



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





**City of Ocala**

**Affordable Housing Incentive Fund Application Information**

**Overview**

The purpose of the 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 of a moderate-income household earning 120 percent of 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 conforms 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. Per Section 106-105, Code of Ordinances, City of Ocala, multifamily development projects have a maximum number of affordable units that qualify for housing incentive fund payments. 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 \$20,000 per affordable housing unit. Per Section 106-105, Code of Ordinances, City of Ocala, multifamily development projects have a maximum number of affordable units that qualify for housing incentive fund payments.

*City Commitment of payment.* City Council may commit payment from the 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. The terms for the lien are outlined below.

- Housing rehabilitation, new Single family and duplex will be required to remain affordable for a period of ten (10) years. The value of the lien will be reduced by 10% 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 tenth year.
- New multifamily residential units will be required to remain affordable for a period of 20 years from the issuance of the certificate of occupancy. The value of the lien will be reduced 5 percent each year 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](mailto:jhaynes@ocalafl.gov) or 352-629-8312 for single family projects or Aubrey Hale, Planning Director at [ahale@ocalafl.gov](mailto:ahale@ocalafl.gov) or 352-629-8550 for multi-family projects.

**AFFORDABLE HOUSING INCENTIVE FUND APPLICATION**

Proposal Title: 408 SW 12TH AVE WEEBILL

Amount of Funds Requested: \$20,000

Name of Applicant: RobinRose Construction LLC

Mailing Address: 129 Juniper Trail, Ocala, FL 34480

Telephone: 352-361-2791 Fax: \_\_\_\_\_

Admin Contact: Loretta Jackson Email: robinroseconstructionllc@yahoo.com

Project Contact: Loretta Jackson Email: robinroseconstructionllc@yahoo.com

Financial Contact: Loretta Jackson Email: robinroseconstructionllc@yahoo.com

Website: \_\_\_\_\_

Legal Status:  For Profit  Non-profit

Federal EIN: 92-1097969 DUNS #: \_\_\_\_\_

Project Type (check all that apply)

- Multifamily
- 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:

- \_\_\_\_\_ Income at or less than 30% AMI
- \_\_\_\_\_ Income between 30% and 50% AMI
- 1 \_\_\_\_\_ Income between 50% and 80% AMI
- 1 \_\_\_\_\_ Income between 80% and 120 AMI
- \_\_\_\_\_ Income over 120 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:

Grab bars in bathtub areas

**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. **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: RobinRose Construction LLC

I, Loretta Jackson 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.

*Loretta Jackson*

Signature

02/02/2026

Date

Loretta Jackson

Print Name

Managing Member

Title

## A. Project Description

This proposal outlines the development of an affordable single-family home at 408 SW 12<sup>TH</sup> Avenue in the Santa Maria Place subdivision of Ocala, Florida. The project aims to expand access to sustainable, affordable housing for low-to-moderate-income at or below 80% of Area Median Income (AMI) families within the city's urban core, supporting the City of Ocala's long-term goals of equitable revitalization, community preservation, and workforce stability.

The proposed home will be energy-efficient, contextually appropriate for the neighborhood, and designed to offer lasting value to residents while enhancing the area's housing diversity.

Project Type:

- Construction of an affordable single-family housing unit

Location:

- 408 SW 12th Avenue, Ocala, Florida 34475
- Parcel 2845-055-015 lies within Ocala's Santa Maria Place Subdivision, a historically significant, predominantly residential community near Downtown Ocala.
- Legal description:

SEC 18 TWP 15 RGE 22  
PLAT BOOK A PAGE 097  
SANTA MARIA PLACE  
BLK 55 LOT 15

Lot Size:

- Approximately 0.09 acres

Zoning:

- Zoned R-2 , which allows for single-family and two-family development.

Housing Concept:

- 3 bedrooms, 2 bathrooms – 1,312 sf living and 184 sf Front Porch Entry
- Homes will feature:
  - Affordable, durable materials
  - ADA accessibility features
  - Front Porch

### 3. Objectives

- Expand Affordable Housing Supply: Add new homes priced to be affordable for residents at or below 80% of Area Median Income (AMI).
- Encourage Neighborhood Revitalization: Support local reinvestment in a historically under-resourced area.

