

Title: SHIP Annual Report

**Report Status: Unsubmitted
w/Extension**

Gainesville FY 2022/2023 Closeout

Form 1

**DRAFT # 1
8/11/25**

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Down Payment Assistance	\$19,700.00	1				
2	Down Payment Assistance	\$128,000.00	8				
3	Roof Replacement	\$79,646.70	5				
3	Homeowner Rehabilitation	\$793,522.26	16	\$53,796.75	3		
4	House Replacement	\$136,620.00	2	\$40,350.00	1		
7	Mortgage Foreclosure	\$34,036.49	5				
10	Infill Housing Development	\$97,416.00	10				

Homeownership Totals: **\$1,288,941.45** **47** **\$94,146.75** **4**

Rentals

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

Subtotals: **\$1,288,941.45** **47** **\$94,146.75** **4**

Additional Use of Funds

Use	Expended	Percentage
Administrative	\$133,814.75	9.70 %
Homeownership Counseling	\$3,537.62	
Admin From Program Income	\$4,034.50	2.75 %
Admin From Disaster Funds	\$.00	-
Admin From HHRP	\$.00	#Error

Totals: **\$1,430,328.32** **47** **\$94,146.75** **4** **\$.00**

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

Source of Funds	Amount
State Annual Distribution	\$1,378,145.00
Program Income (Interest)	\$111,128.07
Program Income (Payments)	\$35,202.00
Recaptured Funds	\$.00
Disaster Funds	
HHRP Funds	
Carryover funds from previous year	\$.00
Total:	\$1,524,475.07

*** 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	455	487	621	814	1,007
VLI	758	813	976	1,127	1,257
LOW	1,213	1,300	1,561	1,803	2,011
MOD	1,821	1,951	2,343	2,706	3,018
Up to 140%	2,124	2,276	2,733	3,157	3,521

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	\$1,288,941.45	23.62%
Public Moneys Expended	\$1,208,650.00	22.14%
Private Funds Expended	\$2,903,243.96	53.19%
Owner Contribution	\$57,274.74	1.05%
Total Value of All Units	\$5,458,110.15	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$1,383,088.20	\$1,378,145.00	100.36%	65%
Construction / Rehabilitation	\$1,126,904.96	\$1,378,145.00	81.77%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *	Totals of Percentages
Extremely Low	\$207,320.00	13.60%	EL+VL: 35.10% EL+VL+L: 82.09%
Very Low	\$327,695.54	21.50%	
Low	\$716,425.91	46.99%	
Moderate	\$37,500.00	2.46%	
Over 120%-140%	\$0.00	.00%	
Totals: \$1,288,941.45		84.55%	

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	\$207,320.00	5	\$.00	0	\$207,320.00	5
Very Low	\$316,159.00	6	\$11,536.54	2	\$327,695.54	8
Low	\$701,425.96	29	\$14,999.95	3	\$716,425.91	32
Moderate	\$30,000.00	2	\$7,500.00	0	\$37,500.00	2
Over 120%-140%	\$.00	0	\$.00	0	\$.00	0
Totals:	\$1,254,904.96	42	\$34,036.49	5	\$1,288,941.45	47

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Infill Housing Development	Gainesville			10			10
Down Payment Assistance	Gainesville		1	6	2		9
Mortgage Foreclosure	Gainesville		2	3			5
House Replacement	Gainesville	1	1				2
Roof Replacement	Gainesville	1	2	2			5
Homeowner Rehabilitation	Gainesville	3	2	11			16
Totals:		5	8	32	2		47

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Infill Housing Development	Gainesville		7	2	1	10
Down Payment Assistance	Gainesville	1	3	4	1	9
Mortgage Foreclosure	Gainesville		2	3		5
House Replacement	Gainesville				2	2
Roof Replacement	Gainesville				5	5
Homeowner Rehabilitation	Gainesville		1	7	8	16
Totals:		1	13	16	17	47

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Infill Housing Development	Gainesville	4	6		10
Down Payment Assistance	Gainesville	3	6		9
Mortgage Foreclosure	Gainesville	1	4		5
House Replacement	Gainesville	1	1		2
Roof Replacement	Gainesville	4	1		5
Homeowner Rehabilitation	Gainesville	8	7	1	16
Totals:		21	25	1	47

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hisp- anic	Asian	Amer- Indian	Other	Total
Infill Housing Development	Gainesville		9	1				10
Down Payment Assistance	Gainesville	1	7	1				9
Mortgage Foreclosure	Gainesville		5					5
House Replacement	Gainesville	1	1					2
Roof Replacement	Gainesville	2	3					5
Homeowner Rehabilitation	Gainesville	2	14					16
Totals:		6	39	2				47

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Infill Housing Development	Gainesville			1	1
Down Payment Assistance	Gainesville			1	1
Mortgage Foreclosure	Gainesville				0
House Replacement	Gainesville			2	2
Roof Replacement	Gainesville			5	5
Homeowner Rehabilitation	Gainesville			7	7
Totals:				16	16

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 quest 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 sustainable housing. Additionally, the HCP offers homeownership advice, information and assistance to neighbors interested in pre- and post-purchase counseling and training. The group workshops provides 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 homeownership foundation. To meet this goal, the HCP workshops are available in-person with professional presenters, i.e., Lenders, Home Inspectors, Insurance Representatives, Title Company Representatives and Alachua County Property Appraiser Representatives. HCD also offers in-person one-on-one counseling 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 their old well and old outdated septic tank on how to connect 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, 2024 through June 30, 2025, a total of 253 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 is available on a first-come, first-served basis.

