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Office of Housing & Community Development

State Housing Initiatives Partnership (SHIP)
Annual Report

State Fiscal Years 2019/2020, 2020/2021 and 2021/2022

September 15, 2022

Providing safe, decent and affordable housing utilizing SHIP funds since 1992



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Introduction

In compliance with the Florida Statues, Section 420.9075, the City of Gainesville is pleased to submit its State Housing Initiatives Partnership (SHIP) Program Annual Report.

The SHIP Annual Report includes reports for state fiscal years 2019/2020, 2020/2021 and 2021/2022 which summarizes the various housing programs and services provided by the City of Gainesville utilizing SHIP funds. Also included with the annual report are success stories, marketing outreach, photos, thankyou notes to City HCD staff and housing program accomplishments made throughout the year for potential homebuyers and existing homeowners.

Any questions concerning this report should be directed to Jacqueline Richardson, HCD Manager or Helen Harris, HCD Supervisor, City of Gainesville Office of Housing & Community Development, Station 22, P.O. Box 490, Gainesville, FL 32627-0490, Telephone (352) 393-8624.



CERTIFICATION

State Housing Initiatives Partnership (SHIP) Program Annual Report and Local Housing Incentives Certification

On Behalf of	The City of Gainesvill	е	(Local Government), I hereby certify that:
1. The	Annual Report information	n submitted electro	nically to Florida Housing Finance Corporation is true
and a	accurate for the closeout	/ear <u>2019-2020</u>	and interim years 2020-2021 and 2021-2022.
	ocal housing incentives or ess of being implemented.		tive plan have been implemented or are in the imum:
a. b.	Permits as defined in s. expedited to a greater of there is an ongoing proprovisions that increase	163.3164 (15) and (degree than other placess for review of leading the cost of housing	(16) for affordable housing projects are projects; and ocal policies, ordinances, regulations, and plant grant gra
	umulative cost per newly o		g per housing unit, from these actions is estimated to
4. The ci \$		itated housing per h	housing unit, from these actions is estimated to be
Staff Member	responsible for submittin	g annual report to F	HFC:Jacqueline Richardson, HCD Manager
		5	
Witness Sign	nature	Date	Chief Elected Official or Designee Signature Date
			Cynthia W. Curry, Interim City Manager
Witness Prin	nted Name		Chief Elected Official or Designee Printed Name
Witness Sign	nature	Date	a ET
			DRAFT
Witness Prin	nted Name		
or			
			ATTEST (Seal)
Signature		Date	

420.9075 (10) Each county or eligible municipality shall submit to the corporation by September 15 of each year a report of its affordable housing programs and accomplishments through June 30 immediately preceding submittal of the report. The report shall be certified as accurate and complete by the local government's chief elected official or his or her designee. Transmittal of the annual report by a county's or eligible municipality's chief elected official, or his or her designee, certifies that the local housing incentive strategies, or, if applicable, the local housing incentive plan, have been implemented or are in the process of being implemented pursuant to the adopted schedule for implementation.



- SFY 2019/2020
 Close-Out Year
 - SFY 2020/2021

No Funding for this program year

SFY 2021/202
 Interim Year 2



FORMS 1 - 4

SFY 2019/2020 (Close-out Year)

SFY 2020/2021 (Interim Year 1)

SFY 2021/2022 (Interim Year 2)

(submitted electronically)

Title: SHIP Annual Report

Gainesville FY 2019/2020 Closeout

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
3	Homeowner Rehabilitation	\$248,405.00	7				
10	Infill Housing Development	\$25,000.00	1				

Homeownership Totals:

\$273,405.00

8

Rentals

		Expended		Encumbered	-52	Unencumbered	
Code	Strategy	Amount	Units	Amount	Units	Amount	Units

Rental Totals:

Subtotals:

\$273,405.00

8

Additional Use of Funds

Use	
Administrative	
Homeownership (Counseling
Admin From Prog	ram Income
Admin From Disa	ster Funds

E	xpended
	\$13,000.15
	\$83.69
_	ФОЗ.ОЭ

Totals:

