



Ocala Affordable Housing Advisory Committee

Agenda - Final

Wednesday, June 17, 2026

Meeting Information

Location

Ocala City Hall
110 SE Watula Avenue
Second Floor - Council Chambers
Ocala, Florida

<https://www.ocalafl.gov/meetings>

Time

9:00 AM

Committee Members

Gwendolyn Dawson
Kristen Dreyer
Jeff Hill
Tasha Osbourne, Vice Chair
Rob Peters
Davida Randolph
Henry Samuels
Cory Weaver, Chair

Staff

James Haynes, Jr.
Director
Community Development Services
Department

Natalia Cox
Administrative Coordinator

Ailin Abboud
Intake Specialist

Bessie Morley
Intake Specialist

Christopher Lewis
Rehabilitation/Inspection Specialist

WELCOME!

All members of the public are invited to attend. If reasonable accommodations are needed for you to participate in this meeting, please call (352) 629-8322 forty-eight (48) hours in advance so that arrangements can be made.

APPEALS

Any person who desires to appeal any decision at this meeting will need a record of the proceedings and for this purpose may need to ensure that a verbatim record of the proceedings is made that includes the testimony and evidence upon which the appeal is made.

- 1. Call To Order & Roll Call**
- 2. Proof of Public Notice**
- 3. Approval of March 18, 2026, Minutes**
AHAC Minutes - March 18, 2026
- 4. Community Housing Services Update**
 - * Departmental Name/Location Change
 - * Update on Local Veterans' Housing
 - * Annual Action Plan (AAP) Presentation
- 5. AHAC Technical Support**
- 6. Round Table**
- 7. Adjournment**

2026-1545



Ocala

Legislation Text

110 SE Watula Avenue
Ocala, FL 34471

www.ocalafl.gov

File #: 2026-1545

Agenda Item #:

Submitted By: Natalia Cox

Department: Community Development Services

FORMAL TITLE:

AHAC Minutes - March 18, 2026

OCALA'S RELEVANT STRATEGIC GOALS:

Choose an item., Choose an item.

PROOF OF PUBLICATION:

<<Enter advertisement information or type "N/A">>

BACKGROUND:

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Affordable Housing Advisory Committee

Wednesday, March 18, 2026

City Hall

City Council Chambers

110 SE Watula Avenue, 2nd Floor

Ocala, FL 34471

9:00 am

Attendees:

Dr. Gwendolyn Dawson – arrived at 9:07 am

Bridgette Delva

Kristen Dreyer

Jeff Hill

Rhanda McKown

Tasha Osbourne, Vice-Chair – arrived at 9:16 am

Rob Peters

David Randolph (via Zoom)

Cory Weaver, Chair

Lowell Atkinson, Florida Housing Coalition (via Teams)

Michael Chaney, Florida Housing Coalition (via Teams)

Staff:

Chris Watt, City of Ocala Chief of Staff

James Haynes, Jr., Community Development Services Director

Robin Ford, Community Development Services Deputy Director

Natalia Cox, Community Development Services, Grant Specialist

Christopher Lewis, Community Development Services Rehabilitation Inspection Specialist

Bessie Morley, Community Development Services Intake Specialist

Ailin Abboud, Community Development Services Intake Specialist

Matthew Frieauf, Information Technology Manager

Barney Tanczos, Information Technology IT Support Specialist

Citizens Attending:

Melissa Tolbert

Ed Calabello

Minutes:

1. Call to order and roll call.

Ms. Cory Weaver opened the meeting at 9:03 am.

2. Proof of Public Notice.

Natalia Cox stated, “Public notice was posted for the Affordable Housing Advisory Committee Meeting on the City of Ocala CDS website on Tuesday, March 3rd, 2026.”

3. Approval of November 19, 2025 Minutes

Minutes were approved by all attendees.

4. Community Development Services Update

Community Programs presented by James Haynes, Jr.

Big projects included 3 rebuilds and rehabilitations.

Mr. Haynes to email the committee a copy of a webinar from March 13th, 2026.

Mr. Haynes advised that he Rebuild wait list has a three to five-year wait and the Rehabilitation wait list is open.

Mr. Haynes presented new information regarding YIGBY (Yes In God's Back Yard). The policy has been expanded to be a mandate and is part of Live Local. If there is a surplus of housing in the area, Live Local can opt out.

Mr. Haynes also advised that SHIP can now help owners of mobile homes where the park has closed and the owners will be homeless. There was previously a 20% cap which has now been removed.

Office of Homeless Prevention PIT Count Update presented by Robin Ford.

Ms. Ford advised that they have (7) seven days to ask homeless people where they were staying on the date of January 21, 2026. She advised that her next meeting with HUD was to determine how to record the information they obtained and that the results of the PIT Count were scheduled to be released in approximately (2) two weeks.

Ms. Ford stated that the number of unsheltered people increased by 40 this year due to the weather being warmer than previous years.

5. AHAC Technical Support

Natalia Cox shared that the City of Ocala was selected along with Manatee County, Ft. Lauderdale, and Kissimmee, through a competitive process, to be part of the Florida Housing Coalition AHAC Support Initiative. The initiative will provide targeted support in the review of local housing strategies and recommend specific actions to help build and preserve affordable housing. Ms. Cox introduced Michael Chaney, Catalyst Program Director and Lowell Atkinson, Policy Analyst, with Florida Housing Coalition who joined the meeting via Teams. They shared a PowerPoint presentation explaining the Catalyst Program and AHAC Support Team.

The Support Team has been created to strengthen AHACs in the state and guide them through affordable housing policies. During the next (3) three months, they will complete a comprehensive review with written recommendations.

They will present their final recommendations in the June 2026 meeting.

6. Round Table

Mr. Haynes advised that the Florida Housing Coalition Conference offers information and networking opportunities.

Cory Weaver asked the committee what would make joint city staff, AHAC, county meetings productive.

Kristen Dreyer responded that, as the city and counts have different priorities, updating activities and events would be beneficial.

The topics of insurance rates, reasons for increasing rates, property taxes, CLT, SHIP formula, poverty rate, lobbying, rental assistance, the county offering DPA for the city and county, were discussed.

7. Adjournment

AHAC meeting adjourned at 10:56 am.



AHAC Support Initiative

Final Report for City of Ocala

Contact: Lowell Atkinson, Policy Analyst, atkinson@flhousing.org

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Through the state’s **Affordable Housing Catalyst Program**, the Florida Housing Coalition (FHC) selected four Affordable Housing Advisory Committees (AHACs) to receive in-depth support on local affordable housing policies. Through this Initiative, the selected AHACs received targeted support as they review local housing strategies and recommend specific actions to their local commissions to help build and preserve affordable homes. This Initiative was designed to support the work of local AHACs and transform ideas into clear, achievable plans.

This document contains recommendations to the City of Ocala AHAC on areas for improvement, best practices, and what to include in the AHAC’s annual report. This Report is the result of FHC’s own policy analysis examining the City of Ocala’s plans, policies, and regulations that shape local housing outcomes. Documents reviewed include the latest Comprehensive Plan, Land Development Code, Local Housing Assistance Plan, along with other relevant plans and policies. The goal was to identify policy barriers and opportunities, and to evaluate how current regulations play out in the built environment.

Team Dedicated to this Effort:

Kody Glazer, Chief Legal and Policy Officer

Lowell Atkinson, Policy Analyst

Ali Ankudowich, Land Use Director

Background

Local governments that receive more than \$350,000 in a state fiscal year from the State Housing Initiatives Partnership (SHIP) program are required to convene an Affordable Housing Advisory Committee (AHAC). The AHAC’s main task is to review eleven affordable housing strategies listed in state law and make recommendations to the city or county commission on how the jurisdiction can implement said strategies to encourage the private sector to build and preserve affordable housing. Each AHAC is required to make these recommendations in an annual AHAC Report that is submitted to the city or county commission. This Report must include a review of the eleven incentives listed in state law and can also include additional affordable housing policy recommendations at the discretion of the AHAC.

The eleven incentives each AHAC is required to consider at s. 420.9076 of the Florida Statutes and make recommendations on are as follows:

- (a) The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects, as provided in s. 163.3177(6)(f)3.
- (b) All allowable fee waivers provided for the development or construction of affordable housing.
- (c) The allowance of flexibility in densities for affordable housing.
- (d) The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.
- (e) Affordable accessory residential units.
- (f) The reduction of parking and setback requirements for affordable housing.
- (g) The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
- (h) The modification of street requirements for affordable housing.
- (i) The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- (j) The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- (k) The support of development near transportation hubs and major employment centers and mixed-use developments.

This document reviews the City of Ocala AHAC's 2024 and 2025 AHAC Report, analyzes the AHAC's recommendations, and provides examples of how other communities enact each incentive. The report is organized into the eleven incentives each AHAC is required to consider and additional incentives that the Ocala AHAC can consider in its work.

Required AHAC Strategies

1. Expedited Permitting

AHAC Incentive (a): The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects.

2025 Ocala AHAC Recommendation:

- 1 - Have City Staff engage in monthly meetings across departments to identify ways to improve the permitting process.
- 2 - Work with the Building Department to revise current permitting applications to reflect an affordable housing type.
- 3 - Permitting expedited with a goal of approval within 25 business days.
- 4 - Perform case study analysis on the most cumbersome permit request to determine where the process went wrong.
- 5 - Have current developers present at AHAC meetings to discuss success and concerns with the permitting process.

Overview

The AHAC's 2025 recommendation is a good first step towards formalizing this incentive. Currently, the City's Land Development Code contains no explicit language on expedited permitting for affordable housing, a gap that should be addressed before any incentive can be consistently applied or enforced.

For reference, the City defines "affordable housing" under Sec. 106-102 as housing meeting the "affordability threshold" and meets minimum housing quality standards for Section 8 housing. The affordability threshold means that housing costs can be no greater than 30% of the income of a four-person, moderate-income household earning 120% of the median household income for the Ocala MSA. — and that meets minimum housing quality standards for Section 8 housing.

From the list of five action items in the 2024 and 2025 recommendations for this incentive, we recommend the AHAC prioritize making “permitting expedited with a goal of approval within 25 business days” for any proposed project where at least 25% of projected units meet the City’s aforementioned definition of “affordable housing.” The AHAC can enlist the assistance of the City's planning and zoning staff to prepare the Code amendment for

approval by City Council and thereby memorialize the incentive in the Land Development Code.

Recommended Actions

1. Codify the expedited permitting standard in the Land Development Code. The incentive must be memorialized in code, not left as an informal policy or administrative practice, to be enforceable and consistently applied. The amendment should clearly define which projects qualify (e.g. projects that receive public subsidy), what "expedited" means in practice (e.g., a 25-business-day approval goal), and the affordability threshold for eligibility (e.g., at least 25% of units meeting the Sec. 106-102 definition).

2. Establish a cross-departmental coordination protocol. Expedited permitting requires buy-in across multiple City departments such as planning, zoning, building, and public works, at minimum. The AHAC could recommend that the City designate a lead contact or ombudsman for affordable housing permit applications and establish a defined internal review timeline for each department to prevent bottlenecks.

3. Identify and prioritize the specific points in the development process where delays occur. Not all stages of the permitting process create equal delay. The AHAC could request data from City staff on where affordable housing applications most commonly stall and target the expedited process at those stages specifically.

Florida Examples

Pinellas County: Offers expedited permitting to any affordable housing development where at least 20% of the units are affordable to households at or below 60% AMI (for rental) or 80% and below (for homeownership).

Miami-Dade County: Offers expedited plan review for the new construction of workforce and affordable housing projects. Affordable housing is defined as any housing that is offered for sale or rental to persons or families whose total household income is at or below 140% AMI.

Collier County: Offers expedited permitting for the construction of a housing development that contains a minimum of 20% of affordable units to households at or below 140% AMI.

2. Fee Waivers for Affordable Housing

AHAC Incentive (b): “All allowable fee waivers provided for the development or construction of affordable housing.”

2025 Ocala AHAC Recommendation: None currently.

Overview

The AHAC Reports from 2024 and 2025 mention an “Affordable Housing Fund” as a mechanism to “mitigate the impact fees associated with developing affordable housing units,” but neither report specifically references the City’s Affordable Housing Incentive Fund under Sec. 106-105. of the Code. The AHAC could correct this by explicitly referencing the fund and summarizing its key provisions in future reports, so residents, developers, and stakeholders have a clear picture of what the City currently offers.

The current incentive description also states “the City expanded the fund uses and increased the maximum award amounts to assist in offsetting rising permit fees,” but neither the expanded uses nor the increased maximum award amounts are mentioned. This information should be included.

More significantly, it does not appear that the City currently has a mechanism to waive impact or permit fees for affordable housing projects. The AHAC could recommend the creation of a formal fee waiver program, with priority given to projects that serve households below 60% or 80% AMI and projects that are 100% affordable.

Recommended Actions

1. Create a fee relief program for affordable housing that prioritizes deeply affordable homes. The AHAC could recommend that the City establish a formal fee relief program for affordable housing, one that allows for full waiver or reduction of impact or permit fees for projects that are 100% affordable or serve households at the lowest income levels. The current Housing Incentive Fund provides a foundation, but a standalone fee waiver or other relief program could fill a meaningful gap and reduce development costs for the projects that need it most.

There are four primary types of local government fee relief available for affordable housing: 1) fee waivers; 2) fee modifications; 3) fee deferrals; and 4) alternative sources of payment. Ocala already does #4. The AHAC could recommend a fee relief program with guidance on the following elements (and more):

- **Income eligibility.** Under the Florida Impact Fee Act, impact fee waivers may serve households at or below 120% AMI. Local governments may target lower income thresholds based on community need and policy priorities.
- **Term of affordability.** Most programs require affordability periods of 7 to 15 years. The longer the term required, the more robust the incentive should be to attract developer participation.
- **Required set-asides.** Define the minimum percentage of affordable units a development must include to qualify, such as at least 25% of units affordable, or restrict eligibility to 100% affordable developments only.
- **Priority locations.** Consider limiting or tiering relief based on proximity to transit, employment centers, or other community anchors.
- **Prioritizing nonprofit builders.** Local governments may prioritize nonprofit housing developers with a demonstrated track record of producing affordable homes. Mission-driven organizations are more likely to maintain long-term affordability and can benefit significantly from fee relief.

2. Explicitly cite the Housing Incentive Fund at sec. 106-105 under the “Existing Strategy” section. Future reports should reference the Fund by name and code section, summarize its eligible uses, and state the current maximum award amounts. Clear, specific documentation of existing incentives makes the City's affordable housing tools more accessible to developers, nonprofit partners, and the public.

3. Recruit city staff to provide an overview of the typical fees charged to an affordable housing development. If not done already, the AHAC could recommend that City staff prepare an overview of the typical fees charged to affordable housing developments across different project types such as single-family, multifamily, rental, and homeownership. Having a shared understanding of the role that fees play in supporting or preventing affordable housing development can lead to actionable recommendations.

Florida Examples

Manatee County: For the affordable units within eligible developments, the County will pay 100% of the following fees, assessed on the qualifying affordable housing units only: 1) county impact fees; 2) educational facilities impact fees; and 3) facility investment fees. In the case of school impact fees that are waived, the County shall pay directly to the Manatee County School District on behalf of the developer. The Manatee County Affordable Housing Subsidy Fund is the funding source used to pay for impact fees under this program. The affordability period can range from 10-30 years.

Broward County: Pursuant to Section 5-184 of its Land Development Code, various fees, including transportation concurrency fees, are waived for “very low income” and “low income” affordable housing projects. The affordability period is 20 years for rental housing and 10 years for owner-occupied housing.