**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.

This site was strategically selected as a high-impact infill opportunity that aligns with the City's goals for sustainable, equitable growth. By utilizing a smaller lot within an established urban neighborhood, the project maximizes existing infrastructure, eliminating the need for costly municipal utility expansions. More importantly, the location places affordable housing on the doorstep of major employment hubs and transit corridors, directly serving the 'missing middle' workforce. This development does not just add rooftops; it revitalizes an underused parcel to stabilize the local tax base and ensures that essential workers can afford to live in the community they serve, thereby reducing regional traffic and fostering a more inclusive local economy.

The Santa Maria Place subdivision is located southwest of Downtown Ocala. It is one of the city's oldest neighborhoods, with many mid-20th century single-family residences, small duplexes, and vacant lots available for infill development.

Unlike many newer Ocala developments, it is notable for its lack of deed restrictions, offering homeowners the freedom to customize their properties without strict HOA oversight.

Residents benefit from immediate proximity to downtown Ocala's amenities:

- Convenience: The subdivision is situated just minutes from Historic Downtown Ocala, providing easy access to local dining, shopping, and the courthouse.
- Nearby Facilities: It is located less than a mile away from a local recreation center, career education center and major roadways like Silver Springs Boulevard (State Road 40) and State Road 200.
- Recreation: Nearby parks and the Ocala National Forest offer a range of outdoor activities like walking trails and picnics.

As of early 2026, the median listing price for a home in West Ocala is approximately \$225,000 to \$232,500. This neighborhood remains one of the more affordable areas compared to the broader Ocala market, where citywide median listing prices have recently risen to about \$302,990.

Ocala and Marion County have experienced steady population growth over the past decade, creating significant demand for affordable housing.

#### Challenges:

- Aging housing stock
- Lower household incomes than city average
- Limited new development in recent years, creating unmet housing needs- *however, new development has increase within the past two years sparking increased interest by developers as better housing options have become available in the area*
- Limited availability of affordable rental and ownership options
- Rising property values putting pressure on low- to moderate-income families

Demographics (Based on U.S. Census Tract 18097060800 / City of Ocala planning data):

- Median Household Income: Approximately \$35,000–\$40,000
- Racial Composition:
  - 68% African American
  - 23% White
  - 6% Hispanic or Latino
  - 3% Other/multiracial
- Median Age: 39 years
- Homeownership Rate: ~47%
- Renters: ~53%

#### Community Assets:

- Within walking distance to Downtown Ocala, public transit stops, parks, and schools.
- Near Howard Academy Community Center, Citizens' Circle, and Tuscawilla Park, promoting strong civic engagement and access to amenities.

#### Opportunities:

- Infill development sites suitable for small-scale, affordable housing
- City programs supporting revitalization, such as Ocala's Community Development Block Grant (CDBG) and Housing Incentive Program

**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.

### **Statement of Leadership Experience and Capacity**

Loretta Jackson, Manager/Builder

Loretta Jackson is a highly accomplished executive with a Master's Degree in Business Management; over 25 years of experience in financial management and over 10 years in construction management. Her career is defined by managing multi-million-dollar budgets and navigating the intricate compliance requirements of federal, state, and local government contracts.

#### Core Competencies

- **Fiscal Management:** 15 years of accounting expertise specializing in the administration of multi-million-dollar company budgets and large-scale financial reporting.
- **Regulatory Compliance:** Extensive experience managing and securing federal, state, and local government contracts, ensuring full adherence to statutory and project-specific guidelines.
- **Construction Expertise:** 8 total years of construction leadership, including 5 years in construction management and 3 years as a Licensed Residential Contractor in Florida.
- **Current Licensure:** Active and current Florida Licensed Certified Builder, authorized to oversee diverse building projects across the state.
- **Project Leadership:** Proven track record in comprehensive project management, from initial contract negotiation to final delivery and close-out.

## Professional Milestones

- Florida Certified Builder License: Currently holds state-level certification for building projects, following three successful years of operation as a licensed residential contractor.
- Multi-Million Dollar Budget Oversight: Directed financial operations for large-scale entities, maintaining fiscal health while managing complex multi-source funding and contract obligations.
- Government Contracting: Successfully navigated the procurement and execution phases of public sector contracts, demonstrating a deep understanding of government audit standards and reporting.

## Education & Certifications

- Master of Business Management (MBAM)
- Associate's Degree in Accounting
- Licensed Certified Builder (State of Florida)
- Licensed Residential Contractor (State of Florida, 3 years)

## **Statement of Organization Experience and Capacity**

RobinRose Construction possesses a strong track record in residential development and construction management, with demonstrated experience in acquiring and developing land, managing new home construction, navigating zoning and permitting processes, and securing and administering project financing. Our team is well-equipped to successfully deliver quality, affordable housing projects that revitalize communities and enhance neighborhood stability.

## **Project Management and Home Building Experience**

Over the past several years, RobinRose Construction has successfully completed the development of five new single-family homes in West Ocala, from site acquisition through construction and sale to qualified homebuyers. Each project was managed internally, with coordinated oversight of design, permitting, contractor selection, and quality assurance. These new homes have contributed to community renewal, providing

safe, energy-efficient, and affordable housing opportunities for local families. In addition to acquiring and developing our own properties, we have built custom homes ranging in size from 1,200 square feet to 4,200 square feet for families and constructed both single and multi-family homes for our investor clients within Ocala and Marion County building jurisdictions.

RobinRose Construction applies best practices in project scheduling, cost containment, and construction oversight to ensure each home meets or exceeds local building standards while remaining financially sustainable for low- and moderate-income buyers.

### **Land Acquisition and Site Control**

In 2025, RobinRose Construction acquired eight vacant properties in targeted areas of West Ocala. These sites were strategically selected based on need, location, and alignment with neighborhood revitalization goals. Each parcel is currently under our full site control and is scheduled for development into affordable single-family homes within the current calendar year.

Our acquisition strategy incorporates due diligence processes that include environmental assessment, title search, and feasibility review to mitigate risks and ensure compliance with municipal and state regulations.

### **Zoning and Permitting Capacity**

RobinRose Construction has a significant history of working effectively with the City of Ocala Planning and Zoning Department, Code Enforcement and the Building Services Division. We have successfully secured construction permits for multiple residential projects. Our knowledge and familiarity with city ordinances and processes allow us to efficiently navigate and maintain regulatory compliance throughout the project lifecycle.

### **Financial Management and Commitments**

Our organization and its personnel maintain a strong financial management framework to support real estate development projects with experience in successfully managing public and private funding sources, including construction financing through banks, non-traditional lenders and private investors.

### **Conclusion**

RobinRose Construction demonstrates the organizational capacity, technical expertise, and financial strength necessary to manage comprehensive home-building projects, including land acquisition, permitting, and construction. The successful completion of five newly constructed single-family homes in West Ocala and the ongoing development of eight newly acquired parcels for affordable homes in 2025 reflect our commitment to

community-focused development and our proven ability to execute complex housing initiatives from inception through closeout.

**D. Site**

The site is currently vacant.

**E. Prior Activities**

RobinRose Construction and its project team have a proven record of successfully completing residential development and neighborhood revitalization projects that align closely with the proposed initiative. Our collective experience demonstrates the technical, managerial, and financial capacity to deliver affordable housing developments from project inception through completion.

In recent years, we have planned, constructed, and sold affordable single-family homes in West Ocala, overseeing all aspects including land acquisition, site preparation, permitting, construction management, and homebuyer selection. Each project was delivered on schedule and within budget, providing quality, energy-efficient housing for families and contributing to the city’s affordable housing goals.

These completed activities confirm RobinRose Construction’s capacity and readiness to manage and deliver housing projects of similar scale, complexity, and community impact.

