds. The City anticipates assisting 15 low- and moderate-income homeowners with home rehabilitation / emergency repairs over the next five years. Additionally, the City anticipates using CDBG funding for infrastructure development to support construction of new housing units affordable to low- and moderate-income families.

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 (GHA) is currently compliant with fair housing and civil rights requirements and is not under a voluntary compliance agreement related to Section 504.

Activities to Increase Resident Involvement

The GHA receives a Resident Opportunity and Supportive Services Program (ROSS) grant that supports GHA’s residents by linking them with valuable community resources to obtain economic self-sufficiency, independence, improved quality of life, and in some cases, help maintaining stable housing as residents age.

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

The GHA is designated a “Standard Performer” based on its 2018 score report in the Public Housing Assessment System, with a score of 82 on a 100-point scale.

Plan to Remove the ‘Troubled’ Designation

Not applicable.

SP-55 BARRIERS TO AFFORDABLE HOUSING – 91.215(H)

Barriers to Affordable Housing

Market data and stakeholder input both suggest a tight housing market in Gainesville, with low vacancy rates and increasing housing costs. While the market depends largely on the private sector to provide housing, there are roles the City and others can play through policy and regulation that may encourage greater private investment in new housing development in Gainesville.

Several aspects of the City’s zoning code could potentially have a negative effect on housing development. For example, the City may want to consider adopting means to allow more flexibility in density and

affordable housing development by carving out additional residential zoning districts or subdistricts that allow for a greater mix of housing types, lower minimum lot sizes, and higher multifamily density, and other alternatives such as relaxing the infill residential development standards, providing for cluster developments, density blending, and transfer of development rights in appropriate locations. Permitting or incentivizing conversion of single-family dwellings in high opportunity intown neighborhoods to two-family, 3-family, or multifamily dwellings on large lots also is a strategic way to address the need for more density and infill development in established neighborhoods.

Moreover, the City's land use regulations could go beyond just meeting the minimum FHA standards and affirmatively further and incentivize the development of affordable housing with inclusionary zoning policies. Gainesville has not adopted specific development incentives like density bonuses, reduced parking, or design waivers, reduced or waiver of development impact fees, administrative variances, or expedited permitting for the development of affordable or low-income housing or housing for protected classes.

Taken together, these zoning tools could potentially allow for more supply of housing, which helps put downward pressure on rental and sale prices, so that moderate and low-income families have access to those neighborhoods and all the congruent benefits that come with higher opportunity areas such as access to jobs, better schools, access to transportation, and access to cultural amenities and public accommodations.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

As described more completely in the City's Analysis of Impediments to Fair Housing Choice, the City will work toward removing barriers to affordable housing development related to zoning code issues by reviewing its current code and drafting any amendments that could expand housing choice by making affordable housing development more efficient and less costly. Additionally, the City will continue to be supportive of Low Income Housing Tax Credit development proposals that would add additional affordable rental units to the local housing stock.

SP-60 HOMELESSNESS STRATEGY – 91.215(D)

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

The primary source of funding for homelessness programs and services in the Gainesville community comes from DCA through the Balance of State Continuum of Care. The local organizations receiving funding from this stream will continue to be engaged in the work of outreach to homeless persons in order to assess individual needs and share information about available resources. Because funding is the greatest obstacle to addressing this need, the City will continue to fund homeless prevention services from CDBG funds under the public services funding category. These funds will supplement the state funds received through DCA.

Addressing the emergency and transitional housing needs of homeless persons.

The City plans to make CDBG public service funding available for local non-profit agencies to address the emergency and transitional housing needs of homeless persons. In addition, emergency and transitional housing needs may be addressed through grant funding opportunities, such as the competitive Continuum of Care process, or through other state or local funding streams.

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.

Stakeholder input suggests that one reason households in transitional housing are slow to transition out is because there are so few decent affordable options available in the private rental market. Increasing support and case management funding associated with shelter and transitional housing programs may help, but adding new units to the overall affordable housing stock may help as well.

The City of Gainesville is not a direct recipient of the Emergency Solutions Grant (ESG) which could assist with housing the homeless and provide services to prevent homelessness, re-house or otherwise permanently house the homeless. ESG funding is made available through a competitive process through the Department of Community Affairs.

Helping 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.

Service providers in the city, along with housing providers, work together to prevent homelessness in those populations which are vulnerable or at risk of homelessness. These groups include extremely low-income individuals and families, people discharged from institutions, and those receiving assistance from agencies addressing a variety of needs, such as housing, health, social services, employment, education or youth needs.

This plan identifies a need for additional affordable housing in Gainesville. The City and the Gainesville Housing Authority will continue to work toward the goal of creating additional affordable housing options, which will provide additional housing options for all people exiting an institutional setting and who may otherwise become homeless. The existing nonprofit organizations that serve the homeless population will also continue planning and coordinating procedures to ensure people are not discharged from hospitals or jails into homelessness. Various other homeless prevention efforts will be initiated and maintained by the local organizations participating in the Continuum of Care.

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 work to eliminate lead-based paint in housing and public buildings built prior to 1978. Strategies include providing funding for lead-based paint remediation for local homeowners and renters, identifying and targeting households with children under 7 years old for testing, and educating owners and renters about lead-based paint hazards for units built prior to 1978. Currently, the City has contracted with an agency to provide all lead testing and clearance activities. Clearance testing is performed on all completed units.