Lee County: The impact fee ordinance for Lee County contains a provision for the waiver of all impact fees, except school fees, within its three enterprise zones. Lee County also provides a School Impact Fee Rebate (SIFR) for certified affordable housing units. A nonprofit affordable housing developer can apply for the SIFR at the time of permitting. After the fee is paid and the home is completed, the lower-income purchaser of the home receives a 50% rebate that is paid directly to their first mortgage holder to reduce their principal. For-profit builders can also participate for a 25% rebate. The rebate program is funded by the interest that accrues on the impact fee account. Thus, the school board does not give up real income but part of the interest on the account. There is a \$200,000 cap on the program that is renewable.

Polk County: Any residential construction that qualifies as affordable housing can seek a full exemption of impact fees. Any person seeking the exemption shall file with the county manager an application with listed information under section 8.7-16 of the Polk County Code of Ordinances. Residential units must be occupied by low-income persons or very-low-income persons and the application requires a copy of a recordable lien on the property that requires the payment of the waived impact fees in the event the development fails to provide affordable units. Units must be affordable for at least seven (7) years from the date of issuance of certificate of occupancy.

3. Flexibility in Densities

AHAC Incentive (c): “The allowance of flexibility in densities for affordable housing.”

2025 Ocala AHAC Recommendation: None currently.

Overview

The City of Ocala has an existing affordable housing density bonus on the books at Sec. 106-106 of its Code, allowing up to a 25% increase in maximum densities in eligible future land use designations, excepting zoning districts that measure density by floor area ratio. But the AHAC has not addressed it in either its 2024 or 2025 Annual Reports. The AHAC could remedy this by evaluating whether the existing incentive is working and recommending improvements where needed.

Recommended Actions

1. Evaluate the incentive’s track record. The AHAC could request data from City staff to assess whether the density bonus has produced affordable homes in practice. Key questions include:

- How many projects have used the density bonus?
- What housing types have been built — single-family, multifamily?
- Which zoning districts are exempted from the density bonus?
- How many affordable units have been created, and at which income levels?

2. Address barriers beyond density. Increasing maximum density alone may not be sufficient to facilitate more housing production. Other zoning code provisions, such as height limits, setbacks, parking requirements, and open space standards, must also be aligned to allow the bonus density to be realized. If the incentive is underperforming, the AHAC could recommend a holistic code review.

Florida Examples

St. Petersburg: A development of any size and tenure is eligible for an affordable housing density bonus as long as it is located in a defined zone district. The City ensures a mix of income ranges are served by the affordable units as it requires half of the affordable units to be for households 80% AMI and below and the other half can be for households up to 120% AMI. The affordable units must be affordable for 30 years and the City also allows an in-lieu fee for Floor Area Ratio bonus based on the total construction cost of the project. The City also has annual reporting requirements, regulations governing the mix and quality of the affordable units, and clear application criteria in its code.



Miami-Dade County: The County offers administrative approval for density bonuses and provides different levels of bonus density (with a maximum of a 25% bonus) depending on the percentage of affordable units provided. The County has different affordability requirements for developments with 20 or more dwelling units and those with fewer than 20 units.

Palm Beach County: Developments with 10 or more dwellings are eligible for an affordable housing density bonus if at least 65% of the units serve households at incomes of 60% AMI and below. Affordable rental units must remain affordable for at least 30 years while homeownership units need only stay affordable for 15 years. Bonus density is based on proximity scoring criteria up to 100% total bonus density. Eligible developments are eligible for additional density based on proximity to public transit, employment and shopping opportunities, a grocery store, a public school, a medical facility, social services, and public recreation facilities. The County also offers additional incentives related to lot size, setbacks, building coverage, and open space in conjunction with the density bonus.

4. Reservation of Infrastructure Capacity

AHAC Incentive (d): “The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.”

2025 Ocala AHAC Recommendation: None currently.

Overview

The AHAC does not currently include any recommendation for establishing this incentive. We recommend the AHAC use this strategy as an opportunity to look at past infrastructure funding patterns and provide recommendations, where necessary, to provide infrastructure support for affordable housing developments.

Recommended Actions

- 1. Targeted Infrastructure Investments.** The AHAC could analyze and recommend how to prioritize infrastructure investments specifically for affordable housing and low-income and underserved communities.
- 2. Assessment of Past Investments.** The AHAC could study previous infrastructure investments to identify areas excluded from funding, focusing on the most in need of affordable housing.
- 3. Long-Range Planning Review.** Assessing existing long-range infrastructure plans to ensure they incorporate considerations for affordable housing would also be valuable.
- 4. Comprehensive Infrastructure Consideration.** When addressing this strategy, the AHAC could analyze a variety of infrastructure types including roadways, public transit, water and wastewater systems, broadband access, stormwater management, flood protection, schools, parks, and hospitals.

Florida Examples

Miami: Miami has implemented a variety of affordable housing programs focused on enhancing public transit to connect low-income neighborhoods with job centers. They’ve also invested in infrastructure improvements, including parks, sidewalks, and transportation options that support affordable housing developments.

Orlando: Orlando has a comprehensive affordable housing strategy that includes infrastructure investments in transit-oriented development and aligning affordable housing with public transportation access.



Tampa: Tampa has enhanced infrastructure in areas targeted for affordable housing development and directly adjusted impact fees to encourage developers to add affordable housing in their projects while addressing necessary infrastructure improvements on and around the development site.

Jacksonville: Jacksonville has focused on revitalizing neighborhoods with infrastructure investments that support affordable housing – specifically through the City’s Community Development Block Grant (CDBG) allocation.

St. Petersburg: St. Petersburg prioritizes affordable housing in its urban planning, aligning infrastructure investments with housing needs and investing in parks and public transit improvements to support low-income residents.

5. Affordable Accessory Residential Units

AHAC Incentive (e): “Affordable accessory residential units.”

2025 Ocala AHAC Recommendation: None currently.

Overview

The AHAC notes in its 2025 Annual Report that there is currently no defined incentive for Affordable Accessory Residential Units and have “direct[ed] staff to look at Accessory Dwelling Units (ADUs) as a way of furthering affordable housing.” We encourage the AHAC to prioritize development of this incentive as Accessory dwelling units (ADUs) help diversify neighborhoods and expand affordable housing options without dramatically changing neighborhood character.

The City’s current Use Conditions for Accessory Dwelling Units (ADUs) is fairly progressive for a city of its size, yet ADUs are only allowed in areas governed by the Form-Based Code: a large portion of the High Intensity/Central Core (CC) in the downtown area (about 268 acres). While there is no rental restriction, owner-occupancy requirement, or additional parking requirements tied to the addition of an ADU, the ADU is only permitted to lots with an occupied single-family dwelling and with a maximum of one ADU per lot. The ADU must also be located in the rear yard and cannot be taller or larger in footprint than the principal dwelling. We recommend the AHAC suggest improvements to the City’s Use Conditions for ADUs to make them easier to integrate into more neighborhoods.

Recommended Actions

- 1. Allow ADUs in all Single-Family Districts.** Allowing ADUs in all districts where single-family homes are allowed is an affordable housing best practice. Allowing ADUs in all single-family districts as well as the R-2 and R-3 districts for two-family and multi-family residential is recommended, and the AHAC could suggest such a change to the LDC as ADUs are currently only allowed in properties affected by the Form-Based Code District.
- 2. Exempt ADUs from Density Calculations.** Exempting ADUs from density maximums and using other lot controls to regulate placement is key to allowing more ADUs to be built. Otherwise, a density maximum could limit how many accessory homes could be built in Ocala.
- 3. Allow for larger ADUs.** Allow ADUs with no minimum size, and allow ADUs larger than maximum size for large lots. Currently, the ADU cannot be larger than the primary residence, and we recommend removing that restriction to allow for larger accessory units.

4. Reduce setbacks where it makes sense. Consider zero-lot-line or other configurations that do not burden smaller lots. The AHAC could suggest applying the Residential Zero Lot line (RZL) district to all residential districts that allow single-family thereby making it easier to build ADUs on smaller lots.

