



SHIP Annual Report Gainesville

[Click Here for Support Contact Information](#)

Report: 2019-2020 ▾ (Submitted)

[Save Changes](#)

[Data Input](#)

[Form 1](#)

[Form 2](#)

[Form 3](#)

[Form 4](#)

[Form 5](#)

[Interim Year Data](#)

[Review](#)

[References](#)

Review Status And Submit

[Click here for a printer-friendly
\(PDF\) copy of this annual report](#)

The current status of this report is: **Submitted**

This application was successfully submitted to Florida Housing

[Submit This Report to FHFC](#)

Title: SHIP Annual Report

Report Status: Submitted

Gainesville FY 2019/2020 Closeout

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

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

Rental Totals:

Subtotals: \$273,405.00 8

Additional Use of Funds

Use	Expended
Administrative	\$13,000.15
Homeownership Counseling	
Admin From Program Income	\$83.69
Admin From Disaster Funds	

Totals: \$286,488.84 8 \$0.00 \$0.00

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	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$0.00
Total:	\$286,488.84

*** Carry Forward to Next Year: \$0.00**

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	\$0.00	0
Over 120%-140%		0		0	\$0.00	0
Totals:	\$273,405.00	8	\$0.00	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		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
Totals:		2	6					8

Demographics (Any Member of Household)

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

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

Description	Special Target Group	Expended Funds	Total # of 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.

No Comments were received.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **870**

Mortgage Foreclosures

A. Very low income households in foreclosure: **31**

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: **8** 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	\$13,083.84

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

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	
Approved	
Denied	

Explanation of Recaptured funds

Description	Amount
Total:	\$0.00

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

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/A
75% Construction / Rehabilitation		N/A
30% Very & Extremely Low Income Requirement		N/A
30% Low Income Requirement		N/A
20% Special Needs Requirement		N/A
Carry Forward to Next Year		

LG Submitted Comments: