

My Neighborhood Program



Program Guidelines and
Application Packet

Approved by the Gainesville City Commission August 5, 2021
Revised program approved by City Commission September 28, 2023



Gainesville
Community
Reinvestment
Area



Contents

Program Guidelines

Section 1. About the Program	1
2. What is offered	1
3. Conditions	2
4. Eligibility	3-4
5. How to apply	5
6. Availability of funds	6
7. GCRA limit of liability	6
8. Nondiscrimination	6
9. Program revisions	6
10. Program metrics	6-7

Application

Section A. Applicant information	8
B. House purchase information	9
C. Lot purchase information	9
D. Applicant checklist	10
E. Acknowledgement and signatures	11-12

Affidavit of Proof of Residency	13
---------------------------------	----

Affidavit of Construction Completion	14
--------------------------------------	----

The Gainesville Community Reinvestment Area (“GCRA”) was created in 2019 through the adoption of Ordinance 181001. The goal of the GCRA is to encourage investment in underserved areas within the district.

Section 1. About the Program

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 an eligible neighborhood per Program guidelines.

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 person 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.

Section 2. What is offered

Successful applicants ("Recipients") will receive assistance of up to \$35,000 to purchase a vacant developable lot or a residential home in an eligible neighborhood, with funding not to exceed the purchase price. New home purchases within the Fifth Avenue or Pleasant Street neighborhoods qualify for up to \$50,000 of assistance.

Disbursement of the Program funds will be made at closing to the seller or bank on behalf of the Recipient.

Section 3. Conditions

This Program is a forgivable 10-year, 0% interest, due-on-sale mortgage loan from the City to the Recipient ("Program mortgage") to be separate from the primary mortgage. If the Program mortgage conditions are met, half of the Program mortgage will be forgiven after five years, and the full Program mortgage will be forgiven after 10 years. The mortgage conditions are as follows:

Vacant property that is purchased through this program must begin construction within six months of closing on the lot, and the building must be completed within one year from that date unless a written request for time extension has been approved by the GCRA Director at least 30 days before the deadline.

The Program recipient must self-certify yearly by October 1, the below information. If the documentation is not presented by November 1, the City will send a reminder by mail. If the documents are not received by November 15 without exception, they will be in default, and the mortgage must be repaid in full plus 10 percent interest if within the first five years. If between years 6 and 10, fifty percent of the mortgage will be due plus ten percent. After ten years, the mortgage will be forgiven.

- The property must be the Recipient's declared homestead while the mortgage is outstanding,
- The Recipient must continue to own the property,
- The Recipient must maintain adequate fire/homeowners insurance on the property (this is considered to be replacement value), naming the City of Gainesville as the mortgagee,

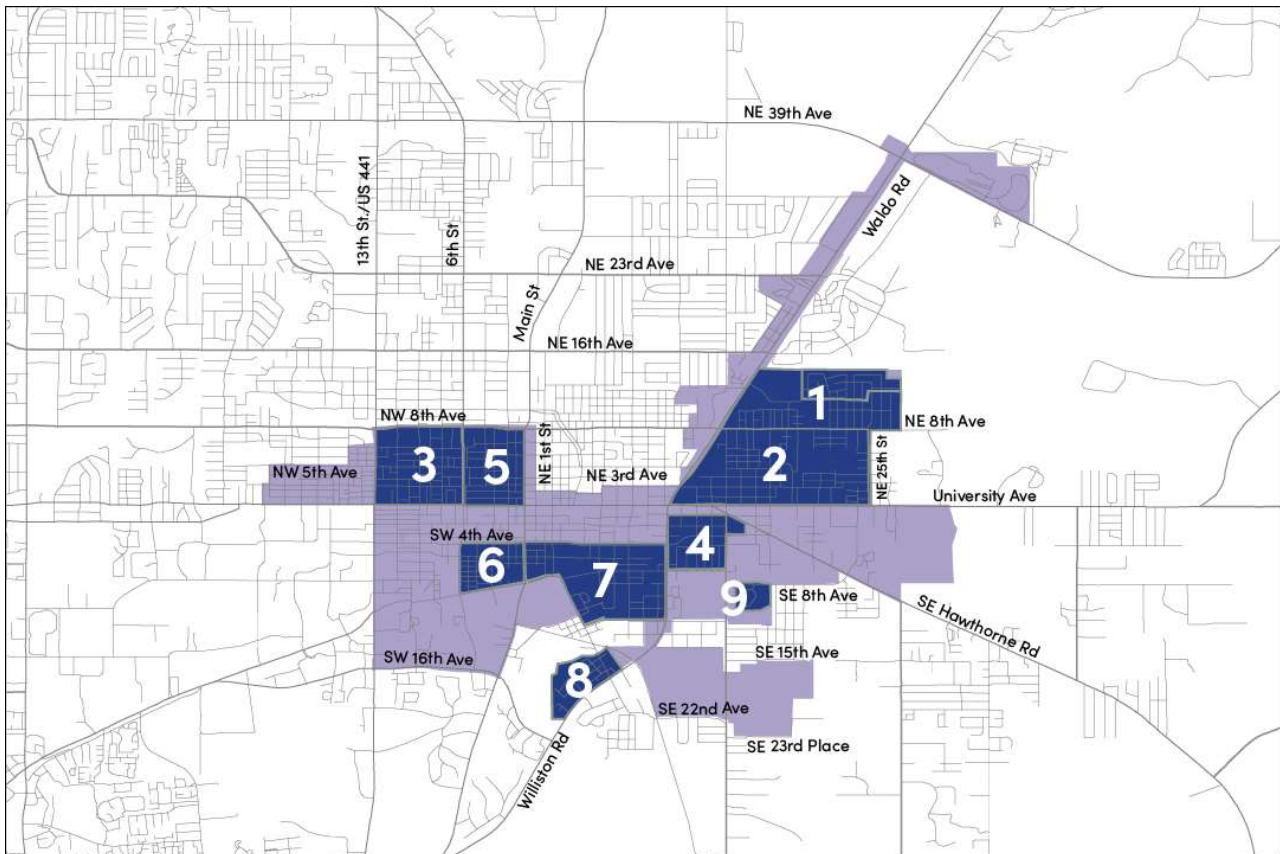
Section 3. Conditions Continued

- The Recipient must keep annual property taxes current; this is shown by the recipient by presenting documentation that the tax bill has been paid; and
- The Recipient must keep the home and property in good condition with no City code violations. In case of the recipient's death, the City will decide if the recipient's legal successor(s) to the original recipient meets the program requirements. If they do, the loan will continue as assigned. If they do not the loan will come due.

Section 4. Eligibility

Recipients must prove they lived in an eligible neighborhood for at least three years before the year 2011. Recipient must purchase a home or lot in either the neighborhood that grants them eligibility to this Program or one of the other neighborhoods that are eligible. The eligible neighborhoods are listed below:

1. Cedar Grove
2. Duval
3. Fifth Avenue
4. North Lincoln Heights
5. Pleasant Street
6. Porters
7. Springhill
8. Sugarhill
9. Heartwood (Former Kennedy Homes residents)



Section 4. Eligibility (continued)

Individuals who currently own a home in one of the neighborhoods are not eligible under the Program.

To determine eligibility, Recipients will consult with GCRA staff and complete an application that demonstrates their plans to purchase a lot or home in an eligible neighborhood. After application approval, Recipients are required to complete a City-approved financial literacy and homeownership course. If the Recipient is seeking bank financing, they must be pre-approved before the award will be approved. The Recipient is not eligible for a repeated award to this Program.

Funding will be awarded in the order of application approval and will be limited to GCRA program funding availability. The City reserves sole discretion in reviewing applications and awarding funds.

Property Eligibility

A house or lot does not need to be chosen by the Recipient prior to Program approval but must have an accepted offer within 120 days of being approved for the Program unless a written request for time extension has been approved by the GCRA Director at least 30 days before the deadline.

Recipients who purchase a residence through the Program must move in and live full-time at the location within three months of the closing date, unless a written request for time extension has been approved by the GCRA Director at least 30 days before the deadline.

Recipients who purchase a vacant lot must begin construction within six months of closing on the lot. The building must be completed within eighteen months unless a written request for time extension has been approved by the GCRA Director at least 30 days before the deadline.

The following property types are eligible for reimbursement upon purchase under the Program:

- Single-family house
- Townhomes
- Condominiums
- Vacant property if intended to build within six months of disbursement

Section 5. How to apply

Assistance is available throughout the application process by appointment.

Step 1: Pre-application period

Attend a pre-application workshop or contact the GCRA to discuss the Program and application. During this period staff will be available to work one-on-one with the applicant.

Step 2: Application submittal

Submit the application by email, mail, or in person at the address below.

Step 3: Application review

GCRA staff will reach out to Applicant within 30 days with notice of approval, denial, or necessary revisions. Applicant will have 30 days to make any necessary revisions or changes.

Step 4: Application approval

Once the Application is approved, the Applicant must take a City-approved financial literacy and homeownership course. Information about this course is available through the Department of Housing and Community Development. Once Applicant has completed the course, they must submit proof of completion to the GCRA.

Step 5: Award

If purchasing a home, Applicant must have an accepted offer within 120 days of application approval. Once all closing documentation is complete, the GCRA will disburse the Program funds at closing.

If purchasing a lot, the GCRA will disburse the Program funds at the closing for the lot.