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

Lead poisoning is the leading environmental hazard to children, creating devastating and irreversible health problems. The primary cause of lead poisoning is exposure to dust from deteriorating paint in homes constructed before 1978. This is due to high lead content used in paint during that period, and particularly in homes built before 1950. Pre-1978 housing occupied by lower income households with children offers particularly high risks of lead exposure because lower income households are generally more likely to live in units with deferred maintenance. This is an important factor because it is not the lead paint itself that causes hazards, but rather deterioration of the paint that releases lead-contaminated dust and flakes that may be inhaled or eaten by small children.

According to CHAS estimates for the city of Gainesville, there are 165 homeowner and 840 renter households with children under age 7 living in housing units built before 1980. A windshield survey conducted several years ago by the City's Code Enforcement Division reported that flaking paint does not appear to be a significant problem in the city, though it was most common in older homes in lower-income areas.

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

An important initiative emanating from HUD in the last decade is the reduction of lead-based paint hazards, and many jurisdictions around the country have focused on reaching this goal. The federal Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992) amends the Lead-Based Paint Poisoning Prevention Act of 1971, which is the law covering lead-based paint in federally funded housing. These laws and subsequent regulations issued by the U.S. Department of Housing and Urban Development (24 CFR part 35) protect young children from lead-based paint hazards in housing that is financially assisted or being sold by the federal government.

In property rehabilitation projects involving the City of Gainesville, the City assesses whether lead-based paint might be present and, if so, follows the guidelines set forth in the Residential Lead-Based Paint Hazard Reduction Act of 1992.

The City of Gainesville is committed to testing and abating lead in all pre-1978 housing units assisted with federal grant funds in any of the housing programs it implements. Currently, the City has contracted with

an agency to provide all lead testing and clearance activities. Clearance testing is performed on all completed units.

SP-70 ANTI-POVERTY STRATEGY – 91.215(J)

Jurisdiction Goals, Programs and Policies for Reducing the Number of Poverty-Level Families

The City of Gainesville’s anti-poverty strategy focuses on helping all low-income households improve their economic status and remain above poverty levels. This may include, but is not limited to, job training, education, healthcare services, and emergency assistance. Current programs to reduce poverty through access to education and jobs are provided by through WorkSource Georgia Mountains and Lanier Technical College. Emergency assistance is also provided by several nonprofit housing and service agencies in Gainesville and Hall County. Additionally, City of Gainesville’s housing programs and activities that support development of affordable housing inherently address poverty by creating housing opportunities for low-income households. Without these housing opportunities, many low-income households would not be able to afford housing rehabilitation costs or to purchase a home.

How are the jurisdiction’s poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

The discussion of housing needs shows that the crucial difference between households with needs and those without needs is income. For households with severely restricted incomes, little discretionary income remains after paying monthly housing costs. One of the objectives of the Consolidated Plan is to encourage new construction of affordable multifamily rental units. Affordable housing will provide the potential to decrease housing costs and allocate more funds to food, clothing, health care, children’s needs, savings, and personal and economic development.

Similarly, the goal of providing home rehabilitation and emergency repair to low-income and senior households would allow these families to re-allocate money that would otherwise be spent on maintenance to secure housing. Additionally, making needed home repairs will lower utility costs and help maintain the existing housing stock for future generations. By addressing risks posed by lead-based paint using HUD-funded programs, health care risks, particularly risks for young children, will be reduced.

The City of Gainesville’s anti-poverty strategy is in agreement with its housing priorities. The City will continue to partner with multiple agencies to examine and evaluate policies to eliminate barriers to education and employment. Increasing the number of adults with living wage jobs reduces poverty, increases stability and quality of life, and lessens demand for subsidized housing.

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.

Gainesville's monitoring standards and procedures developed in accordance with the Subrecipients Monitoring Manual provided by HUD dated August 1990 are provided below.

Pre-Award Meeting

The Community & Economic Development Department's Housing & Special Projects Division will provide each subrecipient with an agreement that outlines the terms and conditions of acceptance of funds. The Division will schedule an interview with the subrecipients' representative to discuss the terms of the agreement including an overview of the standards, procedures, and monitoring requirements outlined by the Division for subrecipients. A copy of the standards, procedures, and requirements will be provided.

On-Site Visits, Performance Evaluations, and Follow-Up Procedures

The Community & Economic Development Department's Housing & Special Projects Division will meet with the director and appropriate staff of each agency to discuss finances and activities. A site visit will be held with the director and/or appropriate staff using HUD's monitoring guide. The Division will complete the subrecipient's performance evaluation as provided in HUD's Subrecipient Manual. The information gathered to complete the evaluation would be presented to the director and appropriate staff for comments and clarification. Concerns will be discussed with the director and staff. The agency will be provided with a copy of the completed form. A letter will be provided addressing each concern mentioned in the performance checklist and suggesting solutions.

Financial Audits and Follow-up Procedures

Each subrecipient's records will be reviewed by the City's comptroller or the Housing & Special Projects Division's representative at any time those records are requested. Upon completion of the review the City or the Housing & Special Projects Division will send a written notification of any irregularities to the subrecipient. The City or Division may request a subrecipient to hire a CPA to perform a complete financial audit if irregularities are uncovered after the review. The subrecipient and the Division will discuss the findings of the financial audit performed by the CPA. All concerns will be documented in a letter with an explanation of the inappropriate disposition of the funds or other violations. The subrecipient will have an opportunity to correct any problems. In addition, the agency will be notified of the immediate termination of funds if such action is deemed appropriate.

