



CITY OF GAINESVILLE
Affordable Housing Advisory Committee

DATE: October 7, 2025

TO: General Policy Committee

FROM: Mary Lou Hildreth, Chair *MLH*
 SHIP—Affordable Housing Advisory Committee

SUBJECT: Local Government Area of Opportunity Funding Recommendation

Summary: *The City's Affordable Housing Advisory Committee (AHAC) recommends that the City Commission use ConnectFree revenues to fund a \$460,000 loan to Catholic Charities and Crosland Southeast to support their application for 9% Low Income Housing Tax Credits for their Hope @ Debra Heights affordable rental housing development.*

On behalf of the City's SHIP-AHAC, I am pleased to present our Local Government Area of Opportunity (LGAO) funding recommendation.

The Low-Income Housing Tax Credit (LIHTC) Program is an important tool that the federal government uses to promote the development of affordable housing. In the State of Florida, the Florida Housing Finance Corporation (FHFC), which is essentially a State agency, administers the LIHTC Program. One of the State's goals for the LIHTC Program in medium sized Counties (like Alachua) is to fund projects that have a commitment from their local government for a significant financial contribution. That contribution is known as LGAO Funding.

On September 8, 2025, the City distributed a Notice of Funding Availability for Affordable Rental Housing Projects, including LIHTC Projects. Subsequently, the developers of four projects applied for LGAO Funding. The developer of one of those projects later rescinded their application.

On October 1, 2025, the three remaining developers presented their projects to, and answered questions from, the City's AHAC. Following the presentations, the AHAC discussed and evaluated the projects. For reference, the AHAC's cumulative and individual scoring sheets are attached to this memorandum.

The AHAC concluded that all three projects were needed and could benefit the community. However, based on the applications and the presentations, AHAC felt that the following factors were particularly favorable for the Hope @ Debra Heights project:

- As a project approved for a second consecutive year, it has the best chance of being selected by the FHFC for funding.
- The site is located near north Main Street in an area with a need for, but not a large concentration of, affordable rental units.
- The history of Catholic Charities providing caring, reliable, efficient, and effective services in Gainesville and throughout the State.

- The project's commitment and ability to provide resident services beyond those required by the FHFC. These include a food pantry, and financial training and mentoring.
- The site's location provides easy access (less than 1 mile) to Tom Petty Park, major roads, bus stops, grocery stores (Publix, Wards), schools (Metcalfe Elementary School, and Howard Bishop Middle School), social services (Catholic Charities), The Library Partnership, and the Main Street Post Office.
- With a 5% interest rate, the proposed loan terms were most favorable to the City.
- The City Commission has approved a PD Rezoning of the site.

Additionally, the AHAC noted that LGAO Funding benefits the City of Gainesville in several ways. First, LGAO Funding leverages local funds to bring in millions of dollars of private and federal government investment. Additionally, LGAO Funding furthers the City's goal of supporting the development of affordable housing within the community. For these reasons, the AHAC unanimously voted to recommend that the City Commission use ConnectFree revenue to fund a \$460,000 loan to Catholic Charities and Crosland Southeast to support their application for 9% Low Income Housing Tax Credits for their Hope @ Debra Heights affordable rental housing development. Our recommendation includes providing the loan under the following terms: a 5% annual interest rate with a balloon payment at the maturity of the first mortgage, and a 30-year amortization period.

We respectfully and sincerely request that you consider this funding recommendation.

