



HUD Annual Action Plan

Program Year 2026-2027

4th Program Year Under the 2023-2027 HUD Consolidated Plan

DRAFT



Department of Housing & Community Development

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Gainesville (City) is an entitlement jurisdiction that receives federal funds from the U.S. Department of Housing and Urban Development (HUD) to invest in local housing and community revitalization efforts. The City receives a direct allocation of federal funding from the Community Development Block Grant Program (CDBG) and HOME Investment Partnerships Program (HOME).

In August 2023, the Gainesville City Commission adopted the Five-Year 2023-2027 Consolidated Plan, which described the City's housing and community development needs, strategies, and activities to address those needs over a five-year period using CDBG and HOME Program funds provided by HUD. The City prepared a Substantial Amendment to the 2023-2027 Consolidated Plan which was submitted to HUD for approval simultaneously with the PY 24-25 Annual Action Plan. The Substantial Amendment included a change to original priority needs, goals, and funding.

There are four major areas of focus in the Consolidated Plan: *Housing, Homelessness, Non-Housing Community Development* and *Non-Homeless Special Needs*. The Consolidated Plan process requires the City to identify priority needs for each area and prepare an Annual Action Plan to address the priorities. For every priority, there are goals, objectives and strategies established to measure progress. Citizen input was critical in developing the goals, objectives, and strategies of this Consolidated Plan.

The purpose of the Annual Action Plan is to provide a concise summary of the actions, activities, and the specific federal resources that will be used each year to address the priority needs and goals identified by the City's 2023-2027 Five-Year Consolidated Plan. The Consolidated Plan guides the use of City resources to address these needs over a five-year period.

The 2026-2027 Annual Action Plan is for the period starting October 1, 2026 - ending on September 30, 2027; and represents the fourth year in the 2023-2027 Five Year Consolidated Plan. The Annual Action Plan is developed in a manner specified by HUD and the City has followed the prescribed format in completing the plan, which includes conducting public meetings with citizens and stakeholders, consultation with housing and community development organizations and non-profit service providers, and public hearings with the Citizen's Advisory Committee for Community Development (CACCD) and the Gainesville City Commission.

Introduction (cont.)

The City's Annual Action Plan (AAP) outlines the proposed use of the CDBG and HOME Programs Funds. The City of Gainesville anticipates a total allocation of \$1,430,548 in CDBG funding and \$654,934.93 in HOME funding for the 2026-2027 Program Year. Program Income (PI) for the HOME program is also expected to be available during Program Year 2026 in the amount of \$5,000, bringing HOME funds to \$659,945.93. Funds will be used to support housing and community development activities including, but not limited to, increasing homeownership opportunities, housing rehabilitation, public services, the Community Housing Development Organization (CHDO), and administration of the City's CDBG and HOME Programs. It should be noted that any funding changes to actual HUD allocations secured by an executed agreement will be adjusted per HUD category requirements, with all other changes reflected in City of Gainesville housing programs.

Other resources, such as private and non-Federal public sources, may also become available to the City of Gainesville during the program year. For CDBG leveraging, these include funding from the State Housing Initiatives Partnership (SHIP) Program. If available, the City will also look to leverage funds from CHDOs, or other agencies and programs against HOME dollars.

It is important to note that although the City's estimated HOME allocation is \$654,934.93, for the purposes of the Annual Action Plan input into IDIS, public notice, and the HOME allocation, if necessary, the amount may also be rounded down to the nearest whole dollar amount (\$654,934/\$659,934).

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Through the Consolidated Plan Substantial Amendment, the City of Gainesville identified four (4) Priority Needs to be addressed during the 2023-2027 five-year period and six (6) Goals under those priority needs. These goals will continue to be addressed under the 2026-2027 Annual Action Plan. HUD National objectives are to primarily benefit low- and moderate-income persons, prevent or eliminate slum and blight, or to meet urgent community development needs. The priority needs seek to provide decent housing, create a suitable living environment, or provide economic opportunity. Priority needs, objectives, outcomes, and indicators projected to be addressed in 2026-2027 include the following:

Priority Need 1: Affordable Housing

National Objective: Low/Moderate Housing

Objective: Decent Housing

Outcome: Accessibility/ Availability

Indicators:

- Homeowner Housing Rehabilitated: 20 Households Assisted
- Direct Financial Assistance to Homebuyers: 3 Households Assisted
- Homeowner Housing Added: 6 Units Constructed

Priority Need 2: Public Services

National Objective: Low/Mod Income Area or Low/Mod Income Limited Clientele

Objective: Create a Suitable Living Environment

Outcome: Accessibility/ Availability

Indicator:

- Public Service Activities Other Than Low/Moderate Income Housing Benefit: 820 Persons Assisted

Priority Need 3: Neighborhood Revitalization

National Objective: Low/Mod Income Area

Objective: Create a Suitable Living Environment

Outcome: Accessibility/ Availability

Indicators:

- Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,000 Persons Assisted

Priority Need 4: Planning and Administration

National Objective: N/A

Objective: Create or Sustain a Suitable Living Environment

Outcome: Sustainability

Indicator: N/A

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Gainesville (City) has not yet submitted its Consolidated Annual Performance and Evaluation Report (CAPER) for Program Year 2026, as the year has not concluded - the report is to be submitted to HUD in December 2026. The upcoming CAPER better will indicate progress made in the third year of the 2023-2027 Consolidated Plan.

However, previous years have shown significant progress in the City's efforts to implement HUD entitlement programs. The city regularly monitors and evaluates its past performance to ensure meaningful progress is made toward its goals identified in its Consolidated Plans. The City continues to work to improve the quality of life for its residents and to revitalize neighborhoods by providing decent and safe affordable housing. The City has funded an array of housing programs and services providing the foundation needed to aid in supporting affordable homeownership, creating sustainable neighborhoods and/or promoting economic opportunities.

The information below summarizes progress made on each goal identified in the Consolidated Plan as of publication of the City's most current 2024-2025 CAPER:

New Construction – Addresses the need to provide affordable homeownership and rental opportunities for eligible homebuyers; and to stabilize neighborhoods through the development of new affordable housing.

- Percent complete program year: 100%
- Percent complete strategic plan: 120%

Homeowner Rehabilitation – Addresses repairs to correct code violations, health, and safety issues, electrical, plumbing, roofing, windows, structural items, and accessibility.

- Percent complete program year: 125%
- Percent complete strategic plan: 81%

Homebuyer Assistance – Provides down payment and/or closing cost assistance to eligible first-time homebuyers with the purchase of eligible homes.

- Percent complete program year: 300%
- Percent complete strategic plan: 60%

Public Services – Provision for public services to address community development and economic opportunities including, but not limited to at-risk youth, seniors, job training/education, homeless, food/nutrition.

- Percent complete program year: 219%
- Percent complete strategic plan: 225%

The City has been successful in implementing these programs in the past and anticipates the future continuation of such programs. The City will use CDBG and HOME funds, in addition to leveraging other monetary and tangible resources to make these programs successful and to meet the goals and objectives identified in the current Consolidated Plan.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The public participation process is designed to engage residents of the following communities or geographic areas in Gainesville:

- Persons affected by housing, community development, and fair housing decisions, investments and challenges, and
- Other persons interested in the development of the Consolidated Plan, Annual Action Plan, Fair Housing Plan, and Consolidated Annual Performance and Evaluation Report.

The purposes of the public hearings and meetings/workshops are to:

- Receive comments from citizens, public agencies, community members and other interested parties
- Respond to proposals and comments at all stages of the submittal process
- Identify housing and community development needs
- Review of the proposed use of funds
- Review program amendments; and

- Review program performance

Public hearings and meetings/workshops will be held in buildings accessible to all people, and at times and locations convenient to stakeholders and potential beneficiaries of each federally funded program. These public hearings and meetings/workshops will address the needs of the community, particularly those of program-eligible populations. All residents, particularly those low- and moderate-income residents of neighborhoods targeted for the use of CDBG, HOME, or Section 108 funds, will be afforded opportunities to participate in discussions on these programs.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The City of Gainesville hosted four (4) public meetings and two (2) public hearings during the citizen participation process for the Annual Action Plan. The following questions were presented as part of each community session:

1. What existing community assets support housing, reduce poverty, and/or promote economic opportunities for underserved neighborhoods and economically disadvantaged residents?
Assets are anything that improves quality or creates value, including people, physical structures or places, businesses, associations, public or private institutions, and organizations
2. What are the top three (3) housing needs to increase housing stability for you and your neighbors?
3. What are the top three (3) public service or infrastructure needs to reduce poverty and promote upward mobility for you and your neighbors?

6. Summary of comments or views not accepted and the reasons for not accepting them

The City of Gainesville encourages residents to be candid on their concerns. All community meetings and public hearings offer opportunities for citizens to provide input on community interests, and ALL comments are accepted for consideration and review and incorporated into the Annual Action Plan, as applicable.

It is the responsibility of the Department of Housing & Community Development, on behalf of the City of Gainesville, to formulate citizen concerns and address them reasonably within the Annual Action Plan.

No comments were received as part of the community engagement sessions.

7. Summary

Community Engagement sessions allow citizens to review, discuss and question municipal funding sources, uses, benefits and improvements within neighborhoods utilizing public funds.

It is the responsibility of City staff to not only be knowledgeable but have an ability to interact successfully with citizens to consider and answer questions and provide relevant details and information to encourage respectful and beneficial dialogue.

Citizen concerns are held in the highest regard to allow for appropriate outcomes.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	Gainesville	
CDBG Administrator	Gainesville	Department of Housing and Community Development
HOPWA Administrator		
HOME Administrator	Gainesville	Department of Housing and Community Development
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

The City's Department of Housing & Community Development (HCD) serves as the lead entity/agency and is responsible for the implementation of the Consolidated Plan and Annual Action Plan which provides a comprehensive strategy to address the City's housing and community development needs, over a five-year period, utilizing CDBG and HOME program funds, along with any other local, state and federal one-time, recurring or special allocations. This responsibility includes overall planning, general management, oversight, and coordination of all activities. Several City departments are active stakeholders in community development projects and improvements, including Code Enforcement, the Department of Sustainable Development (DSD), Gainesville Police Department (GPD), Gainesville Regional Utilities (GRU), the Department of Parks, Recreation and Cultural Affairs (PRCA), Public Works, and Gainesville Fire Rescue (GFR).

HCD administers contractual agreements and/or memorandums of understanding with subrecipients, the community housing development organization (CHDO) and all applicable stakeholders. All CDBG and HOME budgeting, financial reporting, record-keeping, and other administrative procedures follow established guidelines of HUD and the City, which are adopted by the Gainesville City Commission and implemented under the direction of the City Manager.

Consolidated Plan Public Contact Information

For information regarding the Annual Action Plan, you may contact: City of Gainesville – Department of Housing & Community Development:

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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The City's approved Citizen Participation Plan encourages input from the community and public participation, emphasizing involvement by low and moderate-income persons of the Gainesville community, particularly those living in the targeted areas. The Plan also encourages comments and participation from all City residents, including minorities, non-English speaking persons, and persons with disabilities.

