

# MARION COUNTY FLORIDA



in conjunction with:



## MARION COUNTY ANALYSIS OF IMPEDIMENTS 2019-2024

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EQUAL HOUSING  
OPPORTUNITY

**Acknowledgements**

This Analysis of Impediments (AI) to Fair Housing Choice for Marion County Community Services and the City of Ocala Community Development Services Department was completed by the City-County Consortium for 2019-2024.

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## Cover Sheet

- A. Submission date: January 15, 2019
- B. Submitter name: Marion County, Florida
- C. Type of submission: Consortium
- D. Type of program participant: Fair Housing Analysis of Impediment (A.I.)
- E. For participation jurisdiction in which the program participant is located:  
Ocala
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  - Zip Code: 34470
- H. Period covered by this assessment: 2019-2024
- I. Initial, amended, or renewal AI Study: initial



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## Introduction

HUD published a notice in the Federal Register on January 5, 2018 suspending most local governments' obligation under the Affirmatively Furthering Fair Housing (AFFH) until after October 31, 2020, and in many cases after 2025. The AFFH rule requires local governments to conduct an Assessment to Fair Housing using an "Assessment Tool" to assist them in meeting their obligation to affirmatively further fair housing. The suspension effectively postpones implementation of the AFFH rule until 2025 for a large majority of jurisdictions.

The AFFH rule requires local jurisdictions receiving more than \$500,000 a year in Community Development Block Grant (CDBG) funds to submit the first AFFH 270 days before the program year that begins on or after January 1, 2017 for which a new Consolidated Plan is due.

Since 1968, the Department of Housing and Urban Development has been under a federally mandated obligation to affirmatively further fair housing and to ensure that the entitlements and Jurisdictions that receive HUD dollars comply with the same requirement.

In order to certify that jurisdictions meet their fair housing obligations, both HUD and the State of Florida have stipulated that communities complete an Analysis of Impediments to Fair Housing Choice as a part of the fair housing planning process. The Analysis of Impediments identifies barriers that preclude residents in the community from having equal and fair access to housing of their choice.

### An Analysis of Impediments (AI)

is a comprehensive review of a community's laws, regulations, administrative policies, housing market, and housing practices to determine whether any barriers to fair and equal access to housing are present. The assessment entails an evaluation of how local laws, market conditions, and housing practices affect the location, availability, affordability, and accessibility of housing and the relation of these factors to opportunity. The AI is an examination of the private and public conditions that have an impact on fair housing choice.

"Impediments" are defined as any actions, omissions, or decisions that inhibit a person's access to housing because of race, color, religion, sex, disability, familial status, national origin, or ancestry.

The Analysis of Impediments is not merely an examination tool; it is also a resource. The AI includes recommendations that a jurisdiction and its partners can reference in an effort to begin to address and remedy the barriers identified in the document.

The Analysis of Impediments format was developed as informational and educational tool for those readers with no or limited understanding for Fair Housing, rights and obligations.

The Analysis of Impediments should be used as a foundation from which a community can develop its Fair Housing Action Plan. The Fair Housing Action Plan includes a comprehensive strategy to effectively address and eliminate obstacles in the marketplace that impede access to housing. The Action Plan also includes a timelines that the community can utilize to measure its progress and determine how well it has accomplished its fair housing goals over the course of the planning and implementation period.

### **Background**

With the passage of Title VIII of the Civil Rights Act of 1968 (the Fair Housing Act), Congress mandated that the Department of Housing and Urban Development (HUD) administer all housing and urban development programs in a manner that would affirmatively further fair housing. Accordingly, every program managed by HUD includes provisions that require recipients to comply with the Fair Housing Act and adopt fair housing goals. HUD has stipulated that recipients of HUD funds must certify the ways in which they affirmatively promote fair housing.

Moreover, HUD has strongly encouraged recipients to analyze impediments to fair housing existing in their jurisdictions and to develop measures that sufficiently address those barriers.

Recognizing the extent to which barriers to open and free housing persist, the administrations of Presidents Reagan, George H.W. Bush, Clinton, and Obama initiated and/or strengthened measures to enhance and encourage compliance with fair housing laws. President Reagan signed into law the Fair Housing Amendments Act that broadened the authority of HUD to include the promotion and effective execution of the statute.

The Act also increased the responsibility of the Justice Department and strengthened its enforcement role. Assistant Secretaries Judith Brachman and Jack

Stokvis issued a memorandum to all Community Development Block Grant Entitlement Communities outlining their duty to affirmatively further fair housing. This memorandum, the first of its kind, strongly encouraged municipalities to conduct analyses of impediments, develop mechanisms to address them, and create partnerships with fair housing organizations.

During President George H.W. Bush's administration, Assistant Secretaries Gordon Mansfield and Anna Kondratas reissued this memorandum, citing the recent passage of the National Affordable Housing Act and its stipulation that all participating jurisdictions certify their intention to affirmatively further fair housing. Additionally, Secretary Kemp and President George H.W. Bush specified fair housing to be one of six priorities for HUD.

On January 17, 1994, President Clinton signed Executive Order 12892 entitled, "Leadership and Coordination of Fair Housing in Federal Programs: Affirmatively Furthering Fair Housing." The order was signed in an effort to advance the promotion of fair housing through all federal programs and activities related to housing and urban development. The Order reiterated the role of the Secretary of Housing and Urban Development to include the furthering of fair housing; it also underscored the responsibility of the head of each executive agency to ensure "its programs and activities relating to housing and urban development are administered in a manner to affirmatively further the goal of fair housing."

The Order established the President's Fair Housing Council as well, which consists of all Cabinet members, the Chair of the Federal Reserve, the Comptroller of the Currency, the Director of the Office of Thrift Supervision, and the Chair of the Federal Deposit Insurance Corporation. The President's Executive Order expanded the authority of the Secretary of HUD to allow that he or she take all measures necessary to provide adequate leadership; this, in turn, was a response to the overall goal of bringing about the coordination of efforts throughout all state, and federal programs, so that fair housing could be made a reality.

In an attempt to better manage the various programs, it administers and carry out the President's Order, HUD merged the following application and planning documents into one document – the Consolidated Plan. The implementing regulations for the Consolidated Plan expressly state that each jurisdiction must certify that it will affirmatively further fair housing. This mandate was not new,



however, the explicit charge for each jurisdiction to conduct an analysis of fair housing impediments and to develop strategies that address identified impediments was new. According to the implementing regulations for the Consolidated Plan, the first analysis was to have been completed by February 1996.

## Executive Summary

This Analysis of Impediments to Fair Housing Choice examines policies, practices, and local socioeconomic and housing market conditions and trends that may affect the ability of Marion County residents to choose housing in both Marion County (County) and the City of Ocala (City).

Fair housing choice is a foundational value in Marion County, City of Ocala, and the Ocala Housing Authority. In accordance with federal regulations, the Community Entities has conducted a comprehensive Countywide Assessment of Fair Housing (AI Study) and has produced a report of the findings along with a set of recommendations.

The primary purpose of this report is to inform the development of the next Five-Year Community Development Block Grant (CDBG) Consolidated Plan and to guide the use of federal HOME Program and CDBG Program funds. HUD requires that the goals identified in this report must include the strategies and actions of the Consolidated Plan, the Annual Action Plan, the Public Housing Plan (PHA), and the Capital Fund Plan, and community development decision making. Given the strong correlation between Fair Housing issues and affordable housing issues, the data contained herein will offer great value for other public planning efforts.

The Analysis of Impediments will be used as a catalyst for the City, County, and Ocala Housing Authority to develop and implement a Fair Housing Plan. The Fair Housing Plan lists action items that will be implemented in order to curtail and eliminate the impediments identified in the Analysis.

The Analysis is arranged according to the factors that impact open housing choice, and discussions of the identified impediments throughout the text furnish insight pertaining to the local experience. Conclusions and recommendations for addressing the impediments follow these evaluations. The study, as a whole, drives the Fair Housing Action Plan, which is the guiding document outlining concrete

steps that partners in the County, City, and OHA will take to address the impediments according to the corresponding timeline.

The examination identifies numerous impediments that may be categorized into several relevant fields. These groupings are assembled with regard to their relation to areas of: Economic and Employment Conditions, Demographics, Housing Profile, Insurance and Lending, Assisted Housing and Housing for Persons with Disabilities, Real Estate Sales, Foreclosure Issues and Consequences, Zoning Regulations and Other Public Policies, and Appraisal Practices, among others.

This study discusses the emergence and worsening of several major categories of impediments to fair housing, including but not limited to: the persisting effects and existence of redlining and other forms of systemic discrimination; the aftermath of the foreclosure and financial crises; and the concentration of indicators of low opportunity and of health risks in neighborhoods of color with a corresponding lack of housing mobility.

The study also brings greater focus to issues of significant concern such as HIV-AIDS, the barriers the population faces, and discrimination based on source of income. The text that follows also calls for affirmative programming and counseling to improve and inform housing choice and highlights the need for legislative changes to ensure the effectiveness of this programming.

The efforts that this Analysis and Action Plan propose will work in conjunction with innovative programs that local organizations have established to reinvigorate county neighborhoods, which have suffered immensely due to predatory behavior by financial institutions, a lack of regulation, and an economic downturn.

### **What is Fair Housing?**

The Fair Housing Act 42 U.S.C. 3601 et seq., prohibits discrimination by direct providers of housing, such as landlords and real estate companies, as well as other entities, such as municipalities, banks or other lending institutions, and homeowners insurance companies whose discrimination practices make housing unavailable to persons based on race, color, religion, sex, disability, national origin, or familial status.

For person with disabilities, fair housing law makes it illegal to:

- Fail to make reasonable accommodation in rules, policies, and services or to not give a person with a disability, equal opportunity to occupy and enjoy the full use of a housing unit; and
- Fail to allow reasonable modification to the premises if the modification is necessary to allow full use of the premises.

Barriers to fair housing exist when members of a protected class exercise their rights to housing choice and are barred from doing so based on their protected status (i.e. ethnicity or gender). Segregation is only a barrier when institutional, social, or governmental forces (other than income or personal preference) dictate housing choices (persons of authority).

According to Marion County and the City of Ocala, local residents with income at or below 50% of the median income have the highest risk of homelessness. This includes all categories and individuals: the elderly, people with special needs, families, renters, and homeowners. There is an identified need for affordable housing within all of Marion County.

### **What Does the Fair Housing Act Prohibit?**

No one may take any of the follow actions based on race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions, or privileges for the sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- For profit, persuade owners to sell or rent (blockbusting)
- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property

## Federal Accessibility Standards

**Fair Housing Amendment Act:** The Act requires owners of housing facilities to make “reasonable accommodation” (exceptions) in their rules, policies and operations to give people with disabilities equal housing opportunities. The Fair Housing Act also requires landlords to allow tenants with disabilities to make reasonable access-related modifications to their private living space, as well as to common use spaces at the tenant’s own expense. Finally, the Act requires that new multi-family housing with four or more units be designed and built to allow access for persons with disabilities. This includes accessible common use areas, doors that are wide enough for wheelchairs, kitchens and bathrooms that allow a person using a wheelchair to maneuver, and other adaptable features within the units.

**Americans with Disabilities Act (ADA):** ADA standards are required to ensure equal access to places of public accommodation and commercial facilities by individuals with disabilities. Title II of the ADA applies to state and local services, including state and local housing programs. Government entities are required to assure that housing financed through state and local programs complies with ADA accessibility guidelines.

**Section 504:** Section 504 of the Rehabilitation Act of 1973 states: “No otherwise qualified individual with a disability in the United States . . . shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service (29 U.S.C. 794).” This means that Section 504 prohibits discrimination on the basis of disability in any program or activity that receives financial assistance from any federal agency, including HUD.

**Architectural Barriers Act:** The Architectural Barriers Act of 1968 (ABA) (42 U.S.C. 4151-4157) requires that certain buildings financed with federal funds must be designed, constructed or altered in accordance with standards that ensure accessibility for persons with physical disabilities. The ABA requires that covered buildings comply with the Uniform Federal Accessibility Standards (UFAS). The ABA does not cover privately-owned housing, but covers buildings or facilities financed in whole or in part with federal funds. The ABA applies to public housing (24 CFR

40), and to buildings and facilities constructed with CDBG funds (24 CFR 570.614). In practice, buildings constructed to meet the requirements of Section 504 and Title II of the ADA will conform to the requirements of the ABA.

**Uniform Federal Accessibility Standards (UFAS):** UFAS sets standards for facility accessibility by physically handicapped persons for federal and federally-funded facilities. These standards are to be applied during the design, construction, and alteration of buildings and facilities to the extent required by the Architectural Barriers Act of 1968, as amended.

#### **According to HUD, Impediments to Fair Housing Choice are:**

*Any actions, omissions, or decisions taken because of race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age, that restrict housing choices or the availability of housing choices.*

The AI uses available information from the U.S. Census to analyze demographic patterns and trends, along with County and City staff assessments of public policies, practices, and procedures, and zoning and land-use policies. Interviews with housing providers and community groups were conducted during the Consolidated Planning process to determine if there is evidence of fair housing problems in the private sector.

