

US Department of Housing and Urban Development

Community Planning & Development

CITY OF OCALA

Pathways to Removing Obstacles to Housing (PRO Housing)

FR-6800-N-98

10/15/2024

### **EXHIBIT A – Executive Summary**

Over the past few years, the COVID-19 pandemic, record-high inflation, significant job losses, increased home sale prices, and rising rent prices have shaped the affordable housing landscape. Between 2019 and 2021, the shortage of homes affordable and available to renters with extremely low incomes worsened by more than 500,000 units, increasing from a shortage of 6.8 million to 7.3 million, and continuing a long-term trend of diminishing supply. Addressing the shortage of affordable and available housing is vital to ensuring families across the US experience financial security, improved health, educational opportunities, and greater economic mobility. (1)

The State of Florida has attracted an influx of American citizens fleeing from cities, post the pandemic, looking for lower densities, open space, less taxation, and overall better quality of life. This migration, compounded with a struggling economy with increasing interest rates and inflation, limited supply of available housing, and average wages, has created a housing crisis in Florida where local citizens have been locked out of the opportunity to own a home and struggle to pay rent resulting in cost burdened homes. The City of Ocala is no exception. Located in central Florida and known for its rural landscape and low hurricane incidents, the City has seen a tremendous influx of citizens from around the world. With a population under 70,000 residents, the City has a huge inventory of aged, substandard housing in need of repair or demolition, a shortage of existing or new affordable apartments or homes, and job wages that have not kept up with the rising inflationary costs of goods and services.

Though the City receives government funding in the way of federal and state grants as an entitlement city, the allocations have not been sufficient to address the housing demands, creating

a long and growing waiting list for housing assistance. In this time frame, the City has also experienced an overwhelming number of requests to assist citizens with the astronomical costs of securing rental units. In an average case, citizens are being asked to provide nearly \$5,000 in cash to move into a rental unit. Out of desperation, many have resorted to pay day loan organizations and other inadvisable means of obtaining the required finances to stabilize their housing situation. Because of historically high interest rates, less low-income residents are able to even consider purchasing a home at this time.

Therefore, the City of Ocala is applying for the Pathways to Removing Obstacles to Housing (PRO Housing) grant under NOFO, FR-6700-N-98, to address its imminent affordable housing needs by: developing a revolving loan program and/or other new incentive programs to develop affordable housing; facilitating the conversion of commercial properties to new housing; installing new utilities and/or infrastructure improvements to develop affordable housing; acquiring or disposing of land or real property for the development of affordable housing; and financing the construction or rehabilitation of affordable housing. These activities will assist and benefit low-to-moderate-income persons who are struggling to make ends meet due to fixed or low incomes and socio-economic barriers that in some cases have become generational setbacks.

Through the assistance of stakeholders comprising of other City departments, jurisdictions, and community partners, and by identifying target areas that are underserved and are identified in the City's 2019-2024 Consolidated Plan, the City seeks to expand affordable housing that will promote desegregation in well-resourced areas of opportunity for protected class groups that have been denied equitable access to these areas, deconcentrate affordable housing, and increase housing choices.

The PRO Housing grant funding award will facilitate affordable housing production and preservation by allowing the City to build affordable units on identified surplus lands inventory, rehabilitate, or rebuild existing homes in serious disrepair, provide gap funding for first-time homebuyers, and purchase and/or dispose of land slated for affordable housing. The grant award will provide a basic need, shelter, to our most challenged populations, and ensure Ocala is indeed "a great place to live, play and prosper!" for all its current and future citizens.

## **EXHIBIT B – Threshold Requirements and Other Submission Requirements**

**The City of Ocala has no pending or unresolved civil rights matters. For all intent and purposes of this NOFO, the City of Ocala is an eligible applicant as a City or Township Government, and will be submitting an application in a timely manner on or before the November 6<sup>th</sup> deadline.**

**Regarding Other Submission Requirements spelled out in Section IV G. of the PRO Housing NOFO, all requested forms have been submitted and are consistent with Standard Application, Assurances, Certifications and Disclosures. The City's Code of Conduct is**

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**As a CDBG and HOME grantee, the City of Ocala submitted its Program Year 2021 CAPER certified on January 24<sup>th</sup>, 2023. During the reported time period, some of the actions accomplished were: 100% of the homes rehabilitated were located in the City of Ocala (total of 8 rehab units – 5 extremely low; 2 low-income; 1 moderate-income), with one (1) home rehabilitated in the local target area of Tucker Hill Subdivision. Through its Office of Homeless Prevention, the City partnered with the Ocala Housing Authority in issuing and administering Emergency Housing Vouchers (EHV) for homeless families and individuals. At date of CAPER submission, 50% of the vouchers had been used to house homeless families and individuals.**

**Regarding barriers to affordable housing addressed in the CAPER, the City of Ocala established public policy, through their Affordable Housing Advisory Committee (AHAC), by developing a reporting matrix that helps with identifying and completing tasks that will reduce the barriers to affordable housing. Some of the actions taken include: expediting the permitting process, establishing an affordable housing application that will help identify and fast-track permits, and marketing the City's Affordable Housing Fund by working with the City's Public Relations Department to develop literature to bring greater awareness of funding that can be used to offset impact fees when developing affordable housing units.**

**The City is also working with private sector developers to produce affordable housing projects. These projects include both rental and homeownership opportunities, and are designed to create more affordable and suitable units to the community's housing stock. The City is currently working with 3 potential developments namely: Silver Pointe**

**Limited which was approved in September 2022 with an incentive commitment of \$200,000, currently under construction with a total of 90 affordable units; Madison Oaks West was approved in December 2022 with an incentive commitment of \$210,900, currently under construction with a total of 96 affordable units; Madison East is a proposed project awaiting funding with a proposed total of 90 units. Additional funding as provided by the PRO Housing NOFO would assist in financing these and similar projects within the City of Ocala.**