As a City policy, all weekly Notices of Meetings are available on the City's website and broadcast on Cox Cable's Government Access Channel 12 between scheduled programming. Revisions to the Notice of Meetings may occur at any time permissible and updated on the official bulletin board, the City website, and Cox Channel 12. All notices are published in at least one publication of general circulation, the *Gainesville Sun*. In recent years, a second newspaper, *Mainstreet Daily News*, has been added to this list for publication of notices. The City also posts official notifications on the first-floor bulletin board in the lobby of City Hall (200 East University Avenue).

The citizen participation process began with the printed media public notice of the availability of the anticipated PY26-27 CDBG and HOME program funding with the notification provided by all financial sources. The City's process for developing the Annual Action Plan (AAP) includes a formal application process for requesting CDBG and HOME funds.

The Citizens Advisory Committee for Community Development (CACCD) provides valuable input and recommendations to the Gainesville City Commission on annual funding allocations. The CACCD regular workshops and/or regular meetings schedule is on the 3rd Tuesday of each month, at 5:30 p.m. Virtual workshops are held via Zoom, while in-person sessions are held at the Thomas Center, Building "B", Second Floor, Room 201, located at 306 N. E. 6th Avenue, Gainesville, Florida. A public in-person meeting to finalize CACCD funding recommendations was held on Tuesday, June 16, 2026.

Four (4) in-person Public /Community Engagement Meetings were held on the following dates: Monday, June 1, 2026, Tuesday, June 2, 2026, Wednesday, June 3, 2026, and Thursday, June 4, 2026. These meetings were published in both the *Gainesville Sun* and the *Main Street Daily News*. Additionally, the City's Communications Department advertised these meetings on its various social media platforms, with the notice also appearing on the HCD site of the City's webpage. Public/Community Engagement sessions afforded citizens the opportunity to provide input and opinions on components of the PY26-27 Proposed Annual Action Plan

Public Hearing notices were also published in these ways, announcing a 30-day public comment period on the PY26/27 Annual Action Plan. Public Hearings provided opportunities for citizen inquiries and comments on the PY 26-27 Draft Annual Action Plan. The following meetings will be held: **1.** Monday, July 13, 2026, at 5:30 p.m., a special CACCD Meeting - Thomas Center, Building "B", Second Floor, Room

201, located at 306 N. E. 6th Avenue, Gainesville, Florida. 2. Thursday, July 16, 2026, at the Gainesville City Commission Meeting, City Hall Auditorium - 200 East University Avenue - Gainesville, FL 32601.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The City of Gainesville (City) recognizes the importance of public services for people with mental health and substance abuse needs, and the related importance of coordination between public and assisted housing providers and health, mental health, and service agencies. With the goal of consolidating community-wide efforts to improve the quality of life for its citizens, HCD consults and coordinates with outside housing organizations and social services providers. The City partners with a diverse group of organizations that provide unique services which also complement each other. The services or benefits provided by one organization often benefit citizens best by working in tandem with one another.

Through its grant programs the City supports several organizations providing services to Gainesville's most vulnerable populations. These include agencies, organizations, groups with expertise in case management, life skills, alcohol and/or drug abuse, mental health, housing, public housing, employment assistance, transportation, legal, elderly, food/clothing, and domestic violence. Working closely with these partners, the municipality emphasizes the design of programs that address identified needs and build relationships. Through various planning meetings and outreach efforts, the City will continue to foster collaboration with public and assisted housing providers, private organizations, lenders and realtors, governmental agencies, private and governmental health, mental health and public services agencies.

The City also actively coordinates with the Gainesville Housing Authority to address a multitude of needs within the municipality. Chief among these needs is the provision of affordable housing opportunities for its lowest income residents. Ideally, this is housing located in communities with access to jobs, transportation, healthcare options and social services options.

Every year, the City publishes a Notice of Funding Availability (NOFA), seeking applications from non-profit organizations to fund CDBG and HOME program activities. The Citizens Advisory Committee for Community Development (CACCD) reviews agency applications and provides funding recommendations for each organization. Finally, the Gainesville City Commission approves all CDBG/HOME funding. HCD staff then works directly with approved agencies to enhance and monitor program activities.

The City will execute this Annual Action Plan in coordination with public, private and non-profit agencies, which may include, but are not limited to, service providers and community housing development organizations. Private sector partners may include, but are not limited to, local financial institutions, developers, and local housing providers. Housing assistance and service providers assist homeless individuals, chronically homeless individuals, families, veterans, and families with children.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Gainesville coordinates with the Keys to Home in carrying out HUD programs, specifically for input on addressing the needs of the homeless and special needs populations. In June 2024, this new Continuum of Care (CoC) was designated to serve Gainesville, with the lead agency being the Task Force for Ending Homelessness. The City supports Keys to Home and continues to build upon its relationship to continue to coordinate with its network of partner agencies. As part of this partnership, the City assists with drafting their Action Plan; actively participates on their Governance Board and on their Grants and Housing Committees; while also directly funding low-barrier emergency shelter and other homeless services.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

As the lead agency for the Keys to Home CoC, the Task Force for Ending Homelessness is responsible for submitting the Unified Grant for ESG, Challenge and TANF grant funds that are submitted to the Florida Department of Children and Families (DCF). This grant is used to determine the amount of funding the CoC will receive for the Emergency Solutions Grant (ESG) funds that are allocated to the State. Grant funding requests are based on need, which is determined from the data collected during the annual Point-in-Time Count and from other HMIS assessments and reports that are submitted to HUD or the State of Florida.

The CoC has written standards for emergency shelter, eviction prevention, rapid re-housing, and permanent supportive housing that are in alignment with HUD best practices. In addition, on-site monitoring and evaluation is completed on an annual basis by the CoC staff for each funded provider. When needed, Corrective Action Plans are developed and implemented with any provider who is not implementing their program in alignment with the written standards or does not meet the required performance standards, which include fiscal requirements. In addition, the Keys to Home CoC employs a full-time Homeless Management Information System (HMIS) Administrator who leads monthly meetings with all funded providers to ensure they meet all HUD HMIS requirements. Also, the CoC has an HMIS operating manual that is updated as HUD standards are revised. Additionally, the HMIS System Administrator has created performance report cards for each provider to ensure that they are meeting the HUD performance standards. Those that do not meet the standards receive coaching or training from the CoC staff.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	CENTER FOR INDEPENDENT LIVING
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Center for Independent Living is a CDBG-funded Agency and contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026. ANTICIPATED OUTCOME: Housing Assistance
2	Agency/Group/Organization	ELDERCARE OF ALACHUA COUNTY, INC.
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	ElderCare of Alachua County, Inc. is a CDBG-funded Agency and contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026. ANTICIPATED OUTCOME: Public Service - Assistance to LMI Seniors
3	Agency/Group/Organization	FAMILY PROMISE CENTER OF GAINESVILLE
	Agency/Group/Organization Type	Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Family Promise Center of Gainesville is a CDBG-funded Agency, and contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026. ANTICIPATED OUTCOME: Homeless Needs - Families and children
4	Agency/Group/Organization	Rebuilding Together North Central Florida, Inc.
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Rebuilding Together NCF is a CDBG and HOME-funded agency, contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026. ANTICIPATED OUTCOME: Housing Assistance
5	Agency/Group/Organization	ST. FRANCIS HOUSE, INC.
	Agency/Group/Organization Type	Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	St. Francis House (Arbor House and Cold Weather Shelter), Inc., is a CDBG and City of Gainesville General Fund funded Agency and contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2025, funding application workshop, and invited to participate in community engagement meetings on June 26, June 30, July 1-2, 2025. ANTICIPATED OUTCOMES - Assist families and women with children NOTE: This organization officially closed its doors and terminated all services on June 5, 2026.
6	Agency/Group/Organization	Project Manhood Youth Development Foundation, Inc.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Project Manhood Youth Development Foundation, Inc. is a CDBG-funded Agency, and contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026. ANTICIPATED OUTCOME: Public Service Activity - Assistance to LMI at-risk youth

7	Agency/Group/Organization	City of Gainesville Housing & Community Development Division
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HCD administers the allocations of CDBG and HOME funds to implement homeownership and homebuyer assistance programs. HCD partnered with CACCD Advisory Board to facilitate the public process for the allocation of CDBG and HOME program funds. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop. In addition, the organization was invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026, to provide input on priority community needs. ANTICIPATED OUTCOME: Housing Assistance
8	Agency/Group/Organization	NEIGHBORHOOD HOUSING & DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Neighborhood Housing & Development Corporation, Inc. (NHDC), is currently a CDBG and HOME funded agency and is also designated as a CHDO - contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026. ANTICIPATED OUTCOME: Housing Assistance
9	Agency/Group/Organization	Gainesville Housing Authority/Gainesville Housing Development & Management Corporation
	Agency/Group/Organization Type	PHA

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Gainesville and GHA/GHDMC continue to work in partnerships to address affordable and homeless housing needs in the community utilizing available resources. The City and GHA/GHDMC also collaborate with the local CoC in efforts to address the overall community goal of providing access to affordable and stable housing, and adequate referrals to resources and assistance to low-income. They were contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026, to provide input on priority community needs. ANTICIPATED OUTCOME: Housing Assistance
10	Agency/Group/Organization	Star Children's Theatre
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Star Center Theatre is a CDBG-funded Agency, and contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026. ANTICIPATED OUTCOME: Public Service Activities - Assistance to LMI at-risk youth

11	Agency/Group/Organization	Gainesville City Commission
	Agency/Group/Organization Type	Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Strategic Plan
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A public hearing was held in front of the Board of City Commissioners on July 16, 2026, where Commissioners were consulted on the goals, objectives, and funding recommendations and provided an opportunity to comment on the Draft 2026-2027 Annual Action Plan (AAP). ANTICIPATED OUTCOME: City Commission approval of the proposed housing and community development activities and adoption of the PY26 Annual Plan to allow submittal to HUD by the required deadline.
12	Agency/Group/Organization	Boys and Girls Clubs of NE Florida
	Agency/Group/Organization Type	Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Boys & Girls Clubs of Northeast Florida is a CDBG-funded agency, providing educational and social enrichment activities for at-risk LMI youth - contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026. ANTICIPATED OUTCOME: Public Service Activity - Assistance to LMI at-risk youth

13	Agency/Group/Organization	Episcopal Children's Services
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Episcopal Children’s Services is a CDBG-funded agency and contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026. ANTICIPATED OUTCOME: The City will have a better understanding of the educational needs of its children and youth.
14	Agency/Group/Organization	The Hutchinson Foundation
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Hutchinson Foundation is a CDBG and HOME-funded agency, and contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026. ANTICIPATED OUTCOME: New affordable LMI rental housing
15	Agency/Group/Organization	SEVA Care of Alachua (formerly Southcare Nursing Center)
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	SEVA Care of Alachua (formerly Southcare Nursing Center) is a CDBG-funded agency and contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3, June 4, 2026. ANTICIPATED OUTCOME: Nutritional Support for at-risk LMI populations
16	Agency/Group/Organization	ISKON of Gainesville
	Agency/Group/Organization Type	Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	ISKCON of Gainesville was contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026. ANTICIPATED OUTCOME: Housing Rehabilitation to assist LMI population with rental housing needs
17	Agency/Group/Organization	Girls Place, Inc.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	At-Risk Youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	They were contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026.

18	Agency/Group/Organization	Gainesville Regional Utilities
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	They were contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026.
19	Agency/Group/Organization	Office of Equity and Inclusion
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This city department was contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026, to provide input on priority community needs. NOTE: Office of Equity & Inclusion is the name of the Charter Office and requires an ordinance change to amend.
20	Agency/Group/Organization	Alachua County Emergency Management
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Emergency Management

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	They were contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026.
21	Agency/Group/Organization	GIRL SCOUTS OF GATEWAY COUNCIL, INC.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	At-Risk Youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Directly consulted as part of the city's NOFA application process. They were contacted via e-mail, the Gainesville Sun newspaper, the Main Street Daily News newspaper and telephone as appropriate. The organization was provided with an opportunity to participate in an April 29, 2026, funding application workshop, and invited to participate in community engagement meetings on June 1, June 2, June 3 and June 4, 2026, to provide input on priority community needs.

Identify any Agency Types not consulted and provide rationale for not consulting

To the greatest extent possible, the City of Gainesville makes every effort to consult all agency types that administer programs covered by or are affected by the Annual Action Plan and does not exclude any local agencies from consultation. Publicly funded institutions including mental health facilities and correctional facilities were not consulted as there are no local facilities meeting these definitions. Local non-profit organizations providing services to populations these institutions would serve (including homeless, mental health, foster care, and youth services) were consulted via public meetings.

Further, the City is not within a State HOPWA Eligible Metropolitan Statistical Area to receive State funding, therefore not consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Task Force for Ending Homelessness	The Keys to Home COC mission overlaps with the City of Gainesville's Strategic Plan and Action Plan goals through enhanced coordination between public and private social service providers, as well as community outreach on issues related to homelessness.
Local Housing Assistance Plan	City of Gainesville	The City of Gainesville Housing Assistance Plan (LHAP) includes goals related to affordable housing including new construction and rehabilitation, both of which are identified as goals in the Consolidated Plan and in the PY26/27 Annual Action Plan.
Comprehensive Plan	City of Gainesville	The City's Comprehensive Plan Housing Element contains goals and objectives to assist the private and non-profit housing sector in providing housing for low-income, very low-income, and extremely low-income households which is consistent with the intent of this Action Plan and the City's HUD programs.
PHA Five-Year Plan	Gainesville Housing Authority	The annual Public Housing Authority (PHA) plans include increasing access to affordable housing and supporting services to achieve self-sufficiency as goals which align with City of Gainesville priorities.
Housing Plan	City of Gainesville	This plan analyzes impediments to fair housing choice, including any activities and actions that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964, omissions, or decisions taken because of a resident or household protected class under the Federal Housing Administration (FHA) or any other arbitrary factor that restricts housing choices or the availability of housing choices.
Analysis of Impediments to Fair Housing Choice	City of Gainesville	Analyzes fair housing data, issues and factors contributing to housing discrimination and then identifies goals and priorities to address these issues, including collaboration with other entities. This analysis does not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

N/A

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal setting

In accordance with 24 CFR Part 91, and the Citizen Participation Plan, the City conducted a comprehensive community engagement process to ensure participation access to residents in all areas, beneficiaries of federal resources, and local public and private agencies. The City of Gainesville advertised public meetings and public hearings in newspapers of general circulation and consulted directly with stakeholders.

Public Meetings

The City facilitated four (4) public meetings for residents, housing and homeless partners, and other stakeholders. These public meetings informed residents and stakeholders about the 2026-2027 Annual Action Plan, described the process, and solicited input on priority community interests and needs. City staff considered places and times convenient for residents and stakeholders, with in-person meetings held in each commission district from 5:30 p.m. to 7:00 p.m. as follows - June 1, June 2, June 3 and June 4, 2026.

Public Hearings provide an opportunity for comment on the content of the Draft 2026-2027 Annual Action Plan and will be held as follows - **1.** Monday, July 13, 2026, at a special CACCD Meeting - Thomas Center, Building "B", Second Floor, Room 201, located at 306 N. E. 6th Avenue, Gainesville, Florida. **2.** Thursday, July 16, 2026, at the Gainesville City Commission Meeting, City Hall Auditorium - 200 East University Avenue - Gainesville, FL 32601.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	4 Attendees	Refer to the summary of public comments in the Executive Summary of this Plan. No Comments Received	All Comments Accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	4 Attendees	<p>Refer to the summary of public comments in the Executive Summary of this Plan.</p> <p>No Comments Received</p>	All Comments Accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	4 Attendees	Refer to the summary of public comments in the Executive Summary of this Plan. No Comments Received	All Comments Accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	4 Attendees	Refer to the summary of public comments in the Executive Summary of this Plan. No Comments Received	All Comments Accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	TBD Attendees CACCD Meeting and Public Hearing - HCD Staff reviewed and provided opportunity for citizen comment on the Draft PY 26-27 Annual Action Plan to include the discussion on increased HOME-ARP funding. Staff answered all questions.	Refer to the summary of public comments in the Executive Summary of this Plan.	All Comments Accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>City of Gainesville presented the Draft PY 26-27 Annual Action Plan to City Commission. During the presentation, HCD staff presented the overall funding amounts, steps taken to solicit public feedback, and answered questions from Commissioners and attendees. All components of the PY 2026-2027 Annual Action Plan were approved by the City Commission for submittal to HUD.</p>	<p>Refer to the summary of public comments in the Executive Summary of this Plan.</p>	<p>All Comments Accepted</p>	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Over the one-year period beginning October 1, 2026, and ending September 30, 2027, the City of Gainesville (City) estimates the availability of HUD funds to carry out housing and community development activities and plans to leverage other resources for greater impact. Estimated amounts are dependent on the annual federal program allocations remaining the same. Program Income and previous year(s) carryover funds are also factored into the anticipated amount of funding available. Estimated HUD funding is as follows:

- Community Development Block Grant (CDBG): \$1,430,548
- HOME Investment Partnerships Program (HOME): \$654,934.93

The City also expects HOME program income to be available in the amount of \$5,000. Any Program Income received will be used towards similar activities from which it was produced, and these funds will be allocated on an annual basis in accordance with the Annual Action Plan. The City will also make efforts to leverage funds to maximize benefit to the Gainesville community, particularly for the creation of affordable housing.

The table below represents the remainder of funds expected to be available during the 2023-2027 Consolidated Plan period and the annual allocation for 2026-2027, including HOME program income.

It is important to note that the City's actual HOME allocation is \$654,934.93, however the Integrated Disbursement and Information System (IDIS) in which the plan is submitted HUD does not allow cents in some sections. In those cases, the HOME allocation will be rounded down to

the nearest whole dollar amount (\$654,934).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public – Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,430,548.00	0.00	0.00	1,430,548	1,169,951.00	The CDBG Entitlement program provides annual grants to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	Public - Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	654,934.93	5,000.00	0.00	659,934.93	721,760.16	HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions. It is important to note that the City's actual HOME allocation is \$654,934.93. However, the Integrated Disbursement and Information System (IDIS) in which the plan is submitted HUD may reject the use of cents in some sections. In those cases, the HOME allocation will be rounded down to the nearest whole dollar amount (\$654,934).

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City will use the federal funds to support projects and programs implemented by City staff as well as non-profit organizations, developers,

and other partners. For the projects to be successful, other funding sources, including in-kind resources are often added to the federal funding to have sufficient resources to benefit the population to be served as well as to cover expenditures that may not be allowable under the CPD programs or to cover indirect costs. The source of these additional funds will depend on the nature of the activity. The City has identified funding sources that can be pooled to make a greater impact within the community. Although Federal, State, private, and local grant program funds and activities operate according to their own guidelines and requirements, they are frequently combined to provide a higher level of funding for housing and community development needs. For example, Federal CDBG funds can be leveraged with State Housing Initiatives Partnership (SHIP) Program funds to meet needs in affordable housing and funds provided for public service activities will be matched by the agencies receiving funding from public and private sources, foundations, and/or fundraising. The HOME Investment Partnerships Program funds can also be combined with SHIP to assist qualified low- and moderate-income first-time homebuyers in the form of down-payment, principal reduction, and closing cost assistance.

In addition, HOME funds often leverage additional funding such as HUD Section 202 housing funds (elderly projects), HUD Section 811 housing funds (housing for persons with disabilities), Housing Choice Voucher tenant-based rental assistance, Low Income Housing Tax Credits (LIHTC), and Federal HOME Loan Bank funds.

The HOME program requires a 25% match which may be reduced by HUD if the City is distressed or suffered a presidentially declared disaster. Due to fiscal distress, HUD has granted the City a 100% match reduction based on the calculation below:

FY 2023 Calculations

For the City of Gainesville – HUD has published the following:

% Poverty – 29.72% **\$PCI (<\$26,375) - \$24,300** **Fiscal Distress – 100%**

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Discussion

STREETS, STATIONS & STRONG FOUNDATIONS

In November 2022, a one-cent surtax was approved by Alachua County voters which built on a half-cent surtax already in operation known as the Wild Spaces, Public Places program – allowing Gainesville to address other infrastructure priorities like fire stations, roads and housing.

The surtax is estimated to generate \$174 million for the City of Gainesville over a decade - \$87 million for Wild Spaces Public Places and \$87 for Streets, Stations and Strong Foundations (SSSF).

On July 25, 2024, The Gainesville city Commission directed staff to continue plans to use the new SSSF funds on an affordable housing purchasing program and a \$5.2 million existing street redesign (NE Ninth Street).

Typically, the city buys and gives away lands to nonprofits for affordable housing projects. The SSSF funding requires the city to retain ownership of any property purchased for affordable housing. Under State of Florida law, only 10% of the infrastructure surtax may be used for affordable housing, which will provide an estimated \$8.7 million for the program over the 10-year timeframe.

The affordable housing funds will come in annually from the SSSF-portion of the tax for the next decade—an estimated \$870,000 each year.

There are two (2) program styles that the City Commission could pursue.

The city could try to purchase large, undeveloped parcels to build into multifamily housing complexes that it rents at affordable rates. This approach requires a significant upfront cost and would likely mean issuing tax-based bonds for the whole \$8.7 million. This approach also depends on finding suitable parcels in Gainesville’s real estate market and managing the property indefinitely.

Or, the city could try a scattered-site strategy, buying already developed single-family homes or duplexes to rent out.

Either option, whether large multifamily or scattered site, more than likely will require a housing partner to do the long-term property management, the maintenance, all of the things that the city is really not structured to do.

SSSF funds can only be used for the purchase of the property, not for the construction of new units. City Staff indicated that the scattered site approach would allow the city to use different funding for renovations.

If the city purchased vacant land, another partner would be needed to build housing on the site.

City staff recommended approval to move forward with both strategies - the scattered-site strategy would be the main focus, but if an ideal location for a large, multi-family site became available, staff desires the flexibility to act quickly and begin negotiations while also returning to the commission for final approval. The City Commission approved the plan unanimously.

On December 4, 2025, an Acquisition and Maintenance of Affordable Housing Units with ID HOUS-260023-AF was issued, with a January 23, 2026, deadline. Reviews and decisions on successful partners were completed on June 22, 2026. Three (3) housing developers were selected to facilitate this strategic move to support affordable housing within the municipality. The contractual process is expected to be

finalized prior to the end of the calendar year.

