

RESOLUTION NO. _____
PASSED _____

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF GAINESVILLE, FLORIDA, APPROVING THE CITY OF GAINESVILLE LOCAL HOUSING ASSISTANCE PROGRAM FOR STATE FISCAL YEARS 2002-2003 THROUGH 2004-2005; ESTABLISHING THE SHIP AWARD FOR THE MAXIMUM COST PER UNIT FOR ELIGIBLE HOUSING AND THE MAXIMUM SHIP FUNDS ALLOWABLE FOR EACH AFFORDABLE HOUSING STRATEGY; AUTHORIZING AN ADMINISTRATIVE EXPENSES ALLOCATION NOT TO EXCEED TEN PERCENT OF TOTAL ALLOCATION FOR FISCAL YEARS 2002-2003 THROUGH 2004-2005; AUTHORIZING THE CITY MANAGER TO EXECUTE REQUIRED DOCUMENTS AND CERTIFICATIONS; AUTHORIZING SUBMISSION OF THE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State Housing Initiatives Partnership Act, Section 420.907 – 420.9079, Florida Statutes, (hereinafter referred to as the "SHIP Act") and Chapter 67-37, Florida Administrative Code, (hereinafter referred to as the "SHIP Rule") establish the requirements for a local housing assistance program to implement the SHIP Act; and

WHEREAS, the Act requires that in order to qualify for funding, local governments develop a one to three year Local Housing Assistance Plan outlining how funds will be used for each state fiscal year; and

WHEREAS, the SHIP Act and SHIP Rule provide that the cost of administering the local housing assistance program may not exceed five percent of the local housing distribution moneys and program income deposited into the trust fund unless the local governing body finds, by resolution, that five percent is insufficient to adequately pay the necessary cost of administering the local housing assistance plan; and

WHEREAS, the Act also requires adoption of a Local Housing Assistance Plan and any plan amendments; and

WHEREAS, the Act also requires adoption of statement of average cost per unit and maximum cost per for eligible housing benefiting from a SHIP award and a statement of the average SHIP funds and maximum SHIP funds allowable for each strategy pursuant to the SHIP Program; and

WHEREAS, it is in the best interest of the City of Gainesville to qualify for said revenues, such action is for a valid City purpose; and

NOW, THEREFORE, be it resolved by the City Commission of the City of Gainesville, Florida:

1. That the City of Gainesville Local Housing Assistance Plan for state fiscal years 2002-2003 through 2004-2005 is hereby approved.
2. That the average cost per unit and the maximum cost per unit for eligible housing benefiting from a SHIP award and the average SHIP funds and maximum SHIP funds allowable for each strategy pursuant to the City of Gainesville Local Housing Assistance Plan for fiscal years 2002-2003 through 2004-2005 is established as provided in said Local Housing Assistance Plan.
3. That the City of Gainesville had determined that five percent (5%) of the local housing distribution plus program income is insufficient to adequately pay the administrative cost of the SHIP Program and has made a provision increasing administrative expense to not more than ten percent (10%).

4. That the City Manager of the City of Gainesville or his designee is authorized to submit the Local housing Assistance Plan, a copy of which is attached hereto and made part hereof, to the State of Florida Housing Finance Corporation for its review and approval.
5. That the City Manager of the City of Gainesville or his designee is authorized and empowered to execute the certifications peculiar to the Local Housing Assistance Plan on behalf of the City of Gainesville.
6. The City Manager or his designee is authorized and directed to do all things necessary and proper in order to carry out the terms and conditions of said grant and this resolution.
7. That this Resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS _____ DAY OF _____, 2002

Tom D. Bussing, Mayor
City of Gainesville

ATTEST:

Kurt M. Lannon Jr.
Clerk of the Commission

APPROVED AS TO FORM AND LEGALITY:

Marion J. Radson
City Attorney

City of Gainesville



State Housing Initiatives

Partnership

(S.H.I.P)

LOCAL HOUSING ASSISTANCE PLAN

State Fiscal Years: 2002-2003, 2003-2004, 2004-2005

Prepared By: City of Gainesville Housing Division

March 15, 2002



**CITY OF GAINESVILLE
STATE HOUSING INITIATIVES PARTNERSHIP (SHIP)
LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

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I. PROGRAM DESCRIPTION

A. Name of the Participating Local Government

The City of Gainesville (City)

B. Introduction

The Local Housing Assistance Plan (LHAP) was prepared for the City's participation in the State Housing Initiatives Partnership (SHIP) Program, in compliance with Section 420.907, Florida Statutes Chapter 67-37, Florida Administrative Code.

The LHAP conforms with the City's Comprehensive Plan: 2000-2010, adopted by Ordinance #991268, as amended, with the Housing Element. The SHIP Program is administered by the City's Housing Division, which also implements and administers the City's Comprehensive Housing Program. The LHAP describes the SHIP program activities for the utilization of funds through public/private partnerships to develop and preserve affordable housing in the City. The LHAP addresses affordable housing needs in the community such as homeownership, housing rehabilitation, new construction, rental activities, downpayment assistance, mortgage foreclosure intervention, and special needs housing. The LHAP will provide affordable housing opportunities for eligible residents within the incorporated areas of the City, except as may otherwise be provided through the Inter-local Agreement with Alachua County.

C. State Fiscal Year(s) of the Plan. The effective period of this program will be for three years from July 1, 2002 to June 30, 2005.

D. Public Input in Developing the Plan. The LHAP was prepared by the City of Gainesville Housing Division and presented to the SHIP Executive Committee on March 21, 2002. During March 2002, public input on the LHAP was solicited through newspaper advertisements, meeting notices and a public meeting. The City's Planning Division also reviewed the LHAP for consistency with the Comprehensive Plan.

E. Support Services. Residents/Sub recipients of SHIP-assisted housing may receive support from various organizations during the course of their project. The City provides support services such as, application processing, credit counseling, default counseling, homeownership education, participation in community housing related workshops and committees, technical assistance, and sponsors community housing related events. **Attachment 1** identifies the support services and housing providers in the Gainesville community.

E1. Homeownership Counseling and Education.

a. **Description of activities.**

The City Housing Division is a HUD Certified Housing Counseling Agency. Homeownership education is an important component of the City's Comprehensive Housing Program. The Housing Counseling Program is designed to provide counseling services to residents who participate in the City's housing programs, which include activities such as pre-purchase education, post-purchase education, delinquent and default prevention, credit and budget management, and home improvement and maintenance. Residents of SHIP-assisted housing may receive housing counseling services during the course of their project.

Homebuyer Education and Training Course

Funds will be available to provide homeownership training and counseling for homebuyers who are utilizing SHIP funds under any of the home ownership strategies. This course is mandatory for all beneficiaries of the homeownership programs. The training, offered free of charge, includes a video and workbook covering the subjects of financing, family budgeting, home maintenance and credit/mortgage counseling. Persons completing the course will receive a certificate.

Post Purchase Program

Funds will be available to provide post-purchase homeownership training and counseling for residents who received SHIP funds. The purpose of the program is to assist residents with the transition into homeownership by providing training and education on topics such as, neighborhood planning, maintaining good credit, mortgage delinquency and default, budgeting, home maintenance/housekeeping and homeowner's association training.

The goals of the program are to encourage residents to continue home maintenance, expand the awareness of needs in their neighborhood and take an active role in solving neighborhood problems to build stronger community relationships. This program is optional for beneficiaries of the City's New Construction Program. The training is offered free of charge to the participants.

- b. **State Fiscal Year.** 2002-2005
- c. **Income category proposed to be served.** Very Low, Low, and Moderate households as defined by this plan are eligible.
- d. **Selection criteria for eligible households or sponsors.** The program will be available to all potential SHIP beneficiaries. The program will be administered by the City Housing Division.
- e. **Other funds leveraged.** CDBG, HOME and other in-kind services.

II. INTERLOCAL AGREEMENT

The City of Gainesville has entered into an Interlocal Agreement with Alachua County (County) for the purpose of administering the Special Needs Housing Program. The referenced agreement is attached hereto. **See Attachment 2.**

III. LOCAL HOUSING PARTNERSHIPS

A. Description of Efforts Made to Facilitate Local Housing Partnerships

The City and Alachua County, in conjunction with community-based organizations, for-profit housing developers, lending institutions, nonprofit providers of affordable housing, providers of professional services relating to affordable housing and social service organizations working on behalf of persons with special housing needs shall implement its local housing assistance program. The LHAP will continue to be implemented through the Alachua County/City of Gainesville Local Housing Assistance Partnership. The Partnership was jointly created as an informal entity by the City of Gainesville and Alachua County to oversee and assist in the implementation of the housing assistance programs of both jurisdictions.

In the initial development of the Local Housing Partnership, 7 committees were established, including a governing Executive Committee, consisting of the chairs of the other 6 committees. This structure had been put in place to facilitate participation and guidance of private and public local housing partners such as lenders, builders, Realtors, community based organizations, public agencies, educational institutions, and others. The Community Based Organization Committee continues to meet and has developed a program designed to educate tenants to become responsible renters, and to prepare them to eventually become responsible candidates for home ownership.

As the SHIP program has grown and matured, the need for a more streamlined, sustainable structure has emerged. Many of the initial committees are no longer needed, impacting on the membership of the Executive Committee. While the need for continued participation in the Local Housing Partnership remains, new avenues are being explored to ensure a more effective partnership. The City may establish a SHIP Steering Committee in partnership with the County. The SHIP Steering Committee could assist with the development of program strategies, assist in the selection of eligible sponsors for SHIP funds, provide guidance and assistance in program marketing, home ownership and training. The joint advertising and awarding of special needs funds could also be accomplished through this committee.

B. Describe How Resources Were Combined through the Partnership to Reduce the Cost of Housing

The City/County SHIP Partnership supports the combination of funds from private/public resources to reduce the costs and improve the conditions of housing in the community. Listed below are examples of how resources have been combined to reduce the cost of housing:

1. Local lenders participate in the SHIP Program by providing affordable mortgage loans (95% -100% loan-to-value) and leveraged with the SHIP Downpayment Assistance and subsidy funding from other housing providers, provides an opportunity for very low and low-income households to purchase homes with a lower downpayment and affordable monthly payments.
2. The City leverages SHIP funds with HOME, CDBG and other funding sources to provide housing rehabilitation assistance to very low and low-income homeowners.
3. The City leverages SHIP funds with HOME, CDBG, State HOME, local revenue and private funds to provide affordable new homes through the New Construction Program. Due to the combination of federal, state and local funding sources, the local lenders on average provide affordable mortgage loans (45% to 70% loan-to-value).

4. The SHIP Special Needs Program provides local agencies with the opportunity to develop projects by leveraging funds with the HUD Continuum of Care Program, HOME, CDBG, and private capital. Incentives for leveraging are provided in the administration of all program activities involving sponsor agencies on a competitive basis.

IV. LOCAL HOUSING ASSISTANCE PROGRAM STRATEGIES

The 2002-2005 SHIP Program will enable the City to continue to develop and implement several strategies that target specific housing needs that are identified in the Housing Element of the City's Comprehensive Plan. The Housing Element, adopted on March 4, 2002, contains a set of goals, objectives and policies that guide the formation of strategies under the SHIP Program. These affordable housing objectives, goals and policies are summarized in **Attachment 3**. SHIP funds may be used for both homeownership and rental housing activities. At least 65% of the SHIP funds must be used for homeownership activities; and at least 75% of the SHIP funds must be expended on construction, rehabilitation or emergency repairs of affordable eligible housing.

A. Home Ownership:

1. NEW CONSTRUCTION PROGRAM (NCP)

- a) **Description of Activities.** The New Construction Program (NCP) will facilitate the construction and development of new homes within the City. The primary goal of the NCP is to provide affordable housing opportunities within the City limits of Gainesville. The City will construct new homes for resale to very low, low and moderate-income first-time homebuyers. Homes will be constructed on vacant lots located in existing neighborhoods and subdivisions. The NCP will also include the development of new subdivisions within the City. The NCP will address the need to provide decent, safe and affordable homes to very low, low, and moderate-income families. This will be accomplished by reducing the cost of capital, land and construction costs typically charged to the homebuyer. Funds will be used as a subsidy to provide subordinate second mortgage financing to make the new homes affordable. Funds will be provided to eligible first-time homebuyers who purchase a home through the City's NCP.

The applicant(s) must be a first-time homebuyer, defined as persons who have not owned a home other than a mobile home or a manufactured (HUD-certified) home during the three year period immediately prior to purchase with SHIP funds, except that the following persons shall not be excluded from consideration as a first-time homebuyer: 1) Single parent, as defined by HUD, 2) Displaced homemaker, as defined by HUD or 3) an applicant(s) who live in a substandard dwelling that costs more to rehabilitate than build a new dwelling to bring the structure in compliance with the local building and housing codes.

- b) **State Fiscal Year.** 2002-2005
- c) **Income category proposed to be served.** Very Low, Low, and Moderate-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- d) **Selection criteria for eligible households.** Funds are made available based on a first-come, first-ready basis. If funds are not available, then the City will establish a waiting list program.

- e) **Maximum Award.** The maximum award \$25,000. The average award is estimated to be \$19,000 per unit. Based on the cost to construct the new home, the funds will be provided as follows: ● **Tier 1:** up to maximum of a \$10,000, zero-interest, 10-year deferred payment loan; ● **Tier 2:** **Tier 1** plus a maximum of a \$15,000, zero-interest, 10 (ten)-year due on sale loan.
- f) **Recapture Provisions.** A subordinate mortgage is recorded on the property. The mortgage is a 10- year zero-interest rate, deferred payment and a 10-year non-amortizing due on sale. As long as the recipient continues to own and occupy the property as a principal residence, then on each of the first ten (10) anniversaries of the closing settlement, the deferred payment is forgiven 10% per year. If the recipient defaults on the terms of the mortgage, then the un-prorated portion of the deferred payment and due-on-sale shall become due and payable.
- g) **Other Funds Leveraged.** The New Construction Program funds are leveraged with CDBG, HOME, State HOME, Flex, local revenue and private/public lending sources.

2. DOWNPAYMENT ASSISTANCE PROGRAM

- a) **Description of Activities.**
Funds are provided to assist eligible first-time homebuyers with purchasing a new or existing home. To qualify, applicants must be income eligible under SHIP guidelines and select a home for purchase that meets the SHIP criteria. The homebuyer must pay a minimum of 2% of the sales price of the home. Only the amount of SHIP subsidy required to close will be awarded. The program is advertised when funds are available and a waiting list is maintained on a first-come-first ready basis. The primary lender submits the initial SHIP loan application to the City for review and approval. The funds are disbursed at the loan closing settlement. The applicant(s) must be a first-time homebuyer, defined as persons who have not owned a home other than a mobile home or a manufactured (HUD-certified) home during the three year period immediately prior to purchase with SHIP funds, except that the following persons shall not be excluded from consideration as a first-time homebuyer: 1) Single parent, as defined by HUD, 2) Displaced homemaker, as defined by HUD or 3) an applicant(s) who live in a substandard dwelling that costs more to rehabilitate than build a new dwelling to bring the structure in compliance with the local building and housing codes.
- b) **State Fiscal Year.** 2002-2005
- c) **Income category proposed to be served.** Very Low and Low-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- d) **Selection criteria for eligible households.** Funds are made available based on a first-come, first-ready basis. If funds are not available, then the City will establish a waiting list program.
- e) **Maximum Award.** The maximum award \$3,500. The average award is estimated to be \$3,000 per unit.
- f) **Recapture Provisions.** A subordinate mortgage is recorded on the property. The mortgage is a 10-year zero-interest rate, deferred payment loan. As long as the recipient continues to own and occupy the property as a principal residence, then on each of the first ten (10) anniversaries of the date of the closing settlement, the mortgage is forgiven 10% per year. If the recipient defaults on the terms mortgage, then the un-prorated portion of the loan shall become due and payable.
- g) **Other Funds Leveraged.** Downpayment Assistance funds are leveraged primarily with private/public lending sources.

3. DOWNPAYMENT ASSISTANCE PROGRAM- NEW CONSTRUCTION

- a) **Description of Activities.** The City will use SHIP funds to provide downpayment and closing costs assistance to eligible first-time homebuyers who purchase homes through the City's New Construction Program (i.e., Cedar Grove II, etc). To qualify, applicants must be income eligible under SHIP guidelines and select a home for purchase that meets the SHIP criteria. The homebuyer must pay a minimum of 2% of the sales price of the home. The maximum subsidy award will be provided to the beneficiary. The program is advertised when funds are available and a waiting list is maintained on a first-come-first ready basis. The funds are disbursed at the loan closing settlement. The applicant(s) must be a first-time homebuyer, defined as persons who have not owned a home other than a mobile home or a manufactured (HUD-certified) home during the three year period immediately prior to purchase with SHIP funds, except that the following persons shall not be excluded from consideration as a first-time homebuyer: 1) Single parent, as defined by HUD, 2) Displaced homemaker, as defined by HUD or 3) an applicant(s) who live in a substandard dwelling that costs more to rehabilitate than build a new dwelling to bring the structure in compliance with the local building and housing codes.
- b) **State Fiscal Year.** 2002-2005
- c) **Income category proposed to be served.** Very low, Low and Moderate-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- d) **Selection criteria for eligible households.** Funds are made available based on a first-come, first-ready basis. If funds are not available, then the City will establish a waiting list program.
- e) **Maximum Award.** The maximum award \$4,000. The average award is estimated at \$4,000 per unit.
- f) **Recapture Provisions.** A subordinate mortgage is recorded on the property. The mortgage is a 10-year zero-interest rate, deferred payment loan. As long as the recipient continues to own and occupy the property as a principal residence, then on each of the first ten (10) anniversaries of the date of the closing settlement, the mortgage is forgiven 10% per year. If the recipient defaults on the terms mortgage, then the un-prorated portion of the loan shall become due and payable.
- g) **Other Funds Leveraged.** Downpayment Assistance New Construction funds are leveraged primarily with CDBG, HOME, State HOME, and other private/public funding sources.

4. EMERGENCY REPAIR PROGRAM (ERP)

- a) **Description of Activities.** The Emergency Repair Program (ERP) provides emergency housing repair to very low and low-income homeowners within the City of Gainesville, with particular focus on worst case housing and retrofit needs. This program addresses the emergency repair needs of clients who are already on the City's owner-occupied rehab waiting list. The primary objective is to reduce the total rehabilitation cost by correcting major problems such as roof, electrical, plumbing, gas leaks, heating and handicap accessibility retrofit before they become worse and more expensive to repair. Once emergency repairs are completed, the client is reentered on the waiting list for owner-occupied rehabilitation at a later date.
- b) **State Fiscal Year.** 2002-2005

- c) **Income category proposed to be served.** Very Low and Low-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- d) **Selection criteria for eligible households.** Funds are made available based on a first-come, first-served basis. If funds are not available, then the City will establish a waiting list program.
- e) **Maximum Award.** The maximum award \$10,000. The average award is expected to be is estimated to be \$8,000 per unit.
- f) **Recapture Provisions.** A subordinate mortgage is recorded on the property. The mortgage is a 10-year zero-interest rate, deferred payment loan. As long as the recipient continues to own and occupy the property as a principal residence, then on each of the first ten (10) anniversaries of the date of the closing settlement, the mortgage is forgiven 10% per year. If the recipient defaults on the terms mortgage, then the un-prorated portion of the loan shall become due and payable.
- g) **Other Funds Leveraged.** ERP funds are leveraged primarily with the City's public funding sources such as CDBG and HOME. When the cost and scope of work make it non-feasible to complete a project, funding for the ERP Program may be pooled with the Roof and/or Flexible Financing Programs.

5. ROOF REPAIR PROGRAM

- a) **Description of Activities.** The Roof Repair Program is a subsection of the Emergency Repair Program. This program addresses the roof repair needs of clients who are already on the City's owner-occupied rehab waiting list. Roof replacement is the largest requested emergency item. Roof replacement is a costly repair if replacement is delayed. Typically wood, ceilings and insulation are damaged by deferred roof repairs. This program works efficiently with the ERP to provide cost effective use of program dollars through early intervention. Eligible repairs will be limited to the roof of the structure. The primary objective is to reduce the total rehabilitation cost by correcting major problems before they become worse and more expensive to repair. Once roof repairs are completed, the client is reentered on the waiting list for owner-occupied rehabilitation at a later date.
- b) **State Fiscal Year.** 2002-2005
- c) **Income category proposed to be served.** Very Low and Low-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- d) **Selection criteria for eligible households.** Funds are made available based on a first-come, first-served basis. If funds are not available, then the City will establish a waiting list program.
- e) **Maximum Award.** The maximum award \$5,000. The average award is estimated to be \$4,000 per unit.
- f) **Recapture Provisions.** A subordinate mortgage is recorded on the property. The mortgage is a 10-year zero-interest rate, deferred payment loan. As long as the recipient continues to own and occupy the property as a principal residence, then on each of the first ten (10) anniversaries of the date of the closing settlement, the mortgage is forgiven 10% per year. If the recipient defaults on the terms mortgage, then the un-prorated portion of the loan shall become due and payable.
- g) **Other Funds Leveraged.** Roof Repair funds are leveraged primarily with the City's public funding sources such as CDBG and HOME. When the cost and scope of work make it non-feasible to complete a project, funding for the Roof Program may be pooled with the Flexible Financing Program.

6. MODERATE REHABILITATION PROGRAM (MOD REHAB)

- a) **Description of Activities.** The Moderate Rehabilitation Program (Mod Rehab) will address the deterioration of homes occupied by very low and low-income families in the City. This program addresses the repair needs of clients who are already on the City's owner-occupied rehabilitation waiting list. The Mod Rehab Program will cover health and safety type repairs that can not be resolved under the existing Emergency Repair Program (ERP) because of types of repairs required and the cost to correct these repair items. These homes often have serious health and safety problems that are a combination of emergency repair needs that exceed the normal program funding limits. These repairs include leaking roofs, inadequate or no heating, plumbing problems, and structural and electrical problems. These items are normally addressed one or two at a time in the ERP Program. Often the homes in the ERP Program are in such disrepair that most of the repair items have to be addressed. For this reason, the Mod Rehab Program will be used as an alternative when the cost of correcting health and safety type problems exceed ERP funding limits. The Mod Rehab program will not address all of the code violations, but will provide a method to take care of most of the health and safety repair items that exist in a home.
- b) **State Fiscal Year.** 2002-2005
- c) **Income category proposed to be served.** Very Low and Low-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- d) **Selection criteria for eligible households.** Funds are made available based on a first-come, first-served basis. If funds are not available, then the City will establish a waiting list program.
- e) **Maximum Award.** The maximum award \$20,000. The average award is estimated to be \$18,000 per unit.
- f) **Recapture Provisions.** A subordinate mortgage is recorded on the property. The mortgage is a 10-year non-amortizing, deferred payment loan. As long as the recipient continues to own and occupy the property as a principal residence, then on each of the first ten (10) anniversaries of the date of the closing settlement, the mortgage is forgiven 10% per year. If the recipient defaults on the terms mortgage, then the un-prorated portion of the loan shall become due and payable.
- g) **Other Funds Leveraged.** Mod Rehab funds are leveraged primarily with the City's public funding sources such as CDBG and HOME. When the cost and scope of work make it non-feasible to complete a project, funding for the Mod Rehab Program may be pooled with the Roof and/or Flexible Financing Programs.

7. HOUSING RECONSTRUCTION PROGRAM (HRP)

- a) **Description of Activities.** The Housing Reconstruction Program (HRP) will address the housing needs of very low and low-income homeowners whose units are infeasible to rehabilitate due to the major code violations, and the exorbitant cost of repairs required to make these dwellings meet the minimum housing code requirements. Funding for this program will be reserved for homeowners who are already on the City's owner-occupied rehabilitation waiting list. The HRP program will assist a homeowner with demolishing the existing home and rebuilding a new home on the same site. The house plans will be provided from the City's Affordable Homes Library. If applicable, the city may provide temporary relocation assistance to a homeowner in accordance with the guidelines of the City's Optional Relocation Policy.

- b) **State Fiscal Year.** 2002-2005
- c) **Income category proposed to be served.** Very Low and Low-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- d) **Selection criteria for eligible households.** Funds are made available based on a first-come, first-served basis. If funds are not available, then the City will establish a waiting list program.
- e) **Maximum Award.** The maximum award is \$55,000. The average award is estimated to be \$50,000 per unit. Based on the cost to construct the new home, the funds will be provided as follows: ☛ **Tier 1:** a maximum of a \$20,000, zero-interest 10 (ten)-year grant ☛ **Tier 2:** Tier 1 plus a maximum of a \$20,000, zero-interest, 10 (ten)-year deferred payment loan; ☛ **Tier 3:** up to a maximum of a \$15,000, zero-interest, 10 year due on sale loan.
- f) **Recapture Provisions.** A subordinate mortgage is recorded on the property. The mortgage is a 10-year zero-interest rate, deferred payment loan and a 10-year zero-interest rate due on sale loan. As long as the recipient continues to own and occupy the property as a principal residence, then on each of the first ten (10) anniversaries of the closing settlement, the deferred payment is forgiven 10% per year. If the recipient defaults on the terms of the mortgage, then the un-prorated portion of the deferred payment and due-on-sale shall become due and payable. If the recipient defaults on the terms grant, then the un-prorated portion of the grant will not be recaptured.
- g) **Other Funds Leveraged.** HRP funds are leveraged primarily with the City's public funding sources such as CDBG and HOME. When the cost and scope of work make it non-feasible to complete a project, funding for the Roof Program may be pooled with the Flexible Financing Program.

8. FLEXIBLE FINANCING (FLEX)

- a) **Description of Activities.** The SHIP Flexible Financing Assistance Program will be used to fund improvements and construction related expenses for new and/or existing owner-occupied single-family housing units. Flexible Financing may be used for construction expenses such as, on-site improvements, construction interest loan payments on housing projects, landscaping, fencing, appraisals, survey property inspections, energy efficiency inspections, closing costs and other related construction expenses. Flex Funds are reserved for homes that are constructed or rehabilitated directly by the City.
- b) **State Fiscal Year.** 2002-2005
- c) **Income category proposed to be served.** Very Low, Low and Moderate-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- d) **Selection criteria for eligible households.** Funds are made available based on a first-come, first-served basis. If funds are not available, then the City will establish a waiting list program.
- e) **Maximum Award.** The maximum award is \$5,000. The average award is estimated to be \$4,000 per unit.
- f) **Recapture Provisions.** Assistance will be provided in the form of a grant, so individual recipients will not be required to repay funds used for flexible financing.
- g) **Other Funds Leveraged.** Flex funds are leveraged primarily with the City's public funding sources such as CDBG, HOME, local revenue and State HOME.

9. FENCE PROGRAM-CEDAR GROVE II

- a) **Description of Activities**
To maintain uniformity in the Cedar Grove II development, the City of Gainesville has created a fencing program to help defray some of the expenses of producing a consistent, uniform look for the Cedar Grove area. The fencing will also add to the aesthetics and character in the Cedar Grove II neighborhood. No fences shall be erected without the prior approval of the Architectural Control Committee in order to promote the continued unity of the neighborhood. No chain link fences are allowed. Privacy fences shall be allowed in areas as per the pre-approved fencing layout for the Cedar Grove II homes.
- b) **State Fiscal Year.** 2002-2005
- c) **Income category proposed to be served.** Very Low, Low and Moderate-income households as defined by the U. S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida for use in the SHIP Program.
- d) **Selection Criteria for eligible households.** Funds will be made available to eligible families in on a first-come first-served basis. If funds are not available, then the City will establish a waiting list program.
- e) **Maximum Award.** The maximum award \$3,000. The average award is estimated to be \$2,500 per unit.
- f) **Recapture Provision.** Assistance will be provided in the form of a grant, so recipients will not be required to repay funds used for fence program.
- g) **Other Funds Leveraged.** The Fence Program funds may be leveraged primarily with private funding sources.

10. MORTGAGE FORECLOSURE INTERVENTION PROGRAM (MFI)

- a) **Description of Activities.** The Mortgage Foreclosure Intervention Program (MFI) offers qualified homeowners an opportunity to avoid foreclosure and retain their homes. Funds will be provided as a grant to eligible homeowners to assist with bringing their mortgage payments current prior to the start of the foreclosure process. Eligible expenses include delinquent mortgage payments (principal, interest, taxes and insurance), attorney's fees, late fees and other customary fees.
- b) **State Fiscal Year.** 2002-2005
- c) **Income category proposed to be served.** Very Low, Low and Moderate-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- d) **Selection criteria for eligible households.** Funds are made available based on a first-come, first-served basis. If funds are not available, then the City will establish a waiting list program.
- e) **Maximum Award.** The maximum award is \$4,000. The average award is estimated to be \$3,500 per unit.

- f) **Recapture Provisions.** Assistance will be provided in the form of a grant, so individual recipients will not be required to repay funds used for mortgage foreclosure intervention.
- g) **Other Funds Leveraged.** MFI funds are leveraged primarily with the private lending sources.

11. DISASTER MITIGATION/RECOVERY

- a) **Description of Activities.** In the event of a federal, state or local declared natural disaster, the City of Gainesville will provide disaster mitigation and/or recovery funds to assist income eligible households in the City of Gainesville for the purpose of repairing/rebuilding eligible housing directly affected by the disaster. The damaged to the homes must be declared a natural disaster. Eligible expenses include the purchase of emergency supplies to weather proof damaged homes, interim repairs to a unit to avoid further damage, tree and debris removal required to make the housing unit habitable, and post-disaster assistance for non-insured repairs required for the unit to meet the City of Gainesville minimum housing standards. Funds may not be used to repair or purchase mobile homes. Funds may be used to remove a mobile home destroyed in a natural disaster.

This strategy will only be implemented in the event of a natural disaster affecting part or all of the City of Gainesville. The City Commission reserves the right to transfer unencumbered SHIP funds to this contingency strategy. Staff will work with the Alachua County Emergency Management Office and FEMA officials to determine areas of need. SHIP funds will be used to leverage private insurance, FEMA funding, and other special funding available.

- b) **State Fiscal Year.** 2002-2005
- c) **Income category proposed to be served.** Very Low and Low-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- d) **Selection criteria for eligible households.** Funds are made available based on a first-come, first-served basis. If funds are not available, then the City will establish a waiting list program. Applicants must own and occupy the property as a principal residence.
- e) **Maximum Award.** The maximum award is \$2,000. The average award is estimated to be \$1,500 per unit.
- f) **Recapture Provisions.** Assistance will be provided in the form of a grant, so recipients will not be required to repay funds used for disaster recovery.

B. Rental Housing:

1. SPECIAL NEEDS PROGRAM

- a) **Description of Activities.** Development of special needs housing is an eligible activity and is considered as rental housing construction or rehabilitation. Through an inter-local agreement, the City of Gainesville and Alachua County will jointly sponsor a fund targeted to the construction and rehabilitation housing for persons with special needs. Funds will be available for qualified sponsors who serve households with special housing needs, as defined by Chapter 67-37.002 (13) Florida Administrative Code. These include, but are not necessarily limited to the: 1) homeless; 2) disabled; 3) persons with HIV/AIDS; 4) mentally ill; 5) battered women; and/or 6) runaway children or youth. New construction, rehabilitation, weatherization, code compliance, emergency repairs, accessibility for disabled persons, and conversions are eligible activities. Special needs housing facilities are not restricted as to geographical location, but must be located within Alachua County.
- b) **State Fiscal Year.** 2002-2005
- c) **Income category proposed to be served.** Very Low and Low-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program. Housing must meet income certification guidelines as provided in the Special Needs Income Certification Plan & Monitoring Strategy.
- d) **Selection criteria for eligible households.** The City and County will advertise availability of funds. Qualified non-profit sponsors may compete for SHIP funds. Sponsors are selected according to the procedures and selections criteria shown in **Attachment 4**. Special needs housing is made available by sponsors to eligible households on a most needed first –come, first –served basis. To qualify, applicants must be income eligible under SHIP guidelines and select housing offered by a qualified SHIP funded sponsors; and the housing must meet SHIP criteria. "Low-income person" or "low-income household" means one or more natural persons or a family that has a total annual gross household income that does not exceed 80 percent of the median annual income adjusted for family size for households within the metropolitan statistical area, the county, or the non-metropolitan median for the state, whichever amount is greatest. With respect to rental units, the low-income household's annual income at the time of initial occupancy may not exceed 80 percent of the areas' median income adjusted for family size. While occupying the rental unit, a low-income household's annual income may increase to an amount not to exceed 140 percent of 80 percent of the area's median income adjusted for family size. "Very-low-income person" or "very-low-income-household" means one or more natural persons or a family that has a total annual gross household income that does not exceed 50 percent of the median annual income adjusted for family size for households within the metropolitan statistical area, the county, or the nonmetropolitan median for the state, whichever is greatest. With respect to rental unit, a very-low-income household's ' annual income at the time of initial occupancy may not exceed 50 percent of the area's median income adjusted for family size. While occupying the rental unit, a very-low-income household's annual income may increase to an amount not to exceed 140 percent of 50 percent of the area's median income adjusted for family size.
- e) **Maximum Award.** The maximum award is \$6,000 per bedroom for each unit. The average award is estimated to be \$4,500 per unit.
- f) **Recapture Provisions.** Funds are provided to sponsors as a grant with no recapture provision. The housing must remain affordable and occupied by income eligible beneficiaries for a period of 15 years. All SHIP assisted rental properties offered for sale prior to the 15-year term of affordability must be subject to a right of first refusal for purchases at the current market value, less the amount of the SHIP subsidy, by eligible nonprofit organizations who would provide continued occupancy by eligible persons.

Rental units constructed, rehabilitated or otherwise assisted from the local housing assistance trust fund must be monitored at least annually for 15 years or the term of assistance, whichever is longer, for compliance with tenant income and affordability requirements. In determining the maximum allowable rents, 30 percent of the applicable income category divided by 12 months shall be used based on the number of bedrooms. A one-person household shall be used for an efficiency unit, and for units with separate bedrooms, one and one-half persons per bedroom shall be used. The Corporation will provide a rental limit chart based on the above calculation adjusted for bedroom size to the local governments annually.

- g) **Other Funds Leveraged**. Special Needs funds may be leveraged with a variety of funds, including private, federal, state and local resources.

Special Needs Strategy Income Certification Plan & Monitoring Strategy

It is recognized that special needs housing projects face unique situations that render some standard procedures, such as income certifications, difficult or impossible to comply with. For example, an emergency shelter does not have the time, manpower or resources to gather the essential documentation such as third party verifications, to verify that an individual meets program income requirements. For this reason, this plan provides alternative guidelines for determining income eligibility for special needs strategies. The following criteria shall be utilized for income certifications for the Special Needs Strategy:

Eligible persons shall include individuals, families and households that are determined by the City to have annual household incomes that are less than 80% of the median family gross income adjusted for family size as stipulated in the annual income limits published by the United States Department of Housing and Urban Development distributed and updated annually by the Florida Housing Finance Corporation. Annual gross income shall be determined under one of the following methods; 1) the Section 8 housing assistance payments programs in 24 C.F.R. part 5; 2) annual income as reported under the census long form ; 3) adjusted gross income as defined for purpose of reporting under Internal Revenue Services Form 1040 for individual federal annual income tax purposes; 4) projected annual income using the deposits from three months of bank statements; or 5) projected annual income using one month of pay stubs.

Within 30 days of executing a contract with a Special Needs sponsor, staff will review the sponsor's client records to determine which income certification procedures are applicable. City staff will review the unique income and asset documentation that is accessible to the applicant. Based upon this review, the applicant shall be deemed homeless if there is no access to income and shall be considered income eligible for residential placement. Special Needs project and income certification procedures will be defined as one of the following:

Stage One Housing Projects include those intended to serve those at risk of becoming homeless, economic homeless, situational homeless, or chronic homeless. The housing serves as an entry shelter that functions on an emergency basis to provide immediate shelter, stabilization, treatment, and case management. A checklist shall be provided by the sponsor agency containing all income information gathered for each resident.

Income Certification. Upon intake, gross family income will be determined through the use or information that is available including pay stubs, tax returns, verification from employers and financial institutions. Persons considered homeless according to HUD definition will be considered eligible. A determination of income eligibility shall be made upon provision of housing services.

Stage Two Housing. Projects which provide temporary housing, such as transitional shelters that function to provide family or personal accommodation for extended periods of time until the resident can move to permanent housing. Supportive services are coordinated and provide to the resident based on need. Income Certification. Anticipated annual gross income be certified according to standard SHIP rules, including the Section 8 housing assistance payments programs in 24 CFR, part 5 methodology.

Stage Three Housing. Permanent housing that will be affordable to persons with special needs. Supportive services and environmental modifications are provided as needed. The goal of the housing is to provide the greatest independence possible in the least restrictive setting with the purpose of enhancing the quality of life as well as functional abilities.

Income Certification. Anticipated annual gross income shall be certified according to standard SHIP rules, including the Section 8 housing assistance payments programs in 24 CFR, part 5 methodology.

Rental units constructed, rehabilitated, or otherwise assisted with SHIP funds must be monitored at least annually for 15 years for compliance with tenant income and affordability requirements. However, if the Florida Housing Finance Corporation provides the same monitoring and determination, the City will rely on such monitoring and determination of tenant eligibility. Annual monitoring shall be submitted to the city on a form provided by the city and shall include income level, race, age, amount of assistance provided, and other information. Maximum rents allowed are based on the number of bedrooms. Rents are provided annually by the Florida Housing Finance Corporation. The number of rental units for each SHIP assisted project to be monitored and considered assisted with SHIP funds shall be based upon the pro-rata share of SHIP funds invested in the development in relationship to the development cost. 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 non-profit organizations for purchase at the current market value for continued occupancy by eligible persons, as provided by Chapter 420.9075 (4)(f), Florida Statutes.

2. NEW RENTAL CONSTRUCTION PROGRAM

- a) **Description of Activities.** The purpose of the New Rental Construction Program is to provide a local government contribution to qualified developers to stimulate the construction of new rental housing units for very-low and low-income households. Eligible expenses include construction costs only. The rental projects must be located in neighborhoods within the City that have no and/or a shortage of affordable rental units available for very low and low-income households. Eligible applicants may include individuals, non-profit corporations, partnerships, for-profit corporations or limited liability companies. Proposed projects must be ready to begin construction upon approval of funds.
- b) **State Fiscal Year.** 2003-2005
- c) **Income category proposed to be served.** Very Low and Low-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- d) **Selection criteria for eligible households.** Availability of funds will be advertised by the City. SHIP funds are available to qualified developers on a competitive basis. Projects are selected according to the procedures and selection criteria shown in **Attachment 5**. To qualify, applicants must be income eligible under SHIP guidelines and select housing offered by a qualified funded developer; and the housing must meet SHIP criteria.
- e) **Maximum Award.** The maximum award available is \$100,000 per project.
- f) **Recapture Provisions.** All rental housing must be rented at affordable rates (i.e., rents will not exceed those limits adjusted for number of bedrooms established by HUD and adopted by the State of Florida for use in the SHIP Program) to qualified occupants for a period of 15 years. SHIP funds will be provided as a low interest loan repayable over a 20-year period, at an interest rate of 3%. Funds will be disbursed to approved borrowers only on a draw basis for work actually completed. If the property is transferred before the 15-year affordability period, the full amount of the loan will be due and payable to the City SHIP Trust Fund. If the new buyer is eligible for the program, the loan may be assumed, as long as, all other SHIP requirements are met. All SHIP assisted rental properties offered for sale prior to the 15-year term of affordability must be subject to a right of first refusal for purchases at the current market value, less the amount of the SHIP subsidy, by eligible nonprofit organizations who would provide continued occupancy by eligible persons. Rental units constructed, rehabilitated or otherwise assisted from the local housing assistance trust fund must be monitored at least annually for 15 years or the term of assistance, whichever is longer, for compliance with tenant income and affordability requirements. In determining the maximum allowable rents, 30 percent of the applicable income category divided by 12 months shall be used based on the number of bedrooms. A one-person household shall be used for an efficiency unit, and for units with separate bedrooms, one and one-half persons per bedroom shall be used. The Corporation will provide a rental limit chart based on the above calculation adjusted for bedroom size to the local governments annually.
- g) **Other Funds Leveraged.** New Construction Rental funds may be leveraged with a variety of funds, including HOME, CDBG, SAIL, Tax Credits, and other private/public resources.

V. INCENTIVES FOR AFFORDABLE HOUSING

Pursuant to the requirements of the State Housing Initiatives Partnership (SHIP) Act, on March 28, 1994, the Gainesville City Commission adopted the Affordable Housing Incentive Plan (AHIP). On April 22, 2002, the revised AHIP was adopted by the Gainesville City Commission. The AHIP outlines a series of locally developed incentives to facilitate and promote the production of affordable housing in the City of Gainesville (City), as specified in Section 420.9076 of the Florida Statutes. The following approved incentives and the implementation status of each incentive are addressed as follows:

INCENTIVE 1. DEFINITION OF AFFORDABLE HOUSING

Housing units or projects meeting the following criteria for affordable housing should be eligible for the incentives outlined in this plan: 1) A housing unit with a total projected cost or sales price (including all permits, fees, taxes, and other costs) that does not exceed 160% of the current approved Gainesville's HUD Median Area Income, adjusted for family size; and which address a need or goal identified in the current approved City's CHAS. 2) Non owner-occupied units which will be reserved for low or very low-income households as defined by HUD at a monthly cost (including utilities and related costs) that does not exceed 30% of the total monthly income, adjusted for family size.

Schedule for Implementation: On-going.

Strategy Implementation: The cost reductions anticipated from implementing this incentive would vary on a case-by-case basis. The savings will benefit eligible households by reducing the cost of the unit and increasing the affordable housing stock.

Strategy Status: The City of Gainesville currently does not have set criteria for determining whether or not housing is affordable for the purpose of awarding incentives. For density bonus points, affordable housing is defined as housing designed and priced to be consistent with the current "Fair Market Rent" established by HUD.

INCENTIVE 2. EXPEDITED PERMITTING

Adopted Ordinance #0-99-71 established the City's Fast Track building permit program. The City provides a fast track system to improve permit processing efficiency and reduce the time required for residential and commercial permit issuance for projects within the City. Policy 1.1.8 of the Housing Element of the Comprehensive Plan provides that "The City shall continue to implement the Fast Track permitting process, which will reduce the time that applications for new residential, residential additions, and residential interior remodeling spend in the review process." The Fast Track program applies to all residential and commercial housing projects within the City.

Schedule for Implementation: On-going.

Strategy Implementation: The Fast Track program is implemented by the City's Building Inspection Department. This program gives contractors, developers and owners the option to request the fast track service when making an application for the permit. This program provides a faster turn around for approving permits because the applicants are willing to pay an additional fee for a faster review process.

Strategy Status: The program reduces the City's permit processing time by allowing the Building Division to issue an approved permit within 8 working days, assuming no additional requirements are needed.

INCENTIVE 2a. Historic Preservation Board Review Process

The Affordable Housing Advisory Committee identified the Historic Preservation Board Review process as a barrier to addressing affordable housing needs in targeted neighborhoods within the Historic Districts. This incentive requires a streamlining process for affordable housing projects.

The implementation of this incentive may impact the public welfare by reducing development restrictions in historic districts. The public safety and welfare will be increased, however, by removing impediments to the production of affordable housing and to the removal of slum and blight conditions in target neighborhoods.

Schedule for Implementation: This policy is currently functioning to the extent required.

Strategy Implementation: The cost reductions from implementing this incentive will be on a case-by-case basis for projects or units proposed within the Historic District. These cost reductions will benefit eligible households by lowering the per unit cost and increasing the production of affordable housing.

Strategy Status: There are presently no exceptions given to affordable housing in the Historic Preservation Board Review process. Policy 3.1.10 of the City's Housing Element 2000-2010 calls for the study of the feasibility of this kind of program.

Incentive 2b. Removal of Non-Contributing Properties located in Historic Districts.

There are numerous dilapidated/substandard units located within historic districts, which contribute significantly to slum and blight. Policy 1.3.3 of the City's Historic Preservation Element encourages the use and rehabilitation of historic structures, relocation to another site for re-use, selective dismantling for re-use and as a last resort demolition of historic structures.

Schedule for Implementation: This policy is currently functioning to the extent required.