### **EXHIBIT C - Need**

i. The City of Ocala, a municipality of Marion County, is located in Central Florida and has an estimated population of 65,478 **(1)** residents. While Marion County is the 5<sup>th</sup> largest county in the state of Florida, it has experienced a tremendous influx of new residents. To put the explosive growth in perspective, new residents in 2021 created a housing demand of 2,251 residential units. There are 190 people moving to Marion County every week. If the average household is 2.5 people, that means builders need to construct 76 residential units per week (about 4,000 annually) to keep up in 2022.**(2)** This influx has seriously affected the ability to own a home in the City of Ocala as the demand is greater than the supply, and the challenge of maintaining and producing affordable housing units has risen to a crisis level. The COVID-19 pandemic dramatically increased the cost of homeowner housing while tens of thousands of Floridians, to include City of Ocala residents, fell behind on their rent or mortgage payments. **(3)**

In July 2023, and as part of the City of Ocala's ongoing efforts to identify, address, mitigate, and remove barriers to affordable housing production and preservation, the Ocala City Council held an Affordable Housing Workshop to identify and address the challenges the City faces in providing decent affordable and available housing to its citizens. The City of Ocala defines affordable housing units as homes targeted for households earning 80% or less of the Area Median Income (AMI) which is \$71,700 as of May 2023. During the Workshop, the identified barriers to affordable housing included: lack of adequate and diverse housing inventory; job wages; socioeconomic factors; current rental rates; construction costs; accessible financing and sentiments of NIMBYism (not in my backyard). Because of these factors, 20% of Marion County homeowners are cost burdened and 41% of cost burdened homeowners are

spending over half their income on housing. For renters, the rate is 44% cost burdened, with 54% of cost burdened renters spending over half of their income on rent. From May 2020 – May 2023, the median sale price of a home in Marion County has increased approximately 35% from \$175,000 to \$270,000 and the average rental unit increased 31% from an average of \$1,150 to \$1,657. (4)

The City of Ocala has attempted to address and mitigate the affordable housing crisis while still making Ocala a great place to live, work and prosper, by: 1) identifying and publishing a list of surplus lands available for the creation of affordable housing units( in accordance with Florida Statutes); 2) promoting an Affordable Housing Incentive Fund to address and subsidize building, transportation, and infrastructure fees; 3) establishing Community Redevelopment Areas (CRAs); 4) promoting Brownfields' grants; 5) conducting Land Development Code modifications to address land use and zoning restrictions; and 6) promoting a variety of housing types to include single family residences, multi-family residences and senior/age restricted housing.

The City of Ocala has utilized the following tools to address and mitigate the shortage of affordable housing as follows: 1) **Affordable Housing Advisory Committee (AHAC)** – This City Committee is comprised by seven (7) active members who help oversee issues related to affordable housing and meets on the last Wednesday of every other month. The Committee has been pivotal in the proposal, review, and approval of affordable housing ordinances and housing projects, as well as in the enforcement of local and state statutes. The AHAC has also promoted affordable housing in high opportunity areas and underserved communities. 2) **Affordable Housing Incentive Fund (AHIF)**– The City created an Affordable Housing Incentive Fund in 2003 through Ordinance 5204 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. An official AHIF Application was created in August 2023 to provide local developers and builders the ability to request permitting fees be waived in the construction of eligible low-income households; 3) **Ocala Community Redevelopment Areas (CRAs)** – The City of Ocala Growth Management Department has created four (4) CRA locations, namely West Ocala, North Magnolia, Downtown and East Ocala. CRA redevelopment activities focus on

making improvements to the physical environment within the redevelopment area – buildings and sites, streets and sidewalks, parks, and infrastructure (5); and **4) Surplus Lands** - The City identified over 400 surplus properties, through property taxation and code enforcement liens, of which 61 properties were originally designated suitable for residential development by the City Council in September 2023. By combining the usage of these tools, the City intends to proactively address and mitigate the affordable housing shortage while following Florida statutes and implementing new legislation such as the Live Local Act.

ii. The City of Ocala, as many other communities in the state and the nation, has a serious acute demand for affordable housing. The influx of persons fleeing the big cities post the COVID pandemic, and most recently by South Floridians fleeing from coastal cities due to high insurance premiums, has made Ocala a hot spot for housing, creating a surge in housing prices due to the increased demand. According to Business Insider (August 2023), the City of Ocala’s average home price is now at \$357,154 and an apartment is \$1,588. (6) When we consider that the average salary in Ocala is approximately \$34,471 per year or that the average hourly salary is approximately \$9.37 per hour (7), it is simply impossible for the citizens of Ocala to keep up with the influx of more affluent citizens competing for the same goods and services. Also, the Ocala MSA median income at \$71,700, (as provided by the US Department of Housing and Urban Development (HUD)), the increase in interest rates and construction materials costs, have all added to the market closing out the homeownership dreams of many, and have created a burden on those who own homes but pay more than 30% of their income on housing. (Please refer to Florida Housing Data Clearinghouse Cost Burden Table)

**All Households, Cost Burden by Income, 2021 Estimate (Summary)**

Geography	Household Income	30% or less	30.1-50%	More than 50%
Marion	30% AMI or less	2330	1590	9513
Marion	30.01-50% AMI	7837	5655	5728
Marion	50.01-80% AMI	20,585	7636	2447
Marion	80.01-100% AMI	14,600	3525	623
Totals		<b>45,352</b>	<b>17,328</b>	<b>18,311</b>

The City of Ocala, through its Community Development Services (CDS) Department, administers federal and state grants and income qualifies low-to-moderate income persons within the City limits, in an effort to maintain safe, decent, sanitary, and affordable housing. CDS provides housing rehabilitation, purchase, and rental assistance, through CDBG, HOME, and SHIP grants. In Fiscal Year 2021-2022, most assisted projects were located mostly in Census Tracts 14.01, 15, 16, 17, 18, and 20.01. (See City of Ocala Census Tracts Map – Appendix A). Census Tracts 15, 17, and 18, located in West Ocala, are the ones with the highest Black/African American populations. A great portion of the housing stock in these areas are substandard and/or in severe disrepair, presenting an acute demand for affordable housing. (Please refer to Property Appraiser Substandard Properties Map within the City of Ocala limits – Appendix B). The housing inventory in these tracts, as well as portions of Tract 16, present an irrefutable picture of insufficient affordable housing and severe substandard housing. While the City has tried to address the housing repair demand and the numerous code and health violations, the grant monies are simply not sufficient to address the widespread need for safe and decent housing. Even though the City of Ocala may not be listed among the priority geographies in the HUD spreadsheet associated with this PRO Housing grant, these sections of the City as well as other areas citywide, present a clear and present need for additional affordable housing funding.

The City needs affordable 1 and 2-bedroom units. We have heard from the Ocala Housing Authority (OHA) for years of the struggles that their clients have in locating the 1 and 2-bedroom units. However, most developers are most interested in developing family sized units. The City needs the resources to incentivize the production of smaller affordable units. Another remaining need is a viable financing source that will work with the OHA and their Section 8 Homeownership Program. OHA runs a successful program to assist families at 50% of AMI to become homeowners with their vouchers. However, the challenge is, the majority of the banks have been unwilling to participate in the program mainly because administratively, they don't want to process two payments monthly (one from OHA and one from the property owner) for one loan. More willingness of financial institutions to make intentional efforts to service low-income clients would assist greatly in the fight to house families in need of affordable housing and help ease the overall cost burden of these families.

iii. Key barriers that still exist and need to be addressed in the City of Ocala to produce and preserve more affordable and accessible housing are: availability of financing and subsidies for affordable housing; infrastructure needs, land use, zoning and code enforcement restrictions relaxation, increased wages; lack of affordable housing developers; and new construction impacts on schools.

“Infrastructure and its associated costs are a barrier to affordable housing development. Several stakeholders throughout the process indicated the public sector has “shirked” its responsibility of paying for infrastructure like roads, sewer, utilities, and water connection to new development, pushing these costs onto developers and driving up the cost of new housing.”(8) The conservative political environment of the City adds to the stagnation of ample resources to address infrastructure and affordable housing needs. The City of Ocala has not increased its millage rate in eight years. This continues to stress the City’s budget and makes it impossible to adequately attack the affordable housing crisis.

Land use and zoning restrictions identified in the City of Ocala that serve as barriers include residentially zoned land for single family development only, without accessory dwelling units, and building and architectural requirements in higher density zoned properties. Lot size/configuration is an additional barrier as many lots, are either too small or don’t have a large enough buildable area due to manmade or natural circumstances, to comply with zoning setbacks. Code enforcement actions and liens are another barrier, since many of the properties in the City are in serious disrepair, and associated costs with cleaning and demolishing the properties, plus administrative costs incurred by a lack of prompt action, also constitute a challenge to developing affordable units.

Wages are a major barrier to affordable housing. According to the Florida Housing Action Plan, the working-age population in Marion County is concentrated within the City of Ocala limits and adjacent areas. “Almost all of the county’s African American residents live in the low-income, high-cost burden, low homeownership rate, census tracts in and around West Ocala. This suggests a need for low-cost family housing for these working-age and disenfranchised populations located near the city center and to the west including those that make up the labor force for many of the county’s low-wage, service jobs.” The area’s most common occupations do not pay enough for a single wage earner to afford median rent or a mortgage. Overall, working-



age households have lower incomes than older households, suggesting wealthier retirees are competing for housing with lower-and middle-income workers. (9)

Lack of affordable housing developers is a current challenge. Bids for housing projects often do not receive an adequate response; construction materials costs are high; and most developers are gravitating to more lucrative projects, shying away from the affordable housing ones.

Additionally, the City and County are currently in discussion with the Marion County School Board in an effort to reinstate impact fees, which were suspended in 2011, which presents another possible barrier to the production of affordable housing. “A new estimate shows the Marion County school district will need to spend about \$459.4 million over the course of the next 15 years to build new schools and expand existing schools to accommodate the projected growth in the county’s student population.”(10) Reinstating impact fees will affect the profits of builders and developers creating yet another financial constraint on affordable housing development.

#### **EXHIBIT D – Soundness of Approach**

i. The City of Ocala’s vision is to make Ocala “a great place to live, play and prosper!”, and in doing so, one of the major intents is to encourage increased production and preservation of affordable housing for low-and-moderate income persons to include working families, elders, and people with disabilities.

The City of Ocala’s proposed funding activities and expected timeframes are:

##### **1) Develop a revolving loan program and/or other new incentive programs to develop**

**affordable housing** - The City of Ocala currently has an Affordable Housing Strategic Team, comprised of staff members, that meet at least quarterly, and an Affordable Housing Advisory Committee (AHAC), comprised of citizens, that meet every other month in an effort to reduce the barriers to producing affordable housing. With this grant as a funding source, the City would be able to establish a revolving loan program or initiate new incentive programs to develop affordable housing within 6-12 months of receiving the grant.

**2) Facilitate the conversion of commercial properties to new housing-** This is a new concept that the City would like to tackle. Spurred by the creation of the Live Local Act by the State of

Florida, Florida counties and municipalities have been encouraged to adopt zoning requirements that will allow for affordable housing to be developed in areas previously zoned for commercial, industrial, and mixed-use property only. The City of Ocala has some unique opportunities in this area. It would take us approximately 18 months to be able to put the plan together, market it to the community, and begin the first conversion project.

**3) Install new utilities and/or infrastructure improvements to develop affordable housing -**

The City of Ocala has great infrastructure needs throughout the entire municipality. However, the PRO Housing NOFO funds will be earmarked to a target area, namely West Ocala which has above average levels of minorities and/or low-income residents. Tucker Hill Subdivision, located in the target area, is a shovel ready project that only needs funding to move forward. Identified in the City of Ocala's Five-Year Consolidated Plan 2019-2024 "as a concentrated area having a high-level of low-income citizens, slum, blighted conditions and crime,"(11) it will be a prime area of concentration and funding. The City anticipates putting the bids on the market to install utilities and infrastructure for this project within 30 days of funding award.

**4) Acquire or dispose land or real property for the development of affordable housing -** The

City has an awesome opportunity in this area. City staff has been working on re-developing a specific blighted area for over a decade. Though tremendous gains have been secured through millions of dollars that have been invested, to get the project to the finish line and make the neighborhood desirable for our families, we need to acquire the remaining properties from out-of-town and inattentive property owners. The City inaugurated the Mary Sue Rich Community Center in the neighborhood in January 2023, funded with general and CRA funding. The City is now looking to purchase the adjacent properties for the development of affordable housing. If the City had the available funding in hand, it's estimated that it could acquire the needed properties in 2-3 years and begin the construction of affordable units one (1) year after acquisition.

**5) Finance the construction or rehabilitation of affordable housing -** The City owns several

lots which it plans to make available for the development of affordable housing. Approximately 45% of the lots are shovel ready for construction with a need of finances to produce an affordable unit. The City would be prepared to solicit construction proposals 90 days from the date of award. In addition, the City has a designated target area, namely the West Ocala Tucker Hill subdivision, for its CDBG funded housing rehabilitation program. The majority of the homes in the targeted area are 50-100 years old. However, the City receives less than \$500,000

annually for its City wide housing rehabilitation. If awarded the PRO Housing grant, the City would look to set aside funding, and would be able to begin immediate solicitations for contractors to conduct the rehabilitation projects in the target area, beginning the first rehabilitation project within 60 days of grant award.

All proposed funding activities will meet the national objective, benefiting low-and moderate-income persons, and are eligible activities consistent with Sections III.F.1 & 2 of this NOFO. They will also address previously mentioned barriers such as availability of financing and subsidies for affordable housing through the suggested revolving loan program and new incentive programs; infrastructure needs by installing new utilities and infrastructure improvements in target underserved areas; land use, zoning, and code enforcement restrictions with the facilitation of the conversion of commercial, industrial and mixed-use properties to residential.

The needed additional funding for the financing of the construction or rehabilitation of affordable housing will assist low-to-moderate income persons to include disabled and retired citizens who either have low wages or are on a fixed income, as well as provide the necessary funding to attract local builders and contractors. The City's current grant allocations for CDBG, HOME, and SHIP fall short of the acute demand for affordable housing within the City limits. The CDS Department currently administers an ongoing waiting list serving people on a first come, first served basis, with over 100 applicants on the list waiting for rebuilds, rehabilitation, or purchase assistance projects due to exhausted funding.

The connection between the City's proposed activities and the key barriers we seek to address is the ever-present imminent need for additional funding to address affordable housing in the form of new construction, rebuilds, and/or rehabilitation. In the City of Ocala, the main need affecting low-to-moderate-income persons is substandard housing or deteriorated dwellings, many of which are beyond rehabilitation (please refer to Low Grade Substandard Housing Marion County Property Appraiser Map – Appendix B). Most of the existing homes in West Ocala are usually paid off by owners but are no longer safe to live in due to severe obsolescence and extensive depreciation over the years, creating safety and sanitary hazards. Many of the homeowners are on fixed incomes which don't allow for the costly repairs their homes require. For the younger generations or working citizens with insufficient income to pursue

homeownership, renting has become a viable option. In 2019, the City of Ocala Community Development Services Department changed its Local Housing Assistance Plan (LHAP) to provide rental assistance and has assisted 22 applicants thus far with first month and/or deposit payments in an effort to secure a new apartment or avoid impending eviction.

First-time homebuyers are the ones that have been affected the most in the City of Ocala. They face many challenges including but not limited to poor credit worthiness, risk-averse lenders, rising construction costs and interest rates, housing supply shortages, low savings (need for gap funding), and competing buyers such as retirees and private companies buying and selling real estate to offset the rise/fall of the stock market. The availability of housing inventory in the City is very limited and out of the financial buying power of low-to-moderate income persons, and in the last couple years, the City has not assisted anyone in becoming a first-time homebuyer.

The PRO Housing grant will allow us to provide for the shortage of affordable housing for renters and homebuyers by building affordable units on surplus lots; buying land for affordable housing development; creating a revolving loan program to assist with gap funding; and providing housing counseling training to increase the financial literacy of applicants. It will also allow for the expediting of rebuild projects in the target areas that have been on our waiting lists for years.

The City of Ocala's Five-Year Consolidated Plan 2019-2024 recognizes that the City of Ocala primarily funds activities benefiting census tracts 17, 18 and 20.02, which have above average levels of minorities and/or low-income residents. "The distressed neighborhoods in the identified census tracts have an older housing stock, higher vacancy rates, and are areas of low- and moderate-income concentration, as well as minority concentration. These communities also often have higher crime rates and quality of life issues like poor home maintenance and proliferation of dumping and litter." (12) One clear example of these challenged neighborhoods is the Tucker Hill Subdivision, identified in the Plan as a target area as well "as a concentrated area having a high-level of low-income citizens, slum, blighted conditions and crime." The City had aspired to conduct an affordable housing development plan on existing vacant lots, with a goal of 15 homes and a budget of \$1.5 million. However, the goal was not reached, and only six (6) homes were demolished and rebuilt due to several adverse factors such as funding shortages,

increase cost of construction materials and labor, emergency rehabilitation requests, and changes in management.

The Tucker Hill Subdivision is a prime example of the extreme need for affordable housing in the City of Ocala, and the potential effectiveness of our proposed activities if awarded the PRO Housing grant. As a platted and recorded subdivision (circa April 1985), the existing lots have the correct residential zoning and land use, their configuration is adequate, and there is reasonable roadway access. If awarded the PRO housing funding, the City can promote new construction, purchase existing lots, complete infrastructure improvements and generate incentive programs for local builders/contractors, in an effort to provide decent and adequate housing in an low income, minority-majority area, creating a model affordable housing development in the heart of West Ocala. Building up the area with additional households will revitalize the community and hopefully support additional public transportation as well as commercial development in the surrounding area.

Our proposal aligns with existing City of Ocala Growth Management initiatives as they pertain to encouraging and promoting the availability of affordable, decent, safe, and sanitary housing, to meet the needs of present and future population of the City. The City intends to plan for different types, sizes and costs of dwelling units. According to the City of Ocala Comprehensive Plan Housing Element, “The City will utilize the Comprehensive Housing Affordability Strategy (CHAS) data to maintain housing production capacity, place emphasis on the needs of very low-, low- and moderate-income families, and the elderly, by seeking and applying for and administering grant funds.”(13) - (Please refer to the CHAS Data Housing Cost Burden Overview Table below)

<b>Housing Cost Burden Overview</b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>
Cost Burden < or = 30%	8,665	5,765	14,430
Cost Burden >30% to < or = 50%	1,300	3,600	4,900
Cost Burden >50%	865	3,060	3,925
Cost Burden not Available	130	495	625
<b>Total</b>	<b>10,965</b>	<b>12,925</b>	<b>23,895</b>

Source: Consolidated Planning/CHAS DATA

According to CHAS Data, Years 2016-2020 ACS, for the City of Ocala, there are almost 2,000 more renters than homeowners; the cost burden renters are 3 times the number of cost burden owners; and the total cost burden households represent 13% of the total City population (pop. 65,478). (See Housing Cost Burden Overview table.) It is safe to believe that this is just an approximation of the current cost burden situation due to the influx of new residents post COVID, creating a greater need for affordable housing in the City of Ocala. Our proposal accounts for the greater demand for affordable housing as we look to build on existing surplus lots, acquire real property or rehabilitate affordable housing units.

Economic development initiatives in the form of active special districts such as the Community Redevelopment Agency (CRA) are looking to assist with capital improvement projects, grants, tax increment financing (TIF), and public safety projects and property activation. There are four (4) CRA locations, West Ocala, North Magnolia, Downtown and East Ocala. (See CRA location map – Appendix C) The surplus lands in the CRAs have been identified, specifically in the West Ocala and East Ocala CRAs to look for opportunities to pool resources and promote the construction of affordable housing (see surplus lots in West Ocala and East Ocala CRA maps – Appendix D & E). Several departments are currently looking to leverage funding to address dilapidated buildings and structures, economic distress, lack of private investments, poor housing conditions and inadequate lighting and/or infrastructure in these designated areas. The PRO Housing grant award will help facilitate several of these initiatives as they pertain to the active production and preservation of affordable housing.

The Planning Division of the City of Ocala Growth Management Department is currently assessing their planning Vision 2035 by conducting an overview of their Comprehensive Plan, Land Development Code and Zoning, Community Redevelopment, and Historic Preservation, all as part of their working update Vision 2050. Community outreach and involvement is a key part of the initiative as it allows for members of the community to shed light on present challenges as it pertains to planning, zoning, and site development. City staff has recognized the need to address incompatible land use and zoning issues, density constraints, lot configuration challenges, properties of record rights, and new state legislation that overrides development. PRO Housing grant monies will help accelerate the construction of new affordable housing in

residential, commercial, industrial, and/or mixed-use properties as allowed by the updated legislative, land use and zoning regulations.

On the transportation planning side, the City is actively creating and maintaining safe transportation by providing an efficient and safe public transit system that is accessible to all citizens. The City will require all development projects to address transit as identified in the SunTran Transit Development Plan (FY2023-FY2032) and associated updates. "SunTran serves the Ocala urbanized area with seven (7) fixed routes and accompanying paratransit services. The Ocala urbanized area is located within Marion County, a geography spanning 1,663 square miles. Populations who rely heavily on public transportation include young and senior citizens, low-income residents, households with one or fewer cars and persons with disabilities. Transit-supportive population densities are primarily found in Ocala, though some areas southwest of the city also feature population densities high enough to support hourly fixed-route transit service."(14) The green, blue, purple and orange routes carry more than 70% of the total system-wide ridership. (See SunTran Transit Routes Map – Appendix F)

Our proposal aligns with our local and regional transportation plans as our targeted affordable housing areas located in Census Tracts 14.01, 15, 16, 17, 18, and 20.01 are included in the areas of higher public transportation availability and ridership, serving lower income, disabled, young and elderly populations and supporting job creation and retention efforts including individuals who may work in the City of Ocala but reside in neighboring communities outside of the City limits.

ii. The City's geographic scope includes the entire City of Ocala city limits with greater emphasis on areas of historic need and assistance located in Census Tracts 14.01, 15, 16, 17, 18, and 20.01, as well as areas of greater substandard housing as shown in Property Appraiser Map (Appendix B) Our proposal will enhance the target areas, promoting housing production and preservation, by rebuilding substandard housing, providing alternate housing types like multi-family housing, and upgrading existing residential properties thru rehabilitation efforts in high-opportunity areas and underserved communities.

iii. Our stakeholders are low-to-moderate income persons within the City of Ocala limits with unmet housing needs; persons from all protected class groups under the Fair Housing Act; our community partners, namely the Ocala Housing Authority – this agency is committed to

providing safe, decent, sanitary, and affordable housing to residents of Marion County to include the City of Ocala; Habitat for Humanity of Marion County – is a locally run affiliate of Habitat for Humanity International, and part of a global nonprofit Christian housing organization that builds homes, communities and hope; the Housing Finance Authority of Marion County - is a public corporate entity authorized by Chapter 159, Part IV, Florida Statutes that helps families and individuals in the City of Ocala and Marion County with affordable housing options; and United Way of Marion County – which works to create thriving communities by providing access to solid education, good health, safe neighborhoods and jobs. Active outreach was conducted with stakeholders by posting the PRO Housing grant proposal on the City of Ocala Community Development services website on October 3<sup>rd</sup>, 2023, requesting public comments; inviting stakeholder agencies to the monthly Governor’s West Ocala Neighborhood Revitalization Council meeting on October 10<sup>th</sup>, 2023; adding the proposal to the Ocala City Council agenda and presenting it to City Council and general public at the City Council meeting conducted on October 17<sup>th</sup>, 2023; and discussing the proposal with the Affordable Housing Advisory Committee meeting on October 25<sup>th</sup>, 2023. During the grant’s period of performance, the intent is to continue to conduct regular scheduled meetings as well as needed one-on-one meetings in an effort to fulfill the grant’s requirements. While most of the public outreaches did not render any public comments, the City of Ocala unanimously approved the PRO Housing proposal at the October 17<sup>th</sup> Council meeting.

At the Governor’s West meeting on October 10<sup>th</sup>, public input was received by members of the Public Policy Institute regarding an upcoming housing study, to be conducted starting in January 2024, that hopes to address affordability and population growth in the City of Ocala, and overall, Marion County, and its effects on education, infrastructure, and services. United Way representatives mentioned that they receive many calls requesting sources of affordable housing and encouraged the proposal going forward. Representatives of the Marion County Public Schools shared that affordable housing is an issue of discussion presented by developers as the School Board conducts an impact fee reinstatement study, and how much of a challenge it is to build affordable housing in the current market. The high demand for workforce housing, which is a form of affordable housing, was also mentioned.



Input from the housing industry in our area, including affordable housing developers, builders, general contractors, engineers, and architects was requested at a roundtable event for the building industry, hosted by the City of Ocala Growth Management Department, on September 7<sup>th</sup>, 2023. The purpose of the meeting was to open lines of communication and collaboration between the City of Ocala, Marion County, and professionals in the building industry. The Community Development Services Department participated by creating a promotional flyer inviting local contractors to inquire about our rehabilitation projects (please refer to building industry promotional flyer – Appendix G) Significant interest was shown by inquiring contractors about the requirements of the City's procurement process and grant requirements. Two (2) new contractors were recruited on-site, and staff has continued to post the promotional flyer at local community centers, libraries and commercial establishments to promote awareness.

iv. Homeownership is often viewed as the entry to the American dream and the gateway to intergenerational wealth. However, this pathway is often less achievable for Black Americans who post a homeownership rate of 46.4% compared to 75.8% of white families. (15) In 2016, white families posted the highest median family wealth at \$171,000. Black families, in contrast, had a median family wealth of \$17,600.(16) Because wealth (as measured by the total amount of assets a person owns minus debts) is a critical predictor of education, health, employment, and other quality of life metrics, a strategy to maximize homeownership and home value is needed.

The City of Ocala plans to remove barriers to the development of affordable housing in well-resourced areas of opportunity, by financing the construction or rehabilitation of affordable housing, acquiring or disposing land or real property for the development of affordable housing, installing new utilities, improving infrastructure, facilitating the conversion of commercial and mixed-use properties to new affordable housing, and developing a revolving loan program and other new incentive programs to develop affordable housing. Our proposal will increase access for undeserved groups to these areas by targeting city neighborhoods that have been stricken with abject poverty, homelessness, substandard housing, crime, and lack of resources. The City intends to focus on census tracts that have been assisted the most by the federal and state government funding, namely Census Tracts 14.01, 15, 16, 17, 18, and 20.01. Census tracts 15, 17 and 18 have the highest percentage of African American citizens within the City limits. The

remaining tracts have a mix of races, with White citizens in the majority. Specific surplus properties identified in the West Ocala and East Ocala CRA, are the initial target for affordable housing development. (Please view surplus properties in the West Ocala and East Ocala CRA Maps – Appendix D & E)

According to a Brookings study, policies or practices that perpetuate segregation are: “Black residents being persistently located in cities; ~~Black residents~~ and facing significant barriers in becoming homeowners; homes in majority-Black neighborhoods are significantly devalued; unequal access to lending stymies efforts to build lasting wealth; discriminatory lending practices impact credit scores, higher costs for education result in Black students taking on higher levels of debt.” (17) While our proposal cannot address or correct all these issues, we can look at each one independently. The proposal is being submitted by the City of Ocala; therefore all grant funding will be invested within the City of Ocala limits. Because Black residents face significant barriers in becoming homeowners, our grant funding will look to eliminate cost barriers by providing grants and loans with liens attached to the properties until the note is satisfied and the lien released. We will ensure that all applicants receive financial management classes, in a partnership with the UF/IFAS Extension of Marion County, which include first time homebuyer classes, one-on-one financial management, energy efficiency in the home budgeting, understanding credit & management; consumer rights, hurricane preparedness and youth development financial management programs that will assist with college debt and discriminatory lending practices. The devaluation of neighborhoods will be addressed on a case-by-case basis through the community development agency (CRA) initiatives which main intent is to create neighborhood and community sustainability by eliminating blight.

The City does not have ample affordable housing therefore the application for the Pro Housing grant. If funding is allocated to the City of Ocala, we will ensure that most funding goes to the target areas in the Census tracts with greater poverty and substandard housing as well as developing the surplus lots owned by the city with new construction. There are truly no low-opportunity areas in the City, however NIMBYism is a concern as we look to expand into census tracts that are not minority majority. That will require public outreach, community meetings, and sound construction practices to attempt to persuade existing neighbors of the housing rights of all citizens.

Displacement will not be an issue in communities with the greatest need as existing substandard housing will be demolished and rebuilt so that current homeowners can enjoy a better-quality home and a better quality of life.

### **EXHIBIT E - Capacity**

The City of Ocala will be the lead agency in implementing the proposed PRO Housing activities. As an entitlement community, the City has extensive experience in managing federal, state, and local funding related to housing programs. The City receives an annual allotment of CDBG funding and receives HOME funding as part of a Consortium with the Marion County Board of Commissioners. The City also operates as Marion County's Homeless Management Information Systems (HMIS) lead agency and manages grant funding from HUD and the Department of Children and Families (DCF) to operate Marion County's HMIS activities. In addition, the City receives Emergency Shelter Grant (ESG) funding from Marion County for activities that it carries out in its efforts to house the homeless residents of the County.

The City currently directs most of the above-mentioned funding, into housing solutions. On a shoe-string budget, the City performs approximately 20 extensive rehabilitation projects annually, that bring older, deteriorating homes, owned by low-income residents, completely up to current building codes. The rehabilitation projects often include replacing roofs, windows, and HVAC systems; upgrading plumbing and electrical systems, remodeling kitchens and bathrooms, replacing flooring, and making the homes handicap accessible. The City also performs an average of 2-3 demolition rebuild projects annually for qualified citizens whose homes are so dilapidated that they are beyond the point of being able to rehabilitate them. The City manages these extensive construction projects through its Community Programs Division led by its Director who has 24 years of experience with residential and commercial housing projects and its Rehabilitation Specialist who has 35 years of experience. These projects are also heavily supported by an admin staff with a combination of 55 years of experience; the City's Procurement Department, which handles all of the solicitations of projects and the preparation of the contracts; the Growth Management Department, which pre-screens all of the work write ups used in the housing projects, expedites the permitting on affordable housing projects, and inspects that the projects have met all local and state building requirements; the City's Budget Department, which tracks and monitors the expenditures of the grant; and the City's Finance

Department, which prepares and tracks all of the grant reimbursement requests and periodically audits the divisions daily procedures to ensure proper internal controls. The City's current procedures and capacity allows for the ability to quickly launch and implement activities associated with the PRO Housing grant.

