

Organization Information

- 1) **Organization Name:** Catholic Charities Diocese of St. Augustine and Crosland Southeast
- 2) **Organization Contact Person and Title:** CC: Anita Hassell, CEO; and CSE: Paul Baalman, Partner +
- 3) **Contact Person's Telephone:** 904-899-5506 (Anita); and 704-591-2852 (Paul)
- 4) **Contact Person's Email Address:** ahassell@ccb dosa.org; and pbaalman@cser e.com
- 5) **Organization Address (City, State, Zip):** 3100 University Blvd South, Suite 250 Jacksonville, FL 32216; and 901 East Boulevard +
- 6) **Type of Organization:** For Profit Non-Profit Governmental Agency
- 7) **Incorporation Date (Month and Year):** CC:1945; and CSE: 2011. +
- 8) **Estimated Budget for Current Fiscal Year:** CC: \$8 M; and CSE: 17M.
- 9) **Number of Staff Employed (full time equivalents):** CC: 51; and CSE: 39. +
- 10) **Years of Affordable Housing Development Experience:** CSE: 8. +

Note on Question 10: Crosland Southeast started its affordable housing division (CSE Communities, LLC) in 2017 as a missional effort to give back to its communities. It has now completed 5 communities, has 1 community that will be completed in early 2026, and several in pre-development.

Project Development Information

- 1) **Project Name:** Hope @ Debra Heights
- 2) **Project Location/Address:** 2001 NE 2nd Street, Gainesville, FL 32609
- 3) **Project Parcel Number(s):** 10071-003-002
- 4) **Is the project located within the Gainesville City Limits?** Yes No
- 5) **Demographic Commitment per RFA 2025-201:**
 Family Elderly (if Elderly, what is minimum age?)
- 6) **Project Type:** New Construction Rehabilitation Other:
- 7) **Building Type:** Single-Family Detached Duplexes Townhouses
 Garden, 3-Story Mid-Rise, 4 story Mid-Rise, 5-6 Story High-Rise
- 8) **Total Units BEFORE and AFTER Construction/Rehab/Redevelopment:**

Number of Units	Single Room Occupancy	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	Other:	Total Units
Total Units BEFORE Development (Existing)							
Total Units AFTER Development		24	57	15			96

- 9) **Have you completed (within the last 120 days) a First Step Meeting with the City's Department of Sustainable Development?** Yes, comments attached No

Note on Question 9: However, on May 16, 2024, the City Commission approved a request to rezone the Subject from RMF-5 to PD, whereby the new zoning designation will allow for the development of up to 120 dwelling units. A First Step Meeting was held on 5-9-23 and all contingencies were satisfied. Furthermore, in anticipation of a 2025 Florida Housing Finance Corporation application, the City of Gainesville signed a Ready to Proceed- Zoning form on 8-12-25, verifying that the Hope @ Debra Heights development is consistent with its zoning and land-use regulations. This form is available upon request.

Project Funding Information

1) Total Project Costs: \$29,978,387.00

2) List all Project Funding Sources (include the City's Local Government Contribution):

Funding Source	Amount
Local Government Contribution	\$ 460,000
LIHTC Equity	\$23,581,642
1st Mortgage	\$5,000,000
Deferred Developer Fee	\$936,745
TOTAL (must equal Total Project Costs from #1 above)	\$29,978,387

3) Is this project a Priority 1 Application under RFA 2025-201? Yes No

4) What happens to this project if the City does not fund it?

Absent the LGAO this deal is unlikely to receive a LIHTC award and thus unlikely to materialize.

5) What are your proposed loan terms, including interest rate and timeframes? Be specific.

We cannot accept your application without proposed loan terms. Simply noting that you are flexible and/or willing to negotiate is not sufficient or acceptable.

We propose borrowing the \$460,000 at a 5% rate and 30-year amortization, that will balloon coterminously with the maturity of the 1st mortgage (likely 15-17 years).

Project Rental Information

1) Income Levels and Special Needs:

Please complete the following tables to the best of your ability. Show actual or estimated number of units for the project's tenants. Total Income Units must equal Total Units AFTER Development in #8, Project Development Information, on Page 3.

Income Levels:

Income Group (Area Median Income-AMI)	Number of Units
30% or less AMI	
31-50% AMI	16
51-60% AMI	74
61-80% AMI	6
>80% AMI	
TOTAL	96

Special Needs Population:

Category	Number of Units
Elderly	
Disabled (Not Elderly)	
Homeless	5
Persons with HIV/AIDS	
Veterans	
Other:	
TOTAL	5

From: [Anita Hassell](#)
To: [COGHousing](#)
Subject: [EXTERNAL] Re: Project Summary for Local Government Contribution (LGAO/SAIL) 2025 - Anita Hassell
Date: Thursday, September 18, 2025 8:09:22 AM



Project Summary for Local Government Contribution (LGAO/SAIL) 2025

Project name	Hope @ Debra Heights
Developer name	Catholic Charities/ Crosland Southeast
Primary contact name	Anita Hassell
Primary contact phone #	(904) 899-5506
Primary contact email address	ahassell@ccb dosa.org
This request is pursuant to (pick one)	RFA 2025-201 (9% LIHTC/LGAO)
Amount of funding requested	\$460,000
Project location	2001 NE 2nd Street, Gainesville, FL, 32601
Project parcel #	10071-003-002
Is the project location within Gainesville city limits?	yes
Are the units for sale, rent or mixed?	rent
Project type	new construction
# of existing units	0
# of units when completed	96
Increase in # of units	96
Building height in stories	3

Total project costs	\$29,978,387
Summarize affordability mix using % of AMI	The project will include 1-, 2-, and 3-BR units affordable to families at 40, 50, 60, and 70% AMI.
Summarize special needs units	5 units will be set aside for homeless (or another special needs population, if a deeper arises).
How long will the affordability and income limits be in place?	Catholic Charities intends to keep the project permanently affordable
List residential programs, if applicable	<p>Catholic Charities is committed to provide residents with opportunities for upward mobility and, consistent with its mission, the following supportive services—among others—will be offered to the residents of Hope @ Debrah Heights:</p> <p>Self Sufficiency services via Bridges to Prosperity program The Bridges to Prosperity program is a three-part program that views poverty from personal and societal perspectives. The pillars of the program consist of teaching financial fitness, sharing insight on getting ahead and staying on track, and matching graduates with community allies to work toward their goals.</p> <p>We work with each client individually to create a spending plan and build smart financial habits to help them achieve their goals and overcome obstacles while offering education on the cycle of poverty and its impact on communities.</p> <ul style="list-style-type: none"> • Part 1: Financial Fitness This four-week course was designed to help people find extra dollars every month to save, create a spending plan, and avoid falling into money and credit traps. • Part 2: Getting Ahead in a “Just Getting By” World This 15-week course delves deeper into the causes of poverty and its impacts on the community and the individual. We work with clients to establish objectives and goals to help them become self-sufficient. • Part 3: Community Allies This portion of the program involves matching graduates with community allies to work together toward the goals set out in Part 2. <p>Financial Assistance Our Emergency Assistance Program (EA) is a recognized and proven way to prevent homelessness in Gainesville and the surrounding counties. Our program serves those in our community who are struggling to pay utility bills, rent/mortgage payments, or who need food assistance. By aiding them in meeting these basic needs, we ensured that they could stay safely in their homes.</p> <p>Food Pantry Our food pantry currently provides approximately 850 pounds of food per week, serving more than 1,000 people per month. Families struggling to make ends meet can visit our pantry once a month. We provide nutritionally balanced food packages to meet the needs of each family or individual,</p>

including specialized foods for those who have diabetes, as well as bags for homeless clients that consider a person's ability to cook. Food Pantry hours are Monday to Thursday, 9:30am to 12:30pm excluding holidays. Residents of Hope @ Debra Heights who qualify will have access to these programs.

*If funded, Catholic Charities intends to make the project affordable permanently.

