



Department of Housing & Community Development

State Housing Initiatives Partnership (SHIP) **Annual Report**

State Fiscal Years
2023/2024, 2024/2025 and 2025/2026

Submitted: August 26, 2026

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



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I. INTRODUCTION



Introduction

In compliance with the Florida Statutes, 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 2023/2024, 2024/2025 and 2025/2026 which summarizes the various housing programs and services provided by the City of Gainesville utilizing SHIP funds. Also included with the Annual Report is a Success Story with before and after photos for the House Replacement Program, the Roof Replacement Program, and the Major Rehab Program; marketing outreach, thank-you notes to the Housing Community Development (HCD) staff and finally, housing program accomplishments made throughout the year for potential homebuyers and existing homeowners.

Any questions concerning this report should be directed to Corey J. Harris, HCD Director or Margaret Thomas, HCD Supervisor, City of Gainesville Department of Housing & Community Development, Station 22, P.O. Box 490, Gainesville, FL 32627-0490, Telephone (352) 393-8617.



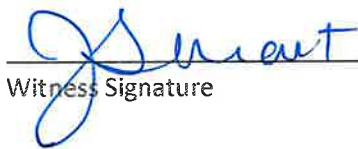
II. CERTIFICATION

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

On Behalf of The City of Gainesville (Local Government), I hereby certify that:

1. The Annual Report information submitted electronically to Florida Housing Finance Corporation is true and accurate for the closeout year 2023-2024 and interim years 2024-2025 and 2025-2026.
2. The local housing incentives or local housing incentive plan have been implemented or are in the process of being implemented. Including, at a minimum:
 - a. Permits as defined in s.163.3164 (15) and (16) for affordable housing projects are expedited to a greater degree than other projects; and
 - b. There is an ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.
3. The cumulative cost per newly constructed housing per housing unit, from these actions is estimated to be \$ -0-.
4. The cumulative cost per rehabilitated housing per housing unit, from these actions is estimated to be \$ -0-.

Staff Member responsible for submitting annual report to FHFC: Corey J. Harris, HCD Director


Witness Signature

8/18/26
Date


Chief Elected Official or Designee Signature

Date

Jennifer Smart
Witness Printed Name

Andrew Persons, Interim City Manager
Chief Elected Official or Designee Printed Name


Witness Signature

8/18/26
Date

APPROVED AS TO FORM AND LEGALITY

By:  8/13/26
Sean M. McDermott, Sr. Asst. City Attorney
City of Gainesville, Florida

Alison L. Novack
Witness Printed Name

or


Signature Kristen J. Bryant

8/19/2026
Date

ATTEST (Seal)

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.



III. FORMS 1 - 4

SFY 2023/2024 (Close-out Year)

SFY 2024/2025 (Interim Year 1)

SFY 2025/2026 (Interim Year 2)

(submitted electronically)

Title: SHIP Annual Report

Report Status: Unsubmitted

Gainesville FY 2023/2024 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Down Payment Assistance	\$54,982.45	3				
2	Down Payment Assistance	\$205,000.00	9				
3	House Replacement	\$212,205.80	2				
3	Homeowner Rehabilitation	\$836,650.22	13				
3	Roof Replacement	\$73,591.00	4				
7	Mortgage Foreclosure	\$57,646.54	8				
10	Housing Development	\$200,000.00	4				

Homeownership Totals: \$1,640,076.01 43

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
14	Rental Development	\$25,000.00	1				

Rental Totals: \$25,000.00 1

Subtotals: \$1,665,076.01 44

Additional Use of Funds

Use	Expended	Percentage
Administrative	\$168,238.46	9.88 %
Homeownership Counseling	\$8,490.85	
Admin From Program Income	\$7,337.60	5.00 %
Admin From Disaster Funds	\$0.00	-
Admin From HHRP	\$0.00	#Error

Totals: \$1,849,142.92 44 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$1,702,391.00
Program Income (Interest)	\$108,435.08
Program Income (Payments)	\$38,316.84
Recaptured Funds	\$.00
Disaster Funds	
HHRP Funds	
Carryover funds from previous year	\$.00
Total:	\$1,849,142.92

*** 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	501	536	645	847	1,049
VL	833	893	1,072	1,239	1,382
LOW	1,335	1,430	1,716	1,982	2,211
MOD	2,001	2,145	2,574	2,974	3,318
Up to 140%	2,334	2,502	3,003	3,470	3,871