Florida Statute F.S. 166.04151(7) provides municipalities with land use provisions to develop affordable housing units. In addition, the State recently passed a Live Local Act to facilitate the redevelopment of underutilized commercial or industrial centers and to facilitate urban infill centers. Under the direction of its City Council, City staff has taken on the task of partnering with for profit and not for profit developers to address the City's affordable housing crisis. In the last six months, Council has hosted two public workshops specifically designed with addressing this crisis.

Part of the City of Ocala's approach includes the partnering with other companies and organizations that share in the City's vision for addressing its affordable housing crisis. The City has been successful in working with developers. In the past 12 months, 300 affordable units have been produced in Ocala/Marion County. The City has another 283 affordable units under contract, as well as a developer's agreement for another project that will produce an additional 430 units.

The plan for this grant also entails partnering with local nonprofit providers of affordable housing which the City currently has great working relationships with. The City plans to partner with Habitat for Humanity of Marion County, the Housing Finance Authority of Marion County, the Ocala Housing Authority, and the United Way of Marion County. Though our plan is not solely dependent upon the capacity of these partners, their participation will greatly increase the opportunity of success. With their long running success rate in developing affordable housing, coupled with the City's success and capacity, we will be able to make immediate, sizeable, and lasting impacts on households in need of affordable housing options. The City has worked with each of these not-for-profit partners in past projects that are in the same vein as the ones that are currently proposed. The City has also partnered with for profit contractors to produce quality affordable housing activities like those planned for the PRO Housing grant.

Of the planned partners for this project, the Ocala Housing Authority has extensive experience working with civil rights and fair housing issues. In addition, the City of Ocala's

Director of Community Development Services also has 6 years of experience with civil rights and fair housing issues from serving as the former Deputy Director of the Ocala Housing Authority.

### **EXHIBIT F - Leverage**

### **EXHIBIT G – Long-term Effect**

Awarding our community, the PRO Housing grant will allow the City to make an immediate and long-term impact in the area of producing and retaining affordable housing units. The projects we plan to engage in will greatly address some of the barriers that we have identified in our community that have prevented us from keeping up with our need for affordable housing units.

Funding has been one of the greatest barriers in our community in developing affordable housing units. Providing the needed subsidies to projects has been arguably the largest hurdle that we have faced in the production of units for low-income residents. Our community has had success in producing a few large, multi-family, affordable housing projects. Our most successful project is one that is underway where the developer was able to secure a 9% Low-Income Tax Credit from the State of Florida. The City provided a sizeable track of land in the form of a former 18-hole municipal golf course located in one of the City's three (3) predominantly minority and low-income census tracts. In addition, the City provided \$670,900 in a cash match from its Affordable Housing Incentive Fund. This partnership is contracted to produce nearly 500 total units, with 186 of those being slotted for affordable housing. One of the projects we would embark on would be a continued enhancement to this neighborhood and would finish the transformation of this area from one that was blighted and detestable 15 years ago, to one of the most desirable places to live and raise a family in our city. Just a quarter mile away from the 500-unit project, we would use Pro Housing funding to purchase land in an area commonly called Phoenix Heights. This area was once owned by a slumlord who took advantage of poorly educated and poverty-stricken residents. It also was adjacent to a charcoal plant that polluted the air and the water of the community. For the past 15 years the City of Ocala has worked to restore this disenfranchised neighborhood. The City purchased the charcoal plant, demolished it, and with a Brownfield grant, remediated the local contaminants. The City has also taken ownership of 60% of the available property in the condensed area with the plan to redistribute the properties

for the development of affordable housing units. Five hundred yards or so to the West of the proposed property, the City built a brand-new, state of the art community center, with general and CRA funds, that has free membership for City residents. A quarter mile to the south of this proposed site is one of the City's most prestigious and desired middle schools.

In addition to purchasing the remaining lots in this area, the City would use grant funding to finance the production of affordable units in the form of a revolving loan program. Married with funding from the City's Affordable Housing Fund, we would be able to provide needed financing to developers to produce affordable townhome and single-family structures. The developers would be able to access 0% financing that would be repayable upon the sale of the unit or no more than two years after completion. The repaid funds would be reused to finance further creation of affordable housing units. This missing financial bridge has been a huge barrier in our ability to provide subsidies to projects that if produced will enhance the desirability of our most neglected neighborhoods. The revolving loan program will also give us the ability to continue to address the financial needs for the development of affordable housing units long after the performance period of this grant. Through our land acquisition program, we will also be able to purchase properties currently in the hands of primarily absentee landowners who have no stake in truly investing in our community. We will develop homeownership opportunities for individuals who currently can't imagine homeownership being an option for them.

The funding of this grant will allow us to produce a similar effect in the Tucker Hill Community which is a mile away from the Phoenix Heights site. This project is shovel ready. Approximately ten years ago the City, through code enforcement efforts, began addressing an area of derelict, abandoned properties that were a haven for drug activities. The row houses were situated directly behind one of the City's most prominent and historic African American churches. The City has since taken ownership of the properties and demolished the blight contributing homes. When funding is available, the City will install city water and underground utilities to the area and procure a developer to build 8-10 single family homes that will be sold to low-income families. The City would use the same strategy for financing the construction of the Tucker Hill units, as planned with the Phoenix Heights project, with the use of a revolving loan program. This project would greatly enhance the City's CDBG target area of focus. Families will have access to a historic church and a local health clinic, all one block from their homes. The

City would also use funding in this same neighborhood to conduct a housing rehabilitation program for qualified low-income homeowners in the Tucker Hill area. We would be able to stabilize an additional twenty-five (25) aging and deteriorating homes and keep those homes as part of our affordable housing stock for another 40-50 years. All our reconstruction and housing rehabilitation projects would include deferred mortgages for a minimum of 20 years to ensure the affordability of the units. Both proposed site areas are less than 10 miles from a major, commercial, employment center who has indicated to City management, the need to have available affordable housing units for their potential employees.