#### **Assessing Barriers to Fair Housing**

Fair housing is not only a legal requirement, it is a moral concern and a matter of economics. No community can reach its full potential for economic growth and well-being if some of its residents are unable to fully participate in the housing market. Studies clearly show the relationship between housing, jobs, transportation, and the ability to build and maintain wealth. Home seekers who do not have access to the full range of available housing choices may not be able to live in neighborhoods that enhance their opportunities and their future success. When housing choices are limited by discriminatory housing practices and policies, communities and individuals are denied opportunities for growth. Discrimination in housing and housing-related services is prohibited by federal, state, or county fair housing laws when it is based on race, color, religion, sex, disability, familial status, or national origin in the state and the county.

A truly open housing market is essential to conquering these disparities. Encouraging adequate investment in both human capital and the built environment is critical in overcoming barriers and ensuring that all neighborhoods are diverse, healthy, and attractive places to live. This report does not say that some neighborhoods are better than others in either Marion County or the City of Ocala, but it recognizes that impediments to fair housing have historically contributed to the decline of neighborhoods suffering due to lack of investment. The recommendations resulting from this report are not intended to force people to make pro-integrative housing choices regardless of other criteria, but they are intended to make such choices easier and more likely.

### **Animals and the Fair Housing Act**

The Fair Housing Act (FHA) prohibits discrimination in housing on the basis of race, color, religion, sex, national origin, familial status, and disability.

- The FHA makes it unlawful for a person to refuse “to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford such person equal opportunity to use and enjoy a dwelling. A reasonable accommodation is a change, exception, or adjustment to a rule, policy, practice, or service that may be necessary for a person with a disability.”
- Exceptions to “No Pets” policies have been shown to be a reasonable accommodation. The person with the disability must show a link between his/her disability and need for the animal.

### **Who is protected under the Fair Housing Act?**

- The FHA protects persons with disabilities from housing discrimination; in the FHA, the term used is “handicap.” The FHA also protects tenants or homeowners from discrimination because they are associated with a person with a disability.
- “Handicap” is defined as: “a physical or mental impairment which substantially limits one or more of such person’s major life activities.”

<b>Example of Disabilities:</b>		
- Visual Impairments	- AIDS, HIV	- Cognitive Disability
- Auditory Impairments Disorder	- Epilepsy	- Past Substance Use
- Mobility Impairments	- Mental Illness	- Traumatic Brain Injury

**What types of housing are covered by the FHA?**

- The FHA defines “dwelling” as “any building, structure, or portion thereof which is occupied as, or designed or intended for occupancy as, a residence by one or more families, and any vacant land which is offered for sale or lease for the construction or location thereon of any such building, structure, or portion thereof.”
- The term “dwelling” has been broadly interpreted.

**Types of housing covered:**

- Nursing Homes
- Group Homes
- Seasonal Facilities
- Residential Facilities
- Mobile Homes
- Trailer Parks
- Condominiums

**Types of housing NOT covered:**

- Buildings with 4 or less units where the landlord occupies one of the units, and the unit is not advertised in the local news or by realtor
- Single family housing sold or rented without a real estate broker
- Hotels and motels are not generally considered dwellings under the FHA but are considered places of public accommodation under the Americans with Disabilities Act
- Private Clubs

## What is a “Reasonable Accommodation”?

“A reasonable accommodation is a change, exception, or adjustment to a rule, policy, practice, or service that may be necessary for a person with a disability to have an equal opportunity to use and enjoy a dwelling, including public and common use spaces.”

*The Fair Housing Act: An Overview for People with Disabilities*,  
<http://www.drnpa.org/File/publications/the-fair-housing-act> (2008).

### To qualify for a reasonable accommodation:

1. Tenant or homeowner must have a disability, and
2. Reasonable Accommodation must be necessary to afford an equal opportunity to use and enjoy the dwelling. Landlords or homeowner’s associations must allow an exemption to a “No Pets” policy for a tenant or homeowner that has an emotional support or service animal because of his/her disability, unless:
  - The animal would create an undue burden; or
  - It would be a fundamental alteration of the service provided.

A person with a disability must show a link between his/her disability and the task the animal provides. Examples include:

- Guiding individuals with visual impairment;
- Alerting individuals who are hard of hearing;
- Providing protection or rescue assistance;
- Pulling a wheelchair;
- Alerting to impending seizures;
- Providing emotional support for persons with a disability-related need for such support.

Other examples of reasonable accommodations include:

- Accommodating behaviors directly related to a person’s mental disability



- Providing an assigned parking spot near the unit of a person with a mobility disability
- Allowing a variance of a rule about fence height to accommodate the needs of a child with autism
- Assigning a mailbox to an accessible location

### When may I be asked questions about my disability?

Generally, landlords or homeowners' associations may not ask questions about a disability, unless the person is:

1. Requesting an accommodation or modification,
2. Applying for a housing program designated for persons with disabilities,
3. Applying for a preference or priority for persons with disabilities,
4. Trying to qualify for an allowance that reduces rent because of a disability

### Service Animals vs. Emotional Support Animals

- **Service Animal**: any animal that is individually trained to do work or perform tasks for the benefit of an individual with a disability. The service animal learns to recognize and respond to the person's environment and actions.
- Under the ADA, only dogs and miniature horses are recognized as service animals.
- **Emotional Support/Comfort/Assistance Animal**: any animal that provides emotional support, well-being, or companionship that alleviates the symptoms of a disability; not individually trained. Emotional support animals have been proven to help diminish the symptoms of disabilities by providing therapeutic nurture and support.

Under the FHA, emotional support animals are not limited to dogs and can be any species of animal.

## The Profile of Fair Housing Classes

Fair Housing is founded on the belief that fair housing choice is a fundamental value in the United States. The federal Fair Housing Act of 1968 established federal-level protections to address discrimination for households that rent, buy, or secure financing for any housing. The Fair Housing Act aims to ensure that no one is treated differently because of certain characteristics or attributes they have. A group of people who share such an identified characteristic is collectively known as a "protected class."

Marion County included two additional classifications, Ancestry and Age, as protective classes. The seven (7) protective classes set by HUD, is the minimum number of protective groups, but communities have the right to include additional classifications if needed.

### Protected Classes by Jurisdiction

	<b>Marion County Only</b>	Ocala	Florida	Department of HUD
Race	X	X	X	X
Color	X	X	X	X
<b>Ancestry</b>	<b>X</b>			
Religion	X	X	X	X
National	X	X	X	X
Sex	X	X	X	X
Disability	X	X	X	X
Familial Status	X	X	X	X
<b>Age</b>	<b>X</b>			

<sup>1</sup>

<sup>1</sup> Marion County Code of Ordinance Sec. 9.3-21

## Understanding Race and Ethnic Categories:

The Fair Housing Act does not define race. The racial categories included in the census form generally reflect a *social definition* of race recognized in this country, and are not an attempt to define race biologically, anthropologically or genetically. In addition, the U.S. Census Bureau recognizes that the race categories include both racial and national origin and socio-cultural groups. Census 2010 and the *American Community Survey* provide for six race categories:

### White Alone

A person having origins in any of the original peoples of Europe, the Middle East, or North Africa. It includes people who indicate their race as “White” or report entries such as Irish, German, Italian, Lebanese, Arab, Moroccan, or Caucasian.

### Black, African American or Negro Alone

A person having origins in any of the Black racial groups of Africa. It includes people who indicate their race as “Black, African Am., or Negro” or report entries such as African American, Kenyan, Nigerian, or Haitian.

### American Indian or Alaska Native Alone

A person having origins in any of the original peoples of North and South America (including Central America) and who maintains tribal affiliation or community attachment. This category includes people who indicate their race as “American Indian or Alaska Native” or report entries such as Navajo, Blackfeet, Inupiat, or Central American Indian groups or South American Indian groups. Respondents who identified themselves as “American Indian or Alaska Native” were asked to report their enrolled or principal tribe. Therefore, tribal data in tabulations reflect the written entries reported on the questionnaires. Some of the entries (for example, Metlakatla Indian Community and Umatilla) represent reservations or a confederation of tribes on a reservation.

The information on tribe is based on self-identification and therefore does not reflect any designation of federally or state-recognized tribe. The information for the 2010 Census was derived from the American Indian and Alaska Native Tribal Classification List for Census 2000 and updated from 2002 to 2009 based on the annual Federal Register notice entitled “Indian Entities Recognized and Eligible to

Receive Services from the United States Bureau of Indian Affairs,” Department of the Interior, Bureau of Indian Affairs, issued by OMB, and through consultation with American Indian and Alaska Native communities and leaders.

### **Hispanic or Latino Origin**

The terms “Hispanic,” “Latino,” and “Spanish” are used interchangeably. Some respondents identify with all three terms, while others may identify with only one of these three specific terms. People who identify with the terms “Hispanic,” “Latino,” or “Spanish” are those who classify themselves in one of the specific Hispanic, Latino, or Spanish categories listed on the questionnaire (“Mexican,” “Puerto Rican,” or “Cuban”) as well as those who indicate that they are “another Hispanic, Latino, or Spanish origin.” People who do not identify with one of the specific origins listed on the questionnaire but indicate that they are “another Hispanic, Latino, or Spanish origin” are those whose origins are from Spain, the Spanish-speaking countries of Central or South America, or the Dominican Republic.

Origin can be viewed as the heritage, nationality group, lineage, or country of birth of the person or the person’s parents or ancestors before their arrival in the United States. People who identify their origin as Hispanic, Latino, or Spanish may be of any race.

### **Asian Alone**

A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam. It includes people who indicate their race as “Asian Indian,” “Chinese,” “Filipino,” “Korean,” “Japanese,” “Vietnamese,” and “Other Asian” or provide other detailed Asian responses.

### **Native Hawaiian or Other Pacific Islander Alone**

A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands. It includes people who indicate their race as “Native Hawaiian,” “Guamanian or Chamorro,” “Samoan,” and “Other Pacific Islander” or provide other detailed Pacific Islander responses.

### Some Other Race Alone

Includes all other responses not included in the “White,” “Black or African American,” “American Indian or Alaska Native,” “Asian,” and “Native Hawaiian or Other Pacific Islander” race categories described above. Respondents reporting entries such as multiracial, mixed, interracial, or a Hispanic, Latino, or Spanish group (for example, Mexican, Puerto Rican, Cuban, or Spanish) in response to the race question are included in this category.

### Religion

The religion you practice or do not practice cannot give you preferential treatment; of course, you not be considered for a property.

### National Origin/Ancestry

The Fair Housing Act prohibits discrimination based upon national origin. According to the United States Department of Justice, such discrimination can be based either upon the country of an individual’s birth or where his or her ancestors originated.

### Marital Status

Discrimination based on marital status. The applicable state regulation defines marital status as –

(A) Individual’s state of marriage, non-marriage, divorce or dissolution, separation, widowhood, annulment, or other marital status.

Essentially, this means that all persons in a household or establishing a household fall within the meaning of this fair housing protected group. People are covered regardless of marital status or the state of marriage or non-marriage.

The 2014 *American Community Survey* has five “marital status” categories:

- Never married
- Now married
- Separated
- Widowed
- Divorced

These terms refer to the marital status at the time of the survey. A married couple includes a family in which the householder and his or her spouse are enumerated as members of the same family.

### **Familial Status**

The Fair Housing Amendments Act of 1988 prohibits discriminatory housing practices based on familial status. In most instances, according to the United States Department of Justice, the Act prohibits a housing provider from refusing to rent or sell to families with children. However, housing may be designated as housing for older persons (55 years + of age). This type of housing, which meets the standards set forth in the Housing for Older Persons Act of 1995, may operate as “senior housing” and exclude families with children.

The Fair Housing Amendments Act protects families with children less than 18 years of age, pregnant women, or families in the process of securing custody of a child under 18 years of age. The Department of Justice has stated:

In addition to prohibiting the outright denial of housing to families with children, the Act also prevents housing providers from imposing any special requirements or conditions on tenants with children. For example, landlords may not locate families with children in any single portion of a complex, place an unreasonable restriction on the number of persons who may reside in a dwelling, or limit their access to recreational services provided to other tenants.

### **Sex (of Householder)**

In the sale and rental of housing, fair housing laws protect several “classes” from discrimination. Federal and state fair housing laws prohibit discrimination based on a person’s sex. The United States Department of Justice (DOJ) has stated:

The Fair Housing Act makes it unlawful to discriminate in housing on the basis of sex. In recent years, the Department’s focus in this area has been to challenge *sexual harassment* in housing. Women, particularly those who are *poor*, and with limited housing options, often have little recourse but to tolerate the humiliation and degradation of sexual harassment or risk having their families and themselves removed from their homes.

## **Handicap/Disability**

Discrimination against an individual with a handicap (or more commonly, a person with a disability), including someone with a physical or mental impairment that substantially limits one or more of the person's major life activities, or someone who has a record of having such an impairment, or who is regarded as having such an impairment. It does not include persons who currently illegally use or are addicted to drugs.

## **Federal Accessibility Standards**

HUD presents uniform standards for the design, construction, and alteration of buildings for the physically handicapped to be able to have ready access to them in accordance with the Architectural Barriers Act, 42 U.S.C. 4151-4157.

These standards are meant to minimize the differences between the standards of the four standard-setting agencies: The General Services Administration, the Departments of Housing and Urban Development and Defense, and the United States Postal Service.

In order to ensure compliance with the standards, Congress established the Architectural and Transportation Barriers Compliance Board (ATBCB) in Section 502 of the Rehabilitation Act of 1973, 29 U.S.C. 792.

