NOTICE OF AVAILABILITY
CITY OF GAINESVILLE
STATE HOUSING INITIATIVES
PARTNERSHIP (SHIP) PROGRAM
ANNUAL REPORT FOR
INSPECTION AND COMMENT

The City of Gainesville is a recipient of funds from the State Housing Initiatives Partnership (SHIP) which were used to implement the City's Local Housing Assistance Plan (LHAP) strategies for the purpose of providing affordable housing assistance to very low, low and moderate-income households in the City of Gainesville.

The City of Gainesville's SHIP Annual Report has been completed and is available for review and public comment. A 30-calendar day comment period on the SHIP Annual Report will commence on Monday, August 11, 2014 and conclude on Wednesday, September 10, 2014. During the public comment period, a copy of the SHIP Annual Report will be available for public review from Monday-Thursday, 8:00 a.m.-5:00 p.m., except Holidays at the office of Housing & Community Development Division, Thomas Center "B", 306 NE 6th Avenue, Room 245, Gainesville, Florida.

The SHIP Annual Report covers program activity for Program Years 2011/2012, 2012/2013 and 2013/2014. The City received the following funding amounts for each Program Year in 2011/2012: $234,413.64; 2012/2013: $60,774.26 and 2013/2014: $259,645.09, which includes state allocation, program income, interest earned and other funds for each program year. The program activities assisted with SHIP funds included programs such as purchase assistance for first-time homebuyers, homeowner rehabilitation, mortgage foreclosure intervention, and homebuyer education and training.

The public is encouraged to review and comment on the SHIP Annual Report. Written comments on the report may be sent to: Burnadine Rich, HCD Supervisor, Housing & Community Development Division, P.O. Box 490, Station 22, Gainesville, Florida 32627-0490; or to email address: richb1@cityofgainesville.org. Written comments must include person(s) name, address and interest affected and must be received by September 10, 2014. Comments will be included and forwarded to the Florida Housing Finance Corporation with the City of Gainesville's SHIP Annual Report. For further information, please contact Ms. Rich at (352) 393-8568 or richb1@cityofgainesville.org.

The City of Gainesville is committed to a policy of nondiscrimination in all City programs, services and activities and will provide reasonable accommodations upon request. To request accommodations for persons with disabilities, please contact the City of Gainesville Equal Opportunity Office at (352) 334-5051 or (352) 334-2069 TDD. Please allow two business days (48 hours) in advance of the event in order to make the necessary arrangements. For media coverage, please contact Mr. Robert Woods, City of Gainesville Marketing and Communication Manager at (352) 334-5017.

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Down Payment Assistance	$16,000.00	2				
3	Minor Rehabilitation	$48,000.00	2				
3	Major Rehabilitation	$75,611.00	4				
3	Roof	$71,538.00	12				
10	Purchase Assistance-PNC SEGRI	$5,000.00	1				
7	Mortgage Foreclosure Intervention	$2,388.68	1				
	Homeownership Totals:	**$218,537.68**	**22**				

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
	Rental Totals:						
	Subtotals:	**$218,537.68**	**22**				

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	$12,278.06		
Homeownership Counseling	$2,397.90		
Admin From Program Income	$1,200.00		
Admin From Disaster Funds			
Totals:	**$234,413.64**	**22**	**$.00**	**$.00**

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

Source of Funds	Amount
State Annual Distribution	$197,205.00
Program Income (Interest)	$11,269.44
Program Income (Payments)	$25,939.20
Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	$.00
Total:	**$234,413.64**

Carry Forward to Next Year: $.00

NOTE: This carry forward amount will only be accurate when all revenue amounts and all expended, encumbered and unencumbered amounts have been added to Form 1

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Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed

Recap of Funding Sources for Units Produced ("Leveraging")

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	$218,537.68	44.68%
Public Moneys Expended	$20,000.00	4.09%
Private Funds Expended	$245,174.00	50.13%
Owner Contribution	$5,366.64	1.10%
Total Value of All Units	$489,078.32	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	$218,537.68	$197,205.00	110.82%	65%
Construction / Rehabilitation	$216,149.00	$197,205.00	109.61%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds % *
Extremely Low	$58,273.68			$58,273.68	24.86%
Very Low	$30,455.00			$30,455.00	12.99%
Low	$121,809.00			$121,809.00	51.96%
Moderate	$8,000.00			$8,000.00	3.41%
Totals:	$218,537.68	$.00	$.00	$218,537.68	93.23%

Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	$58,273.68	5			$58,273.68	5
Very Low	$30,455.00	6			$30,455.00	6
Low	$121,809.00	10			$121,809.00	10
Moderate	$8,000.00	1			$8,000.00	1
Totals:	$218,537.68	22	$.00	0	$218,537.68	22

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Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Down Payment Assistance				1	1	2
Minor Rehabilitation		1		1		2
Major Rehabilitation		1		3		4
Roof		2	6	4		12
Purchase Assistance- PNC SEGRI				1		1
Mortgage Foreclosure Intervention		1				1
	Totals:	**5**	**6**	**10**	**1**	**22**

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Down Payment Assistance					1	2
Minor Rehabilitation					1	2
Major Rehabilitation				3	1	4
Roof			1	4	7	12
Purchase Assistance- PNC SEGRI				1		1
MFI				1		1
	Totals:		**3**	**9**	**10**	**22**

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5 + People	Total
Down Payment Assistance			1	1	2
Minor Rehabilitation		1	1		2
Major Rehabilitation		3		1	4
Roof		6	6		12
Purchase Assistance- PNC SEGRI				1	1
MFI		1			1
	Totals:	**11**	**8**	**3**	**22**

Race (Head of Household)

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Description	List Unincorporated and Each Municipality	White	Black	Hisp-anic	Asian	Amer-Indian	Other	Total
Down Payment Assistance		2						2
Minor Rehabilitation		1	1					2
Major Rehabilitation			4					4
Roof		3	9					12
Purchase Assistance- PNC SEGRI			1					1
Mortgage Foreclosure Intervention			1					1
	Totals:	**6**	**16**					**22**

Special Needs (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Dis-abled	Home-less	Elderly	Special Needs	Special Needs	Total
Down Payment Assistance								0
Minor Rehabilitation					1			1
Major Rehabilitation					1			1
Roof					7			7
Purchase Assistance- PNC SEGRI								0
Mortgage Foreclosure Intervention								0
	Totals:				**9**			**9**

Special Target Groups for Funds Expended (i.e. teachers, nurses, law enforcement, fire fighters, etc.) Set Aside

Description	Special Target Group	Expended Funds	Total # of Expended Units

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Status of Incentive Strategies

Incentive Strategy:

On March 19, 2009, the LHAP was amended by Resolution #080870 to include recommendations that were considered by the City Commission as outlined in the City's SHIP Affordable Housing Advisory Committee (AHAC) Incentives and Recommendations Report to continue to encourage and facilitate development of affordable housing in the City of Gainesville. The following is a status report on the regulatory incentives in affordable housing in the City of Gainesville.

1. Expedited Permitting On-going. The City of Gainesville Fast Track program was created to provide applicants such as contractors,
developers and homeowners the option to request the fast track review when making an application for a building permit. This program provides a faster process for approving permits because the applicants are willing to pay an additional fee for the expedited review. The City of Gainesville Building Inspection Department administers the Fast Track Program and provides fast track service at no cost for housing projects that are designated as affordable. Any project that includes affordable housing shall receive priority processing under Fast Track review.

To obtain an affordable housing certification, applicants must apply to the City's Housing and Community Development Division (HCD) for a Certificate of Housing Affordability (CHA). The CHA process ensures that the project meet the definitions and other applicable requirements as affordable housing in accordance with the City's adopted certification standards, policies, and procedures. The City's HCD Division will evaluate the application to determine if the project meets the requirements to be designated as affordable housing. Housing developments funded by SHIP, CDBG, HOME or other associated federal, state or local programs are reviewed to determine qualification as affordable housing. If the development/project is approved as affordable housing, the applicant will be certified to receive expedited permitting at no cost to the project. The project will be placed on the next available fast track review cycle. The Fast Tract permitting process was developed to make the option of requesting a faster permitting process available to applicants, including Contractors, developers and homeowners, when applying for a building permit. If applicants pay an additional fee for an expedited review, the program provides them with a faster process for permit approval. Housing developments that qualify as affordable are provided with the fast track service for no additional fee by the Building Department, although the standard rate for building permits does apply.

2. Evaluation of Regulations Prior to Adoption On-going. The City of Gainesville has a process by which new regulations are reviewed to determine their impact on affordable housing, and to mitigate any negative impacts if feasible and appropriate. The City reviews
and evaluates zoning and other regulations that pertain to housing to ensure that the requirements are to be continued reasonably and do not unduly limit opportunities for lower income groups to secure housing throughout the City. All petitions regulating land use will include a fiscal impact statement regarding the impact any proposed new regulation will have on affordable housing. Staff reviews and evaluates each petition to monitor the impact on affordable housing. The City's Affordable Housing Advisory Committee (AHAC) periodically reviews land development regulations, policies, procedures, etc., to ensure that requirements continue to be reasonable and do not limit lower income groups in securing affordable housing.

Adopting Ordinance or Resolution Number or identify local policy:

The LHAP Resolution #130827, as adopted by the Gainesville City Commission on April 3, 2014.

Implementation Schedule (Date)

From April 11, 2005, to present, and amended as applicable.

Has the plan or strategy been implemented? If no, describe the steps that will be taken to implement the plan:

Yes, the strategies have been implemented and are currently in process.

Status of Strategy - (is the strategy functioning as intended, i.e. are the time frames being met, etc.):

Yes, the strategies have been implemented and are currently in progress.

Support Services

The City of Gainesville Housing and Community Development Division is a Certified HUD Housing Counseling Agency. This Certification allows the City to provide comprehensive housing counseling and education programs to the at-large community. The Housing Counseling Program is designed to expand homeownership opportunities and improve access to affordable housing. The Housing Counseling Program enables any person who wants to (or already does) rent or own housing to obtain the counseling and resources needed for seeking, financing, maintaining, renting, or owning a home to become successful homeowners and responsible renters. The Housing Counseling Program works vigilantly to prevent homelessness and to promote safe, stable and affordable housing. Likewise, the Housing Counseling Program offers advice, information and assistance to clients interested in pre- and post-purchase counseling and homeownership training. To meet this goal, the Housing Counseling Program offers one-on-one counseling, as well as counseling over the telephone. In addition, group seminars are conducted to provide general consumer information on the home purchase process,financing options, credit repair, financial literacy and other topics that help meet the goals of homeownership to assist clients with making informed and reasonable decisions regarding their housing needs. The Housing
Counseling Program offers counseling and training in the following areas:
• Homebuyer Education and Training Workshops;
• Homeowner Maintenance Education and Training Workshops;
• Credit Repair Workshops;
• Mortgage Default Counseling;
• Budget and Savings Counseling;
• Fair Housing Practices;
• Predatory Lending Practices; and
• Community Outreach Activities.
During the period of July 1, 2013 thru June 30, 2014, a total of 188 households received assistance through the City's Housing Counseling
Programs. The Housing Counseling Programs are administered by City staff and is available to households in all income levels. Counseling and training is available on a first-come, first-served basis. Additionally, the City of Gainesville and partnership with Neighborhood Housing and Development Corp conducts a bi-monthly Homebuyer Education and Training workshop for first-time homebuyers proving effective tools in their transition from renters to homeowners. The workshop is used to educate potential homebuyers regarding the aspects of the home buying process in efforts to increase the rate of successful homeownership.
The City Commission Strategic Initiative #3.1, Continued implementation of the 10-Year Plan to End Homelessness desired outcome is to foster an environment where homelessness is significantly reduced in Gainesville and Alachua County by supporting efforts of the stakeholders to provide appropriate services for the homeless.
As part of this Initiative, the City provides funding for a variety of homeless programs and services utilizing federal , state and local resources such as the Community Development Block Grant (CDBG), HOME Investments Partnerships Program (HOME), Supportive Housing Program (SHP) and the City's General Funds. In December 2005, the City Commission adopted the 10-Year Plan to End Homelessness, and then in February 2007, adopted and added this Initiative to the Strategic Plan as an on-going initiative. The City continues an ongoing collaboration via an inter-local agreement between Alachua County and the Alachua County Housing Authority to provide services related to the oversight and implementation of the City/County 10-Year Plan to End Homelessness, including the establishment of an Office on Homelessness and a plan for the creation of a One-Stop Homeless Assistance Center to provide services for homeless individuals and families. The members of the Continuum of Care will continue to provide services to the transitional and homeless population.