Another long-term effect of our planned projects is that we will partner with the local Habitat for Humanity to deposit some purchased lots into the established Community Land Trust (CLT). These properties will then have a 99-year land lease to assure the affordability of the properties and will be developed for homeownership. The City plans to work with the Ocala Housing Authority and provide educational classes to the community, especially in the predominantly minority census tracks, concerning the pros and cons of purchasing a CLT home. The City will also partner with the Marion County Housing Finance Authority who is developing a land trust specific for multi-family properties. We will also donate some of the purchased properties to the newly planned CLT to develop rental housing projects that will remain in the affordable housing stock. This would aid in addressing a major issue we have experienced with out of state developers buying up low-income rental properties and changing them to market rate rental properties.

The other planned activity for this grant is an out of box idea for our community. With grant funding, we would develop a program to convert current unoccupied commercial buildings to affordable housing units. This is a new concept that has interested our leadership. Spurred by Florida's Live Local Act, this concept is being considered in various jurisdictions in Florida. We like several locals, have a sizeable amount of under used commercial space. Many of these properties could be ideal for conversion into housing as they are on bus routes, near business hubs, medical facilities, and other necessary amenities.

We anticipate that our proposal will assist cost burden families in Ocala in reducing their overall cost for decent, safe, and sanitary housing. Fifty-one percent (51%) of low-income households in Marion County are cost burdened. 44% of renters are cost burdened with 54% of

the cost burdened rental families spending over half of their gross income on housing. 41% of the cost burdened homeowners spend over half their gross income on housing. Our plan serves to help alleviate some of this strain by providing monetary subsidies and land that will help lower the sales points and rental rates of produced units. This will enable for-profit and non-profit developers to produce quality units that are affordable for low-income families. Our planned projects are in areas that already have adequate bus services, good schools, a vibrant community center, an employment hub, and a historic culture. Further investing in this target area will increase the communities viability while also decreasing the housing cost burden of current and future families that choose to live there.

Affordable housing is a very difficult undertaking. However, the City has gone to great lengths to put together a workable plan that will begin to address our local housing crisis. Thankfully, our City Council and our upper leadership are completely onboard with the plan proposed to address this area. Many of the obstacles that other jurisdictions may face will not be a concern for the City of Ocala. Our major obstacle is lack of funding. We have a dire need, we have suitable land, we have a solid plan, we have an experienced staff to implement the plan, and we have the political and communal backing of the plan.

We believe that our model can be duplicated by other municipalities that have available surplus lands in their possession and are willing to make them available to for-profit and non-profit developers to produce affordable housing units and are willing to operate a revolving loan program. These are two of the greatest obstacles for most municipalities. Our plan will produce new affordable housing units, restore, and save affordable units from exiting the affordable housing stock, provide gap financing for affordable housing developers, and create new, innovative housing options with commercially zoned properties.

The City of Ocala is located in Central Florida. Because of its location and historical events, the main potential environmental risks are increasing temperatures, extreme heat, inland flooding, erosion, and drought. Extreme heat is a concern in the City of Ocala and the entire state. The average daily maximum temperature is 84.1(F) degrees, but historically extreme temperatures average 95(F) degrees according to the Climate Explorer data(1). The intensity is higher in urban areas, it takes a toll on buildings and creates the perfect setting for drought and potential fires. Droughts increase the chances of wildfires and has a higher occurrence during



heat waves. Ocala averaged twelve (12) dry spells per year as indicated by the Climate Explorer data. Inland flooding is a concern, but most new construction will have to build according to the Land Development and Florida Building Code requirements by addressing impervious area thresholds or required mitigations if located in a flood zone. Inland flooding can also cause erosion.

Furthermore, Ocala intersects six (6) census tracts where vulnerabilities to climate change exceed the community median, namely Tracts 14.01, 15, 16, 17, 18 and 20.02. The proposal target area is located in Census Tract 15 with a population of 3,278 of which 67.3% are people of color and Hispanics. Areas of impervious surface total 14.9%, areas in 500-yr floodplain is 9.7% with 22.6% of properties with flood risk, and areas lacking tree canopy is 78%. (2)

As part of the proposed infrastructure improvements in low-and moderate-income target areas, with the appropriate funding in place, we will carefully choose building locations and materials, retrofit older buildings when possible, and promote Florida-friendly landscaping. When conducting housing rehabilitation or new construction, siting, proper building materials selection and practices, landscaping and energy efficient improvements will be enforced. When conducting acquisition and/or disposition of land for affordable housing development, we will consider properties' location, configuration, flooding designation, zoning, and land use in an effort to provide decent living areas that don't pose natural hazards or threats. The City requires that any new development requiring city site plan approval incorporates plans addressing tree and landscape planting, protection, and preservation.

There are a few areas of performance that would indicate this proposal has been a successful one for our community. This proposal will be deemed successful if we are able to provide city utilities and infrastructure to the Tucker Hill area that currently has no connections. This would allow us to develop 8-10 new affordable units for home ownership for low-income families. These homes would be sold at a maximum of \$200,000, which is \$70,000 less than the current average home sale price in the City. This would enable the homes to be less of a cost burden to the low-income families. Providing full housing rehabilitation to 15-20 homes would also prove this proposal successful. Those rehabilitated homes would otherwise be homes that would either fall out of the affordable housing stock because the owners don't have the resources to make the repairs, or the families would be stuck living in substandard housing conditions.

Providing safe, decent, sanitary housing for 15-20 families with this grant proposal would be a huge success. Those items in the proposal are low hanging fruit and would be immediately implemented upon grant award. We would deem it successful to acquire half of the remaining properties in the Phoenix Heights property, giving the City approximately 80% ownership of the lots in the subdivision. In conjunction with the revolving loan program, this would allow the City to then partner to construct town and single-family structures to house 20-25 families during the grant performance period. These numbers, based on fully funding the proposal, are achievable outcomes that will have the long-term effect of completely transforming one of the City's historically most neglected neighborhoods, into one where residents will desire to live, play, and prosper.

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