5. Allow ADUs by-right. Allowing ADUs by-right with predictable development standards is also an affordable housing best practice. It avoids a lengthy and expensive approval process that can stymie development of affordable units. This is another recommendation that the AHAC can make to City staff and City Council for their consideration.

6. Reduce minimum lot size requirements. The lowest minimum lot size in the City is 5,000 sq ft in the RZL district, and 6,000 sq ft – for R-1AA - is the lowest minimum of any residential district in Ocala; both are higher than recommended for promoting ADU growth in single-family districts. The AHAC could suggest a change in the Land Development Code that allows most lots to contain a lawful ADU which would most likely require lowering the minimum lot size across the city.

Florida Examples

Gainesville: City permits one detached and one attached ADU per lot or parcel in all residential districts and several non-residential districts; in single-family residential districts, lots must be at least 5,445 square feet to have a second ADU. The maximum ADU size is 850 square feet, and the City does not require additional parking, setbacks, or owner occupancy requirements.

Tallahassee: City allows two accessory homes per lot in certain districts, giving property owners a flexible, incremental way to add more housing on existing lots.

St Petersburg: In addition to regulatory reforms to facilitate ADUs, the City developed tools and resources to assist with ADU development implementation. The City created an online interactive map to look up parcels in the city with basic information (zoning district and lot size) to determine preliminary eligibility of the parcel for construction of an ADU. Additionally, the City's Rebates for Affordable Residential Rehabs program operates citywide for eligible properties of households at or below 120% AMI. Eligible uses of funding include ADU construction. Applicants are required to make a minimum investment of \$10,000 per residential unit involved in the project. Assistance is provided in the form of a rebate of up to 40% for the pre-approved construction value. Funds can be used to cover part of the actual cost of materials and labor.

6. Reduction of Parking and Setback Requirements

AHAC Incentive (f): “The reduction of parking and setback requirements for affordable housing.”

2025 Ocala AHAC Recommendation: None currently.

Overview

The AHAC acknowledges that no defined incentive currently exists, noting only that the City will “eliminate [] unreasonable requirements in the permitting process or add [] requirements in order to increase private and non-profit involvement.” This strategy can go further.

Excessive parking requirements increase development costs and limit how much housing can be built on a given site, particularly for multifamily and missing middle projects where land is limited. Reducing or removing parking minimums, especially near transit, frees up land for homes and lowers development costs. Similarly, large setback requirements can make it impossible to build small homes or multiple units on smaller infill parcels. Reducing setbacks, by right or in exchange for an affordability commitment, can unlock additional housing capacity on existing lots without requiring new infrastructure.

The City currently requires one parking space per single-family dwelling and one-and-a-half spaces per unit for two-family and multi-family dwellings. These are fairly modest parking requirements, but as Ocala grows, reforming parking and setback standards for affordable, missing middle, and multifamily development will be essential to increasing housing density and reducing cost burdens for affordable developers.

Recommended Actions

1. Recruit a City planner or engineer to explain the City’s current parking and setback requirements. This builds shared understanding of existing regulations among AHAC members and identifies hidden constraints (e.g., excessive parking minimums or large setbacks) that drive up housing costs. The AHAC can schedule a formal briefing led by City Planning or Engineering Staff where they highlight the variances in parking and setback requirements across different zoning districts.

2. Assess the cost of parking. Utilize the collective experience of the AHAC to assess the cost of parking and consider conducting a study to analyze how underused parking can be used for housing.

3. Remove or reduce parking minimums in target areas (near transit, downtown, etc.)

Parking minimums increase development costs, use up developable land, and function as barriers to infill housing while removing them supports higher density, mixed-use development, and more affordable units due to the cost savings. The AHAC can recommend the City amend the land development code to eliminate minimum parking requirements or replace with maximums or flexible ranges in targeted transit corridors, the downtown core, and activity centers.

4. Reduce parking requirements for qualified affordable housing developments.

Affordable housing residents often own fewer vehicles, and use transit more frequently, so standard parking requirements are usually excessive and can make affordable projects financially infeasible as these projects already require deep subsidies and gap financing. The AHAC can recommend that the City create a specific zoning incentive or exemption for income-restricted projects at 60% or 80% AMI or below and with proximity to reliable transit.

5. Adjust setback requirements to facilitate missing middle housing types and small lot development. Large setbacks limit buildable area, feasibility of affordable starter homes, and “Missing middle” housing (duplexes, triplexes, townhomes) requires compact layouts. The AHAC could recommend City staff identify zoning districts where missing middle housing is appropriate and amend code to reduce minimum front, side, and rear setbacks or allow zero-lot-line.

Florida Examples (parking reduction)

Sarasota: The City’s current parking reduction for affordable multi-family housing at 0.5 spaces per unit affordable at 120% AMI in conjunction with new robust density bonus programs incentivizing affordable units in downtown districts and mixed-use corridors provides a model that can be expanded elsewhere in the county and neighboring municipalities were not already in place. The approach helps target parking reductions to areas best suited for them, those with a mix of uses and nearby transit service, providing the basis for alternative ways to access destinations other than reliance on a car.

St. Petersburg: Permits a 10% reduction in required minimum parking spaces for developments committing at least 50% of the total number of dwelling units for occupancy as Certified Affordable/Workforce Housing. For Certified Affordable/Workforce Housing units that are also senior age-restricted, the requirement may be further reduced 5% for a combined 15 percent reduction. The requirement may be further reduced by 10% for properties, in whole or part, located within 1/8-mile of a high frequency transit route, defined as a route with a scheduled weekday peak hour headway of 35 minutes or better.

Panama City: Removed parking requirements in their Downtown District for development on lots of 10,000 square feet or less, buildings constructed prior to 1945, or buildings less than 5 stories in height.

Gainesville: Eliminated parking minimums completely and replaced with parking maximums.

Florida Examples (setback reduction)

Clearwater: Allows flexibility of use, lot width, *setbacks*, height, and *off-street parking* in negotiation with the Planning and Development Dept for Comprehensive Infill Redevelopment Projects applicable to certain districts and with a beneficial use such as affordable housing.

Gainesville: Reduced side setbacks from 7.5 feet to 5 feet in the single-family residential RSF-4 zoning district to enable the development of single-family homes on many smaller lots.

Tallahassee: The City permits the following incentives associated with its inclusionary housing program, in addition to a 25% density bonus:

- Housing type flexibility
- Alleviation of *setback*, lot size requirements, and buffering and screening requirements internal to the development
- Consideration of *reduced parking* in the multi-modal transportation district
- Transportation concurrency exemption
- Additional deviations to development standards with streamlined approval criteria
- Additional incentives requested by the developer

7. Flexible Lot Configurations

AHAC Incentive (g): “The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.”

2025 Ocala AHAC Recommendation:

- 1 - Allow home size flexibility on smaller lots in Residential zones by using alternate development standards for affordable/work force housing, where water and sewer infrastructure are available to allow for smaller homes.
- 2 - On a case-by-case basis allow zero lot line exemptions.
- 3 - Produce a specific affordable housing zoning code.
- 4 - Allow quadraplexes to have duplex set back requirements.
- 5 - Make modifications to lots of record definition to the current zoning code to allow building on a lot without the requirement of having a prior structure on it.

Overview

The AHAC makes several sensible recommendations for how to establish incentives for Flexible Lot Configurations, but only one – zero-lot-line development—is meaningfully reflected in the Land Development Code.

The Code establishes a "Residential Zero Lot Line (RZL)" – Division 7 of Article V, Sect. 122 of the Code – has a stated goal of “encourag[ing] infill within the city and to enhance the economic feasibility of developing small tracts into detached single-family residential units.” The description goes further to explain that “RZL zones shall be located in transitional areas or zones where office developments are deemed as too intensive” and meant to serve as a buffer between low-density, single-family residential and higher-intensity developments. Understanding the emphasis on single-family residential, we suggest broadening applicability of this zoning district to include duplexes, triplexes, townhomes, and other multi-family developments in order to increase density and thereby available housing units for residents.