Applicant must begin construction within six months and complete it within one year.

If purchasing a vacant lot in Heartwood, program funds would go towards the construction to permanent loan.

Return completed application to:

Email

GCRAprograms@gainesvillefl.gov

In Person

Gainesville Community Reinvestment Area
ATTN: My Neighborhood Program
2153 SE Hawthorne Road, Suite 223
Gainesville, FL 32641

By Mail

Gainesville Community Reinvestment Area
ATTN: My Neighborhood Program
PO Box 490, Station 48
Gainesville, FL 32627

Section 6. Availability of funds

This Program is subject to the availability of GCRA funds.

Section 7. GCRA limit of liability

The City holds no liability, warranty, or guarantee, expressed or implied under this Program. An Affidavit of Completion will be presented to the Recipient by city staff to sign upon final inspection.

Section 8. Nondiscrimination

The City of Gainesville/GCRA does not discriminate on the basis of sexual orientation, race, color, gender, age, religion, national origin, marital status, disability, or gender identity. The City of Gainesville/GCRA will not allow any such discrimination by or against its employees or citizens utilizing GCRA services, Programs, and activities.

Section 9. Program revisions

The City Manager may approve de minimis changes to this My Neighborhood Program that do not involve changes to grant dollar values or Program geographical areas, including eligible neighborhoods. Any changes to grant dollar values or Program geographical areas must be approved by the City Commission.

Section 10. Program metrics

In order to determine the effectiveness of the program, metrics must be collected over the course of each fiscal year for analysis. The metrics to be collected for analysis are:

- Number of individuals that contact the City to ask about the Program
- Number of people and percentage of those that meet the requirement of living at least three years in one of the identified neighborhoods prior to 2011 from the individuals contacting the City about the Program
- Number of incomplete and complete applications received
- Number of approved Program recipients and associated funds per recipient and total provided by the Program each year
- Number of applicants that submitted completed applications but were not funded due to insufficient fund availability
- A list of previous year applicants that continue to meet the conditions imposed by the Program and the number that no longer meet conditions.
- For those recipients that no longer meet conditions, how much was collected back from them by the City to pay the mortgage off and how much interest at the 10 percent rate per year remaining of the grant was collected.
- Total dollar amount invested into the property by the grant recipient
- Comparison of current fiscal year number of applicants, number of successful applicants, grant funds paid out, and total investment by recipient to the previous fiscal year

Section A: Applicant information

Applicant Name: _____

Applicant Mailing Address: _____
Street City State Zip Code

Telephone: _____ E-Mail: _____

Neighborhood (circle one): Cedar Grove Duval Fifth Avenue
Heartwood (former Kennedy Homes)
North Lincoln Heights Pleasant Street
Porters Sugarhill

Years actively living in Neighborhood: _____

Annual Household Income: _____

Number of members in your household: _____

Do you intend to live in the house for the next ten years?

Which Program are you applying for? House Purchase -proceed to section B
 Lot Purchase -proceed to section C

Demographic Information (Optional)

Age: 18-25 26-35 36-45 46-55
 56-65 66-75 76+ I'd rather not say

Gender: male female other _____ I'd rather not say

Race/Ethnicity: Hispanic, Latino, or Spanish White/Caucasian
(check all that apply) African-American Asian
 Native American other _____
 I'd rather not say

Section B: House purchase information

Do you have a house you are considering buying? yes no

If so, what is its address? _____

How do you plan on financing the purchase? bank financing cash

other _____

If financing, are you pre-approved for a loan to purchase a house*? yes no

*A pre-approval letter is not required at the time of application, but is required before an award can be granted.

Section C: Lot purchase information

Do you have a lot you are considering buying? yes no

If so, what is its address? _____

How do you plan on financing the purchase? bank financing cash

other _____

Do you have plans and estimates for new construction? (This is not necessary for applicant to be eligible for grant)

If so, what is the anticipated start date for construction and when do you estimate the project to be complete?

Start _____ end _____

Section D: Application checklist

Please attach the following documents to this application. If any of these documents are not submitted the application will be considered incomplete and returned for re-submittal.

