

## Executive Summary

### AP-05 Executive Summary - 91.200(c), 91.220(b)

#### 5. Summary of public comments

A summary of public comments is attached in section AD-26 and referenced in section AP-12.

It was commented that the City consider providing funding for emergency rental assistance. It was commented that the City continue to focus federal grant dollars on the preservation of affordable housing units through its housing rehabilitation program.

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**AP-10 Consultation - 91.100, 91.200(b), 91.215(l)**

**2. Agencies, groups, organizations and others who participated in the process and consultations**

**OCALA HOUSING AUTHORITY Table 1 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	OCALA HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The CEO of the Ocala Housing Authority is a member of our Affordable Housing Advisory Committee. She participates regularly and provides in depth insight to housing issues concerning low to moderate income individuals and families.

<p><b>Governor's West Ocala Neighborhood Revitalization Council</b></p>	<p>The City held its first public meeting in conjunction with the Governor's West monthly meeting. This group has a far-reaching touch on the community and is the foremost organization in providing pertinent information to minority and low-income areas in the City of Ocala. The Governor's West Ocala Council's Board is comprised of 15 diverse organizations that serve low-income families in some capacity. It's members and participants represent nearly every category of organizations in the City that assists low-income persons and families. The Governor's West Board is composed of representatives from community sectors that include law enforcement, education, 2 civic organizations, 2 community youth group organizations, housing, health, faith-based, business, and 4 at large seats that are held by the City of Ocala, the Greater Ocala Community Development Council (GOCDC), the United Way of Ocala, and the Marion County NAACP.</p> <p>The group was consulted in the monthly meeting as to what they see as needs and desires for the community. City staff reports back to Governor's West monthly as to activities and projects being accomplished throughout the year as well as available funding to assist income qualified residents.</p>
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2	<b>Agency/Group/Organization</b>	Governor's West Ocala Neighborhood Revitalization Council
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Service-Fair Housing Health Agency Child Welfare Agency Other government - County Other government - Local Business Leaders Civic Leaders Marion County Schoolboard
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development

<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The City held a public meeting in conjunction with the Governor's West monthly meeting. This group has a far-reaching touch on the community and is the foremost organization in providing pertinent information to minority and low-income areas in the City of Ocala. The Governor's West Ocala Council's Board is comprised of 15 diverse organizations that serve low-income families in some capacity. It's members and participants represent nearly every category of organizations in the City that assists low-income persons and families. The Governor's West Board is composed of representatives from community sectors that include law enforcement, education, 2 civic organizations, 2 community youth group organizations, housing, health, faith-based, business, and 4 at large seats that are held by the City of Ocala, the Greater Ocala Community Development Council (GOCDC), the United Way of Ocala, and the Marion County NAACP. The group was consulted in the monthly meeting as to what they see as needs and desires for the community. City staff reports back to Governor's West monthly as to activities and projects being accomplished throughout the year as well as available funding to assist income qualified residents.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

Services-Broadband Internet Providers and Narrowing the Digital Divide. We did not engage outside agencies in these categories. Instead we chose to include the City's Director of Fiber Optics in our planning process and public meetings. The City's fiber optics plan, product, and service is superior to the commercial companies in our area. City staff has a much better pulse of the community and the fiber optic needs and challenges of our community. Our department is a Nationally recognized and awarded department. Therefore we chose to use City staff as our resource.

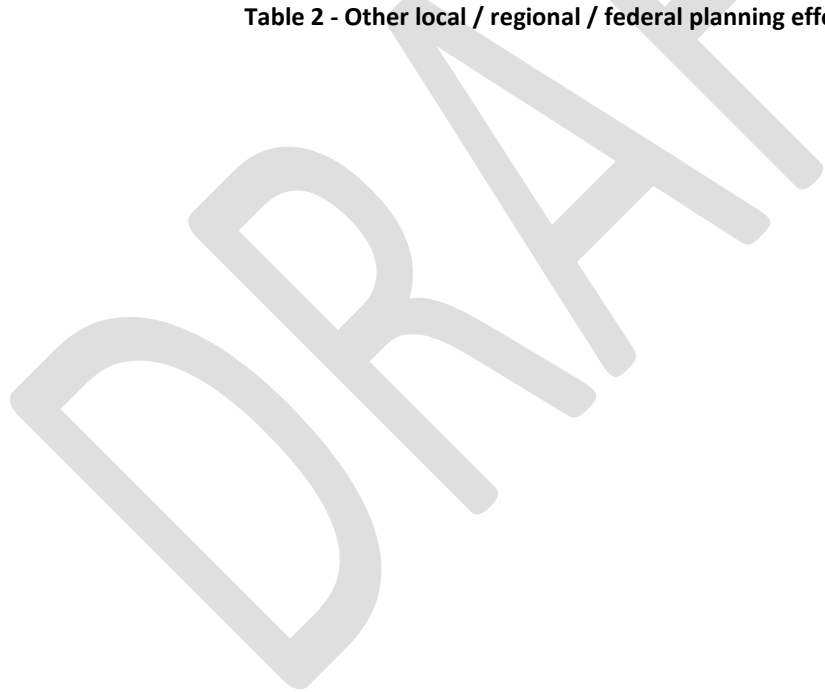
**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Marion County Board of Commissioners	The City of Ocala is an active member of the Marion County Continuum of Care (CoC). It is also the CoC's HMIS lead and is the provider of outreach and referral services and the lead agency for Coordinated Entry for the CoC. The City's Community Development Services Department manages both the Community Programs Division and the Office of Homeless Prevention. Both divisions have a high focus on aiding the most vulnerable citizens in the City. Both the City and the CoC's plan has a high focus on developing various levels of affordable housing units from low-barrier congregate shelters to work-force housing. Both plans also seek to find additional funding sources and partnerships that will assist in producing the needed units.

**Table 2 - Other local / regional / federal planning efforts**

**Narrative**

N/A



## **AP-12 Participation - 91.401, 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal setting**

The 2024-2028 Consolidated Plan included a Citizen Participation Plan that summarizes outreach efforts to engage the public and provides a list of locations where information and copies of the plan can be obtained; explains the provision of technical assistance, if needed; and the process to submit complaints or grievances. As noted in the Citizen Participation Plan, public input is encouraged through timely public notices, public hearings, and publication of information relating to proposed activities. Notices and agendas are published and/or posted at least seven days before the date of all public meetings. Multiple meetings were held with the intent of providing the greatest access to the most people.

One public meeting was held via ZOOM, and one was held in person at a centrally located venue in the community that was accessible to all persons, including disabled persons. If special accommodations are necessary for participation of a physically disabled or non-English speaking person in the Consolidated Planning process, the City will provide the appropriate accommodations.

A public hearing was held prior to the submission of the 2025-2026 Annual Action Plan to HUD to allow for comment on community development needs, housing priorities, and issues of homelessness. The 30-day public comment period began on May 16, 2025, and concluded on June 17, 2025. The draft Annual Action Plan was presented to the City Council for approval. Citizens were allowed to comment during the public hearing and were able to submit comments in writing before or during the public hearings. It was commented that the City consider providing funding for emergency rental assistance.

