



NOTICE OF FUNDING AVAILABILITY



CITY OF GAINESVILLE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM FUNDING FY 2022-2023

The City of Gainesville (City) expects to receive funding for its State of Florida, State Housing Initiatives Partnership (SHIP) Program in the amount of \$1,378,145.00 for State Fiscal Year 2022-2023, which includes state allocation, program income and interest earned, to implement and administer housing production, preservation, and other activities included in its Local Housing Assistance Plan (LHAP) for Fiscal Year 2022-2023. No more than 10 percent of the SHIP funds may be used for administrative expenses; and a minimum of 20% of the allocation will be used to serve persons with special needs as defined in Florida Statutes §393.063. Priority is given to households with special needs, with a portion of the funds being set aside for persons with developmental disabilities as defined in Florida Statutes §393.063, with an emphasis on home modifications, including technological enhancements and devices. The SHIP funds are available through awards that will be made to **ELIGIBLE PERSONS** who submit completed applications for program activities; and who are determined to be qualified based on the selection criteria established in the Fiscal Year 2022-2023 Local Housing Assistance Plan (LHAP) for each program strategy. The geographical area covered by the City of Gainesville includes the incorporated areas (city limits) of the City of Gainesville. **MOBILE HOMES ARE NOT ELIGIBLE TO RECEIVE ASSISTANCE FROM THIS PROGRAM.**

Income eligible households are defined by the U.S. Department of HUD, adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use of the SHIP Program.

Households must meet the following income criteria to be ELIGIBLE PERSONS:

- Extremely low (30% median family income)
- Very low (50% median family income)
- Low (80% median family income), and
- Moderate (120% median family income)

The City expects to fund one or more of the following SHIP housing program strategies as identified in the 2020-2023 Local Housing Assistance Plan (LHAP):

- 1) **OWNER OCCUPIED REHABILITATION** (*Major Rehabilitation Program*) - The purpose of the Major Rehabilitation Program is to help preserve the home by addressing the repair or replacement of serious health and safety violations on a home such as electrical, plumbing and heating. The funds will be made available to eligible extremely low, very low, and low-income homeowners. Eligible homeowners are those who have not previously participated in the City's Owner Occupied Rehabilitation Program, with the exception of the Roof Replacement Program.
- 2) **OWNER OCCUPIED REHABILITATION** (*Roof Replacement Program*) - The purpose of the Roof Replacement Program is to prevent further damage of homes, and reduce rehabilitation costs by replacing deteriorated or leaking roofs. Assistance for this program is limited to the roof replacement only. The funds will be made available to eligible extremely low, very low, and low-income homeowners.

- 3) **OWNER OCCUPIED REHABILITATION** (*House Replacement Program*) - Eligibility for this program is when an applicant's home has been approved for rehabilitation, but is determined to be beyond reasonable repair (more than 50% of the structure is deemed unlivable and estimated rehab exceeds the maximum award for the owner occupied rehabilitation program) the home may be eligible for demolition and reconstruction through the House Replacement Program.

Interested applicants must meet the following criteria to be eligible to participate in the Owner Occupied Rehabilitation Programs noted above:

- Property has not previously received homeowner rehabilitation assistance, except as stated above.
- Must own and occupy the property as their principal residence with homestead exemption.
- Property taxes and assessments on the property must be current and paid.
- Property Deed must be in the applicant's name.
- Home must be insured with homeowner's and/or fire insurance.
- Home must be located in the corporate city limits of the City of Gainesville.
- Other program criteria may apply.
- **MOBILE HOMES ARE NOT ELIGIBLE FOR ASSISTANCE THROUGH THESE PROGRAMS.**

- 4) **DOWNPAYMENT ASSISTANCE PROGRAM (DPA)** (*New or Existing*) - Assistance provided to eligible first-time homebuyers to assist with down payment and closing costs for the purchase of a new or existing home. The DPA Program may also provide assistance for minor repairs of eligible existing homes purchased. The funds will be made available to eligible extremely low, very low, low and moderate-income homebuyers.

