



Department of Housing & Community Development

State Housing Initiatives Partnership (SHIP)
Annual Report

State Fiscal Years
2021/2022, 2022/2023 and 2023/2024

September 15, 2024

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



Table of Contents

I. Introduction

II. Certification

III. Report Forms 1- 5 (submitted electronically)

*State Fiscal Year 2021/2022 (Closeout)

*State Fiscal Year 2022/2023 - Interim 1

*State Fiscal Year 2023/2024 – Interim 2

IV. Exhibits

A. Marketing Outreach

Thank You Notes to HCD Staff

Homebuyers Education & Training Workshops

Homeowners Education & Training Workshops

B. *Success Story – House Replacement Program

*Roof Replacement Program

*Major Rehabilitation Program – Bathroom

*Major Rehabilitation Program – Exterior

C. Availability of the SHIP Report for Public Inspection and Comments



Introduction

*City of Gainesville Department of Housing & Community Development
2024 SHIP Annual Report*



Introduction

In compliance with the Florida Statutes, Section 420.9075, the City of Gainesville is pleased to submit its State Housing Initiatives Partnership (SHIP) Program Annual Report.

The SHIP Annual Report includes reports for state fiscal years 2021/2022, 2022/2023 and 2023/2024 which summarizes the various housing programs and services provided by the City of Gainesville utilizing SHIP funds. Also included with the Annual Report is a HRP success story, marketing outreach, photos, thank-you notes to City HCD staff and housing program accomplishments made throughout the year for potential homebuyers and existing homeowners.

Any questions concerning this report should be directed to Corey J. Harris, HCD Director or Margaret Thomas, HCD Supervisor, City of Gainesville Department of Housing & Community Development, Station 22, P.O. Box 490, Gainesville, FL 32627-0490, Telephone (352) 393-8617.



Certification

*City of Gainesville Department of Housing & Community Development
2024 SHIP Annual Report*

State Housing Initiatives Partnership (SHIP) Program
Annual Report and Local Housing Incentives Certification

On Behalf of The City of Gainesville (Local Government), I hereby certify that:

1. The Annual Report information submitted electronically to Florida Housing Finance Corporation is true and accurate for the closeout year 2021-2022 and interim years 2022-2023 and 2023-2024.
2. The local housing incentives or local housing incentive plan have been implemented or are in the process of being implemented. Including, at a minimum:
 - a. Permits as defined in s.163.3164 (15) and (16) for affordable housing projects are expedited to a greater degree than other projects; and
 - b. There is an ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.
3. The cumulative cost per newly constructed housing per housing unit, from these actions is estimated to be \$ -0-.
4. The cumulative cost per rehabilitated housing per housing unit, from these actions is estimated to be \$ -0-.

Staff Member responsible for submitting annual report to FHFC: Corey J. Harris, HCD Director

[Signature] 8/27/24
Witness Signature Date

[Signature] 8/29/24
Chief Elected Official or Designee Signature Date

Jennifer Smart
Witness Printed Name

Cynthia W. Curry, City Manager
Chief Elected Official or Designee Printed Name

[Signature] 8/27/24
Witness Signature Date

Philip R. Mann
Witness Printed Name

APPROVED AS TO FORM AND LEGALITY
By: [Signature] 8/27/24
Sean M. McDermott, Sr. Asst. City Attorney
City of Gainesville, Florida

or

Signature Date

ATTEST (Seal)

420.9075 (10) Each county or eligible municipality shall submit to the corporation by September 15 of each year a report of its affordable housing programs and accomplishments through June 30 immediately preceding submittal of the report. The report shall be certified as accurate and complete by the local government's chief elected official or his or her designee. Transmittal of the annual report by a county's or eligible municipality's chief elected official, or his or her designee, certifies that the local housing incentive strategies, or, if applicable, the local housing incentive plan, have been implemented or are in the process of being implemented pursuant to the adopted schedule for implementation.



FORMS 1 - 4

SFY 2021/2022 (Close-out Year)

SFY 2022/2023 (Interim Year 1)

SFY 2023/2024 (Interim Year 2)

(submitted electronically)

Title: SHIP Annual Report

Report Status: Submitted

Gainesville FY 2021/2022 Closeout

orm 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Down Payment Assistance	\$88,921.00	8				
3	Homeowner Rehabilitation	\$434,941.71	7				
4	House Replacement Program	\$313,932.52	2				
7	Mortgage Foreclosure	\$36,123.88	7				
10	Infill Housing Development	\$9,340.00	1				

Homeownership Totals: \$883,259.11 25

Rentals

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

Subtotals: \$883,259.11 25

Additional Use of Funds

Use	Expended
Administrative	\$92,894.60
Homeownership Counseling	\$4,281.79
Admin From Program Income	\$1,622.50
Admin From Disaster Funds	

Totals: \$982,058.00 25 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$929,346.00
Program Income (Interest)	
Program Income (Payments)	\$32,450.00
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$20,262.00
Total:	\$982,058.00

*** Carry Forward to Next Year: \$0.00**

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

orm 2

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	430	460	575	752	929
VLI	717	768	922	1,065	1,188
LOW	1,146	1,228	1,473	1,703	1,900
MOD	1,722	1,845	2,214	2,556	2,853
Up to 140%	2,009	2,152	2,583	2,982	3,328

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	\$883,259.11	37.42%
Public Moneys Expended	\$97,291.34	4.12%
Private Funds Expended	\$1,365,634.00	57.85%
Owner Contribution	\$14,475.10	.61%
Total Value of All Units	\$2,360,659.55	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$883,259.11	\$949,608.00	93.01%	65%
Construction / Rehabilitation	\$758,214.23	\$949,608.00	79.84%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$83,065.64	8.46%
Very Low	\$484,733.22	49.36%
Low	\$300,460.25	30.59%
Moderate	\$15,000.00	1.53%
Over 120%-140%	\$.00	.00%
Totals:	\$883,259.11	89.94%

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	\$69,388.75	1	\$13,676.89	4	\$83,065.64	5
Very Low	\$477,286.23	5	\$7,446.99	1	\$484,733.22	6
Low	\$285,460.25	9	\$15,000.00	2	\$300,460.25	11
Moderate	\$15,000.00	3		0	\$15,000.00	3
Over 120%-140%		0		0	\$0.00	0
Totals:	\$847,135.23	18	\$36,123.88	7	\$883,259.11	25

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Down Payment Assistance	Gainesville			5	3		8
Mortgage Foreclosure	Gainesville	4	1	2			7
Homeowner Rehabilitation	Gainesville	1	3	3			7
House Replacement Program	Gainesville		2				2
Infill Housing Development	Gainesville			1			1
Totals:		5	6	11	3		25

Characteristics/Age (Head of Household)

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

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5+ People	Total
Down Payment Assistance	Gainesville	4	4		8
Mortgage Foreclosure	Gainesville	1	4	2	7
Homeowner Rehabilitation	Gainesville	3	3	1	7
House Replacement Program	Gainesville	1	1		2
Infill Housing Development	Gainesville		1		1
Totals:		9	13	3	25

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Down Payment Assistance	Gainesville		8					8
Mortgage Foreclosure	Gainesville		7					7
Homeowner Rehabilitation	Gainesville		7					7
House Replacement Program	Gainesville		2					2
Infill Housing Development	Gainesville		1					1
Totals:			25					25

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Down Payment Assistance	Gainesville				0
Mortgage Foreclosure	Gainesville			2	2
Homeowner Rehabilitation	Gainesville			7	7
House Replacement Program	Gainesville			2	2
Infill Housing Development	Gainesville			1	1
Totals:				12	12

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
-------------	----------------------	----------------	---------------------------

orm 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Adopted	2022
Ongoing review process		Required	Adopted	2022
Impact fee modifications		AHAC Review	Not Adopted	N/A
Reservation of infrastructure		AHAC Review	Adopted	2022
Allowance of accessory dwelling units		AHAC Review	Adopted	2022
Reduction of parking and setbacks		AHAC Review	Adopted	2022
Allowance of accessory dwelling units		AHAC Review	Not Adopted	2022
Modification of street requirements		AHAC Review	Adopted	2022
Printed inventory of public owned lands		AHAC Review	Adopted	2022
Support of development near transportation/employment hubs		AHAC Review	Adopted	2022
Flexible densities		AHAC Review	Adopted	2022

Support Services

The City of Gainesville Department of Housing and Community Development (HCD) continues to provide comprehensive housing counseling and educational programs to the at-large community through its Housing Counseling Programs (HCP). Housing counseling is designed to educate, empower and expand knowledge of homeownership and rental opportunities and responsibilities; as well as to improve access to affordable housing. Additionally, the HCP enables any person who wants to rent or own housing, to obtain the counseling and resources needed to seek financing on their quest to become successful homeowners and/or responsible renters.

The HCD's Housing Counseling Program also works to prevent homelessness and to promote safe, stable and affordable housing. Additionally, the HCP offers homeownership advice, information and assistance to neighbors interested in pre- and post-purchase counseling and training. The group seminars provides general consumer information on the home buying process, financing options, credit repair, money management, budgeting and savings, financial literacy and other helpful topics that will help accomplish a solid foundation homeownership. To meet this goal, the HCP workshops are held in-person, one-on-one in-person counseling and personal counseling over the telephone for neighbors unable to meet at the office.

Another component to the HCP is providing information to existing homeowners desiring to transition from well water and old outdated septic tanks to connections to the City's water and wastewater system. Finally, the ultimate goal in housing counseling is educating and empowering neighbors, while also assisting them with suggestions for making informed and reasonable decisions regarding their personal housing needs.

During the period of July 1, 2023 through June 30, 2024, a total of 294 households received direct (financial) or indirect assistance through the City's Housing Counseling Programs. All Housing Counseling Programs are administered by HCD staff and are made available to households of all income levels. Counseling and training is available on a first-come, first-served basis.

Other Accomplishments

EVICTION PREVENTION: During this reporting period, July 1, 2023 to June 30, 2024, the Department of Housing & Community Development (HCD), in partnership with Three Rivers Legal Services (TRLS) as the facilitators, provided legal counsel and indirect assistance to approximately 83 Gainesville neighbors in the prevention of a rental eviction. The Eviction Prevention Program acts as a catalyst to curtail homelessness and assist renters with staying on track with their monthly rental payments.

ARPA – DPA: The Department of Housing and Community Development (HCD) received \$410,397 in Federal funding from the American Rescue Plan Act (ARPA) for Down Payment Assistance (DPA). This funding allocation is to help assist first-time homebuyers reduce the cost of entry barriers for homeownership, such as down payment and closing costs. The ARPA DPA can be leveraged with other Federal and State funding, i.e., HOME and SHIP to assist with making the purchase more affordable for income eligible first-time homebuyers. ARPA DPA funding limit is \$15,000 per homebuyer. During this reporting period, five (5) eligible first-time homebuyers were able to benefit from the ARPA DPA Program.

AFFORDABLE HOUSING - DREAMS2REALITY: In partnership with the Gainesville Community Reinvestment Area (GCRA) and the Department of Housing and Community Development (HCD), the affordable housing Dreams2Reality Program was created specifically for the new mixed-income Heartwood Subdivision. The goal was to make a portion of the new subdivision homes affordable; thus, eleven (11) of the 34 new homes built in Heartwood would be earmarked affordable and made available for income eligible first-time homebuyers. During this reporting period, the remaining two of the eleven Dreams2Reality homes were built and closed on. Thereby, welcoming two new first-time homeowners as they realized their dream of homeownership.

Availability for Public Inspection and Comments

On July 22, 2024, the City published a Notice of Availability of the SHIP Annual Report for public review and comments via the Gainesville Sun, a local newspaper. Additionally, the Annual Report was available for inspection and comment on the City's website and in person at the HCD Office. No comments were received.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **870**

Mortgage Foreclosures

A. Very low income households in foreclosure: **31**

B. Low income households in foreclosure: **62**

C. Moderate households in foreclosure: **2**

Foreclosed Loans Life-to-date: **95**

SHIP Program Foreclosure Percentage Rate Life to Date: **10.92**

Mortgage Defaults

A. Very low income households in default: **54**

B. Low income households in default: **124**

C. Moderate households in default: **8**

Defaulted Loans Life-to-date: **186**

SHIP Program Default Percentage Rate Life to Date: **21.38**

Strategies and Production Costs

Strategy	Average Cost
Down Payment Assistance	\$11,115.13
Homeowner Rehabilitation	\$62,134.53
House Replacement Program	\$156,966.26
Infill Housing Development	\$9,340.00
Mortgage Foreclosure	\$5,160.55

Expended Funds

Total Unit Count: **25**

Total Expended Amount: **\$883,259.11**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Down Payment Assistance	Jamie Hart	2112 NE 13th Avenue	Gainesville	32641	\$8,000.00	
Down Payment Assistance	Indria McCray	2017 NE 15th Street	Gainesville	32609	\$15,000.00	
Down Payment Assistance	Ciara Williams	2911 SW 38th Place	Gainesville	32608	\$15,000.00	
Down Payment Assistance	Cheryl Kelly	1720 NE 1st Avenue	Gainesville	32641	\$4,117.00	
Down Payment Assistance	Lashawn Lewis	502 SE 17th Terrace	Gainesville	32641	\$2,883.00	
Down Payment Assistance	Marvin Miley	1134 NE 24th Terrace	Gainesville	32641	\$15,000.00	

Down Payment Assistance	Nicole Barnes	1024 NE 28th Avenue	Gainesville	32609	\$13,921.00	
Mortgage Foreclosure	Rachel Douglas Jones	2304 SE 12th Street	Gainesville	32601	\$7,446.99	
Mortgage Foreclosure	Cheryl Courtney	1807 SE 13th Place	Gainesville	32641	\$7,500.00	
Homeowner Rehabilitation	Lana Stacey	718 SE 12th Street	Gainesville	32641	\$69,642.05	
Homeowner Rehabilitation	Betty Fomby	2144 NE 7th Place	Gainesville	32641	\$45,736.75	
Homeowner Rehabilitation	Vickie Williams	2240 NW 54th Terrace	Gainesville	32606	\$68,830.75	
Homeowner Rehabilitation	Carolyn Carter	3158 NE 15th Street	Gainesville	32609	\$63,621.75	
Homeowner Rehabilitation	Phyllis Thomas	3144 NE 14th Street	Gainesville	32609	\$47,974.91	
Homeowner Rehabilitation	Dilsey Ivery	1731 NE 1st Avenue	Gainesville	32641	\$69,388.75	
House Replacement Program	Gail George	532 SW 6th Place	Gainesville	32601	\$152,511.45	
House Replacement Program	Elizabeth Anderson	429 SE 15th Street	Gainesville	32641	\$161,421.07	
Homeowner Rehabilitation	Sherica Thompson	3205 NW 51st Place	Gainesville	32605	\$69,746.75	
Down Payment Assistance	Kim Willis	316 NE 15th Street	Gainesville	32601	\$15,000.00	
Infill Housing Development	Vernor Denson	891 Heartwood Road	Gainesville	32641	\$9,340.00	
Mortgage Foreclosure	LaNorris Martin	1726 NE 1st Avenue	Gainesville	32641	\$2,443.36	
Mortgage Foreclosure	Melinda Savage	1010 SE 18th Terrace	Gainesville	32641	\$3,402.65	
Mortgage Foreclosure	Alexas Williams	903 NW 6th Avenue	Gainesville	32601	\$3,818.08	
Mortgage Foreclosure	Masheria Mitchell	506 SE 17th Terrace	Gainesville	32641	\$4,012.80	
Mortgage Foreclosure	Antonio Desue	2139 NE 3rd Place	Gainesville	32609	\$7,500.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Gainesville	Local Government	All Housing Strategies	Administration and Implementation of Housing Strategies	\$94,517.10

Program Income

Program Income Funds

Loan Repayment:	\$32,450.00
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	
Total:	\$32,450.00

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	93
Approved	14
Denied	2

Explanation of Recaptured funds

Description	Amount
Total:	\$0.00

Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By

Single Family Area Purchase Price

The average area purchase price of single family units:

Or

Not Applicable

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
3	Homeowner Rehabilitation	\$115,125.50	2		
4	House Replacement Program	\$313,932.52	2		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Homeowner Rehabilitation	Person with Disabling Condition (not DD)	\$115,125.50	2		
(4) House Replacement Program	Receiving Supplemental Security Income	\$152,511.45	1		
(4) House Replacement Program	Person with Disabling Condition (not DD)	\$161,421.07	1		

Provide a description of efforts to reduce homelessness:

The City is taking the following actions to reduce homelessness and/or reach out to homeless persons:

- GRACE Marketplace is a housing-focused low-barrier emergency shelter and homeless services center operated by the Alachua County Coalition for the Homeless and Hungry, Inc. (ACCHH). For Fiscal Years 2019 through 2024, the City provided the ACCHH with more than \$1,500,000 per year to operate GRACE Marketplace. The City is currently negotiating with ACCHH to extend this Agreement.
- The leadership of the City (including Gainesville Fire Rescue, Gainesville Police Department, Facilities, Public Works, Communications, and the Department of Housing & Community Development) and ACCHH meet bi-weekly to discuss issues related to the operation of GRACE Marketplace and homelessness, in general.
- In July 2021, the City began coordinating with ACCHH to fund 3-full time outreach workers. In FY23, the City used funds from the American Rescue Plan Act (ARPA) to help support this outreach effort. The work of these highly trained individuals focuses on helping to house homeless persons. The City recognizes that, compared to police officers, outreach workers are usually better trained and better suited to deal with the special issues faced by many homeless persons.
- Each year the City sets aside \$25,000 in federal funds to allow at least one non-profit homeless shelter to increase its capacity and offer overnight shelter and services to homeless individuals and families during severe weather or other emergencies. Although these emergencies are most often associated with cold weather, they can also be related to heat waves, severe storms, or other emergencies.
- The City, through its Fire Rescue Department, coordinates with several other agencies to implement the Community Resource Paramedicine Program. This program works proactively in the community to provide outreach, social and medical services.
- The City funds a Family Reunification Program. Through this program, a local social service provider offers homeless persons the opportunity to travel by bus for free to meet family or friends in other areas. Those family or friends must confirm that they will meet the traveler at the bus station and provide him/her with a place to live.
- Other community goals to address homelessness are increased participation and funding of programs such as Mental Health Services, Homeless Management Information System (HMIS), Coordinated Entry, Outreach to Homeless Persons, and Outreach to Landlords

Term Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$1,378,145.00	
Program Income	\$146,330.07	
Program Funds Expended	\$172,915.95	
Program Funds Encumbered	\$1,064,753.05	
Total Administration Funds Expended	\$2,518.48	
Total Administration Funds Encumbered	\$135,515.52	
Homeownership Counseling	\$2,845.00	
Disaster Funds		
65% Homeownership Requirement	\$1,237,669.00	89.81%
75% Construction / Rehabilitation	\$1,162,169.05	84.33%
30% Very & Extremely Low Income Requirement	\$597,500.00	39.19%
30% Low Income Requirement	\$640,169.00	41.99%
20% Special Needs Requirement	\$335,000.00	24.31%
Carry Forward to Next Year		

LG Submitted Comments:



Exhibits



EXHIBIT "A"

Marketing Outreach Thank You Notes Education Workshops



Marketing Outreach

- January 18, 2024 - Porters Neighborhood Association Outreach
- April 29, 2024 - Housing Resource Fair Outreach - Cone Park Library



*City of Gainesville Department of Housing & Community Development
2024 SHIP Annual Report*

JUST WANT TO
Thank
you...



joyfully yours
A DaySpring COMPANY

THIS CARD IS MADE WITH PAPER FROM
WELL-MANAGED FORESTS.



DTU 1105

98722

© DAYSPRING CARDS
SILOAM SPRINGS
ARKANSAS 72761
MADE IN U.S.A.

www.dayspring.com

...and ask the Lord

to shower you

with His

blessings!

To: MRS. THOMAS

From: MRS. JAVIS

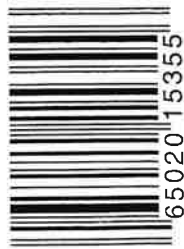


sentimental studios

A  *Hallmark* COMPANY

Hallmark Cares
Visit Hallmark.com/ourplanet

THIS CARD IS MADE WITH PAPER FROM
WELL-MANAGED FORESTS.



DTU 105-2

© HALLMARK LICENSING, LLC
HALLMARK MARKETING COMPANY, LLC
KANSAS CITY, MO 64141
MADE IN U.S.A.



You do so
many things
for so many
people...

You there has never been
a time in which I've

sought out for help or information
wherein Ms. Margaret has not
been resourceful.

Her services goes on; beyond
to assist how she juggles so
many tasks with fumbling the
ball has to be a complete gift
and great talent.

Margaret I can't thank you
enough for your dedication
with personalized unique
services.

3/7/2024



I'm grateful to be
one of them.

Thank You

Mrs. Margaret

Kindly,
Alexis E. Staden.



THANK YOU

Dear Teresa,

This thank you note comes much later than I wanted, but I still did not want the moment to pass by without acknowledging my deep gratitude for all you did to get me to my home. I am really grateful to have had a wonderful team which includes you to get me to the finish line.

I truly appreciate all the work you put in behind the scenes that helped me become a homeowner.

Thank you for your hard work, dedication, and encouragement along the way. Please accept my heartfelt thanks for all you did. -Wanda R.



connect

Free

April 2024

Thankyou

City of
G-wille !!

Shalom The Evans'

Osoba, Teresa D

From: Waldemar Cabrera <wcabrera@hmamortgage.com>
Sent: Monday, July 22, 2024 2:27 PM
To: Thomas, Margaret
Cc: Osoba, Teresa D
Subject: [EXTERNAL] Excellent Job on Eduardo and Rebeca's File!

Hi Margaret,

I hope this email finds you well. I've been meaning to send this to you for the past couple of weeks. I wanted to take a moment to express my gratitude for the exceptional job you did with Eduardo and Rebeca's file. The process was incredibly smooth, and your attention to detail was evident throughout.

Your professionalism and efficiency made a significant difference, and I sincerely appreciate your dedication to ensuring everything went seamlessly. Thank you for your hard work and commitment to excellence.

I would also like to ask you to kindly forward this email to your supervisor. It's important for them to know what a valuable asset you are to the team and how impressed I am with your performance. You are definitely the right choice for the job!

Looking forward to continuing to work together on future projects.

Best regards,



Waldemar Cabrera
Senior Loan Officer

📞 352-727-8418 ✉ wcabrera@hmamortgage.com

🌐 HMAMortgage.com

🕒 Individual NMLS #1515312

🕒 Company NMLS #139164

📍 [2835 NW 41st Street, Suite 210, Gainesville, FL 32606](#)

Apply Now >

Support our company by referring family, friends, and co-workers. HMA Mortgage is a referral based company. Our business thrives because of the continued support of those who know us.

Wire fraud is on the rise. Please note, HMA Mortgage will never send money, wire, transfer or disbursement instructions as part of your loan application process. You should receive such instructions from your closing agent. Contact the closing agent directly for confirmation. If you receive instructions from what appears to be an HMA Mortgage email account please notify your loan officer immediately.



Homebuyer Education & Training

Monthly Workshops

July 20, 2023
August 16, 2023
September 20, 2023
October 18, 2023
November 15, 2023
December (No class)
January 17, 2024
February 20, 2024
March 20, 2024
April 17, 2024
May 15, 2024
June 20, 2024



Homeowner Education Training Workshops

July 14, 2023

November 3, 2023

February 8, 2024

March 27, 2024

April 22, 2024

May 31, 2024



EXHIBIT “B”

- *Success Story - HRP
- *Roof Replacement Program
- *Major Rehabilitation Program - Bathroom
- *Major Rehabilitation Program - Exterior
- *House Replacement Program



Success Story House Replacement Program



“Oh My Goodness”

“Oh, my goodness, I wish Melvin could have seen this beautiful home, he would be so happy cause all he ever wanted was for us to have a nice decent place to live” said an emotional, tears dropping Elizabeth Anderson, when she was given the keys to open the door of her new home.

As she describes him, “Melvin is the love of her life, being married more than 25 years, suddenly passed away in March 2023, just as this project was about to move forward. He was so happy.” It was the late Mr. Melvin Anderson, who contacted the Department of Housing & Community Development on December 15, 2020, to apply for repair assistance through the Homeowner Rehabilitation Program. According to Mr. Anderson, their home was in dire need of rehab; they needed everything - new windows, electrical upgrades, a new roof, a new heating and AC unit, and a new bathroom. Both Mr. & Mrs. Anderson, 70-years old, are on fixed monthly income and found that they could not repair their charming 118-year-old shotgun home. This home, built in 1905, 667 sq. ft. 1 bedroom, 1 bath has been their home for more than 25 years. They had been on the City’s waiting list for just over 2 years before their name came up for assistance. During the initial home inspection by the HCD Rehab Specialist II, it was determined that the Anderson’s home was not structurally sound for rehabilitation due to many issues, such as its outdated bathroom, electrical wiring, plumbing, heating, flooring and a severely bad leaking roof. Thus, the Andersons were offered an opportunity to participate in the City’s House Replacement Program (HRP). The HRP demolishes an existing structure deemed unfeasible to be repaired, and builds a new construction home on the same site.

In addition to her new home, the elderly Mrs. Anderson, who has special needs with limited mobility, moves about with a walker, new home was built with a walk-in shower and grab bars throughout to make her living environment even more comfortable for her.

In December 2023, which would have been their 25th wedding anniversary (12/23/98), a teary-eyed widow, Mrs. Elizabeth Anderson was able to move into her new home. She was so grateful for the City’s HRP and the City’s HCD staff. Unable to control her emotions, simply crying and saying, *“oh my goodness, oh my goodness, I wish Melvin was here”* *“thank you all very much, thank you all very much – I am grateful, to God be the glory for what He has done – thank you.”*





Roof Replacement Program



Before



After



Major Rehabilitation Program Bathroom Transformation

Before



After





Major Rehabilitation Program



Before



After



House Replacement Program

Before



After



EXHIBIT "C"

Public Inspection and Comments Ad



Public Inspection Ads

- * City of Gainesville Website***
- * Gainesville Sun***



**NOTICE OF AVAILABILITY OF
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) Program, 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 Draft SHIP Annual Report is complete and is available for review and public comment. A 30-calendar day comment period on the SHIP Annual Report will commence on Monday, July 22, 2024 and conclude on Thursday, August 22, 2024. During the public comment period, a copy of the SHIP Annual Report will be available for public review from Monday-Friday, 8:00 AM – 5:00 PM at the Department of Housing & Community Development, Thomas Center "B", 306 NE 6th Avenue, Room 245, Gainesville, Florida and on the City's website at <http://www.gainesvillefl.gov>.

The SHIP Annual Report covers program years 2021/2022, 2022/2023 and 2023/2024. In 2021/2022 the City received \$982,058.00, \$1,524,678.07 in 2022/2023; and \$1,669,046.00 in 2023/2024, which includes state allocation, program income, interest earned and other funds for each program year. The 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: Margaret Thomas, HCD Supervisor, Department of Housing & Community Development, P.O. Box 490, Station 22, Gainesville, Florida 32627-0490; or by email at: thomasme@gainesvillefl.gov. Written comments must include person(s) name, address and interest affected and must be received by August 22, 2024 at 5:00 PM (local time). 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. Thomas at (352) 393-8617 or thomasme@gainesvillefl.gov.

The City of Gainesville is an Affirmative Action/Equal Opportunity/Drug Free Workplace Employer. The City of Gainesville is committed to a policy of nondiscrimination in all City programs, services and activities, and will provide reasonable accommodations upon request. To request accommodations for non-English speaking persons, individuals with disabilities, and individuals with hearing impairments, please contact the City of Gainesville Office of Equity and Inclusion at (352) 334-5051 (voice) or (352) 334-2069 TDD; TTY users please call 711.

FAIR HOUSING/EQUAL OPPORTUNITY/DISABILITY ACCESS JURISDICTIONS



LOCALiQ

The Gainesville Sun | The Ledger
Daily Commercial | Ocala StarBanner
News Chief | Herald-Tribune

PO Box 631244 Cincinnati, OH 45263-1244

AFFIDAVIT OF PUBLICATION

Teresa Osoba
Comm Dev Housing-309
Po Box 490
Station #22
Gainesville FL 32627-0490

STATE OF WISCONSIN, COUNTY OF BROWN

Before the undersigned authority personally appeared, who on oath says that he or she is the Legal Coordinator of the Gainesville Sun, published in Alachua County, Florida; that the attached copy of advertisement, being a Main Legal CLEGL, was published on the publicly accessible website of Alachua County, Florida, or in a newspaper by print in the issues of, on:

07/22/2024

Affiant further says that the website or newspaper complies with all legal requirements for publication in chapter 50, Florida Statutes

Subscribed and sworn to before me, by the legal clerk, who is personally known to me, on 07/22/2024

Legal Clerk

Notary, State of WI, County of Brown

3-7-27

My commission expires

Publication Cost:	\$541.10	
Tax Amount:	\$0.00	
Payment Cost:	\$541.10	
Order No:	10392547	# of Copies:
Customer No:	536659	0
PO #:		

REC'D HOD DIVISION
24 JUL 30 PM 1:00

THIS IS NOT AN INVOICE!

Please do not use this form for payment remittance.

KAITLYN FELTY
Notary Public
State of Wisconsin



Home (<https://www.gainesvillefl.gov/Home>) / Government
(<https://www.gainesvillefl.gov/Government-Pages/Government>) /
Departments (<https://www.gainesvillefl.gov/Government-Pages/Government/Departments>) / Housing & Community
Development

Housing & Community Development



Consolidated
Plan
Information
(<https://www.gainesvillefl.gov/Government-Pages/Government/Departments/Housing-Community-Development/Consolidated-Plan-Information>)

Mortgage
Foreclosure
Intervention
(<https://www.gainesvillefl.gov/Government-Pages/Government/Departments/Housing-Community-Development/Mortgage-Foreclosure-Intervention>)

Housing Rehab
(<https://www.gainesvillefl.gov/Government-Pages/Government/Departments/Housing-Community-Development/Housing-Rehabilitation>)

Plans

- 2023 Incentives and Recommendations Report (IRR)
(</files/assets/public/v/1/housing-amp-community-development/documents/irr-2023-final.pdf>).
- Draft 2023 SHIP Annual Report (</files/assets/public/v/1/housing-community-development/documents/draft-ship-2023-annual-report.pdf>).
- 2022 SHIP Annual Report (</files/assets/public/v/1/housing-amp-community-development/documents/2019-2020-ship-annual-report-submitted-9-6-22.pdf>).
- **DRAFT FY21-22 SHIP Annual Report** (</files/assets/public/v/1/housing-amp-community-development/documents/draft-fy21-22-ship-annual-report.pdf>).
- Gainesville Housing Action Plan (</files/assets/public/v/1/housing-amp-community-development/documents/gainesville-housing-action-plan.pdf>).
- Public DRAFT - CDBG & HOME Annual Action Plan (FY 24-25)
(</files/assets/public/v/2/housing-amp-community-development/documents/2024-2025-annual-action-plan-public-comment-draft.pdf>).
- (</files/assets/public/v/1/housing-amp-community-development/documents/consolidated-plan-2018-2022.pdf>). Local Housing Assistance Plan (LHAP) - 2020-2023
(</files/assets/public/v/1/housing-amp-community-development/documents/city-of-gainesville-lhap-2020-2023-final-rev-feb-3-2022.pdf>). *Effective until June 30, 2023
- Local Housing Assistance Plan (LHAP) - 2023-2026
(</files/assets/public/v/1/housing-amp-community-development/documents/city-of-gainesville-2023-2026-lhap-final.pdf>). *Effective July 1, 2023



**NOTICE OF AVAILABILITY OF
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) Program, 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 Draft SHIP Annual Report is complete and is available for review and public comment. A 30-calendar day comment period on the SHIP Annual Report will commence on Monday, July 22, 2024 and conclude on Thursday, August 22, 2024. During the public comment period, a copy of the SHIP Annual Report will be available for public review from Monday-Friday, 8:00 AM – 5:00 PM at the Department of Housing & Community Development, Thomas Center "B", 306 NE 6th Avenue, Room 245, Gainesville, Florida and on the City's website at <http://www.gainesvillefl.gov>.

The SHIP Annual Report covers program years 2021/2022, 2022/2023 and 2023/2024. In 2021/2022 the City received \$982,058.00, \$1,524,678.07 in 2022/2023; and \$1,669,046.00 in 2023/2024, which includes state allocation, program income, interest earned and other funds for each program year. The 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: Margaret Thomas, HCD Supervisor, Department of Housing & Community Development, P.O. Box 490, Station 22, Gainesville, Florida 32627-0490; or by email at: thomasme@gainesvillefl.gov. Written comments must include person(s) name, address and interest affected and must be received by August 22, 2024 at 5:00 PM (local time). 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. Thomas at (352) 393-8617 or thomasme@gainesvillefl.gov.

The City of Gainesville is an Affirmative Action/Equal Opportunity/Drug Free Workplace Employer. The City of Gainesville is committed to a policy of nondiscrimination in all City programs, services and activities, and will provide reasonable accommodations upon request. To request accommodations for non-English speaking persons, individuals with disabilities, and individuals with hearing impairments, please contact the City of Gainesville Office of Equity and Inclusion at (352) 334-5051 (voice) or (352) 334-2069 TDD; TTY users please call 711.

FAIR HOUSING/EQUAL OPPORTUNITY/DISABILITY ACCESS JURISDICTIONS