Strategy Implementation: The implementation of this incentive will have no direct impact on housing costs, although it will make more land available for residential infill development at sites where infrastructure is in place

Strategy Status: There are currently no programs for the widespread removal of these units from historic districts. The most extremely dilapidated units are removed periodically if rehabilitation is completely infeasible.

INCENTIVE 3. RESERVATION OF INFRASTRUCTURE CAPACITY

A lack of infrastructure capacity can add significantly to the cost of housing due to the delays and expensed of providing such capacity. The reservation of infrastructure capacity refers to a system by which a portion of the existing infrastructure capacity is not a barrier to the provision of affordable housing in the City of Gainesville. If infrastructure capacity becomes a problem at a future date, this incentive directs the City to make reservations for affordable housing developments.

Schedule for Implementation: Implementation of this incentive will occur when and if infrastructure capacity becomes a problem in the City of Gainesville. The Gainesville Regional Utility company maintains ample water/wastewater capacity. Storm water capacity is handled on a site-by-site basis. The Transportation Concurrency Exception Area (TCEA) covers a substantial portion of the City and allows for development to occur along roads that are over their traffic capacity to encourage development such as urban redevelopment and infill (mitigation is required in the form of various improvements that must be made by developers).

Strategy Implementation: This incentive will reduce housing costs on a case-by-case basis by avoiding the expense and delays associated with a lack of infrastructure for affordable housing. The savings will benefit eligible households by lowering per unit costs.

Strategy Status: There are presently no provisions to reserve infrastructure capacity for affordable housing in the City.

INCENTIVE 4. INCREASED DENSITIES

The allowance of increased densities for affordable housing developments can reduce land costs. The City of Gainesville currently awards density bonus points for affordable housing. Affordable housing is defined as housing which is designed and price to be consistent with the current "Fair Market Rent" established by HUD. Such a project shall be awarded 8 points if 10% of the housing of the project are set-aside as affordable housing. Such a project shall be awarded 10 points if at least 20% of the project is set-aside as affordable housing.

Schedule for Implementation: To increase the availability of affordable housing to lower income citizens who are otherwise renting a home due to inability to afford homeownership. In addition, to achieve the socialization benefits associated with the neighborhood integration of varying income classes.

Strategy Implementation: The continued Implementation of this incentive will reduce the per unit housing costs by lowering land costs for affordable housing. These savings will result in lower housing costs for eligible households.

Strategy Status: The City currently awards density bonus points for affordable housing.

INCENTIVE 5. REDUCTION OF PARKING REQUIREMENTS

Despite less traffic volume, residential uses often have the same parking requirements as commercial uses. The reduction of parking requirements can lower development and land costs for affordable housing. The Transportation Element for the City contains a policy that calls for parking requirements to be reduced, where appropriate.

Schedule for Implementation: On-going.

Strategy Implementation: The implementation of this incentive will lower housing costs on a case-by-case basis by reducing development and land costs. Those savings will lower the per unit cost for eligible households.

Strategy Status: The City currently has no provision to reduce parking requirements for affordable housing. However, the City's policy provides for less parking in appropriate areas, which will indirectly result in increased public health and safety, since larger parking lots reduce public safety and reduce the amount of walking, bicycling, and transit since car trips are increased. The City's parking requirements in place now do not contribute to housing costs.

INCENTIVE 6. ZERO-LOT-LINE DEVELOPMENTS

The City should continue to allow zero-lot-line developments as was done in the Ingleside Villas. Zero-lot-line developments have no required setbacks. These developments therefore allow the use of more land construction and smaller lot sizes.

Schedule for Implementation: On-going.

Strategy Implementation: The continued allowance of zero-lot-line (or small setback) developments in appropriate locations will lower overall housing costs by reducing land costs on a case-by-case basis. This reduction will benefit eligible households by lowering per unit costs.

Strategy Status: The City currently allows zero-lot-line developments as evidenced by its use in the Ingleside Villas development. Ingleside Villas was developed as a Planned Development (PD); a new zero-lot-line development can still be developed as a PD. Costs saving subdivision and building design can also be achieved through the cluster subdivision ordinance (Section 30-190 of Land Development Code).

INCENTIVE 7. MODIFICATION OF STREET REQUIREMENTS

Modification should simply call for more modest street widths. "Effects" should be revised: more modest street widths increase life safety since the life safety benefits of slower average car speeds and increased motorist attentiveness in neighborhoods created by more modest widths are substantially more significant than any declined in life safety due to minor increases in emergency vehicle response times.

Schedule for Implementation: On-going.

Strategy Implementation: Housing cost reductions will vary on a case-by-case basis depending upon the modifications made. These savings will result in lower costs for eligible households.

Strategy Status: The requirement street width in the City is currently 24 feet. The City generally requires relatively modest street widths.

INCENTIVE 8. EVALUATION OF REGULATIONS BEFORE ADOPTION

The purpose of this incentive is to set up a process by which new regulations are reviewed to determine their impact on affordable housing, and to mitigate any negative impacts if feasible and appropriate.

Schedule for Implementation: On-going. Reviews are conducted as required based upon ordinances and policies that are presented for consideration by the Gainesville Board of Commissioners.

Strategy Implementation: While the implementation of this incentive does not have a direct impact on housing cost, it assists in the identification and mitigation of new and existing regulations that may impact affordability.

Strategy Status: The City reviews and evaluates zoning and other regulations that pertain to housing to insure that requirements are to be continued reasonably and do not unduly limit opportunities for lower income groups to secure housing in desirable locations. Zoning and land use petitions generally include a paragraph of what the impact of the petition will be on affordable housing, if there is any impact.

INCENTIVE 9. INVENTORY OF PUBLIC LANDS

The City of Gainesville currently maintains an inventory of the public land available for affordable housing. An inventory of the public lands available for the development of affordable housing is an important resource for housing developers.

Schedule for Implementation: On-going.

Strategy Implementation: The City's GIS system queries can be made to show the parcels of land owned by the City, the County or other agencies. This information can be mapped with the zoning and land use.

Strategy Status: The City currently maintains an inventory of the public land available for affordable housing.

INCENTIVE 10. PUBLIC – PRIVATE PARTNERSHIPS

The City encourages continued participation by the private sector in providing affordable housing and adequate housing education program. Private sector involvement is key to the achievement of the City's affordable housing goals. This incentive greatly expands the resource base available for affordable housing by maximizing the leveraging of public-private dollars.

Schedule for Implementation: On-going.

Strategy Implementation: Policy 1.21 of the Housing Element (2000-2010) states that the Department of Community Development through the First Step Program continue to assist private and non-profit housing developers in identifying sites for extremely low, very low and low-income housing projects.

Strategy Status: The City continues to spearhead public-private partnerships through the SHIP Program and other affordable housing initiatives in efforts to build and maintain public-private partnerships.

VI. TIMETABLE OF EXPENDITURE

SEE ATTACHMENTS 7A, 7B & 7C

VII. AFFORDABILITY

A. INCOME LIMITS

For housing units produced by SHIP, the City will utilize the U.S. Department of HUD applicable income guidelines for very low, low and moderate-income households, adjusted by family size, in the Gainesville-Alachua County Metropolitan Statistical Area, as they may be revised from time to time and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for the use in the SHIP Program.

B. ELIGIBLE HOUSING

In order to qualify as eligible housing under the SHIP Program, the unit purchased shall have a sales price equal to or less than 90% of the median area purchase price of a new (\$106,365) or existing (\$98,523); the Average Purchase Price Limits as adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.

Mortgage payments (including principal, interest, taxes and insurance and monthly rents) shall not exceed 30% of that amount which represents the median annual gross income for very low, low and moderate-income households, adjusted for family size; unless the first mortgage lender is satisfied that a household can afford mortgage payments in excess of the 30 percent benchmark. Maximum gross rents are provided by HUD and updated annually by the Florida Housing Finance Corporation.

VIII. ADVERTISEMENT AND OUTREACH

The City of Gainesville shall advertise the notice of funding availability 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. Advertising and outreach for the SHIP Program are also facilitated through functions as homeownership training courses, community workshops and referrals through banks and realtors.

WAGES Participation

The SHIP Program will determine in its selection criteria for qualified sponsors, if the organization employs participants of the WAGES program. Preference will be given to applicants who document that they are currently providing employment opportunities to WAGES and Workforce Development Initiatives Program participants. The awards process will insure that at least 30% of the funds will be used to assist very-low income persons and that an additional 30% of the funds will be used to assist low-income households.

IX. ADMINISTRATION

A. PROGRAM ADMINISTRATION

The City of Gainesville Housing Division shall be responsible for the administration of the SHIP Program. The functions of the administrator will be the execution of the Local Housing Assistance Plan, including preparation of plan, formation of administrative guidelines and policies, advertisement of funds availability, partnership development, review of proposals, annual compliance procedures and reports and fiscal management of funds disbursement according to SHIP and local regulations.

The Housing Division with the assistance of the SHIP Steering Committee, will continue to implement the City' LHAP, and will carry out other programs related to housing affordability, accessibility and development policies.

B. BUDGET LIMITATIONS

The City will budget ten percent of its total SHIP allocation to support City program administration costs, including salaries and benefits of SHIP program administrators, operating expenses, printing and copying costs and costs of advertising availability of funds to support partnership activities such as advertising of partnership meetings, printing and copying costs, community workshops and other eligible costs; and to provide administration costs to funded program sponsors and/or administrators. Recaptured funds and program income will be used for eligible SHIP activities described in the Housing Delivery Goals Chart. If applicable, periodic adjustment of funding allocations among and within program and administration activities, will be made as permitted by state and local regulations, when it appears that it will not be possible to encumber or expend all monies in one or more categories for a given fiscal year within the required period provided by law or when mid-year adjustments in revenue projections and funding levels are made by the funding agency. Administration budgets for FY 2002-2003, 2003-2004 and 2004-2005 are provided in **Attachment 8**.

ATTACHMENT 1

COMMUNITY SERVICES GUIDE

INFORMATION ASSISTANCE

United Way Information and Referral

Service: Provides detailed information regarding services located throughout Alachua County
Eligibility: Anyone can call
Phone: (352) 332-4636
Address: 5200-A Newberry Road
Gainesville, FL 32602
Hours: 24 Hours a day, Seven days a week

TEMPORARY ASSISTANCE TO NEEDY FAMILIES

Department of Children and Families

Economic Self Sufficiency Services

Service: Administrators Temporary Assistance to Needy Families Program (Formerly AFDC)
Eligibility: Family must meet financial requirements
Phone: (352) 955-5176
Address: 1000 NE 16th Ave, Building C, Gainesville, FL 32609
Hours: Monday - Friday: 8:00 am to 5:00 pm

BIRTH CONTROL - CONTRACEPTION

Acorn Medical Clinic

Service: Supplies contraceptives
Eligibility: Low income, Medicaid, and Medicare clients
Phone: (352) 485-1133
Address: 23320 North State Road 235
Brooker, FL 32622
Hours: Monday, Wednesday, and Thursday: 8:30 am to 5:00 pm
Tuesday: 1:00 pm to 9:00 pm

Planned Parenthood

Service: Provides contraceptives and birth control
Eligibility: Anyone is eligible
Phone: (352) 377-0881
Address: 914 NW 13th St.
Gainesville, FL 32601
Hours: Monday, Wednesday, and Friday: 9:00 am to 5:00 pm
Tuesday and Thursday: 11:30 am to 7:30 pm

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All Women's Health Center

Service: Birth control, STD testing, free pregnancy testing and abortions
Eligibility: Call for information
Phone: (352) 378-9191
Address: 1135 NW 23rd Ave
Gainesville, FL 32609
Hours: Monday - Friday: 9:00 am to 5:00 pm
Evenings by appointment

Health Department

Service: Provides contraceptives
Eligibility: Clients must meet financial guidelines
Phone: (352) 955-2415
Address: 730 N. Waldo Rd.
Gainesville, FL 32602
Hours: Monday - Friday: 8:00 am to 5:00 pm

BABY ITEMS (including diapers, formula, baby food, clothing)

Women's Resource Center

Service: Maternity and infant clothes, other baby items, free pregnancy testing
Eligibility: Those in need
Phone: (352) 377-4947
Address: 912 NW 13th St.
Gainesville, FL 32601
Hours: Monday, Wednesday and Thursday: 9:00 am to 5:00 pm
Tuesday: 9:00 am until 9:00 pm
Friday: 9:00 am to 1:00 pm

Right To Life

Service: Maternity and infant clothes, Pregnancy testing
Eligibility: Those in need
Phone: (352) 378-7824
Address: 921 NW 13th St
Gainesville, FL 32601
Hours: Monday - Friday: 10:00 am to 4:00 pm

Pantries at Catholic Charities

Service: Diapers, formula, food
Eligibility: Those in need
Phone: (352) 372-0294
Address: 1717 NE 9th St., Suite 126, Bldg. A
Gainesville, FL 32609
Hours: Monday - Friday: 10:00 am to 12:00 pm and 2:00 pm to 3:30 pm

Salvation Army

Service: Baby Clothing
Eligibility: Those in need
Phone: (352) 376-1743
Address: 639 East University Avenue
Gainesville, FL 32602
Hours: Monday - Saturday: 9:00 am to 4:30 pm

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Women and Infant Care Project (WIC)

Service: Food, nutritional guidance, baby formula, and juice
Eligibility: Pregnant women or legal guardian of children under five; must call to make an appointment
Phone: (352) 392-4493
Address: 15 SE 1st Ave., Suite A Gainesville, FL 32601
Hours: Monday - Friday: 8:00 am to 4:30 pm

Gainesville Community Ministry

Service: Diapers, clothing, formula, and furniture
Eligibility: Must provide picture ID and meet low-income criteria
Phone: (352) 372-8162
Address: 321 SW 2nd Ave. Gainesville, FL 32601
Hours: Monday - Thursday: 9:30 am to 4:30 pm

CHILD ABUSE

Department of Children and Families

Abuse Registry

Service: Call to report child abuse. They will contact local agencies to investigate.
Eligibility: Anyone can call
Phone: 1 (800) 962-2873
Address: 2729 Fort Knox Blvd. Tallahassee, FL 32302-6261
Hours: Monday - Friday: 8:00 am to 5:00 pm

Children's Home Society

Service: Adoption, in-home parenting skills, and Family Builders Program
Eligibility: Accept referrals from Department of Children and Families
Phone: (352) 376-5186
Address: 605 NE 1st St, Suite H Gainesville, FL 32601
Hours: Monday - Friday: 8:30 am to 4:30 pm

Child Abuse Prevention Project

Service: Provides parenting and supporting services to families at risk
Eligibility: Families with children ages 0 to 5 years old
Phone: (352) 334-1330
Address: UF Dept. of Pediatrics 1701 SW 16th Ave Gainesville, FL 32608
Hours: Monday - Friday: 8:00 am to 5:00 pm