Other Accomplishments

Several of the City's affordable housing programs were highlighted in the local newspapers. Said articles are on file in the City's Housing and Community Development Division office.

Availability for Public Inspection and Comments

The City published a Notice of Availability of the SHIP Annual Report for public review and comments via the Gainesville Sun and the Gainesville Guardian, two local newspapers of general circulation. A copy of the SHIP Annual Report Notice is attached.

Default and Foreclosure

Mortgage Foreclosures

A. Very low income households in foreclosure: **0**

B. Low income households in foreclosure: **1**

C. Moderate households in foreclosure:

Loans Life-to-date: **0**

Mortgage Defaults

A. Very low income households in default: **6**

B. Low income households in default: **7**

C. Moderate households in default: **0**

Loans Life-to-date: **0**

Welfare to Work Programs

N/A

Strategies and Production Costs

Strategy	Average Cost

Expended Funds

Total Unit Count: **22** Total Expended Amount: **$218,538.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
Down Payment Assistance	Toundas, Zacharias	2402 NE 12th Street	Gainesville	32609	$8,000.00	?
Down Payment Assistance	Cosimi, Julian	5912 NW 12th Terr	Gainesville	32653	$8,000.00	?
Major Rehabilitation	Jones, Sondra	1204 NE 24th St	Gainesville	32641	$22,097.00	?
Major Rehabilitation	Hayes, Alice	1117 SE 19th St	Gainesville	32641	$5,514.00	?
Major Rehabilitation	Gaither, Alicia	1425 NE 14th Terr	Gainesville	32609	$26,000.00	?
Major Rehabilitation	McPhader, Cathy	3515 NW 20th St	Gainesville	32605	$22,000.00	?
Minor Rehabilitation	Hughes, Cora & Samuel	1621 NE 6th Ave	Gainesville	32641	$26,000.00	?
Minor Rehabilitation	Hutchins, Jennifer	3319 NW 3rd St	Gainesville	32609	$22,000.00	?
Mortgage Foreclosure Intervention	Nattiel, Lamar	1765 NE 21st Place	Gainesville	32609	$2,388.68	?
Purchase Assistance - PNC SEGRI	Mack, Leonard	831 SE 12th Street	Gainesville	32601	$5,000.00	?
Roof	Fair, Johnny	529 NW 3rd Street	Gainesville	32601	$6,555.00	?
Roof	Cobb, Mary	932 SE 18th Terr	Gainesville	32641	$5,450.00	?
Roof	Tecler, Benjamin & Ruth	3961 SW 6th Place	Gainesville	32601	$12,583.00	?
Roof	Chisom, Patricia	1202 SE 18th Terr	Gainesville	32641	$5,500.00	?
Roof	Hayes, Tanya	901 NW 4th Place	Gainesville	32601	$6,450.00	?
Roof	Gillislee, Joyce	816 NW 6th Avenue	Gainesville	32601	$3,000.00	?
Roof	MacDonald, Dannette	3930 NW 40th Court	Gainesville	32606	$6,000.00	?

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Roof	Banks, Susie	2503 NE 10th Terrace	Gainesville	32609	$4,000.00	?
Roof	Hope, Joan	1023 SE 19th Street	Gainesville	32641	$6,465.00	?
Roof	Thompson Kristine	2837 NW 41st Avenue	Gainesville	32605	$4,650.00	?
Roof	Geathers, Erlaine	2111 NE 15th Street	Gainesville	32609	$5,000.00	?
Roof	Hill, Margrece	820 NE 24th Street	Gainesville	32641	$5,885.00	?

Administrative Expenditures

Program Administration $13,478.06

Sub Recipients and Consultants

Name	Business Type	Strategy Covered	Responsibility	Amount

Program Income

Program Income Funds	
Loan Repayment:	$19,000.00
Refinance:	
Foreclosure:	
Sale of Property:	$3,500.00
Interest Earned:	
Other ():	
Total:	**$22,500.00**

Explanation of Recaptured funds

Description	Amount
N/A	$.00
Total:	**$.00**

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