Other Accomplishments

Eviction Prevention:

During this reporting period, July 1, 2024 to June 30, 2025, 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 twenty-four (24) 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 the following Affordable Housing Programs. \$410,397 for Down Payment Assistance (DPA) for first-time homebuyers. During this reporting period, twenty (20), first-time homebuyers were able to benefit from the ARPA DPA Program. \$245,000 for Affordable Housing Owner-Occupied Rehabilitation; seven (7) 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. Finally, \$250,000 for Affordable Housing (Single Family Homeownership). In partnership with a local housing provider, four (4) income eligible first-time buyers are now new homeowners through this affordable housing initiative.

Affordable Housing – Heartwood Dreams2Reality:

In partnership with the Gainesville Community Reinvestment Area (GCRA) and the Department of Housing and Community Development (HCD), the affordable housing Dreams2Reality Program was created for the new mixed-income Heartwood Subdivision. The goal was to make a portion of the new homes affordable and thereby earmarked eleven (11) of the 34 new homes in Heartwood to be available for income eligible first-time homebuyers. During this reporting period, the eleven (11) Dreams2Reality homes have closed. Thus, welcoming eleven (11) new first-time homeowners as they realized their dream of homeownership.

ConnectFree Water and Wastewater Conversion Program:

Through the ConnectFree Program, nineteen (19) existing homeowners were able to transition from their well and old outdated septic tank systems to connections to the City's water and wastewater system.

Availability for Public Inspection and Comments

HCD published a Notice of Availability of the Draft SHIP Annual Report available for public review and comments via the City and HCD's websites. A printed copy of the Draft report was also available in the HCD Office. The City will receive written comments through August 29, 2025.

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
Down Payment Assistance	\$16,411.11
Homeowner Rehabilitation	\$49,595.14
House Replacement	\$68,310.00
Infill Housing Development	\$9,741.60
Mortgage Foreclosure	\$5,672.75
Roof Replacement	\$15,929.34

Expended Funds

Total Unit Count: **47**

Total Expended Amount: **\$1,288,941.45**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Infill Housing Development	Cherisse Britton	952 Heartwood Road	Gainesville	32641	\$10,000.00	
Infill Housing Development	Timothy Williams	979 Heartwood Drive	Gainesville	32641	\$10,000.00	
Infill Housing Development	Enrique Vega Diaz	943 Heartwood Road	Gainesville	32641	\$10,000.00	
Infill Housing Development	Alesia Smith	924 Heartwood Road	Gainesville	32641	\$10,000.00	
Infill Housing Development	Cornelius Minafield	887 Heartwood Road	Gainesville	32641	\$10,000.00	
Infill Housing Development	Marsha Harris	974 Heartwood Road	Gainesville	32641	\$10,000.00	
Infill Housing Development	Wendy Roche	921 Heartwood Road	Gainesville	32641	\$10,000.00	
Infill Housing Development	Temica Smith	972 Heartwood Road	Gainesville	32641	\$10,000.00	
Infill Housing Development	Antonio Stevenson	805 SE 16th Drive	Gainesville	32641	\$7,416.00	
Infill Housing Development	Janis Thomas	804 SE 16th Drive	Gainesville	32641	\$10,000.00	
Down Payment Assistance	Laquisha Hill	537 SE 13th Street	Gainesville	32641	\$8,000.00	
Down Payment Assistance	Shirley Gladin	1509 SE 15th Avenue	Gainesville	32641	\$15,000.00	
Down Payment Assistance	Harrison Meekins	409 NW 39th Road - Unit A	Gainesville	32607	\$15,000.00	
Down Payment Assistance	Evangelyn Moss	211 NW 20th Avenue	Gainesville	32601	\$15,000.00	

