

Affordable Housing Report Card

Alachua County - May 2022

This Affordable Housing Report Card was created by the Lighthouse Initiative at Community Spring. The Lighthouse Initiative envisions a community where everyone has access to stable, affordable housing where they can feel at home. For more information and additional resources on affordable housing in Alachua County and Gainesville, please visit csgnv.org/lighthouse.

What is the Affordable Housing Report Card? The report card, which was modeled on the [St. Louis Affordable Housing Report Card](#), aims to shine a light on how the housing system is working (or not working) for different groups in our community. The results were separated out by tenure (homeowner/renter), income level, and race/ethnicity. Grades were determined using a standard grading scale (“A” = 100-90%, “B” = 89-80%, etc.) based on the proportion of households who live in affordable housing.

How do you define affordable housing, housing cost burdened, and AMI? We used the federal definition of affordable housing, which considers housing to be affordable if the household is paying no more than 30% of their income on their housing costs.¹ For renters this includes rent and utilities, and for homeowners it includes mortgage, taxes, and utilities. Any household paying more than 30% on these costs is considered housing cost burdened. AMI stands for Area Median Income, which is the middle point of incomes in a particular geographic area. In other words, half of households in Alachua County make less than the AMI and half make more.²

Where did the data come from? The data used to develop the report card was provided by the UF Shimberg Center for Housing Studies based on the 2019 American Community Survey from the U.S. Census Bureau. Given our community’s large student population, which has unique housing needs that can distort this kind of analysis, the data does not include student-headed, nonfamily households. In addition, since this data is from 2019, it does not account for the widespread housing cost increases seen in the past year.

What were some of the key findings? While most households in Alachua County (71%) are not housing cost burdened, this masks deep disparities in access to affordable housing. Only about half of renters (54%) have affordable housing, compared to 82% of homeowners. There are also clear disparities based on race/ethnicity. Most striking is the housing system’s failure to provide affordable housing for households making 50% or less of AMI. Only one-third of these households have affordable housing. In fact, households making 50% or less of AMI account for two-thirds of the households in our community who are housing cost burdened, despite making up only 28% of the overall population.

¹ U.S. Department of Housing and Urban Development, [Glossary of Terms to Affordable Housing](#).

² Please see the Lighthouse Initiative’s explainer videos for more information on [Cost Burden](#) or [AMI](#).

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Source: UF Shimberg Center tabulation of U.S. Census Bureau, 2019 American Community Survey Public Use Microdata Sample (PUMS). Excludes student-headed, nonfamily households.

Group	Percentage of Households with Housing Cost Burden	Percentage of Households with Affordable Housing	Letter Grade
All Households (n = 92,862)	29%	71%	C
Homeowner/Renter			
Homeowner (n = 55,453)	18%	82%	B
Renter (n = 37,409)	46%	54%	F
Income Level			
50% AMI or Less (n = 26,022)	68%	32%	F
50.01% to 80% AMI (n = 17,470)	37%	63%	D
More than 80% AMI (n = 49,370)	6%	94%	A
Race/Ethnicity			
Black, Non-Hispanic (n = 20,148)	35%	65%	D
White, Non-Hispanic (n = 59,327)	26%	74%	C
Hispanic (n = 6,675)	44%	56%	F
Other (n = 6,712)	23%	77%	C

Group	Percentage of Households with Housing Cost Burden	Percentage of Households with Affordable Housing	Letter Grade
Homeowner/Renter by Income Level			
Homeowner			
50% AMI or Less (n = 10,638)	56%	44%	F
50.01% to 80% AMI (n = 8,485)	21%	79%	C
More than 80% AMI (n = 36,330)	6%	94%	A
Renter			
50% AMI or Less (n = 15,384)	77%	23%	F
50.01% to 80% AMI (n = 8,985)	53%	47%	F
More than 80% AMI (n = 13,040)	6%	94%	A
Homeowner/Renter by Race/Ethnicity			
Homeowner			
Black, Non-Hispanic (n = 6,524)	14%	86%	B
White, Non-Hispanic (n = 42,516)	18%	82%	B
Hispanic (n = 3,360)	28%	72%	C
Other, Non-Hispanic (n = 3,053)	13%	87%	B
Renter			
Black, Non-Hispanic (n = 13,624)	45%	55%	F
White, Non-Hispanic (n = 16,811)	47%	53%	F
Hispanic (n = 3,315)	60%	40%	F
Other, Non-Hispanic (n = 3,659)	31%	69%	D