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	\$1,665,076.01	54.22%
Public Moneys Expended	\$324,283.66	10.56%
Private Funds Expended	\$1,065,828.08	34.71%
Owner Contribution	\$15,806.55	.51%
Total Value of All Units	\$3,070,994.30	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$1,640,076.01	\$1,702,391.00	96.34%	65%
Construction / Rehabilitation	\$1,402,429.47	\$1,702,391.00	82.38%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *	Totals of Percentages
Extremely Low	\$402,056.38	21.74%	EL+VL: 47.45%
Very Low	\$475,291.06	25.70%	
Low	\$757,728.57	40.98%	EL+VL+L: 88.42%
Moderate	\$30,000.00	1.62%	
Over 120%-140%	\$.00	.00%	
Totals: \$1,665,076.01		90.05%	

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	\$374,409.84	5	\$27,646.54	4	\$402,056.38	9
Very Low	\$460,291.06	11	\$15,000.00	2	\$475,291.06	13
Low	\$742,728.57	18	\$15,000.00	2	\$757,728.57	20
Moderate	\$30,000.00	2	\$.00	0	\$30,000.00	2
Over 120%-140%	\$.00	0	\$.00	0	\$.00	0
Totals:	\$1,607,429.47	36	\$57,646.54	8	\$1,665,076.01	44

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 121-140%	Total
Down Payment Assistance	Gainesville		4	6	2		12
House Replacement	Gainesville	2					2
Mortgage Foreclosure	Gainesville	4	2	2			8
Homeowner Rehabilitation	Gainesville	2	3	8			13
Roof Replacement	Gainesville	1	1	2			4
Rental Development	Gainesville		1				1
Housing Development	Gainesville		2	2			4
Totals:		9	13	20	2		44

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Down Payment Assistance	Gainesville	3	5		4	12

House Replacement	Gainesville			1	1	2
Mortgage Foreclosure	Gainesville		3	3	2	8
Homeowner Rehabilitation	Gainesville		3	6	4	13
Roof Replacement	Gainesville			1	3	4
Rental Development	Gainesville		1			1
Housing Development	Gainesville			3	1	4
Totals:		3	12	14	15	44

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Down Payment Assistance	Gainesville	5	6	1	12
House Replacement	Gainesville	1	1		2
Mortgage Foreclosure	Gainesville	4	4		8
Homeowner Rehabilitation	Gainesville	3	9	1	13
Roof Replacement	Gainesville	3	1		4
Rental Development	Gainesville			1	1
Housing Development	Gainesville		4		4
Totals:		16	25	3	44

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Down Payment Assistance	Gainesville	3	6	2			1	12
House Replacement	Gainesville		2					2
Mortgage Foreclosure	Gainesville	1	7					8
Homeowner Rehabilitation	Gainesville	1	11	1				13
Roof Replacement	Gainesville	1	3					4
Rental Development	Gainesville		1					1
Housing Development	Gainesville		4					4
Totals:		6	34	3			1	44

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Down Payment Assistance	Gainesville			2	2
House Replacement	Gainesville			1	1
Mortgage Foreclosure	Gainesville			2	2
Homeowner Rehabilitation	Gainesville			4	4
Roof Replacement	Gainesville			3	3
Rental Development	Gainesville				0
Housing Development	Gainesville			1	1
Totals:				13	13

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
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Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Adopted	2022
Ongoing review process		Required	Adopted	2022
Impact fee modifications		AHAC Review	Not Adopted	N/A
Reservation of infrastructure		AHAC Review	Adopted	2022
Allowance of accessory dwelling units		AHAC Review	Adopted	2022
Reduction of parking and setbacks		AHAC Review	Adopted	2022
Modification of street requirements		AHAC Review	Adopted	2022
Printed inventory of public owned lands		AHAC Review	Adopted	2022
Support of development near transportation/employment hubs		AHAC Review	Adopted	2022
Flexible densities		AHAC Review	Adopted	2022

Support Services

The City of Gainesville Department 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 and rental 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 endeavor to become successful homeowners and/or responsible renters.

The HCD's Housing Counseling Program also works to prevent homelessness through its Mortgage Foreclosure Intervention Program; promoting safe, stable and affordable housing. Additionally, the HCP offers homeownership advice, information and assistance to neighbors interested in pre- and post-purchase counseling and training. The Homebuyer Education and Training workshops partner with the professional teams of Lenders, Inspectors, Realtors, Insurance Representatives, Attorney, Closing Title Company Representatives and the local Alachua County Property Appraisal to teach and provide general consumer information on the home buying process, financing options, credit repair, money management, budgeting and savings, financial literacy and other helpful topics that will help accomplish a solid foundation in homeownership. HCD also offers one-on-one counseling in-person and counseling over the telephone for neighbors unable to meet at the office.