ECONOMIC DEVELOPMENT EIGHTH AND WALDO

The 8TH Avenue and Waldo road Incentive Program provides financial incentives that enable property owners, small businesses, developers and mission-aligned organizations to activate the economic potential of vacant property, reoccupy vacant buildings, enhance existing buildings, bring new jobs, services and amenities to the corridors, and improve their aesthetics.

Through a mix of capital improvement grants and performance-based incentives, the program prioritizes outcomes such as job creation, business relocation or expansion, adaptive reuse, and high-impact renovations, while emphasizing sustainability and neighborhood compatibility.

1. Purpose and Vision

- The program is a targeted initiative by the Gainesville Community Reinvestment Area (GCRA) to revitalize the historically undercapitalized 8th Avenue and Waldo Road corridor.
- It aims to complement public investments (like the Dr. M. L. King, Jr. Multipurpose Center and Citizens Field) by stimulating private development, economic activity, and improving the built environment.
- The program aligns with the GCRA's 10-Year Investment Plan and seeks to deliver visible, lasting improvements for current and future residents.

2. Program Area

- Covers over 97 acres along NE Waldo Road (NE 12th Ave to NE 3rd Ave) and NE 8th Avenue (NE 12th St to NE 26th St).
- Includes commercial, industrial, institutional, and some residential properties along the corridor, but excludes predominantly residential areas outside the defined boundaries.

3. Program Goals

- Stimulate redevelopment and adaptive reuse of vacant or underutilized sites.
- Enhance corridor aesthetics and identity.
- Promote local job creation, especially for East Gainesville residents.
- Attract new businesses and support existing ones.

4. Incentive Packages

The program offers four main incentives:

- **Vacant Property Development Incentive:** For new construction or major renovation of vacant parcels. Requires a 1:1 private match and is awarded via a competitive Notice of Funding Availability (NOFA) process.
- **Residential Façade Improvement Grant:** For exterior upgrades to residential properties along NE 8th Avenue. Grant amounts depend on home size; no match required for owner-occupied homes, but a 50% match for investor-owned properties.
- **Business & Community Facility Renovation Incentive:** For structural and interior upgrades to commercial/institutional buildings. Grants up to \$50,000 ($\leq 5,000$ sq. ft.) or \$100,000 ($> 5,000$

sq. ft.), with a 1:1 private match required.

- **Site Improvement Grant:** For exterior site enhancements (fencing, lighting, landscaping, ADA upgrades) to non-residential properties. Maximum grant is \$20,000, with a 1:1 private match required.

5. Funding and Timeline

- The program is funded with \$2 million from the GCRA, starting in Fiscal Year 2026.
- Grants are awarded either on a rolling basis (for most grants) or through NOFA (for vacant property development).

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2023	2027	Affordable Housing	Citywide	Affordable Housing	CDBG: \$804,439.00 HOME: \$451,000.00	Homeowner Housing Rehabilitated: 20 Household Housing Units
2	Homeowner Assistance	2023	2027	Affordable Housing	Citywide	Affordable Housing	HOME: \$45,201.00 Includes \$5,000 Program Income	Direct Financial Assistance to Homebuyers: 3 Households Assisted
3	New Construction	2023	2027	Affordable Housing	Citywide	Affordable Housing	CDBG: \$30,000.00 HOME: \$98,240.93	Homeowner Housing Added: 6 Household Housing Units
4	Public Service Assistance	2023	2027	Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Public Services	CDBG: \$210,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 820 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Planning and Administration	2023	2027	Planning and Administration	Citywide	Planning and Administration	CDBG: \$286,109.00 HOME: \$65,493.00	Not Applicable
6	Public Facilities and Infrastructure Improvements	2023	2027	Non-Housing Community Development	Citywide	Neighborhood Revitalization	CDBG: \$100,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	Maintain the existing affordable housing stock through housing rehabilitation of owner-occupied housing units. The rehabilitation of deteriorated housing stock will support access and availability to decent and affordable housing by alleviating or eliminating hazardous and costly living conditions. The City will also use CDBG funds for housing rehabilitation program delivery activity.
2	Goal Name	Homeowner Assistance
	Goal Description	Support homeownership opportunities by providing direct financial assistance to potential first-time homeowners for down-payment costs.

3	Goal Name	New Construction
	Goal Description	Provide affordable housing opportunities through the construction of new affordable units. The City will also use CDBG funds to support new construction program delivery activity.
4	Goal Name	Public Service Assistance
	Goal Description	Promote a suitable living environment through funding public service activities including homeless services; elderly services; and at-risk youth services.
5	Goal Name	Planning and Administration
	Goal Description	Operate HUD programs and manage activities to carry out the City's CDBG and HOME grants. Activities include staff salaries, financial responsibility to include review and compliance of all related sub-recipient activities (contracts, monitoring, reimbursement requests, etc.), ensuring the execution of HUD agreements with City of Gainesville and preparation of planning and reporting documents required by HUD (Consolidated Plan, Annual Action Plan, CAPER).
6	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	Increase access to a suitable living environment for its low-income neighbors through neighborhood revitalization efforts such as streetscaping, sidewalks, utility connections, lighting, and improvements to neighborhood facilities and infrastructure.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Gainesville (City) will undertake various projects during Program Year 2026-2027 focused on providing decent affordable housing, creating a suitable living environment, and expanding economic opportunities for residents. The City will utilize HUD CDBG and HOME grant allocations to carry out activities intended to address priority needs in the community and ensure the greatest impact to beneficiaries.

Projects

#	Project Name
1	Program Administration - CDBG
2	Public Services - CDBG (Program Year 2026)
3	Center for Independent Living - CDBG
4	Gainesville Housing Development & Management Corporation (GHDMC) - CDBG
5	Neighborhood Housing & Development Corporation (NHDC) - CDBG Program Delivery
6	Rebuilding Together NCF – Home Energy Upgrade Program (CDBG)
7	Rebuilding Together NCF - Critical & Emergency Home Repair (CDBG)
8	Rebuilding Together NCF - Weatherization/Home Energy Tune-Ups (CDBG)
9	CDBG - City HCD Housing Rehabilitation Program Delivery
10	CDBG - City HCD Homeowner Housing Rehabilitation
11	CDBG - City HCD Homeowner Housing Replacement (Rehabilitation)
12	CDBG - City HCD Homeowner Roof Replacement
13	Neighborhood Revitalization - CDBG
14	Program Administration - HOME
15	Neighborhood Housing & Development Corporation (NHDC) - HOME
16	Rebuilding Together North Central Florida - HOME
17	HOME - City HCD Homeowner Housing Rehabilitation
18	HOME - City HCD Homeowner House Replacement (Rehabilitation)
19	HOME - City HCD Down Payment Assistance (DPA) Program

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Historically, the City has received many proposals to continue support for existing programs, as well as proposals to fund new projects. With requests for support significantly exceeding available resources, the City elects to fund projects that best address the high priority community needs identified in the

five-year strategic plan.

The City uses a ranking system to determine needs as low, medium, high, or no need. In ranking needs within the community, the City takes into consideration quantitative and qualitative data from the Needs Assessment, Housing Market Analysis, and stakeholder input. The City must also assess the amount of funding available, determine high-need target areas, and consider which activities will best address those needs when deciding how to allocate funds.

The priority ranking system is as follows:

- High Priority - Activities determined to be critical to addressing the immediate needs of the community and will be funded during the five-year period.
- Medium Priority - Activities determined to be a moderate need and may be funded during the five-year period as funds are available.
- Low Priority - Activities determined as a minimal need and are not expected to be funded during the five-year period.
- No Need - Activities determined as not needed or are being addressed in a manner outside of the Consolidated Plan programs. Funding will not be provided for these activities during the five-year period.

There are various challenges to meeting underserved needs within the community whether it be funding restrictions, organizational capacity, lacking partnerships, unwillingness of landlords to participate in housing programs, the housing market, or economic conditions. Inflation has created a hostile housing market exacerbating the affordable housing crisis and making it difficult for the City to carry out some housing activities including the purchase assistance program. While the City has many prospective buyers to use the funds, subsidy needs have significantly increased due to high home values making it hard to fully cover costs.

The City will continue to fully utilize its CDBG and HOME funds to assist in meeting underserved needs. Leveraging efforts with public and private funding agencies are also made to supplement federal funds and increase the resources available to address community needs.

AP-38 Project Summary
Project Summary Information

1	Project Name	Program Administration - CDBG
	Target Area	Citywide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$286,109
	Description	Support operations for the CDBG Program. Funds will be used to support staff who administer the CDBG program, approve outside agency reimbursement requests, prepare and submit drawdown reports for city reimbursements. Also included in this work is the preparation and submission of all HUD required documents including the Annual Action Plan (AAP) and Consolidated Annual Performance and Evaluation Report (CAPER).
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	Citywide
	Planned Activities	Program administration, compliance, monitoring, financial tracking, and reporting.
2	Project Name	Public Services - CDBG (Program Year 2026)
	Target Area	Citywide
	Goals Supported	Public Service Assistance
	Needs Addressed	Public Services
	Funding	CDBG: \$210,000.00
	Description	Promote suitable living environments through the funding of public service activities to include community enrichment services to support at-risk youth, elderly and homeless initiatives.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	extremely low, low, moderate families/persons or limited clientele

	Location Description	Citywide
	Planned Activities	Support to families, child development, health, nutritional, academic tutoring, arts, mental health, and safety support programs, senior healthcare-related meal programs, and homeless support services
3		Center for Independent Living - CDBG (Housing - Outside Agency)
	Target Area	Citywide
		Housing Rehabilitation
		Affordable Housing
		CDBG: \$20,000.00
		Outside Agency Housing sub-recipient to utilize CDBG funds for the construction of wheelchair ramps for persons with disabilities who currently live without proper accessibility in their own homes. Recipients of wheelchair ramps will be City of Gainesville residents whose disabilities meet federal low to very low-income requirements.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	very-low-to low-income households with disabilities
	Location Description	Citywide
		The construction of wheelchair ramps for extremely low, low and very low-income homeowners with disabilities, to attain proper accessibility to and within their own homes.
4		Gainesville Housing Development & Management Corporation (GHDMC)
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$60,000.00

	Description	In order to maintain the sustainability of affordable housing units, renovations will include new roofs, exterior painting, soffit repair, and landscaping to provide a major upgrade to the properties as well as enhance curb appeal, improve energy efficiency through better insulation and ventilation, and ensure superior protection against water damage, mold, and structural issues.
	Target Date	09/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	LMI Households
5	Project Name	Neighborhood Housing & Development Corporation (NHDC) - CDBG Program Delivery
	Target Area	Citywide
	Goals Supported	New Construction
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$10,000.00
	Description	This is a housing activity that will provide program delivery in support of agency HOME-funded projects to benefit LMI Households. NHDC will develop affordable homes in the City of Gainesville to be marketed and sold to low-income residents (first-time homebuyers), and be responsible for coordinating components to successful completion - construction, homeowner counseling, loan processing, etc.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project will assist low to moderate income households (Accomplishments will be reported under a corresponding HOME activity)
	Location Description	Citywide
	Planned Activities	Program delivery for acquisition, rehabilitation or new construction carried out through the HOME-funded Program.
	Project Name	Rebuilding Together NCF - Home Energy Upgrade Program (CDBG)