Family Source of Florida

Service: 24 hour helpline, parent support groups
Eligibility: Anyone affected by child abuse
Phone: 1 (800) FLA-LOVE (Hotline) (850) 488-5437 (business number)
Address: 433 North Magnolia Drive Tallahassee, FL 32608
Hours: Hotline: 24 hrs. a day

CHILDREN'S SERVICES

Women's Resource Center

Service: Prenatal/postnatal services, parenting classes, clothing
Eligibility: Those in need
Phone: (352) 377-4947
Address: 912 NW 13th Street Gainesville, FL 32601
Hours: Monday, Wednesday and Thursday: 9:00 am to 5:00 pm
Tuesday: 9:00 am to 9:00 pm
Friday: 9:00 am to 5:00 pm

Gainesville Community Ministry

Service: Prenatal care and checkup, ids" program
Eligibility: Must provide picture ID and meet low-income criteria
Phone: (352) 376-6504
Address: 321 SW 2nd Ave Gainesville, FL 32601
Hours: Monday - Thursday: 9:30 am to 2:00 pm

Child Care Resources

Service: Assists families by helping them with quality child care, nutrition, education through programs and referrals
Eligibility: Must meet program requirements
Phone: (352) 334-1550
Address: 1731 NW 6th Street Gainesville, FL 32609
Hours: Monday - Friday: 8:00 am to 5:00 pm

Women and Infant Care Project (WIC)

Service: Nutritional guidance, food, formula
Eligibility: Pregnant women or legal guardian of children under five; must call to make an appointment
Phone: (352) 392-4491
Address: 15 SE 1st Avenue, Suite A Gainesville, FL 32601
Hours: Monday - Friday: 8:00 am to 4:30 pm

Department of Children and Families

Service: Cash assistance to children of deprived families, food stamps and Medicaid
Eligibility: Must fill out application and meet income requirements
Phone: (352) 955-5176
Address: 1000 NE 16th Avenue Gainesville, FL 32601
Hours: Monday - Friday: 7:00 am to 5:00 pm

Family Services Center (Fernside)

Service: Headstart program and clinic
Eligibility: Must meet income criteria and fill out application
Phone: (352) 955-6875
Address: 3600 NE 15th Street Gainesville, FL 32609
Hours: Monday and Wednesday: 8:00 am to 7:00 pm
Tuesday and Thursday: 8:00 am to 5:00 pm
Friday: 8:00 am to 4:30 pm

CLOTHING

Women's Resource Center

Service: Maternity and infant clothes
 Eligibility: Those in need
 Phone: (352) 377-4947
 Address: 912 NW 13th Street
 Gainesville, FL 32601
 Hours: Monday, Wednesday and Thursday:
 9:00 am to 5:00 pm
 Tuesday: 9:00 am to 9:00 pm
 Friday: 9:00 am to 1:00 pm

Goodwill Industries

Service: Provides used clothing
 Eligibility: Anyone can purchase low cost clothing
 Phone: (352) 376-9041
 Address: 3164 SW 34th Street
 Gainesville, FL 32604
 Hours: Monday - Saturday:
 10:00 am to 6:30 pm
 Sunday: 12:00 pm to 4:30 pm

Junior League Thrift Shop

Service: Provides used clothing
 Eligibility: Need referral from an agency or referring agency's letterhead
 Phone: (352) 372-1710
 Address: 430 North Main Street
 Gainesville, FL 32601
 Hours: Monday - Saturday:
 9:00 am to 3:45 pm

Clothes Closet

Service: Provides new and used clothing
 Eligibility: Those in need (must register)
 Phone: (352) 376-6504
 Address: 321 SW 2nd Avenue
 Gainesville, FL 32601
 Hours: Monday - Thursday:
 9:30 am to 2:00 pm

Triangle Club

Service: Provides used clothing
 Eligibility: Anyone can purchase low cost clothing
 Phone: (352) 373-9236
 Address: 1005 SE 4th Avenue
 Gainesville, FL 32601
 Hours: Friday and Sunday:
 9:00 am to 1:00 pm
 Saturday: 8:00 am to 2:00 pm

Salvation Army

Service: Provides used clothing
 Eligibility: Must be in need and apply for voucher at 639 E University Avenue
 Phone: (352) 373-7480
 Address: 818 W University Avenue
 Gainesville, FL 32601
 Hours: Monday - Saturday:
 9:00 am to 4:30 pm

Outreach Thrift Shop

Service: Provides low-cost clothing
 Eligibility: Individuals in need can purchase low cost clothing
 Phone: (352) 376-1743
 Address: 125 NW 23rd Avenue
 Gainesville, FL 32609
 Hours: Monday - Saturday:
 9:00 am to 5:00 pm

DENTAL

We Care (UF Dental Clinic)

Service: Simple extractions, cleanings, and fillings
 Eligibility: Alachua County residents without insurance, must be on food stamps
 Phone: (352) 334-1714
 Address: 730 N. Waldo Road
 Suite 500
 Gainesville, FL 32641
 Hours: Monday - Friday:
 8:00 am to 5:00 pm

Equal Access (Family Practice Group)

Service: Fillings, cleanings, most major dental work
 Eligibility: Those in need; first come, first serve
 Phone: Information: (352) 376-1743
 Clinic: (352) 392-6771
 Address: 625 SW 4th Avenue
 Gainesville, FL 32601
 Hours: Thursday after 6:00 pm

Acom

Service: Fillings, cleaning, extractions, and dentures
 Eligibility: Sliding scale based on income
 Phone: (352) 485-2772
 Address: 23320 North State Road 235
 Brookier, FL 32622
 Hours: Monday - Thursday:
 8:00 am to 5:00 pm

Eastside Dental Clinic

Service: Cleanings, fillings, and simple dental needs
 Eligibility: Low cost fees, payment plans, no insurance is accepted
 Phone: (352) 265-7025
 Address: 410 NE Waldo Road
 Gainesville, FL 32641
 Hours: Monday - Friday:
 8:00 am to 5:00 pm

DISASTER

Red Cross

Service: Food, clothes, and shelter
Eligibility: Anyone in need
Phone: (352) 376-4669
Address: 605 NW 53rd Avenue
Gainesville, FL 32609
Hours: Monday - Friday:
8:00 am to 5:00 pm

Alachua County Emergency Services

Service: Large scale disaster preparations
for the county
Eligibility: Those in need
Phone: (352) 374-5223
Address: PO Box 548
Gainesville, FL 32602
Hours: Monday - Friday
8:00 am to 5:00 pm

DISABLED

Center for Independent Living

Service: Advocacy, indep. living skills, peer support, and information referral
Eligibility: Must prove some sort of disability
Phone: (352) 378-7474
Address: 720 NW 23rd Ave
Gainesville, FL 32609
Hours: Monday - Friday:
8:30 am to 5:00 pm

Christians Concerned for the Community

Service: Provides ramps and equipment for the disabled
Eligibility: Any disabled person in need
Phone: (352) 371-1768
Address: 1903 NW 35th Avenue
Gainesville, FL 32605
Hours: Director makes on site house calls

Division of Blind Services

Service: Helps persons who are visually impaired and/or blind
Eligibility: Must not have Medicaid/Medicare or insurance
Phone: (352) 955-2075
Address: 417 SW 8th Street
Gainesville, FL 32601
Hours: Monday-Friday:
8:00 am to 5:00 pm

Social Security Administration

Service: Administers federal social security programs
Eligibility: Must meet federal requirements
Phone: Local (352) 375-4178
Federal (800) 772-1213
Address: 2002 NW 13th Street, 4th floor
P.O. Box 5189
Gainesville, FL 32627
Hours: Monday-Friday:
9:00 am to 4:00 pm

Veteran's Administration Hospital

Service: Emergency care
Eligibility: Must be a veteran and meet prescribed eligibility guidelines
Phone: (352) 376-1611
Address: 1601 SW Archer Road
Gainesville, FL 32608
Hours: Emergency is open 24 hours a day, seven days a week

Vocational Rehabilitation

Service: Help people with disabilities return to work
Eligibility: Must have physical, mental or emotional disability
Phone: (352) 955-3200
Address: 825 NW 23rd Avenue, Bldg. 23
Gainesville, FL 32609
Hours: Monday - Friday:
8:00 am to 5:00 pm

DONOR CENTERS

Alpha Plasma Center

Service: Pays \$15 - \$20 for plasma donations
Eligibility: You can donate twice a week
Phone: (352) 378-9204
Address: 150 NW 6th Street
Gainesville, FL 32601
Hours: Monday - Thursday:
8:00 am to 7:00 pm
Friday and Saturday:
8:00 am to 5:00 pm
Sunday: 8:00 am to 4:00 pm

Gainesville Plasma Corporation (NABI)

Service: Pays \$15 - \$20 for plasma donations
Eligibility: You can donate twice a week
Phone: (352) 378-9431
Address: 1112 North Main Street
Gainesville, FL 32601
Hours: Monday - Thursday:
8:00 am to 7:00 pm
Friday: 8:00 am to 5:00 pm
Saturday: 10:00 am to 3:00 pm

EYES/GLASSES

Salvation Army Helping Hands Clinic

Service: Eye exam referrals
Eligibility: Low income; first come, first serve
Phone: (352) 376-1743
Address: 639 East University Avenue
Gainesville, FL 32601
Hours: Monday: 5:30 pm - 7:00 pm

Alachua County Social Service

Service: Provides medical assistance
Eligibility: Must be an Alachua County resident and meet financial criteria
Phone: (352) 955-2471
Address: 730 North Waldo Rd, Suite 200
Gainesville, FL 32601
Hours: Monday - Friday:
8:30 am to 5:00 pm

EDUCATION

Loflen Educational Center

Service: Provides vocational and technical courses and CED review courses
Eligibility: Must be 16 or over
Phone: (352) 955-6839
Address: 3000 East University Avenue Gainesville, FL 32601
Hours: Varies with each program

Santa Fe Community College

Service: Provides non-credit educational activities
Eligibility: Any resident of Alachua County is eligible
Phone: (352) 395-5193
Address: 3000 NW 83rd Street Gainesville, FL 32606
Hours: Monday - Friday: 9:00 am to 5:00 pm

Alachua County School Board

Service: Public Education
Eligibility: School-aged children
Phone: (352) 955-7300
Address: 620 East University Avenue Gainesville, FL 32601
Hours: Monday - Thursday: 8:00 am - 5:00 pm
 Friday: 8:00am - 4:30 pm

University of Florida

Service: Higher education
Eligibility: High school graduate; admittance based on acceptance of application
Phone: (352) 392-3261
Address: P.O. Box 114000 SW 13th Street and SW 2nd Avenue Gainesville, FL 32611
Hours: Monday - Friday: 8:00 am to 5:00 pm

Elder Services

Elder Helpline

Service: Information service provider
Eligibility: Anyone can call to receive information
Phone: 1 (800) 262-2243
Address: 5700 SW 34th Street, Suite 203 Gainesville, FL 32608
Hours: Monday - Friday: 8:00 am to 5:00 pm
 Answering service receives after-hours calls

Altrusa

Service: Adult day health care; physical speech, occupational therapy; services are at facility only
Eligibility: At least 18 years of age; must be frail, disabled, or at-risk
Phone: (352) 377-7708
Address: 2002 NW 36th Avenue Gainesville, FL 32605
Hours: Monday - Friday: 7:30 am to 5:30 pm

Elder Care

Service: Home and community based services including meals on wheels, personal care, transportation, legal services, etc.
Eligibility: Alachua County residents 60 years or older
Phone: (352) 395-9040
Address: 4026 NW 22nd Drive Gainesville, FL 32605
Hours: Monday - Friday: 8:00 am to 5:00 pm

AARP Senior Employment

Service: Job training program for senior citizens
Eligibility: 55 years or older with limited income
Phone: (352) 378-6750
Address: 412 NE 176th Ave, Room 235 Gainesville, FL 32601
Hours: Monday - Friday 8:30 am to 4:30 pm

Foster Grandparents Program (RSVP)

Service: Senior citizens volunteer with at-risk kids 4 hours a day, five days a week in schools, day cares, etc.; foster grandparents receive a stipend
Eligibility: 60 years of age or older and meet income requirements
Phone: (352) 334-0808
Address: 730 NE Waldo Road, Suite 200 Gainesville, FL 32641
Hours: Monday - Friday: 8:30 am - 5:00 pm

Retired Senior Volunteer Program

Service: Senior citizens volunteer at place of their choice
Eligibility: 55 years or older; no income requirements and receive no stipend
Phone: (352) 334-0808
Address: 730 NE Waldo Road, Suite 200 Gainesville, FL 32641
Hours: Monday - Friday: 8:30 am to 5:00 pm

EMPLOYMENT

Alachua - Bradford Career Center

Service: Provides career counseling; resume service; and job leads
Eligibility: Open to the public
Phone: (352) 955-2245
Address: 4800 SW 13th Street Gainesville, FL 32608
Hours: Monday - Friday 8:00 am to 5:00 pm

Job Junction

Service: Job leads, phones to use, resume help, and skill training
Eligibility: Open to the public
Phone: (352) 335-1311
Address: 1204 North Main Street Gainesville, FL 32601
Hours: Monday: 9:00 am to 6:00 pm
 Tuesday - Friday: 9:00 am to 4:00 pm

Temp Force

Service: Staffing agency; offers temporary and full time employment in clerical and industrial fields

Eligibility: Open to public; must meet requirements of job for which they are applying

Phone: (352) 378-2300

Address: 804 NW 16th Avenue
Gainesville, FL 32601

Hours: Call for an appointment:
Monday - Thursday:
7:00 am to 5:00 pm
Friday: 7:00 am to 5:00 pm

Job Corps

Service: Vocational training facility for young adults; GED classes also offered

Eligibility: Must be 16-24 years of age and meet admissions requirements

Phone: (352) 377-2555

Address: 5301 NE 40th Terrace
Gainesville, FL 32609

Hours: Monday - Friday:
8:00 am to 5:00 pm

Able Body

Service: Staffing company; day labor with daily pay; jobs in construction, light industrial and some clerical

Eligibility: Open to the public; must be 18 years of age or older, have a valid picture ID and passport or social security card

Phone: (352) 374-9747

Address: 1421 NE 8th Avenue
Gainesville, FL 32601

Hours: Monday - Friday:
5:30 am to 6:30 pm
Saturday: 6:00 am to 10:00 am

Action Labor

Service: Temporary labor for construction, landscaping, cleanup, etc.