Another component to the HCP is providing information to existing homeowners desiring to transition from old 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, 2025, through June 30, 2026, a total of 246 households received direct (financial) or indirect assistance through the City's Housing Counseling Programs. All Housing Counseling Programs are administered by HCD staff and are made available to households of all income levels. Counseling and training are available on a first-come, first-served basis.

Other Accomplishments

Eviction Prevention: During this reporting period, July 1, 2025, to June 30, 2026, the Department of Housing & Community Development (HCD), in partnership with Three Rivers Legal Services (TRLS) as the facilitators, provided legal counsel and indirect assistance to approximately one hundred sixty-two (162) Gainesville neighbors in the prevention of an eviction. The Eviction Prevention Program acts as a catalyst to curtail homelessness and assist renters with staying on track with their monthly rental payments.

ARPA – Affordable Housing: The Department of Housing and Community Development (HCD) received federal funding from the American Rescue Plan Act (ARPA) for its comprehensive affordable housing programs. During this reporting period, four (4) homeowners were able to benefit through the ARPA Owner-Occupied Rehabilitation Program, making their homes more secure, safe and healthy with roof replacements, electrical and plumbing repairs. HCD leveraged \$126,339.00 of ARPA funding for the owner-occupied rehabilitation program. HCD was also able to utilize \$47,490.50 of the ARPA funding for land acquisition to further its goal of building affordable housing for first-time homebuyers.

ConnectFree: Through the ConnectFree Program, approximately \$144,416.00 was used to assist existing homeowners transition from their well and old outdated septic tank systems to connections to the City's water and wastewater system. The ConnectFree program continues to provide financial assistance to non-profit and for-profit developers with funding for water and wastewater connections for multi-family units and single family homes.

Availability for Public Inspection and Comments

HCD published a Notice of Availability for Review the Draft SHIP Annual Report available for public review and comments via the City's and HCD's websites. A printed copy of the Draft report was also available for review and comments in the HCD Office. No written comments were received.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **877**

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: **10.83**

Mortgage Defaults

A. Very low income households in default: **55**

B. Low income households in default: **125**

C. Moderate households in default: **8**

Defaulted Loans Life-to-date: **188**

SHIP Program Default Percentage Rate Life to Date: **21.44**

Strategies and Production Costs

Strategy	Average Cost
Down Payment Assistance	\$19,998.65
Homeowner Rehabilitation	\$64,357.71
House Replacement	\$106,102.90
Housing Development	\$50,000.00
Mortgage Foreclosure	\$7,205.82
Rental Development	\$25,000.00
Roof Replacement	\$14,718.20

Expended Funds

Total Unit Count: **44**

Total Expended Amount: **\$1,665,076.01**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Down Payment Assistance	Harriet Davis	811 NE 24th Street	Gainesville	32641	\$30,000.00	
Down Payment Assistance	Samuel & Linda Cornell	1606 NE 40th Place	Gainesville	32609	\$20,000.00	
Down Payment Assistance	Agnieszka Kalinowska	303 SW 7th Place	Gainesville	32601	\$20,000.00	
Down Payment Assistance	Eduardo Hernandez Munoz	906 NE 19th Street	Gainesville	32641	\$20,000.00	