List on-site recreational amenities, if applicable

Recreational amenities for residents will include:

- Staff offices
- A large community room with kitchen area
- A meeting room
- Computer work-stations
- A work-out room
- A laundry room
- Restrooms

Will each unit have a washer and dryer?

no

Will each unit have a washer and dryer hook-up?

yes

Will the project have a laundry room for tenants?

yes

List other on-site amenities, if applicable

In addition to the amenities listed above, on the grounds we will provide a mail kiosk, a playground, and a picnic area with a covered shelter. We will also nicely landscape the site and plan to fence the site.

Will the project include any market-rate residential units? If so, how many?

no

Will the project include any non-residential uses on-site? If yes, list those uses.

no

Summarize nearby offsite amenities including proximity to employment centers, bus stops, parks, community centers, retail centers, pharmacies, medical services, financial services, and other amenities.

The Subject is located within the Debra Heights neighborhood of Gainesville, off NE 2nd Street, between 16th and 23rd Avenue. At high resolution, the site is located 1.3 miles north of downtown, 2.2 miles northeast of the University of Florida, and 4.3 miles southwest of the Gainesville Regional Airport. At a lower resolution, and in addition to restaurants, banks, and gas stations, the subject is proximate to many amenities that are desirable to families. Below are some of the highlights, along with their respective driving distances in miles:

- Major employers: City of Gainesville (1.4 miles), University of Florida (2.2 miles), Alachua County School Board (2.4 miles), UF Health System (3.3 miles), and US Department of

Veterans Affairs (3.5 miles).

- Bus lines: No. 15 (0.1 miles), and No. 27 (0.1 miles), and No. 3 (0.4 miles).

- Supermarkets: Publix (0.8 miles), Ward's Supermarket (0.9 miles), and Walmart Super Center (1.5 miles).

- Pharmacy/Medical Centers: UF Health Family Medicine-Main (0.4 miles), Publix Pharmacy (0.8 miles), and Samaritans Clinic (1.0 miles).

- Schools: The Subject provides a rich variety of school options:

- o Public: Howard W. Bishop Middle School (0.8 miles), Metcalfe Elementary School (1 mile), Sideny Lanier Center (0.7 miles), and Eastside High School (5 miles).

- o Charter: Resilience Charter School (0.7 miles), North Central Florida Charter School (0.9 miles), and Boulware Springs Charter School (1.0 miles).

- o Private: St. Patrick's Catholic School (0.2 miles).

- o Higher Education: Santa Fe College Blount Center (1.5 miles), and Santa Fe College Center for Innovation (1.8 miles).

- Parks: Tom Petty Park (0.4 miles), Dwight H. Hunter Pool/MLK Skate Park/ Martin Luther King Multipurpose Center (1.5 miles), and Alfred A. Ring Park (2 miles).

- Misc.: US Postal Service (0.4 miles), The Library Partnership (0.7 miles), Dollar General (0.7 miles), Catholic Charities (0.7 miles), Gainesville Shopping Center (0.8 miles), and Career Source North Florida (0.8 miles).

If you are applying for LGAO funding, what are your proposed loan terms, including interest rate and timeframes? Be specific. We cannot accept your application without proposed loan terms. Simply noting that you are flexible and/or willing to negotiate is not sufficient or acceptable.

We propose borrowing the \$460,000 at a 5% rate and 30-year amortization, that will balloon coterminously with the maturity of the 1st mortgage (likely 15-17 years).

What happens to this project if the city does not fund it?

Absent the LGAO this deal is unlikely to receive a LIHTC award and thus unlikely to materialize.

Completed 1st step meeting with the city's Department of Sustainable Development within the last 120 days?

no

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You can also view your submissions with our mobile apps.

Deal Strengths

Hope @ Debra Heights distinguishes itself from other applicants in at least four ways:

- **the only applicant in Alachua County to qualify as a returning LGAO applicant, a marked advantage to receiving an award of tax credits from the Florida Housing Finance Corporation (see footnotes).**^{1, 2}
- the infusion of both resident and social services.
- the amenities and linkages to the community.
- If funded, Catholic Charities intends to keep the project affordable into perpetuity.

Overview

Hope @ Debra Heights will be located at 2001 NE 2nd Street and consists of 6.4 acres of unimproved land currently owned by the Diocese of St. Augustine. Of the 6.4 acres, approximately 5.2 acres are under site control by Catholic Charities for the sole purpose of delivering workforce housing to the community.³ Moreover, Hope @ Debra Heights will be a 96-unit family project, funded primarily by 9% tax credits. The project will serve families or individuals earning between 40 and 70 percent AMI (see Items I, J, and K for more details).

Services

Catholic Charities is committed to providing residents with opportunities for upward mobility, and consistent with its mission, the following supportive services, among others, will be offered to the residents of Hope @ Debra Heights:

Self Sufficiency services via Bridges to Prosperity program

The Bridges to Prosperity program is a three-part program that views poverty from a personal and societal perspective. The pillars of the program consist of teaching financial fitness, sharing insights on getting ahead and staying on track, and matching graduates with community allies to work toward their goals. We work with each client individually to create a spending plan and build smart financial habits to help them achieve their goals and overcome obstacles while offering education on the cycle of poverty and its impact on the community.

- **Part 1: Financial Fitness:** This four-week course was designed to help people find extra dollars every month to save, create a spending plan, and avoid falling into money and credit traps.
- **Part 2: Getting Ahead in a “Just Getting By” World:** This 15-week course delves deeper into the causes of poverty and its impact on the community and the individual. We work with clients to establish objectives and goals to help them become self-sufficient in their lives.
- **Part 3: Community Allies:** This portion of the program involves matching graduates with community allies to work together toward the goals set out in Part 2 of the program.

¹ FHFC Eligible Returning LGAOs: https://www.floridahousing.org/docs/default-source/programs/competitive/2025/2025-201/9-16-25-draft-list-of-submitted-unfunded-lgao-list-for-posting.pdf?sfvrsn=8796d09d_3.

² Draft RFA Funding Goals from FHFC, starting on p. 80 of 171: https://www.floridahousing.org/docs/default-source/programs/competitive/2025/2025-201/9-16-25-draft-2025-201-s-m-geo---with-word-ex-a-for-posting.pdf?sfvrsn=a1ce601a_3.

³ On May 16, 2024, the City Commission approved a request to rezone the Subject from RMF-5 to PD, whereby the new zoning designation will allow for the development of up to 120 dwelling units. A First Step Meeting was held on 5-9-23 and all contingencies were satisfied. Furthermore, in anticipation of a 2025 Florida Housing Finance Corporation application, the City of Gainesville signed a Ready to Proceed- Zoning form on 8-12-25, verifying that the Hope @ Debra Heights development is consistent with its zoning and land-use regulations. This form is available upon request.

Financial Assistance

The Emergency Assistance Program (EA) is a recognized and proven method for preventing homelessness in Gainesville and the surrounding counties. Our program serves those in our community who are struggling to pay utility bills, rent/mortgage payments, or who need food assistance. By aiding them in meeting these basic needs, we ensured that they could safely remain in their homes.

Food Pantry

The food pantry currently provides approximately 850 pounds of food per week, serving more than 1,000 individuals per month. Families struggling to make ends meet can visit our pantry once a month. We provide nutritionally balanced food packages to meet the needs of each family, including specialized foods for those with diabetes, as well as bags for homeless clients that consider a person's ability to cook. Food Pantry hours are Monday to Thursday, 9:30am to 12:30pm excluding holidays. Residents of Hope @ Debra Heights who qualify will have access to these programs and services.

Amenities and Linkages

Hope @ Debra Heights will provide the following community amenities for the tenants: staff offices with onsite staff; large community room with kitchen area; a meeting room; computer work-stations; a workout room; and, a laundry room. Moreover, the apartment homes will include the following individual amenities: large apartments with 9-foot ceiling; a balcony or patio; granite countertops; luxury vinyl plank flooring; kitchen appliances and ceiling fans; and a storage closet.