Post Award Compliance Procedure

Each subrecipient agency will be monitored to determine if the funds provided to the organization are expended appropriately. Monitoring includes on-site visits, evaluations, and financial record reviews. An additional on-site visit and evaluation will be performed six weeks after written notification to the agency if any irregularities are found. The City comptroller or the Housing & Special Projects Division's representative will perform a financial review of the subrecipient's records. The City or the Housing &

Special Projects Division may request the subrecipient hire a CPA if any irregularities exist in the financial records to perform a complete financial audit. Subrecipients will receive written notification of any violations or concerns by the Housing & Special Projects Division.

Termination of Funds

Noncompliance of HUD and/or City of Gainesville policies, procedures, and requirements may result in immediate termination of the subrecipient's funding. The subrecipient will receive written notification of violations and/or the City's determinations and necessary corrective actions.

2019 Annual Action Plan

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EXPECTED RESOURCES

AP-15 EXPECTED RESOURCES – 91.220(C)(1,2)

Introduction

Due to its size, the City of Gainesville only qualifies for a formula grant under HUD’s CDBG program. The table below shows the City’s CDBG allocation for the 2019-2020 program year (as announced by HUD), along with an estimate of anticipated grant funding for the remaining four years covered by this Consolidated Plan. This estimate assumes that funding over those four years will average to be about the same as the 2019 allocation.

Gainesville residents are also eligible for housing assistance through the Section 8 Housing Choice Voucher program and Continuum of Care programs operated by the Georgia Department of Community Affairs. However, the City of Gainesville does not receive direct allocations under either program.

All federal funds will be used in a manner which supports decent affordable housing, a suitable living environment, and expanded economic opportunities to principally benefit low- and moderate-income Gainesville residents.

In addition to its annual formula grant, the City of Gainesville will receive \$282,736 in CDBG-CV funding through the federal CARES Act in PY2020 to prevent, prepare for, and respond to the COVID-19 pandemic and related health, social, and economic impacts.

Anticipated Resources

TABLE 55 - EXPECTED RESOURCES – PRIORITY TABLE

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	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$498,567	\$30,000	\$273,179	\$801,746	\$1,994,268	CDBG funds will be used to carry out activities related to acquisition, administration and planning, housing, economic development, public facility improvements, and public services.
<u>CDBG-CV</u>	<u>Federal</u>	<u>Prevention of, preparation for, and response to COVID-19 pandemic</u>	<u>\$282,736</u>	<u>\$0</u>	<u>\$0</u>	<u>\$282,736</u>	<u>\$0</u>	<u>CDBG-CV funds will be used to carry out activities related to preventing, preparing for, and responding to the COVID-19 pandemic.</u>

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

While CDBG funds do not require a match, the City anticipates leveraging local, federal, and private funds as they address the priorities and goals outlined in the Consolidated Plan. The City will leverage local funds (i.e., City general funds) to complete public improvements and code enforcement activities in neighborhoods and business districts with low- and moderate-income households. Private funds and other federal funds will be leveraged for housing rehabilitation and new construction projects. Additionally, the Gainesville Nonprofit Development Foundation (GNPDF) has been a vital part of revitalization the city for the past 40 years and provides annual financial support to enhance opportunities provided by the CDBG program.

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

CDBG funding will be used to develop and improve public facilities for the benefit of low- and moderate-income residents using existing publicly owned land. If CDBG funds are used to acquire private land for public purpose, the City will follow CDBG acquisition requirements and procedures.

ANNUAL GOALS AND OBJECTIVES

AP-20 ANNUAL GOALS AND OBJECTIVES

Goals Summary Information

TABLE 56 – GOALS SUMMARY

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expanded Affordable Housing Supply	2019	2023	Affordable Housing Public Housing Non-Housing Community Development	Citywide	Housing Affordability Infrastructure and Public Facility Improvements	CDBG: \$150,000 <u>\$100,000</u>	Public facility or infrastructure activity: 180 LMI households benefitted
2	Homeowner Housing Rehabilitation	2019	2023	Affordable Housing Non-Homeless Special Needs	Citywide	Housing Affordability	CDBG: \$30,000 <u>\$19,557</u>	Homeowner housing rehabilitated: <u>32</u>
<u>3</u>	<u>Homebuyer Assistance</u>	<u>2019</u>	<u>2023</u>	<u>Affordable Housing</u>	<u>Citywide</u>	<u>Housing Affordability</u>	<u>CDBG:</u> <u>\$10,000</u>	<u>Financial assistance to homebuyers: 2 households</u>
<u>4</u>	Improved Public Facilities and Infrastructure	2019	2023	Non-Housing Community Development	Citywide	Infrastructure and Public Facility Improvements Neighborhood Revitalization	CDBG: \$168,854 <u>\$289,297</u>	Public facility or infrastructure activity: 1,000 LMI persons or households benefitted
<u>5</u>	Demolition and Acquisition	2019	2023	Affordable Housing Non-Housing Community Development	Citywide	Housing Affordability Neighborhood Revitalization Economic Development	CDBG: \$50,000 <u>\$20,000</u>	Buildings demolished: <u>51</u>