6	Target Area	Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$30,000.00
	Description	Assist LMI Homeowners participating in Energy Tune-Up Program (based on need and severity of issues) with expanded energy and water upgrades for greater increased utility efficiencies
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	LMI Households
	Location Description	Citywide
	Planned Activities	Provide more focused and expanded assistance to LMI Homeowners who participated in the Energy Tune-Up Program with greater enhancements for greater utility savings. Activities will be tailored as necessary.
7	Project Name	Rebuilding Together NCF - Critical & Emergency Home Repair (CDBG)
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$32,000.00
	Description	Preserve affordable home ownership within the incorporated city limits and help homeowners in need remain safe and healthy in their homes by providing/completing critical and emergency home repairs and accessibility modifications at no cost to those who qualify (LMI households).
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	LMI households
	Location Description	Citywide

	Planned Activities	The identification and completion of critical and emergency home repairs and accessibility modifications at no cost to LMI homeowners.
8	Project Name	Rebuilding Together NCF - Weatherization/Home Energy Tune-Ups (CDBG)
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: 28,000.00
	Description	This program will assist City of Gainesville residents - both LMI homeowners and renters, to utilize energy tune-up equipment and services to increase energy consumption and efficiency to reduce overall utility bills.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	LMI households
	Location Description	Citywide
	Planned Activities	In-person and DIY activities and projects to assist LMI households adequately support energy efficiency at their residences.
9	Project Name	CDBG - City HCD Housing Rehabilitation Program Delivery
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$219,439.00
	Description	Program delivery and administration of the housing rehabilitation program including intake of applications, income qualification, wait-list management, homeowner counseling/training, RFP processes for contractors, inspections, and close-outs.
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable - Program Delivery Costs to support all department CDBG and HOME sponsored housing initiatives
	Location Description	Citywide
	Planned Activities	Program Delivery activities related to all City of Gainesville Department of Housing & Community Development Rehabilitation Activities
10	Project Name	CDBG - City HCD Homeowner Housing Rehabilitation
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$180,000.00
	Description	The City will ameliorate hazardous conditions and maintain the existing affordable housing stock through the rehabilitation of housing units.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Two (2) low-to-moderate-income households
	Location Description	Citywide
	Planned Activities	Housing Rehabilitation
11	Project Name	CDBG - City HCD Homeowner Housing Replacement (Rehabilitation)
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$225,000.00
	Description	The City will ameliorate hazardous conditions and maintain the existing affordable housing stock through rehabilitation which may lead to replacement.
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	One (1) low-to-moderate-income household
	Location Description	Citywide
	Planned Activities	Homeowner Housing Replacement (Rehabilitation) and homeowner assistance as needed, for temporary relocation.
12	Project Name	CDBG - City HCD Homeowner Roof Replacement
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$30,000.00
	Description	The City of Gainesville will maintain the existing affordable housing stock by providing emergency roof repairs for low-income homeowner-occupied households.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	One (1) low-to-moderate-income household
	Location Description	Citywide
Planned Activities	Housing Rehabilitation specifically targeted to Roof Replacement	
13	Project Name	Neighborhood Revitalization - CDBG
	Target Area	Citywide
	Goals Supported	Public Facilities and Infrastructure Improvements
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$100,000
	Description	This project will address a variety of community needs to improve neighborhoods via City of Gainesville Public Works and Infrastructure Improvements.
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	600 low-to-moderate individuals and households
	Location Description	Citywide
	Planned Activities	Streetscaping, sidewalks, utility connections, lighting, and improvements to neighborhood facilities and infrastructure
14	Project Name	Program Administration - HOME
	Target Area	Citywide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	HOME: \$65,493
	Description	Support administrative operations for the HOME Program. Funds will be used for staff who administer the HOME program, approve outside agency reimbursement requests, prepare and submit drawdown reports for city reimbursements. Also included in this work is the preparation and submission of all HUD required documents including the Annual Action Plan (AAP) and Consolidated Annual Performance and Evaluation Report (CAPER).
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable - Program Administration to support HOME Program
	Location Description	Citywide
	Planned Activities	Program administration, compliance, monitoring, financial tracking, and reporting
15	Project Name	Neighborhood Housing & Development Corporation (NHDC) - HOME
	Target Area	Citywide
	Goals Supported	New Construction
	Needs Addressed	Affordable Housing
	Funding	HOME: \$98,240.93

	Description	Funds will be used for acquisition, construction or rehabilitation of housing that will be offered for purchase to eligible low-income homebuyers in the City of Gainesville.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Four (4) low-to-moderate income households
	Location Description	Citywide
	Planned Activities	Rehabilitation or New Construction of affordable housing for first-time low-to-moderate income households
16	Project Name	Rebuilding Together North Central Florida – Home Rehabilitation
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	HOME: \$46,000.00
	Description	This project will provide rehabilitation to extremely low or low-income homeowners, disabled residents, and/or veterans. Project will be located within the incorporated city area.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Income-qualified low-income households
	Location Description	Citywide
Planned Activities	Housing Rehabilitation	
17	Project Name	HOME - City HCD Homeowner Housing Rehabilitation
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	HOME: \$180,000.00

	Description	The City will ameliorate hazardous conditions and maintain the existing affordable housing stock through the rehabilitation of housing units
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Two (2) low-to-moderate income household
	Location Description	Citywide
	Planned Activities	Housing Rehabilitation of homeowner-occupied housing
18	Project Name	HOME - City HCD Homeowner House Replacement (Rehabilitation)
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	HOME: \$225,000.00
	Description	Homes that are inspected and deemed to be ineligible for rehabilitation due to the cost of rehabilitation compared to the value of the home will be replaced through this activity
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	One (1) low-to-moderate income household
	Location Description	Citywide
	Planned Activities	House Replacement (Rehabilitation)
19	Project Name	HOME - City HCD Down Payment Assistance (DPA) Program
	Target Area	Citywide
	Goals Supported	Homeowner Assistance
	Needs Addressed	Affordable Housing
	Funding	HOME: \$45,201

Description	The City of Gainesville will support access to affordable housing and homeownership opportunities by providing Down Payment Assistance (DPA) to first-time homebuyers, to reduce the cost burden of purchasing a home. NOTE: The project budget includes \$5,000 of Program Income (PI) in addition to the PY26 HOME allocation (\$654,934.93).
Target Date	9/30/2027
Estimate the number and type of families that will benefit from the proposed activities	Two (2) low-income households
Location Description	Citywide
Planned Activities	Direct financial assistance to first-time homebuyers

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Gainesville adheres to all program-specific eligibility requirements when allocating funds. Gainesville will be allocating funds Citywide. However, funds often result in assisting low-income beneficiaries residing in minority concentration areas of the City, which includes census tracts 15.15, 15.17, 15.21, and 19.02. Low-income areas are also designated in East Gainesville in portions of census tracts 3.01, 3.02, 4, 5, 6, 8.06, and 8.08. The low-income census tracts identified meet the HUD definition of at least 51% of households having incomes at or below 80% of the area median income.

The primary distribution of the population benefiting from the grant assistance program will be Citywide, and in most cases extremely low, low, and moderate-income. Beneficiaries will also include the elderly, individuals with disabilities, victims of domestic violence, and people experiencing homelessness. The City’s housing programs are considered scattered sites throughout Gainesville and public service locations will be Citywide.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Gainesville targets resources in low-moderate income census block groups to meet regulatory requirements for CDBG funds and to target areas with the highest level of needs. City-generated maps, based on census data, show the City’s block groups where 51% or more of the population have incomes at or below 80% AMI. These areas are considered “target areas” for use of HUD grant funds for area improvements, such as public infrastructure or facility improvements. HUD funds may also be spent outside of these areas, if they provide services, improvements, affordable housing, or other benefits for LMI households or special needs populations.

Based on the Needs Assessment and Market Analysis of the Consolidated Plan, and stakeholder input the City determined the following: **1)** various areas throughout the City suffer from a lack of affordable housing; and **2)** that homeless and special needs populations require public/social services to reduce poverty. In addition, the City has also determined that East Gainesville suffers from a lack of affordable housing and is in significant need of comprehensive revitalization. Some of the census tracts identified for the East Gainesville target area were also previously identified as Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs). During this process, the City engaged with residents, public housing residents, neighborhood leaders, social service providers, and adjacent and regional government

entities to identify needs in the target area.

Discussion

N/A

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City places a high priority on access to affordable housing for its residents and has committed to that through funding housing rehabilitation, homeownership, and new construction activities. These goals will be carried out, in part, by the City, local non-profit organizations and developers that rehabilitate existing housing, construct new affordable houses, or repair existing houses for resale to low-to-moderate income first-time homebuyers. In addition, the City shall continue to seek creative ways to provide affordable housing opportunities and a means for obtaining such. The Annual Action Plan must specify goals for the number of homeless, non-homeless, and special needs households to be supported within the program year as outlined in the tables below:

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	21
Special-Needs	8
Total	29

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	6
Rehab of Existing Units	20
Acquisition of Existing Units	3
Total	29

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

N/A

AP-60 Public Housing – 91.220(h)

Introduction

The Gainesville Housing Authority (GHA) continues to serve the City of Gainesville and Alachua County by providing safe, decent, and affordable housing to low- and moderate-income families. GHA owns and operates 465 public housing units in eight developments. The developments are Caroline Manor (28 units), Eastwood Meadows (50 units), Forest Pines (36 units), Lake Terrace (100 units), Oak Park (101 units), Pine Meadows (80 units), and Sunshine Park (70 units). Woodland Park Phase II is under development and will bring an additional 144 units online in 2027, that will include 137 project-based voucher units.

In addition, GHA administers over 1,400 tenant-based and project-based housing vouchers, with the capacity to serve over 1,900, which includes the following types of vouchers: Housing Choice Vouchers, HUD-Veteran Affairs Supportive Housing Vouchers, Family Unification Program Vouchers, Mainstream Vouchers, Stability Vouchers, Tenant Protection vouchers, Emergency Housing Vouchers, Section 8 Homeownership Vouchers, and Project-Based Vouchers.

Through its nonprofit affiliate, the Gainesville Housing Development and Management Corporation (GHDMC), GHA expands affordable housing opportunities through development, acquisition, and rehabilitation efforts that serve families, seniors, veterans, and individuals with disabilities. The development is Stone Hill (18 units), along with 13 single-family homes and duplexes throughout Alachua County.