Down Payment Assistance	Jermicia & Terrel Logan	808 SE 18th Terrace	Gainesville	32641	\$19,982.45	
Down Payment Assistance	Betty Farley	314 SW 8th Avenue	Gainesville	32601	\$20,000.00	
Down Payment Assistance	Ronnie Upshaw	737 NE 18th Street	Gainesville	32641	\$20,000.00	
House Replacement	Clara Terrell	415 SE 13th Terrace	Gainesville	32641	\$6,042.00	
Down Payment Assistance	Angela Cespedes	2511 NE 3rd Place	Gainesville	32641	\$15,000.00	
Down Payment Assistance	Ethan Swier	1118 NW 6th Pl	Gainesville	32601	\$15,000.00	
Mortgage Foreclosure	Mary Anderson	650 NE 15th Terrace	Gainesville	32641	\$7,500.00	
Mortgage Foreclosure	Avante Priest	2024 NW 32nd Place	Gainesville	32605	\$5,146.54	
Mortgage Foreclosure	Marian Myers	1409 SE 20th Street	Gainesville	32641	\$7,500.00	
Mortgage Foreclosure	Clinton & Bonita McIntosh	1301 SE 20th Street	Gainesville	32601	\$7,500.00	
Mortgage Foreclosure	Veronica Riley	538 NE 20th Street	Gainesville	32641	\$7,500.00	
Mortgage Foreclosure	LaShawn Lewis	502 SE 17th Terrace	Gainesville	32641	\$7,500.00	
Mortgage Foreclosure	Robert Alberts	3224 NW 30th Avenue	Gainesville	32605	\$7,500.00	
Mortgage Foreclosure	Dierdre Ware	1605 NE 5th Place	Gainesville	32641	\$7,500.00	
Homeowner Rehabilitation	Wilfredo Rivera	2906 SW 39th Ave.	Gainesville	32608	\$69,812.22	
House Replacement	Doris Payne	106 NE 20th Street	Gainesville	32641	\$206,163.80	
Homeowner Rehabilitation	Aaron & Cheryl Courtney	1807 SE 13th Place	Gainesville	32641	\$80,000.00	
Homeowner Rehabilitation	Cynthia Hunt	2019 NW 33rd Ave.	Gainesville	32605	\$77,550.00	
Homeowner Rehabilitation	James & Rosa Singleton	2403 NE 12th Street	Gainesville	32609	\$44,978.84	
Homeowner Rehabilitation	Shirley Gary	4423 NW 41st Lane	Gainesville	32606	\$76,734.04	
Homeowner Rehabilitation	Tamika Rutledge	2120 NE 4th Avenue	Gainesville	32641	\$45,454.00	
Homeowner Rehabilitation	William Robinson	1007 SE 19th Terrace	Gainesville	32641	\$79,022.00	
Homeowner Rehabilitation	Breetonya Clark	1120 NE 23rd Street	Gainesville	32641	\$78,929.12	
Homeowner Rehabilitation	Shirley Sessions	1135 NE 24th Steet	Gainesville	32641	\$77,550.00	
Homeowner Rehabilitation	Nekita Eppes	2916 NE 17th Terrace	Gainesville	32609	\$79,640.00	

Roof Replacement	Veria Murray	2803 NE 17th Terrace	Gainesville	32609	\$13,500.00	
Roof Replacement	Latanya Carter	1350 SE 24th Avenue	Gainesville	32641	\$15,500.00	
Roof Replacement	Aaron & Cheryl Courtney	1807 SE 13th Place	Gainesville	32641	\$25,000.00	2023-2024
Homeowner Rehabilitation	Brittany Bryant	913 NE 19th Street	Gainesville	32641	\$63,800.00	
Rental Development	Jasmine Wright	2128 NE 3rd Place	Gainesville	32641	\$25,000.00	
Down Payment Assistance	Johnny Williams	706 NE 24th Street	Gainesville	32641	\$30,000.00	
Down Payment Assistance	Laken Sims	2840 NE 10th Dr	Gainesville	32609	\$20,000.00	
Housing Development	Algenetta Flagg	1720 NE 9th Ave.	Gainesville	32641	\$50,000.00	
Housing Development	Priscilla Wims	1742 NE 9th Ave.	Gainesville	32641	\$50,000.00	
Housing Development	Octavia Tensley	1622 NE 9th Avenue	Gainesville	32641	\$50,000.00	
Down Payment Assistance	Octavia Tensley	1622 NE 9th Avenue	Gainesville	32641	\$15,000.00	2023-2024
Housing Development	Philip Clark	1623 NE 9th Avenue	Gainesville	32641	\$50,000.00	
Roof Replacement	Elizabeth Stechmiller	815 NE 11th St	Gainesville	32601	\$7,920.00	
Homeowner Rehabilitation	Latoya Branch	1018 NE 23rd Street	Gainesville	32641	\$23,180.00	
Homeowner Rehabilitation	Brianca Warren	1917 SE 13th Place	Gainesville	32641	\$40,000.00	
Down Payment Assistance	Christina Jimenez	2431 NW 47th Lane	Gainesville	32605	\$15,000.00	
Roof Replacement	Faye Feazell	1741 SE14th Ave.	Gainesville	32641	\$11,671.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Gainesville	Local Government	All Housing Strategies	Administration and Implementation of Housing Strategies	\$175,576.06

Program Income

Program Income Funds	
Loan Repayment:	\$38,316.84
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$108,435.08

Total: \$146,751.92

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	90
Approved	17
Denied	32

Explanation of Recaptured funds

Description	Amount
Total:	\$.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:

200,321.00

Or

Not Applicable

Special Needs Breakdown

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units	% of Allocation
3	House Replacement	\$206,163.80	1			
3	Homeowner Rehabilitation	\$76,734.04	1			
3	Roof Replacement					
10	Housing Development	\$50,000.00	1			
14	Rental Development	\$25,000.00	1			
Total:		\$357,897.84	4			21.02%

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) House Replacement	Person with Disabling Condition (not DD)	\$206,163.80	1		
(3) Homeowner Rehabilitation	Person with Disabling Condition (not DD)	\$76,734.04	1		
(14) Rental Development	Receiving Social Security Disability Insurance	\$25,000.00	1		
(10) Housing Development	Receiving Veterans Disability Benefits	\$50,000.00	1		