## **Architectural Barriers Act**

The Architectural Barriers Act of 1968 (ABA) (42 U.S.C. 4151-4157) requires that certain buildings financed with federal funds must be designed, constructed, or altered in accordance with standards that ensure accessibility for persons with physical disabilities. The ABA requires that covered buildings comply with the Uniform Federal Accessibility Standards (UFAS). The ABA does not cover privately-owned housing, but covers buildings or facilities financed in whole or in part with federal funds. The ABA applies to public housing (24 CFR 40), and to buildings and facilities constructed with CDBG funds (24 CFR 570.614). In practice, buildings built to meet the requirements of Section 504 and Title II of the ADA will conform to the requirements of the ABA.

## Fair Housing Amendment Act

The Act requires owners of housing facilities to make “reasonable accommodation” (exceptions) in their rules, policies, and operations to give people with disabilities equal housing opportunities. The Fair Housing Act also requires landlords to allow tenants with disabilities to make reasonable, access-related modifications to their private living space, as well as to common use spaces, at the tenant’s own expense when working with a private landlord. Finally, the Act requires that new multi-family housing with four or more units be designed and built to allow access for persons with disabilities. This includes accessible common use areas, doors that are wide enough for wheelchairs, kitchens and bathrooms that allow a person using a wheelchair to maneuver, and other adaptable features within the units.

ADA standards are required to ensure equal access to places of public accommodation and commercial facilities for individuals with disabilities. Title II of the ADA applies to state and local services, including state and local housing programs. Government entities are obliged to ensure that housing financed through state and local programs complies with ADA accessibility guidelines.

## Additional Protection for the Disabled

If someone has a physical or mental disability (i.e. hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, and mental retardation) that substantially limits one or more major life activities, or has a record of such a disability, or is regarded as having such a disability, a landlord may not:

- Refuse to let the disabled person make reasonable modifications to a dwelling or common use areas, at the disabled person’s expense, if necessary for the disabled person to use the housing. Where reasonable, the landlord may permit changes only if the disabled person agrees to restore the property to its original conditions when he or she moves.
- Refuse to make reasonable accommodations in rules, policies, practices, or services if necessary for the disabled person to use the housing. For example, a building with a “no pets” policy must make a reasonable accommodation and allow a visually impaired tenant to keep a guide dog.



## Section 504

Section 504 of the Rehabilitation Act of 1973 states: “No otherwise qualified individual with a disability in the United States . . . shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service. (29 U.S.C. 794)”. This means that Section 504 prohibits discrimination on the basis of disability in any program or activity that receives financial assistance from any federal agency, including HUD.

### Service Animals and Emotional Support Animals

- A service animal means any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability.
- Support or Therapy Animals are often used as part of a medical treatment plan as therapy animals. Support animals provide companionship, relieve loneliness, and sometimes help with depression, anxiety, certain phobias, but do not have special training to perform tasks that assist people with disabilities. **NO EXTRA RENT DEPOSIT**

This area of the law represents a great deal of confusion; neither of these animals are classified as pets but are classified as an extension of a person’s self-being. It must be understood that both are still expected to be house broken and well mannered.

### Format of the AI Report

The U.S. Department of Housing and Urban Development (HUD) has not issued regulations defining the scope of analysis and the format to be used by grantees when they prepare their *Analysis of Impediments to Fair Housing Choice* (AI). In 1996, HUD published a *Fair Housing Planning Guide* which includes a “Suggested AI Format.” For these reasons, the organization of Marion County AI report conforms to the format suggested by HUD. First, the 1996 *Fair Housing Planning Guide*

remains the only official guidance provided by HUD to grantees on how to prepare and present an AI.

## Methodology

The AI consists of a comprehensive review of laws, regulations, policies, and practices affecting housing affordability, accessibility, availability, and choice within Marion County and the City of Ocala. The planning process was launched with a comprehensive review of existing studies for importation of data relevant to housing need and related issues. These documents included the Consolidated Plan for Marion County and the Analysis of Impediments for Fair Housing.

The Analysis involves a thorough examination of a variety of sources related to affirmatively furthering fair housing and of the existing housing situation in Marion County. Data was obtained from the following sources to conduct the analysis:

- Census Bureau of Statistics
- County, City, Board of Realtors data
- American Community Survey
- U.S. Department of Housing and Urban Development
- Ocala Housing Authority
- Marion County Health Department
- Focus groups
- Interviews
- Community surveys
- Ocala Marion County Association-Realtors
- Community meetings
- Shimberg Center

### The assessment specifically includes an evaluation of:

- Public and private organizations that impact housing issues in the county and their practices, policies, regulations, and insights relative to fair housing choices; and
- The range of impediments to fair housing choice that exist within both the upper income and lower income; and
- Specific recommendations and activities for Marion County and its municipalities to address any real or perceived impediments that exist.

### Participants for the AI

The lead agency for preparation of the Analysis of Impediments is Marion County Community Services Department; collaboration in the development of this plan included the City of Ocala and Ocala Housing Authority. For future reference the three collaborative organizations will be known as “the Consortium.”

### Terms

**Fair Housing:** A condition in which individuals of similar income levels in the same housing market have a like range of housing choice available to them regardless of race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age.

**Impediments:** HUD defines impediments to fair housing choice as: 1) any actions, omissions, or decisions taken because of race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age which restrict housing choices or the availability of housing choices; 2) any actions, omissions, or decisions that have the effect of restricting housing choices on the basis of race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age.

**Persons with Disabilities:** Federal law defines a ‘disability’ or ‘handicap’ as having a physical or mental impairment which substantially limits one or more of such person’s major life activities; a record of having such an impairment; or being regarded as having such an impairment.

**Federal Protected Classes:** Race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age.

**Administrative Law Judge (ALJ):** The officer employed by HUD or a state fair housing agency who presides over an administrative hearing and decides whether an act of discrimination has taken place and, if so, the remedy that should be imposed.

**Blockbusting:** Blockbusting, or ‘panic peddling’, occurs when real estate agents frighten people to move out of a neighborhood because of fear of a rapid influx of minority persons.

**Broker:** A person who acts as an intermediary between a buyer and seller of real estate to negotiate a contract for the purchase or sale of property.

**Civil Penalty:** This is a monetary penalty that can be imposed upon a defendant found guilty of willful, malicious, or reckless discriminatory acts. The penalty is paid to the government, not to the plaintiff.

**The Civil Right Act of 1866:** This statute, passed after the Civil War, gives all persons the same right as white citizens to make and enforce contracts, and all citizens the same right as white citizens to inherit, purchase, lease, sell, hold, and convey real and personal property.