Actions planned during the next year to address the needs to public housing

During Program Year 2026-2027, GHA is focused on implementing **Year One priorities** of the Strategic Plan:

- Advancing major development projects, including **Woodland Park Phase II**, bringing 144 units online in 2027, that will include 137 project-based voucher units.
- Planning for redevelopment of Oak Park (101 units)
- Strengthening maintenance, compliance, and operational systems to improve resident outcomes
- Maintaining utilization of vouchers and pursuing additional funding opportunities

The City will continue its down-payment and closing cost assistance programs to public housing residents who seek to become homeowners. In addition, the City does plan to work with GHDMC during Program year 2026-2027 and will continue to review GHA's annual plans for consistency with the City's Consolidated Plan. The City will continue to coordinate with GHA regarding their plans to develop,

redevelop and modernize GHA's project-based housing communities.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Resident Engagement & Economic Opportunity

GHA remains committed to increasing resident participation and economic mobility by:

- Expanding workforce development and training through the **ELITE Training Center**
 - Partnering with the City of Gainesville to provide homeownership workshops and financial assistance programs
 - Re-establishing the **Resident Advisory Board** to strengthen resident voice and leadership
-

Partnerships & Community Impact

GHA continues to collaborate with local governments, nonprofit organizations, and community stakeholders, such as Continuum of Care of North Central Florida (Keys to Home), Veterans Affairs, Honor Center, Center of Independent Living, Grace Market Place, Peaceful Path, Partnership for Strong Families, Southwest Advocacy Group of Gainesville (SWAG) Family Resource Center, and Task Force of Alachua County to:

- Expand supportive services for residents through formal partnerships
 - Aligning housing initiatives with City and County priorities
 - Increase access to education, employment, and health services
 - Host community engagement forums and strengthen public communication
-

Operational Excellence

GHA is committed to maintaining high-quality housing through:

- Preventative maintenance and reduced unit turnaround times
 - Modernization and redevelopment of aging housing stock
 - Enhanced safety and security measures
 - Improved data systems and performance tracking aligned with HUD standards
-

Conclusion

GHA's initiatives reflect a strategic shift toward **housing as a platform for opportunity**. By integrating housing development with economic mobility and strong partnerships, GHA is advancing its mission to strengthen neighborhoods and improve quality of life for the families it serves.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not Applicable. No information was located to identify the Gainesville Housing Authority as other than a standard performer and therefore not designated as Troubled.

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Gainesville (City) works with and supports a variety of other governmental and nonprofit agencies that serve the City's homeless and special needs populations. For homeless people, the City coordinates with the local CoC to implement a Housing First philosophy at the community level. As such, the City requires agencies that receive funding to use tools such as Diversion, the VI-SPDAT, Coordinated Entry and the Homeless Management Information System (HMIS). The goal is to make homelessness in the community rare, brief, and non-recurring.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

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 and programs. The land was sold to the organization during FY 25-26, so that the responsibility of facilities maintenance and capital improvements now rest solely with GRACE Marketplace Board of Directors and Staff. This 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 continues to maintain its 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 services.
- 3.** The City, Alachua 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, Outreach & Engagement and Public Education Programs.
- 5.** The City is actively seeking a non-profit organization to utilize Cold Night Shelter public service funds (\$25,000) to support homeless persons during the winter and other inclement weather situations. The former provider, St. Francis House terminated its organization and all related services (including CDBG-funded activities) on June 5, 2026, due to overall funding shortages and staffing gaps. The services of this organization were the following: Cold Weather Shelter Program (extreme weather shelter for

Women with Children and Families), Arbor House (services to assist Homeless Women and Women with Children) and Emergency Shelter (general population shelter services). Additionally, the Family Reunification (the offer to homeless persons the opportunity to travel by bus, for free, to family or friends in other areas) and Temporary Hotel Stays Program (providing shelter to homeless persons and families), funded via General Funds, are no longer provided due this closure.

6. Other community goals to address homelessness are increased participation and funding of programs such as mental health services, HMIS, Coordinated Entry, outreach to homeless persons, outreach to landlords, and a bus pass program for homeless people 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.

Addressing the emergency shelter and transitional housing needs of homeless persons

One of the City's strategies for preventing and reducing homelessness is to assist non-profit service providers in obtaining additional funding sources for emergency shelters and services. With the closing of St. Francis House, there is a service gap in homeless services for Women and Children and Families. The City of Gainesville is working with other non-profits and the CoC to explore viable options to minimize this gap in the provision of related services.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

In North Central Florida, the community, rather than a single agency, is responsible for homeless services, including helping people make the transition to permanent housing and independent living. The community is represented by the Keys to Home Continuum of Care (CoC) for the following five counties: Alachua, Bradford, Gilchrist, Levy and Putnam. The mission of the Keys to Home CoC is to create a path to stable, permanent housing for individuals and families through a continuum of housing services ranging from outreach and emergency shelter to permanent housing models. The Keys to Home lead agency, the Task Force for Ending Homelessness, takes a housing first approach that serves as a platform for meeting other critical needs experienced by the homeless population. The City supports the Keys to Home CoC and participates in its programs. The CoC operates a coordinated entry system that matches available housing and services with homeless people. Clients of agencies that participate in the coordinated entry system are briefly assessed (using an assessment tool known as the VI-SPDAT) to determine their vulnerability and chances for success in the available housing and service programs. To qualify for any funds from or through the City, agencies must participate in the

coordinated entry system.

The coordinated entry system uses Diversion, Rental Assistance and Rapid Rehousing to minimize the period that persons experience homelessness.

Agencies that participate in the coordinated entry system offer a variety of services including direct financial assistance, financial counseling, transportation, mental health counseling, job training, veteran's services and more. The agencies that the City currently funds are GRACE Marketplace and Family Promise.

The City is also involved in several projects to increase the number of affordable units and thereby increase access to affordable housing units. Those projects include both rehabilitation of existing units (both single-family and multiple family), and construction of new units. Some of those units are planned to be Permanent Supportive Housing. In addition, the City has adopted an ordinance that will make it illegal to discriminate in the provision of housing based on "lawful source of income." In other words, landlords will be prohibited from refusing to rent to people based solely on the fact that they intend to pay with Housing Choice Vouchers. The City believes that such an ordinance will work to eliminate the current situation where some vouchers are not used.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Often persons living in poverty are the most susceptible to becoming homeless due to the financial vulnerability associated with poverty. The City will continue to support and provide funding to non-profit service providers that offer public or private assistance to address housing, health, social services, employment, education, or youth needs.

Discussion

The City of Gainesville does address the priority and special services needs of persons who are homeless, elderly, at-risk youths, and those who are not homeless, but require supportive services. Special needs programs for the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with alcohol or other drug addictions), persons with HIV/AIDS and their families, and public housing residents are provided by the City, Alachua County, and through coordination with the CoC network of social service providers and non-profit agencies to assist in the provisions of these services.

All others discharged from public institutions are managed through the Gainesville Housing Authority or

the Alachua County Housing Authority, which are the two Public Housing Authorities (PHAs) that operate in the City of Gainesville.

AP-75 Barriers to Affordable Housing – 91.220(j)

Introduction:

Affordable housing continues as a major concern and has become an important public policy issue as housing stability is the cornerstone to upward mobility. Historically, government regulations including land use/zoning codes and building codes have been primary deterrents impacting the cost of housing and limiting the supply of affordable housing.

The Florida Housing Coalition conducted a review of Gainesville’s zoning ordinance to determine if the zoning and land use regulations limit or promote the production of affordable housing. While the comprehensive Housing Plan determined that the City of Gainesville’s zoning ordinances do not intentionally exclude or discriminate against individuals protected by the fair housing law, there are current policies that increase the cost of developing affordable housing or dis-incentivize the development of lower income housing in high opportunity areas. Some government regulations may directly increase costs to builders and developers such as impact and connection fees which increase the cost of construction of a new single-family home by as much as 10% or more according to local developers.

The vast majority of Gainesville’s urban area is zoned SF (Single-Family). These zones only allow single-family homes to be built. SF is the most restrictive and least dense development and represents nearly half of the City’s unbuilt residential lots. Increases in density and the allowance of different types of homes to be built on vacant SF lots could increase the supply of housing and the types of housing built to promote wider affordability and support activities and actions that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964. Restrictive zoning codes have not provided for a diverse housing stock which can increase costs and make housing unaffordable for smaller households.

Constant shifts in the housing market are also a barrier to affordable housing. Gainesville’s housing market continues to recover from inflation-driven pricing. High home and land values and cost of labor and materials are impeding the development of affordable housing and high interest rates are deterring prospective homebuyers from homeownership. For those that are able to purchase a home, mortgages are unaffordable in part because of raised taxes and homeowner’s insurance costs.

During the preparation of the comprehensive Housing Plan, a public poll asked about the greatest barrier to fair and sensible housing in the City of Gainesville. The overwhelming response at 71% was *Not In My Back Yard* (NIMBY) syndrome.

A final compiling of the comprehensive Housing Plan is expected to be completed by the end of 2025.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the

return on residential investment

The City has made efforts on the policy reform front including the allowance of Accessory Dwelling Units which can increase access to affordable and diverse housing stock. The City is currently reporting 121 ADUs existing within City limits, some of which are located near or in CDBG target areas. To further promote the development of ADUs, the City created a collection of thoughtfully designed ADU plans that anyone can download for free and use on their properties. The City has also identified 32 City-owned surplus properties and 19 escheated properties which will be evaluated for their potential to accommodate residential development.

Each year, as required by the State of Florida's SHIP Program, the City's Affordable Housing Advisory Committee (AHAC) re-evaluates and adopts an Incentives and Recommendations Report (IRR). That report reviews the City's rules, regulations, policies, procedures, and incentives that impact access to affordable housing (including development costs) in the City of Gainesville. In particular the IRR must review the following: expedited permitting; ongoing review process; reservation of infrastructure capacity for housing for low- and very-low-income persons; preparation of an inventory of locally owned public lands suitable for affordable housing; support of affordable housing development near transportation hubs, major employment centers and mixed-use developments; allowance of accessory residential units in residential zoning districts; allowance of flexibility in densities for affordable housing; reduction of parking and setback requirements for affordable housing; allowance of flexible lot configurations, including zero lot line configurations, for affordable housing; and modification of tree mitigation requirements.

In 2020, the City developed a Blueprint for Affordable Housing, which is a housing action plan intended to implement and support programs, policies, and funding sources so that renters and owners, at every income and ability level, stage of life, race, and ethnicity, have access to safe and affordable housing. The plan identified the following three focus areas that successfully address housing affordability:

- Land use planning that is responsive to the need for affordable housing;
- Diverse and focused financial resources; and
- Government and non-profit focus on long-term assurances and equitable (re)development

Discussion:

Actions planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment (cont.)

To increase housing affordability in Gainesville, the plan provides the following three (3) strategies and

thirteen (13) sub-strategies:

Diversify Funding Sources

- Linkage Fees
- Partnerships with Employers
- Inventory Public, Institutional, and Otherwise Underutilized Land for Appropriateness for Housing Development
- Continue Advocacy for SHIP
- Devote General Revenue
- Streets, Stations & Strong Foundations (SSSF)

Increase Zoning Flexibility with a Focus on Accessory Dwelling Units

- Facilitate the Increase of Accessory Dwelling Units
- Allow More Housing Types and Sizes “By Right”
- Provide Development Incentives and Waive or Reduce Fees for Affordable Housing
- Expedite Review Processes Whenever Possible
- Review and Discussions on local implementation strategies of State of Florida Yes-in-God’s-Backyard (YIGBY)

Increase Permanent Affordability

- Support a Community Land Trust
- Prioritizing Land for Permanent Affordability
- Structuring financial sources for Permanent Affordability
- Assign an Employee to Implement a Policy Review Process for housing activities and projects

As part of the recent Comprehensive Plan Housing Element update, the City continues to examine a broad range of existing rules, regulations, ordinances, codes, policies, procedures, permits, fees and charges that could serve as barriers to the provision of affordable housing and proposed solutions to address those barriers.