We also encourage the AHAC to move forward on the other recommendations including allowing “home size flexibility on smaller lots in Residential zones” - to allow for starter homes as a more affordable option - as well as applying duplex setbacks to quadraplexes, which will allow valuable mid-density development where it’s most needed.

Recommended Actions

1. Apply RZL district more broadly throughout the City. The RZL district places an emphasis on using small tracts for building single-family residential units and could be a model zoning category that – if applied more broadly through residential districts – could catalyze the growth of affordable, starter homes first-time homebuyers and seniors downsizing. The AHAC could analyze how the RZL district can be used more throughout the city for affordable housing developments with the potential for automatic application for qualifying affordable projects.

2. Reduce minimum lot size and acreage. For the RZL district and other residential districts, The AHAC could recommend that the City consider changes to the Land Development Code that would reduce the minimum lot sizes, minimum tract acreage, and adjust other design criteria that would make it easier to build to starter homes and small single-family detached units.

3. Reduce open space requirement to allow for more square footage in the building design. Reducing the open space requirement is important because such a high threshold can significantly limit buildable area, making projects less financially feasible and restricting the ability to deliver more housing units. The AHAC can suggest the City staff revise zoning standards to lower or tier the 50% open space requirement in the RZL district and consider reducing the requirement in other residential districts where the minimum may be burdensome to missing middle housing.

Florida Examples

Clearwater: Allows flexibility of use, lot width, *setbacks*, height, and *off-street parking* in negotiation with the Planning and Development Dept for Comprehensive Infill Redevelopment Projects applicable to certain districts and with a beneficial use such as affordable housing.

Gainesville: Consolidated single-family districts with smaller min. lot size (3,000 sq ft), greater max. density (12 UPA), smaller min. lot width (35 ft), and less or equally restrictive front/side setbacks (10/5 ft, respectively)

Orlando: Permits zero-lot-line development as a design option for 1 or 2-family dwellings.

Tallahassee: The City permits the following incentives associated with its inclusionary housing program, in addition to a 25% density bonus:

- Housing type flexibility



- Alleviation of *setback*, lot size requirements, and buffering and screening requirements internal to the development
- Consideration of *reduced parking* in the multi-modal transportation district
- Transportation concurrency exemption
- Additional deviations to development standards with streamlined approval criteria
- Additional incentives requested by the developer

8. Modification of Street Requirements

AHAC Incentive (h): “The modification of street requirements for affordable housing.”

2025 Ocala AHAC Recommendation: None currently.

Overview

The AHAC acknowledges “there is no current strategy for the modification of street requirements for affordable housing” and that no recommendations were provided in the 2024 and 2025 Annual Report. The majority of AHACs struggle to make recommendations on this incentive as it is the most difficult for AHACs to make tangible recommendations on given the high degree of engineering specialization one needs to make actionable recommendations on street design. We still recommend the AHAC develop language to define its approach to modification of street requirements for affordable housing.

Recommended Actions

1. Recruit an engineer to explain the impacts that street requirements may have on the number and size of units built. Street design standards (e.g., right-of-way width, curb radii, parking, and fire access) directly affect how much land remains buildable, often reducing unit counts or forcing larger, less affordable units; without technical clarity, policymakers may underestimate these tradeoffs. The AHAC could suggest engaging a civil or transportation engineer to model typical parcels under current standards versus alternatives (narrower streets, shared access, reduced parking), quantify impacts on yield and unit mix, and present clear visuals (site plans, pro formas) to decision-makers and the public.

2. Explore subsidizing costly street requirements for nonprofit housing developments. Upfront infrastructure costs for streets can be a major barrier to affordable housing feasibility, especially for nonprofits with limited capital, leading to fewer projects or reduced affordability levels. The AHAC could suggest the City explore offsetting eligible street-related costs (e.g., construction, utility relocation, stormwater systems) and allocate funds from existing housing or general revenue sources, potentially leveraging state/federal grants or impact fee offsets.

3. Allow variances for affordable developments and reduce number of meetings associated with street design review. Rigid standards and lengthy, multi-step reviews increase time and uncertainty, which raises carrying costs and can kill projects; affordable developments are particularly sensitive to delays and cost overruns. The AHAC could suggest the City create an administrative variance track for qualifying affordable projects

with pre-approved alternative street standards (e.g., reduced widths, flexible fire access solutions) clear, codified approval criteria, decisions delegated administrative delegation to staff or a single board to minimize hearings.

4. Pair this strategy with expedited permitting. Even with flexible standards and subsidies, slow permitting undermines feasibility by extending timelines and financing costs; speed is a key determinant of whether projects proceed. As discussed above, the AHAC could recommend ways to fast-track permitting for affordable projects with guaranteed timelines, dedicated staff, and concurrent reviews across departments - ensuring projects that use the above flexibilities realize time savings in practice.

Florida Examples

Brevard County: The County's code includes a provision for flexibility on private right-of-way widths, road widths, driveway widths, drive aisle widths, and turn radii for developments providing a minimum of 30% affordable or 15% workforce housing. Proposed design must be consistent with American Association of State Highway and Transportation Officials guidelines, or other similar guidelines or best practices for context sensitive design solutions, acceptable to the County for low-volume traffic conditions and speeds.

Tallahassee: A catch-all provision such as the City has with its inclusionary housing program for additional incentives could be used to allow for consideration of street design flexibility based on staff review and approval.

9. Housing Impact Statement

AHAC Incentive (i): “The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.”

2025 Ocala AHAC Recommendation:

1 - Meet regularly to review policies, procedures, ordinances, regulations, and plan provisions that increase the cost of housing. Continue conversations with community partners to stay updated on the current housing market needs.

2- Review above existing strategies for possible revisions, as applicable.

Overview

The AHAC’s recommendation is fairly standard for this incentive. The AHAC could consider auditing the City’s review process to see how it is working, what dollar impacts City staff have estimated for various actions that increase the cost of housing, and how the implementation can be improved. The AHAC could recommend that it be the entity that reviews proposed policies before adoption and their impact on the cost of housing. For example, the City of Ocala could have a policy where items that are expected to have an impact on the cost of housing go before the AHAC for review. With this type of policy, the AHAC could use its collective expertise to estimate the fiscal impacts of proposed local government actions on housing.

The AHAC could also make specific recommendations on what the process of determining cost increases should look like. A best practice starting point is the creation of a standardized **housing impact statement**, a required form completed before any regulatory action affecting housing costs is adopted, paired with a designated staff member or department responsible for the ongoing review process.

Recommended Actions

1. Establish a formal housing impact statement process. The AHAC could recommend that the City adopt a standardized housing impact statement form that must be completed and submitted before the adoption of any policy, ordinance, regulation, or plan provision expected to increase the cost of housing. The form should require an estimate of the cost impact per unit, the housing types and income levels most affected, and any available mitigation measures. The City should designate a staff lead, such as the planning director, building official, economic development director, or housing coordinator, responsible for completing and maintaining these statements on an ongoing basis.

2. Establish the AHAC as a formal review body for housing cost impacts. The AHAC could recommend that the City adopt a policy requiring proposed regulatory actions with an anticipated housing cost impact to come before the AHAC for review prior to City Council consideration. This would formalize the committee's advisory role on cost-impacting decisions, create a consistent record of AHAC input on regulatory matters, and leverage the committee's collective expertise in identifying unintended consequences before they are codified. The AHAC could define a clear threshold for what triggers review, such as any action estimated to increase per-unit development costs by a defined dollar amount, to avoid overburdening the process with minor administrative changes.

3. Audit the City's existing housing cost review process. Before recommending a new process, the AHAC could request that City staff provide an accounting of how the current review process operates, including how cost impacts are estimated, which staff or departments are involved, and what actions have been flagged and reviewed in recent years. Key questions to ask of City staff include: Has the City completed any housing impact analyses in the past three to five years? If so, what were the findings and did they influence the outcome? If not, what barriers have prevented consistent implementation? The audit findings should inform the design of a more effective and enforceable process going forward.