**F. Project Budget**

<b>Category</b>	<b>Estimated Cost</b>	<b>Source</b>
Land Acquisition	\$0 Owned Free and Clear	RRC Funds
Site Prep & Permitting	\$9,500	RRC Funds
Construction	\$120,000	Construction Loan
Utilities and Infrastructure (Includes impact fees, <b>5/8” water meter to be installed by City of Ocala</b> , and municipal utility connections)	\$11,800	RRC Funds
<b>Sidewalks</b> (If Applicable, contribution will be made to the sidewalk fund.)	TBD	RRC Funds

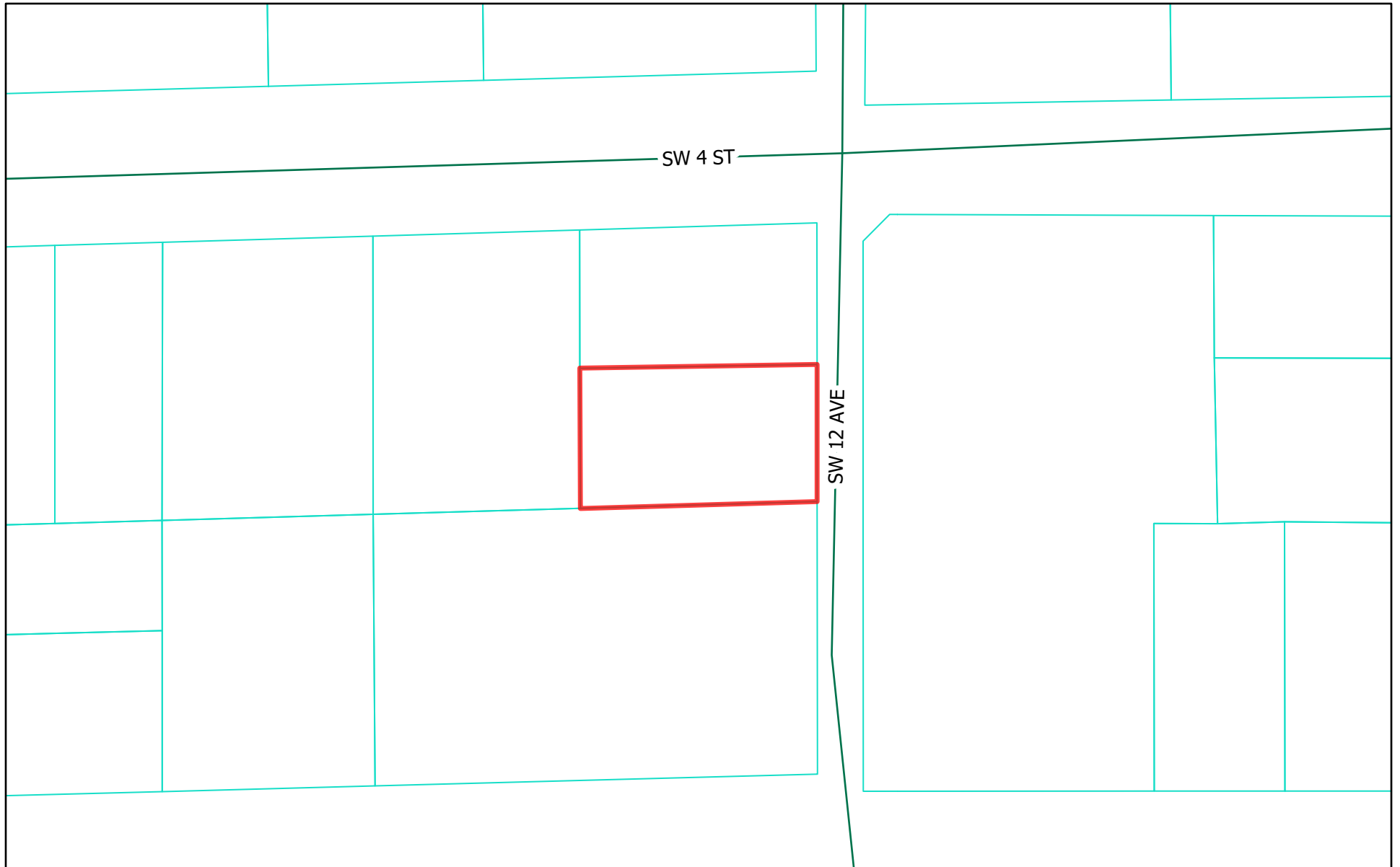
<b>Category</b>	<b>Estimated Cost</b>	<b>Source</b>
Project Management, Contingency	\$7,500	RRC Funds
<b>Total Estimated Cost</b>	<b>\$146,300</b>	