The City of Gainesville agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government’s payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

The City of Gainesville will not operate any programs that violate any applicable Federal anti-

discrimination laws, including Title VI of the Civil Rights Act of 1964.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Gainesville continues to recognize that the needs of Gainesville residents extend beyond housing and infrastructure. These needs include reducing lead-based paint hazards, reducing poverty, developing institutional structures, and enhancing coordination between public and private social service agencies. The following is a list of actions that the City of Gainesville intends to implement over the next fiscal year to achieve success in addressing the housing and community development needs of low to moderate income residents.

Actions planned to address obstacles to meeting underserved needs

There are several elements that produce obstacles to meeting need within the community. The primary obstacle to meeting underserved needs is sufficient resources to meet the needs identified in the outreach conducted for this Action Plan. Addressing all housing, homeless, and community developments needs is a difficult task due to lack of funding to address specific needs and organizational capacity issues. The City utilizes all possible resources and continues to seek leveraging sources to meet as many underserved needs as possible. The current housing market and economic environment also serve as barriers to meeting needs as rental rates and home values have significantly increased while employee incomes have stayed stagnant, increasing the number of families and individuals needing access to services. Lack of funds for specific needs limits the City's capacity to fund and implement existing or additional programs.

The lack of affordable housing for the City's low-income residents and workforce is a primary need that the City focuses on addressing through maintaining the existing housing stock and increasing the number of affordable units through new construction.

The City will continue to pursue the goal of promoting access to public services for special needs populations generally assumed to be low- and moderate-income, including, but not limited to, programs addressing youth and children, seniors/elderly and frail elderly, veterans and persons with mental, physical or developmental disabilities, alcohol or drug addiction, HIV/Aids or other special needs.

These activities provide programming for low- and moderate-income children and families, at-risk youth, elderly/frail elderly, and persons with disabilities, among other eligible populations.

STREETS, STATIONS & STRONG FOUNDATIONS (SSSF)

The City of Gainesville's "Streets, Stations & Strong Foundations" (SSSF) initiative is a major infrastructure program funded by a half-cent infrastructure surtax approved in November 2022. The surtax, set to generate about \$17.4 million annually for 10 years, allocates half to "Wild Spaces Public

Places” projects and half to road repair, public-safety buildings, and affordable.

First Project: North Main Street Resurfacing

- Location: 39th to 53rd Avenues
- Scope: Resurfacing, restriping, and reconfiguration to include 4-foot bike lanes in both directions.
- Accessibility: Curb ramp retrofits and ADA-compliant modifications.
- Cost: \$1.2–\$1.3 million from surtax funds.
- Completion: Early February 2024 (ahead of schedule)
- Impact: Improves safety for pedestrians and cyclists, enhances ADA compliance, and supports

multimodal travel.

Second Project: Northeast Ninth Street

- Location: East University Avenue to NE 23rd Avenue (1.5 miles).
- Status: Early planning; community engagement underway.
- Proposed Changes:
 - Wider sidewalks
 - Additional crosswalks
 - Eliminate street parking
 - Curbside bus pull-out stops
 - Bus-stop shelters
 - Widened or physically separated bike lanes
- Cost Range: \$3.2–\$6.2 million depending on approved changes.
- Next Steps: Workshop in early 2024 to gather public input; report to City Commission for review.

Broader SSSF Goals

SSSF aims to:

- Upgrade streets for safety and accessibility.
- Improve public transit with dedicated bus stops and better pedestrian crossings.
- Expand and protect bike lanes to encourage active transportation.
- Enhance multimodal connectivity across neighborhoods.

Community Engagement

The city is actively involving residents through surveys and workshops, ensuring that design changes reflect community needs. Input will be compiled into a report for the City Commission’s consideration

SSSF is a flagship program for Gainesville’s infrastructure investment, with tangible progress already underway on North Main Street and a major redesign planned for Northeast Ninth Street. These projects are part of a larger strategy to make the city’s streets, stations, and foundations safer, more

accessible, and more sustainable.

YIGBY - Unlocking Faith-Led Affordable Housing

A New Pathway for the City of Gainesville

The Yes-in-God's-Backyard (YIGBY) initiative is a Florida legislative framework that invites faith-based organizations to become active partners in expanding affordable housing. Through YIGBY, local governments may authorize housing developments on property owned by religious institutions, allowing churches to translate mission into measurable community impact while preserving local planning authority.

Property Eligibility

Church-owned land may be considered for YIGBY if it meets at least one of the following conditions:

- The property includes a house of public worship, or
- The property is adjacent to land that contains a house of worship

The City of Gainesville retains full discretion over where and how YIGBY may be applied.

Affordability Standard

- A minimum of ten percent (10%) of homes within a YIGBY development must be designated as

affordable housing

- The city may require a greater percentage based on local priorities

Income Levels Served

- Affordable units must serve households earning up to 120 percent of Area Median Income (AMI)
- The city may elect to focus on lower income thresholds to better address community need

Housing Types and Ownership

Subject to City of Gainesville approval, YIGBY developments may include:

- Rental or homeownership opportunities
- Single-family or multi-family housing

Affordability Duration

- State law does not prescribe a required affordability period
- The city may establish affordability terms as part of project approval

Implementation and Approval

YIGBY may be implemented by the city through:

- Individual project review, or
- An adopted policy or ordinance
- City of Gainesville Planning Interpretation

The City of Gainesville Planning Department intends to recognize YIGBY pursuant to Section 7(e) of the YIGBY Church Bill. Projects that comply with applicable land development regulations may qualify for administrative approval.

Faith-based organizations are encouraged to begin the process by requesting a First Step Meeting with the Planning Department to discuss feasibility, requirements, and next steps.

Potential Regulatory Flexibility

When approved under YIGBY, the City may allow adjustments to certain development standards,

including:

- Residential use within non-residential zoning districts
- Housing type allowances
- Density limitations
- Building height requirements
- Parking standards
- Setback requirements
- Design and architectural standards
- Lot coverage limitations

Purpose and Community Impact

YIGBY provides faith communities with a structured pathway to activate underutilized land in service of the public good. By aligning spiritual mission with housing solutions, churches can help strengthen neighborhoods, expand housing access, and support families and individuals in need—while working collaboratively with the City of Gainesville.

Actions planned to foster and maintain affordable housing

Affordable housing is a challenge faced nationwide. It is important for a community to foster and maintain affordable housing to keep the housing market balanced and fair. The City will continue its commitment to furthering fair housing and maintaining affordable housing and anticipates that its comprehensive Housing Plan (an update to the Analysis of Impediments) to assess affordable housing and fair housing issues in accordance with HUD regulations will be completed by the end of Fiscal Year 2025. The assessment will include a comprehensive review of administrative policies and zoning ordinances to ensure they do not interfere with affordable housing efforts.

The City also uses CDBG, HOME, and SHIP funds to implement various programs that assist in maintaining affordable housing including creating homeownership opportunities, bringing homes up to code through rehabilitation efforts, and new construction of affordable units.

Another way the City promotes affordable housing is with "ConnectFree" funds, which are generated locally, to subsidize water and sewer line connections for new affordable housing. These funds have also been used as a local match to leverage Low Income Housing Tax Credits for affordable housing projects.

The City continues to develop an inventory of surplus lands and will assess parcels to donate to affordable housing developers to create and expand affordable homeownership and/or rental housing opportunities for low-income residents and is considering developing infill housing in several

neighborhoods, including Pleasant Street and Porters.

Activities proposed in the 2026-2027 Annual Action Plan demonstrate continued efforts to provide decent housing for vulnerable populations, including the homeless, elderly and homeowners with a severe cost burden by: providing funding for housing rehabilitation and homeownership activities; supporting social service organizations that provide temporary housing, transitional housing and counseling services to the homeless population and to those at risk of becoming homeless; and supporting social service organizations to help make their services to low income families more affordable, thereby reducing the cost burden.

Actions planned to reduce lead-based paint hazards

The City of Gainesville is committed to the continuation and implementation of measures to address lead-based paint hazards in federal (CDBG and HOME) and State of Florida (SHIP) assisted housing. Through its homeowner and rental rehabilitation programs, the City can directly impact this problem by identifying and mitigating lead-based paint hazards and providing appropriate notices to owners, tenants, and purchasers of rehabilitated units.

The City also consults with the Florida Department of Health in Alachua County to receive updates on lead-based paint compliance and regulations and data specifically focused Gainesville-Alachua County.

The City of Gainesville implemented numerous strategies to mitigate lead-based paint issues. All contracts specify agreement and compliance with Lead Safe Work Practices. Rehabilitation projects conducted on properties built before 1978 are tested for lead, with results shared with each homeowner and any lead found mitigated prior to working on the home if applicable. The City contracts with a State of Florida certified company trained and certified in Lead Safe Work Practices. The Housing Rehabilitation Specialist also provides lead information to all homeowners that receive residential rehabilitation services, and the City requires that all contractors and subcontractors receive Lead Safe Work Practices training and certification. The City also utilizes the informational resources provided by the Florida Department of Health - Alachua County. These online and subject matter expert resources provide valuable information on lead statistics (especially related to children) within the city and county.

Each substandard housing unit to be rehabilitated is inspected and tested by a licensed inspector to identify lead-based paint hazards. A report with the rehabilitation approach and strategy to eliminate lead hazards is issued to the City's HCD Division and the homeowner by the inspector. Finally, the City maintains all lead testing survey and data results.

Additionally, sub-recipient agencies that receive federal (CDBG and HOME) and State of Florida (SHIP) funds for rehabilitation are responsible for identifying and mitigating lead-based paint hazards and

providing notices to owners, tenants, and purchasers of rehabilitated units.

Actions planned to reduce the number of poverty-level families

The City's anti-poverty strategy involves the following components:

Intentional Planning

The City has undertaken various planning initiatives to better understand the needs of its most vulnerable residents and to identify practical solutions to reducing poverty. Informed City planning can transform communities by promoting and supporting housing stability, economic growth, policy reform, social development, and healthy living. The City will continue to use planning as a tool to reduce poverty and currently has several plans in place that provide viable recommendations for addressing the needs of residents.

Building and Maintaining Partnerships

The City will continue to coordinate with its trusted partners and nurture long-standing relationships with organizations providing pivotal programs and services to Gainesville's poverty-level families and households including low-income, homeless, and special needs populations.

Providing Essential Programs and Services

The City will continue to fund programs and services critical to reducing the number of poverty-level families and households in Gainesville. The City funds various organizations on an annual basis to help with operations and build capacity to enhance the provision of services and will continue to utilize its CDBG and HOME funds to maximize benefit. Programs are designed to help families gain self-sufficiency and upward mobility. The City of Gainesville will take the following steps to promote self-sufficiency and reduce the number of households living below the poverty level:

- Continue to support homebuyer training programs and homebuyer assistance programs for low- and moderate-income persons.
- Continue to support public-private partnerships for increasing homeownership among low- and moderate-income persons.
- Coordinate with Gainesville Regional Utilities (GRU) to provide energy audits to low- and moderate-income homeowners, as well as owners of rental properties housing low- and moderate-income renters, to reduce the cost of utilities.
- Provide energy conservation training as part of the homeowner rehabilitation program, as well as post-purchase homeowner education.
- Support existing weatherization and energy conservation retrofit programs and encourage new programs that further reduce home and rental unit utility costs.
- Target eligible public housing residents, recipients of Section 8 tenant assistance and Family Self

Sufficiency Program graduates for homebuyer assistance.

