

State Housing Initiatives Partnership (S.H.I.P.)

Housing Programs Office: Who We Are and What We Do

The Alachua County Housing Programs Office prepares grant applications and administers local, state and federally funded grants to preserve and expand the availability of safe, sanitary and affordable housing in Alachua County. **Housing programs are offered in partnership with the private and public sectors to assist lower income households to:**

- 1) Achieve and maintain the dream of affordable homeownership,
- 2) Make basic home repairs, and to
- 3) Obtain rental deposits to rent an affordable apartment.

For profit and not for profit housing providers are also assisted in financing the development of affordable single family and multi-family housing development, as well as housing serving specialized needs populations such as domestic abuse victims, homeless, or teenage age moms and their children.

Other Local Housing Resources You May Need

The programs offered by this office primarily serve lower income households residing in Alachua County, outside the city limits of Gainesville, Florida. The City of Gainesville has its own Housing Division which receives funding for its population. If you live or plan to live in the City Limits of Gainesville, you may wish to contact their office at (352) 334-5026. **If you want to apply to live in public housing or obtain a Section 8 rental housing voucher, you need to call one of the two public housing authorities in Alachua County.** To reach the Alachua County Housing Authority, please call (352) 372-2549. The phone number for the City of Gainesville Housing Authority is: (352) 334-4000.

Housing Programs' Piece of the Puzzle

These programs are administered in part to achieve the goals and objectives identified in the Housing Element of the Alachua County Comprehensive Plan. In addition to providing financial assistance through grants and interest free, deferred housing loans, the Housing Programs Office also develops and recommends to the Board of County Commissioners the adoption of affordable housing incentives to encourage the development of single family and multi-family affordable housing in the unincorporated areas of Alachua County in an effort to expand and disburse Affordable Housing in Alachua County.

The Alachua County Housing Programs Office looks forward to working with you to assist you in obtaining your goals for affordable homeownership or rental housing in Alachua County. For more information, please call 352 264-7013.