The Subject is located within the Debra Heights neighborhood of Gainesville, off NE 2nd Street, between 16th and 23rd Avenue. At a high resolution, the site is located 1.3 miles north of downtown, 2.2 miles northeast of the University of Florida, and 4.3 miles southwest of the Gainesville Regional Airport. At a lower resolution, and in addition to restaurants, banks, and gas stations, the subject is proximate to many amenities that are desirable for families. Below are some of the highlights, along with their respective driving distances in miles:

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- **Parks:** Tom Petty Park (0.4 miles) and Dwight H. Hunter Pool/MLK Skate Park/ Martin Luther King Multipurpose Center (1.5 miles), and Alfred A. Ring Park (2 miles).
- **Misc.:** US Postal Service (0.4 miles), The Library Partnership (0.7 miles), Dollar General (0.7 miles), Catholic Charities (0.7 miles), Gainesville Shopping Center (0.8 miles), and Career Source North Florida (0.8 miles).

Development Timeline

Below is an estimated development timeline.

- Nov 2025: Submit LIHTC application to FHFC.
- Mar 2026: Receive a LIHTC allocation from FHFC (post challenge period)
- Jan 2027: Financial Closing/ Start Construction
- April 2028: Complete Construction
- Oct 2028: Achieve 100% Occupancy
- Jan 2029: Permanent Loan Conversion

Preleasing/ Marketing Strategy

Six to eight months prior to initial occupancy, both the owner and property manager will inform their strategic partners and other community stakeholders of the soon-to-be available dwelling units. Approximately three to four months later, the property manager will launch a website and simultaneously inform all relevant organizations of the website going live, allowing interested parties to add their name(s) to a waitlist. Importantly, under Fair Housing rules, the property manager must work with prospective parties on a first come, first served basis. Moreover, throughout its 50-year presence in Gainesville, Catholic Charities has developed strong relationships with local churches, other nonprofits/organizations, and local businesses. Therefore, if Hope @ Debra Hights is funded, Catholic Charities will leverage its various community partnerships to ensure that eligible families are aware of the availability of affordable housing units. Specific outreach efforts will include direct engagement and/or coordination with:

- Other nonprofits and/or social services organizations, such as Continuum of Care, United Way, and Gainesville Housing Authority
- Local agency via their websites and social media platforms
- Diocesan parishes throughout the community (i.e., Queen of Peace, St. Patrick's Catholic Church, Holy Faith, St. Augustine, and Catholic Student Center), as well as other churches throughout the community
- Catholic Charities' offices and its food pantry locations
- Local workshop, conferences, or events that allow display booths/tables with fliers
- Local newspaper(s)

Completed Housing Developments

The table below lists all of Crosland Southeast’s affordable housing developments. In addition to developing LIHTC affordable multifamily apartment communities, we are actively working with churches and other partners to build townhomes to be sold to households making approx. 60% of AMI.

Crosland Southeast's Affordable Housing Developments				
<u>Development</u>	<u>Location</u>	<u>Units</u>	<u>Type</u>	<u>Status</u>
Evoke Living at Sugar Creek	Charlotte, NC	180	Family - 4% LIHTC	Stabilized
Evoke Living at Westerly Hills	Charlotte, NC	156	Family - 4% LIHTC	Stabilized
Evoke Living at Arrowood	Charlotte, NC	168	Family - 4% LIHTC	Stabilized
Evoke Living at Morris Field	Charlotte, NC	132	Family - 4% LIHTC	Completed and 100% Occupied
Evoke Living at Eastland	Charlotte, NC	70	Seniors - 9% LIHTC	Completed and 100% Occupied
Evoke Living at Ballantyne	Charlotte, NC	60	Family - 4% LIHTC	Will be completed early 2026
Evoke Living at Northgate	Durham, NC	70	Seniors - 9% LIHTC	Pre-development
Evoke Living at New Bern	Raleigh, NC	72	Seniors - 9% LIHTC	Pre-development
Evoke Living at Mountain Island	Charlotte, NC	72	Seniors - 9% LIHTC	Pre-development
Evoke Living at Pullen House	Raleigh, NC	72	Seniors - 9% LIHTC	Pre-development
Hope at Debra Heights	Gainesville, FL	96	Family - 4% LIHTC	Pre-development
Alleghany Towns	Charlotte, NC	52	For Sale Townhomes	In Construction
Harrison United Methodist Towns	Charlotte, NC	82	For Sale Townhomes	Pre-development
Chappell Memorial Baptist Towns	Charlotte, NC	39	For Sale Townhomes	Pre-development

Crosland Southeast also has a market rate multifamily division that is very active. The table below lists the current market rate communities in development. Note, 5 of these developments are in Florida. Crosland Southeast has an office in Orlando and is experienced in developing multifamily developments in Florida.

