

Executive Summary

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

1. Introduction

As a recipient of federal grant funds, the City of Ocala submitted its 2019-2023 Five-Year Consolidated Plan and Annual Action Plan in 2019 as required by the Department of Housing and Urban Development (HUD). This document serves as the application for funding for the Community Development Block Grant (CDBG) federal entitlement program that serves low-moderate income individuals and/or families. The City of Ocala is an Entitlement Community receiving CDBG funds directly from HUD. Additionally, the City participates in the Marion County/Ocala HOME Consortium and receives HOME funds through the County. This plan only reports on the City's CDBG Entitlement funds. Marion County is the lead agency for the HOME Consortium and is responsible for reporting consortium activities, including the City of Ocala's HOME activities.

This Action Plan goals and objectives are intended to be accomplished during the performance period from October 1, 2023, through September 30, 2024. The City of Ocala City Council is the responsible entity for approving the various activities outlined in this Action Plan.

HUD has established three priority goals for jurisdictions across the country to pursue as part of their consolidated planning efforts: decent, safe, and sanitary housing, suitable living environment, and providing economic opportunity.

The ability of the City to attain these goals utilizing CDBG funds can be identified through the following performance measures:

Decent, Safe and Sanitary Housing: The provision of decent housing assists the chronically homeless and persons at risk of becoming homeless in obtaining housing; rehabilitates and retains the existing units in the affordable housing stock; and increases the availability of permanent housing that is in standard condition and is affordable to low- and moderate-income (LMI) families. Decent, safe, and sanitary housing also increases the supply of supportive housing with services needed to enable persons with special needs to live independently and provides affordable housing for low to moderate income persons in areas that are accessible to job opportunities.

Suitable Living Environment: The provision of a suitable living environment improves the safety and livability of neighborhoods; increases access to quality public and private facilities and services; reduces the isolation of income groups within a community or geographical area by offering housing opportunities for persons of lower-income; and revitalizes deteriorating or deteriorated neighborhoods;

restores, enhances, and preserves natural and physical features of special value for historic, architectural or aesthetic reasons; and conserves energy resources.

Provide economic opportunity : The provision of expanded economic opportunities creates and retains jobs; establishes, stabilizes, and expands small businesses (including micro-businesses); provides public services concerned with employment; provides jobs to low income persons living in areas affected by those programs and activities; makes available mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; provides access to capital and credit for development activities that promote the long-term economic and social viability of the community; and provides empowerment and self-sufficiency opportunities for low income persons to reduce generational poverty in federally-assisted and public housing.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The current Consolidated Plan indicates that funds will be expended to achieve the following for low- and moderate-income persons through its housing rehabilitation activities and assist in maintaining a suitable living environment through its clearance/demolition, public facilities, and acquisition activities.

Goal 1 - Owner Occupied Rehabilitation: The City will work with licensed contractors to provide home repairs to low-income owner-occupied homes that are of sub-standard quality, to include emergency repairs and ADA compliant accessibility.

- Objective - Provide Decent Housing
- Outcome - Sustainability: Promote Livable or Viable Communities
- Specific Outcome Indicator - Reduce the number of sub-standard houses in the community by completing 12 homeowner housing rehabilitation projects in the service area

Goal 2 – Public Facility/Public Infrastructure-: The City will provide assistance to local non-profits for construction of or to make capital repairs on their facilities.

- Objective – Suitable Living Environments
- Outcome – Availability/Accessibility
- Specific Outcome Indicator – Assist 1-2 organizations that serve low-income households with capital repairs on their facility.

Goal 3 – Clearance/Demolition/Acquisition- The City will engage in clearing and or the demolishing of abandoned-dilapidated properties that contribute to slum and blight, demolish dilapidated owner-

occupied housing that has been approved for reconstruction by the City's Housing Program, and acquire property suitable for construction of affordable housing.

- Objective - Provide Decent Housing, Suitable Living Environment
- Outcome - Affordability, Sustainability: Promote Livable or Viable Communities
- Specific Outcome Indicator – Removal of 2 structures and acquisition of 1 property.

Goal 4 – Planning and Administration- Program administration

- Objective - Provide Decent Affordable Housing
- Outcome - Sustainability
- Specific Outcome Indicator – General Program Administration

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Previous years have shown significant progress in the City's efforts to implement HUD entitlement programs. However, over the past several years, the City has experienced a reduction in federal grant funding. These reductions have impacted the City's ability to implement housing and community development activities including housing rehabilitation, new construction, and public services for low/moderate income housing benefit. As such, the City adjusted funding priorities, strategic goals, and outcome priorities accordingly for the 2019-2023 Consolidated Plan, recognizing that strategies for addressing needs must consider possible funding decreases. Therefore, as resources have decreased, needs have been prioritized and investments have been targeted to achieve the greatest impact on the goals and objectives identified in the City's Consolidated Plan. The City follows HUD regulations and continues to deliver housing and community development services in an efficient manner. The City continues to work to improve the quality of life for its residents and to revitalize neighborhoods by providing decent, safe, and sanitary affordable housing. The City has funded an array of housing programs and services providing the foundation needed to aid in promoting affordable homeownership, sustainable neighborhoods, and economic opportunities.

Housing Rehabilitation: In the Consolidated Plan, the City indicated that it would perform twenty-five (25) housing rehabilitation projects in the five (5) year period from 2019-2023. By the end of the 2022 program year, the City will have completed twenty (20) rehabilitation projects, putting it ahead of the expected output of projects.

Demolition: The City has been able to make up the pace in its demolition goal over the past program year and is now in position to meet the five (5) year goal of demolishing eight (8) dilapidated buildings. At the end of the 2022 program year the City will have demolished five (5) dilapidated structures.

Public Facilities: To date, the City has not performed any activities in the area of public services. This is mostly because of the COVID-19 pandemic and the fact that many organizations closed for significant periods of time or closed down completely due to the pandemic and/or great financial strains. The City does still plan to assist with a public facility project and be able to meet the goal and the public need for such a project.

CDBG-CV: The City has been successful in developing projects that have been able to respond to the COVID-19 pandemic. The City has expended its first COVID response allocation by partnering with the local Meals on Wheels to provide hot meals to elderly and low-income citizens during the pandemic. The City also partnered with the Ocala/Marion County Chamber & Economic Partnership (CEP) to provide microenterprise loans to companies during the pandemic to assist them in retaining their business operations. Currently the City has contracts with the local Boys & Girls Club to provide safe and sanitary responses to the COVID pandemic among low-income youth, and with the Greater Ocala Community Development Corporation (GOCDC) to conduct a micro business loan program for micro businesses negatively affected by the economic downturn brought on by the conditions of the COVID-19 pandemic.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

In developing its 2022 Annual Action Plan, the City consulted with its Affordable Housing Advisory Committee (AHAC) through a series of meetings. The AHAC committee is comprised of individuals from various backgrounds who through their personal or professional interests, serve segments of the community whose focus is affordable housing. Representatives from the City Council, the local Public Housing Authority, banking, non-profit affordable housing providers, for-profit housing providers, the building industry, and an employment agency, all participated in monthly meetings and shared insight that helped develop the vision and action items for the plan.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

There were no public comments provided in any of the meetings during this process.

6. Summary of comments or views not accepted and the reasons for not accepting them

N/A

7. Summary

Based on the current economic environment, the City has determined that the most appropriate use of the CDBG allocation during the 2023 Program Year is for housing and neighborhood sustainability. The need to maintain the existing housing stock and increase the availability of affordable housing was determined to be a high priority for the City of Ocala, followed by the need to provide a suitable living environment through the clearance and demolition of dilapidated structures, and acquisition of land for the purpose of constructing or reconstructing affordable housing units.

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role		Name	Department/Agency
CDBG Administrator		OCALA	Community Development Services Department

Table 1 – Responsible Agencies

Narrative

The City of Ocala is a CDBG Entitlement Community and receives its funds directly from HUD, which are reported under this Consolidated Plan. The City is also a HOME Participating Jurisdiction through the Marion County/Ocala HOME Consortium. Marion County is the lead agency responsible for reporting consortium activities, including the City of Ocala's HOME funds. The City's HOME funding, activities, and strategies are reported under the Marion County 2019-2023 Consolidated Plan.

The City of Ocala's Community Development Services Department (CDS) is the lead agency responsible for the implementation of its federal CDBG grant program. The Community Development Services Department oversees the administration of all housing and community development activities undertaken using CDBG funds and is the responsible agency in reporting its accomplishments. The Department's Director of CDS is responsible for the development of the City's Five-Year Consolidated Plan (for the CDBG program), the Annual Action Plan, and the Consolidated Annual Performance and Evaluation Report. The City Council ultimately approves the final version of the plans.

Consolidated Plan Public Contact Information

City of Ocala

Community Development Services

201 S.E. 3rd Street, 2nd Floor

Ocala, FL 34471

352-629-8231

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

1. Introduction

The City of Ocala's staff developed the 2023 Annual Action Plan with input from various community sources. The process entailed consulting with a variety of public agencies that contribute to the City's CDBG and HOME activities; agencies that provide services to low to moderate income citizens in Marion County as well as in the City of Ocala and, non-profit organizations and Community Development Corporations that serve the residents of the County and the City of Ocala. The City also works closely in the consultation process with Marion County Community Services to ensure that the City's plan is consistent with Marion County's Comprehensive Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The Community Development Services Department coordinates with various public, private, and non-profit agencies in carrying out its activities. Collaboration between local, county, and state agencies is important in successfully carrying out the goals and objectives identified in the Consolidated Plan and addressing community needs. It is essential that the City foster and maintain partnerships with other public and private agencies for the successful delivery of its housing and community development programs.

Private entities effectively support the delivery of programs and services by offering additional resources that can be leveraged to supplement existing services or fill in gaps. The City of Ocala continues to seek additional funding sources for housing and community development activities when possible.

Several steps are taken to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies. Each of these steps help facilitate information exchange between the City and those providing public services. Activities include:

- Ocala's housing and community development plan is carried out through a combination of public, private, and non-profit organizations, many of which participate in the citizen participation process. With the addition of HOME funds and the formation of the consortium with the City of Ocala, the County works with the City to develop and train other housing partners.
- City staff continues to play active roles in the community alliance organizations dealing with homelessness (Joint Office on Homeless), children's issues (Children's Alliance), community issues (Community with a Heart) and mental health issues (Mental Wellness Coalition).

- The HOME Consortium partners with the Ocala Housing Authority on affordable housing projects.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

In early 2020, Marion County became the Collaborative Applicant for the CoC, and helped create the Joint Office of Homelessness in partnership with the City of Ocala. Community Development Services hired a full-time manager to oversee the Office of Homeless Prevention. The end goal of this new department is to increase coordination and communication among the agencies in the community, increase support to those agencies, and strengthen training, reporting and participation. The CoC Board voted during FY 19-20 to transition responsibilities of the CoC to a partnership between the City of Ocala and Marion County Board of County Commissioners. As a result, the Joint Office on Homelessness was formed to enhance collaboration, accountability, strategic direction, and program effectiveness. The City of Ocala has taken on responsibilities as the lead for HMIS, Outreach, and Coordinated Entry. Close work between the City's Office of Homeless Prevention and the Community Programs division has assisted in identifying homeless individuals and families who can readily benefit from the City's rental assistance and housing programs. In an effort to address the needs of homeless persons, the CoC's Housing Committee has conducted several meetings and has brought together all members of the CoC, and other not-for-profit agencies involved in providing shelter and case management. Marion County's CoC has established a strategy for addressing the needs of homeless individuals and families. The vision is to develop a collaborative community wide effort to implement a system that moves toward an end to homelessness in Marion County, with the goal of every individual and family being self-sufficient and having safe, decent, affordable, permanent housing. The vision includes: street outreach teams made up of formerly homeless persons and professionals, to identify and gain the confidence of homeless individuals with serious mental illness and/or substance abuse problems; development of comprehensive case management for the chronically homeless, basing our model on the successful experience of other similar communities; development of additional mental health and substance abuse treatment resources targeting the homeless based on best practices; development of comprehensive employment and job training, and supportive services for the chronically homeless throughout the County; development of permanent supportive housing in concert with those local agencies and organizations that have the capacity to develop housing programs; development of a less complicated client intake system for all homeless individuals to apply for and obtain mainstream and entitlement benefits, improve the responsiveness of those organizations that control benefits; aggressive member enrollment in the Homeless Management Information System, and enhancement of current programs which provide financial assistance and counseling to people at risk of homelessness.