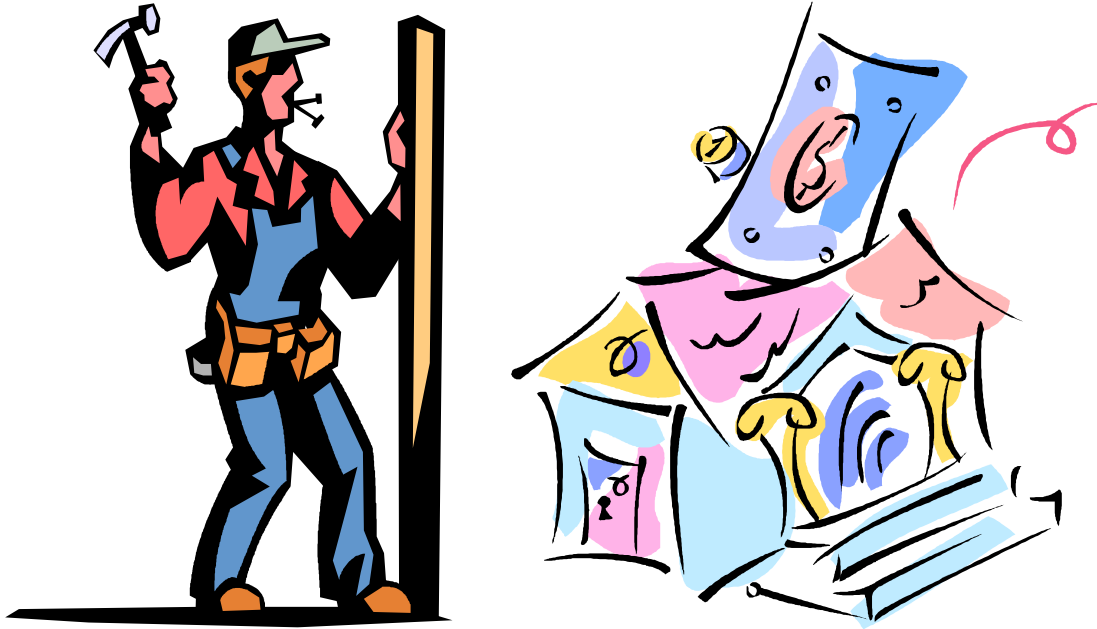


1. Down Payment Assistance Program for First Time Homebuyers:

- A. **Summary of the strategy:** Alachua County provides funding to assist first time homebuyers with down payment, closing cost assistance to eligible first time homebuyers as well as home repairs, necessary to meet minimum housing code.
- B. **Income Categories to be served:** Very Low, Low Income, and Moderate Income depending upon funding availability.
- C. **Award Limits:** Maximum loan is approximately \$8,000 depending on available funding.
- D. **Terms of Loan:** Funding is provided in the form of a 30 year deferred second mortgage. Mortgage is due on sale, refinance or transfer of property, or satisfaction of term.
- E. **Recipient Selection Criteria:** Recipients must:
- Be a first-time home buyer as defined by the applicable program.
 - Have successfully completed a SHIP-certified or equivalent Home Buyer Education Course prior to closing.
 - Be qualified for an affordable first mortgage through a lending institution
 - Meet other requirements depending on funding source.
 - Must obtain a home inspection from an approved inspection service.
- F. **Resources for Down Payment Assistance:**
- [Registration for Home Buyers Education Class](#)
 - [List of SHIP Certified Lenders](#)
 - [List of SHIP Certified Home Inspectors](#)
 - [List of SHIP Certified General Contractors](#)
 - [SHIP Annual Report 2009](#)



2. ALACHUA COUNTY HOME REPAIR PROGRAM



a. Summary of the Strategy

The Home Repair Program provides home repairs to eligible homeowners.

Eligible activities include: emergency repair/moderate rehabilitation of substandard housing, major housing rehabilitation, and in some cases home replacement.

b. Income category (s) to be served.

All households must be either very low or low income households.

c. Terms, Recapture, and Default:

Funding shall be provided in the form of a zero-interest, deferred payment loan.

d. Recipient Selection Criteria

1. The assisted unit must be owner occupied, the primary residence of the owner, must be located in Alachua County, and outside the City of Gainesville.
2. Property taxes must be paid current on the unit to be assisted.
3. Homeowner must be very low or low income depending on funding source.
5. Each unit, with the exception of emergency repairs, must meet and may exceed minimum housing code.
6. Meet other requirements of the funding source.

3. FORECLOSURE PREVENTION PROGRAM

a. Summary of the Strategy

The Foreclosure Prevention Program will provide assistance on a first-come first-serve basis to eligible applicants who are delinquent in their mortgage payments but whose homes have not yet had a foreclosure sale date set. Assistance is available to homeowners who are delinquent for circumstances beyond their control, such as job loss, loss of spousal support, personal injury, or unanticipated emergency expenses, as determined by the Alachua County SHIP Program. Eligible expenses will include delinquent mortgage payments, attorney's fees, recording fees, and late fees.