TABLE 56 – GOALS SUMMARY (CONTINUED)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<u>6</u>	<u>Public Services and Economic Opportunities</u>	<u>2019</u>	<u>2023</u>	<u>Homelessness</u> <u>Non-Homeless Special Needs</u> <u>Non-Housing Community Development</u>	<u>Citywide</u>	<u>Public Services</u> <u>Economic Development</u> <u>Fair Housing</u>	<u>CDBG-CV:</u> <u>\$250,000</u>	<u>TBD</u>
<u>7</u>	General Program Administration	2019	2023	Non-Housing Community Development	Citywide	Program Administration Fair Housing	CDBG: <u>\$99,713</u> <u>\$89,713</u> CDBG-CV: <u>\$32,736</u>	Other

Goal Descriptions

TABLE 57 – GOALS DESCRIPTIONS

1	Goal name	Expanded Affordable Housing Supply
	Goal description	Site improvements, public infrastructure, public facilities, or other eligible activities for the support of affordable housing development or re-construction
2	Goal name	Homeowner Housing Rehabilitation
	Goal description	Housing rehabilitation and emergency repair for income-eligible homeowners
3	Goal name	<u>Homebuyer Assistance</u>
	Goal description	<u>Provide downpayment, closing cost, or other eligible assistance to income-eligible homebuyers</u>
4	Goal name	Improved Public Facilities and Infrastructure
	Goal description	Improve public facilities and infrastructure in low- and moderate-income neighborhoods; Potential improvements may include, but are not limited to, parks and open space, community centers, sidewalk construction or improvement, ADA improvements, pedestrian safety devices and lighting, and bus shelters/seating
5	Goal name	Demolition and Acquisition
	Goal description	Demolition and/or acquisition of dilapidated buildings and land to create greenspace, improve housing affordability, or promote economic development
6	Goal name	<u>Public Services and Economic Opportunity</u>
	Goal description	<u>Community services possibly to include, but not be limited to, youth-focused activities, programming for seniors, services for people experiencing homelessness, employment training, housing counseling, transportation assistance, fair housing education and enforcement, and others</u> <u>Includes activities to prevent, prepare for, and respond to the COVID-19 pandemic, possibly to include, but not be limited to, access to food and cleaning supplies, remote learning, small business assistance, medical supplies such as personal protective equipment (PPE), utility assistance and budgeting assistance, and others</u>
7	Goal name	General Program Administration
	Goal description	Staff salary, planning, and administrative service delivery costs for implementing the Community Development Block Grant program

PROJECTS

AP-35 PROJECTS – 91.220(D)

Introduction

Projects planned for the 2019-2020 program year are identified in the table below, with additional detail provided in AP-38. Over the next year, the City of Gainesville anticipates assisting low- and moderate-income homeowners with home rehabilitation/emergency repair **and downpayment assistance**. The City will also use CDBG funds for demolition and acquisition, public improvements and construction of infrastructure to support affordable housing development. Using program administration funds, the City will provide fair housing education to its residents.

CDBG-CV funds allocated through the CARES Act will be used for public services and economic development activities designed to assist local organizations address growing effects of the COVID-19 pandemic.

Projects

TABLE 58 – PROJECT LIST

#	Project Name
1	Tower Heights Infrastructure Improvements
2	Wood Avenue Infrastructure Improvements & Neighborhood Park
2	<u>Public Facilities and Infrastructure Improvements</u>
3	Demolition and Acquisition
4	Housing Rehabilitation and Emergency Repairs
5	<u>Homeownership Assistance</u>
6	Program Administration
7	<u>CV – Public Services and Economic Development</u>
8	<u>CV – Program Administration</u>

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs.

The City’s allocation priorities reflect its focus on a number of high priority needs identified through data analysis, community member input, consultation with City staff and other public agencies, and reviews of relevant recently-completed plans and studies, such as Gainesville’s *2040 Comprehensive Plan*. A key priority that emerged from the Consolidated Planning process was the need for more affordable housing for renters and owners and a need for housing rehabilitation. To meet this underserved need, the City will

provide infrastructure improvements to support development of new affordable rental housing construction. The City will also provide funds to homeowners for housing rehabilitation and repair.

The City does not anticipate any obstacles to completing the projects it has identified for the 2019-2020 program year.

AP-38 PROJECT SUMMARY

Project Summary Information

TABLE 59 – PROJECT INFORMATION

1	Project Name	Tower Heights Infrastructure and Site Development
	Target Area	Citywide
	Goals Supported	Expanded Affordable Housing Supply
	Needs Addressed	Housing Affordability, Infrastructure and Public Facility Improvements
	Funding	<u>CDBG: \$150,000 \$100,000</u>
	Description	Infrastructure improvements and site development work to support redevelopment of the Tower Heights Apartments by the Gainesville Housing Authority and Walton Communities
	Target Date	06/30/2022
	Estimate the number and type of persons that will benefit from the proposed activity	180 LMI households benefitted
	Location Description	Westside Redevelopment Area (Tower Heights Road and Jones Street)
	Planned Activities	Infrastructure improvements and site development work (i.e., grading, streetscape, pedestrian facilities)
<u>2</u>	<u>Project Name</u>	<u>Wood Avenue Infrastructure Improvements & Neighborhood park</u>
	<u>Target Area</u>	<u>Citywide</u>
	<u>Goals Supported</u>	<u>Improved Public Facilities and Infrastructure</u>
	<u>Needs Addressed</u>	<u>Infrastructure and Public Facility Improvements, Neighborhood Revitalization</u>
	<u>Funding</u>	<u>\$168,854</u>