ATTACHMENT: AHAC's Cumulative and Individual Score Sheets

Cc: AHAC Committee Members
Corey Harris, HCD Director
John Wachtel, Neighborhood Planning Coordinator


[Mary Lou Hildreth \(Oct 7, 2025 15:26:44 EDT\)](#)

CITY OF GAINESVILLE - Affordable Housing Advisory Committee - LGAO Project Evaluation Form - October 1, 2025 - **Evaluator Name:** CUMULATIVE

Criteria	Maximum Points	Hope @ Debra Heights	Royal Park Senior Apts.	GHA Build First Site	Skyline Square
Development timeframes. More points for faster completion given readiness to proceed (e.g., site control, appropriate zoning, etc.) and capacity of applicant.	15	68	62	0	70
Location of the project—Furthers the City’s goal of providing affordable housing in all parts of the City. More points for projects located in parts of the City that lack affordable housing, including, but not limited to, NW Gainesville (particularly west of NW 34th Street and north of Newbery Road; or west of NW 13th Street and north of NW 16th Avenue).	10	41	54	0	30
Location of the project—Near off-site amenities. More points for projects in locations that are near off-site amenities that meet the needs of the project’s residents (e.g., employment, retail, recreation, healthcare, banks, transportation, education, and entertainment).	10	43	46	0	40
On-site amenities and services. More points for amenities and services that meet the needs of the project’s residents (e.g., playground, recreational facilities, clubhouse, laundry facilities, and storage facilities).	10	49	44	0	47
Number of units. Given that the City funding amount is the same for all projects, more points for more units.	10	47	41	0	45
Marketing and outreach to potential tenants. More points for using local sources such as nonprofits and faith-based institutions to find tenants.	10	48	44	0	44
Resident income mix. More points for a greater mix of incomes.	5	23	21	0	21
Developer experience building affordable residential projects in Gainesville. More points for more overall experience, including staff and subcontractors.	5	16	24	0	22
Loan Terms. More points for loan terms that are more favorable to the City.	5	23	13	0	19
Property management plan. More points for property management experience, including maintenance and maintenance plan.	5	22	22	0	24
Need for this funding. More points for projects that cannot proceed without this funding.	5	20	18	0	17
Overall feasibility of the project. More points for greater feasibility.	10	43	40	0	41
TOTAL	100	443	429	0	420

CITY OF GAINESVILLE - Affordable Housing Advisory Committee - LGAO Project Evaluation Form - October 1, 2025 - **Evaluator Name:** Mary Lou Hildreth

Criteria	Maximum Points	Hope @ Debra Heights	Royal Park Senior Apts.	GHA Build First Site	Skyline Square
Development timeframes. More points for faster completion given readiness to proceed (e.g., site control, appropriate zoning, etc.) and capacity of applicant.	15	15	14		13
Location of the project—Furthers the City’s goal of providing affordable housing in all parts of the City. More points for projects located in parts of the City that lack affordable housing, including, but not limited to, NW Gainesville (particularly west of NW 34th Street and north of Newbery Road; or west of NW 13th Street and north of NW 16th Avenue).	10	7	10		6
Location of the project—Near off-site amenities. More points for projects in locations that are near off-site amenities that meet the needs of the project’s residents (e.g., employment, retail, recreation, healthcare, banks, transportation, education, and entertainment).	10	9	9		9
On-site amenities and services. More points for amenities and services that meet the needs of the project’s residents (e.g., playground, recreational facilities, clubhouse, laundry facilities, and storage facilities).	10	10	10		10
Number of units. Given that the City funding amount is the same for all projects, more points for more units.	10	10	9		9
Marketing and outreach to potential tenants. More points for using local sources such as nonprofits and faith-based institutions to find tenants.	10	10	9		10
Resident income mix. More points for a greater mix of incomes.	5	5	5		5
Developer experience building affordable residential projects in Gainesville. More points for more overall experience, including staff and subcontractors.	5	3	5		5
Loan Terms. More points for loan terms that are more favorable to the City.	5	5	4		3
Property management plan. More points for property management experience, including maintenance and maintenance plan.	5	5	5		5
Need for this funding. More points for projects that cannot proceed without this funding.	5	5	4		5
Overall feasibility of the project. More points for greater feasibility.	10	10	10		10
TOTAL	100	94	94	0	90