This extensive outreach was a positive impact on goal setting as it provided an opportunity for us to hear from various representatives from various organizations and neighborhoods. Gaining support of the plan through transparent efforts give us confidence in the community's acceptance of our goals and strategies. No comments were received.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Non-targeted/broad community	N/A	N/A	N/A	
2	Public Meeting	Minorities	<p>The first public meeting was held May 15, 2025, during a town hall meeting centered around affordable housing. There were 312 people in attendance. We were able to present and receive ideas for inclusion in the Annual Plan. Those in attendance approved of the City continuing to focus its efforts on housing rehabilitation and preserving affordable housing units.</p>	<p>It was commented that the City consider providing funding for emergency rental assistance.</p>	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Meeting	<p>Non-targeted/broad community</p> <p>Organizations who work with low-income individuals and families</p>	<p>Our proposed plan was presented May 28, 2025, to the City of Ocala's Affordable Housing Advisory Committee. The plan was well received and there was overwhelming approval to continue to focus the majority of our efforts in housing rehabilitation and the preservation of aging affordable units.</p>	<p>There were no questions or comments about the proposed plan.</p>	<p>N/A</p>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Public Hearing	Non-targeted/broad community	Our annual plan was presented June 17, 2025, to the public and City Council during the first regularly scheduled meeting in June. There were no comments or questions posed by the public or City Council.	N/A	N/A	

**Table 3 – Citizen Participation Outreach**

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Housing Rehabilitation	514,89700	0.00	0.00	514,987.00	0.00	The City plans to spend the CDBG funds primarily for housing rehabilitation activities that will concentrate on improving the living conditions of low to moderate income households; removing slum and blight; acquiring property to assist in its affordable housing activities, and for administrative expenses associated with implementing the program.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Admin and Planning Economic Development Public Services Other	0.00	0.00	0.00	0.00	0.00	

Table 4 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The CDBG and HOME grant funds will be used in conjunction with SHIP funding as well as the City's Affordable Housing Fund, CRA Rehabilitation Grants, and Ocala Electric Utility Weatherization Grant to carry out clearance/demo activities, housing rehabilitation, reconstruction, and to pay a portion of the salaries and related expenses required to properly run the Community Housing Services Department. A primary aim of the department is to use public and private funding to maintain the affordable housing stock, increase viable affordable housing units, provide rental assistance, and support efforts to eliminate homelessness. The CHS Department actively engages private contractors and developers in accomplishing these aims. The City also works with Marion County Board of Commissioners to partner in as many ways as possible to make affordable housing and housing of the homeless more viable. Cooperation and coordination between the governmental and local agencies help us get the most out of the limited resources that we have.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City partners with non-profit and for-profit developers in producing new affordable housing units. The City bids out surplus lots through its Procurement Department and receives proposals from developers of affordable housing. The proposals are reviewed by the Affordable Housing

Initiative Team's Scoring Committee to determine if the project meets the minimum qualifications to be passed on for financial review. The approved proposals are then reviewed for financial feasibility by the Ocala Metro Chamber & Economic Partnership's Financial Review Committee (FRC). If approved by the FRC, the developer will make a 15-minute presentation to the Scoring Committee. The Committee Members will then discuss the overall project, ask the developer any unresolved questions, and score the proposal. The City's Procurement Department will review the score sheets and indicate to the Committee whether or not the proposal was approved. If the Committee approves the project, it is sent to the Ocala City Council for final approval of a development agreement.

The City is also analyzing the opportunity to build and sale new homes on surplus lots that it owns. The thought is that the City will be able to sale homes at a more attainable price point, providing the opportunity for more families to participate in the redevelopment of our neighborhoods.

### **Discussion**

The regulatory cap for CDBG Administration is 20% of the total awarded allocation. This will be utilized by the City to administer the 2026 Program.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Improvements	2024	2028	Affordable Housing	City of Ocala	Housing Rehabilitation Clearance/Demolition Acquisition	CDBG: \$424,987.00	Homeowner Housing Rehabilitated: 5 Household Housing Unit Buildings Demolished: 1 Buildings Other: 1 Other
2	Planning and Administration	2024	2028	Non-Housing Community Development Planning and Administration		Planning and Administration	CDBG: \$90,000.00	

Table 5 – Goals Summary

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The City will undertake projects during the 2026-2027 Program Year focused on providing decent, safe, and sanitary affordable housing, creating a suitable living environment, and eliminating slum and blight. The City will utilize their HUD grant programs including CDBG and HOME to carry out activities intended to address priority needs in the community and to ensure the greatest impact to beneficiaries. The City will also use state funding from its SHIP grant allocation and local funding from its Affordable Housing Fund, CRAs, and its electrical departments weatherization program.

#	Project Name
1	Housing Rehabilitation
2	Planning & Administration
3	Acquisition

Table 6 – Project Information

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Allocating funding to housing rehabilitation will assist low-income individuals and families to make renovations to their homes to bring them up to current building codes; it will save affordable housing units that would exit the local inventory; and it will provide economic opportunities for local contractors that would not otherwise exist.

The major obstacle to addressing the needs of the underserved in our community is funding. We have received approximately the same amount of CDBG funding for the past decade, while SHIP and HOME funding has significantly decreased; but costs have increased approximately 65% at the same time. With the increase in material costs and the increase of cost burdened households, it is extremely challenging to meet the needs of our citizens. We are also challenged with locating willing, competent general contractors. In today's market, contractors can make much more money during private projects. Many don't see the benefit in doing our projects when they know they are going to have to compete against other contractors and do very difficult work in the process. It's a lot easier to do new construction builds and simple bathroom and kitchen remodel projects.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Housing Rehabilitation
	<b>Target Area</b>	City of Ocala
	<b>Goals Supported</b>	Housing Improvements
	<b>Needs Addressed</b>	Housing Rehabilitation
	<b>Funding</b>	CDBG: \$364,897.00
	<b>Description</b>	Rehabilitation of sub-standard housing unit for a low-income household.
	<b>Target Date</b>	9/30/2028
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5
	<b>Location Description</b>	All projects must be inside the Ocala city limits.
	<b>Planned Activities</b>	Rehabilitation of sub-standard housing units for low to moderate income families to include such activities as electrical and plumbing upgrades, roof and flooring replacements, upgrade of appliances, remodeling of kitchen and bathrooms, and other repairs as necessary to provide decent, safe, and sanitary housing to low-income families.
2	<b>Project Name</b>	Planning & Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Planning and Administration
	<b>Needs Addressed</b>	Planning and Administration
	<b>Funding</b>	CDBG: \$90,000.00

	<b>Description</b>	Planning and administrative costs associated with implementing the Community Development Block Grant.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	
	<b>Planned Activities</b>	Salaries and administrative cost associated with implementing the City's Community Programs division and managing the CDBG award.
<b>3</b>	<b>Project Name</b>	Acquisition
	<b>Target Area</b>	City of Ocala
	<b>Goals Supported</b>	Housing Improvements
	<b>Needs Addressed</b>	Acquisition
	<b>Funding</b>	CDBG: \$60,000.00
	<b>Description</b>	Acquire real property for the purpose of producing an affordable housing unit.
	<b>Target Date</b>	9/30/2028
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City anticipates purchasing a duplex to be used in conjunction with its housing rehabilitation program as well as for emergency, temporary housing for individuals awaiting shelter beds.
	<b>Location Description</b>	City of Ocala city limits
	<b>Planned Activities</b>	Acquiring a duplex

## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

Activities are undertaken in HUD eligible areas that are primarily considered low-income/minority concentrations, throughout both Marion County and the City of Ocala. Both Marion County and the City of Ocala utilize HUD's definition for minority and low-income concentrations. HUD defines areas of racial or ethnic concentration as geographic areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than the county's overall percentage. The definition of a low-income concentration is that the Area Median Income of a Block Group must be below 50% of the Area Median Income for the Metropolitan Statistical Area (MSA).

There are three census tracts considered Areas of Minority Concentration (more than 50% minority representation), which are the same for Marion County and Ocala. The census tracts are 15 (+67.01% minority), 17 (+85.23% minority), and 18 (95.71% minority).

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of Ocala	100

**Table 7 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The City of Ocala primarily funds activities benefitting areas of minority concentration that includes low-to-moderate income persons. The City encompasses a total of 25 census tracts, namely 13.01, 14.01, 14.03, 14.04, 15, 16, 17, 18, 19, 20.01, 20.02, 21, 22.01, 22.02, 22.03, 23.02, 23.03, 23.04, 24.01, 24.02, 25.03, 25.04, 25.05, 25.06, and 25.07.

