

DRAFT

City of  
**Gainesville**

DRAFT

**Department of  
Housing & Community  
Development**

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

DRAFT

State Fiscal Years  
2020/2021, 2021/2022 and 2022/2023

*September 15, 2023*

DRAFT

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

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# 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 2020/2021, 2021/2022 and 2022/2023 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, homeowner and community outreach efforts, photos, thank-you notes to 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 Corey J. Harris, Director of Housing and Community Development or Margaret Thomas, Interim HCD Supervisor, City of Gainesville Department of Housing & Community Development, Station 22, P.O. Box 490, Gainesville, FL 32627-0490, Telephone (352) 393-8617.

# Certification

# Future House Replacement

(currently underway)

**Exterior**



**Exterior**



# Future House Replacement

(currently underway)

**Interior  
Bathroom**



**Interior  
Kitchen**



# Exhibits

# Forms 1 - 5

SFY 2020/2021 (Close-out Year)

SFY 2021/2022 (Interim Year 1)

SFY 2022/2023 (Interim Year 2)

*(submitted electronically)*



# Marketing Outreach

9/24/2022 - City Service Fair

10/21/2022 - Business Matchmaker

Event #1

2/04/2023 - City Service Fair

5/15/2023 - City Job & Resource Fair

5/19/2023 - Business Matchmaker

Event #2

6/13/2023 - Fight for your Money

Workshop – Discussion about

DPA program

# Homeowners Educational Campaign Outreach

8/26/2022 - How to avoid predatory lending

11/17/2022 - How to avoid foreclosure

2/23/2023 -Protecting your home:  
solutions to Heirs' Properties

# Community Outreach

7/12/2022	Fifth Avenue Neighborhood Association
8/8/2022	Town Hall Meeting (Commissioner Chestnut)
8/18/2022	YMCA Community Engagement
8/19/2022	Affordable Housing Summit
8/29/2022	Community Meeting (First Missionary Baptist Church)
9/19/2022	Greater Duval Partner Meeting
9/21/2022	Community First Meeting – (Pine Ridge)
11/17/2022	Pleasant Street
11/27/2022	Swarthy East GNV
1/19/2023	Porters Community Meeting
1/23/2023	East Gainesville Alliance
2/27/2023	East Gainesville Alliance
4/12/2023	Porters Community Meeting
5/18/2023	Porters Community Meeting
9/24/2022	City Service Fair
10/21/2022	Business Matchmaker Event
2/4/2023	City Service Fair
5/15/2023	Job & Resource Fair
5/19/2023	Business Matchmaker Event

# First Time Homebuyer Education and Training Workshops



## Virtual

7/20/2022

8/17/2022

9/21/2022

10/19/2022

11/16/2022

## In-person

1/11/2023

2/15/2023

3/15/2023

4/19/2023

5/17/2023

6/21/2023

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

**No Funding Received for  
this Program Year**

- **SFY 2021/2022  
Interim Year 1**

- **SFY 2022/2023  
Interim Year 2**

# Thank you!



# Photo Snapshot of HCD's Housing Programs

- **Down Payment Assistance Program  
(Success stories)**
- **Roof Replacement Program**
- **Major Rehabilitation Program – Interior**
- **Major Rehabilitation Program – Exterior**
- **House Replacement Program**
- **Future House Replacement**

# Success Stories: Down Payment Assistance

People from different backgrounds, with the same desire – to become a homeowner! They were on the road to homeownership, encountering similar obstacles and roadblocks along the way. Yet, both families refused to give up on their dream of homeownership.



Mr. & Mrs. Marvin & Judith Miley, married, divorced and re-married for a total of 24 years of marriage. Their dream and goal was to one day own their own home. Throughout the process, their mortgage loan application was denied more than three times, prompting them to seek help. Thus, they contacted the city's HCD Department for budget and savings, money management and credit counseling. The Mileys attended the city's Homebuyer Education & Training Workshop and in 2022 their dream came true.