**Compensatory Damages:** The damages a victim of housing discrimination can recover to compensate for injuries actually sustained. Compensatory damages can include: out-of-pocket expenses, compensation for loss of rights, and compensation for humiliation and emotional distress.

**Conciliation:** Conciliation refers to the efforts of HUD or a state agency to attempt the resolution of a fair housing complaint without a hearing by securing a settlement between the parties.

**Defendant:** The person or persons who are sued in a private fair housing lawsuit. Anyone who participated in, or was responsible for, the discrimination can be named as a defendant.

**The Department of Housing and Urban Development (HUD):** The federal agency charged with enforcing the fair housing laws.

**Affordable Housing:** HUD’s definition, in general, housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities.

**Disparate Impact:** A rule or regulation that may be neutral on its face, but nonetheless has a discriminatory impact on a protected class.

**Disparate Treatment:** Disparate treatment occurs when a housing provider treats a member of a protected class different from other persons.

**The Fair Housing Act of 1968:** This Act prohibited discrimination in residential housing on the basis of race, color, religion, sex disability, familial status, or national origin.

**Amendments Act of 1988:** This Act expanded the Fair Housing Act of 1968 to prohibit discrimination on the basis of familial status and handicap and to broaden the remedies available to aggrieved persons.

**Familial Status Discrimination:** The Fair Housing Act defines “familial status” to mean one or more individuals (who have not attained the age of 18 years) being domiciled with a parent or person having legal custody, or the designee of the parent or the person having custody with the written permission of the parent or other person. It also applies to pregnant women or someone in the process of securing legal custody of a minor.

**Disability Discrimination:** A handicapped individual is someone with a physical or mental impairment that substantially limits one or more of that person’s major life activities, or someone who has a record of having such an impairment, or who is regarded as having such an impairment. It does not include persons who currently illegally use or are addicted to drugs.

**Housing for older persons:** Under the Fair Housing Act, housing for older persons can exclude families with children.

**The Act defines housing for older persons as housing:**

1. Provided under any state or federal program that the Secretary determines is specifically designed and operated to assist elderly persons (as defined in the state or federal program); or
2. Intended for, and solely occupied by, persons 62 years of age or older; or
3. Intended and operated for occupancy by at least one person 55 years of age or older per unit. In determining whether housing qualifies as housing for older persons under this subsection, the Secretary shall develop regulations which require at least the following factors:
  - A. The existence of significant facilities and services specifically designed to meet the physical or social needs of older persons, or if the provision of such facilities and services is not practicable, that such

housing is necessary to provide important housing opportunities for older persons; and

- B. That at least 80 percent of the units are occupied by at least one person 55 years of age or older per unit; and
- C. The publication of, and adherence to, policies and procedures which demonstrate an intent by the owner or manager to provide housing for persons 55 years of age or older.

**Injunction:** An order by a court requiring a defendant to do something or to stop from doing something. An injunction can normally be imposed only after there is a hearing.

**Occupancy Standards:** Municipalities and landlords frequently regulate the number of persons that can occupy a unit. Such regulations must be reasonable to pass scrutiny under the Fair Housing Act.

**Plaintiff:** The person or persons who file a private fair housing lawsuit. Any person who is injured by a discriminatory act can be a plaintiff.

**Protective Class:** Persons protected from discrimination under the fair housing laws.

**Additional Protective Classes Marion County:** Ancestry and age.

**Punitive Damages:** These are damages awarded to a plaintiff to punish a defendant for willful, malicious, or reckless discriminatory act.

**Quota:** A quota is where a specific number of units are set aside for minority applicants. Often minorities are not allowed to exceed the quota. Quotas are generally illegal under the fair housing laws. Quotas are distinguished from Goals, which are generally legal and set out targets to be achieved.

**Realtor:** A person who is a real estate agent or appraiser who is a member of the National Association of Realtors.

**Reasonable Accommodation:** Under the Fair Housing Act, a housing provider must provide reasonable accommodation to disabled persons. A reasonable accommodation is something that the landlord may provide to make housing more accessible to the disabled and that will not involve an unreasonable cost or administrative burden.

**Redlining:** Redlining occurs when lenders or insurance companies refuse to do business in a particular neighborhood.

**Steering:** Steering occurs when members of a protected group are shown housing only in certain areas or neighborhoods.

**Substantially “Equivalent”:** A state agency may be certified as “substantially equivalent” by HUD if the substantive rights, procedures, remedies, and availability for judicial review under the state Act are substantially equivalent to those under the federal Fair Housing Act.

**Temporary Restraining Order (TRO):** An emergency order that lasts for only ten (10) days that prevents a defendant from doing something. It can be entered without the court first holding a formal hearing. In a fair housing case, a TRO may prevent a landlord from renting a unit until a hearing can be held to determine if discrimination occurred.

**Testing:** This is a procedure approved by the courts whereby non-applicants post as applicants to see if members of different classes are treated differently.

**Zoning Laws:** Municipalities frequently pass zoning laws to regulate density or the type of buildings or activities that can take place in a neighborhood.

## Marion Citizen Participation Plan

### Purpose and Goals

The Citizen Participation Plan (CPP), pursuant to 24 CFR 91.105, sets forth the policies and procedures for citizen participation in the development of the Assessment of Fair Housing (AI Study), any revisions to the AI Study, the Consolidated Plan, any substantial amendments, the Annual Action Plan, and any substantial Plan amendments, and the Consolidated Annual Performance and Evaluation Report (CAPER).

The Consolidated Plan is a combination of formerly separate federal grant applications, and includes a one-year application detailing specific projects funded by these grants and a five-year long-range planning document. federal grants covered under the Consolidated Plan include the Community Development Block Grant, the HOME Investment Partnership Program, the Emergency Solutions Grant, and the Housing Opportunities for Persons with AIDS grant, and other grants, as

added by law. Information on the individual grants can be found in Section XIV of this plan.

The Citizen Participation Plan is intended to provide an effective means of involvement in all phases of the Marion County consolidated planning process by an informed citizenry, including minorities and non-English speaking persons, as well as persons with disabilities. The County will emphasize participation by low- and moderate-income persons, particularly those residents of slum and blighted areas, residents of areas in which formula grant funds are proposed to be used and by residents of predominately low- and moderate-income neighborhoods, including County designated revitalization and target areas. In order to accomplish this purpose, the goals of the Citizen Participation Plan are to:

- A. Provide opportunities for citizens to express their views and proposals concerning needs in the community and to establish priorities concerning these needs.
- B. Provide opportunities for citizens to take part in policy formation regarding the Consolidated Plan.
- C. Ensure that citizens are provided with reasonable and timely access to local meetings, public hearings, information and records relating to the Consolidated Plan including the range of activities that may be undertaken, the amount of anticipated funds, and proposed and actual use of funds.
- D. Provide for technical assistance to a group's representative of persons of low- and moderate-income that request such assistance in developing proposals.
- E. Provide opportunities for citizens to review and comment on proposed Formula Grant Program activities and use of funds.
- F. Ensure that citizens have questions and complaints answered in a timely and responsive manner.
- G. Ensure that the needs of non-English speaking residents will be met in the case of public hearings where a significant number of non-English speaking residents can be reasonably expected to participate.