Crosland Southeast's Market Rate Multifamily Developments			
<u>Development</u>	<u>Location</u>	<u>Units</u>	<u>Status</u>
the Hudson	Orlando, FL	320	Completed
Tesora	Orlando, FL	310	Completed
District West	Orlando, FL	240	Completed
Camellia @ One Nexton	Charleston, SC	351	Completed
Rowe @ Commonwealth	Charlotte, NC	383	Completed
Evelyn City Lofts	Tampa, FL	245	In Construction
Solstice @ Eastland Yards	Charlotte, NC	274	In Construction
Wallbrook Village	Raleigh, NC	140	In Construction
Westwood Village	Orlando, FL	348	In Construction
the Exchange	Charlotte, NC	400	In Development
Wallbrook Flats	Rolesville, NC	264	In Development

COperations and Maintenance Plan

It is our intention to hire Royal American Management, Inc (RAM) to be the property manager for Hope @ Debra Heights. RAM has over 50 years of experience and manages over 25,000 units. RAM is one of the largest property managers of LIHTC developments in Florida and provides property management for multiple developments in Gainesville. We believe RAM's size, experience, strong reputation, and knowledge of the Florida LIHTC requirements and the Gainesville market make them a perfect choice for property management of Hope @ Debra Heights.

Given RAM's knowledge of the Gainesville market, they have helped us draft an operating expense budget for Hope @ Debra Heights. Based upon this budget, we estimate the first year of operating expenses at Hope @ Debra Heights to be \$725,488 (or \$7,557 PUPA).

We recognize that overtime we will incur significant costs to replace roofs, air conditioners, etc. Thus, we are budgeting \$28,800 (or \$300 PUPA) to fund a Replacement Reserve which will build up over time to cover these costs.

We have developed a detailed proforma for Hope @ Debra Heights projecting rental income, vacancy/ bad debt expense, operating expenses, and replacement reserves to derive annual net operating income (NOI). In the proforma we only trend rental income at 2% annually but trend all expenses (including operating expenses and replacement reserves) at 3% annually to be reasonably conservative. We have sized our debt in the funding sources based upon the NOI from the proforma. As seasoned LIHTC developers, we know the proforma will be reviewed and scrutinized by the FHFC and our LIHTC investor and lender and strive to ensure it is accurate as feasible.

ConnectFree Program Funding Request
City of Gainesville Affordable Housing Advisory Committee
October 1, 2025



CATHOLIC
CHARITIES
Transforming Lives

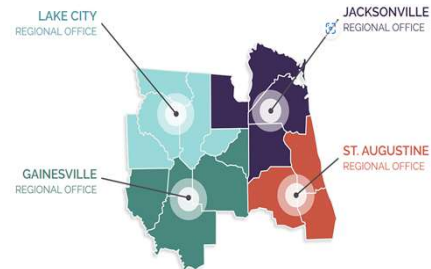
 CROSLAND
SOUTHEAST

1

Organizational Information: Catholic Charities Diocese of St. Augustine (“Catholic Charities”)

Mission: To put forth faith into action by serving the most vulnerable in our community, advocating for justice, human dignity, and quality of life, while reflecting the compassion of God in Christ.

About: Established in 1945, Catholic Charities Diocese of St. Augustine (“Catholic Charities”) serves more than 100,000 individuals per year from its offices in Gainesville, Lake City, Jacksonville and St. Augustine.



Core Services: Emergency financial assistance; workforce development and self-sufficiency programs; rural mobile outreach; programs to fight student hunger; camp programming for youth and young adults with physical and developmental differences; and food assistance.

