

City of Gainesville

2020-2023

Local Housing Assistance Plan

SHIP Program

Public Hearing

April 16, 2020

Gainesville City Commission Meeting

Several Housing Related Initiatives ^{City of} **Gainesville**

- Housing Action Plan
- Land Donation Pilot Project
- Comprehensive Plan
 - Department of Doing (Planning)



SHIP Program Purpose

- SHIP is the State Housing Initiatives Partnership Program
- One of several City funding sources
- Provides funds to Cities and Counties to produce and preserve affordable housing
 - Both Homeownership and Rental
 - Emphasis on construction (jobs)
- An incentive to create partnerships



SHIP Program Funding

- Governed by the 1992 William E. Sadowski Affordable Housing Act
 - State statute and State rule
- A portion of the documentary stamp taxes on real estate transactions
 - Generally, revenues increase when housing costs increase
- Distributed to Cities and Counties, as appropriated by the Florida Legislature



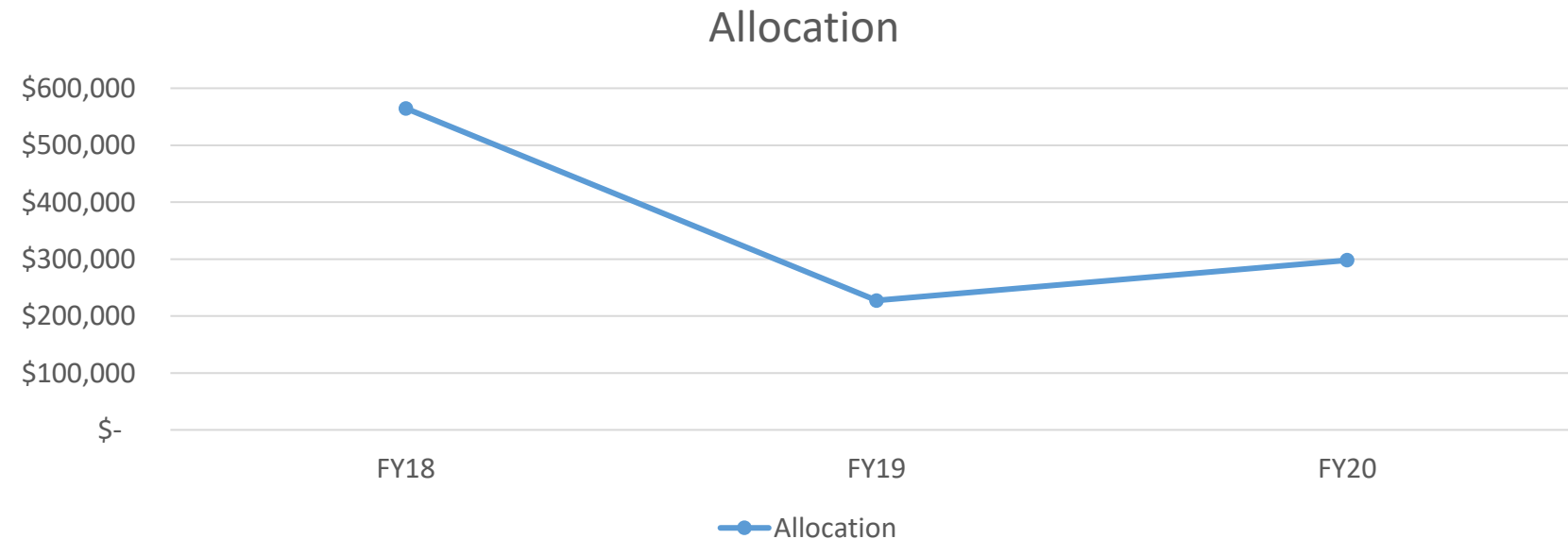
Planning and Reporting Requirements

- Required in order to receive SHIP Funding
 - Public input
- Annual Report
 - Description of how SHIP funds were used and their impacts
- 3-Year Local Housing Assistance Plan (LHAP)
 - Descriptions of programs and strategies to use SHIP funds
 - Incentives and Recommendations Report
 - Report addressing the impacts on affordable housing of specific regulations and incentives