CITY OF GAINESVILLE - Affordable Housing Advisory Committee - LGAO Project Evaluation Form - October 1, 2025 - **Evaluator Name:** Casey Willits

Criteria	Maximum Points	Hope @ Debra Heights	Royal Park Senior Apts.	GHA Build First Site	Skyline Square
Development timeframes. More points for faster completion given readiness to proceed (e.g., site control, appropriate zoning, etc.) and capacity of applicant.	15	13	11		14
Location of the project—Furthers the City's goal of providing affordable housing in all parts of the City. More points for projects located in parts of the City that lack affordable housing, including, but not limited to, NW Gainesville (particularly west of NW 34th Street and north of Newbery Road; or west of NW 13th Street and north of NW 16th Avenue).	10	7	15		0
Location of the project—Near off-site amenities. More points for projects in locations that are near off-site amenities that meet the needs of the project's residents (e.g., employment, retail, recreation, healthcare, banks, transportation, education, and entertainment).	10	7	9		8
On-site amenities and services. More points for amenities and services that meet the needs of the project's residents (e.g., playground, recreational facilities, clubhouse, laundry facilities, and storage facilities).	10	10	7		8
Number of units. Given that the City funding amount is the same for all projects, more points for more units.	10	10	8		9
Marketing and outreach to potential tenants. More points for using local sources such as nonprofits and faith-based institutions to find tenants.	10	10	8		8
Resident income mix. More points for a greater mix of incomes.	5	4	5		3
Developer experience building affordable residential projects in Gainesville. More points for more overall experience, including staff and subcontractors.	5	0	5		2
Loan Terms. More points for loan terms that are more favorable to the City.	5	4	0		4
Property management plan. More points for property management experience, including maintenance and maintenance plan.	5	3	4		5
Need for this funding. More points for projects that cannot proceed without this funding.	5	5	5		4
Overall feasibility of the project. More points for greater feasibility.	10	10	9		10
TOTAL	100	83	86	0	75

CITY OF GAINESVILLE - Affordable Housing Advisory Committee - LGAO Project Evaluation Form - October 1, 2025 - **Evaluator Name:** Aymee Cepeda

Criteria	Maximum Points	Hope @ Debra Heights	Royal Park Senior Apts.	GHA Build First Site	Skyline Square
Development timeframes. More points for faster completion given readiness to proceed (e.g., site control, appropriate zoning, etc.) and capacity of applicant.	15	13	12		13
Location of the project—Furthers the City's goal of providing affordable housing in all parts of the City. More points for projects located in parts of the City that lack affordable housing, including, but not limited to, NW Gainesville (particularly west of NW 34th Street and north of Newbery Road; or west of NW 13th Street and north of NW 16th Avenue).	10	8	10		7
Location of the project—Near off-site amenities. More points for projects in locations that are near off-site amenities that meet the needs of the project's residents (e.g., employment, retail, recreation, healthcare, banks, transportation, education, and entertainment).	10	9	10		8
On-site amenities and services. More points for amenities and services that meet the needs of the project's residents (e.g., playground, recreational facilities, clubhouse, laundry facilities, and storage facilities).	10	9	8		10
Number of units. Given that the City funding amount is the same for all projects, more points for more units.	10	8	7		9
Marketing and outreach to potential tenants. More points for using local sources such as nonprofits and faith-based institutions to find tenants.	10	9	8		8
Resident income mix. More points for a greater mix of incomes.	5	4	3		4
Developer experience building affordable residential projects in Gainesville. More points for more overall experience, including staff and subcontractors.	5	3	4		5
Loan Terms. More points for loan terms that are more favorable to the City.	5	4	2		3
Property management plan. More points for property management experience, including maintenance and maintenance plan.	5	4	3		5
Need for this funding. More points for projects that cannot proceed without this funding.	5	4	4		4
Overall feasibility of the project. More points for greater feasibility.	10	8	7		8
TOTAL	100	83	78	0	84