Florida Examples

Lee County: Lee County has an “Executive Regulatory Oversight Committee” with the responsibility to review and consider the impact of proposed development regulations. This 15-member committee assesses all new regulations on the local economy in accordance with the Economic Element of the Lee County Comprehensive Plan.

Hollywood: Hollywood has a process in place where Community Development (CD) staff are notified if an upcoming agenda item may increase the cost of housing. CD staff is then responsible for scheduling an AHAC meeting to review the item with the following set of questions: 1) does the proposed action increase the cost of housing?; 2) if yes, is the assumed cost increase substantial or otherwise detrimental to the development of affordable housing; 3) does the proposed action support an overall goal of the City and/or have an alternate value to the target population; 4) do the long-term benefits of the proposed action outweigh any possible cost increase to housing; and 5) does the proposed action protect the ability of the property to appreciate in value?

10. Inventory of Publicly Owned Lands for Affordable Housing

AHAC Incentive (j): “The preparation of a printed inventory of locally owned public lands suitable for affordable housing.”

2025 Ocala AHAC Recommendation:

- 1 - Continue utilizing Surplus Property for producing affordable housing units.
- 2 - Review existing strategies on determination of surplus property for affordable housing.
- 3 - Update the surplus land inventory annually.

Overview

The AHAC recommendation accurately references an inventory of 61 lots currently available for disposition through the City’s “Initial Surplus Land List” and found on the Community Development Services website. To strengthen this incentive, the AHAC may want to explore several areas where additional clarity and refinement could improve the program's effectiveness

Departmental assignment. Only 32 of the 61 listed lots are assigned to Community Development Services as the responsible department; the remainder are assigned to the Growth Management Department. The AHAC may want to ask City staff to confirm whether all 61 lots are eligible for affordable housing use.

No clear definition of “appropriate for affordable housing.” Florida law does not define what makes a parcel "appropriate" for affordable housing, leaving that determination to each local government. The AHAC could work with City staff to establish explicit criteria for evaluating parcels. Key factors to consider include size and shape, lot design criteria, proximity to community-based services, availability of public infrastructure, HUD-prioritized sites (Qualified Census Tracts or Difficult Development Areas), flood risk, proximity to Coastal High Hazard Areas, wetlands, and brownfields, and whether the land is needed for other governmental purposes.

Inventory format and accessibility. The City's land listing currently exists as an Excel spreadsheet, and it is unclear when it was last updated. Transitioning to a searchable, regularly updated listing on the Community Development Services website would make the inventory significantly more accessible to developers, nonprofit partners, and the public.

Disposition and acquisition process. The AHAC's reports reference RFPs as the City's land disposition mechanism, though an RFP does not appear to be readily available on the

department's website. It is also worth exploring how the City is acquiring parcels for the inventory and whether a process exists for adding new parcels over time. Greater transparency here would help nonprofit and for-profit developers engage more confidently with the program.

Long-term affordability. Finally, it is unclear whether the City requires permanent or long-term affordability as a condition of conveying publicly owned parcels. FHC's recommendation is to always start with permanent affordability when using public land for affordable housing. Public land is a limited public asset and should be used for affordable housing in perpetuity. The AHAC could recommend to City Staff and City Council that all publicly-owned parcels conveyed for affordable housing include mechanisms to preserve that affordability over the long run, such as a partnership with a Community Land Trust.

Recommended Actions

- 1. Clearly define when a parcel is “appropriate for use as affordable housing.”** The AHAC could work with City staff to establish clear, objective criteria for evaluating public land for affordable housing.
- 2. Publish a clear and transparent disposition policy.** The AHAC could recommend that City staff develop and publicly post a formal land disposition policy that outlines how parcels are selected for release, how RFPs are structured and advertised, how proposals are evaluated, and how the City is acquiring new parcels for the inventory. A clearly documented and accessible process makes it easier for nonprofit and for-profit developers to participate and plan. The policy should be posted on the Community Development Services website alongside the parcel inventory.
- 3. Require permanent affordability as a condition of land disposition.** The AHAC could recommend that City Council adopt a policy requiring that all publicly owned parcels conveyed for affordable housing remain affordable in perpetuity or for at least 50 years. Public land is a limited asset and should be affordable long-term. The AHAC could also recommend the City partner with a Community Land Trust (CLT) to steward public land for affordable housing in perpetuity. CLTs are the best practice to ensure that housing developed on public land is affordable forever.
- 4. Clarify and standardize the inventory.** The AHAC could request that City staff confirm whether all 61 lots on the Initial Surplus Land List are eligible for affordable housing development, identify which parcels meet a defined set of site suitability criteria, and establish a regular update schedule for the inventory. The AHAC could also recommend that the City transition the land listing from a static Excel spreadsheet to a searchable,

publicly accessible page on the Community Development Services website — with each parcel's key characteristics, status, and contact information clearly displayed.

Florida Examples

There are many examples statewide of effective publicly owned land programs for affordable housing. A few include:

Fort Myers: The City mandates that 3% of revenue generated from the sale of city-owned property shall go into the affordable housing trust fund account to be used for acquisition of property for AH project, construction costs, down payment assistance, rental assistance, and revolving home construction program.

Tampa: Tampa's Infill Housing Program awards city-owned, single-family residential lots to qualified developers and non-profit organizations at no cost. In exchange for receiving the lot, developers must build a home to a low-income buyer (<80% AMI). In Phases I and II of the combined program, the City awarded 110 lots. Phase III includes multifamily development opportunities.

Fort Lauderdale: Fort Lauderdale has a written policy providing the following criteria for staff to determine whether a city-owned property is appropriate for use as affordable housing: 1) City owns the property in fee simple; 2) Property is zoned for residential or mixed use residential; 3) Property is located within the United Flex Zone District; 4) Property meets the minimum land size requirements of the Unified Land Development Code, or a City planner reviewed the plat to confirm property is large enough for development; 5) Property must be at least 5,000 square feet.

Escambia County/City of Pensacola: Escambia County and the City of Pensacola have partnered to create their Infill Housing Program, which is designed to provide affordable, single-family homes on surplus infill lots. Overseen by Escambia County's Neighborhood and Human Services Department, the program takes surplus infill properties conveyed to the County by the City and contracts with Habitat for Humanity and other local builders to construct single-family homes for eligible families at or below 80% AMI.

Miramar: Miramar's affordable housing trust fund ordinance states that 15% of the net sales from city-owned non-residential properties go towards the affordable housing trust fund.

11. Support of Development Near Transit, Major Employment Centers, and Mixed-Use

AHAC Incentive (k): “The support of development near transportation hubs and major employment centers and mixed-use developments.”

2025 Ocala AHAC Recommendation: None currently

Overview

The AHAC acknowledges there is “currently not an incentive strategy to address transportation hubs and transit-oriented development,” and that is confirmed in the Land Development Code where there is no mention of increased density around transit corridors. Building more homes and mixed-use development near transit stops – also known as Transit-Oriented Development - is strongly recommended as a best practice especially for Cities like Ocala experiencing rapid population growth and demand for a variety of housing types. By increasing density near public transit, which is often located in residential and commercial cores, communities can lower transportation costs, increase transit ridership, limit urban sprawl, and produce more homes needed from a growing community.

Embracing development near transit hubs would also be in concert with the City’s latest [Comprehensive Plan from 2023](#) where “*Policy 8.7: 36th Avenue and Maricamp Road*” suggests that development of a Special District with Medium Density would make sense for Ocala “Because of its proximity to a rail line, [having] the potential to become a Transit Oriented Development node.” And in the draft version of the City’s updated Comprehensive Plan “[Vision 2050](#),” the core *Citywide Initiatives* include to “encourage mixed-use and infill development, align land use with infrastructure capacity, expand housing diversity, [...] and improve multi-modal transportation” - all of which are aligned with Transit-Oriented Development.

Recommended Actions

1. Revise the City’s land development regulations to increase density near transit and employment centers allowing more housing (by right or density bonus program).

Limiting density near transit and job centers constrains housing supply in the most accessible locations, driving up costs and increasing commuting burdens; allowing more units in these areas better aligns land use with infrastructure investments and supports affordability by increasing supply. The AHAC could recommend the City update zoning codes to permit higher densities “by right” in Transit-Oriented Development areas or

transit corridors as well as around employment centers or implement density bonus programs that grant additional units or height in exchange for affordability commitments.

2. Assess long-range transportation plans for future improvements and engage with transportation agencies to promote housing in the planning effort. Transportation investments shape where growth occurs, but when housing planning is disconnected, opportunities to concentrate development near future transit and infrastructure upgrades are missed, leading to inefficient land use and higher costs. The AHAC could work with City staff to review regional and local transportation plans to identify corridor upgrades and transit expansions, then coordinate with relevant agencies (MPOs, DOTs, transit authorities) to incorporate housing goals into transportation planning processes and funding priorities.

3. Explore how overlaying the Residential Zero Lot Line (RZL) District with commercial and transit corridors could allow increased density for qualified affordable housing projects. Zero lot line development enables more compact housing forms, which can significantly increase unit yield and reduce per-unit land costs, especially valuable along commercial and transit corridors where demand and accessibility are higher. The AHAC could suggest the City create an overlay district that applies RZL standards in designated corridors for qualifying affordable projects - allowing reduced setbacks, smaller lot sizes, and attached or compact units (e.g. ADUs and starter homes).

Florida Examples

Collier County's Transit Oriented Development Subdistrict allows residential development at 13 units/gross acre along existing or proposed transit routes of the Collier Area Transit system within a portion of the Urban Mixed-Use District. It includes an additional density bonus of 12 units/acre for development that includes affordable housing.

Miami-Dade County has a long-standing Rapid Transit Zone (RTZ) District that applies to all areas in the county located partially or wholly within ½ mile of SMART Plan Corridors, or within 1 mile of the East-West Corridor. The county has land use authority over all these areas, even within municipalities. This TOD policy sets impressive minimum and maximum densities and maximum heights based on proximity to various transit corridors.

Fort Lauderdale has TOD guidelines in its Downtown Master Plan that encourage greater density near current and planned transit initiatives.

The **Palm Beach** Transportation Planning Agency has their 561 Plan that addresses TOD along 561 Plan corridors and station areas to increase density.



St. Petersburg is poised to pass their Sunrunner BRT TOD Overlay on May 14th that could increase density to 150 units per acre and intensity of 5.0 FAR in the Urban Station Areas along the Sunrunner route.

Other Strategies to Consider

1. Suggest Land Use Changes to Encourage Smaller, Starter Homes

The AHAC could also make meaningful recommendations to relax zoning and land use regulations in Ocala and make it easier to build a starter home – one that is compact - typically less than 1500 square feet and requiring less land, more energy efficient, and - therefore - more affordable to buy. With historically high home prices and mortgage rates coupled with limited supply, younger and lower-income individuals and households are at a significant disadvantage in being able to purchase their first home, still one of the best ways to build wealth over time.

Recommended Actions

1. Reduce minimum lot size requirements. The AHAC could recommend that the City reduce or eliminate minimum lot size requirements for lots zoned Residential, so smaller parcels can be developed resulting in lower construction costs and thereby more affordable starter homes for prospective homebuyers.

2. Reduce minimum dwelling size requirements. The AHAC could recommend that the City remove or reduce minimum dwelling size requirements and instead rely on the Florida Building Code as a guide. This would ensure that smaller, more affordable units like studios, micro-units, and ADUs can be built more easily and in higher volume.

3. Allow Missing Middle By-Right. The AHAC could recommend that the City amend their zoning rules to allow up to four homes per lot – in areas where it makes sense – “by right.” This would preclude the need for a public hearing and unlock the potential for development of duplexes, triplexes, quadplexes, courtyard apartments, and townhomes – small-scale building typologies that define the “missing middle” and that have been illegal to build in certain communities.

4. Allow administrative lot splits. The AHAC could recommend that the City allow property owners to split their land into smaller lots using objective criteria and without the need for a public hearing. Lot splitting is an effective way to increase density and the supply of homes by increasing the number of buildable lots from a single parcel. Lot splits and reduction or elimination of minimum lot sizes are complimentary measures, and the two should be considered in unison.

5. Relax design standards. The AHAC could recommend the City relax requirements for development and design standards such as setbacks, open space, parking, maximum lot

coverage, maximum height, etc. in a way that makes it easier and less expensive to build homes of various kinds and that increases density where needed in the City.

6. Update Code for greater allowance of factory-built homes. The City will be required to update the Land Development Code to meet new state requirements of [HB 399](#) which requires local governments to allow modular and manufactured homes, by right, in any zoning district where single-family detached homes are allowed. Compatibility standards related to roof pitch, square footage of livable space, exterior finishing materials, foundation enclosure, attached structures as well as building setbacks, lot dimensions, and lot orientation for the home can still be required by a local government.

Florida and National Examples:

Gainesville: Consolidated single-family districts with smaller minimum lot size (3,000 sq ft), greater maximum density (12 UPA), smaller minimum lot width (35 ft), and less or equally restrictive front/side setbacks (10/5 ft, respectively)

Orlando: Permits zero-lot-line development as a design option for 1 or 2-family dwellings.

Houston, TX: Lowered minimum lot size requirement for single-family homes from 5,000 sq ft to 3,500 sq ft w/ability to go to 1,400 sq ft

Durham, NC: Enacted a “Small Lot Code” allowing duplexes and ADUs by right with 2,000 sq. ft. minimum lot sizes and smaller setbacks.

Austin, TX: Cut minimum lot size for single-family zones from 5,750 to 1,800 sq. ft., unlocking the potential thousands of new small homes.

2. Recommend Ways to Broaden the Impact of the Local Housing Trust Fund

Currently, the City manages an Affordable Housing Incentive Fund (AHIF) that can be used by developers as gap financing for projects and reimbursement for a variety of permit and impact fees as well as the construction of sidewalks for qualifying affordable housing projects. Incentive funds can also be used to assist in Down Payment Assistance for individual affordable units as well as Rental Assistance to cover the costs of the security deposit, first month's rent, and last month's rent. The AHIF is funded primarily through a linkage fee of \$.05 per square foot of new construction or addition to existing buildings for both residential and commercial projects; General Revenue has also been used to support the AHIF with \$200,000 allocated in the FY 25-26 Budget. Over the last two years, the AHIF has provided \$211,373 to support 93 affordable units with another \$795,745 allocated for 317 additional affordable units under construction; as of April 2026, \$661,075 is available for new applicants. And the City just processed its first gap financing for a development project through the AHIF in the form of a Local Government Area of Opportunity (LGAO) loan that will attract 9% tax credits for an affordable multi-family rental project. This is a great foundation for a housing trust fund that can be augmented by exploring alternative sources for capitalization and expanding uses.

Recommended Actions

1. Pledge a predictable amount of funding for the Trust Fund each year.

The most effective way to create a dedicated, local funding stream for affordable housing in a community is through establishing an Affordable Housing Trust Fund as it provides a flexible and reliable source of local dollars that communities can use to support a variety of different affordable housing activities. The City has accomplished that through establishing the Affordable Housing Incentive Fund and could ensure consistent financing for the fund through recurring contributions from General Revenue. Local governments can commit a portion of general revenue each year to their affordable housing trust fund – which - if even modest – can expand local housing capacity over time.

Florida Examples

Orange County committed \$160 million over ten years to build or preserve 11,000 affordable housing units by 2030. With a \$10,000,000 investment into the Affordable Housing Trust Fund from General Revenue in the first year, the County has been increasing that initial investment by 10% each year for 10 years.

2. Expand sources for funding the Affordable Housing Incentive Fund.

Use Proceeds from the Sale of Publicly Owned Property

A local government can dedicate the proceeds from the sale of publicly-owned property towards a local affordable housing trust fund. A locality can do this by adopting a policy that provides a specific percentage of eligible sales proceeds that will go to the fund or by dedicating a portion of sale proceeds on a case-by-case basis. It does not appear from our analysis that the City of Ocala is currently using land sales to capitalize the housing trust fund, and the AHAC can recommend to City staff and City Council that the sale of publicly-owned land be an eligible way to capitalize the AHIF – with any necessary amendments to the Land Development Code and the City’s public land acquisition and disposition policy.

Florida Examples

Brevard County established the Brevard County Workforce and Supportive Housing Trust Fund in 2022, using proceeds from the sales of publicly owned lands as the main revenue source.

The **Fort Myers’** Affordable Housing Trust Fund Ordinance specifically states that the city “shall allocate three percent of the revenue generated by the sale of city-owned property to the affordable housing trust fund account.” As of March 2024, \$341,608 worth of sale proceeds have been distributed to the Fort Myers Affordable Housing Trust Fund.

Miramar’s local Affordable Housing Trust Fund Ordinance provides that “100% of the net sales proceeds from the sale of all city owned residential surplus lots shall fund the Trust Fund” and “15% of the net sales proceeds from the sale of city-owned . . . non-residential (commercial/industrial)” lots shall fund the Trust Fund.”

Secure Local Bonds

Local governments can leverage their bonding power to raise revenue for affordable housing initiatives. There are two main types of bonds:

- **Revenue Bonds** – Funded by the operation of the financed project, grants, fees, or other non-ad valorem taxes. Revenue bonds do not pledge the full faith and credit of the jurisdiction, so voter approval is not required.
- **General Obligation (GO) Bonds** – Require voter approval because the jurisdiction pledges its ad valorem taxing power to repay the bonds and interest.

The AHAC could recommend that City staff and City Council pursue either Revenue or General Obligation Bonds for leveraging additional funding for the AHIF and specifically for gap financing to support affordable housing projects.

Florida Examples

Palm Beach County provides Florida’s primary example of using bonding authority for affordable housing. In 2022, voters approved up to **\$200 million in Workforce/Affordable Housing GO Bonds** to support the construction of homes for households at or below 140% of AMI. Funded through a countywide property tax increase, the program provides builders with gap financing loans for construction costs. As these loans are repaid, the funds are recycled to support additional projects.

Miami’s Forever Bond is another good example of using local bonding authority to raise money for affordable housing. Through this bond, the City plans to allocate \$100 million for affordable housing efforts.

In-lieu Payments and Builder Contributions

Many local incentive programs allow developers to pay into the housing trust fund instead of providing on-site affordable units. An in-lieu fee should match the cost of producing a home affordable to low- to moderate-incomes on-site. These in-lieu fees can be valuable revenue sources when properly calibrated— high enough to generate meaningful funding but not so high as to discourage on-site development.

If the fee is set too low, developers may choose to pay the fee instead of building units on-site, and the revenue generated may be insufficient to meaningfully support the local AHTF. A thoughtfully calibrated fee ensures that the policy both incentivizes on-site production and strengthens the fund to create more affordable housing opportunities.

This strategy may be particularly relevant for Ocala’s “Affordable Housing Density Incentive” by which up to 25% additional density can be awarded to a developer for qualifying affordable projects, and - instead of building those additional units - the developer pays an in-lieu fee into the Affordable Housing Incentive Fund whereby additional affordable projects will be supported. The AHAC can recommend City staff and City Council adopt an In-Lieu Fee program that further capitalizes the existing affordable housing trust fund.

Florida Examples



Coral Springs and Davie have both allowed for the payment of fees in-lieu of inclusionary housing units to support their AHTFs since 2006.

Miami-Dade County has allowed developers to pay fees in-lieu of constructing, rehabilitating, or acquiring workforce housing units since their AHTF was established in 2007.

St. Petersburg and Hialeah have also used variations of this method.

Affordable Housing Advisory Committee

Wednesday, March 18, 2026

City Hall

City Council Chambers

110 SE Watula Avenue, 2nd Floor

Ocala, FL 34471

9:00 am

Attendees:

Dr. Gwendolyn Dawson – arrived at 9:07 am

Bridgette Delva

Kristen Dreyer

Jeff Hill

Rhanda McKown

Tasha Osbourne, Vice-Chair – arrived at 9:16 am

Rob Peters

David Randolph (via Zoom)

Cory Weaver, Chair

Lowell Atkinson, Florida Housing Coalition (via Teams)

Michael Chaney, Florida Housing Coalition (via Teams)

Staff:

Chris Watt, City of Ocala Chief of Staff

James Haynes, Jr., Community Development Services Director

Robin Ford, Community Development Services Deputy Director

Natalia Cox, Community Development Services, Grant Specialist

Christopher Lewis, Community Development Services Rehabilitation Inspection Specialist

Bessie Morley, Community Development Services Intake Specialist

Ailin Abboud, Community Development Services Intake Specialist

Matthew Frieauf, Information Technology Manager

Barney Tanczos, Information Technology IT Support Specialist

Citizens Attending:

Melissa Tolbert

Ed Calabello

Minutes:

1. Call to order and roll call.

Ms. Cory Weaver opened the meeting at 9:03 am.

2. Proof of Public Notice.

Natalia Cox stated, “Public notice was posted for the Affordable Housing Advisory Committee Meeting on the City of Ocala CDS website on Tuesday, March 3rd, 2026.”

3. Approval of November 19, 2025 Minutes

Minutes were approved by all attendees.

4. Community Development Services Update

Community Programs presented by James Haynes, Jr.

Big projects included 3 rebuilds and rehabilitations.

Mr. Haynes to email the committee a copy of a webinar from March 13th, 2026.

Mr. Haynes advised that he Rebuild wait list has a three to five-year wait and the Rehabilitation wait list is open.

Mr. Haynes presented new information regarding YIGBY (Yes In God's Back Yard). The policy has been expanded to be a mandate and is part of Live Local. If there is a surplus of housing in the area, Live Local can opt out.

Mr. Haynes also advised that SHIP can now help owners of mobile homes where the park has closed and the owners will be homeless. There was previously a 20% cap which has now been removed.

Office of Homeless Prevention PIT Count Update presented by Robin Ford.

Ms. Ford advised that they have (7) seven days to ask homeless people where they were staying on the date of January 21, 2026. She advised that her next meeting with HUD was to determine how to record the information they obtained and that the results of the PIT Count were scheduled to be released in approximately (2) two weeks.

Ms. Ford stated that the number of unsheltered people increased by 40 this year due to the weather being warmer than previous years.

5. AHAC Technical Support

Natalia Cox shared that the City of Ocala was selected along with Manatee County, Ft. Lauderdale, and Kissimmee, through a competitive process, to be part of the Florida Housing Coalition AHAC Support Initiative. The initiative will provide targeted support in the review of local housing strategies and recommend specific actions to help build and preserve affordable housing. Ms. Cox introduced Michael Chaney, Catalyst Program Director and Lowell Atkinson, Policy Analyst, with Florida Housing Coalition who joined the meeting via Teams. They shared a PowerPoint presentation explaining the Catalyst Program and AHAC Support Team.

The Support Team has been created to strengthen AHACs in the state and guide them through affordable housing policies. During the next (3) three months, they will complete a comprehensive review with written recommendations.

They will present their final recommendations in the June 2026 meeting.

6. Round Table

Mr. Haynes advised that the Florida Housing Coalition Conference offers information and networking opportunities.

Cory Weaver asked the committee what would make joint city staff, AHAC, county meetings productive.

Kristen Dreyer responded that, as the city and counts have different priorities, updating activities and events would be beneficial.

The topics of insurance rates, reasons for increasing rates, property taxes, CLT, SHIP formula, poverty rate, lobbying, rental assistance, the county offering DPA for the city and county, were discussed.

7. Adjournment

AHAC meeting adjourned at 10:56 am.