**Congratulations to Mr. & Mrs. Miley, on their success story of homeownership!**

Ms. Shirley Gladin, put her life's dream on hold while raising four of her grandchildren. With the last grandson in middle school, she called the city's HCD Department for direction on how to own a home. After two decades of public housing assistance, her dream seemed far away. HCD staff assisted her with credit repair, money management, goal planning and budgeting. After attending the Homebuyer Education and Training Workshop, she was ready. The approval process had some challenges, but she persevered and in 2023, she was able to close on her first home.

**Congratulations to Ms. Gladin, another success story of homeownership!**





# Roof Replacement Program

**Before**



**After**

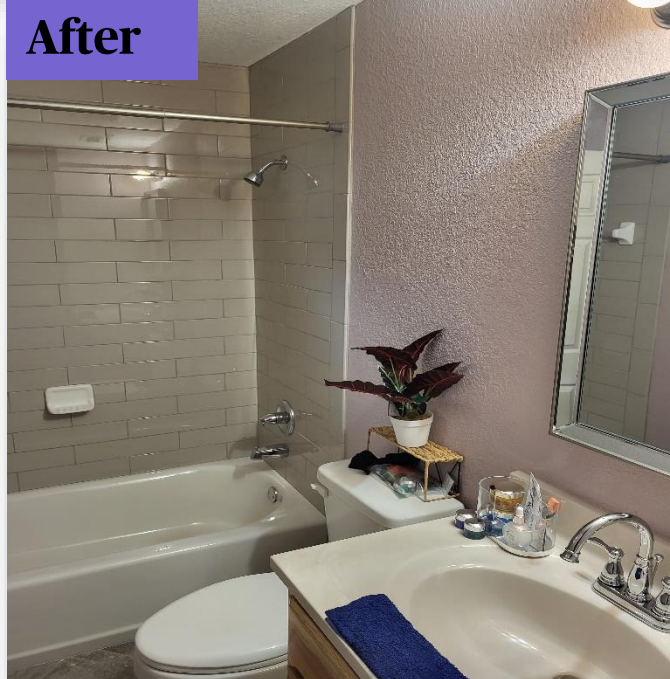


# Major Rehabilitation Program: Bathroom Transformation

**Before**



**After**





# Major Rehabilitation Program

**Before**



Doors, windows and roof rehab

**After**



Replaced doors, windows  
and roof

# House Replacement Program

**Before**



**After**



# Public Inspection Ads

- City of Gainesville Website
- Gainesville Sun

# Title: SHIP Annual Report

Report Status: Unsubmitted

Gainesville FY 2020/2021 Closeout

Form 1

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
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Homeownership Totals:

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
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Rental Totals:

Subtotals:

## Additional Use of Funds

Use	Expended
Administrative	\$ .00
Homeownership Counseling	\$ .00
Admin From Program Income	\$ .00
Admin From Disaster Funds	\$ .00

<b>Totals:</b>	<b>\$ .00</b>	<b>\$ .00</b>	<b>\$ .00</b>
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## Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$ .00
Program Income (Interest)	
Program Income (Payments)	\$ .00
Recaptured Funds	\$ .00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$ .00
<b>Total:</b>	<b>\$ .00</b>

\* 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	385	412	549	719	889
VLI	641	686	823	951	1,062
LOW	1,025	1,098	1,317	1,522	1,698
MOD	1,539	1,648	1,977	2,284	2,550
Up to 140%	1,795	1,923	2,306	2,665	2,975

## 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		#Error
Public Moneys Expended	\$ .00	#Error
Private Funds Expended	\$ .00	#Error
Owner Contribution	\$ .00	#Error
Total Value of All Units	\$ .00	#Error

## SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership		\$ .00	#Error	65%
Construction / Rehabilitation		\$ .00	#Error	75%

## Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$ .00	#Error
Very Low	\$ .00	#Error
Low	\$ .00	#Error
Moderate	\$ .00	#Error
Over 120%-140%	\$ .00	#Error
<b>Totals:</b>	\$ .00	#Error