Provide a description of efforts to reduce homelessness:

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:

1. The City continues to support daily operations, programs, facilities maintenance, and capital improvements at GRACE Marketplace (GRACE). That facility provides low barrier emergency shelter and social services to the area's homeless community. GRACE is operated by the Alachua County Coalition for the Homeless and Hungry, Inc. (ACCHH), a private, nonprofit organization.
2. The City has entered into an agreement with a private company called Block by Block (BBB), to operate a Downtown Ambassadors program. Many of the Downtown Ambassadors are specially trained in outreach and service referral to homeless persons, which is a major part of BBB's activities. Since December 2024, when BBB began work in Gainesville, they have been particularly successful in connecting homeless persons with housing, transportation, and healthcare.
3. The City, the county, and several other community organizations are currently developing plans to provide permanent supportive housing units through the purchase and adaptive reuse of several buildings.
4. The City, through its Fire Rescue Department, coordinates with several other agencies to implement the Community Resource Paramedicine Program.
5. 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 visit family or friends in other areas.
6. Other community goals to address homelessness are increased participation and funding of programs such as mental health services, Homeless Management Information Service (HMIS), Coordinated Entry, outreach to homeless persons, outreach to landlords and a bus pass program for homeless persons working with a case manager.
7. The City hosts a regular information-sharing meeting with all City, County, and private agencies that work with homeless persons.

Interim Year Data

Interim Year Data

Revenue	
State Annual Distribution	\$1,122,596.00
SHIP Disaster Funds	
HHRP Allocation	
Program Income	\$112,646.85
Total Revenue:	\$1,235,242.85

Expenditures/Encumbrances	
Program Funds Expended	\$233,093.97
Program Funds Encumbered	\$855,000.00
Total Administration Funds Expended	
Total Administration Funds Encumbered	\$117,891.94
Homeownership Counseling	\$10,000.00
Total Expenditures/Encumbrances:	\$1,215,985.91

Set-Asides		Percentage
65% Homeownership Requirement	\$1,070,484.00	95.36%
75% Construction / Rehabilitation	\$874,734.00	77.92%
30% Very Low Income Requirement	\$712,500.00	57.68%
60% Very Low + Low Income Requirements	\$1,088,093.97	88.09%
20% Special Needs Requirement	\$405,000.00	36.08%

LG Submitted Comments:



IV. EXHIBITS



EXHIBIT “A”

Marketing Outreach Thank You Notes Education Workshops



Marketing Outreach

- April 23, 2026 - Industry Insights Down Payment Assistance Playbook

Industry Insights: Down Payment Assistance Playbook

YPN and The Business Partner Committee Presents:

INDUSTRY INSIGHTS DOWN PAYMENT ASSISTANCE PLAYBOOK:

LOCAL PROGRAMS THAT HELP YOUR BUYERS SAY **YES**

When? **THURSDAY, APRIL 23** *Where?* **GACAR Conference Center**
Check-in: 3:00-3:30 PM **1750 NW 80th Blvd**
Program: 3:30-5:00 PM **Gainesville, FL 32606**

Hear from local housing experts about programs that could help your buyers qualify for up to \$100,000 in down payment assistance:

 Marion County Community Services	 City of Gainesville Housing Department
 Alachua County Housing Division	 Neighborhood Housing and Development Corporation

LIGHT REFRESHMENTS PROVIDED. FREE TO ATTEND.

REGISTER TODAY!



*City of Gainesville Department of Housing & Community Development
2026 SHIP Annual Report*



CITY OF GAINESVILLE

Housing & Community Development

5/18/2026

Dear Manager/Supervisor Thomas,

My name is Min. Robertson Ct Reed and I signed up for the Roof Program and I met Mrs. Hutchison + Mr. Dainey. Both Mrs Hutchison + Mr Dainey treated me consistency with kindness + care. They were always a phone call away and handled my application from start to finish with professionalism. They listened to my concerns and made note of them. Mr. Dainey may be new to Housing & Community Development but he seems to be an OG or someone who has been doing this job for years. ~~At~~ All in all I'm thankful. ~~And~~ I would really appreciate if you could put this letter of compliments in their employee files. ~~For~~ Good caring hard ~~workers~~ are hard to find but (You) ~~Mr~~ Thomas and Mrs. Hutchison + Mrs. Dainey are truly in a class all on your own. Please include Mrs. Thomas in the compliments as a worker. Please show this letter to your supervisor as well to be added to your employee file because you are awesome as well.