Eligibility: Open to public; must be 18 years of age or older, have a picture ID and social security card or passport

Phone: (352) 372-1611

Address: 16 NW 6th Avenue
Gainesville, FL 32601

Hours: Monday - Saturday:
5:30 am to 9:00 am
3:00 pm to 6:00 pm

Labor Finders

Service: Daily work and daily pay; construction work

Eligibility: Open to public; must be 18 years of age or older, have a picture ID and social security card

Phone: (352) 373-5777

Address: 1001 NE Waldo Road
Gainesville, FL 32641

Hours: Monday - Friday:
6:00 am to 12:00 pm
2:00 pm to 6:00 pm
Saturday and Sunday: work varies;
Please call in advance

Labor Ready

Service: Provides labor to employers 24 hours a day; 7 days a week

Eligibility: Must be 18 years of age or older and willing to work; open to the public

Phone: (352) 377-3171

Address: 1208 E University Avenue, Suite A
Gainesville, FL 32601

Hours: Monday - Friday:
5:30 am to 8:00 pm
Saturday and Sunday:
7:30 am to 4:30 pm
After hours calls forwarded to paging service

Man Power

Service: Staffing agency; offers permanent and temporary staffing

Eligibility: Open to the public; must meet requirements of job for which they are applying

Phone: (352) 332-8088

Address: 5200 Newberry Road
Gainesville, FL 32607

Hours: Monday - Friday:
8:00 am to 5:00 pm

FINANCIAL ASSISTANCE

Alachua County Social Services

Service: Provides help with rent and utilities

Eligibility: Must be a resident of Alachua County and qualify financially

Phone: (352) 955-2471

Address: 730 N Waldo Rd., Bldg. B, Suite 200
Gainesville, FL 32601

Hours: Monday - Friday:
8:30 am to 5:00 pm

Catholic Charities

Service: Provides emergency assistance to help with rent and utilities

Eligibility: You must be very needy

Phone: (352) 372-0294

Address: 1717 NE 9th Street, Suite 126
Gainesville, FL 32609

Hours: Monday - Friday:
10:00 am to 12:00 pm
2:00 pm to 3:30 pm

Department of Children and Families:

Economic Services

Service: Provides cash assistance

Eligibility: Must meet income requirements

Phone: (352) 395-1200

Address: 1000 NE 16th Avenue, Building C
Gainesville, FL 32609

Hours: Monday - Friday:
8:30 am to 5:00 pm

Salvation Army

Service: Provides help with utility payments

Eligibility: Must be over 60 years old or disabled and in emergency need

Phone: (352) 376-1743

Address: 639 East University Avenue
Gainesville, FL 32602

Hours: 24 hours a day, seven days a week

FOOD

Catholic Charities

Service: Provides emergency food
Eligibility: You must be very needy
Phone: (352) 372-0294
Address: 1717 NE 9th Street, Suite 126
 Gainesville, FL 32609
Hours: Monday - Friday:
 10:00 am to 12:00 pm
 2:00 pm to 3:30 pm

Department of Children and Families:

Economic Services
Service: Provides cash assistance
Eligibility: Must meet income requirements
Phone: (352) 395-1200
Address: 1000 NE 16th Avenue, Building C
 Gainesville, FL 32609
Hours: Monday - Friday:
 8:30 am to 5:00 pm

Salvation Army

Services: Emergency food is provided at a daily dinner
Eligibility: You must be in need of service
Phone: (352) 376-1743
Address: 639 East University Avenue
 Gainesville, FL 32602
Hours: Dinner served 4:30 pm to 7:00 pm
 Seven days a week

St. Francis House

Service: Emergency food is provided at a daily lunch
Eligibility: You must be in need of service
Phone: (352) 378-9079
Address: 413 South Main Street
 Gainesville, FL 32601
Hours: Lunch served 12:00 pm to 1:00 pm
 Seven days a week

Gainesville Community Ministry

Service: Provides canned and staple goods
Eligibility: Those in need; must register
Phone: (352) 376-6504
Address: 321 SW 2nd Avenue
 Gainesville, FL 32601
Hours: Monday - Thursday:
 9:30 am to 2:00 pm

Gainesville Harvest

Service: Pickup and delivery of food
Eligibility: No food kitchen
 Must have food to be picked up or meet recipient qualifications for food delivery
Phone: (352) 378-3663
Address: 7257 NW 4th Blvd., PMB #114
 Gainesville, FL 32607
Hours: Monday - Friday:
 8:00 am to 2:00 pm
 Food pickups and deliveries are scheduled

Women and Infant Care Project (WIC)

Service: Coupons are provided for mother and child foods.
Eligibility: Pregnant women or legal guardian of children under five; must call to make an appointment
Phone: (352) 392-4491
Address: 15 SE 1st Avenue, Suite A
 Gainesville, FL 32601
Hours: Monday - Friday:
 8:00 am to 4:30 pm

SHARE Program

Service: Food baskets given for minimal fee and two hours of community service; program runs monthly; please call
Eligibility: Open to public; no income requirement; fees can be paid by cash or food stamps; must be able to work two hours on SHARE day.

SHARE Program (con.)

Local Information Below:
Location: First United Methodist Church
 103 NW 1st Avenue
 Hawthorne, FL 32640
 (352) 481-4194
 (352) 481-2864
Location: Melrose United Methodist Church
 Pearl and Center Street
 Melrose, FL 32666
 (904) 659-1404

Address: 1405 East 2nd Avenue
 Tampa, FL 33605
Hours: Monday - Friday:
 8:00 am to 5:00 pm

Location: \North Victory Center
 285 South Main Street
 Newberry, FL 32669-0995
 (352) 472-2764

Local Information Below:
Location: Holy Trinity Church
 100 NE 1st Street
 Gainesville, FL 32604
 (352) 372-4721
 (352) 462-3186

Location: Cross Creek Baptist Church
 Rr. 3 Cross Creek
 Cross Creek, FL 32654
 (352) 481-3478
 (352) 481-4341

Location: Gainesville Assembly of God
 2975 NW 39th Avenue
 Gainesville, FL 32653
 (352) 377-0352
 (352) 372-9703

HIV TESTING

Alachua County Public Health Unit

Service: Provides anonymous HIV testing
Eligibility: Open to public; \$20 optional donation; must make an appointment
Phone: (352) 955-2364
Address: 730 N. Waldo Rd., Bldg. B, Suite 500 Gainesville, FL 32641
Hours: Monday - Friday: 8:00 am to 5:00 pm

Planned Parenthood

Service: Anonymous HIV testing
Eligibility: Open to the public; optional donation up to \$20
Phone: (352) 377-0881
Address: 914 NW 13th Street Gainesville, FL 32601
Hours: Testing hours vary; must call to make an appointment

HOUSING - LOW COST

Rural Development

Service: Provides loans to buy, improve on a home, buy building sites, and to refinance certain housing debts
Eligibility: Must meet program requirements for income, family size, ability to repay the loan, and current credit standing
Phone: (352) 737-9840
Address: 2303 NE Jacksonville Rd., Room 300 Ocala, FL 34470
Hours: Monday - Friday: 8:00 am to 4:30 pm

State Housing Initiatives Partnership (SHIP) Program

Service: Housing rehabilitation, emergency repairs, down payment assistance, and funding for non-profit agencies to special needs groups and homeless housing
Eligibility: Must meet low income requirements under HUD guidelines; must have ownership of the home for emergency repairs and rehabilitation; low income, first time homebuyers eligible for home loan

City of Gainesville SHIP Housing Rehabilitation

Phone: (352) 334-5026
Address: 222 East University Avenue, Room 260 Gainesville, FL 32601

Hours: Monday - Friday: 8:00 am to 5:00 pm

Alachua County Housing Authority SHIP Housing Rehabilitation

Phone: (352) 372-2549
Address: 240 SW 1st Street Gainesville, FL 32601
Hours: Monday - Friday: 8:00 am to 5:00 pm

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Gainesville Housing Authority

Service: Provides quality housing or rental assistance to certified, eligible clients
Eligibility: Must meet program requirements (includes income, family size, and background check information)
Phone: (352) 334-4000
Address: 1900 SE 4th Street Gainesville, FL 32641
Hours: Monday - Friday: 8:00 am to 5:00 pm

Alachua County Housing Authority

Service: Provides quality housing or rental assistance to certified, eligible clients
Eligibility: Must meet program requirements (includes income, family size, and background check information)
Phone: (352) 372-2549
Address: 240 SW 1st Street Gainesville, FL 32601
Hours: Monday - Friday: 8:00 am to 5:00 pm

LEGAL SERVICES

Three Rivers Legal Aid

Service: Court and administrative representations in civil actions
Eligibility: Indigent civil cases only
Phone: (352) 372-0519
Address: 214 West University Avenue Gainesville, FL 32601
Hours: Monday - Friday: 9:00 am to 5:00 pm (by appointment only)

Waldschmitt Legal Clinic

Service: Provides legal assistance to financially vulnerable people
Eligibility: Case by case basis; no family law; all other resources must be exhausted
Phone: (352) 373-1191
Address: 4001 Newberry Rd., Bldg. C, Suite 1 Gainesville, FL 32607
Hours: Call for an appointment

Equal Employment Opportunity Commission

Service: Provides assistance for people who have been discriminated against while on the job
Eligibility: Open to public
Phone: (800) 659-4000
Hours: 24 hr. a day answering service

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MEDICAL ASSISTANCE

Acorn Medical Clinic, Inc.

Service: Provides family planning, medical screenings, and examinations

Eligibility: Must be low income or Medicaid and Medicare clients

Phone: (352) 485-1133

Address: 23320 North State Road 235
Brooker, FL 32622

Hours: 24 hr. a day answering service

Department of Children and Families

Economic Self-Sufficiency Services

Service: Provides Medicaid to clients

Eligibility: Must meet financial requirements

Phone: (352) 955-5176

Address: 1000 NE 16th Avenue, Building C
Gainesville, FL 32609

Hours: Monday - Friday:
8:00 am to 5:00 pm

Alachua County Social Services

Service: Provides medical assistance and financial screening for general medical assistance

Eligibility: Must be an Alachua County resident and meet financial criteria

Phone: (352) 955-2471

Address: 730 North Waldo Road, Suite 200
Gainesville, FL 32601

Hours: Monday - Friday:
8:30 am to 5:00 pm

We Care Program

Service: Referrals will be made to physicians to provide free or low cost medical care to individuals who are not receiving public assistance

Eligibility: Alachua County residents only

Phone: (352) 334-1714

Address: 730 North Waldo Road, Suite 500
Gainesville, FL 32601

Hours: Monday - Friday:
8:00 am to 5:00 pm

Alachua General Hospital

Service: Emergency care

Eligibility: Must have a medical emergency

Phone: (352) 338-2111

Address: 801 SW 2nd Avenue
Gainesville, FL 32601

Hours: Emergency is open 24 hours a day,
seven days a week

North Florida Regional Medical Center

Service: Emergency care

Eligibility: Must have a medical emergency

Phone: (352) 333-4900

Address: 6500 Newberry Road
P. O. Box 147006
Gainesville, FL 32614

Hours: Emergency is open 24 hrs a day,
seven days a week

Children's Medical Services

Service: Provides screening, evaluation, and referral for child medical services

Eligibility: Must have chronic health problems and meet financial requirements

Phone: (352) 334-1400

Address: 1701 SW 16th Avenue
Gainesville, FL 32608

Hours: Monday - Friday:
8:00 am to 5:00 pm

Planned Parenthood

Service: Provides various medical services in gynecology, tests and treats sexually transmitted diseases, provides family planning and contraceptives

Eligibility: Anyone is eligible

Phone: (352) 377-0881

Address: 914 NW 13th Street
Gainesville, FL 32601

Hours: Monday - Friday:
9:00 am to 5:00 pm

Health Department (Medical Clinic)

Service: Wide range of medical services

Eligibility: Must meet financial guidelines

Phone: (352) 955-2415

Address: 730 North Waldo Road
Gainesville, FL 32601

Hours: Monday - Friday:
8:00 am to 5:00 pm

Health Department - Alachua Clinic

Service: Wide range of medical services

Eligibility: Medicaid clients and indigent individuals (must be screened)

Phone: (352) 462-2542

Address: 31 North Main Street
Alachua, FL 32615

Hours: Monday - Friday:
8:00 am to 5:00 pm

Salvation Army Helping Hands Clinic

Service: Provides medical screening and referrals

Eligibility: Anyone is eligible

Address: 639 East University Avenue
Gainesville, FL 32602

Phone: (352) 376-1743

Hours: Monday and Thursday:
5:30 pm to 7:00 pm

Shands Teaching Hospital

Service: Emergency Care

Eligibility: Must have a medical emergency

Address: 1600 SW Archer Road
Gainesville, FL 32610

Phone: (352) 395-0111

Hours: Emergency is open 24 hours a day,
seven days a week

Veteran's Administration Hospital

Service: Various medical services for veterans

Eligibility: Must be a veteran and meet prescribed eligibility guidelines

Address: 1601 SW Archer Road
Gainesville, FL 32608

Phone: (352) 376-1611

Hours: Emergency is open 24 hours a day,
seven days a week

Equal Access Clinic

Service: Medical exams and referrals

Eligibility: Those in need; first come, first serve

Address: 625 SW 4th Avenue
Gainesville, FL 32601

Phone: Information: (352) 376-1743
Clinic: (352) 392-6771

Hours: Thursdays: after 6:00 pm

MENTAL HEALTH

Shands-Psychology Clinic

Service: Psychological and neuropsychological evaluations
Eligibility: No restrictions
Phone: (352) 395-0294
Address: Shands Hospital
1600 SW Archer Road, Room G-901
Gainesville, FL 32610
Hours: Phone answered 24 hrs a day, seven days a week; call for an appointment

Crisis Stabilization Unit

Service: Meridian Behavioral Healthcare Inc.
Provides crisis counseling;
accepts people for Baker Act
Eligibility: Anyone suffering crisis
Phone: (352) 374-5616
Address: 4300 SW 13th Street
Gainesville, FL 32608
Hours: 24 hours a day, seven days a week

Alachua County Crisis Center

Service: Provides phone counseling and face to face crisis intervention
Eligibility: Anyone
Phone: (352) 334-0888
Address: 730 North Waldo Road, Suite 100
Gainesville, FL 32601
Hours: 24 hrs a day, seven days a week

Center for Couples and Family Development

Service: Provides counseling for individuals, couples, and families
Eligibility: No one is refused
Phone: (352) 376-1346
Address: 1031 NW 6th Street
Gainesville, FL
Hours: Monday and Wednesday:
9:00 am to 9:00 pm
Tuesday and Thursday:
9:00 am to 6:00 pm

RAPE

Rape/Crime Victim Advocate

Service: Provides counseling and assistance for victims of crime and rape
Eligibility: Victims of personal injury crimes and domestic violence
Phone: (352) 334-0827
Address: 730 North Waldo Road
Suite 100, Building B
Gainesville, FL 32601
Hours: 24 hours a day, seven days a week

RUNAWAYS

Interface Youth Shelter

Service: Provides emergency shelter for youth ages 12 to 17 years of age
Eligibility: Runaways or youth in crisis situations
Phone: (352) 375-5999
Address: 1300 NW 6th Street
Gainesville, FL 32601
Hours: 24 hours a day, seven days a week

National Runaway Switchboard

Service: Provides information, referral, and crisis information to runaways and youth
Eligibility: Anyone can call
Phone: (800) 621-4000
Hours: Phone answered 24 hours a day, seven days a week