Down Payment Assistance	Kendel Terry	2300 SW 43rd St, Unit P1	Gainesville	32607	\$19,700.00	
Down Payment Assistance	Sharonda Lavan	2112 NE 3rd Place	Gainesville	32641	\$20,000.00	
Down Payment Assistance	Leroy Mobley	311 SW 7th Place	Gainesville	32601	\$20,000.00	
Down Payment Assistance	Latasha Likita	815 NE 24th Terrace	Gainesville	32641	\$15,000.00	
Down Payment Assistance	Ariana Torres	2901 SW 39th Avenue	Gainesville	32608	\$20,000.00	
Mortgage Foreclosure	Sharron Key	317 SW 8th Avenue	Gainesville	32601	\$4,103.17	
Mortgage Foreclosure	Deidre Houchen	4211 NW 12th Place	Gainesville	32606	\$7,500.00	
Mortgage Foreclosure	Lasha Walker	1713 NE 3rd Avenue	Gainesville	32641	\$4,565.50	
Mortgage Foreclosure	Evangelyn Moss	211 NW 20th Avenue	Gainesville	32601	\$7,500.00	2022-2023
Mortgage Foreclosure	Toshia Whitehurst	2017 NE 15th Terrace	Gainesville	32601	\$6,331.28	
Mortgage Foreclosure	Ashley Mallary	1505 NE 5th Avenue	Gainesville	32641	\$4,036.54	
House Replacement	James Notestein	3701 NW 17th Street	Gainesville	32605	\$129,120.00	
House Replacement	Geoffrey Welcome	1605 SE 12th Place	Gainesville	32641	\$7,500.00	
Roof Replacement	Barbara Bailey	2219 SE 13th Street	Gainesville	32641	\$9,292.70	
Roof Replacement	Mark Stewart	303 SE 21st Street	Gainesville	32641	\$20,000.00	
Roof Replacement	Theresa Agular	1205 NW 8th Street	Gainesville	32601	\$20,000.00	
Roof Replacement	Queen Thomas	2918 NE 18th Way	Gainesville	32609	\$19,015.00	
Roof Replacement	Wilhemina Vinson	1022 NE 19th Place	Gainesville	32609	\$11,339.00	
Homeowner Rehabilitation	Alonzo Mason	1221 NE 28th Avenue	Gainesville	32609	\$70,000.00	
Homeowner Rehabilitation	Daylin Barruso	2816 NW 16th Avenue	Gainesville	32605	\$36,437.00	
Homeowner Rehabilitation	Idella Anderson	619 SW 3rd Street	Gainesville	32601	\$70,000.00	
Homeowner Rehabilitation	Calvin Coney	3718 NE 13th Drive	Gainesville	32609	\$12,369.68	
Homeowner Rehabilitation	Doris Bivens	1132 NE 6th Avenue	Gainesville	32609	\$39,820.00	
Homeowner Rehabilitation	Demetric Young	1144 NE 24th Street	Gainesville	32641	\$70,000.00	
Homeowner Rehabilitation	Sabra Pratt	1520 NE 6th Avenue	Gainesville	32641	\$68,070.85	
Homeowner Rehabilitation	Shameika McClain	1400 SE 2nd Street	Gainesville	32601	\$53,358.00	

Homeowner Rehabilitation	Alisa Mosley	2115 SE 12th Street	Gainesville	32641	\$70,000.00	
Homeowner Rehabilitation	Brigitta Cuadros	8707 NW 38th Circle	Gainesville	32653	\$70,000.00	
Homeowner Rehabilitation	Maxine Howard	1003 NE 8th Avenue	Gainesville	32641	\$12,676.02	
Homeowner Rehabilitation	Zola Mae Johnson	508 SE 14th Street	Gainesville	32641	\$66,000.00	
Homeowner Rehabilitation	Beatrice Williams	1227 SE 8th Street	Gainesville	32641	\$80,000.00	
Homeowner Rehabilitation	Sandy Watson	3009 NE 13th Street	Gainesville	32609	\$10,000.00	
Homeowner Rehabilitation	Carolyn Eason	1217 NE 25th Terrace	Gainesville	32641	\$30,850.00	
Homeowner Rehabilitation	Carolyn Smith	2404 NE 13th Avenue	Gainesville	32641	\$33,940.71	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Gainesville	Local Government	All Housing Strategies	Administration and Implementation of Housing Strategies	\$137,849.25

Program Income

Program Income Funds	
Loan Repayment:	\$35,202.00
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$111,128.07
Total:	\$146,330.07

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	84
Approved	23
Denied	30

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
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Single Family Area Purchase Price

The average area purchase price of single family units:

198,171.00

Or

Not Applicable

Form 5

Special Needs Breakdown

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units	% of Allocation
3	Roof Replacement					
3	Homeowner Rehabilitation	\$185,820.00	3			
4	House Replacement	\$136,620.00	2			
	Total:	\$322,440.00	5			23.40%

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(4) House Replacement	Person with Disabling Condition (not DD)	\$136,620.00	2		
(3) Homeowner Rehabilitation	Person with Disabling Condition (not DD)	\$185,820.00	3		

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 works with homeless persons.

Interim Year Data

Interim Year Data

Revenue	
State Annual Distribution	\$1,702,391.00
SHIP Disaster Funds	
HHRP Allocation	
Program Income	\$146,751.92
Total Revenue:	\$1,849,142.92

Expenditures/Encumbrances	
Program Funds Expended	\$167,482.45
Program Funds Encumbered	\$1,367,151.00
Total Administration Funds Expended	\$290.63
Total Administration Funds Encumbered	\$167,449.37
Homeownership Counseling	\$2,500.00
Total Expenditures/Encumbrances:	\$1,704,873.45

Set-Asides		Percentage
65% Homeownership Requirement	\$1,309,633.45	76.93%
75% Construction / Rehabilitation	\$1,387,133.45	81.48%
30% Very Low Income Requirement	\$782,151.00	42.30%
60% Very Low + Low Income Requirements	\$1,209,633.45	65.42%
20% Special Needs Requirement	\$425,100.00	22.99%

LG Submitted Comments: