

2023-922F

GCRA Housing Programs Update & Modification Request

Gainesville Community Reinvestment Area Advisory Board
September 19, 2023

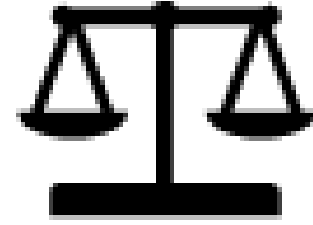
Leslee Highsmith, Project Manager
Jason Smith, Project Manager



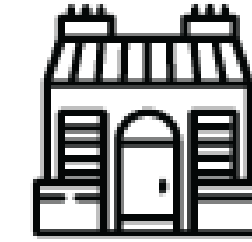
Today's Agenda



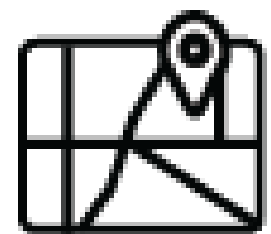
General
Update
Overview



Heirs' Property
Assistance Program
Updates



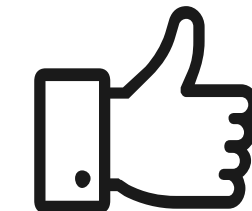
Historic Home
Stabilization Assistance
Program Updates



My Neighborhood
Grant Program
Updates



Neighborhood
Paint Program
Updates



Recommendation

General Update Overview

1. Over the course of running the programs staff have identified improvements that can be instituted
2. All Programs need a metrics section added to allow for consistent analysis of Program results
3. The GCRA is focusing on implementing enhancements of the programs in conjunction with Fifth Avenue Heritage Trail



Heirs Property Assistance Program

PROGRAM PURPOSE

The purpose of the heirs' property assistance program is to increase neighborhood stability by growing individual wealth and access to property ownership by assisting owners of heirs' properties to gain clear titles to their homes.

With a clear title, property owners are able to negotiate with lenders, obtain homeowner's insurance, obtain property tax homestead exemption, and obtain repairs or rehabilitate homes at risk for demolition.

Current program effective as of January 3, 2022

Proposed Program Revisions

Program Location	Current Program	Proposed Revision
Section 1	Does not tie the program into the City's 2020-2025-2035 Strategic Plan	Clarified language and tied the program into the City's Strategic Plan
Section 3		Clarified language
Section 4	Outdated how to apply section	Updated the section

Proposed Program Revisions

Program Location	Current Program	Proposed Revision
Section 5	Did not have a section detailing the availability of funds	Created the section detailing the availability of funds
Section 6	Did not have a section detailing the GCRA/City's Limit of Liability	Created the section detailing the GCRA/ City's Limit of Liability
Section 7	Did not have a section concerning Nondiscrimination	Created the section GCRA/City's Nondiscrimination policy

Proposed Program Revisions

Program Location	Current Program	Proposed Revision
Section 8	Did not have a section allowing for de minimis Program changes	Created the section allowing for de minimis Program changes
Section 9	Did not have a section detailing Program metrics	Created the section detailing Program metrics
Section A-D	Some information was out of date and needed clarification	Updated the sections



Historic Home Stabilization Assistance Program Update

PROGRAM PURPOSE

The GCRA Historic Home Stabilization Program offers rehabilitation assistance to property owners of historic homes in the Fifth Avenue, Porters Quarters, Pleasant Street, and Springhill neighborhoods. The goal and objective of the Program are to reinvest in neighborhood culture by maintaining historic architectural uniqueness.

The City of Gainesville Comprehensive Plan Historic Preservation Element (updated 1/19/2012) identified the proposed Program neighborhoods as having their historic character most negatively affected by neglect and demolition of historic buildings. The proposed Program would also help preserve the remaining historic housing stock in these neighborhoods.

The GCRA 10-Year Reinvestment Plan maps out a strategy to promote attainable housing within the district that includes historic preservation. The Program is also supported by the City's Strategic Plan, Goal Three: A Great Place to Live and Experience.