There are three census tracts considered Areas of Minority Concentration (more than 50% minority representation), which are the same for Marion County and the City of Ocala. The census tracts are 15 (+67.01% minority), 17 (+85.23% minority), and 18 (95.71% minority). Some Marion County CDBG funds are expended within the city limits of Ocala on public facilities for agencies serving Marion County as a whole.

The City of Ocala will allocate grant funding to housing rehabilitation, acquisition, and clearance and demolition activities benefitting low-to-

moderate income households and address substantial needs related to housing quality and affordability. The approved 2024-2028 Consolidated Plan, identifies the "City of Ocala" as a Target Area which includes the entire City of Ocala municipality and its boundaries, sometimes referred as "Citywide". Consequently, individual low-to-moderate income persons residing anywhere in the City may be eligible beneficiaries of CDBG funds. The City will also target rehabilitation opportunities in its East Ocala CRA and West Ocala CRA. Based upon funding availability, jobs in the CRAs will be subsidized by funding provided for by the CRAs.

### **Discussion**

The City of Ocala is committed to creating a better quality of life for all citizens, making the City of Ocala a great place to live, grow, and prosper.

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## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

The Affordable Housing Advisory Committee (AHAC) is a 10-member Board, appointed per Florida Statute 420.9076, to review and make recommendations regarding the established policies and procedures, ordinances, land development regulations, and adopted local government Comprehensive Plan, as they pertain to impediments to the development of affordable housing of the local governing bodies respective jurisdictions in the City of Ocala.

Various elements have created barriers to affordable housing including negative effects of public policy as well as national, regional, and local housing market conditions. The City will continue to re-evaluate policies to ensure they do not interfere with affordable housing efforts. The more dominant factors contributing to affordable housing barriers within the City include:

- Uncertainty of national funding commitment to affordable housing solutions through historic grants
- High cost of building materials is hindering the construction of new affordable units
- High cost of construction labor is hindering the construction of new affordable units
- Rapidly increasing home values are further decreasing the supply of existing affordable housing
- Lack of developers with experience constructing mixed-income or affordable housing
- Lack of adequate funding to provide significant subsidies to developers
- Implementation of a significant Impact fee by the Marion County School Board

The City of Ocala will continue to implement strategies to remove barriers to affordable housing including barriers posed by public policies. The City's strategies are designed to increase the supply of affordable housing and increase opportunity for access to affordable housing. The actions proposed by the City include reviewing and amending building and zoning codes regularly, offering incentive programs that reduce the cost of housing development to directly benefit homeowners, provide surplus property at a nominal cost, and considering new and innovative methods for preserving existing affordable housing or adding to the current housing stock.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and**

## **policies affecting the return on residential investment**

To assist in reducing barriers to affordable housing, the City will implement various programs targeted toward low-and moderate-income households to obtain decent affordable housing. The City will participate in creating homeownership opportunities, develop new single-family homes, and bring homes up to code through rehabilitation efforts. These programs also assist in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses.

In addition to the activities undertaken by the City, the Ocala Housing Authority's activities are specifically intended to address barriers to affordable housing by providing economic subsidies to those most in need of affordable housing.

As part of the development review process, when code amendments, future land use classification and zoning changes occur, and site plans are reviewed by City staff, the proposal is evaluated for potential impacts on housing affordability. The City uses objectives and policies in the comprehensive plan as well as density bonuses, local housing incentive funds, and state or federal grants to help facilitate development that provides additional affordable housing for our community. Code amendments are evaluated for consistency with the Future Land Use Element and Housing Element of the Comprehensive Plan, both of which include objectives and policies that facilitate affordability in our housing market.

The City will continue to expedite building and planning review of affordable housing projects and make appropriate City owned parcels available to affordable housing developers.