2

Organizational Information: Crosland Southeast

Mission: To build the most trusted, talented real estate company in the Southeast by earnestly listening to all stakeholders, honoring our commitments, and believing that our work matters to the quality of life in our communities.

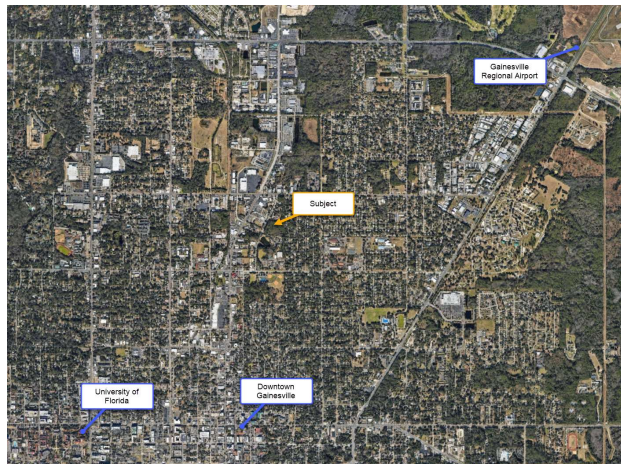
- Charlotte based diversified real estate development company with roots to 1937.
- Established its affordable housing division (CSE Communities) in 2017 as a missional effort to give back to its communities. *All affordable developments have a non-profit partner that will own the development long term.*
- Have completed 5 affordable developments to-date, 1 will be completed by YE25, and several are in pre-development.
- Have 5 market rate multifamily developments in Florida.



3

Project Name and Location

Hope @ Debra Heights
2001 NE 2nd Street, Gainesville, FL 32609
Parcel ID 10071-003-002



4

Project Name and Location

Hope @ Debra Heights
2001 NE 2nd Street, Gainesville, FL 32609
Parcel ID 10071-003-002



5

Project Type

- Construction: New
- Building Type: Garden – 3 Stories
- Population Served: Families
- Total Units: 96
 - 1 Bed: 24
 - 2 Bed: 57
 - 3 Bed: 15

6

Project Design: Site Plan



7

Project Design: Building Rendering



*Draft plans, subject to modifications

8

Nearby Amenities & Services

- **Major employers:** City of Gainesville (1.4 miles), University of Florida (2.2 miles), Alachua County School Board (2.4 miles), UF Health System (3.3 miles), and Veterans Affairs (3.5 miles).
- **Bus lines:** No. 15 (0.1 miles), No. 27 (0.1 miles), and No. 3 (0.4 miles).
- **Supermarkets:** Publix (0.8 miles), Ward's (0.9 miles), and Walmart Super Center (1.5 miles).
- **Pharmacy/Medical Centers:** UF Health Family Medicine- Main (0.4 miles), Publix Pharmacy (0.8 miles), and Samaritans Clinic (1.0 miles).
- **Schools:** The Subject provides a rich variety of school options:
 - **Public:** Howard W. Bishop Middle School (0.8 miles), Metcalfe Elementary School (1 mile), Sidney Lanier Center (0.7 miles), and Eastside High School (5 miles).
 - **Charter:** Resilience Charter School (0.7 miles), North Central Florida Charter School (0.9 miles), and Boulware Springs Charter School (1.0 miles).
 - **Private:** St. Patrick's Catholic School (0.2 miles).
 - **Higher Education:** Santa Fe College Blount Center (1.5 miles), and Santa Fe College Center for Innovation (1.8 miles).
- **Parks:** Tom Petty Park (0.4 miles), Dwight H. Hunter Pool/MLK Skate Park/ Martin Luther King Multipurpose Center (1.5 miles), and Alfred A. Ring Park (2 miles).
- **Misc.:** US Postal Service (0.4 miles), The Library Partnership (0.7 miles), Dollar General (0.7 miles), Catholic Charities (0.7 miles); Gainesville Shopping Center (0.8 miles); and Career Source North Florida (0.8 miles).

9

Onsite amenities

We strive to provide our residents with a high-quality home and sense of community that is indistinguishable from market rate communities. To that end, our resident amenities will include the following:

- **Clubhouse:** Staff offices; large community room with kitchen area; meeting room; computer work-stations; work-out room; laundry room; and restrooms.
- **Apartments:** Large open floorplans; 9-foot ceilings; balcony or patio; granite countertops; all kitchen appliances (stove, refrigerator, dishwasher; disposal); hook-ups for washer and dryer; luxury vinyl plank flooring in living and bathroom spaces; and a storage closet.
- **Grounds:** Covered mail kiosk; playground; picnic area with covered shelter; and quality professional landscaping.

10

Resident Services

Catholic Charities is committed to provide residents with opportunities for upward mobility and, consistent with its mission, the following supportive services—among others—will be offered to the residents of Hope @ Debrah Heights:

- Self Sufficiency Services via Bridges to Prosperity Program
 - Part 1: Financial Fitness
 - Part 2: Getting Ahead in a “Just Getting By” World
 - Part 3: Community Allies
- Financial Assistance
- Food Pantry

11

Resident Income Mix

- Income Mix:
 - 40% AMI Units: 10
 - 50% AMI Units: 6
 - 60% AMI Units: 74
 - 70% AMI Units: 6
 - Total Units: 96

12

Special Needs Unit Set-Asides

Five of Hope @ Debra Heights Extremely Low-Income units will be set-aside for persons with special needs. This population includes:

- Frail elders
- Youth aging out of foster care
- Homeless
- Persons with disabilities

13

Monthly Rent Limits

Maximum HUD Rent Limit by Number of Bedrooms in Unit:

AMI	1 Bedroom	2 Bedroom	3 Bedroom
40%	659	780	892
50%	854	1,014	1,162
60%	1,049	1,248	1,433
70%	1,244	1,482	1,703

Rents are net of an estimated utility allowance of \$121 for 1-bedroom, \$156 for 2-bedroom, and \$190 for 3-bedroom.

14

Other: Marketing

In addition to traditional property management marketing efforts, Catholic Charities will leverage its 50-year presence and Gainesville relationships to market units via:

- Other nonprofits and/or social services organizations, such as Continuum of Care, United Way, and Gainesville Housing Authority.
- Local agency websites and their social media platforms.
- Diocesan parishes throughout the community (i.e., Queen of Peace, St. Patrick's Catholic Church, Holy Faith, St. Augustine and Catholic Student Center), as well as other churches throughout the community.
- Catholic Charities' offices and its pantry locations.
- Information tables at various community events.
- Local newspaper(s).

15

Other: Similar Developments

Crosland Southeast has built very similar buildings and clubhouses with the same expected general contractor and architect.



The Hudson, Orlando, FL

District West, Orlando, FL



16

Other: First Step Meeting and Timeline

- A First Step meeting was held on 5-9-23. All comments from city staff were satisfied prior to the final rezoning approval. Furthermore, in anticipation of a 2025 Florida Housing Finance Corporation application, the City of Gainesville signed a Ready to Proceed- Zoning form on 8-12-25, verifying that the Hope @ Debra Heights development is consistent with its zoning and land-use regulations. This form is available upon request.
- Below is our current estimated timeline for the development.
 - Nov 2025: Submit LIHTC application to FHFC.
 - Mar 2026: Receive a LIHTC allocation from FHFC (post challenge period)
 - Jan 2027: Financial Closing/ Start Construction
 - April 2028: Complete Construction
 - Oct 2028: Achieve 100% Occupancy
 - Jan 2029: Permanent Loan Conversion

17

Project Funding

- Total Project Units: 96 units
- Total Project Costs: \$29,978,387
- Total Project Sources
 - Tax Credit Equity: \$23,581,642
 - Permanent Loan: \$5,000,000
 - Deferred Developer Fee: \$936,745
 - ConnectFree Funding: \$460,000
 - *Represents 1.5% of total funding*
 - *Proposed Loan Terms: 30-year amortization, 5% interest rate, term coterminous with first mortgage (open to negotiation)*

***If funded, Catholic Charities intends to keep the project affordable permanently.**

18

Questions?