- H. Provide reasonable accommodation for persons with disabilities wishing to participate in the community development planning process.

## Marion County Consortium Citizen Participation Plan

### I. Policies:

1. Utilize existing partnerships and organizations in the community (in addition to the public hearing process and public notices in newspapers) to encourage participation, including participation by minorities, non-English speaking persons and persons with disabilities; in identifying housing needs and needs of the homeless and special populations; and in the development of the Consolidated Plan. The Consortium encourages the participation of local and regional institutions, the Continuum of Care, and other organizations (including businesses, developers, nonprofit organizations, philanthropic organizations, community/faith-based organizations, providers of broadband internet service providers, organizations engaged in narrowing the digital divide, and agencies whose primary responsibilities include the management of flood prone areas, public land or water resources, and emergency management agencies). Examples of organizations that may be used to assist in this process include, but are not limited to, the Marion County Hospital District, United Way of Marion County, College of Central Florida, the Marion County Homeless Council, the Affordable Housing Advisory Board, the Housing Finance Authority, and other human service agencies serving residents of the county.
2. Create and/or support neighborhood-based citizen advisory committees in areas targeted for comprehensive revitalization activities under federal grant programs. These committees will advise on needs and activities relative to their community.
3. Provide Housing Authorities within the jurisdiction with information about Consolidated Plan activities related to the Housing Authorities' developments and surrounding communities so that the Housing Authority can make this information available at the annual public hearing required

under the Formula Grant program.

## II. Citizen Comment on the Citizen Participation Plan and Amendments

1. The Consortium will provide public notice of the proposed Citizen Participation Plan and amendments prior to adoption, and allow a thirty (30) day period for public comments. The notice will provide sufficient information about the plan and/or amendment to permit informed comment. The notice will include the location for viewing the plan, indicate the dates of the comment period, and provides a means for transmitting comments to the Planning Department. The notice will be published in the Ocala Star-Banner, general circulation in legible print.
2. Upon request, the citizen participation plan will be provided in a format to accommodate persons with disabilities (e.g., oral, Braille, electronic, or large print copies for the visually impaired; and/or delivering copies to the homebound) and for minority populations and persons with limited English proficiency.

## III. Development of the Analysis of Impediment to Fair Housing Choice “AI”

1. Consultation: Following the HUD announcement to withdraw the Notice Extending the Deadline for Submission of Assessment of the Fair Housing (AFFH) dated January 5, 2018, it states “Consolidated Plan program participants should continue to update their AIs in accordance with the HUD Fair Housing Planning Guide. HUD encourages program participants to collaborate in opportunities to share resources and address fair housing issues, including, but not limited to:
  - A. public housing authorities, including residents, resident advisory boards, resident councils, and resident management corporations;
  - B. other providers of assisted housing, health services and social services, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDs and their families, and homeless persons;

- C. community-based and regionally-based organizations that represent protected class members and organizations that enforce fair housing laws, such as state or local fair housing enforcement agencies;
  - D. regional government agencies, adjacent units of local government and local government agencies, including local government agencies with metropolitan-wide planning and transportation responsibilities.
2. Consultations with the agencies set forth above could include, but are not limited to, telephone or personal interviews, internet surveys, focus groups, public hearings and workshops.
3. Publishing Data: The Consortium will make HUD-provided data and other supplemental information the Consortium plans to incorporate into the AI at the start of the public participation process, or as soon as feasible thereafter. HUD-provided data will be made available by cross-referencing to the data on HUD's website.
4. Public Hearing: A public hearing will be held during the development of the AI and prior to the time the proposed AI is published for comment.
- A. The purpose of the hearing will be to obtain the views of citizens on AI-related data and affirmatively furthering fair housing.
  - B. A public notice will be published in a newspaper of general circulation at least fifteen (15) days prior to the public hearing. The notice will provide a reasonable explanation of the subject of the hearing, date, time and place and will provide contacts for accommodating persons with disabilities and non-English speaking residents. The notice will be published in legible print and in a section of the paper other than the legal section. Additional notices may be provided through the government access channel, agency newsletters and special notices to interested agencies, groups and persons.
  - C. In order to ensure that times and locations of public hearings are

convenient to potential and actual beneficiaries, the public hearing will be held at varying public locations and times to be announced at least fifteen (15) days prior to the meeting with accommodation for persons with physical disabilities. Upon request, provisions will be made for the special needs of non-English speaking persons, as well as for the visually and hearing impaired.

5. Availability to the Public:

- A. After development of a proposed AI, a summary of the proposed AI and the provision of a public comment period will be published in a newspaper of general circulation, in legible print and in a section of the paper other than the legal section.
- B. The summary will describe the contents and purpose of the AI and will include a list of the locations where copies of the entire proposed Plan may be examined.
- C. A reasonable number of free copies of the AI will be provided to citizens and groups that request it.
- D. A period of fifteen (15) days after the published notice will be provided for comments.

6. Comments on the Plan: All comments and views of citizens received in writing, or orally at the public hearings, will be considered in preparing the final AI. A summary of these comments or views and a summary of any comments or views not accepted and the reasons therefore, will be attached to the final AI.

#### IV. Substantial Amendments

- 1. The following criteria constitute a substantial amendment to the Consolidated Plan.
  - A. The use of funds changing from one eligible activity to another. Movement of funds from contingency to eligible activities, or movement

of residual funds to contingency, are not considered Substantial Amendments.

- B. A decision making a change in the allocation priorities or a change in the method of distribution of funds.
- C. The addition or deletion of an activity or project outlined in the one year Annual Action Plan.
- D. The purpose, scope, or beneficiaries of an activity are substantially changed. An activity will be considered substantially changed when any one of the following criteria apply:
  - 1) The activity no longer principally benefits fifty percent (50%) of the targeted population as identified in the Action Plan (e.g., senior citizens in certain areas, low- and moderate-income homeowners, homeless men, residents of X neighborhood instead of Y neighborhood, pregnant teenagers).
  - 2) The activity no longer addresses one of the three (3) national objectives identified in the Action Plan (e.g., shelter for homeless, center for senior citizens, housing for low- and moderate-income households, training as daycare providers) or the activity ceases to address the elimination of slums and blight as identified in the Action Plan.
  - 3) An increase in the amount funded for an activity or project in excess of fifty percent (50%) of the original amount proposed for funding.
- 2. Activities which must be dropped due to circumstances beyond the control of the Consortium are not considered Substantial Amendments (i.e., a sub-grantee elects not to proceed with an activity; the activity fails because a property owner refuses to sell, etc.). In such an instance, no decision process is involved and it is not necessary to modify or amend the change through

the citizen participation process. However, reallocation of funds to a new activity not previously described in the Action Plan will be a substantial amendment.