	<p><u>Description</u> <u>Acquisition of property, infrastructure improvements (i.e. driveway, parking, water and sanitary sewer connections), playground, pavilions, outdoor charcoal grills, pedestrian facilities (e.g. walkways, benches, trashcans, etc.) and signage</u></p> <p><u>Target Date</u> <u>06/30/2023</u></p> <p><u>Estimate the number and type of persons that will benefit from the proposed activity</u> <u>1,000 LMI persons assisted from public facility or infrastructure activity</u></p> <p><u>Location Description</u> <u>Wood Avenue</u></p> <p><u>Planned Activities</u> <u>Property acquisition, water/sanitary sewer connection, driveway and parking, pavilions with picnic tables, outdoor charcoal grills, benches, trashcans, and park signage</u></p>
<p><u>2</u></p> <p><u>Project Name</u></p> <p><u>Target Area</u></p> <p><u>Goals Supported</u></p> <p><u>Needs Addressed</u></p> <p><u>Funding</u></p> <p><u>Description</u></p> <p><u>Target Date</u></p>	<p><u>Public Facilities and Infrastructure Improvements</u></p> <p><u>Citywide</u></p> <p><u>Improved Public Facilities and Infrastructure</u></p> <p><u>Infrastructure and Public Facility Improvements, Neighborhood Revitalization</u></p> <p><u>CDBG: \$289,297</u></p> <p><u>Facility and infrastructure improvement projects such as, but not limited to:</u></p> <ul style="list-style-type: none"> • <u>Acquisition, construction, or rehabilitation of parking lots and parking garages.</u> • <u>Installation or repair of streets, street drains, storm drains, curbs and gutters, tunnels, bridges, and traffic lights/signs.</u> • <u>Improvements to sidewalks that include the installation of trash receptacles, lighting, benches, and trees. Activities limited to tree planting (sometimes referred to as “beautification”).</u> • <u>Installation or replacement of water lines, sanitary sewers, storm sewers, and fire hydrants.</u> • <u>Drainage Improvements and the installation of water lines, sanitary sewer and storm sewers associated with developing affordable housing.</u> <p><u>06/30/2023</u></p>

	<u>Estimate the number and type of persons that will benefit from the proposed activity</u>	<u>1,000 LMI persons assisted from public facility or infrastructure activity</u>
	<u>Location Description</u>	<u>Locations to be determined during program year</u>
	<u>Planned Activities</u>	<u>Various infrastructure and public facility improvement activities</u>
3	Project Name	Demolition and Acquisition
	Target Area	Citywide
	Goals Supported	Demolition and Acquisition
	Needs Addressed	Housing Affordability, Neighborhood Revitalization
	Funding	<u>CDBG: \$50,000 \$20,000</u>
	Description	Acquire unkempt/abandoned vacant properties; acquire blighted or foreclosed properties with dilapidated structures and demolish dilapidated structures.
	Target Date	06/30/2020
	Estimate the number and type of persons that will benefit from the proposed activity	<u>51</u> buildings demolished
	Location Description	Citywide in income-eligible census tracts
	Planned Activities	Property acquisition and demolition of dilapidated structures
4	Project Name	Housing Rehabilitation and Emergency Repairs
	Target Area	Citywide
	Goals Supported	Homeowner Housing Rehabilitation
	Needs Addressed	Housing Affordability

	Funding	CDBG: \$30,000 \$19,557
	Description	Housing rehabilitation and emergency repair funding of up to \$10,000 for income-eligible homeowners
	Target Date	06/30/2020
	Estimate the number and type of persons that will benefit from the proposed activity	32 low- and moderate-income homeowners
	Location Description	Citywide
	Planned Activities	Housing rehabilitation and emergency repair funding of up to \$10,000 for income-eligible homeowners
5	<u>Project Name</u>	<u>Homeownership Assistance</u>
	<u>Target Area</u>	<u>Citywide</u>
	<u>Goals Supported</u>	<u>Homebuyer Assistance</u>
	<u>Needs Addressed</u>	<u>Housing Affordability</u>
	<u>Funding</u>	<u>CDBG: \$10,000</u>
	<u>Description</u>	<u>Financial assistance to low- and moderate-income, first-time homebuyers to assist them with the purchase of a home. Eligible uses of these funds include: up to 50% of down payment, reasonable closing costs, and premium for mortgage insurance required up-front.</u>
	<u>Target Date</u>	<u>06/30/2021</u>
	<u>Estimate the number and type of persons that will benefit from the proposed activity</u>	<u>Up to 2 households assisted with direct financial assistance</u>
	<u>Location Description</u>	<u>Location to be determined during program year</u>
	<u>Planned Activities</u>	<u>First-time homebuyer assistance with downpayment, closing cost and/or up-front mortgage insurance premium</u>