Current program approved June 16, 2022

Proposed Program Revisions

Program Location	Current Program	Proposed Revision
Section 1		Clarified language
Section 2	No designated funding amount	Clarified bi-annual review or applications with up to \$50,000 of funding available each period subject to Program funding. Provided links to other Housing administered Programs that offer rehabilitation assistance.
Section 3	Restrictions on eligible properties and clarifications needed	Expanded eligible properties to allow the owner to request a review by the City of Gainesville’s Historic Preservation Specialist to determine if the property contributes to the historic significance or characteristic of the neighborhood. Clarified required insurance.

Proposed Program Revisions

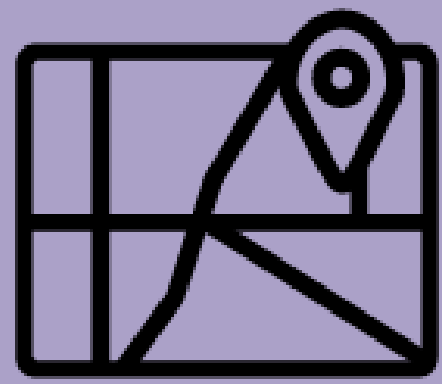
Program Location	Current Program	Proposed Revision
Section 3	No Historic Preservation Board review	Gainesville’s Historic Preservation Board will review the applications that are submitted each period. They will then decide, based on need and historical significance with an optional review factor being if the Applicant(s) earn an annual income below the Gainesville Area low-income limit, or 80% of the area median income. The Board will then assign available funds.
Section 4	Out of date information	Updated and clarified the section including when the home inspector is hired to perform the home inspection by the City prior to the presentation to Historic Presentation Board.

Proposed Program Revisions

Program Location	Current Program	Proposed Revision
Section 5	Clarifications needed for remaining in compliance	Clarified mortgage conditions and implemented a self-certification requirement for funding recipients to remain in compliance with the mortgage.
Section 6	Did not have a section detailing the availability of funds	Created the section detailing the availability of funds
Section 7	Did not have a section detailing the GCRA/City's Limit of Liability	Created the section detailing the GCRA/City's Limit of Liability

Proposed Program Revisions

Program Location	Current Program	Proposed Revision
Section 8	Did not have a section concerning Nondiscrimination	Created the section GCRA/City's Nondiscrimination policy
Section 9	Did not have a section allowing for de minimis Program changes	Created the section allowing for de minimis Program changes
Section 10	Did not have a section detailing Program metrics	Created the section detailing Program metrics
Sections A-D	Required submittal of tax documents	Clarified components and clarified that the GCRA/City would only review and not retain tax documents



My Neighborhood Program Update

PROGRAM PURPOSE

The primary objective of the City of Gainesville Community Reinvestment Area's ("GCRA") My Neighborhood Program ("Program") is to strengthen neighborhoods by incentivizing long-term homeownership. The Program offers financial assistance to former residents of eligible neighborhoods to purchase a home or lot within their neighborhood.

This Program supports the housing objective of the GCRA's 10 Year Reinvestment Plan by helping to maintain the culture and existing population of neighborhoods. These principles are found throughout the City's Strategic Plan 2020-2025-2035, which calls for neighborhood stability through increased housing affordability so that income does not dictate where a neighbor can choose to live. In addition, with the two above-mentioned plans, it is a goal of the City of Gainesville's Housing Action Plan to increase equity by promoting permanent affordability.

Current program effective as of August 5, 2021

Proposed Program Revisions

Program Location	Current Program	Proposed Revision
Section 1		Clarified language
Section 2	Offered up to \$25,000	Offers up to \$35,000 or up to \$50,000 if located within Fifth Avenue or Pleasant Street Neighborhoods under the Program
Section 3	Updated conditions section	Updated and clarified the section. Added in for Program recipients that they must self-certify yearly by October 1 that they continue to qualify under the Program, or they will default under the mortgage terms.