Station 22 • P.O. Box 190 • Gainesville, Florida 32627
(352) 393-8618

Ms Robertson Ct Reed



Expressions
Hallmark



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I'll like to take this
Method of thanking everyone
that was instrumental in helping
me with my home.
A special thank you to Mrs. Shoney
Pastor Jonathan Reed & Mrs. Renal
Henry and everyone else I'm
sure to remember to name.
I truly appreciate the awesome
work that was done. This
has truly been a blessing.
Also thank you Corneal
for being so nice and
patient with us.



With warmest thanks
for all your help.

Thanks Again
Agnes Akers &
Family
May God Bless



Thank You for the
Work you do. ❤️

My family and
especially myself are
so Grateful.

Blessings to
you all.

Love, Elois

2026 #207



Thank you, Thank
you, Thank you!!!
A million Times,

Thank you

from the Bottom of my
heart - or from my
heart to you, rather.

~~town~~ ~~Payment~~ ~~Assn~~ ~~in the~~
confine **Thank** of my new home,
it would not have been
possible! I am sure a lot
of people and other entities
are involved in this process
and I want to say thank
you to everyone!!!
Your work MATTERS!
Sylvia Andrews
Thanks you!!!

10/25/25



Homebuyer Education & Training

Monthly Workshops

July 16, 2025

August 8, 2025

September 1, 2025

October 15, 2025

November 12, 2025

December 10, 2025

January 21, 2026

February 11, 2026

March 18, 2026

April 15, 2026

May 20, 2026

June 17, 2026



Homeowner Education Training Workshops

August 7, 2025

October 31, 2025

February 2, 2026



EXHIBIT “B”

***Success Story - HRP**

Before and After Photos

***Roof Replacement Program**

***Major Rehabilitation Program -
(Bathroom ADA Accessibility)**

***House Replacement Program**



SUCCESS STORY

A New Beginning for Ms. Doris Payne.....

For more than 25 years, Ms. Doris Payne called her modest two-bedroom, one-bath house “home”. Originally built in 1948, and purchased by Mr. & Mrs. Payne in 1998, it had sheltered her family through countless seasons of laughter, hardship, sadness (death of her husband) and perseverance. But as the decades passed, time took its toll. The roof, badly deteriorated, had weathered many rainy seasons until it was eventually replaced through the City’s Roof Replacement Program in 2017. However, the floors continued to weaken, and the walls bore the scars of years of wear and tear; it was cold in the winter and hot in the summer months. What was once a place of comfort had become unsafe and beyond repairs.

Despite the challenges surrounding the very low-income Ms. Payne, she never lost sight of what mattered most.

Elderly 80-years old, with a heart full of compassion, Ms. Payne devoted her days to caring for two adult grandchildren with special disabling conditions. Their needs were constant, demanding patience, strength, and unwavering love. Many days were filled with doctor’s appointments, medications, and the countless responsibilities that come with being a caregiver. Yet through it all, she remained their steady source of shelter, comfort, encouragement, and unconditional love.

As the condition of her home continued to deteriorate, Ms. Payne knew she needed help. Thus, in 2023, she applied for housing rehabilitation, hoping repairs could make her home safe once again. Having been on the housing rehab waiting list for more than 2 years, it was finally her turn to receive assistance. After a thorough evaluation, it became clear that the damage was simply too extensive and the structure, still standing on the original 1948 crawl space pillars, could not withstand the major rehabilitation needed. The frame house just could not be rehabilitated in a way that would provide a safe, healthy environment for her family. Rather than the City walking away, Ms. Payne was offered an opportunity to participate in the House Replacement Program (HRP).



What began as a difficult realization soon became the promise of a brighter future. Rather than patching an aging structure that had reached the end of its life, the HRP provided Ms. Payne with something she never imagined possible—a brand-new home built specifically to meet her family’s needs. A home where the roof would no longer leak during storms, where reliable heating and cooling would provide comfort year-round, and where every doorway represented security instead of uncertainty.

A teary eyes Ms. Payne said *“this new home is a peace of mind. Oh my God, it is a relief from the constant worry that another repair might be needed or that another part of the old house might fall in – I wish my husband could see this. I am grateful to God and to the City – thank you Ms. Thomas.”*

Ms. Payne’s story is a powerful reminder that a home is more than a building, it is the solid foundation for hope, dignity, and comfort. Through the City’s HRP, Ms. Doris Payne has received more than just a new house. At 80 years old, she received the chance to continue her remarkable journey, in a place that reflects the strength, resilience, and love she has shown her family every single day.



Roof Replacement Program



Before

After



City of Gainesville Department of Housing & Community Development
2026 SHIP Annual Report



Major Rehabilitation Program Bathroom Transformation



Before



After



House Replacement Program

BEFORE



AFTER



HOME SWEET HOME!