SHELTER (SEE ALSO: SPOUSE ABUSE)

Arbor House

Service: Maternity shelter; provides housing for pregnant women
Eligibility: Pregnant women without shelter
Phone: (352) 371-2229
Address: P.O. Box 12363
Gainesville, FL 32604
Hours: Phones answered 24 hours a day, seven days a week

Salvation Army (Red Shield Lodge)

Service: Provides emergency lodging for individuals and families in need
Eligibility: You must be in need of service
Phone: (352) 376-1743
Address: 639 E. University Avenue
Gainesville, FL 32602
Hours: 24 hours a day, seven days a week

St. Francis House

Service: Provides emergency shelter for individuals and families with no other resources
Eligibility: Gainesville Police Department clearance; intoxication prohibited
Phone: (352) 378-9079
Address: 413 South Main Street
Gainesville, FL 32601
Hours: Answering machine 24 hours a day

Buckner Manor

Service: Provides room, board, counseling services, and continuation of education to young pregnant women
Eligibility: Open to young women who are pregnant and in need of services
Phone: (904) 348-2877
Address: P.O. Box 5616
Jacksonville, FL 32207
Hours: Phone answered 24 hours a day, seven days a week

SOCIAL SECURITY

Social Security Administration

Service: Administrators federal social security programs
Eligibility: Must meet federal qualifications
Phone: Local: (352) 375-4178
Federal: (800) 772-1213
Address: 2002 NW 13th Street, 4th Floor
P.O. Box 5189
Gainesville, FL 32627
Hours: Monday - Friday:
9:00 am to 4:00 pm

SPOUSE ABUSE

SPARC

Service: Provides emergency and transitional shelter for victims of domestic violence
Eligibility: Must be homeless due to domestic violence
Phone: (800) 393-SAFE
Address: P.O. Box 5099
Gainesville, FL 32627
Hours: 24 hours a day, seven days a week

Another Way

Service: Provides emergency and transitional shelter for victims of domestic violence
Eligibility: Must be homeless due to domestic violence
Phone: (800) 732-2999
Address: P.O. Box 794
Trenton, FL 32693
Hours: 24 hours a day, seven days a week

SUBSTANCE ABUSE

Addictions Outpatient Program

Service: Designed to help persons admit that a substance abuse problem exists; provides services in crisis screening, psychosocial evaluation, group, individual, and family/couple therapy, consultation and education, case management, and aftercare
Eligibility: Fees on a sliding scale based on income
Phone: (352) 374-5615
Address: 4400 SW 13th Street
Gainesville, FL 32608
Hours: Monday - Friday:
8:00 am to 5:00 pm

STAR Program

Service: Provides treatment services for substance dependent/abusing pregnant/postpartum mothers whose children are at risk
Eligibility: Must be a substance abusing mother; fees are on a sliding scale based on income
Phone: (352) 374-5615
Address: 4400 SW 13th Street
Gainesville, FL 32608
Hours: Monday - Friday:
8:00 am to 5:00 pm

TRANSPORTATION

Catholic Charities Bureau, Inc.

Service: Provides gasoline vouchers for transients one time per year
Eligibility: Varies
Phone: (352) 372-0294
Address: 1717 NE 9th Street, Bldg A, Suite 126
Gainesville, FL 32609
Hours: Monday - Friday:
9:00 am to 5:00 pm

Central Florida Community Action Agency

Service: Assists with transportation to medical facilities, job interviews and other social service agencies
Eligibility: Must be low-income
Phone: (352) 373-7667
Address: 220 North Main Street
Gainesville, FL 32602
Hours: Monday - Thursday:
8:30 am to 5:00 pm
Friday: 8:30am to 12:00 pm
Also by appointment

St. Francis House

Service: Provides bus tokens for job interviews and medical appointments
Eligibility: Must be in need
Phone: (352) 378-9079
Address: 413 South Main Street
Gainesville, FL 32601
Hours: Monday - Friday:
8:00 am to 5:00 pm

ATTACHMENT 2

CIRCUIT COURT CLERK
J.K. "Buddy" Irby
ALACHUA COUNTY, FL
Date 12/13/1996 16:3
Document ID 1436327
Book/Page 2091/ 1542

ALACHUA COUNTY/CITY OF GAINESVILLE
INTERLOCAL AGREEMENT

THIS INTERLOCAL AGREEMENT, entered into this 28 day of MAY, 1996, by and between Alachua County, a charter county and political subdivision of the State of Florida, acting by and through its Board of County Commissioners (County), and the City of Gainesville, a municipal corporation created and existing under the laws of the State of Florida, acting by and through its City Commission (City):

WITNESSETH:

WHEREAS, the City and County are authorized by the Florida Interlocal Cooperation Act, Section 163.01, et seq., Florida Statutes, to enter into interlocal agreements and thereby cooperatively utilize their powers and resources in the most efficient manner possible; and

WHEREAS, the William E. Sadowski Affordable Housing Act, Chapter 92-137, Laws of Florida, created the State Housing Initiatives Partnership (SHIP) Act, Section 420.907, Florida Statutes, which authorizes distribution of monies in the Local Government Housing Trust Fund to be distributed to approved counties and eligible municipalities; and

WHEREAS, Alachua County is an approved County and the City of Gainesville is an approved eligible municipality within the County; and

WHEREAS, the County has adopted a Local Housing Assistance Plan (County LHAP) meeting the requirements of the SHIP Act and establishing affordable housing programs; and

WHEREAS, the City has adopted a Local Housing Assistance Plan (City LHAP) meeting the requirements of the SHIP Act and establishing affordable housing programs; and

WHEREAS, the City and County have determined that the welfare of persons who have special housing needs within Alachua County are the joint concern of both local governments and that a program to provide transitional housing to such persons can be more effectively and efficiently funded and administered through an interlocal agreement; and

WHEREAS, the City and County have each therefore provided in their respective LHAPs for the establishment of a Special Needs Housing Program, to be jointly administered by the City and the County for the purpose of providing funding for transitional housing for persons who have special housing needs residing in Alachua County,

NOW, THEREFORE, IT IS AGREED as follows:

1. The Alachua County/City of Gainesville Special Needs Housing Program (Program) is hereby established for the purpose of providing and administering funding pursuant to the requirements of the SHIP Act to provide for transitional housing needs of persons who have special housing needs, including, but not limited to, persons with developmental disabilities; persons with mental illnesses or chemical dependency; persons with Acquired Immune Deficiency Syndrome ("AIDS") and Human Immunodeficiency Virus ("HIV") disease; runaway and abandoned youth; public assistance recipients; migrant and seasonal farmworkers; refugees and entrants; the elderly; and disabled adults.

2. Unless terminated earlier pursuant to Section 7.h of this Agreement, the term of this Agreement shall begin on the date first above-written and run for the period of implementation of all Program years for which funding is contractually awarded to eligible program sponsors. The period of implementation shall include the term of monitoring established by the SHIP Act for each Program year.

3. Funding for the Program shall consist of that portion of the funds allocated to the Program by approved City LHAP and County LHAP, respectively, and contractually awarded

to eligible sponsors pursuant to applicable provisions of the SHIP Act, SHIP rule, and adopted program guidelines.

4. The Program shall be administered consistent with the Alachua County/City of Gainesville SHIP Special Needs/Housing Program Guidelines, attached hereto and incorporated herein by this reference as Exhibit A to the Agreement, as the same may be amended from time to time by mutual agreement of the parties.

5. The City agrees as follows:

a. To remit to the County within thirty (30) days after the approval of each subrecipient agreement between Alachua County, City of Gainesville, and an eligible sponsor for funding through the Program, an amount equal to half of the amount of such agreement.

b. To provide inspection services for any building construction or renovation funded in part or in whole by the Program and located within the corporate limits of the City of Gainesville.

c. To monitor sponsor compliance with income levels and rental payments of households assisted through the Program as required by the SHIP Act.

d. To provide the County with annual reports regarding compliance monitoring and copies of all program files generated by the City.

e. To assist the County with any aspect of the Program which is its responsibility under the terms of this agreement upon request.

f. Subject to the limits and provisions of Section 768.28, Florida Statutes, and to the extent of its negligence, to indemnify and hold the County, its officers and employees harmless should any claim, suit or legal action be brought against the City as a result of the

implementation of Special Needs Housing Program. The City agrees to provide any legal defense necessary for such suit or legal action at no cost to the County.

6. The County agrees as follows:

a. To establish a Special Needs Affordable Housing Trust Fund (Special Needs Trust Fund) as a separate fund within the Alachua County Local Housing Assistance Trust Fund.

b. To deposit into the Special Needs Trust Fund those City funds which are allocated by an approved City LHAP to the Special Needs Program, contractually awarded to eligible sponsors, and remitted to the County for such purpose.

c. To deposit into the Special Needs Trust Fund within thirty (30) days after the approval of each subrecipient agreement between Alachua County, City of Gainesville, and an eligible sponsor for funding through the Program, an amount equal to half of the amount of such agreement.

d. To determine the eligibility of all activities funded and all households assisted through the Program.

e. To maintain program files during the term of the agreement and to provide copies of all such files to the City.

f. To review and pay all invoices and requests for reimbursement of expenditures meeting the requirements of the Program and the terms of the applicable sponsor agreements.

g. To maintain all financial records pertaining to the Special Needs Trust Fund.

h. To monitor sponsor compliance with the terms of any award agreement during the construction phase of the agreement.

i. To provide inspection services for building construction or renovation work funded by the Program in the County outside the corporate limits of the City of Gainesville.

j. To submit to the City annually or upon request a report on the activity of the Trust Fund for each state fiscal year until all funds are expended for the fiscal year.

k. To assist the City with any aspect of the Program which is its responsibility under the terms of this agreement upon request.

l. Subject to the limits and provisions of Section 768.28, Florida Statutes, and to the extent of its negligence, to indemnify and hold the City, its officers and employees harmless should any claim, suit or legal action be brought against the County as a result of the implementation of Special Needs Housing Program. The County agrees to provide any legal defense necessary for such suit or legal action at no cost to the City.

7. The City and County agree:

a. To advertise available funding for the Program each fiscal year for which funding is allocated by the City and County LHAPs, respectively.

b. To jointly receive and review applications for sponsor funding through the Program.

c. To establish a Special Needs Awards Committee through the SHIP Partnership to review applications for funding and make recommendations for funding awards to the City and County Commissions, respectively.

d. To enter into a multi-party agreement with each approved sponsor applicant for which funding is awarded through the Program for the purpose of implementing the Program.

e. To jointly oversee the progress of projects funded jointly through the Program.

f. To allocate costs for the administration of the Program as between themselves in a fair and equitable manner.

g. Neither party shall use any revenues allocated and distributed for purposes other than those authorized by Section 420.9072(7), Florida Statutes, or permitted by the terms of Exhibit A.

h. If, at any time during the term of this Agreement, the City or County which are the parties to the Agreement believe that the intent of the parties as set forth herein is not being accomplished, or that the terms of the Agreement are not fair and equitable, such party may, upon provision of ninety days written notice, renegotiate the terms and provisions of this Agreement to become effective on the first day of the next state funding cycle. If the parties are unable to renegotiate the terms and provisions of the Agreement prior to the start of the next state funding cycle, or if one party ceases to be eligible for allocation and distribution of Local Housing Assistance Trust Fund monies, then this Agreement will terminate with respect to the next funding cycle and any future funding cycle but will continue as provided herein with respect to the responsibilities of the parties associated with past and current funding cycles.

8. This Agreement embodies the whole understanding between the parties. There are no promises, terms, conditions, or obligations other than those contained herein; and this Agreement shall supersede all previous communications, representations or agreements, either verbal or written, between the parties hereto.

9. This Agreement may only be amended by a written document approved and signed by both the parties and filed with the Clerk of the Circuit Court of Alachua County, Florida.

10. This Agreement shall take effect upon filing with the Clerk of the Circuit Court of Alachua County, Florida, pursuant to Section 163.01(11), Florida Statutes.

11. Nothing in this Agreement shall be interpreted as a waiver by the City or the County of its sovereign immunity except as provided under Section 768.28, Florida Statutes.

IN WITNESS WHEREOF the parties hereto have caused the execution hereof by their duly authorized officials on the dates stated below

ALACHUA COUNTY, FLORIDA

ATTEST:

J.K. "Buddy" Irby

J.K. "Buddy" Irby, Clerk
of the Circuit Court
(SEAL)

By:

Margaret Eppie

Chair

Board of County Commissioners

CITY OF GAINESVILLE

ATTEST:

Kurt M. Lannon

Kurt M. Lannon, Clerk of the City Commission

By:

Paul R. ...

Mayor/Commissioner

City Commission

APPROVED AS TO FORM AND LEGALITY

David W. ...

Mary Marshall
Alachua County Attorney

APPROVED AS TO FORM AND LEGALITY

Marion J. Radson

Marion J. Radson
City of Gainesville Attorney

ATTACHMENT 3

STRATEGIES FOR STATE FISCAL YEARS 2002-03, 2003-04, 2004-05

Description of Activities	Income Category for program Eligibility	Selection Criteria	Recapture Funds	Other Funds Leveraged
<p align="center">Home Ownership</p> <p align="center">DPA CGII NEW CONSTRUCTION FLEX MORTGAGE FORECLOSURE</p>	<p>Very Low, Low and Moderate Income per HUD guidelines adjusted for family size</p>	<p>Income Eligible by First Come First Serve basis / affordable single-family residential units</p>	<p>Deferred, non amortizing subordinate mortgage, grants,</p>	<p>State, local Home, CDBG, and private contributions</p>
<p align="center">Home Ownership Down Payment/ Closing Cost Assistance</p>	<p>Very Low and Low Income per HUD guidelines adjusted for family size</p>	<p>Income eligible, waiting list- first come first ready- first serve basis</p>	<p>Deferred, non amortizing subordinate mortgage, grants</p>	<p>Private Capital Section 502, 514, Impact fee interest as available</p>
<p align="center">Home Ownership Rehabilitation ERP ROOF MOD REHABILITATION HOUSING RECONSTRUCTION FLEX</p>	<p>Very Low and Low income per HUD guidelines adjusted for family size</p>	<p>Income Eligible by waiting list-first come first serve basis</p>	<p>Deferred, non amortizing subordinate mortgage, grants</p>	<p>HOME, CDBG, Private capital funds</p>
<p align="center">Rental Construction- New/Rehabilitation</p>	<p>Extremely Low, Very Low, Low and Moderate income per HUD guidelines adjusted for family size</p>	<p>Nonprofit Sponsors selected by competitive proposals</p>	<p>Deferred, non amortizing subordinate mortgage, grants</p>	<p>HOME, CDBG, Nonprofit sponsors, private capital funds, public funds</p>
<p align="center">Rental Special Needs</p>	<p>Extremely Low, Very Low and Low per HUD guidelines adjusted for family size</p>	<p>Nonprofit Sponsors selected by competitive proposals</p>	<p>Deferred, non amortizing subordinate mortgage, grants</p>	<p>Nonprofit sponsors, HOME, CDBG, tax credits</p>
<p align="center">Homebuyer Education & Training</p>	<p>Very Low. Low and Moderate per HUD guidelines adjusted for family size</p>	<p>Income Eligible, Able to obtain a loan, First come first serve basis</p>	<p>No Recaptured Funds</p>	<p>No Leveraged Funds</p>

ATTACHMENT 4

CITY/COUNTY SPECIAL NEEDS PROGRAM SELECTION CRITERIA FOR NON-PROFIT SPONSORS

SELECTION CRITERIA	MEASURES
Overall Capacity of Organization to Fulfill Project Proposal	Experience with similar housing construction activities; Financial resources and systems in place
Ability to Proceed and Expedite in a Timely Manner	Site Control, Zoning, Land Use Plan, Site Suitability, Engineering, Architectural
Management System for Effective Production, Cost, Quality and Control	Staffing, Operation Procedures, Project personnel availability, Staff/Agency Experience, Board Experience
Financial Management and Resources	Pro forma, Project budget, Documented Cost Estimates, Audit Reports, Adequate Cash Flow, Basic Underwriting Principles
Previous/Current Contract Compliance	Findings, Completions of other Projects funded
Experience with support services such as, special needs and/or homeownership programs and education	Training required or provided
WAGES and Workforce Development Initiatives Program participation	Documentation organization employees WAGES and Workforce Development Initiatives Program participants (if applicable).
Developer Fee	Appropriate for Level of Work Involved

The following documents must be submitted as a part of the application:

Approved site plan, Letters of commitment for other funding, Evidence of site control, Three years of tax returns, Three years financial statements, Interim financial statements, Project description, Company history, Resumes of all company principals, Application form, Survey and Other documentation as may be required.