### **G. Project Schedule**

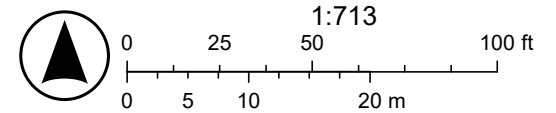
<b>Phase</b>	<b>Description</b>	<b>Estimated Timeline</b>
1	Financing and permitting	1.5 months
2	Site Prep and Construction of home	6 months
3	Final inspections, occupancy certification	1 month
4	Sales or placement of qualified tenants	1-2 months

*Total Estimated Duration: 10-11months*

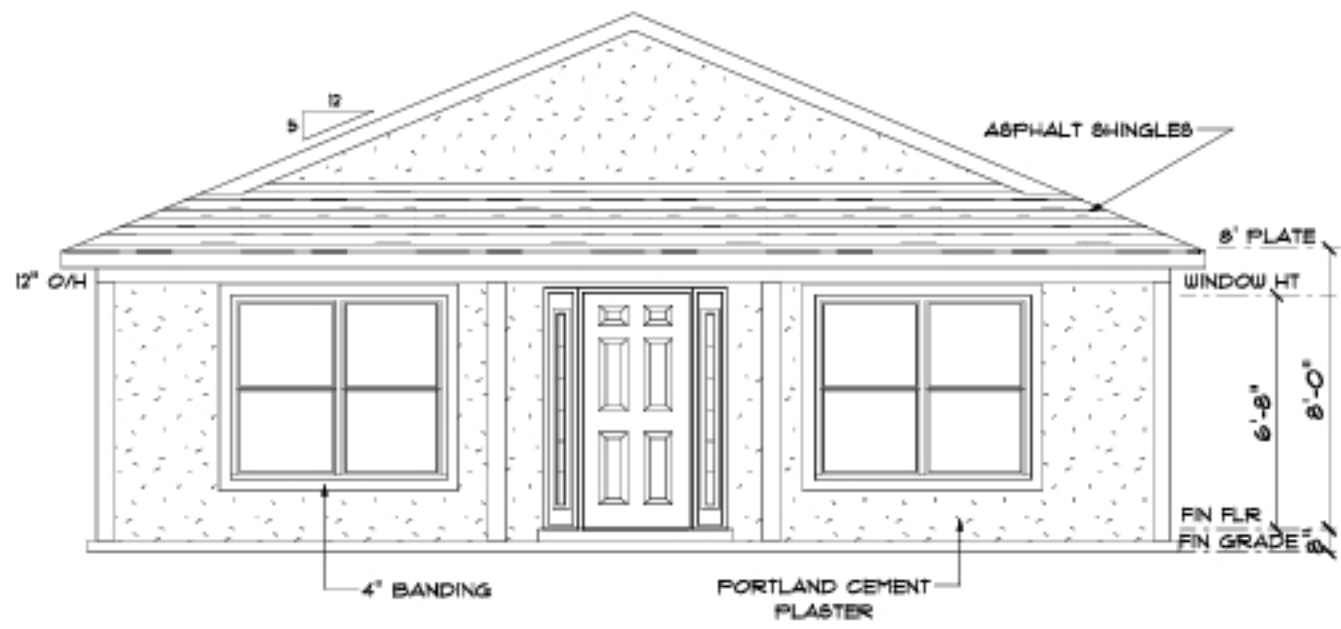
# Marion County Property Appraiser



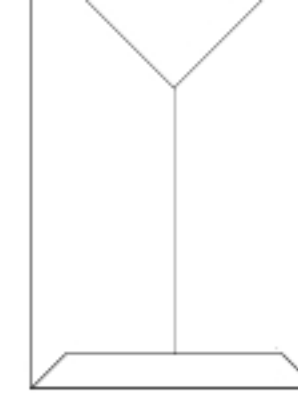
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**FRONT ELEVATION**

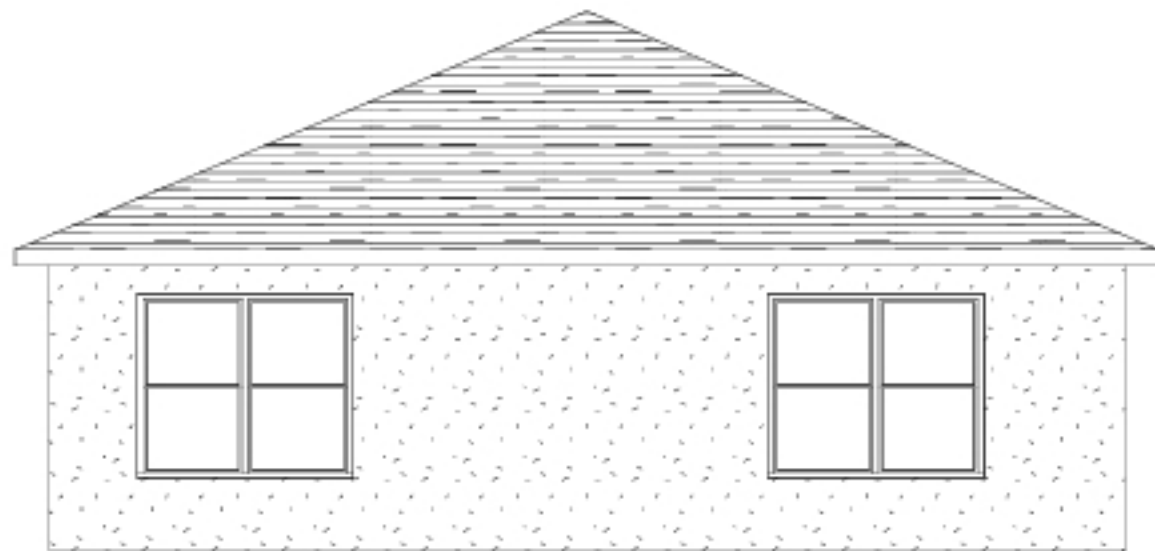


**ROOF PLAN**

NOTE: ALL OPENINGS THAT ARE TO BE CONSIDERED HAZARDOUS LOCATIONS SHALL MEET SECTION R308.4 OF IRC 2018 EDITION - RESIDENTIAL.