Marion service providers and local governmental agencies support and encourage the ongoing efforts of the CoC and have used the CoC as a basis for its strategies to address homeless needs planning.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City of Ocala has been an active member of the Continuum of Care (CoC) since its inception, serving as a Board Member and providing representation on various workgroups and committees. The Director of Community Development Services, The Office of Homeless Prevention Manager, and HMIS Coordinator regularly participate in the CoC' monthly Board of Governance meeting and the monthly parent body meeting of the CoC. All three also serve on several of the CoC's sub-committees. They work closely with all of the participating HMIS and CoC organizations in gathering information and analyzing best practices as the best coordinate the services needed and provided in Marion County. The Director is also highly engaged in recruiting and developing projects to increase the housing capacity in the County. The City as the HMIS lead and provider of outreach and referral services is the focal point of getting the most vulnerable individuals directed toward the available services in Marion County.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	OCALA HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
2	Agency/Group/Organization	Governor's West Ocala Neighborhood Revitalization Council
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Health Agency Child Welfare Agency Other government - County Other government - Local Business Leaders Civic Leaders Marion County Schoolboard

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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. It's members and participants represent nearly every category of organizations in the City that assists low-income persons and families.

Identify any Agency Types not consulted and provide rationale for not consulting

N/A

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.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Marion County Board of Commissioners Annual Plan	Marion County Board of Commissioners	The City of Ocala and Marion County Board of Commissioners are part of the local Continuum of Care and also the local HOME Partnership Consortium. The City and County have also partnered to form the Joint Office on Homelessness. These local governments' Consolidated Plans are aligned with one another. Their Community Services Departments work closely with each other in developing and supporting various projects that benefit low to moderate income individuals and families.

Table 3 - Other local / regional / federal planning efforts

Narrative

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 2019-2023 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 2023-2024 Annual Action Plan to HUD to allow for comment on community development needs, housing priorities, and issues of homelessness. No comments were received.

The 30-day public comment period began on April 6, 2023, and concluded on May 8, 2023. 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.

This extensive outreach was a positive impact on goal setting as it allowed 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	
2	Public Meeting	Minorities	The first public meeting was held during a town hall meeting centered around affordable housing. There were 32 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.	It was commented that the City consider providing funding for emergency rental assistance.	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	Non-targeted/broad community Organizations who work with low-income individuals and families	Our proposed plan was presented to the Governor's West Ocala Neighborhood Revitalization Council during its monthly meeting. The plan was again well received by the public and there was overwhelming approval to continue to focus the majority of our efforts in housing rehabilitation and the preservation of aging affordable units.	It was asked if in addition to providing funding for emergency rental assistance, if the City would consider providing funding for an eviction prevention program for individuals who are behind in their rent; to keep them from losing their rental unit.	This comment was not acted upon in this years plan because of lack of funding. In analyzing needs, we didn't find where we could provide adequate funding to make an impact in this area.	

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 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 4 – 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 Economic Development Housing Public Improvements Public Services	496,815	0	0	496,815	0	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 properties to develop affordable housing, repair and construct public facilities that serve to benefit low to moderate income families and/or neighborhoods 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	0	0	0	0	

Table 5 - 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 to carry out clearance/demo activities, housing rehabilitation, rental assistance, reconstruction, and new construction activities and to pay a portion of the salaries and related expenses required to properly run the Community Development 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 CDS 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 publically owned land or property located within the jurisdiction that may be used to address the needs

identified in the plan

Discussion

The regulatory cap for CDBG Administration is 20% of the total awarded allocation.

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	2020	2023	Affordable Housing	City of Ocala	Housing Rehabilitation Clearance/Demolition Acquisition	CDBG: \$397,452	Homeowner Housing Rehabilitated: 4 Household Housing Unit Buildings Demolished: 1 Buildings Other: 1 Other
2	Planning and Administration	2020	2023	Non-Housing Community Development Planning and Administration	City of Ocala	Planning and Administration	CDBG: \$99,363	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Improvements
	Goal Description	
2	Goal Name	Planning and Administration
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City will undertake various projects during the 2022-2023 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.

#	Project Name

Table 7 – Project Information

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

The City has taken careful consideration to the needs of the community and have paired funding allocations with these determined needs. The largest addressable need in our jurisdiction continues to be housing. 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 otherwise exit the local inventory; and it will provide economic opportunities for local contractors that would not otherwise exist.

The City will look to acquire land that is currently being under used or not used at all for the purpose of constructing an affordable housing unit.

The City will fund clearance and demolition projects as a way of addressing slum and blight as well as responding to dilapidated owner-occupied housing. CDBG funds will be used to clear and/or demolish commercial sites that contribute to slum and blight in our service area. Funds will also be used in conjunction with state funding and HOME funding to demolish dilapidated owner-occupied housing that has been approved for reconstruction using state or other federal funding.