Past Allocations

- FY 2017-2018: \$564,591
- FY 2018-2019: \$227,229
- FY 2019-2020: \$298,000



Projected Allocations

- Legislature has approved full funding for FY 2020-2021
- FY 2020-2021: To be determined
- FY 2021-2022: To be determined
- FY 2022-2023: To be determined



Eligible Households

Family Size	Extremely Low	Very Low	Low
1	\$14,950	\$24,900	\$39,850
2	\$17,100	\$28,450	\$45,550
3	\$19,250	\$32,000	\$51,250
4	\$21,350	\$35,550	\$56,900
5	\$23,100	\$38,400	\$61,500
6	\$24,800	\$41,250	\$66,050
7	\$26,500	\$44,100	\$70,600
8	\$28,200	\$46,950	\$75,150

US Dept. of Housing & Urban Development, Effective June 28, 2019
Medium Family Income = \$71,300



Minimum Thresholds

Each SHIP Dollar is Required to Meet the Following Criteria:

CONSTRUCTION

At least 75% must be spent on construction (including new construction & rehabilitation)

HOMEOWNERSHIP ACTIVITIES

At least 65% must be spent on homeownership activities



LOW AND VERY LOW INCOME HOUSEHOLD ASSISTANCE

At least 60% must be used to assist low-income households. Of this amount, at least half (30% of the total) must be used to assist very low-income households.



ADMINISTRATION

No more than 10% may be used on administration.

- Other thresholds: 20% Special Needs; 15% Rental Housing (Max.)

Maximum Sales/Price Value Limit

- New Construction: \$227,000
- Existing: \$172,000



LHAP Public Meetings

- Tuesday, December 10, 2019, 6PM
 - Gainesville/Alachua County Senior Recreation Center
- Thursday, December 12, 2019, 6:30PM
 - Westside Recreation Center
- Tuesday, January 14, 2020, 6PM
 - Cone Park Library
- Thursday, January 16, 2020, 6PM
 - Thomas Center, Long Gallery



Other Groups

- Nonprofit Affordable Housing Providers
- Social Service Providers
- Realtors
- Neighborhood Groups
- Religious Groups
- Builders
- Advocacy Groups



Strategies

- Owner Occupied Rehabilitation
- Downpayment Assistance
- Housing Development Program (Homeownership)
- Mortgage Foreclosure Intervention
- Disaster Mitigation
- Rental Development (New Construction/Rehabilitation)
- Rental Assistance



Updates

- Increased maximum funding allocations
- Added flexibility for incentives to build affordable housing
- Combined strategies
- Revised Disaster Mitigation Strategy to include Public Health Emergencies (e.g., COVID-19)



General LHAP Timeline

ACTION	DATE
Public Meetings	December 2019 through March 2020
Submit Draft to State for Conditional Review	February 17, 2020
State issues Conditional Approval	February 27, 2020
City Commission adopts by resolution	April 16, 2020
Due to State	May 1, 2020



Recommendation

The City Commission:

1. Adopt the resolution approving the State Housing Initiatives Partnership Program Local Housing Assistance Plan for State Fiscal Years 2020/2021, 2021/2022 and 2022/2023;
2. Authorize the submission of the 2020-2023 Local Housing Assistance Plan to the Florida Housing Finance Corporation;
3. Authorize the Mayor to execute the Inter-local Agreement Between the City of Gainesville and Alachua County for the Rental Assistance Program, subject to review by the City Attorney as to form and legality; and
4. Authorize the Mayor and/or City Manager or designee to execute all necessary documents related to the 2020-2023 Local Housing Assistance Plan, subject to review by the City Attorney as to form and legality.



Questions?