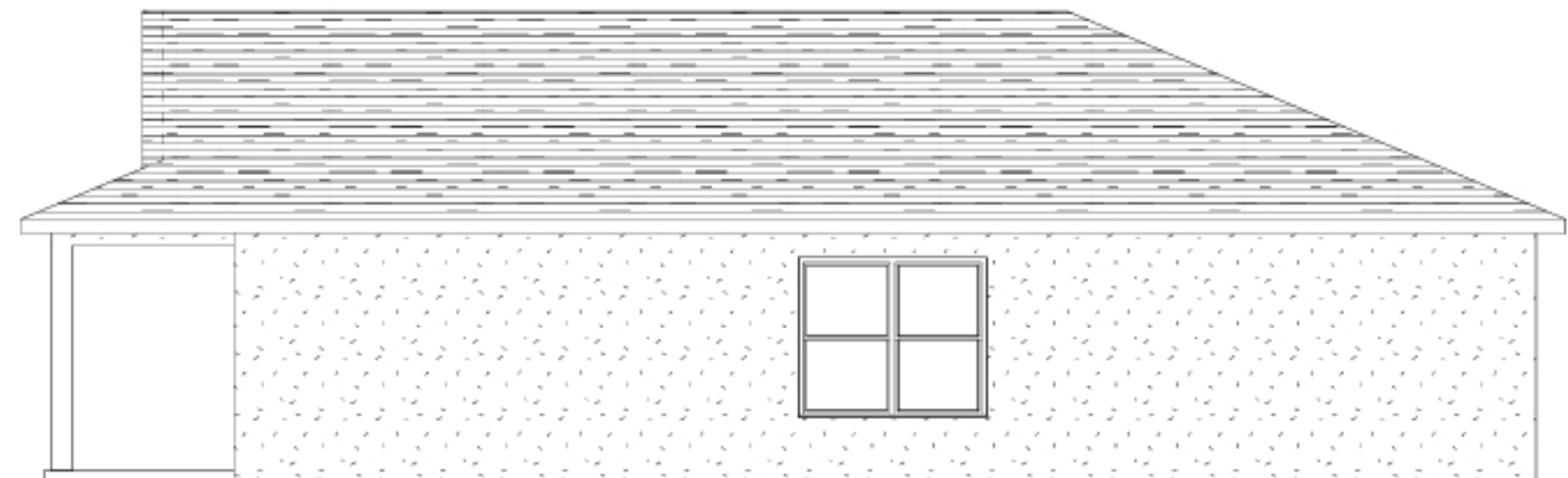


**LEFT ELEVATION**



**REAR ELEVATION**

ATTIC VENTILATION CALCS  
 1/150 RULE  
 718.08 SQ. IN. AT EAVE  
 718.08 SQ. IN. AT OR NEAR RIDGE



**RIGHT ELEVATION**



**Loretta Jackson**  
**RobinRose Construction LLC**  
129 Juniper Trail  
Ocala, FL 34480  
(352) 361-2791 | robinroseconstrucionllc@yahoo.com

**Date:** February 2, 2026

**To:**  
City of Ocala  
Growth Management Department  
201 SE 3rd Street, 2nd Floor  
Ocala, FL 34471  
Attn: Affordable Housing Incentive Program

**RE:** Agreement to Lien and Affordability Criteria – 408 SW 12<sup>th</sup> Avenue, Ocala, FL 34471/PID 2845-055-015

To the City of Ocala Growth Management Department,

I, Loretta Jackson, in my capacity as Owner/Licensed Builder, am writing to formally express my agreement regarding the final housing incentive provided through the Affordable Housing Incentive Fund for the property located at 408 SW 12<sup>th</sup> Avenue, Ocala, FL 34471/PID 2845-055-015.

Legal Description:

SEC 18 TWP 15 RGE 22  
PLAT BOOK A PAGE 097  
SANTA MARIA PLACE  
BLK 55 LOT 15

I hereby agree to the placement of a municipal lien on the property in the amount of the final housing incentive awarded by the City of Ocala. I acknowledge and accept the following terms regarding the maintenance of this lien:

9 RobinRose Construction LLC AHIF Application 408 SW 12<sup>TH</sup> Avenue

1. Affordability Period: I commit to maintaining the property's status according to the City's prescribed affordability criteria for a minimum duration of ten (10) years.
2. Annual Lien Reduction: I understand that the lien amount will be automatically reduced on an annual basis throughout the 10-year term, provided that the property remains in compliance with all affordability requirements.
3. Automatic Discharge: Upon the successful completion of the 10-year affordability period, and provided all criteria have been consistently met, the remaining balance of the lien shall be fully extinguished.

As a licensed certified builder in the State of Florida, I am dedicated to expanding high-quality affordable housing within our community and look forward to partnering with the City of Ocala on this initiative.

Please let me know if any further documentation or a specific notarized form is required to finalize this agreement.

Sincerely,



Loretta Jackson  
RobinRose Construction LLC  
Owner/Licensed Builder

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