## **Discussion**

The City meets every other month with its Affordable Housing Advisory Committee (AHAC) to develop and implement strategies to combat the barriers to affordable housing.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

Marion County has experienced unprecedented growth over the last several years, with funding levels struggling to keep pace with the resulting community needs. The Ocala Metropolitan Statistical Area—encompassing all of Marion County—recorded a 3.4% population increase between July 2024 and July 2025. Following a 4% growth rate the previous year, the region has officially been named the fastest-growing metro area in the nation for two consecutive years. This rapid expansion, compounded by rising inflation, has created a cascading economic effect, leading to a decrease in private donations to local non-profit homeless service providers. In response, the City of Ocala works diligently to address the needs of the underserved, foster affordable housing, and support those experiencing homelessness. The City's Community Housing Services Office operates in close partnership with Marion County Community Services, the Continuum of Care (CoC), and a network of local non-profits to connect literally homeless individuals and those at imminent risk of homelessness with essential housing and sheltering services. Our office emphasizes housing stability through collaboration with agencies providing emergency rental and utility assistance.

### **Actions planned to address obstacles to meeting underserved needs**

The City utilizes a multi-agency approach to identify and engage unsheltered individuals. Central to this effort is the Office of Homeless Prevention, which conducts direct street outreach throughout the City, meeting individuals in encampments, parks, and meal sites to build trust and offer stabilization services. Staff utilize the Coordinated Entry System (CES) to conduct standardized assessments, ensuring the most vulnerable individuals are prioritized. Primary physical access points for assessment include:

- The Office of Homelessness Prevention: The central hub for CES and outreach management.
- Interfaith Emergency Services (IES): Utilizing the Engagement Center and Center for Life for health and housing assessments.
- Beacon Point: Serving as a specialized access point for those with mental health or substance abuse needs.
- The Salvation Army Center of Hope: A primary crisis entry point.

### **Emergency and Transitional Housing**

The City balances immediate crisis beds with structured transitional programs to move residents toward permanent stability:

- **Emergency Sheltering:** Interfaith Emergency Services (IES) provides beds for women and families, while the Salvation Army offers a high-capacity emergency hub. Specialized crisis beds are provided by the Sexual Assault Center (Domestic Violence) and Arnette House (Youth).
- **Transitional Pathways:** Key partners include Wear Gloves' Dignity House, a 60-bed facility focused on workforce readiness and a 12-to-18-month "Dignity Pathway." Open Arms Village provides a high-barrier, restoration-focused environment for men and women in recovery. Project Hope serves as the primary transitional resource for women with children, and the Ocala Ritz Veterans Village offers specialized clinical support for homeless veterans.

### Homelessness Prevention

To prevent the inflow of new residents into the shelter system, the City prioritizes a "Housing First" prevention strategy:

- **Financial Assistance:** Coordination of emergency financial aid through our non-profit partners for past-due rent and utilities to keep low-income households from entering the eviction process.
- **Case Management:** Partnering with United Way and other providers to offer budget and credit counseling alongside financial aid to address the root causes of instability.

### Other Special Needs (Non-Homeless)

The City recognizes that the elderly and those with disabilities are at the highest risk for housing loss. Our strategy includes:

- **Aging in Place:** Working with Marion Senior Services to provide supportive services that allow seniors to remain in their homes.
- **Supportive Housing:** Advocating for and funding permanent supportive housing (PSH) models, such as Saving Mercy's newly expanded Mercy Village, which combines affordable rent with on-site medical and mental health services.
- **Behavioral Health Integration:** Utilizing Beacon Point to ensure that individuals with behavioral health challenges are connected to intensive case management to prevent the homelessness often associated with untreated mental illness.

### Actions planned to foster and maintain affordable housing

The City of Ocala is committed to fostering and maintaining affordable housing for citizens across all quadrants. In accordance with HUD regulations, the City—in conjunction with the Marion County Consortium—updated its Analysis of Impediments to Fair Housing Choice (AI) to inform the 2024-2028 Consolidated Plan.