The major obstacles that the City foresees in carrying out the proposed projects are the increased cost of materials; the availability of materials; and the availability of persons to carry out contracted work. The City intends to use its Procurement Department to aid with economies of scale with the hopes of softening the rising prices of materials and to attempt to affectively navigate the supply chain issues that are delaying projects. The Community Services Director plans to also work with the Community Programs Manager, Rehabilitation Specialist, and City Procurement Department to actively recruit local and regional contractors to participate in the City's housing program with the goal of having quality, available contractors that will partner with the City to carry out successful and timely projects.

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Estimate and the from act
<TYPE=[pivot_table] REPORT_GUID=[54A4ED67473EDAEE248792836A1D83B0]>							

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

Target Area	Percentage of Funds
City of Ocala	100

Table 8 - 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 when a centralized location near transportation is most important to providing services. The City of Ocala receives its own allocation of CDBG dollars.

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 2019-2023 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.

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.

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

Introduction

The Affordable Housing Advisory Committee (AHAC) is a 8-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. The AHAC was tasked by the City Council to develop a 5-10-year Strategic Plan for affordable housing needs 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:

- 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

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 incentives programs that reduce the cost of housing development to directly benefit homeowners such as tax abatements, 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 to develop and implement strategies to combat the barriers to affordable housing.

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

Introduction

Addressing all housing, homeless, and community development needs is a difficult task due to restricted funding. The City utilizes all possible resources and continues to seek leveraging sources to meet as many underserved needs as possible. The current housing market and economic environment also serve as barriers to meeting needs.

Also, in the City, the scarcity of land that can be utilized to construct affordable housing becomes a barrier in meeting housing needs. The most significant obstacle to addressing the needs of homeless citizens is the lack of available funding. The jurisdiction receives Supportive Housing Program funds and financial resources from the Department of Children and Families to assist Marion residents with mortgage, rent and utility assistance. These funding sources can only address a small portion of the homeless needs in the County.

Decreases in private donations, have affected local non-profit homeless service providers who are having a difficult time meeting the needs of the growing homeless population. In addition, programmatic requirements for other HUD competitive grants do not always coincide with determined local needs. Listed below are the actions planned to address the obstacles in meeting underserved needs, developing affordable housing, reducing lead-based paint hazards, reducing the number of families living in poverty, improving institutional capacity and structure, and encouraging coordination between all housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The City continues to utilize its CDBG and HOME funds to the fullest extent to assist in meeting underserved needs. Leveraging efforts with public and private funding agencies were also made to supplement federal funds and increase the resources available to address community needs.

The most significant obstacles to addressing the needs of homeless citizens is the lack of available funding and capacity of serving organizations. The City through the Joint office of Homelessness has embarked on partnering agreements with the local hospital district to add funding and mental service capabilities that have never been afforded in our area. This partnership will greatly increase the capacity of our homeless system to better serve the needs of our most vulnerable citizens. The Joint Office has also partnered with a national builder of public supportive housing to produce a project to provide housing and the associated wrap around services. This proposed project will increase then number of available permanent supportive housing units by 150%.

Actions planned to foster and maintain affordable housing

It is the goal of the City of Ocala to foster and maintain affordable housing for citizenry in all

quadrants. In accordance with HUD regulations, the City, in conjunction with the Marion County Consortium, updated the Analysis of Impediments to Fair Housing Choice in 2019. The City will use CDBG and HOME funds to initiate rehabilitation projects that will bring as many sub-standard housing conditions as possible, up to building code. This will also include testing for asbestos and lead based paint where applicable to ensure the health and welfare of our citizenry. The City will continue to partner with Habitat for Humanity and the Ocala Housing Authority; by providing purchasing assistance funds to aid qualified citizens realize their dream of becoming homeowners.

City Council has made affordable housing one of its top nine (9) initiatives for the 2023 Program Year. City staff will look at policies, funding, and private partnership opportunities in an effort to produce large and small affordable housing projects.

Actions planned to reduce lead-based paint hazards

The City of Ocala continues to implement measures to address lead-based paint hazards in CDBG assisted housing. Through its homeowner rehabilitation programs, the City is able to directly impact this problem by identifying and mitigating lead-based paint hazards and providing appropriate notices to owners of rehabilitated repairs.