\$286,488.84

8

\$.00

\$.00

Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$265,693.00
Program Income (Interest)	\$7,126.84
Program Income (Payments)	\$13,669.00
Recaptured Funds	\$.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$.00
Total:	\$286,488.84

^{*} Carry Forward to Next Year: \$.00

NOTE: This carry forward amount will only be accurate when all revenue amounts and all expended, encumbered and unencumbered amounts have been added to Form 1

Form 2

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	367	399	543	711	879
VLI	611	655	786	907	1,012
LOW	977	1,047	1,257	1,452	1,620
MOD	1,467	1,572	1,887	2,178	2,430
Up to 140%	1,711	1,834	2,201	2,541	2,835

Recap of Funding Sources for Units Produced ("Leveraging")

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$273,405.00	50.41%
Public Moneys Expended	\$89,928.00	16.58%
Private Funds Expended	\$175,111.00	32.29%
Owner Contribution	\$3,890.00	.72%
Total Value of All Units	\$542,334.00	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$273,405.00	\$265,693.00	102.90%	65%
Construction / Rehabilitation	\$273,405.00	\$265,693.00	102.90%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$59,184.30	20.66%
Very Low	\$27,250.00	9.51%
Low	\$186,970.70	65.26%
Moderate	\$.00	.00%
Over 120%-140%	\$.00	.00%
Totals:	\$273,405.00	95.43%

Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$59,184.30	2		0	\$59,184.30	2
Very Low	\$27,250.00	1		0	\$27,250.00	1
Low	\$186,970.70	5		0	\$186,970.70	5
Moderate		0		0	\$.00	0
Over 120%-140%		0		0	\$.00	0
Totals:	\$273,405.00	8	\$.00	0	\$273,405.00	8

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Infill Housing Development	Gainesville			1			1
Homeowner Rehabilitation	Gainesville	2	1	4			7

Totals: 2 1 5 8

Characteristics/Age (Head of Household)

-						
Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Infill Housing Development	Gainesville			1	9	1
Homeowner Rehabilitation	Gainesville		1	3	3	7
	Totals:		1	4	3	8

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5 + People	Total
Infill Housing Development	Gainesville		1		1
Homeowner Rehabilitation	Gainesville	3	4		7
	Totals:	3	5		8

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hisp- anic	Asian	Amer- Indian	Other	Total
Infill Housing Development	Gainesville		1					1

Homeowner Rehabilitation	Gainesville		2 5			7
	Tota	ıls:	2 6			8

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-	Elderly	Total
Infill Housing Development	Gainesville				0
Homeowner Rehabilitation	Gainesville			3	3

Totals:

Special Target Groups for Funds Expended (i.e. teachers, nurses, law enforcement, fire fighters, etc.) Set Aside

	Special Target		Total # of
Description	Group	Expended Funds	Expended Units

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	2021
Ongoing review process		Required	Implemented, in LHAP	2021
Impact fee modifications		AHAC Review	Not Adopted	N/A
Reservation of infrastructure		AHAC Review	Adopted	2021
Allowance of accessory dwelling units		AHAC Review	Adopted	2021
Reduction of parking and setbacks		AHAC Review	Adopted	2021
Allowance of flexible lot sizes		AHAC Review	Not Adopted	N/A
Modification of street requirements		AHAC Review	Adopted	2021
Printed inventory of public owned lands		AHAC Review	Adopted	2021
Support of development near transportation/employment hubs		AHAC Review	Adopted	2021
Flexible densities		AHAC Review	Adopted	2021

Support Services

The City of Gainesville Office of Housing and Community Development (HCD) continues to provide comprehensive housing counseling and educational programs to the at-large community through its Housing Counseling Programs (HCP). Housing counseling is designed to educate, empower and expand knowledge of homeownership opportunities and responsibilities; as well as to improve access to affordable housing. Additionally, the HCP enables any person who wants to rent or own housing, to obtain the counseling and resources needed to seek financing on their quest to become successful homeowners and/or responsible renters.

