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**Date:** June 18, 2018 at 2:08:08 PM CDT

**To:** "[Nancy.Muller@floridahousing.org](mailto:Nancy.Muller@floridahousing.org)" <[Nancy.Muller@floridahousing.org](mailto:Nancy.Muller@floridahousing.org)>

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**Subject:** Housing finance

Dear Mr. Price/Ms. Muller,

My name is Kip Harrison and I serve as the Gainesville Community President of Capital City Bank and also as a member of Alachua County's Housing Finance Authority. I've worked closely with Gainesville Housing and am excited about their vision for providing new affordable workforce housing in our community. It is challenging for nonprofits such as theirs to find reasonable deals in this market and having a chance to submit for brand new community development block grant dollars could greatly impact our community. So much of the new multi-family housing in our community is centered on our college student population which creates an unfortunate dynamic for the working poor where rents become out of range for their families. Other communities may not face the same dilemma yet the need is very real here with a severe undersupply of affordable rental units for those who fall in the very low to extremely low income categories according to Meridian Appraisal Group, Inc. which facilitated an analysis for Gainesville, FL using US Census Bureau and American Community Survey data.

I sincerely appreciate your willingness to collect feedback about our housing situation here in Gainesville, FL and hope that you will allow more new construction projects to be bid in areas such as ours.

Yours truly,

Kip Harrison