Proposed Program Revisions

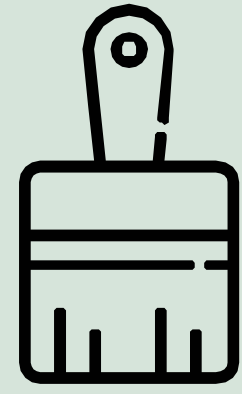
Program Location	Current Program	Proposed Revision
Section 4	Restricted to previous residents of existing neighborhoods meeting conditions returning to the same neighborhood	Allows applicants from any neighborhood that meet conditions of the Program to apply under the Program to any other neighborhoods designated by the Program. Added Heartwood (formerly Kennedy Homes residents) as an allowed eligible neighborhood.
Section 4	Allowed 12 months for construction on a purchased vacant lot after closure of purchase	Allowed for 18 months for construction completion on a purchased vacant lot
Section 5	Discussed availability of funds	Updated sequencing to match other GCRA programs and show how to apply

Proposed Program Revisions

Program Location	Current Program	Proposed Revision
Section 6	Discussed GCRA limit of liability	Updated sequencing to match other GCRA programs and show GCRA availability of funds
Section 7	Did not have a section detailing the GCRA/City's Limit of Liability	Created the section detailing the GCRA/City's Limit of Liability
Section 8	Did not have a section concerning Nondiscrimination	Created the section GCRA/City's Nondiscrimination policy

Proposed Program Revisions

Program Location	Current Program	Proposed Revision
Section 9	Did not have a section allowing for de minimis Program changes	Created the section allowing for de minimis Program changes
Section 10	Did not have a section detailing Program metrics	Created the section detailing Program metrics
Section A-E	Language needing modifications	Clarification in language
Section C	Tax documents of all contributing adults in household was optional	Removed this optional section as no tax documents are required



Neighborhood Paint Program Update

PROGRAM PURPOSE

The purpose of the Neighborhood Paint Program (“Program”) is to encourage neighbors to improve the exterior of their homes and beautify their neighborhoods. Through the GCRA 10 Year Reinvestment Plan, the GCRA is authorized to provide incentives to improve residential neighborhoods. During community engagement for the Reinvestment Plan in 2019, the community identified specific areas that have the most need pertaining to residential improvements.

Approved on November 5, 2020

Proposed Program Revisions

Program Location	Current Program	Proposed Revision
All sections headers	Sections are broken into 1-A, 1-B, 1-C, 2-A, 2-B,	Sections are now Program Guidelines sections 1-9 and Application sections A-C
Section 3	Funding is administered in phases per neighborhood	Clarified language “The Program provides 100 percent assistance to homeowners within eligible neighborhoods to pressure wash and paint the exterior of their home.”
Section 3	Who Can Apply	Renamed section as Eligibility and minor clarifications to the language

Proposed Program Revisions

Program Location	Current Program	Proposed Revision
Section 4	Describes process of how to apply	Clarifies that GCRA staff arranges for cost estimates from the contractor and that pictures will be taken upon completion and updated email address. Also adds in City filing an easement on the property for five years.
Section 5	Did not have a section number detailing the GCRA/City's Limit of Liability	Created section number 5 detailing the GCRA/City's Limit of Liability
Section 6	Did not have a section number detailing the GCRA/City's Availability of Funds	Created section number 6 detailing the GCRA/City's Availability of Funds

Proposed Program Revisions

Program Location	Current Program	Proposed Revision
Section 7	Did not have a section concerning Nondiscrimination	Created the section GCRA/City's Nondiscrimination policy
Section 8	Did not have a section allowing for de minimis Program changes	Created the section allowing for de minimis Program changes
Section 9	Did not have a section detailing Program metrics	Created the section detailing Program metrics
Section A Application	Required applicant to provide the income tax document to the City	Clarified that the income tax document is to be shown to GCRA staff and the document is not recorded by the City.

Proposed Program Revisions

Program Location	Current Program	Proposed Revision
Section C	No easement required currently	Adding in required easement language

Next Steps

- Review of board suggestions
- Revisions presented to legal for review prior to presentation to City Commission for review and approval
- Scheduling for presentation to City Commission/General Policy Committee

Recommendation

GCRA Director to GCRA Advisory Board:

**Hear the Housing Program updates and
recommend the presentation of the updated
Programs to the City Commission/General Policy
Committee.**