## 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		0		0	\$ .00	0
Very Low		0		0	\$ .00	0
Low		0		0	\$ .00	0
Moderate		0		0	\$ .00	0
Over 120%-140%		0		0	\$ .00	0
<b>Totals:</b>	\$ .00	0	\$ .00	0	\$ .00	0

### Form 3

#### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
<b>Totals:</b>							0

#### Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
<b>Totals:</b>						0

#### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
<b>Totals:</b>					0

#### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hisp- anic	Asian	Amer- Indian	Other	Total
<b>Totals:</b>								0

#### Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home- less	Elderly	Total
<b>Totals:</b>					0

#### 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	Implemented, in LHAP	2022
Ongoing review process		Required	Implemented, in LHAP	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
Allowance of flexible lot sizes		AHAC Review	Not 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 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 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.

Another component to the HCP is providing 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, 2022 through June 30, 2023, a total of 353 households received assistance through the City's Housing Counseling Programs. All HCPs are administered by HCD staff and are made available to households of all income levels. Counseling and training is available on a first-come, first-served basis.

## Other Accomplishments

The Department of Housing & Community Development (HCD), in partnership with Three Rivers Legal Services (TRLS) as the facilitators, provided legal counsel and assistance to approximately 66 Gainesville neighbors for eviction prevention to curtail homelessness and assist renters with staying on track with their monthly rental payments.

Additionally, in March 2022, HCD launched a Homeowner Education Campaign to educate homeowners about their legal rights related to Heirs Property, Estate Planning, Probate, the Pros and Cons of selling their home and How to spot predatory practices, etc. The Homeowner Education Campaign was available to neighbors Citywide; however, strong campaign emphasis focused on preservation of historic communities such as N.W. 5th Avenue, Pleasant Street, Porters, Duval, Lincoln Estates and Grove Street areas. A total of 3 workshops were held quarterly on August 25, 2022, November 17, 2022 and February 23, 2023. The Workshop topics included How to Avoid Predatory Lending, How to avoid Foreclosure and Protecting your Home: Solutions to Heirs' Property.

## Availability for Public Inspection and Comments

On July 25, 2023, the City published a Notice of Availability of the SHIP Annual Report for public review and comments via the Gainesville Sun, a local newspaper. Additionally, the Annual Report was available for inspection and comment on the City's website. The City will receive written comments for 30 days, through August 25, 2023.

## 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
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## Expended Funds

Total Unit Count: **0**

Total Expended Amount:

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
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### Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
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### Program Income

Program Income Funds	
Loan Repayment:	
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	
<b>Total:</b>	<b>\$ .00</b>

### Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	111
Approved	24
Denied	62

### Explanation of Recaptured funds

Description	Amount
<b>Total:</b>	<b>\$ .00</b>

### Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By
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### Single Family Area Purchase Price

The average area purchase price of single family units:

Or

☒ Not Applicable

## Special Needs Breakdown

### SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
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### Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
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### 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 Gainesville Fire Rescue, Gainesville Police Department, Facilities, Public Works, Communications, and the Department 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 FY23, the City used funds from the American Rescue Plan Act to help support this outreach effort. The work of these highly trained individuals focuses 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.
- Each year the City sets aside \$25,000 in 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	\$929,346.00	
Program Income	\$52,712.00	
Program Funds Expended	\$88,867.99	
Program Funds Encumbered	\$795,347.01	
Total Administration Funds Expended	\$0.00	
Total Administration Funds Encumbered	\$95,570.00	
Homeownership Counseling	\$2,273.00	
Disaster Funds		
65% Homeownership Requirement	\$884,215.00	95.14%
75% Construction / Rehabilitation	\$795,347.01	85.58%
30% Very & Extremely Low Income Requirement	\$662,794.00	67.49%
30% Low Income Requirement	\$206,421.00	21.02%
20% Special Needs Requirement	\$220,787.71	23.76%
Carry Forward to Next Year		

Submitted Comments: