

City of Gainesville



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2026-2027, 2027-2028, 2028-2029

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I. Program Details:

A. LG(s)

Name of Local Government	City of Gainesville
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	

B. Purpose of the program:

- To meet the housing needs of the very low, low and moderate-income households;
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2026-2027, 2027-2028, 2028-2029

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input: Public input was solicited through four (4) public meetings, face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability. In addition, public input was gathered through a notice posted on the City's website and via emails sent to groups and individuals who had previously expressed interest in housing issues.

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.



The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

The City will accept applications during the advertised application period and until all funds for each strategy are expended. Applications will be placed in order of receipt and maintained separately by strategy. When funds become available for a particular strategy, applicants on the waiting list will be contacted to update and/or complete an application for funding assistance. Applicants will receive assistance only after all required documentation has been submitted and the applicant has been determined eligible for funding. Once a list of eligible applicants is compiled for a particular strategy, applications will be awarded assistance on a first-qualified, first-served basis.

For strategies that provide Special Needs assistance, eligible applicants will be ranked to give priority to households qualifying as Special Needs households to meet the minimum twenty percent (20%) set-aside requirement for the funding year, as follows:

1. Homeowners with a developmental disability, as defined in section 393.063, Florida Statutes.
2. Households with a household member who has a developmental disability.
3. Households with other disabilities or special needs, as defined in section 420.0004(13), Florida Statutes.
4. All other eligible applicants.

After the minimum twenty percent (20%) Special Needs set-aside requirement for the funding year has been met, remaining eligible applicants will be considered for assistance on a first-qualified, first-served basis.

- J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** The City of Gainesville will administer a Housing Counseling Program designed to promote homeownership opportunities and improve access to affordable housing. Program Funds will be used to support housing counseling activities conducted by City staff, including the purchase of equipment, materials and supplies necessary for program delivery. The Housing Counseling Program will provide services such as homeownership counseling, credit and money management counseling, Foreclosure Prevention counseling, and other general housing counseling services based on household need. The City of Gainesville may also partner with housing and community-based housing service providers to deliver housing counseling support services, as resources allow.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

- M. Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household’s ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: “A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: “The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.” The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

Q. Program Administration: Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. Fee Percentage
Local Government	The LHAP shall be administered and maintained exclusively by the City of Gainesville	10%
Third Party Entity/Sub-recipient		

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*
- S. Project Delivery Costs:** Project delivery costs for the City's Owner-Occupied Rehabilitation programs will include initial inspections, work write ups, cost estimates, title searches, contractor selection, interim inspections, final inspections, counseling, and homeowner conferences. These costs shall be capped at \$3,000 and will be included as part of the loan to the homeowner.
- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** The City of Gainesville shall encourage the inclusion of green building requirements in the building specifications for all new construction and rehabilitation projects to include, but not limited to, the following: Energy Star rated windows, appliances, hot water heaters and ceiling fans; low flow plumbing fixtures, insulated exterior doors; enhanced wall and ceiling insulation; high efficiency HVAC systems; and programmable thermostats. Such building specifications may be amended as necessary to comply with applicable federal, state and local regulations that require a more prescriptive standard.
- V. Describe efforts to meet the 20% Special Needs set-aside:** The City of Gainesville gives preference to persons applying for housing program assistance who meet the special needs definition listed in Florida State Statutes 420.0004(13). The City provides funding notification to local organizations informing them of opportunities available to provide services to its special needs clients.
- W. Describe efforts to reduce homelessness:** The City of Gainesville (City) collaborates with Alachua County, the local Continuum of Care (CoC) and other homeless service organizations to address homelessness in the community. The City actively participates in coordinated planning and program development efforts aimed at preventing and reducing homelessness. These efforts include assisting homeless individuals and families in obtaining stable and permanent housing, connecting them to appropriate supportive services, and facilitating access to resources such as emergency shelters, transitional housing, case management, and other social health services.

Section II. LHAP Strategies

A. OWNER-OCCUPIED REHABILITATION	Code 3 & 4
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a. **Summary:** This strategy aims to preserve and enhance the community's housing stock by supporting repairs and improvements to existing owner-occupied homes. It also includes demolition and reconstruction of severely deteriorated properties when necessary. Program funds will be used to address code violations and health and safety issues, including HVAC, electrical, plumbing, roofing, windows, structural elements, and accessibility. These efforts are intended to rehabilitate homes, improve residents' quality of life, and promote safe, stable, and affordable housing in the community. If a home approved for rehabilitation is deemed beyond reasonable repair—defined as having more than 50% of the structure uninhabitable and rehabilitation costs exceeding the maximum allowable award—demolition and reconstruction may be considered. This ensures unsafe or unlivable housing is addressed, supporting long-term neighborhood stability, resiliency, and revitalization.

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

c. Income Categories to be served: Very low, low and moderate

d. Maximum award:

Roof Replacement Program	\$30,000
Owner Occupied Rehabilitation Program	\$90,000
CMU-Complete Restoration	\$135,000
House Replacement Program	\$225,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded mortgage and promissory note.

2. Interest Rate: 0%

3. Years in loan term:

Roof Replacement Program:	5
Owner Occupied Rehabilitation Program	10
CMU-Complete Restoration	20
House Replacement Program	20

4. Forgiveness:

Roof Replacement Program	5
Owner Occupied Rehabilitation Program	10
CMU-Complete Restoration	20
House Replacement Program	20

5. Repayment: No action is required as long as the loan is in good standing.

6. Default: The loan shall be deemed in default upon the occurrence of any of the following events during the loan term: (i) sale, transfer, or conveyance of the property; or (ii) failure of the borrower to occupy the property as their primary residence. Upon the occurrence of a default, the outstanding principal balance of the loan shall become immediately due and payable. In the event that the owner(s) executing the mortgage and promissory note dies during the term of the loan, the loan shall be deemed satisfied and shall no longer constitute a lien against the property.



A homeowner may be required to refinance and/or sell the property due to extenuating circumstances, including but not limited to loss of income, job relocation, divorce, death, or health-related conditions. Under such circumstances, the loan may be eligible for subordination and/or forgiveness, subject to program requirements and as further outlined below:

Subordination: A subordination of a loan for the purpose of refinancing an existing debt that is in the superior lien position to the loan may be allowed for situations such as, obtaining a lower interest rate, debt consolidation, to make home improvements or improvements to the property, payment of medical expenses, and illness. No cash out to the homeowner. However, when a hardship exists such as, divorce, death, and health related issues, an exception may be considered in accordance with the guidelines of the City's Loan Subordination Procedure, as amended.

Forgiveness: Forgiveness of the loan will be approved in accordance with the guidelines of the City's Loan Forgiveness Policy, as amended. If a homeowner needs to sell the home due to a hardship such as divorce, death, and/or health related issues, the homeowner may be eligible to request a loan forgiveness for all or a portion of the loan. Staff will work with the mortgage holders and/or legal representatives to recapture any funds available to satisfy the lien.

Foreclosure: If a property is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that sufficient funding may be available to justify pursuing repayment. If sufficient funding is available, recapture of the loan will be repaid to the SHIP Program and/or other leveraged program funding based on the percentage of the funding invested in the project, as applicable.

- f. Recipient/Tenant Selection Criteria: Applications for assistance under this program will be reviewed and approved based on a first-qualified, first-served basis with the following priorities:
1. Homeowners with a developmental disability as defined in 393.063.
 2. Households with household member(s) with developmental disability.
 3. Households with other disabilities and special needs, as defined by F.S. 420.0004 (13).
 4. All other applicants that qualify.
- After serving a sufficient number of Special Needs households to meet the 20% set-aside for the funding year, all applicants determined to be eligible will be considered for Homeowner Rehabilitation Program assistance on a first-qualified, first-served basis.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: All assistance provided under this strategy must remain within the stated maximum award. This strategy also includes contingency funding to cover unexpected costs during the construction project as follows: 1) Maximum 10% for the Roof Replacement Program; 2) Maximum 10% for the Owner-Occupied Rehabilitation Program; and 3) Maximum 5% for the House Replacement Program. In addition, the House Replacement Program may provide supplementary funding for applicants to assist with temporary relocation costs related to the construction project, such as moving services, moving truck rentals, temporary housing, and storage rentals, provided such costs remain within the maximum award limit.



To qualify for assistance under the Owner-Occupied Rehabilitation Program or the House Replacement Program, the homeowner must have owned and lived in the property as their primary residence for a minimum of five (5) years prior to applying for program assistance. This ownership and occupancy requirement does not apply to the Roof Replacement Program.

A new component of the Home Replacement Program, titled the Complete Restoration Option (Concrete Masonry Unit – CMU), is hereby established. This option shall serve as a minimum award level within the existing Home Replacement Program and shall not be considered a separate or new housing strategy under the Local Housing Assistance Plan (LHAP).

Assistance provided under the Complete Restoration Option shall be subject to a twenty (20) year loan term, consistent with the affordability and recapture requirements of the House Replacement Program. The maximum award amount for the Complete Restoration Option (CMU – Concrete Block) shall not exceed \$135,000 per assisted household.

The Complete Restoration Option is designed to address older CMU homes that are structurally sound yet fail to meet current housing quality standards due to significant interior deficiencies. In such cases, full demolition and reconstruction may be unnecessary and result in higher costs. This option allows for comprehensive rehabilitation of the existing structure, including, but not limited to, plumbing, electrical systems, HVAC, windows, and interior finishes, to bring the dwelling into full compliance with applicable housing standards.

By preserving structurally viable homes and rehabilitating critical systems, the Complete Restoration Option promotes housing preservation, cost efficiency, and responsible stewardship of SHIP funds, while expanding the City's capacity to effectively address substandard housing conditions.

Mobile Homes and manufactured housing units may be eligible for assistance when specific conditions are met.

1. The Mobile Home/Manufactured Unit and the land on which it is located must be owned by the same person;
2. The Mobile Home/Manufactured Unit must be affixed to the land on which it is located;
3. The City's Department of Sustainable Development must certify in writing that the unit is legally permitted and conforms to current building and land development regulations.
4. Must be constructed after June 1994

Owners of attached owner-occupied residences are eligible to participate in the Owner-Occupied Rehabilitation Program. Owners of attached owner-occupied residences are eligible for the Roof Replacement Program only when the roof is clearly delineated, separate, and apart from any other unit or structure; OR when all the unit owners within a building or structure are income eligible and jointly apply for the new roof. In the case of a joint application, each unit owner will assume an equal amount of the costs and receive a loan (as described in the Terms Section) for that amount.

Attached owner-occupied units are not eligible for assistance under the House Replacement Program.

B. DOWN PAYMENT ASSISTANCE	Code 1 & 2
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- a. **Summary:** The Down Payment Assistance Program (DPA) provides down payment and/or closing cost assistance to eligible first-time homebuyers for the purchase of eligible homes. The program may also provide assistance for minor repairs to eligible existing homes purchased.

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

c. Income Categories to be served: Very low, low and moderate

d. Maximum award: \$30,000 for very low
 \$20,000 for low
 \$15,000 for moderate

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded mortgage and promissory note.
2. Interest Rate: 0%
3. Years in loan term: 10
4. Forgiveness: Loan is forgiven after 10-year term
5. Repayment: No action is required if the loan remains in good standing
6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; or failure to occupy the home as primary residence. If any of these occur during the term of the Loan, the outstanding balance will be due and payable. In the event that the owner(s) executing the mortgage and note dies during the term of the loan, the loan shall be considered satisfied and will no longer constitute a lien against the property.

Hardship: A homeowner may need to refinance and/or sell the home due to extenuating circumstances such as loss of wages, job transfers, divorce, death, and/or health related issues. Under these circumstances, a subordination and/or forgiveness of the loan may be eligible as outlined below:

Subordination: A subordination of a loan for the purpose of refinancing an existing debt that is in the superior lien position to the loan may be allowed for situations such as, obtaining a lower interest rate, debt consolidation, to make home improvements or improvements to the property, payment of medical expenses, and illness. No cash out to the homeowner. However, when a hardship exists such as, divorce, death, and health related issues, an exception may be considered. A subordination of the loan will only be approved in accordance with the guidelines of the City's Loan Subordination Policy, as amended.

Forgiveness: Forgiveness of the loan will only be approved in accordance with the guidelines of the City's Loan Forgiveness Policy, as amended. If a homeowner needs to sell the home due to a hardship such as divorce, death, and/or health related issues, the homeowner may be eligible to request a loan forgiveness for all or a portion of the loan. Staff will work with the mortgage holders and/or legal representatives to recapture any funds available to satisfy the lien.



Foreclosure: If a property is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process; if it is determined that sufficient funding may be available to justify pursuing repayment. If sufficient funding is available, recapture of the loan will be repaid to the SHIP Program and/or other leveraged program funding based on the percentage of the funding invested in the project, as applicable.

- f. Recipient/Tenant Selection Criteria: Applications for assistance under this program will be reviewed and approved on a first-qualified, first-served basis, following receipt of an application, income qualification, lender approval of mortgage, completion of a City approved homeownership training program provided by either the City or a HUD-approved entity to determine applicant eligibility.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: For existing homes that do not require repairs, the maximum funding available to assist with downpayment and/or closing costs will be as follows:

\$30,000 for very low-income applicants;
\$20,000 for low-income applicants; and
\$15,000 for moderate income applicants.

For existing homes requiring minor repairs, the program may provide up to \$2000 as identified by a SHIP-certified home inspection report.

Homebuyers are responsible for paying all up-front purchase costs required under the sales contract, and additional financial contributions may be required by the lender. SHIP assistance is limited to the minimum amount necessary to qualify the household for financing. The home inspection must be performed by a City SHIP certified home inspector.

Minor repairs must be completed by City-approved vendors or contractors, with payments issued directly upon satisfactory completion of the approved scope of work. Repairs must begin within the timeframe established after closing and be completed within 60 days of commencement of the work.

Homebuyers must qualify for and obtain a first mortgage from an approved lender or not-for-profit organization. All individuals listed on the mortgage are required to complete a City-approved homebuyer education course, with proof of completion submitted prior to the release of assistance. Mobile homes are not eligible to receive assistance under this program.

C. HOUSING DEVELOPMENT PROGRAM (HOMEOWNERSHIP)

Code 9 & 10

- a. **Summary:** This program is designed to provide an additional resource for the development of affordable housing and to promote homeownership opportunities. The program supports the creation, expansion, and preservation of owner-occupied affordable housing units. Under this strategy, the City may serve as the developer or may select qualified developers or builders through a competitive procurement process. Program funds may be used for acquisition, demolition, rehabilitation, reconstruction, and/or new construction activities. All housing units assisted under this program shall be sold to income-eligible homebuyers at an affordable price. The City shall provide downpayment and/or closing cost assistance to eligible homebuyers.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$50,000 per unit
- e. Terms:
 1. Repayment loan/deferred loan/grant:
LHAP provides up to \$50,000 per eligible unit to the Sponsor as a deferred loan under an executed Grant Agreement secured by a recorded Restrictive Covenant. The Sponsor provides the funds to the eligible homebuyer as down payment and closing cost assistance in the form of a deferred loan secured by an executed Promissory Note and a recorded Mortgage, subject to LHAP requirements.
 2. Interest Rate: 0% (Sponsor and Buyer)
 3. Years in loan term: 2(Sponsor), 10(Buyer)
 4. Forgiveness: Sponsor: Loan will be transferred upon the sale of the property to an eligible buyer at the SHIP affordability required price limit.
Buyer: Loan forgiven after 10 years
 5. Repayment: Sponsor: If the home is not completed and sold within 24 months
Buyer: None required as long as loan is in good standing
 6. Default:
Sponsor: The loan will be determined to be in default if any of the following occurs during the loan term:
 - The home is not completed and sold to an income eligible buyer at an affordable price within 24 months from the date of funding award.
 - Failure to maintain standards for compliance as required by other funding sources.

If any of these events occur, then the full amount of the loan provided to the Developer/Builder becomes due and payable.

Buyer: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; or failure to occupy the home as primary residence. If any of these occur during the term of the Loan, the outstanding balance will be due and payable. In the event that the owner(s) executing the mortgage and note dies during the term of the loan, the loan shall be considered satisfied and will no longer constitute a lien against the property. A homeowner may need to refinance and/or sell the home due to extenuating circumstances such as loss of wages, job transfers, divorce, death, and/or health related issues. Under these circumstances, a subordination and/or forgiveness of the loan may be eligible as outlined below:

Subordination: A subordination of a loan for the purpose of refinancing an existing debt that is in the superior lien position to the loan may be allowed for situations such as, to obtain a lower interest rate, debt consolidation, to make home improvements or improvements to the property, payment of medical expenses, and illness. No cash out to the homeowner. However, when a hardship exists such as, divorce, death, and health related issues, an exception may be considered. A subordination of the loan will only be approved in accordance with the guidelines of the City's Loan Subordination Policy, as amended.



Forgiveness: Forgiveness of the loan will only be approved in accordance with the guidelines of the City's Loan Forgiveness Policy, as amended. If a homeowner needs to sell the home due to a hardship such as divorce, death, and/or health related issues, the homeowner may be eligible to request a loan forgiveness for all or a portion of the loan. Staff will work with the mortgage holders and/or legal representatives to recapture any funds available to satisfy the lien.

Foreclosure: If a property is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process; if it is determined that sufficient funding may be available to justify pursuing repayment. If sufficient funding is available, recapture of the loan will be repaid to the SHIP Program and/or other leveraged program funding based on the percentage of the funding invested in the project, as applicable.

- f. Recipient/Tenant Selection Criteria: Recipient Selection Criteria: The recipient must be a first-time homebuyer, as defined in Section I, Program Details, Paragraph R. Recipients will be selected through the Developer's application process, which shall include the following: submittal of a buyer's application, income qualification of the buyer, buyer's mortgage approval from a lender, completion of a City approved homeownership training program and other program criteria as required to determine applicant eligibility.
- g. Sponsor Selection Criteria: Under this strategy, the City may act as developer on City-owned parcels or select a sponsor through a competitive procurement process in accordance with City procurement policies and applicable state requirements to ensure timely and efficient delivery of affordable housing. Selection criteria may include, but is not limited to: past experience working with the target population; experience with similar programs; capacity to administer the program; number of units built or rehabilitated; affordability of the units; development timeframe; project location; and other criteria deemed appropriate by the City. Both non-profit and for-profit businesses are eligible. Preference will be given to local businesses, small businesses, and businesses owned by women, veterans, and/or minorities.
- h. Additional Information: The funds will be given to the Developer in the form of a deferred loan, but transferred to the homebuyer at the time of the sale.

The developer must place a deed restriction on the property ensuring a 10 year affordability period that begins when the home is sold to a homebuyer. The deed restriction will ensure that during the affordability period, the home can only be sold to a first-time homebuyer (as defined in Section I, Program Details, Paragraph R) at an affordable price.

The homebuyers must qualify and obtain a first mortgage loan from a lender or not-for profit organization. Any person listed on the mortgage must complete a homebuyer education and training course from a City-approved homeownership training program. Proof of program completion is required before assistance can be provided to the homebuyer.

This program is subject to funding availability and may not be funded every fiscal year.

D. MORTGAGE FORECLOSURE INTERVENTION	Code 7
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- a. **Summary:** The Mortgage Foreclosure Intervention Program provides financial assistance to eligible homeowners to prevent foreclosure and support the retention of homeownership. Assistance may be provided to homeowners who are at least three (3) months delinquent on their mortgage to help bring payments current.

Eligible costs include, but are not limited to, delinquent mortgage payments (principal, interest, taxes, and insurance), attorney fees, late charges, and other customary mortgage-related fees, as applicable.
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$7,500
- e. Terms:
- | | |
|--|---|
| 1. Repayment loan/deferred loan/grant: | Funds will be awarded as a grant with no recapture terms. |
| 2. Interest Rate: | N/A |
| 3. Years in loan term: | N/A |
| 4. Forgiveness: | N/A |
| 5. Repayment: | N/A |
| 6. Default: | N/A |
- f. Recipient/Tenant Selection Criteria: Applications for assistance under this program will be reviewed and approved on a first-qualified, first-served basis. To participate in this program, an applicant must provide all of the following items: an application, proof of ownership, proof of mortgage arrearage, and evidence of hardship. If an applicant provides these items and the City determines that the applicant is income qualified, the applicant will receive foreclosure counseling from City Staff.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Mobile homes are not eligible for this program. Owner-financed and/or private mortgage loans are not eligible for assistance.

E. DISASTER ASSISTANCE	Code 5 & 16
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- a. **Summary:** The Disaster Assistance Strategy provides aid to eligible households following a disaster declared by the President of the United States or the Governor of the State of Florida. This strategy shall be funded and implemented only upon the occurrence of a declared disaster, using unencumbered LHAP funds or additional disaster funds allocated by the Florida Housing Finance Corporation. SHIP disaster mitigation funds may be used for eligible activities, including but not limited to:

1. Addressing immediate threats to health and life safety (such as sewage issues, broken windows, debris or tree removal, and roofing repairs) when the home remains habitable.
2. Preventing imminent or residual damage to an otherwise habitable home (including damage caused by roof leaks).
3. Completing repairs necessary to restore habitability of the dwelling.
4. Mitigating hazardous conditions (such as exposed electrical wiring).
5. Covering relocation expenses, including security deposits and rental assistance, for eligible households displaced due to the declared disaster.
6. Providing temporary rent and utility assistance for up to three (3) months for tenants financially impacted by a Public Health Emergency declared by the Governor.
7. Providing temporary mortgage and utility assistance for up to three (3) months for homeowners financially impacted by a Public Health Emergency declared by the Governor.

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

c. Income Categories to be served: Very low, low and moderate

d. Maximum award: \$10,000

e. Terms:

- | | |
|--|---|
| 1. Repayment loan/deferred loan/grant: | Funds will be awarded as a grant with no recapture terms. |
| 2. Interest Rate: | 0% |
| 3. Years in loan term: | N/A |
| 4. Forgiveness: | N/A |
| 5. Repayment: | N/A |
| 6. Default | N/A |

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first served basis, with priority for very-low and low-income households, and with the following additional requirements:

Applicants for Assistance NOT Related to a Public Health Emergency, as declared by the Governor must:

1. Provide proof of ownership;
2. Provide proof of homeowner's insurance; and
3. File for and use proceeds from homeowner's insurance as first option

Applicants for Assistance Related to a Public Health Emergency, as declared by the Governor must:

1. Provide proof that the Public Health Emergency caused them to be unemployed; or caused a reduction in their work hours, which resulted in a reduction in their wages.

g. Sponsor/Sub-recipient Selection Criteria: N/A

h. Additional Information: Funds for disaster assistance will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the declared disaster. Mobile homes are not eligible for assistance, except for assistance related to a Public Health Emergency, as declared by the Governor.

F. RENTAL DEVELOPMENT (NEW CONSTRUCTION/REHABILITATION	Code 14 & 21
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- a. **Summary:** To promote the development of affordable multi-family rental housing within the City, with An emphasis on serving special needs households as defined in Section 420.0004 (13), Florida Statutes.
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$25,000 per unit
- e. Terms :
1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded Mortgage and Promissory note.
 2. Interest Rate: 0%
 3. Years in loan term: 15
 4. Forgiveness: Deferred loan is forgiven after 15-year term.
 5. Repayment: Not required as long as loan is in good standing
 6. Default: For all awards, a default will be determined as: sale, transfer, or conveyance of property; conversion to another use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur, the outstanding balance will be due and payable.
- If a property is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process, if it is determined that sufficient funding may be available to justify pursuing repayment. If sufficient funding is available, recapture of the loan will be repaid to the SHIP Program and/other leveraged program funding based on the percentage of the funding invested in the project, as applicable.
- f. Recipient/Tenant Selection Criteria: All applicants for residence in a SHIP-assisted unit must meet income qualifications of the program, as determined and reported by the developer's management company and/or other managing entity for the development.
- g. Sponsor Selection Criteria: Developers will apply to the City of Gainesville through an application process that is open year-round. The application will require proof of developer experience in providing affordable rental housing, proof of financial capacity, proof of property management experience, evidence of site control (or contract for sale) and proof of ability to proceed once all funding is closed. Both non-profit and for-profit businesses are eligible. Preference will be given to local businesses, small businesses, and businesses owned by women, veterans, and/or minorities.

Other program criteria may apply to determine eligibility for a funding award.

All funding awards will be subject to the developer receiving final approval of other funding sources leveraged in the project



- h. Additional Information: Funds may be used as a match for US Department of Housing and Urban Development's HOME program and various other programs offered by the federal government and the State of Florida to develop affordable housing. Developers will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring SHIP rental units.

This program is subject to funding availability and may not be funded every fiscal year.

G. RENTAL ASSISTANCE PROGRAM	Code 13,23,26
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a. **Summary:** The Rental Assistance Program provides financial assistance to eligible renter households to prevent eviction, maintain stable housing, and avoid homelessness. Assistance will help tenants with up to three (3) months of eligible rent payments, including past due rent. Eligible costs include, but are not limited to, delinquent rent, late fees.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be Served: Very Low and Low households
- d. Maximum Award: \$5,000 per household
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant with no recapture terms.
 2. Interest Rate: N/A
 3. Years in Loan Term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applications for assistance will be reviewed and approved on a first-qualified, first-served basis. Applicants must provide:
- A completed application
 - A current lease agreement
 - Documentation of rental arrearage (past due rent)
 - Evidence of hardship

The City will verify household income for eligibility. Mobile homes and manufactured housing units may be eligible for assistance under the Rental Assistance Program when the following conditions are met:

1. The mobile home or manufactured housing unit and the land on which it is located must be owned by the same individual or legal entity.
2. The mobile home or manufactured housing unit must be permanently affixed to the land on which it is located in accordance with applicable state and local requirements.

Rental units meeting the above criteria may be considered eligible for assistance under this program, subject to all other applicable program requirements and compliance standards.



g. Sponsor Selection Criteria: N/A

h. Additional Information: Assistance is limited to rental units located within the City limits.

- Payments are made directly to landlords or property managers.
- The recipients must show that they are able to continue making the monthly rental payments. Staff will assess whether the applicant can sustain rental payments after assistance by reviewing the household's income and expenses. Acceptable documentation may include proof of employment or income, recent pay stubs, employer verification, benefit award letters, or other documentation showing a stable and ongoing source of income.

H. Manufactured Housing (Mobile Homes)	Code 3, 28, 29
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a.	Summary: The manufactured housing strategy may provide funds for: 1. Relocation assistance for owners/tenants who have been evicted due to closure of a mobile home park in accordance with 723.003, F.S. (code 28) 2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29) 3. Rehabilitation/emergency repairs (code 3)
----	---

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

c. Income Categories to be served: Very low, low and moderate

d. Maximum award: \$10,000 (relocation assistance)
\$5,000 (lot rental assistance)
\$15,000 (rehab/emergency repairs)

e. Terms:

1. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
2. Interest Rate: 0%
3. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
4. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
5. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
6. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds



through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Manufactured housing constructed after June 1994 is eligible.

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

A. Name of the Strategy: **Expedited Permitting**

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Provide a description of the procedures used to implement this strategy: The City's Housing and Community Development Division staff certifies as "Affordable Housing Projects" residential projects that are either, funded by SHIP, CDBG, HOME, Low-Income Housing Tax Credits, the State Apartment Incentive Loan program, or similar programs; or built by nonprofit affordable housing providers like Habitat for Humanity and Neighborhood Housing Development Corporation. When reviewing and inspecting HCD certified Affordable Housing Projects, the City's Building Department moves those projects to "the front of the line," thus expediting them to a greater degree than other projects.