Copies of the completed application packet must be submitted to the City by the published due date in order for the project to be considered for funding. The City of Gainesville reserves the right to reject any and all applications for funding do to incompleteness, irregularities, inconsistency with program objectives and/or any other reason deemed appropriate.

ATTACHMENT 5

CITY/COUNTY NEW RENTAL CONSTRUCTION PROGRAM SELECTION CRITERIA FOR NON-PROFIT SPONSORS

SELECTION CRITERIA	MEASURES
Overall Capacity of Organization to Fulfill Project Proposal	Experience with similar housing construction activities; Financial resources and systems in place
Ability to Proceed and Expedite in a Timely Manner	Site Control, Zoning, Land Use Plan, Site Suitability, Engineering, Architectural
Management System for Effective Production, Cost, Quality and Control	Staffing, Operation Procedures, Project personnel availability, Staff/Agency Experience, Board Experience
Financial Management and Resources	Pro forma, Project budget, Documented Cost Estimates, Audit Reports, Adequate Cash Flow, Basic Underwriting Principles
Previous/Current Contract Compliance	Findings, Completions of other Projects funded
Experience with support services such as, special needs and/or homeownership programs and education	Training required or provided
WAGES and Workforce Development Initiatives Program participation	Documentation organization employees WAGES and Workforce Development Initiatives Program participants (if applicable).
Developer Fee	Appropriate for Level of Work Involved

The following documents must be submitted as a part of the application:

Approved site plan, Letters of commitment for other funding, Evidence of site control, Three years of tax returns, Three years financial statements, Interim financial statements, Project description, Company history, Resumes of all company principals, Application form, Survey and Other documentation as may be required.

Copies of the completed application packet must be submitted to the City by the published due date in order for the project to be considered for funding. The City of Gainesville reserves the right to reject any and all applications for funding do to incompleteness, irregularities, inconsistency with program objectives and/or any other reason deemed appropriate.

ATTACHMENT 7

**ADMINISTRATIVE EXPENSES PER FISCAL YEAR
2002-2005**

ADMINISTRATION BUDGET	
EXPENSE	AMOUNT
PERSONNEL	\$68,913.00
GENERAL OPERATING	\$5,000.00
ADVERTISING	\$2,000.00
TRAINING	\$2,000.00
POSTAGE	\$1,000.00
PRINTING	\$1,500.00
EQUIPMENT	\$2,500.00
SUPPLIES	\$2,000.00
PARTNERSHIP ACTIVITIES- COMMUNITY WORKSHOPS	\$2,000.00
TOTAL	\$86,913.00

The City will budget 10% of its total SHIP Allocation to support City program administration costs.

FLORIDA HOUSING FINANCE AGENCY
HOUSING DELIVERY GOALS CHART
STRATEGIES FOR LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2002-2003

Name of Local Government: **CITY OF GAINESVILLE**

Available Funds: **\$869,138.00**

Please check applicable box, & if Amendment, enter number
 New Plan: **X**
 Amendment:
 Fiscal Yr. Closeout:

HOMEOWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	thout Construct SHIP Dollars	TOTAL SHIP Dollars	TOTAL Percentage	TOTAL Units
Downpayment-Rehab/Constructed	7	\$3,500	10	\$3,500	1	\$4,000	\$40,000	\$60,000		\$60,000	6.9%	17
Downpayment-Cedar Grove	4	\$4,000	4	\$4,000						\$40,000	4.6%	9
Moderate Rehabilitation	4	\$20,000	3	\$20,000						\$130,000	15.0%	7
Emergency Repair	4	\$10,000	3	\$10,000						\$70,000	8.1%	7
Roof Repair	5	\$5,000	5	\$5,000						\$50,000	5.8%	10
Flexible Financing	3	\$25,000	3	\$5,000	2	\$5,000	\$20,000	\$20,000		\$40,000	4.6%	8
New Construction	2	\$55,000	2	\$55,000	1	\$25,000	\$149,000			\$149,000	17.1%	5
Housing Reconstruction	1	\$4,000	1	\$4,000	2	\$4,000	\$109,000			\$109,000	12.5%	2
Mortgage Foreclosure Intervention	2	\$3,000	3	\$4,000	2	\$4,000			\$27,225	\$27,225	3.1%	7
Fence Program	4	\$2,000	13	\$3,000	8	\$3,000				\$75,000	8.6%	25
Disaster Mitigation/Recovery	0		0	\$2,000						\$0	0.0%	0
Subtotal 1 (Homeownership)	36		47		14		\$318,000	\$405,000	\$27,225	\$750,225	86.3%	97

RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	thout Construct SHIP Dollars	TOTAL SHIP Dollars	TOTAL Percentage	TOTAL Units
Special Needs	8	\$6,000	2	\$6,000			\$15,000	\$15,000		\$30,000	3.5%	10
New Rental Construction	0	\$100,000	0	\$100,000								
Subtotal 2 (Non-Homeownership)	8		2		0		\$15,000	\$15,000		\$30,000	3.5%	10
Administration Fees												
Admin. From Program Income										\$86,913	10.0%	
Home Ownership Counseling										\$0	0.0%	
GRAND TOTAL	44		49		14		\$333,000	\$420,000	\$27,225	\$869,138	100%	107

Calculate Constr./Rehab by adding Grand Total columns A&B, then divide by Annual Allocation Amt.

Maximum Allowable Purchase Price: **New \$106,365 Existing \$98,523**

Allocation Breakdown	Amount	%
Very-Low Income	\$354,648	40.8%
Low Income	\$349,554	40.2%
Moderate Income	\$76,023	8.7%
TOTAL	\$780,225	90%

Projected Program Income	Max Amount/Program Income For
\$0	5.0%
\$0	
\$869,138	
\$869,138	

FLORIDA HOUSING FINANCE AGENCY
HOUSING DELIVERY GOALS CHART
STRATEGIES - JR LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2003-2004

Please check applicable box, & if Amendr
 New Plan: enter number
 Amendment:
 Fiscal Yr. Closeout:

Name of Local Government: **CITY OF GAINESVILLE**

Available Funds: **\$869,138.00**

HOMEOWNERSHIP STRATEGIES	VLI		Max. SHIP Award		LI Units	Max. SHIP Award		MI Units	Max. SHIP Award	A		C		D		E		F	
	Units	Units	Units	Units		Units	SHIP Dollars			SHIP Dollars	Without Construction SHIP Dollars	Rehab/Repair SHIP Dollars	TOTAL SHIP Dollars	TOTAL SHIP Dollars	Percentage	TOTAL Percentage	TOTAL Units		
Downpayment-Rehab/Constructed	5	\$3,500	9	\$3,500															14
Downpayment-Cedar Grove	2	\$4,000	3	\$4,000	1	\$4,000				\$25,000									6
Moderate Rehabilitation	4	\$20,000	2	\$20,000							\$116,500								6
Emergency Repair	3	\$10,000	3	\$10,000							\$56,500								6
Roof Repair	5	\$5,000	5	\$5,000							\$50,000								10
Flexible Financing	3	\$5,000	3	\$5,000	2	\$5,000				\$20,000									8
New Construction	2	\$25,000	2	\$25,000	1	\$25,000				\$150,000									5
Housing Reconstruction	1	\$55,000	1	\$55,000						\$110,000									2
Mortgage Foreclosure Intervention	2	\$4,000	3	\$4,000	2	\$4,000						\$27,225							7
Fence Program	4	\$3,000	13	\$3,000	8	\$3,000					\$75,000								25
Disaster Mitigation/Recovery	0	\$2,000	0	\$2,000															0
Subtotal 1 (Homeownership)	31		44		14					\$305,000		\$27,225							89

RENTAL STRATEGIES	VLI		Max. SHIP Award		LI Units	Max. SHIP Award		MI Units	Max. SHIP Award	A		C		D		E		F	
	Units	Units	Units	Units		Units	SHIP Dollars			SHIP Dollars	Without Construction SHIP Dollars	Rehab/Repair SHIP Dollars	TOTAL SHIP Dollars	TOTAL SHIP Dollars	Percentage	TOTAL Percentage	TOTAL Units		
Special Needs	8	\$6,000	2	\$6,000						\$15,000									10
New Rental Construction	50	\$100,000	50	\$100,000						\$50,000									100
Subtotal 2 (Non-Homeownership)	58		52		0					\$65,000									110
Administration Fees																			
Admin. From Program Income																			
Home Ownership Counseling																			
GRAND TOTAL	89		96		14					\$370,000		\$27,225							199

Calculate Constr./Rehab by adding Grand Total columns A&B, then divide by Annual Allocation Amt.
 Maximum Allowable
 Purchase Price: **New \$106,365 Existing \$98,523**

Allocation Breakdown	Amount	%
Very-Low Income	\$355,886	40.9%
Low Income	\$348,394	40.1%
Moderate Income	\$75,945	8.7%
TOTAL	\$780,225	90%

Projected Program Income	Max. Amount Program Income For Admin:
\$0	\$0
Projected Recaptured Funds:	\$869,138
Total Available Funds:	\$869,138

FLORIDA HOUSING FINANCE AGENCY

STRATEGIES FOR LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2004-2005

CITY OF GAINESVILLE

Name of Local Government:

Available Funds: \$869,138.00

Please check applicable box, & if Amendment, enter number:
 New Plan: X
 Amendment:
 Fiscal Yr. Closeout:

HOMEOWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A		C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars				
Downpayment-Rehab/Constructed	5	\$3,500	9	\$3,500								14
Downpayment-Cedar Grove	2	\$4,000	3	\$4,000	1	\$4,000	\$25,000					6
Moderate Rehabilitation	4	\$20,000	2	\$20,000								6
Emergency Repair	3	\$10,000	3	\$10,000								6
Roof Repair	5	\$5,000	5	\$5,000								10
Flexible Financing	3	\$5,000	3	\$5,000	2	\$5,000	\$20,000					8
New Construction	2	\$25,000	2	\$25,000	1	\$25,000	\$150,000					5
Housing Reconstruction	1	\$55,000	1	\$55,000			\$110,000					2
Mortgage Foreclosure Intervention	2	\$4,000	3	\$4,000	2	\$4,000		\$27,225				7
Fence P Program	4	\$3,000	13	\$3,000	8	\$3,000						25
Disaster Mitigation/Recovery	0	\$2,000	0	\$2,000								0
Subtotal 1 (Homeownership)	31		44		14		\$305,000		\$27,225			89

RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A		C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars				
Special Needs	8	\$6,000	2	\$6,000			\$15,000					10
New Rental Construction	50	\$100,000	50	\$100,000			\$50,000					100
Subtotal 2 (Non-Homeownership)	58		52		0		\$65,000					110
Administration Fees												
Admin. From Program Income												
Home Ownership Counseling												
GRAND TOTAL	89		96		14		\$370,000	\$433,000	\$27,225	\$869,138	100%	199

Calculate Constr./Rehab by adding Grand Total columns A&B, then divide by Annual Allocation Amt.

Maximum Allowable												
Purchase Price:												
			New					Existing				

Allocation Breakdown	Amount	%
Very-Low Income	\$355,886	40.9%
Low Income	\$348,394	40.1%
Moderate Income	\$75,945	8.7%
TOTAL	\$780,225	90%

Projected Program Income	\$0	Max Amount Program Income For Admin:
Projected Recaptured Funds:	\$0	
Distribution:	\$869,138	
Total Available Funds:	\$869,138	

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
INFORMATION SHEET

Please complete the following information:

LOCAL GOVERNMENT: City of Gainesville

CHIEF ELECTED OFFICIAL: Tom D. Bussing, Mayor

ADDRESS: Station 10B, P.O. Box 490

Gainesville, FL 32602-0490

SHIP ADMINISTRATOR: Jacqueline S. Richardson, Housing Manager

ADDRESS: Station 10B, P.O. Box 490 Gainesville, FL 32602

TELEPHONE: (352) 334-5026 FAX: (352) 334-2272

E-MAIL: richardsjs@ci.gainesville.fl.us

ADDITIONAL SHIP CONTACTS: Kandis Patrick, SHIP Program Coordinator

ADDRESS: Station 10B P.O. Box 490 Gainesville, FL 32602

INTERLOCAL AGREEMENT = YES/NO (IF yes, list other participants in the inter-local agreement)

Alachua County Tom Webster, Housing Program Coord.

The following information must be furnished to the Agency before any funds can be disbursed.

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 59-60000325

MAIL DISBURSEMENT TO: Jacqueline S. Richardson, Housing Manager

ADDRESS: Station 10B P.O. Box 490, Gainesville, FL 32602

Provide any additional updates the Corporation should be aware of in the space below:

Please return this form to: Amy Jordan
Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, Florida 32301-1329
or Fax to (850) 922-7253

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government: City of Gainesville

- (1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or inter-local entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan 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 Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

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Certification To Florida
Housing Finance Corporation

- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.
- (13) An inter-local entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.
- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) 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 either all Federal and SHIP program requirements.
- (16) 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 service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements.

Witness

Signature

Witness

Wayne Bowers -- City Manager

Date

OR

Attest: Clerk of the Commission
(Seal)