- 5) **HOUSING DEVELOPMENT PROGRAM** (*Homeownership*) - This program is designed to provide additional resources for the provision of affordable housing. This program supports the creation, expansion and preservation of the City's affordable housing stock. Funds will be awarded to developers of affordable housing for acquisition, rehabilitation and reconstruction or new construction and resale of income eligible of single-family housing units. Homes rehabilitated, reconstructed or constructed will be sold to very low, low and moderate-income buyers.

- 6) **MORTGAGE FORECLOSURE INTERVENTION PROGRAM** - Assistance to eligible homeowners to provide mortgage foreclosure intervention to prevent foreclosure of their homes. Assistance to eligible very low, low and moderate-income homeowners to assist in the prevention of foreclosure of their homes.

- 7) **RENTAL DEVELOPMENT** (*New construction/rehabilitation*) - This program promote the production of affordable multi-family rental housing in the City, particularly for special needs households as defined by Section 420.0004 (13), Florida Statutes. The funds will be made available to eligible very low and low-income households.

- 8) **RENTAL ASSISTANCE** – Funds will be awarded to Renters that are in need of a one-time payment to assist with obtaining a lease on a rental unit and qualify under 420.9072 (10). This may also include utility deposits, security deposits and eviction prevention up to six months' rent. For households that are very low income and have one adult with special needs according to 420.004 (13), rent up to twelve months, is eligible. Funds for this program will be made available to eligible very low and low-income households.

- 9) **DISASTER STRATEGY** - This strategy may be funded by SHIP after a federal, state or local declared natural disaster. The funds will be made available to eligible very low, low and moderate-income households.

- 10) **HOUSING COUNSELING PROGRAM** - The Housing Counseling Program is designed to expand homeownership opportunities and improve access to affordable housing. The Housing Counseling program works to prevent homelessness and to promote safe, stable and affordable housing; as well as offering advice, information and assistance to clients interested in pre- and post-purchase counseling and homeownership training.

Information about the City's housing program strategies is available in the SHIP 2020-2023 Local Housing Assistance Plan (LHAP) on the City's website at: <https://www.gainesvillefl.gov/Government-Pages/Government/Departments/Housing-Community-Development/Housing-Rehabilitation> or by contacting Chelsea Bakaitis, Interim HCD Supervisor, Department of Housing & Community Development (352) 393-8624 or email at: bakaitisch@gainesvillefl.gov.

APPLICANTS MUST MEET ANNUAL HOUSEHOLD INCOME LIMITS TO BE ELIGIBLE TO RECEIVE ASSISTANCE THROUGH THE HOUSING PROGRAMS. Income eligible households are defined by the U.S. Department of Housing & Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation (FHFC) for use with the SHIP funded housing programs. A chart of the household income limits are available on the City's website at: www.gainesvillefl.gov/HCD

APPLICATION PERIOD

The Application Period begins on **November 7, 2022 and ends on December 31, 2023**, or until all funds have been exhausted for each program strategy. At the City's discretion, a waiting list may be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in the LHAP or at the time funding availability is advertised.

Applications may be obtained from the City of Gainesville, Department of Housing & Community Development on the City's website through the Neighborly Software on-line housing application portal. All applications will be considered on a first-qualified, first-served basis and must be submitted on-line at: <https://www.gainesvillefl.gov/Government-Pages/Government/Departments/Housing-Community-Development/Housing-Rehabilitation>.

Applicants with additional questions may also visit the Department of Housing & Community Development located at Thomas Center "B", 306 NE 6th Avenue, Room 245, Gainesville, Florida between the hours of **8:00 AM and 5:00 PM, EST, Monday through Friday**. Applications submitted by mail or facsimile **WILL NOT** be accepted by the City. **The City reserves the right to reject any and all applications.** For additional information, please contact: Chelsea Bakaitis, Interim HCD Supervisor, Department of Housing & Community Development at (352) 393-8624 or email at: bakaitisch@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 Equal Opportunity at (352) 334-5051 (voice) or (352) 334-2069 TDD; TTY users please call 711.

FAIR HOUSING/EQUAL OPPORTUNITY/DISABILITY ACCESS JURISDICTIONS