b. Income Categories to Be Served

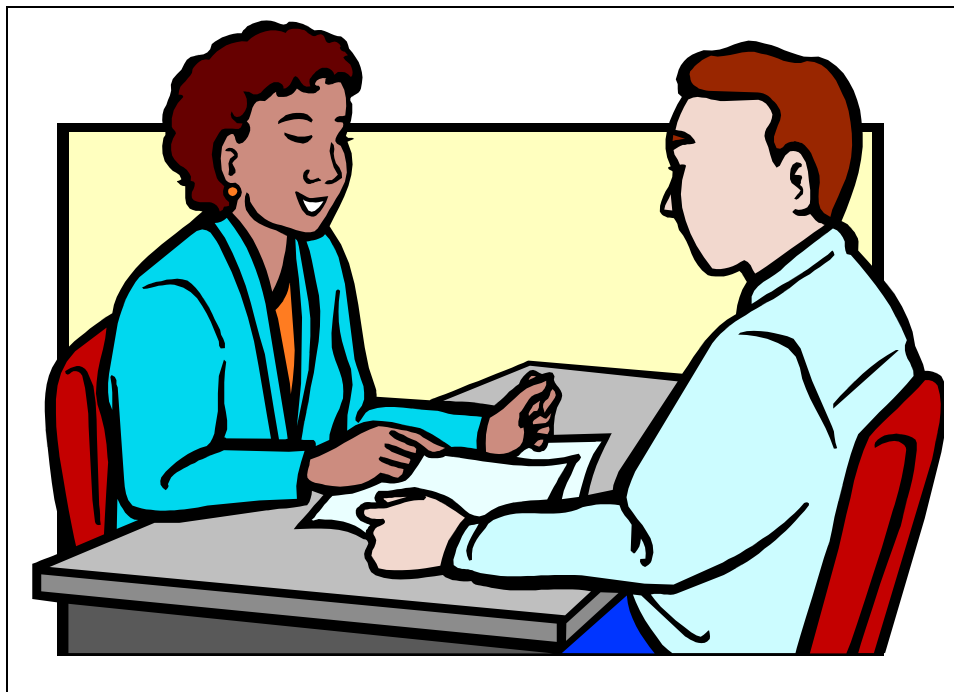
All households must be either very low or low income households.

c. Type of Loan

Funding for this program will be provided on a first-come first-served basis in the form of a zero-interest, deferred payment loan. Terms of the loan are dependent on funding requirements.

d. Recipient Selection Criteria

Applicants must have purchased a home through Alachua County's SHIP Program. Funding is provided on a one-time basis. The mortgage default must have been caused by circumstances beyond the control of the applicant. There must be a reasonable prospect that the applicant will be able to keep current in paying their mortgage payments to the primary lender in order to receive assistance.



4. RENTAL DEPOSIT PROGRAM

a. Summary of the Strategy

The Rental Deposit Program provides funding to pay rental security and utility deposits on behalf of eligible very low income persons and/or households within Alachua County. Eligible utility deposits include only provider-mandated deposits for water, sewer, electricity, and gas.

c. Income Categories to Be Served

Very low income households will be served.

d. Grant Terms

Assistance to eligible applicants under this strategy will be in the form of a grant and will not be subject to recapture from the tenant. However, in the case of utility deposits, the utility company may be requested to return any unused portion of the deposit provided

e. Recipient Selection Criteria

Eligible applicants will be approved for assistance subject to funding availability on a first-come, first-qualified, first-served basis using the following criteria:

- Applicants must meet income eligibility requirements.
- Applicants must demonstrate that they can afford the monthly rent and utilities for their selected unit.
- Applicants assisted under this strategy must lease, for at least one year, a dwelling unit which meets the Minimum Housing Code.
- Monthly rents may not exceed maximum rents as established by the Florida Housing Finance Corporation's annual Rent Schedule.
- Assistance is one-time only per household.



5. Impact Fee Assistance Program

The **Impact Fee Assistance Program** provides funding to offset the cost of impact fees for income-eligible homebuyers. Funding will be made available to income eligible homebuyers as a 0% interest, soft second, deferred 5 year mortgage. At the end of each anniversary, 20% of the mortgage will be forgiven. The balance of the second mortgage shall be due on sale or refinance if homes are sold or refinanced within the five year term.

Any person who seeks to develop land within the unincorporated area of Alachua County, Florida, by applying for a building permit, or the extension of a building permit, to make an improvement to land which will generate additional impact is required to pay an Impact Fee per the adopted Impact Fee Ordinances. Impact fees are one-time charges imposed upon new development as a condition of development approval to pay for a proportionate share of the cost of improvements to the County's infrastructure necessary to serve new growth and development.

You may be eligible to receive 100% of the cost of **impact fees** if you meet the following general guidelines:

- A. Your household's gross annual income is less than 100% of the Area Median Income, adjusted for family size:

- B. You intend to purchase an eligible housing unit. Mobile homes built before 1976 are not eligible for assistance.

- C. Sales Price/Appraised value may not exceed \$258,000 (adjusted annually).

- D. You intend to own and occupy the home as your principal residence. The home is not a rental unit. The assisted housing unit is eligible for homestead exemption.