The HCD's Housing Counseling Program also works vigilantly to prevent homelessness and to promote safe, stable and affordable housing. Likewise, the HCP offers homeowners advice, information and assistance to neighbors interested in pre- and post-purchase counseling and training. The group seminars provides general consumer information on the home buying process, financing options, credit repair, money management, budgeting and savings, financial literacy and other topics that will help accomplish homeownership. To meet this goal, the HCP workshops are held in-person and virtual, one-on-one in-person counseling and personal counseling over the telephone for neighbors unable to meet at the office.

An added component to the HCP provides informative information to existing homeowners desiring to transition from well water and old outdated septic tanks to connections to the City's water and wastewater system. Finally, the ultimate goal in housing counseling is educating and empowering neighbors, while also assisting them with suggestions for making informed and reasonable decisions regarding their personal housing needs.

During the period of July 1, 2021 through June 30, 2022, a total of 346 households received assistance through the City's Housing Counseling Programs. The Housing Counseling Programs are administered by the Office of Housing & Community Development Staff and is made available to households of all income levels. Counseling and training is available on a first-come, first served basis.

Other Accomplishments

The City, in partnership with Three Rivers Legal Services, Inc. (TRLS), is providing legal counsel to Gainesville residents for eviction prevention to curtail homelessness and assist renters with staying on track with their monthly rental payments. Additionally, also in partnership with TRLS, the City is providing Homeowner Education to existing homeowners with legal issues such as tax certificate and tax sales, heirs property, and preserving their homes.

The City is continuing to work in partnership with Alachua Habitat for Humanity to provide affordable housing opportunities for eleven (11) first-time homebuyers through the Land Donation Pilot program.

The Office of Housing & Community Development, jointly with Gainesville Community Reinvestment Area (CGRA), are providing an affordable housing opportunity to eleven (11) first-time homebuyers to purchase their new home in the Heartwood Subdivision, which is a mixed income subdivision.

Availability for Public Inspection and Comments

On July 5, 2022, the City published a Notice of Availability of the SHIP Annual Report for public review and comments via the Gainesville Sun and the Gainesville Guardian, two local newspapers. The Gainesville Sun is one of general circulation, while the Gainesville Guardian, a production of the Gainesville Sun, is distributed throughout East Gainesville. Additionally, the Annual Report was available for inspection and comment on the City's website.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans:

870

Mortgage Foreclosures

A. Very low income households in foreclosure:

31

Form SHIP AR/2009 67-38.008 (5), F.A.C. Effective Date: 5/23/2017

B. Low income households in foreclosure:

62

C. Moderate households in foreclosure:

2

Foreclosed Loans Life-to-date:

95

SHIP Program Foreclosure Percentage Rate Life to Date:

10.92

Mortgage Defaults

A. Very low income households in default:

54

B. Low income households in default:

124

C. Moderate households in default:

8

Defaulted Loans Life-to-date:

186

SHIP Program Default Percentage Rate Life to Date:

21.38

Strategies and Production Costs

Strategy	Average Cost
Homeowner Rehabilitation	\$35,486.43
Infill Housing Development	\$25,000.00

Expended Funds

Total Unit Count:

Total Expended Amount:

\$273,405.00

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Infill Housing Development	Dierdre Ware	1605 NE 5th Place	Gainesville	32641	\$25,000.00	
Homeowner Rehabilitation	LaTrinda Perry	3510 NW 42nd Terrace	Gainesville	32606	\$49,383.10	
Homeowner Rehabilitation	Catina Kimbrough	2610 NE 11th Terrace	Gainesville	32609	\$45,962.10	
Homeowner Rehabilitation	Benjamin Weary	1221 SE 19th Street	Gainesville	32641	\$31,334.95	
Homeowner Rehabilitation	Vickie Leggett	1711 NE 28th Avenue	Gainesville	32609	\$35,290.55	
Homeowner Rehabilitation	Rachel Cameron	707 NW 7th Avenue	Gainesville	32601	\$45,158.30	
Homeowner Rehabilitation	Julia McLaughlin	6521 NW 36th Terrace	Gainesville	32653	\$27,250.00	
Homeowner Rehabilitation	Anne Bonneville	1117 NE 10th Place	Gainesville	32601	\$14,026.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Gainesville	Local Government	All Housing Strategies	Administration and Implementation of Housing Strategies	. ,