- Follow the requirements of the Section 3 program and requires that contractors and developers participating in projects that include housing rehabilitation, housing construction, or any other construction funded with CPD funds provide job training, employment, and contracting opportunities for low- and very-low-income residents including public housing residents, homeless persons, and persons in the areas where the HUD funds is being expended.
- GHA will continue the Family Self Sufficiency program that gives families the opportunity to receive housing under the HCV program as well as supportive services for them to obtain an education and/or job training and secure permanent employment.
- Continue to promote and support affordable housing strategies being carried out through housing and community development, housing authority, and community reinvestment programs.

Actions planned to develop institutional structure

Institutional delivery structures are critical to the long-term success of community development efforts. These structures assist in proper targeting of resources, efficient use of resources, and meaningful changes in the number of poverty-level families in the City.

The City of Gainesville's Department of Housing and Community Development (HCD) serves as the lead entity in carrying out the Consolidated Plan and Annual Action Plan along with various public, private, and non-profit agencies. HCD works closely with the City Manager, Chief Operating Officer, and City Commissioners to ensure coordination in implementing programs. The City has developed sufficient capabilities for implementing and administering programs in-house, strengthening coordination between all agencies. Ongoing collaboration between local, county, and state agencies is important in successfully carrying out the goals and objectives identified in the Consolidated Plan and Annual Action Plan and to properly address community needs. The City of Gainesville will continue to engage in coordination efforts between governmental agencies operating within the City and continue support for institutional efforts to address long-term challenges in the region.

The City of Gainesville has a strong institutional delivery system. A wide range of services are available in the community, including homelessness prevention services, street outreach services, supportive services, and other services such as nutrition programs, healthcare programs, elderly programs, and youth programs. These programs are provided by nonprofit organizations and Continuum of Care (CoC) member agencies.

Actions planned to enhance coordination between public and private housing and social service agencies

With the goal of consolidating community-wide efforts to improve citizen quality of life, HCD consults and coordinates with outside housing organizations and social services providers. The City of Gainesville

partners with a diverse group of organizations that provide unique services.

Every year, the City publishes a Notice of Funding Availability (NOFA), seeking applications from non-profit organizations to fund CDBG and HOME program activities. The Citizens Advisory Committee for Community Development (CACCD) reviews agency applications and recommends appropriate funding for each organization. Finally, the Gainesville City Commission approves all CDBG/HOME funding. HCD staff then works directly with approved agencies to enhance coordination and monitor program activities.

The City will execute Consolidated Plan and Annual Action Plan strategies in coordination with public, private and non-profit agencies, which may include, but are not limited to, service providers and community housing development organizations. The key agencies involved in carrying out the Consolidated Plan are:

PUBLIC SECTOR

The City will coordinate with Code Enforcement, the Gainesville Community Reinvestment Area (GCRA), Department of Sustainable Development - Planning Department, Facilities Management, Florida Department of Health - Alachua County, Gainesville Regional Utilities, Office of Equity and Inclusion (a City of Gainesville office chartered by ordinance), Office of Strategic Planning, Parks, Recreation and Cultural Affairs, Public Works Department, and Regional Transit System.

The City has also committed its efforts to utilize CDBG Cares Act (CDBG-CV) funds to support City-led services which continue efforts to minimize the impacts of the COVID-19 pandemic. Working with Gainesville Fire Rescue, several community-centered projects (Community Resource Paramedicine, Brothers-in-Action, Community Health Outreach, Risk Reduction Bureau, Youth Resilience & Well-Being Collaboration and Impact GNV) address and tieback to several unintended outcomes of the pandemic – exacerbated health issues, increased unemployment, job training, youth gun violence, etc.

NON-PROFIT AGENCIES

Through its grant programs the City supports several organizations providing services to Gainesville's most vulnerable populations. These include agencies, organizations, and groups with expertise in case management, life skills, alcohol and/or drug abuse, mental health, housing, public housing, employment assistance, transportation, legal, elderly, food/clothing, and domestic violence.

PRIVATE SECTOR AND OTHERS

The City will continue to partner with private entities to effectively support the delivery of programs and services and to leverage resources to supplement existing services or fill in gaps including local lenders, affordable housing developers, and business and economic development organizations when

possible. The City will also continue to participate in the Continuum of Care.

GAINESVILLE HOUSING AUTHORITY

The City works very closely with the Gainesville Housing Authority in providing services for low-income public housing and Section 8 clients and to enhance planning for services. The City coordinates with the housing authority on evaluation of proposed projects and for the implementation of the Public Housing Strategy in the Consolidated Plan. The City and the housing authority collaborate when identifying five-year and annual goals and priorities and ensuring that services are successfully delivered.

Discussion:

N/A

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The following addresses the program specific requirements for the Annual Action Plan. It includes information regarding the Community Development Block Grant (CDBG), and HOME Investment Partnership Program (HOME).

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

HOME funds are utilized in the application of the City of Gainesville (the City) Comprehensive Housing Programs, which include Down Payment Assistance (DPA), Major Homeowner Rehabilitation and the Rental Rehabilitation Programs. HOME funds are provided to eligible applicants as direct assistance.

The City uses the following recapture provisions in all HOME funded mortgages and liens. Direct Assistance is provided as a soft second, deferred payment, zero interest loan. The mortgage lien document includes a HOME affordability period requirement and HUD recapture language formula.

- All first-time homebuyers purchasing a property utilizing HOME DPA funds will receive direct purchase assistance. Buyers receiving direct assistance are required to sign a Note and Mortgage. The mortgage will be a recorded lien placed against the property with repayment due at the time of sale or maturity of the first mortgage lien. No resale provisions will apply. Affordability period will be based on the amount of direct assistance received by the buyer.
- The Down payment Assistance program restrictions on the property shall terminate upon foreclosure, transfer in lieu of foreclosure or assignment of a Federal Housing Administration (FHA) insured mortgage to HUD. To the extent that there are any proceeds from the foreclosure or other sale of the property by HUD remaining after the HUD insured loan is paid, the remaining net proceeds shall be paid to the City of Gainesville.
- The amount due to the Lender is limited to the net proceeds, if any. If the net proceeds are not sufficient to recapture the full amount of Down payment Assistance Program funding invested plus allow Buyers to recover the amount of Buyer's equity (the value of a property that a buyer holds after making a down payment and paying off any liens, such as a mortgage) and capital improvement investment, including, but not limited to cases of foreclosure or deed-in-lieu of foreclosure, then the minimum HOME affordability will prevail.
- Net proceeds consist of the sales prices minus loan repayment, other Major Rehabilitation, Program closing costs and other related project costs. If the net proceeds of the sale are insufficient to fully satisfy the amounts owed, the City of Gainesville may not personally seek or obtain a deficiency judgment or any other recovery from the Borrower and/or Seller of the property. No resale provisions will apply.

Recapture of the loan may be repaid to the Major Rehabilitation funding program based on the percentage of the financing provided to the project, as applicable. If there are no net proceeds, the City of Gainesville will receive no share of net proceeds. No resale provisions will apply. In the event of foreclosure or deed in lieu of foreclosure of Prior Security Deed or assignment of the first

mortgage to the Secretary of Housing and Urban Development, any provisions in the HOME mortgage or any provisions in any other collateral agreement restricting the use of the property or otherwise restricting the homeowner's ability to sell the property shall have no further force or effect. Any person (including his/her successors or assigns) receiving title to the property through a foreclosure or deed in lieu of foreclosure of a Prior Security Deed shall receive title to the Property free and clear from such restrictions. No resale provisions will apply.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

The mortgage lien document includes a HOME affordability period requirement and HUD recapture language formula. All first-time homebuyers purchasing a property utilizing HOME DPA funds will receive direct purchase assistance. Buyers receiving direct assistance are required to sign a Note and Mortgage. The mortgage will be a recorded lien placed against the property with repayment due at the time of sale or maturity of the first mortgage lien. No resale provisions will apply. Affordability period will be based on the amount of direct assistance received by the buyer.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Not Applicable

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not Applicable

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not Applicable

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not Applicable

The City of Gainesville complies with all federal regulations governing the use of HOME funds for homebuyer assistance and for rehabilitation of owner-occupied single-family housing including compliance with homeownership limits per 24 CFR 92.254(a)(2)(iii) which is 95 percent of the median area purchase price, and recent changes to this rule that take effect September 1, 2025. The Department of Housing & Community Development utilizes the most current HOME program maximum subsidy limits to determine if the cost of a home meets the per unit guideline for funding assistance.

Applicants for HOME program funding are only eligible if their income qualifies under HUD income limit guidelines for the Metropolitan Statistical Area (MSA). Assistance is provided on a first-come first-serve basis, and all applications are required to be submitted through the City's online application portal (Neighborly) available on the City's official website at <https://www.cityofgainesville.org/>. The City notifies the public of available funding for its homeowner assistance and housing rehabilitation program through its annual NOFA process.

All outside agencies participating in the HOME program or receiving HOME funds are also subject to compliance with HUD regulations.

The City of Gainesville agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code. The City of Gainesville will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

Attachments

Community Engagement Sessions



City of Gainesville

Department of Housing & Community Development

2026-2027 Annual Action Plan

COMMUNITY ENGAGEMENT SESSION

Location: Senior Recreation Center

Date: Monday, June 1, 2026

NAME	PHONE (c / h)	E-MAIL	Title
Primo H Lewis	352 393 8892		HCD Manager
Cory Harris	(352) 393 8714		
Vicki Cochran - A. J. Jorgensen	(352) 393-8864	cochranfv@cityofgainesville.org	HCD Supervisor
Johanna Brigante	352 393 8863	JohannaBrigante@linked.com	recruitment dept



City of Gainesville

Department of Housing & Community Development

2026-2027 Annual Action Plan

COMMUNITY ENGAGEMENT SESSION

Location: Thomas Center, Building A – Long Gallery

Date: Tuesday, June 2, 2026

NAME	PHONE (c / h)	E-MAIL	Title
Solomon Smith	707 506 3273	solomon@gnvha.org	Development Coord.
Grantee Unique Appendices	352 393 8263	brigitte.j1@cityofgainesville.org	
Vicente Hernandez	352-393-8864	cockerhamfv@cityofgainesville.org	HCO SUPV
Phimeto D Lewis	352 393-8188	lcw@cityofgainesville.org	Acting



City of Gainesville

Department of Housing & Community Development

2026-2027 Annual Action Plan

COMMUNITY ENGAGEMENT SESSION

Location: GTEC

Date: Thursday, June 4, 2026

NAME	PHONE (c / h)	E-MAIL	Title
Vian Cockerham-Gunyard	(352) 393-8864	cockerhamfv@cityofgainesville.org	HCD Supervisor
Johanna Brigante	352 393 8863	brigantej1@cityofgainesville.org	HCD STAFF
Sylvain Dore	413-803-1910	sdore10@gmail.com	
M. M. Lewis	352 393 8862	lewis.m@cityofgainesville.org	HCD Manager

PUBLIC NOTICES AND ADVERTISEMENTS

**All Media Affidavits Will Be Added to Final Document
Prior to Submission to HUD**

Grantee SF-424's and Certification(s)

**All Required Federal Forms and Certifications Will Be
Added to Final Document Prior to Submission to HUD**

CDBG

SF-424 and SF-424B

HOME

SF-424 and SF-424B

Certifications