6	Project Name	General Program Administration
	Target Area	Citywide
	Goals Supported	General Program Administration
	Needs Addressed	Program Administration, Fair Housing
	Funding	CDBG: \$99,713 \$89,713
	Description	Staff salary, planning, and administrative service delivery costs for implementing the Community Development Block Grant program.
	Target Date	06/30/2020
	Estimate the number and type of persons that will benefit from the proposed activity	Not applicable
	Location Description	Citywide
	Planned Activities	Staff salary, planning, and administrative service delivery costs for implementing the Community Development Block Grant program. Provide fair housing education to Gainesville residents.
7	<u>Project Name</u>	<u>CV – Public Services and Economic Development</u>
	<u>Target Area</u>	<u>Citywide</u>
	<u>Goals Supported</u>	<u>Public Services and Economic Opportunities</u>
	<u>Needs Addressed</u>	<u>Public Services, Economic Development</u>
	<u>Funding</u>	<u>CDBG-CV: \$250,000</u>
	<u>Description</u>	<u>Funding allocated to nonprofit service providers and/or to for-profit businesses to address growing health, social, and economic effects of the COVID-19 pandemic.</u>
	<u>Target Date</u>	<u>06/30/2021</u>

	<u>Estimate the number and type of persons that will benefit from the proposed activity</u>	<u>TBD</u>
	<u>Location Description</u>	<u>Location to be determined during program year</u>
	<u>Planned Activities</u>	<u>Public service and economic development activities to respond to effects of the COVID-19 pandemic</u>
<u>8</u>	<u>Project Name</u>	<u>CV – Program Administration</u>
	<u>Target Area</u>	<u>Citywide</u>
	<u>Goals Supported</u>	<u>General Program Administration</u>
	<u>Needs Addressed</u>	<u>Program Administration</u>
	<u>Funding</u>	<u>CDBG-CV: \$32,736</u>
	<u>Description</u>	<u>Staff salary, planning, and administrative service delivery costs for implementing COVID-19 prevention, preparation, and response activities.</u>
	<u>Target Date</u>	<u>06/30/2021</u>
	<u>Estimate the number and type of persons that will benefit from the proposed activity</u>	<u>Not applicable</u>
	<u>Location Description</u>	<u>Citywide</u>
	<u>Planned Activities</u>	<u>Staff salary, planning, and administrative service delivery costs for implementing COVID-19 prevention, preparation, and response activities.</u>
CDBG Total		\$528,567
CDBG-CV Total		\$282,736

AP-50 GEOGRAPHIC DISTRIBUTION – 91.220(F)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed.

HUD identifies CDBG-eligible block groups where there are concentrations of low- and moderate-income families. In this case, HUD defines a concentration as a block group where low- and moderate-income households make up more than 51% of total households in the block group. As of the 2018 program year, there are 19 such block groups in Gainesville. Notably, 18 of these block groups are located in census tracts that have high rates of housing need and/or populations that are majority people of color.

Six of these (Tracts 10.02, 10.03, 11.01, 11.02, 12.01, and 12.02) are contiguous tracts all located south of E.E. Butler Parkway extending roughly from Athens Highway on the east to Dawsonville Highway, McEver Road, and Lake Lanier on the west. These tracts cover the Downtown, Midtown, and Westside neighborhoods. Note that the area that includes the airport, Elachee Nature Preserve, and Chicopee Woods golf course is not included. In five of these six tracts, the majority of the population is Latino, ranging from 51 to 84%. In the sixth tract, white residents comprise 49% of the population and Latinos make up 41%. Black population shares range from 2 to 12%.

The remaining two tracts where people of color comprise more than 50% of the population are immediately north of downtown and E.E. Butler Parkway, and include the Fair Street Area NPU and neighborhoods to its east (Tracts 7.01 and 8). In each of these tracts, Latinos and African Americans each make up considerable shares of the population (between 31 and 47%). White residents make up less than one-fifth of people in these tracts.

Geographic Distribution

Rationale for the Priorities for Allocating Investments Geographically

The City will focus its funding in neighborhoods that have concentrations of low- and moderate-income households and substantial needs related to housing quality and affordability, public facilities and infrastructure, and economic development. Specific target areas are listed in Table 47, however, individual low- and moderate-income persons residing anywhere in the City may be eligible beneficiaries of CDBG funds. CDBG funding may also be spend in eligible block groups / census tracts where at least 51% of households have low- or moderate-incomes (i.e., incomes under 80% of the area median, adjusted for household size).

AFFORDABLE HOUSING

AP-55 AFFORDABLE HOUSING – 91.220(G)

Introduction

Over the 2019-2020 program year, the City of Gainesville estimates that it will assist 32 non-homeless low- and moderate-income homeowner households with the rehabilitation of existing residential units **and up to 2 households with downpayment assistance**. The City will also make infrastructure improvements to support the construction of 148 new and 32 replacement affordable rental units, **completed over multiple phases, with about 90 units in the first phase.**

TABLE 60 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	4
Special-Needs	0
Total	4

TABLE 61 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
Production of New Units	<u>148</u> 90
Rehab of Existing Units	<u>32</u>
Acquisition of Existing Units	<u>92</u>
Total	<u>151</u> 90

AP-60 PUBLIC HOUSING – 91.220(H)

Introduction

Public housing in the city of Gainesville is managed by the Gainesville Housing Authority (GHA). The quasi-governmental authority is governed by its board of commissioners which are appointed by the City. According to HUD’s PIC (the HUD Office of Public & Indian Housing Information Center) data, there are 468 public housing units and no housing choice vouchers in Gainesville. The GHA receives federal funds to modernize and repair those units. The City of Gainesville Community Development Department works closely with the GHA to offer financial literacy classes to public housing residents and other citizens. Efforts

have also been made to identify residents that may be ready for homeownership and direct them toward those opportunities. Grant funds from the City of Gainesville down-payment assistance program have been made available to assist residents with purchasing a new home. Such actions will help housing authority residents become more independent and make units available for families with affordable housing needs.

The GHA is independent of the City of Gainesville and the City does not manage or oversee GHA funds.

Actions planned during the next year to address the needs to public housing.

The GHA is applying to HUD for the ability to convert its remaining public housing units under the Rental Assistance Demonstration (RAD) program. If approved, this would give the GHA opportunities to leverage its real estate assets to replace and/or rehabilitate these units. The GHA will also continue to work with Walton Communities, its LIHTC development partner, to secure tax credit funding for the final phase of Walton Summit.

Actions to encourage public housing residents to become more involved in management and participate in homeownership.

The GHA receives a Resident Opportunity and Supportive Services Program (ROSS) grant that supports GHA's residents by linking them with valuable community resources to obtain economic self-sufficiency, independence, improved quality of life, and in some cases, help maintaining stable housing as residents age.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance.

The GHA is rated a "Standard Performer" based on its 2018 score report in the Public Housing Assessment System, and is not designated as troubled.

AP-65 HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES – 91.220(I)

Introduction

The City of Gainesville is covered by the Balance of State Continuum of Care, a network of homeless service providers covering all but the most populous Georgia counties and coordinated by Georgia DCA. The state conducts a biennial homeless count and the most recent data released as of the date this plan was drafted was from January 2017. On the night of the count, there were a total of 123 homeless persons enumerated in Hall County, including 78 residing in shelters and 45 unsheltered.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

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

The primary source of funding for homelessness programs and services in the Gainesville community comes from DCA through the Balance of State Continuum of Care. The local organizations receiving funding from this stream will continue to be engaged in the work of outreach to homeless persons in order to assess individual needs and share information about available resources. Because funding is the greatest obstacle to addressing this need, the City will continue to fund homeless prevention services from CDBG funds under the public services funding category. These funds will supplement the state funds received through DCA.

2. Addressing the emergency shelter and transitional housing needs of homeless persons.

Several local organizations address the emergency and transitional housing needs of homeless persons. In addition, emergency and transitional housing needs may be addressed through grant funding opportunities, such as the competitive Continuum of Care process, or through other state or local funding streams.

3. 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.

Stakeholder input suggests that one reason households in transitional housing are slow to transition out is because there are so few decent affordable options available in the private rental market. Increasing support and case management funding associated with shelter and transitional housing programs may help, but adding new units to the overall affordable housing stock may help as well.

The City of Gainesville is not a direct recipient of the Emergency Solutions Grant (ESG) which could assist with housing the homeless and provide services to prevent homelessness, re-house or otherwise permanently house the homeless. ESG funding is made available through a competitive process through the Department of Community Affairs.

4. Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Service providers in the city, along with housing providers, work together to prevent homelessness in those populations which are vulnerable or at risk of homelessness. These groups include extremely low-income individuals and families, people discharged from institutions, and those receiving assistance from agencies addressing a variety of needs, such as housing, health, social services, employment, education or youth needs.

This plan identifies a need for additional affordable housing in Gainesville. The City and the Gainesville Housing Authority will continue to work toward the goal of creating additional affordable housing options, which will provide additional housing options for all people exiting an institutional setting and who may otherwise become homeless. The existing nonprofit organizations that serve the homeless population will also continue planning and coordinating procedures to ensure people are not discharged from hospitals or jails into homelessness. Various other homeless prevention efforts will be initiated and maintained by the local organizations participating in the Continuum of Care.

Discussion

Local homeless service providers generally agree that the point-in-time count underestimates the true number of homeless people in the community, yet no more reliable source of data is available. Hall County has 87 emergency shelter and transitional housing beds, down from 98 beds five years ago. Compared with what is likely a low-end estimate of 123 homeless people in Hall County, the 87 available beds indicate a shortage of at least 36 beds within the community.

AP-75 BARRIERS TO AFFORDABLE HOUSING – 91.220(J)

Introduction

Market data and stakeholder input both suggest a tight housing market in Gainesville, with low vacancy rates and increasing housing costs. While the market depends largely on the private sector to provide housing, there are roles the City and others can play through policy and regulation that may encourage greater private investment in new housing development in Gainesville.

Several aspects of the City’s zoning code could potentially have a negative effect on housing development. For example, the City may want to consider adopting means to allow more flexibility in density and affordable housing development by carving out additional residential zoning districts or subdistricts that allow for a greater mix of housing types, lower minimum lot sizes, and higher multifamily density, and other alternatives such as relaxing the infill residential development standards, providing for cluster developments, density blending, and transfer of development rights in appropriate locations. Permitting or incentivizing conversion of single-family dwellings in high opportunity intown neighborhoods to two-family, 3-family, or multifamily dwellings on large lots also is a strategic way to address the need for more density and infill development in established neighborhoods.

Moreover, the City’s land use regulations could go beyond just meeting the minimum FHA standards and affirmatively further and incentivize the development of affordable housing with inclusionary zoning policies. Gainesville has not adopted specific development incentives like density bonuses, reduced parking, or design waivers, reduced or waiver of development impact fees, administrative variances, or expedited permitting for the development of affordable or low-income housing or housing for protected classes.

Taken together, these zoning tools could potentially allow for more supply of housing, which helps put downward pressure on rental and sale prices, so that moderate and low-income families have access to

those neighborhoods and all the congruent benefits that come with higher opportunity areas such as access to jobs, better schools, access to transportation, and access to cultural amenities and public accommodations.

Actions planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

As described more completely in the City's Analysis of Impediments to Fair Housing Choice, the City will work toward removing barriers to affordable housing development related to zoning code issues by reviewing its current code and drafting any amendments that could expand housing choice by making affordable housing development more efficient and less costly. Additionally, the City will continue to be supportive of Low Income Housing Tax Credit development proposals that would add additional affordable rental units to the local housing stock.

AP-85 OTHER ACTIONS – 91.220(K)

Introduction

This section details the City's actions planned to ensure safe and affordable housing for its residents, along with plans to meet underserved needs, reduce poverty, develop institutional structure, and enhance coordination between public and private sector housing and community development agencies.

Actions Planned to Address Obstacles to Meeting Underserved Needs

The City will work with its community partners to assist low- and moderate-income residents in accessing employment services, childcare, health services, substance abuse counseling and treatment, education programs, services for senior citizens, services for people experiencing homelessness, and fair housing counseling.

Actions Planned to Foster and Maintain Affordable Housing

In an effort to maintain the current affordable housing stock, the City of Gainesville will continue to provide funding for owner-occupied housing rehabilitation. Since 2001, the City has rehabilitated 48 homes with a total cost of about \$1.3 million.

Actions Planned to Reduce Lead-Based Paint Hazards

An important initiative emanating from HUD in the last decade is the reduction of lead-based paint hazards, and many jurisdictions around the country have focused on reaching this goal. The federal Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992) amends the Lead-Based Paint Poisoning Prevention Act of 1971, which is the law covering lead-based paint in federally funded housing. These laws and subsequent regulations issued

by the U.S. Department of Housing and Urban Development (24 CFR part 35) protect young children from lead-based paint hazards in housing that is financially assisted or being sold by the federal government.

In property rehabilitation projects involving the City of Gainesville, the City will assess whether lead-based paint might be present and, if so, follow the guidelines set forth in the Residential Lead-Based Paint Hazard Reduction Act of 1992.

The City of Gainesville is committed to testing and abating lead in all pre-1978 housing units assisted with federal grant funds in any of the housing programs it implements. Currently, the City has contracted with an agency to provide all lead testing and clearance activities. Clearance testing is performed on all completed units.

Actions Planned to Reduce the Number of Poverty-Level Families

The City of Gainesville's anti-poverty strategy focuses on helping all low-income households improve their economic status and remain above poverty levels. This may include, but is not limited to, job training, education, healthcare services, and emergency assistance. Current programs to reduce poverty through access to education and jobs are provided by through WorkSource Georgia Mountains and Lanier Technical College. Emergency assistance is also provided by several nonprofit housing and service agencies in Gainesville and Hall County. Additionally, City of Gainesville's housing programs and activities that support development of affordable housing inherently address poverty by creating housing opportunities for low-income households. Without these housing opportunities, many low-income households would not be able to afford housing rehabilitation costs or to purchase a home.

Actions Planned to Develop Institutional Structure

The City of Gainesville will continue to work closely with the United Way, Gainesville Housing Authority, state and local agencies and governments, and other service providers to coordinate delivery of services to city residents. The City has representatives on many nonprofit boards and advisory committees, and the Community & Economic Development Department will continue to consult with various housing, social service, elderly and disability resource agencies to gather data and identify service gaps. While there are unmet needs within the City of Gainesville, we have not identified any significant gaps in the service delivery system provided by the institutions within the city.

Actions Planned to Enhance Coordination between Public and Private Housing and Social Service Agencies

Public housing in the city of Gainesville is managed by the Gainesville Housing Authority. The quasi-governmental authority is governed by its board of commissioners which are appointed by the City. According to HUD's PIC (the HUD Office of Public & Indian Housing Information Center) data, there are 468 public housing units in Gainesville. The GHA receives federal funds to modernize and repair those units. The City of Gainesville Community & Economic Development Department will continue to work closely with the GHA to offer financial literacy classes to public housing residents and other citizens. Efforts will be made to identify residents that may be ready for homeownership and direct them toward those opportunities. Grant funds from the City of Gainesville downpayment assistance program will be made

available to assist residents with purchasing a new home. Such actions will help housing authority residents become more independent and make units available for families with greater needs.

GHA will continue to partner with area organizations to offer opportunities for residents including:

- English classes
- Income tax assistance
- Case management
- Adult Computer Classes
- Childcare
- Credit Issues
- Community Services
- Educational Goals
- Employment Readiness
- Financial Literacy
- Housing
- Home-ownership Counseling
- Disability Counseling
- Support Services
- Nutrition
- Healthcare
- Accessible Resources
- Senior Employment Volunteer Opportunities

Additionally, the Resident Opportunity and Supportive Services Program (ROSS) will continue to support public housing residents by linking them with valuable community resources to obtain economic self-sufficiency, independence, improved quality of life, and in some cases, helping individuals maintain stable housing as they age.

PROGRAM SPECIFIC REQUIREMENTS

AP-90 PROGRAM SPECIFIC REQUIREMENTS – 91.220(L)(1,2,4)

Introduction

Projects planned with CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

Community Development Block Grant Program (CDBG) (Reference 24 CFR 91.220(l)(1))

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	\$0
Total Program Income	

Other CDBG Requirements

1. The amount of urgent need activities	\$0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall benefit – A consecutive period of one, two, or three years may be used to determine that a minimum of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80% 2019, 2020, 2021