Three documents proving that the applicant has or had lived in the neighborhood for at least three years. If the applicant was a child when living in the neighborhood proof of their parents' or guardian's residence may be provided. The following documents may be used to prove residency:

- School records
- Former lease or mortgage statements
- Property appraiser information
- Library card records
- Driver's license records
- Affidavit from family member, or neighbor testifying that occupant has lived in the neighborhood for at least three years, either currently or in the past (only one affidavit may be submitted with application)

- Loan pre-approval paperwork or proof of funds, if paying cash (for example bank statement)
- Photo of house applicant intends to purchase (if known)
- Proof of income

Section E: Acknowledgement and signatures

By signing and submitting this application, the Applicant certifies, attests, and agrees to the following:

1. Applicant has been provided a copy of and has read, understands, and will comply with the Program Policies. Applicant's failure to comply with the Policies will result in ineligibility to participate in this Program.
2. Applicant certifies that all information in the Application and furnished in support of this Application is true and complete to the best of Applicant's knowledge and belief. Any false statement will be grounds for immediate termination of the Application and subject the Applicant to financial responsibility. Applicant has a continuing obligation to inform the GCRA (in writing) of any changes relative to the information provided in this application.
3. The Applicant is responsible for ensuring that improvements fit within neighborhood home owner association rules, if applicable.
4. Applicant shall sign an Affidavit of Completion with the City upon completion of the home construction to comply with the Program Policies. Applicant is responsible for delivering this to the GCRA for compliance with the Program.
5. Approval under this Program does not constitute a permit or approval of the City and the Applicant is responsible for obtaining such permits, if required, by the City or any other governmental entity.
6. The GCRA does not discriminate on the basis of race, color, gender, age, religion, national origin, marital status, sexual orientation, gender identity, or disability (protected characteristics), and will not tolerate any such discrimination(s) by or against its employees or citizens utilizing GCRA programs.
7. The Applicant shall not assign or attempt to assign, directly or indirectly, any rights under this Agreement or under any instrument referred to herein without the prior written consent of the City in each instance. Any assignee shall be bound by all the terms of this Agreement and associated documents.
8. The Applicant and the City each binds itself, its partners, successors, legal representatives, and assigns of such other party in respect to all covenants of this Agreement.
9. This Agreement and any associated documents will be construed in accordance with and governed by the laws of the State of Florida, without giving effect to its provisions regarding choice of laws.
10. This Agreement and payment of any Program funding is subject to the availability of funding.
11. All activities authorized by this Agreement are subject to and must be performed in accordance with the provisions of this Agreement and all applicable federal, state, and local laws.
12. The Applicant agrees to waive any right to, hold harmless, and indemnify the City (which includes the GCRA), its officials, agents, and employees from suits, actions, damages, liability, expenses, losses, and costs, including but not limited to reasonable attorney's fees, in connection with this Agreement and any Program administration herein. This provision shall survive termination of this Agreement.
13. Nothing in this Agreement may be interpreted as a waiver of the City's sovereign immunity as granted under Section 768.28, Florida Statutes.
14. The Applicant acknowledges that the City has the right and responsibility to enforce this Agreement.
15. Upon execution by the Applicant and the GCRA, this document constitutes a binding agreement between the GCRA and the Applicant.

Section E. Acknowledgement and signatures continued

Applicant Name

Applicant Signature

Date

STATE OF _____, COUNTY OF _____

The foregoing instrument was acknowledged before me this _____ day of _____,

20_____, by _____, who is personally known to me or who has

produced _____ as identification.

Notary Public, State of _____

My commission expires _____

For GCRA Use Only: Do Not Write In This Section

Date & Time Complete Application Received: _____

Received by (print name): _____

Reviewed by (print name): _____

Documentation received:

- | | |
|--|--|
| <input type="checkbox"/> Application | <input type="checkbox"/> Loan pre-approval paperwork |
| <input type="checkbox"/> Application Agreement | <input type="checkbox"/> Photo of house applicant intends to purchase (if known) |
| <input type="checkbox"/> Proof of income | |

Proof of Residency (Check Three)

- School records
- Former lease or mortgage statements
- Property appraiser information
- Library card records
- Driver's license records
- Affidavit of Proof of Residence

Grant amount approved: _____

Denied. Reason and steps taken to resolve: _____

Date Applicant notified in writing of Approval/Denial: _____

Name of approved contractor:

Amount approved:

Additional documentation received:

- Certificate of completion of City-approved financial literacy and homeownership course
- Affidavit of Completion. Date: _____

Affidavit of Proof of Residency for My Neighborhood Program

Applicant Name: _____

Former Address: _____

NEIGHBOR'S AFFIDAVIT

I CERTIFY that the above Applicant is personally known to me and that they lived at the above Address for at least three years before 2011.

Affidavit is made for the purpose of proof of residence in an eligible neighborhood for the GCRA's My Neighborhood Program.

Witness Signature

Date

Name

Street Address

City, State & Zip

The foregoing instrument was acknowledged before me this _____ day of _____,

20_____, by _____, who is personally known to me or who has

produced _____ as identification.

Notary Public, State of _____

My commission expires _____

Affidavit of Construction Completion

Applicant and the City of Gainesville Community Reinvestment Area (collectively "Parties") hereby certify that the Parties have verified that the work was completed as of _____(date) in accordance with the My Neighborhood Program policies.

Applicant signature

Printed name

City of Gainesville signature

Printed name

Title