Program Income

Program Income Funds		
Loan Repayment:	\$600.00	
Refinance:		
Foreclosure:		
Sale of Property:	\$13,069.00	
Interest Earned:	\$7,126.84	

Total:

\$20,795.84

Total:

Number of Affordable Housing Applications

Number of Affordable	Housing Applications
Submitted	
Approved	
Denied	

Explanation of Recaptured funds

Description	Amount

Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By

Single Family Area Purchase Price

The average area purchase price of single family units:

194,500.00

\$.00

Or

Not Applicable

Form 5

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
3	Homeowner Rehabilitation	\$94,541.40	2		
10	Infill Housing Development	\$25,000.00	1		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(10) Infill Housing Development	Receiving Social Security Disability Insurance	\$25,000.00	1		
(3) Homeowner Rehabilitation	Receiving Supplemental Security Income	\$49,383.10	1		
(3) Homeowner Rehabilitation	Person with Disabling Condition (not DD)	\$45,158.30	1		

Provide a description of efforts to reduce homelessness:

The City is taking the following actions to reduce homelessness and/or reach out to homeless persons:

- GRACE Marketplace is a housing-focused low-barrier emergency shelter and homeless services center operated by the Alachua County Coalition for the Homeless and Hungry, Inc. (ACCHH). The City provides the ACCHH with \$1,500,000 per year to operate GRACE Marketplace. In November 2019, the City and ACCHH extended their funding and services agreement until September 30, 2024.
- The leadership of the City (including the GFR, GPD, Facilities, Public Works, Communications, and the Office of Housing & Community Development and ACCHH meet bi-weekly to discuss issues related to the operation of GRACE Marketplace and homelessness, in general.
- In July 2021, the City began coordinating with ACCHH to fund 3 full-time outreach workers. In FY22, the City will provide \$160,810 towards this outreach effort. The work of these highly trained individuals will take place primarily in the Downtown area and will focus on helping to house homeless persons. The City recognizes that, in most cases, outreach workers are better trained and better suited than the police to deal with the special issues faced by many homeless persons.
- In the first quarter of FY22, the City coordinated with ACCHH and its Homeless Outreach Team to house 38 people who had begun camping on a City-owned site of a recently closed Fire Station. As part of that plan, the City will pay \$75,200 to temporarily house people in hotel rooms. On December 3, 2021, the ACCHH notified the City that the camp had been closed and that all 38 persons were either housed or sheltered elsewhere.
- Each year the City sets aside some federal funds to allow at least one nonprofit homeless shelter to increase its capacity and offer overnight shelter and services to homeless individuals and families during severe weather or other emergencies. Although these emergencies are most often associated with cold weather, they can also be related to heat waves, severe storms, or other emergencies.
- The City, through its Fire Rescue Department, coordinates with several other agencies to implement the Community Resource Paramedicine Program. This program works proactively in the community to provide outreach, social and medical services.
- The City funds a Family Reunification Program. Through this program, a local social service provider can offer homeless persons the opportunity to travel by bus for free, to family or friends in other areas. Those family or friends must confirm that they will meet the traveler at the bus station and provide him/her with a place to live.
- Other community goals to address homelessness are increased participation and funding of programs such as Mental Health Services, Homeless Management Information System (HMIS), Coordinated Entry, Outreach to Homeless Persons, Outreach to Landlords and a Bus Pass Program for Homeless Persons working with a case manager.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution		
Program Income	\$0.00	
Program Funds Expended		
Program Funds Encumbered		
Total Administration Funds Expended	\$0.00	
Total Administration Funds Encumbered	\$0.00	
Homeownership Counseling	\$0.00	
Disaster Funds		
65% Homeownership Requirement	N	laN
75% Construction / Rehabilitation	N	laN
30% Very & Extremely Low Income Requirement	#E	rror
30% Low Income Requirement	#E	rror
20% Special Needs Requirement	N	laN
Carry Forward to Next Year		

Interim Year 2	
State Annual Distribution	\$902,521.00
Program Funds Expended	
Program Funds Encumbered	

NOTE:

State Annual Distribution for 2021-2022, Interim Year 2, changed due to the increase of funding on June 29, 2022.