The City of Ocala implemented numerous strategies to mitigate lead-based paint issues. All contracts specify agreement and compliance with Lead Safe Work Practices. Rehabilitation projects conducted on properties built before 1978 are tested for lead, with results shared with each homeowner and any lead found mitigated prior to work on the home if applicable. The City's Rehabilitation Specialist is trained in Lead Safe Work Practices. The Rehabilitation Specialist also provides lead information to all homeowners that receive residential rehabilitation services, and the City requires that all contractors and subcontractors receive Lead Safe Work Practices training and certification.

Each substandard housing unit to be rehabilitated is inspected and tested by a licensed inspector to identify lead-based paint hazards. A report with the rehabilitation approach and strategy to eliminate lead hazards is issued to the City's Community Development Services Division and the homeowner by the inspector. Finally, the City maintains all lead testing survey and data results.

Actions planned to reduce the number of poverty-level families

It continues to be a major goal of the City of Ocala to reduce and eventually eliminate the number of poverty level families in the City. This of course is no small task. Today the needs of families far exceed the resources the City has in which to satisfy those needs. Too many families in the City still do not have adequate housing, adequate transportation, access to basic nutritional needs (there is no major grocery store located in West Ocala), adequate educational and job opportunities, or adequate health care. There still exists a very large schism between the "haves and the have not's" and this divide appears to be widening by the day. City officials are well aware of the existing problems and along with City staff; they continue to work diligently to find solutions to this most pressing issue. City Council has

made affordable housing and the prevention of homelessness two (2) of its top priorities for the 2023 Program Year.

Actions planned to develop institutional structure

The City of Ocala's Community Development Services Department is responsible for the implementation of the City's Community Programs Division. This division is responsible for administering the CDBG and HOME dollars that are received from HUD and reinvesting those dollars back into needed areas of the City to improve overall living conditions and help reduce and eliminate slum and blighted areas. The Community Development Services department works in conjunction with the Economic Development Divisions of the Growth Management Department to attract new business and economic opportunities as well as redeveloping existing commercial opportunities that will produce new job opportunities that will serve the community as a whole to reduce the City's level of poverty, homelessness, criminal activity, and blighted conditions. These Divisions often share resources and ideas in looking for inventive ways to leverage their resources and talents in order to serve the broadest range of customers with ever shrinking funds. The City of Ocala's Community Development Services Department also works very closely with Marion County's Community Services Department. As part of the Marion County Consortium, the City collaborates with the County on funding projects, leveraging funds with private organizations, and training opportunities. The City also partners with the Marion County Continuum of Care and is a regular participant in their meetings and workshops. The City contributes and participates at the requested levels in order to aid the Continuum in addressing the homelessness situation that exists in the area.

The Community Programs Division meets with representatives of companies of all the trades that participate in the rehabilitation program quarterly. The goal is to keep an open line of communication between the citizenry, the contractors, and the City. It is an opportunity to discuss the program in an open forum and to receive suggestions from the contractors as to what they are experiencing and what ways can the City be easier to do business with, while remaining within the federal guidelines. These meetings contribute to fostering relationships between the City and its contractors, instill a sense of partnership in the program between the City, contractors, and citizenry, and reiterates the City's high expectations of job performance from the contractors. These meetings have proven very valuable in breaking down stereotypes of the City's rehabilitation program and have begun to reestablish the faith of the business community in the program.

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

Several steps are taken to ensure coordination between public and private housing and social service agencies during the program year. Each of these steps help facilitate information exchange between the County, City, and those providing public services. The following steps are taken to enhance coordination

amongst agencies:

- A Technical Assistance Workshop is held at the beginning of each grant year to educate nonprofit agencies on the grant funds, application process, eligible uses, and additional requirements when utilizing these funds and long-term conditions on their use.
- Ocala/Marion County's Housing and Community Development Services Plan is carried out through a combination of public, private, and non-profit organizations, many of which participate in the Citizen Participation Process. With the addition of HOME funds and the formation of the Consortium with Marion County and the City of Ocala, the City works with the County to develop other housing partners.
- Both County and City staff continue to play active roles in the community alliance organizations dealing with homelessness (Joint Office on Homelessness), children's issues (Children's Alliance), and community issues (Community with a Heart) and mental health issues (Mental Wellness Coalition).

Discussion

The City has made an annual investment of over \$500,000 to assist in the coordination of homeless services and in eradicating homelessness in Marion County.

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(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
Total Program Income:	0

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