B. Name of the Strategy: **Ongoing Review Process**

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

Provide a description of the procedures used to implement this strategy: The City has implemented an ongoing review of local policies, ordinances, regulations and comprehensive plan provisions that affect the cost of housing. Through this process, the City reviews new regulations to determine their potential impact on affordable housing. When appropriate and feasible, the City mitigates for negative impacts. As part of this process, the City reviews and evaluates zoning and other housing regulations to ensure that they do not limit housing opportunities for lower-income groups within the City. Comprehensive Plan and City Land Development Code that regulate land use are required to include a fiscal impact statement regarding the impact of proposed development on affordable housing in the City.

Other Incentive Strategies currently Being Implemented by the City

C. Reservation of infrastructure capacity for housing for low- and very-low-income persons.

The City plans to ensure that there is adequate infrastructure capacity to accommodate all new development. Part of that planning includes extensive coordination with various Federal, State, Regional and County Agencies. At present, GRU maintains sufficient water and wastewater treatment capacity. Each development is required to demonstrate that it provides the minimum stormwater retention level of service through either on-site retention or a coordinated system.

For automobiles, nearly all roads in the City operate at or better than the adopted level of service. The Transportation Mobility Program Area allows for development, such as urban redevelopment and infill development, to occur along roads that operate below their adopted level of service.

Although the City may permit the development, the exemption does not relieve the developer from various improvements stated in the Transportation Mobility Element of the Comprehensive Plan.

D. Preparation of an inventory of locally owned public lands suitable for affordable housing.

A Land Rights Coordinator (LRC) within the City's Department of Sustainable Development maintains an inventory of City-owned properties, including parcels suitable for residential development. When such properties are not required for other public purposes, including infrastructure projects, they are deemed available for affordable housing development. The LRC regularly distributes this inventory to relevant City departments and to governmental and nonprofit organizations engaged in the provision of affordable housing.

E. Support of affordable housing development near transportation hubs, major employment centers and mixed-use developments.

The City's Comprehensive Plan and Land Development Regulations provide for, and sometimes require, mixed-uses and higher residential densities in appropriate urban areas. In that way, the City allows for and encourages affordable housing near a mix of uses, including major transportation facilities, employment centers, and retail centers.

F. Allowance of accessory residential units in residential zoning districts.

The City's land development code defines an Accessory Dwelling Unit (ADU) as "an independent self-contained dwelling unit with kitchen and bathroom facilities, on the same lot as an associated primary use or structure. An ADU may be within, attached to, or detached from a primary structure." ADUs are essentially the same as accessory residential units.

On September 3, 2020, the City Commission adopted Ordinance #190988, which increased allowances for ADUs in several ways, including removing most of the restrictions on ADUs in single family zoning districts, and allowing up to two ADUs, with some restrictions, on a lot.

G.

Allowance of flexibility in densities for affordable housing.

By most measures (including age, wealth, income, and household size) Gainesville is a diverse community with diverse types of households and diverse housing needs. Therefore, to effectively serve its market, Gainesville needs a diverse housing stock, including (but not limited to) the following housing types:

- Detached single-family homes on large lots;
- Detached single-family homes on small lots;
- Mobile homes;
- Courtyard homes;
- Accessory dwelling units;
- Small complexes of attached homes (2-10 units);
- Townhomes; and
- Multiple-family complexes.

However, until relatively recently, City Land Development Regulations (LDRs) limited most of the City's residential land to detached single-family homes. That development pattern incentivizes building larger, more expensive homes and can result in units that meet the needs of, and are affordable to, higher income households, but is not compatible with the development of housing that is affordable to the community's moderate- and low-income residents. In other words, in most of Gainesville, it was not economically feasible to build housing types other than detached single-family homes, and luxury student apartments. Therefore, for a large part of the community, the existing and developing housing stock did not match the community's housing needs, particularly for its lower income residents.

To allow and encourage the development of housing that better fits the needs of the community,

The City has taken the following steps:

1. In general, the City's current Land Development Regulations (LDRs) allow a wide variety of densities, and housing types;
2. The City increased allowances for Single-Room Occupancy developments.
3. The City increased allowances for Accessory Dwelling Units (ADUs) in several ways, including removing most of the restrictions on ADUs in single-family zoning districts, and allowing up to two ADUs, with some restrictions, on a lot .
4. The City amended its LDRs to provide greater flexibility for single-family home development. Those changes consolidated the four single-family zoning districts into one new zoning district, called Single Family (SF), reduced minimum lot sizes, reduced minimum setbacks, and allowed additional density in residential neighborhoods across the City.
5. The City adopted an Inclusionary Zoning (IZ) Ordinance. That ordinance amended the City's LDRs to require that certain new multi-family developments set aside some units for affordable housing.

H. Community Land Trust:

The Community Land Trust Program: The City is currently working with a nonprofit organization that acquires, develops, and manages land for permanently affordable owner-occupied housing. Since October 1, 2022, the City has donated 10 lots and \$1 million to this program. The nonprofit organization plans to build 12 houses on those lots (they will split 1 lot and plan to build a duplex on another). As of October 2025, the organization has built and sold 4 houses and has applied for permits for the remaining 8 houses

IV. EXHIBITS:

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Ordinance: (If changed from the original creating ordinance).
- G. Other Documents Incorporated by Reference.

City of Gainesville

Fiscal Year: 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$1,000,000.00
Salaries and Benefits	\$94,000.00
Office Supplies and Equipment	\$3,000.00
Travel Per diem Workshops, etc.	\$1,000.00
Advertising	\$2,000.00
Other*	\$
Total	\$100,000.00
Admin %	10.00%
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$1,000,000.00
Salaries and Benefits	\$94,000.00
Office Supplies and Equipment	\$3,000.00
Travel Per diem Workshops, etc.	\$1,000.00
Advertising	\$2,000.00
Other*	\$
Total	\$100,000.00
Admin %	10.00%
	OK
Fiscal Year 2028-2029	
Estimated SHIP Funds for Fiscal Year:	\$1,000,000.00
Salaries and Benefits	\$94,000.00
Office Supplies and Equipment	\$3,000.00
Travel Per diem Workshops, etc.	\$1,000.00
Advertising	\$2,000.00
Other*	\$
Total	\$100,000.00
Admin %	10.00%
	OK
*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document. Details:	

Exhibit B
Timeline for SHIP Expenditures

The City of Gainesville affirms that funds allocated for these fiscal years will meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030
2028-2029	6/30/2030	6/30/2031	9/15/2031

If funds allocated for these fiscal years is not anticipated to meet expenditure deadlines, Florida Housing Finance Corporation should be notified according to the following dates:

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030
2028-2029	3/30/2031	6/15/2031

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to kathy.cutler@floridahousing.org and include:

1. A statement that “(city/county) requests an extension to the expenditure deadline for fiscal year _____.”
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan/timeline of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended.

Other Key Deadlines:

AHAC reports are due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:			Gainesville									
Estimated Funds (Anticipated allocation only):			\$ 1,000,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	1	\$30,000	1	\$30,000			\$60,000.00	\$0.00	\$60,000.00	2
3	Owner Occupied Rehabilitation	Yes	1	\$90,000	1	\$90,000			\$180,000.00	\$0.00	\$180,000.00	2
4	Owner Occupied Rehabilitation	Yes			1	\$225,000			\$225,000.00	\$0.00	\$225,000.00	1
1	Purchase Assistance with Rehab	Yes	2	\$30,000	1	\$20,000	1	\$15,000	\$95,000.00	\$0.00	\$95,000.00	4
10	New Construction	Yes			2	\$50,000			\$100,000.00	\$0.00	\$100,000.00	2
7	Foreclosure Prevention	No			2	\$7,500			\$0.00	\$15,000.00	\$15,000.00	2
3	Manufactured Housing Rehab/Emerg Repairs	No							\$0.00	\$0.00	\$0.00	0
28	Manufactured Housing Relocation Assistance	No							\$0.00	\$0.00	\$0.00	0
29	Manufactured Housing Lot Rent Assistance	No							\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		4		8		1		\$660,000.00	\$15,000.00	\$675,000.00	13
Purchase Price Limits:			New	\$ 313,000	Existing	\$ 258,000						

OK

OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
21	New Construction	Yes	2	\$25,000	2	\$25,000			\$100,000.00	\$0.00	\$100,000.00	4
14	Rehabilitation	Yes	3	\$25,000	2	\$25,000			\$125,000.00	\$0.00	\$125,000.00	5
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		5		4		0		\$225,000.00	\$0.00	\$225,000.00	9
Administration Fees			\$ 100,000		10%		OK					
Home Ownership Counseling												
Total All Funds			\$ 1,000,000		OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		88.5%	OK
Homeownership % (65% requirement)		67.5%	OK
Rental Restriction (25%)		22.5%	OK
Very-Low Income (30% requirement)	\$ 305,000	30.5%	OK
Low Income (30% requirement)	\$ 580,000	58.0%	OK
Moderate Income	\$ 15,000	1.5%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2027-2028												
Name of Local Government:			Gainesville									
Estimated Funds (Anticipated allocation only):			\$ 1,000,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	1	\$30,000	1	\$30,000			\$60,000.00	\$0.00	\$60,000.00	2
3	Owner Occupied Rehabilitation	Yes	1	\$90,000	1	\$90,000			\$180,000.00	\$0.00	\$180,000.00	2
4	Owner Occupied Rehabilitation	Yes			1	\$225,000			\$225,000.00	\$0.00	\$225,000.00	1
1	Purchase Assistance with Rehab	Yes	2	\$30,000	1	\$20,000	1	\$15,000	\$95,000.00	\$0.00	\$95,000.00	4
10	New Construction	Yes			2	\$50,000			\$100,000.00	\$0.00	\$100,000.00	2
7	Foreclosure Prevention	No			2	\$7,500			\$0.00	\$15,000.00	\$15,000.00	2
3	Manufactured Housing Rehab/Emerg Repairs	No							\$0.00	\$0.00	\$0.00	0
28	Manufactured Housing Relocation Assistance	No							\$0.00	\$0.00	\$0.00	0
29	Manufactured Housing Lot Rent Assistance	No							\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		4		8		1		\$660,000.00	\$15,000.00	\$675,000.00	13
Purchase Price Limits:			New	\$ 313,000	Existing	\$ 258,000						

OK

OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
21	New Construction	Yes	2	\$25,000	2	\$25,000			\$100,000.00	\$0.00	\$100,000.00	4
14	Rehabilitation	Yes	3	\$25,000	2	\$25,000			\$125,000.00	\$0.00	\$125,000.00	5
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		5		4		0		\$225,000.00	\$0.00	\$225,000.00	9
Administration Fees			\$ 100,000		10%		OK					
Home Ownership Counseling												
Total All Funds			\$ 1,000,000		OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		88.5%	OK
Homeownership % (65% requirement)		67.5%	OK
Rental Restriction (25%)		22.5%	OK
Very-Low Income (30% requirement)	\$ 305,000	30.5%	OK
Low Income (30% requirement)	\$ 580,000	58.0%	OK
Moderate Income	\$ 15,000	1.5%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2028-2029												
Name of Local Government:			Gainesville									
Estimated Funds (Anticipated allocation only):			\$ 1,000,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	1	\$30,000	1	\$30,000			\$60,000.00	\$0.00	\$60,000.00	2
3	Owner Occupied Rehabilitation	Yes	1	\$90,000	1	\$90,000			\$180,000.00	\$0.00	\$180,000.00	2
4	Owner Occupied Rehabilitation	Yes			1	\$225,000			\$225,000.00	\$0.00	\$225,000.00	1
1	Purchase Assistance with Rehab	Yes	2	\$30,000	1	\$20,000	1	\$15,000	\$95,000.00	\$0.00	\$95,000.00	4
10	New Construction	Yes			2	\$50,000			\$100,000.00	\$0.00	\$100,000.00	2
7	Foreclosure Prevention	No			2	\$7,500			\$0.00	\$15,000.00	\$15,000.00	2
3	Manufactured Housing Rehab/Emerg Repairs	No							\$0.00	\$0.00	\$0.00	0
28	Manufactured Housing Relocation Assistance	No							\$0.00	\$0.00	\$0.00	0
29	Manufactured Housing Lot Rent Assistance	No							\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		4		8		1		\$660,000.00	\$15,000.00	\$675,000.00	13
Purchase Price Limits:			New	\$ 313,000	Existing	\$ 258,000						

OK

OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
21	New Construction	Yes	2	\$25,000	2	\$25,000			\$100,000.00	\$0.00	\$100,000.00	4
14	Rehabilitation	Yes	3	\$25,000	2	\$25,000			\$125,000.00	\$0.00	\$125,000.00	5
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		5		4		0		\$225,000.00	\$0.00	\$225,000.00	9
Administration Fees			\$ 100,000		10%		OK					
Home Ownership Counseling												
Total All Funds			\$ 1,000,000		OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		88.5%	OK
Homeownership % (65% requirement)		67.5%	OK
Rental Restriction (25%)		22.5%	OK
Very-Low Income (30% requirement)	\$ 305,000	30.5%	OK
Low Income (30% requirement)	\$ 580,000	58.0%	OK
Moderate Income	\$ 15,000	1.5%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

City of Gainesville

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.
- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County)

Type Name and Title

Daniel M. Nee, City Attorney

Date

8.10.20

(Seal)

City of Gainesville



Kristen J. Bryant, JD, CMC
City Clerk

Office of the City Clerk

PO Box 490,
Station 18
Gainesville, Florida 32627
BryantK1@gainesvillefl.gov
Office 352 334 5016 | Direct 352 393 8441

**STATE OF FLORIDA
COUNTY OF ALACHUA**

I, Kristen J. Bryant, the duly appointed and qualified City Clerk of the City of Gainesville, Florida, a municipal corporation, do hereby certify that a true record of this resolution was made by me in Resolution No. 2026-490. The resolution was duly and regularly adopted by the Gainesville City Commission, on August 6th, 2026.

IN WITNESS, WHEREOF, I have hereunto set my hand and affixed the official seal of the City of Gainesville, Florida this 10th day of August A.D., 2026

City Clerk

RESOLUTION NO. 2026-490

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF GAINESVILLE, FLORIDA, APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE MAYOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; REPEALING RESOLUTION NUMBER 2026-238; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one-to three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by section 420.9075, Florida Statutes, it is found that five (5) percent of the local housing distribution plus five (5) percent of program income is insufficient to

adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed ten (10) percent of the local housing distribution plus five (5) percent of program income deposited into the trust fund, except that small counties, as defined in section 120.52(19), Florida Statutes, and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to ten (10) percent of program income for administrative costs; and

WHEREAS, after Resolution No. 2026-238 was adopted on April 16, 2026, the Housing and Community Development Division prepared a revised three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Commission finds that it is in the best interest of the public for the City of Gainesville to submit the revised Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

WHEREAS, the purpose of this resolution is to incorporate a revised Local Housing Assistance Plan, which was revised in order to incorporate additional requirements.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF GAINESVILLE, FLORIDA:

Section 1: The City Commission of the City of Gainesville hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2026-2027, 2027-2028, 2028-2029.

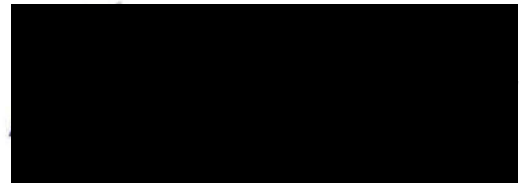
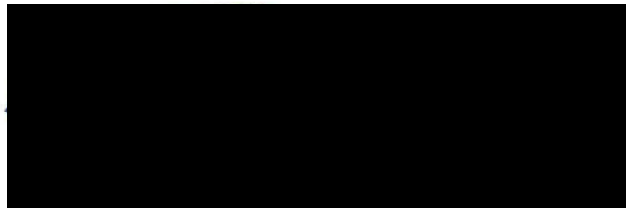
Section 2: The Mayor is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the

Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

Section 3: This resolution shall take effect immediately upon its adoption.

Section 4: Resolution Number 2026-238 adopted April 16, 2026 is repealed.

PASSED AND ADOPTED this 6th day of August, 2026 .



Approved as to Form and Legality:

A handwritten signature in blue ink, appearing to read "D. Nee", written over a horizontal line.

Daniel M. Nee, City Attorney