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1316 NW 8th St.
25649-000-01

BLD25-0677 (Issued)

Approved August 2023

**City of Ocala**
**Affordable Housing Incentive Fund Application Information**

## Overview

The purpose of the Affordable Housing Incentive Fund is to encourage the rehabilitation and new construction of affordable housing in the City of Ocala by offering a housing incentive to offset city-imposed development charges and allowing the relaxation of certain development requirements for developers of new, affordable housing units. These benefits are intended to promote the creation of affordable housing while maintaining quality construction and site design.

## Definitions:

*Affidavit* means a written declaration made under oath attesting to the applicant's eligibility as low-income household.

*Affordability Threshold* means the maximum amount (including mortgage principal, interest, taxes, insurance, rent, and utilities) that a dwelling unit can be sold or rented for to be considered affordable housing. This threshold must be no greater than 30 percent of the household income for households classified as very low, low, or moderate income based upon the median household income for the Ocala MSA.

*Affordable Housing* means quality housing which is financially accessible to an eligible low to moderate income household. Rental units must be at or below Fair Market Rents for low-income households as established by the United States Department of Housing and Urban Development (HUD). Affordable housing units, whether detached or attached single- or multiple-family units, shall meet minimum housing quality standards for Section 8 housing, as established by HUD.

*Affordable Housing Internal Review Board* means the Community Development Services Director or designee, Growth Management Director or designee, and the Economic Development Director or designee, shall comprise the internal review board.

*Certification* means a written and signed statement confirming that the claim for an affordable housing project is true and accurate, and that the development confirms to applicable federal and state regulations.

*Housing Incentive Fund* refers to funds as may be made available for affordable housing purposes as funded through the City's annual budget process, with local, state, or federal funds.

*Low-Income Household* means a household with a total household income at or below 80% of the median household income for the Ocala MSA, adjusted for household size, as set annually by HUD.

*Moderate-Income Household* means a household with a total household income 81% to 120% of the median household income for the Ocala MSA, adjusted for household size, as set annually by HUD.

*Total household income* consists of all sources of wage income, such as base pay, overtime, bonuses, and other sources of non-wage income, including disability pensions, public assistance, alimony, and child support payments. Household income includes income from all members of the household over the age of 18.

**Process**

At a pre-application conference, prior to applying for building permits or a site plan, the developer will inform the City's Growth Management Department of the intent to apply for payment of fees from the affordable housing incentive fund. The developer must submit a conceptual site plan and data including a layout of the project showing buildings, parking, and internal streets, the frontage of the project along city streets, and information on the units including square footage and number of bedrooms. Housing incentive fund credits will be pro-rated based on the percentage of affordable units. Development projects including at least four units must consist of a minimum of 20% affordable units to qualify for housing incentive fund payments. Housing incentive fund payments may be attributed to a maximum of 40% of the units of a development project. Developers will certify that the proposed affordable housing units will be affordable, as defined in this application, and meet minimum housing standards for participation in this program. A written agreement must be submitted to the Internal Review Board by the developer, or his agent, which states that the set-aside and affordable unit requirements will be met, representing a contract between the City and the applicant.

*Application Review.* After an application is submitted, the Internal Review Board shall complete their review within fifteen (15) business days of receiving the application. The Internal Review Board will send their decision in writing to the applicant regarding whether the Board will recommend distributing affordable housing incentive funds, and the amount, and may reasonably condition a housing incentive fund distribution. The applicant may request additional conferences with the Board to reach an agreement if necessary. The applicant shall submit a statement in writing that they agree or disagree with the Board's recommendation no more than thirty (30) days after the Board issues their recommendation. Otherwise, the application shall be deemed withdrawn. The Board's recommendation, the application, and the applicant's acceptance letter shall be included as an agenda item at the first available City Council meeting.

**Eligible Fees**

*Fees eligible for payment from the housing incentive fund.* Permitting fees must be paid in their entirety by the developer for the percentage of dwelling units not set aside for eligible low-income households. Eligible fees include:

a. Building.
b. Plumbing.
c. Electrical.
d. Mechanical.
e. Gas.
f. Fire review.
g. Site plan review.
h. Site permit.
i. Access city-owned drainage retention areas.
j. Water and sewer impact fees.
k. Water meter charges.
l. Sidewalks.
m. Fire impact fee.
n. Education impact fee.
o. Transportation impact fee.

## Funding

*Housing Incentive Fund Distributions.* Housing incentive fund distributions shall not exceed $10,000 per affordable housing unit. A minimum of 20% of the units must be affordable and no more than 40% of affordable units will be eligible for incentive funds per application.

*City Commitment of payment.* City Council may commit payment from the Affordable Housing Incentive Fund after application has been made. City Council may waive eligible fees if there are insufficient housing incentive funds. Once approved by City Council, all properly documented eligible fees will be processed for reimbursement by the City department managing the project (Community Development Services or Growth Management).

## Affordability Period

Prior to issuance of a certificate of occupancy for any affordable housing unit within any development under this program, the proposed occupant of the unit must submit documentation and complete and sign a Letter of Certification, as provided by the City, attesting to qualifications as an eligible low-income household. The City will place a lien on the properties at the time of transfer to the homeowner to ensure that the units remain occupied by an eligible low-income household for at least twenty (20) years. The value of the lien will be reduced by 5% of the total original lien value each year that the unit is occupied by a low-income household until the lien is released at the end of the twentieth year. If the unit is sold, leased, transferred, or rented to an ineligible household during that period, the City may require repayment of the remaining lien amount for all fees paid out of the affordable housing incentive fund or waived by City Council.

## City Contacts

For further information contact James Haynes, Director, Community Development Services, at jhaynes@ocalafl.gov or 352-629-8312 for single family projects or Aubrey Hale, Director, Economic Development at ahale@ocalafl.gov or 352-629-8550 for multi-family projects.

**AFFORDABLE HOUSING INCENTIVE FUND APPLICATION**

Proposal Title: _____**Winker III New Single-Family Residence**_____

Amount of Funds Requested: ____$10,000 (City of Ocala fee reimbursement)_____

Name of Applicant: _____Delva One Construction, LLC_____

Mailing Address: _____3035 SE Maricamp Rd, #104-302, Ocala, FL 34471_____

Telephone: _____(352) 897-8326_____ Fax: _____

Admin Contact: _____Bridgette Delva_____ Email: ___bridgette@teamdelva.com_____

Project Contact: ____ Jean Delva _____ Email: ___jd@teamdelva.com__

Financial Contact: ___ Bridgette Delva _____ Email: ____ bridgette@teamdelva.com ___

Website: _____

Legal Status: __X_For Profit ____Non-profit

Federal EIN: __99-3718241__ DUNS #: _____

Project Type (check all that apply)

____ Multifamily
__x_ Single-family (detached)
____ Single-family (attached)
____ Other
____ Homeowner
____ Rental

Income restrictions on project (indicate the approximate number of units meeting each Area Median Income (AMI) category:

___1__ Incomes less than 30% AMI
_____ Income between 30% and 50% AMI
_____ Income between 50% and 80% AMI
_____ Income over 80% AMI
**____1__ Total Units**

Utilities included in rent: ___ Water/Sewer ___Electric ___Gas ___ Internet ___ Other

Identify the number of accessible units and the specific type of accessibility modifications that will be incorporated:
____ The new construction home will be built in compliance with current Florida Residential Building code requirements as it relates to accessibility _____

**Project Proposal**
Please provide the following information as separate attachments to the application.

A. **Project Description** – Provide a description of the proposed project to include project type and location, including legal description of the property and the population(s) to be served.

B. **Need** - Explain why this site was chosen and how it helps the City to expand affordable housing opportunities where most needed? Describe the neighborhood and surrounding community. Provide a map indicating project location.

C. **Project Readiness** – Provide evidence of organizational experience and capacity to manage the project, pursue and acquire land, site control, required zoning variance and permitting (if applicable), and financial commitments for the project.

D. **Site** - Identify any existing buildings on the proposed site, noting any that are currently occupied. Describe the planned demolition of any buildings on the site.

E. **Prior Activities** - Provide a summary of similar activities completed by the organization and project team.

F. **Project Budget** – Provide a detailed description of the proposed project budget showing sources and amounts of additional funding.

G. E. **Project Schedule** – Indicate the proposed project schedule, including pre-development, anticipated pursuit and acquisition timeline (if applicable), site control, zoning approval, financing and construction milestones to project completion.

**Authorization:**

Organization Name: _____Delva One Construction, LLC_____

I, _____Bridgette Delva_____ certify that I am authorized to apply for
(Authorized Organization Official)
Funding from the City of Ocala. I certify that all information contained herein is accurate to the best of my knowledge.

_____ ____5/30/2025____
Signature Date

_____Bridgette Delva_____ _____President____
Print Name Title