To achieve its housing goals, the City will:

- **Rehabilitation:** Utilize CDBG and HOME funds for rehabilitation projects to bring substandard units up to building code, including rigorous testing and mitigation for asbestos, mold, and lead-based paint to ensure resident health and welfare.
- **Homeownership:** Continue partnerships with Habitat for Humanity and the Ocala Housing Authority by providing down-payment and closing-cost assistance to help qualified citizens achieve homeownership.
- **Strategic Initiatives:** City Council has designated affordable housing as one of its top nine initiatives for the 2026 Program Year. Staff are actively evaluating policies, funding, and private partnerships to catalyze both large- and small-scale developments.
- **The Infill Project:** This key initiative conveys City-surplus land to for-profit and non-profit builders. To date, 30% of the City's scattered-site inventory has been successfully conveyed for affordable housing production.

### **Actions planned to reduce lead-based paint hazards**

The City continues to implement robust measures to mitigate lead-based paint (LBP) hazards in CDBG-assisted housing:

- **Testing & Mitigation:** All units built before 1978 undergo LBP testing by a licensed inspector. Results are shared with homeowners, and hazards are mitigated prior to the commencement of general rehabilitation.
- **Compliance:** All contracts require adherence to Lead Safe Work Practices. The City's Rehabilitation Specialist and all participating contractors must maintain up-to-date Lead Safe certification.
- **Reporting:** A comprehensive hazard report (covering LBP, mold, and asbestos) is issued for every project, and the City maintains a centralized database of all survey and data results.

### **Actions planned to reduce the number of poverty-level families**

While the need for services currently exceeds available resources, the City is taking aggressive steps to bridge the "schism" between economic classes:

- **Workforce Development:** The Office of Homeless Prevention (OHP) facilitates employment; in FY2025 alone, OHP made 381 employment referrals. The City will continue partnering with the Citrus-Levy-Marion Career Source Center to help underemployed and low-income individuals secure better-paying jobs.
- **Economic Revitalization:** The Community Housing Services Department, in coordination with the Growth Management Department's Economic Development Division, is working to attract

new businesses and redevelop commercial corridors—specifically addressing "food deserts" and the lack of major grocery stores in West Ocala.

- **Prioritization:** City Council has designated the prevention of homelessness and affordable housing as two of its highest priorities for the 2026 Program Year.

### **Actions planned to develop institutional structure**

The City's Community Housing Services Department administers CDBG and HOME dollars with a focus on reinvesting in blighted areas. Institutional strength is fostered through:

- **Internal Collaboration:** Joint efforts between Community Housing and Economic Development ensure that resources are leveraged to reduce poverty, homelessness, and criminal activity.
- **Regional Partnerships:** As a member of the Marion County Consortium, the City collaborates daily with the County's Community Services Department on project funding, private sector leveraging, and training.
- **Contractor Relations:** The Community Programs Division holds quarterly trade meetings with contractors. These forums improve communication, ensure federal compliance, and strengthen the partnership between the City and the local business community.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

To ensure a seamless delivery of services, the City utilizes several coordination mechanisms:

- **Technical Assistance Workshops:** Held annually to educate non-profit agencies on grant applications, eligible uses, and long-term compliance.
- **Multi-Agency Participation:** City and County staff hold leadership roles in the Joint Office on Homelessness, the Children's Alliance, Community with a Heart, and the Mental Wellness Coalition.
- **Consortium Coordination:** The formation of the Marion County/Ocala Consortium allows for a unified strategy in developing new housing partners and managing HOME funds.

### **Discussion**

The City of Ocala makes an annual investment of over \$700,000 to support the coordination of homeless services. This commitment reflects the City's holistic view that housing stability is inextricably linked to economic development, public health, and the eradication of poverty in Marion County

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

The City plans to spend all of its funding assisting low to moderate income families.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

## Discussion

The City will spend 100% of its funding assisting low to moderate income families.

DRAFT