EXHIBIT “C”

Public Inspection and Comments Ad



Public Inspection Ads

- * City of Gainesville Website**
- * HCD Website**



**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) Program, 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-day review and comment period on the SHIP Annual Report will commence on Monday, July 20, 2026 and conclude on Friday, August 21, 2026. 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 Department 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 2023/2024, 2024/2025 and 2025/2026. In 2023/2024 the City received \$1,849,142.92, \$1,235,242.85 in 2024/2025; and \$1,085,949.00 in 2025/2026, which includes state allocation, program income, interest earned and other funds for each program year. 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: Margaret Thomas, HCD Supervisor, Department of Housing & Community Development, P.O. Box 490, Station 22, Gainesville, Florida 32627-0490; or by email at: thomasme@gainesvillefl.gov. Written comments must include person(s) name, address and interest affected and must be received by August 21, 2026, 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. Thomas at (352) 393-8617 or thomasme@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





Home (<https://www.gainesvillefl.gov/Home>) / Government
(<https://www.gainesvillefl.gov/Government-Pages/Government>) /
Departments ([https://www.gainesvillefl.gov/Government-](https://www.gainesvillefl.gov/Government-Pages/Government/Departments)
[Pages/Government/Departments](https://www.gainesvillefl.gov/Government-Pages/Government/Departments)) / Housing & Community Development

Housing & Community Development

Consolidated Plan
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Location

Thomas Center, Building B
306 NE Sixth Ave. Station 22
32601

[View Map \(https://maps.google.com?q=Thomas Center, Building B%20306 NE Sixth Ave. Station 22 %20%2032601\)](https://maps.google.com?q=Thomas+Center,+Building+B%20306+NE+Sixth+Ave.+Station+22+%20%2032601)

Notices

- [Annual Action Plan Program Year 2026-2027 Community Meeting Notice \(/files/assets/public/v/1/housing-amp-community-development/py26-27-aap-community-engagements-notice.pdf\)](/files/assets/public/v/1/housing-amp-community-development/py26-27-aap-community-engagements-notice.pdf)
- [CAPER PY24 Public Notice \(/files/assets/public/v/1/housing-amp-community-development/caper-py24-public-notice.pdf\)](/files/assets/public/v/1/housing-amp-community-development/caper-py24-public-notice.pdf)
- [2026-2027 CDBG-HOME-CNS Notice of Funding Availability \(/files/assets/public/v/1/housing-amp-community-development/2026-2027-cdbg-home-cns-notice-of-funding-availability.pdf\)](/files/assets/public/v/1/housing-amp-community-development/2026-2027-cdbg-home-cns-notice-of-funding-availability.pdf)
- [Public Notice 2026-2027 AAP 30-Day Comment Period \(/files/assets/public/v/1/housing-amp-community-development/public-notice-2026-2027-aap-30-day-comment-period.pdf\)](/files/assets/public/v/1/housing-amp-community-development/public-notice-2026-2027-aap-30-day-comment-period.pdf)
- [Draft SHIP Annual Report 30-Day Comment Period \(/files/assets/public/v/1/housing-amp-community-development/documents/ship-annual-report-for-inspection-and-comments.pdf\)](/files/assets/public/v/1/housing-amp-community-development/documents/ship-annual-report-for-inspection-and-comments.pdf)



City groundbreakings mark investment in public safety facilities

City of Gainesville leaders invite area neighbors to the groundbreaking ceremonies this month of the new Fire Station #3 and the Southwest Public Safety Center, two public safety projects designed to strengthen fire and emergency response services across the city.

[Read More](#)



Draft

**Draft SHIP Annual Report
available for review**

Draft SHIP Annual Report available for review

The City of Gainesville's draft SHIP Annual Report is complete and is available for review and public comment. A 30-day review and comment period on the SHIP Annual Report began Monday, July 20 and concludes Friday, Aug. 21, 2026.

- [PY24 CAPER HUD-Approved \(/files/assets/public/v/1/housing-amp-community-development/py24-caper-hud-approved.pdf\)](/files/assets/public/v/1/housing-amp-community-development/py24-caper-hud-approved.pdf).
- [DRAFT 2026-2027 Annual Action Plan \(/files/assets/public/v/1/housing-amp-community-development/draft-py26-aap-public-review-and-comments.pdf\)](/files/assets/public/v/1/housing-amp-community-development/draft-py26-aap-public-review-and-comments.pdf).
- [Draft SHIP Annual Report \(/files/assets/public/v/1/housing-amp-community-development/documents/draft-ship-annual-report.pdf\)](/files/assets/public/v/1/housing-amp-community-development/documents/draft-ship-annual-report.pdf).

Reporting Forms

[CDBG \(/files/assets/public/v/1/housing-amp-community-development/documents/cdbg-reporting-forms-outside-agencies-word.docx\)](/files/assets/public/v/1/housing-amp-community-development/documents/cdbg-reporting-forms-outside-agencies-word.docx).

[HOME \(/files/assets/public/v/1/housing-amp-community-development/documents/home-reporting_forms-outside-agencies.docx\)](/files/assets/public/v/1/housing-amp-community-development/documents/home-reporting_forms-outside-agencies.docx).

[General Fund \(/files/assets/public/v/1/housing-amp-community-development/documents/general-fund-reporting-forms-outside-agencies.docx\)](/files/assets/public/v/1/housing-amp-community-development/documents/general-fund-reporting-forms-outside-agencies.docx).



News

Story ideas? Media inquiries? Want to be added to our email distribution list? Reach out to the Communications Office for assistance with any media or public information questions. We're happy to help!

406 Result(s) Found

Gainesville breaks ground on new Fire Station #3

Published on July 22, 2026

The 16,773-sq.ft. facility is being built near the corner of NE Eighth Ave. and Waldo Rd, just west of the existing station. Once completed in late 2027, the new facility will replace the current station with infrastructure that supports today's emergency response operations. It is one component of the NE Eighth Avenue/Waldo Road revitalization project.

Tagged as: Announcements, Business & Economy, Community Safety, Gainesville Fire Rescue, Media Releases, Wild Spaces Public Places

(<https://www.gainesvillefl.gov/News-articles/GFR-Fire-Station-3-groundbreaking>)

Draft SHIP Annual Report available for review

Published on July 20, 2026

The City of Gainesville's Draft SHIP Annual Report is complete and is available for review and public comment. A 30-day review and comment period on the SHIP Annual Report will commence on Monday, July 20, 2026

Mesadieu, Marie F

From: Mesadieu, Marie F
Sent: Tuesday, July 21, 2026 5:21 PM
To: Harris, Corey J
Cc: Thomas, Margaret; Lewis, Phimetto D; Osoba, Teresa D
Subject: SHIP Annual Report Notice for Inspection and Comments
Attachments: SHIP Annual Report for Inspection and Comments.pdf

Good evening AHAC members,

The State Housing Initiative Report (SHIP) Notice has been posted on the City of Gainesville website, the Housing & Community Development (HCD) website and will also be published in the GNV News eNewsletter.

The draft SHIP Annual Report is available on the HCD website for 30-day public review period through August 21, 2026. Please take a few moments to review the report and submit any comments to the email address provided in the Notice.

Thank you for your time and participation.

Warm Regards,

Marie F. Mesadieu | *Housing Compliance Specialist & Advocate*
Redevelopment Professional Designation (FRA-RP)
Housing & Community Development Department | City of Gainesville
Desk: (352) 393-8619
Email: mesadieumf@cityofgainesville.org
306 NE 6th Ave
Gainesville, FL 32601

Note: Under Florida law, e-mail addresses are public records. If you do not want your e-mail address released in response to a public-records request, do not send electronic mail to this entity. Instead, contact this office by phone or in writing.

Mesadieu, Marie F

From: Mesadieu, Marie F
Sent: Wednesday, July 22, 2026 4:29 PM
To: DG_COMMDEV_Housing
Subject: 2026 SHIP Annual Report - Draft
Attachments: Draft SHIP Annual Report - Published.pdf

Good evening HCD Team,

I'm pleased to share that the SHIP Annual Report Notice has been published on the City's website, the HCD website, the GNV News eNewsletter, and posted on the HCD bulletin board.

The draft SHIP Annual Report is now available for public review and comment on the HCD website. A printed copy is also available in the office lobby for anyone who wishes to review it in person.

If a member of the public comes in to review the report, please direct them to Room 249, where they may review the document. If they have any questions or need additional information, please let them know that I would be happy to assist.

Thank you all for your collaboration and contributions throughout the preparation of this year's SHIP Annual Report. Your dedication, attention to detail, and teamwork played a vital role in completing this important report. I sincerely appreciate your support and the effort each of you invested in making this a successful process.

Have a wonderful evening!

Warm Regards,

Marie F. Mesadieu | *Housing Compliance Specialist & Advocate*
Redevelopment Professional Designation (FRA-RP)
Housing & Community Development Department | City of Gainesville
Desk: (352) 393-8619
Email: mesadieumf@cityofgainesville.org
306 NE 6th Ave
Gainesville, FL 32601

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