



Office of Housing & Community Development Dreams2Reality Eligibility Process



November 30, 2021

Presented by Helen Harris, HCD Supervisor, City Housing
& Community Development

The Randomization Process

- City Auditor's Office applied the randomization tool to a list of 31 applicants.
- Based on the randomized list of 31 applicants, HCD staff did a preliminary review to determine that two requirements were met: 1) Heartwood Application was completed; and 2) Pre-Approval Letter from a Lender were submitted. If these two items were submitted correctly, we were able to move forward with determining income eligibility.
- There were two HCD Staffers reviewing the applications; thus, the applications were divided as follows:
 - Staffer # 1 – assigned numbers 1-5
 - Staffer # 2 – assigned numbers 6-11

Following the review and eligibility determination by each staffer, as a randomized number fell out due to an ineligibility determination, the staffer moved to the next number on the randomized list as noticed in the following determinations.

The Randomization Process

- Buyer # 1 - approved
- Buyer # 2 - could not be approved as she was trying to be approved through the Gainesville Housing Authority's Homeownership Program – buyer # 12 contacted.
- Buyer # 3 - approved
- Buyer # 4 - over income - buyer # 13 contacted
- Buyer # 5 - no pre-approval letter – buyer # 14 contacted

Randomization Process Continued

- Buyer # 6 - approved
- Buyer # 7 - over Income – Buyer #15 contacted
- Buyer # 8 - over Income – Buyer #16 contacted
- Buyer # 9 - approved
- Buyer #10 - approved
- Buyer # 11- approved
- Buyer #12 - buyer withdrew after receiving approval – Buyer #17 contacted
- Buyer #13 - approved

Randomization Process Continued

- Buyer #14 - no pre approval letter – buyer #18 contacted
- Buyer #15 - approved
- Buyer #16 – no pre approval letter – buyer #19 contacted
- Buyer #17 - approved
- Buyer #18 – no pre approval letter – buyer #20 contacted
- Buyer #19 - approved
- Buyer #20 – participated in HCD's First-Time Homebuyer's Program – buyer #21 contacted
- Buyer #21 over Income – buyer #22 contacted
- Buyer #22 - approved



Questions?