(see attached documents)

\$902,521.00 - orig. allocation \$ 26,825.00 - add allocation \$929,346.00 \$ 52,712.00 - program income \$982,058.00

Form SHIP AR/2009 67-38.008 (5), F.A.C. Effective Date: 5/23/2017

LG Submitted Comments:	

Osoba, Teresa D.

Subject:

FW: [EXTERNAL] 2021-2022 SHIP Funding

Attachments:

2021-2022 SHIP Payment #4.pdf

From: Robert Dearduff < Robert. Dearduff@floridahousing.org >

Sent: Wednesday, June 29, 2022 8:34 AM

@miramarfl.gov; yf21778@hialeahfl.gov; yformoso@ppines.com; zayra.sanchez@guardiancrm.com

Subject: [EXTERNAL] 2021-2022 SHIP Funding

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

All:

We are prepared to allocate additional SHIP funds for 2021-2022 due to unallocated disaster funding. The attached chart details the amounts each local government will receive (if any). These are now to be considered regular SHIP funds for 2021-2022 with all SHIP regulations applying. Please make sure you alert your finance staff that these funds will be disbursed this week.



Robert Dearduff | Director of Special Programs

227 N. Bronough Street, Suite 5000, Tallahassee, FL 32301 | p. 850.488.4197 | f. 850.488.9809

robert.dearduff@floridahousing.org | Visit our website at www.floridahousing.org.









Florida has a broad and inclusive public records law. This e-mail and any responses to it should be considered a matter of public record.

Disclaimer

Florida has a broad and inclusive public records law. This e-mail and any responses to it should be considered a matter of public record."

SHIP 2021-2022

Local Government	County Share/ City Share
ALACHUA	27,105
Gainesville	26,825
BAKER	
BAY	24,219
Panama City	5,976
BRADFORD	
BREVARD	74,781
Cocoa	4,310
Melbourne	18,796
Palm Bay	26,404
Titusville	10,837
BROWARD	78,420
Coconut Creek	13,296
Coral Springs	29,259
Davie	23,792
Deerfield Beach	18,150
Ft. Lauderdale	42,860
Hollywood	34,376
Lauderhill	16,401
Margate	13,427
Miramar	31,446
Pembroke Pines	38,224
Plantation	20,555
Pompano Beach	25,585
Sunrise	21,342
Tamarac	14,957
Weston	15,264
CALHOUN	
CHARLOTTE	29,755
Punta Gorda	3,625
CITRUS	32,124
CLAY	41,190
COLLIER	77,277
Naples	4,446
COLUMBIA	16,931
DE SOTO	A
DIXIE	
DUVAL	210,620
SCAMBIA	61,758
Pensacola	12,775
LAGLER	5,957
Palm Coast	21,533

Payment #4

Local Government	County Share/ City Share
FRANKLIN	
GADSDEN	4,049
GILCHRIST	-
GLADES	41
GULF	
HAMILTON	*
HARDEE	
HENDRY	
HERNANDO	46,469
HIGHLANDS	25,482
HILLSBOROUGH	243,276
Tampa	88,028
HOLMES	
INDIAN RIVER	26,573
JACKSON	4,049
JEFFERSON	
LAFAYETTE	
LAKE	84,960
LEE	106,775
Cape Coral	42,506
Ft. Myers	21,014
LEON	20,456
Tallahassee	40,280
LEVY	
LIBERTY	
MADISON	
MANATEE	72,307
Bradenton	12,470
MARION	70,754
Ocala	14,338
MARTIN	27,010
MIAMI-DADE	274,809
Hialeah	36,204
Miami	75,145
Miami Beach	14,191
Miami Gardens	17,269
North Miami	9,831
MONROE	18,676
NASSAU	13,388
OKALOOSA	36,928
Ft. Walton Beach	4,254
OKEECHOBEE	•