CITY OF GAINESVILLE - Affordable Housing Advisory Committee - LGAO Project Evaluation Form - October 1, 2025 - Evaluator Name: Michael Pellett

Criteria	Maximum Points	Hope @ Debra Heights	Royal Park Senior Apts.	GHA Build First Site	Skyline Square
Development timeframes. More points for faster completion given readiness to proceed (e.g., site control, appropriate zoning, etc.) and capacity of applicant.	15	13	12		15
Location of the project—Furthers the City’s goal of providing affordable housing in all parts of the City. More points for projects located in parts of the City that lack affordable housing, including, but not limited to, NW Gainesville (particularly west of NW 34th Street and north of Newbery Road; or west of NW 13th Street and north of NW 16th Avenue).	10	9	10		8
Location of the project—Near off-site amenities. More points for projects in locations that are near off-site amenities that meet the needs of the project’s residents (e.g., employment, retail, recreation, healthcare, banks, transportation, education, and entertainment).	10	9	9		7
On-site amenities and services. More points for amenities and services that meet the needs of the project’s residents (e.g., playground, recreational facilities, clubhouse, laundry facilities, and storage facilities).	10	10	9		9
Number of units. Given that the City funding amount is the same for all projects, more points for more units.	10	10	8		9
Marketing and outreach to potential tenants. More points for using local sources such as nonprofits and faith-based institutions to find tenants.	10	9	9		9
Resident income mix. More points for a greater mix of incomes.	5	5	4		5
Developer experience building affordable residential projects in Gainesville. More points for more overall experience, including staff and subcontractors.	5	5	5		5
Loan Terms. More points for loan terms that are more favorable to the City.	5	5	2		4
Property management plan. More points for property management experience, including maintenance and maintenance plan.	5	5	5		5
Need for this funding. More points for projects that cannot proceed without this funding.	5	1	1		1
Overall feasibility of the project. More points for greater feasibility.	10	5	4		3
TOTAL	100	86	78	0	80

CITY OF GAINESVILLE - Affordable Housing Advisory Committee - LGAO Project Evaluation Form - October 1, 2025 - **Evaluator Name:** Helen Warren

Criteria	Maximum Points	Hope @ Debra Heights	Royal Park Senior Apts.	GHA Build First Site	Skyline Square
Development timeframes. More points for faster completion given readiness to proceed (e.g., site control, appropriate zoning, etc.) and capacity of applicant.	15	14	13		15
Location of the project—Furthers the City’s goal of providing affordable housing in all parts of the City. More points for projects located in parts of the City that lack affordable housing, including, but not limited to, NW Gainesville (particularly west of NW 34th Street and north of Newbery Road; or west of NW 13th Street and north of NW 16th Avenue).	10	10	9		9
Location of the project—Near off-site amenities. More points for projects in locations that are near off-site amenities that meet the needs of the project’s residents (e.g., employment, retail, recreation, healthcare, banks, transportation, education, and entertainment).	10	9	9		8
On-site amenities and services. More points for amenities and services that meet the needs of the project’s residents (e.g., playground, recreational facilities, clubhouse, laundry facilities, and storage facilities).	10	10	10		10
Number of units. Given that the City funding amount is the same for all projects, more points for more units.	10	9	9		9
Marketing and outreach to potential tenants. More points for using local sources such as nonprofits and faith-based institutions to find tenants.	10	10	10		9
Resident income mix. More points for a greater mix of incomes.	5	5	4		4
Developer experience building affordable residential projects in Gainesville. More points for more overall experience, including staff and subcontractors.	5	5	5		5
Loan Terms. More points for loan terms that are more favorable to the City.	5	5	5		5
Property management plan. More points for property management experience, including maintenance and maintenance plan.	5	5	5		4
Need for this funding. More points for projects that cannot proceed without this funding.	5	5	4		3
Overall feasibility of the project. More points for greater feasibility.	10	10	10		10
TOTAL	100	97	93	0	91