Tota

al disbursement:	\$ 4,362,841
Local Government	County Share/ City Share
ORANGE	248,772
Orlando	66,608
OSCEOLA	55,008
Kissimmee	15,969
St Cloud	10,746
PALM BEACH	248,225
Boca Raton	21,303
Boynton Beach	17,561
Delray Beach	15,033
West Palm Beach	26,129
PASCO	119,639
PINELLAS	109,496
Clearwater	25,305
Largo	18,130
St. Petersburg	58,124
POLK	119,902
Lakeland	23,446
Winter Haven	10,097
PUTNAM	9,504
ST. JOHNS	51,313
ST. LUCIE	15,322
Ft. Pierce	9,098
Port St. Lucie	41,509
SANTA ROSA	32,812
SARASOTA	81,891
Sarasota	12,399
SEMINOLE	103,714
UMTER	33,860
UWANNEE	
AYLOR	
INION	9
/OLUSIA	85,505
Daytona Beach	15,486
Deltona	20,656
VAKULLA	
VALTON	14,190
VASHINGTON	



MARKETING OUTREACH

- 02/16/22 Pleasant Street Neighborhood Association Meeting
- 02/21/22 Porter Neighborhood Impact Program Meeting
- 02/24/22 Probate and Estate Planning Summit
- 03/10/22 Cedar Grove II HOA Meeting
- 03/29/22 WSPP/Infrastructure Surtax
 Meeting (housing program
 brochures were displayed)
- 05/09/22 Affordable Housing Workshop
- 06/01/22 Affordable Housing Workshop
- 06/04/22 Affordable Housing Workshop
- 06/14/22 Sugar Hill Community Engagement Meeting
- 06/25/22 City Services Fair
- 06/29/22 Community First Meeting (Pine Ridge Neighborhood)

Get social with us!







Gainesville GNV News

April 20, 2022 edition

Final session scheduled to gather input about proposed RTS routes, changes - April 27

The Regional Transit System (RTS) has one remaining community outreach session this month. The event was designed to gather feedback from neighbors about two proposed RTS express routes as well as possible changes to routes 24 and 27.

When: Wednesday, April 27, 6 p.m.

Where: Alachua County Health Dept., 224 SE 24 St.

RTS is proposing the addition of two routes featuring a limited number of stops, Compass North-South and Compass East-West. A North-South route would run between the North Walmart Supercenter and Meridian Behavioral Healthcare. An East-West route would run between the Butler Plaza Transfer Center and the UF Health Science Center, with possible expansion to the Eastside Transfer Center (once built). Possible changes to routes 24 and 27 include stops to service more neighbors.

To help ensure public health and safety, neighbors are asked to practice social distancing at the events.



Homebuyer Education ★★ Workshop - Available Monthly

The Homebuyer Education Workshop provides attendees information about the process it takes to purchase a home through the Down Payment Assistance Program.

The workshop is designed to ensure that all participants receive the necessary information about the home buying process. Some topics covered include credit, budgeting, savings, mortgage loans, house selection, lenders, realtors, home inspection, home maintenance and closing day. There is no cost to attend the workshop.



Register for an upcoming workshop



How to plant a tree





Homebuyer Education & Training Virtual Workshops

July 21, 2021
August 18, 2021
September 15, 2011
October 20, 2021
November 11, 2021
January 19, 2022
February 23, 2022
March 23, 2022
April 27, 2022
May 25, 2022
June 22, 2022





A Note of THANKS!







Mrs. Margaret Thomas Mrs. Helen Harris Mr. Jimmy Southerlands I, Varonica Albright Would like To Thank each of you, For your help, patience, Kindness, Professionalism, and laughter, Making this process so much casier for Me. This home improvement is a blessing From God. And I really appreciate your help and KindNess.

Wesonies Albright

Mrs. Marginet Thomas Mrs. Helen Harris Mr. Jinny Southerland

Nel Der Oncia Af Sright



Success Story In-fill Housing Program

Against all odds, in July 2021, this low income, single parent, first-time homebuyer, found happiness when she closed on her beautiful new home, made possible only through the City's In-Fill Housing Program.

In the housing market, with inventory very low and each available property enduring a bidding war, i.e., sellers receiving 9-10 offers on their property, attempting to obtain the "American Dream" of homeownership proved to be very stressful, disappointing and overwhelming for this first-time homebuyer.

After months of searching, to no avail, this first-time homebuyer reached out to the City for help. With a tearful plea, she shared with City staff her current unsafe living environment, with a teenage daughter, who had been harassed and



bullied by neighborhood residents and unable to be alone in the apartment for fear of the unthinkable.

The City, in partnership with a local developer of affordable housing, was able to build this family a beautiful home through the In-Fill Housing Program.



Roof Replacement Program



Before





Major Rehabilitation Program Bathroom Transformation

Before



After



Major Rehabilitation Program



Before







House Replacement Program





After

City of Gainesville Housing & Community Development Division 2021 SHIP Annual Report



Public Inspection Ads

* City of Gainesville Website * Gainesville Sun *Gainesville Guardian



NOTICE OF AVAILABILITY OF CITY OF GAINESVILLE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM ANNUAL REPORT FOR



INSPECTION AND COMMENT

The City of Gainesville is a recipient of funds from the State Housing Initiatives Partnership (SHIP) which were used to implement the City's Local Housing Assistance Plan (LHAP) strategies for the purpose of providing affordable housing assistance to very low, low and moderate income households in the City of Gainesville.

The City of Gainesville's Draft SHIP Annual Report is complete and is available for review and public comment. A 30-calendar day comment period on the SHIP Annual Report will commence on Tuesday, July 5, 2022 and conclude on Friday, August 5, 2022. During the public comment period, a copy of the SHIP Annual Report will be available for public review from Monday-Friday, 8:00 AM – 5:00 PM at the Office of Housing & Community Development, Thomas Center "B", 306 NE 6th Avenue, Room 245, Gainesville, Florida and on the City's website at http://www.gainesvillefl.gov.

The SHIP Annual Report covers program years 2019/2020, 2020/2021 and 2021/2022. In 2019/2020, the City received \$286,488.84 and \$982,058.00 in 2021/2022, which includes state allocation, program income, interest earned and other funds for each program year. However, due to the impact of the COVID-19 Pandemic, the State did not allocate funding for Program Year 2020/2021. The activities assisted with SHIP funds included programs such as purchase assistance for first-time homebuyers, homeowner rehabilitation, mortgage foreclosure intervention, and homebuyer education and training.

The public is encouraged to review and comment on the SHIP Annual Report. Written comments on the report may be sent to: Helen Harris, HCD Supervisor, Office of Housing & Community Development, P.O. Box 490, Station 22, Gainesville, Florida 32627-0490; or by email at: harrishj@gainesvillefl.gov. Written comments must include person(s) name, address and interest affected and must be received by August 5, 2022 at 5:00 PM (local time). Comments will be included and forwarded to the Florida Housing Finance Corporation with the City of Gainesville's SHIP Annual Report. For further information, please contact Ms. Harris at (352) 393-8624 or harrishj@gainesvillefl.gov.

The City of Gainesville is an Affirmative Action/Equal Opportunity/Drug Free Workplace Employer. The City of Gainesville is committed to a policy of nondiscrimination in all City programs, services and activities, and will provide reasonable accommodations upon request. To request accommodations for non-English speaking persons, individuals with disabilities, and individuals with hearing impairments, please contact the City of Gainesville Office of Equity and Inclusion at (352) 334-5051 (voice) or (352) 334-2069 TDD; TTY users please call 711.

FAIR HOUSING/EQUAL OPPORTUNITY/DISABILITY ACCESS JURISDICTIONS