3. In the case of a local emergency, such as a natural disaster or other large-scale emergency, funds may be allocated to eligible activities needed to assist in disaster relief without triggering a substantial amendment with approval from the Board of County Commissioners and City Council. The Consortium's process for implementing substantial amendments is as follows:
  - A. Publish a notice in a newspaper of general circulation giving the proposed change the Consortium is considering, and the availability of any materials on the change. The notice will provide sufficient information about the amendment to permit informed comment. The notice will be published in legible print and in a section of the paper other than the legal section. A thirty (30) day comment period will follow the notice of proposed amendment.
  - B. The Consortium may make other notifications of the proposed substantial amendment as deemed appropriate.
  - C. At the end of the thirty (30) day comment period, the Consortium will consider all comments received prior to preparing the final proposed substantial amendment. A summary of these comments or views, and a summary of any comment or views not accepted and the reasons therefore, shall be attached to the substantial amendment transmitted to HUD.
  - D. Place the proposed change on the Marion County Board of County Commissioners and the Ocala City Council's agenda for consideration.
  - E. When adopted, distribute description of the change, including summaries as described in paragraph three (3) above, to affected cities, agencies or entities and to all persons or agencies that sent written

comments. Also, the Consortium will send a news release to local media.

- F. Send a description of the changes to the U. S. Department of Housing and Urban Development, including the summaries described in paragraph three (3) above.

### **Evaluation of Jurisdiction's Current Fair Housing Legal Status**

The federal Fair Housing Act is administered and enforced by HUD's Department of Fair Housing and Equal Opportunity (FHEO) and the Department of Justice's Housing and Civil Enforcement Section. FHEO also administers the Fair Housing Assistance Program (FHAP) and the Fair Housing Initiative Program (FHIP). These programs provide funding to States, local public agencies, and non-profit organizations to assist victims of housing discrimination and to promote awareness of fair housing laws.

For the Marion County area, Community Legal Services of Mid-Florida, Inc. (CLSMF) has the grant award to service all Fair Housing and Landlord tenant cases. Community Legal Services responsibilities are to:

- Develop long range and strategic plans for delivery of administrative and program tasks.
- Provide assistance and directly supervise Fair Lending Project Testing Coordinator/Advocate and Intake Assistant.
- Develop Fair Lending/Mortgage Rescue Outreach Materials and distribute materials.
- Develop Public Service Announcements within the project area.
- Conduct fair lending presentations at conferences and workshops.
- Review intakes.
- Recruit Fair Lending/Mortgage Rescue tester
- Prepare testing analysis; conduct tests.
- Investigate complaints and/or test results when appropriate.
- Review testing procedures, outcomes and reports.
- Review results of the organization and tasks steps to correct unsatisfactory results.

In addition to the federal Fair Housing Act, the State of Florida has adopted a state Fair Housing law enforced by the Florida Commission on Human Relations (FCHR). Title XLIV, Chapter 760 of the Florida Statutes, Civil Rights, covers discrimination in the treatment of persons and minority representation. Part II, the Florida Fair Housing Act, and (ss. 760.20 – 760.37), prohibits discrimination in the sale, rental, advertising, financing, or provision of brokerage services for housing. The Florida Fair Housing Act is substantially equivalent to the federal Fair Housing Act and protects persons from housing discrimination on the basis of race, color, religion, national origin, sex, pregnancy, disability, and familial status. In 2000, the Florida Fair Housing Act (FFHA) was amended to include affordable housing as a protected class (Section 760.26, Florida Statutes).

In Marion County, there are two main local fair housing enforcement agencies that enforce fair housing laws and provide fair housing outreach and education services. They are the Florida Commission on Human Relations (FCHR) and Community Legal Services of Mid-Florida (CLSMF). FCHR is a Fair Housing Assistance Program (FHAP) agency funded in part with Housing and Urban Development (HUD) Grant funding that supports a variety of fair housing administrative and enforcement activities, including complaint investigation, conciliation, administrative and/or judicial enforcement, training, and education and outreach. CLSMF is a recipient of FHAP funding and carries out education, testing, and other enforcement activities to eliminate unlawful practices in several Florida counties including Marion County.

### **Fair Housing Complaints or Compliance Reviews**

A review of fair housing complaint data is necessary to identify trends in housing discrimination in the county in order to determine specific fair housing actions that may be needed to address the cause of any trends. As summarized from the table below between 2012 and 2018, the following observation was made.

Several of the complainants' alleged discrimination based on multiple protected classes bringing the total number of complaints filed to 21 in the past six years; none of the complaints present with cause. Housing discrimination complaints based on disability account for the majority of complaints investigated. There were 13 cases of discrimination against persons with disabilities reported, representing 61.9% of all reported cases. With the low number of cases filed, and none with just cause, is an impediment that needs to be addressed.



<b>Basis for Housing Discrimination Cases Marion County (2012-2018)</b>							
	FY 2012- 2013	FY 2013- 2014	FY 2014- 2015	FY 2015- 2016	FY 2016- 2017	FY 2017- 2018	Total
Race	0	1	0	0	0	0	1
Disability	3	4	2	1	3	0	13
Familial Status	0	0	0	1	0	0	1
Sex	0	2	1	0	0	0	3
National Origin	0	1	0	0	0	0	1
Color	0	0	0	0	0	0	0
Religion	0	1	0	0	0	0	1
Retaliation	0	0	0	0	1	0	1
No Cause	2	4	2	1	2	0	11
Cause	0	0	0	0	0	0	0
Admin	1	2	0	1	2	0	6
No Action		3					

Based on complaints filed with the Florida Commission on Human Relations, 21 complaints were filed between 2012 and 2018; none of the cases presented cause. With the high need of affordable housing, many of Marion County residents unaware of the Fair Housing and Landlord Tenant Laws, and no cases with cause. The need for increase education, testing, and a stronger collaboration between local government and the local Mid Florida Legal Services to offer better education and enforcement when needed.

Based on the Mid-Florida Community Legal Services was awarded HUD funding under the Fair Housing Initiatives Program (FHIP), to conduct investigations and file cases if probable cause is found. Local efforts continue to enhance stronger communication and educational programs on both Fair Housing rights and responsibilities and Landlord Tenant Laws.

## Development of the Assessment of Fair Housing

### Consultation:

In development of the Fair Housing AI, the County also consulted with public and private agencies, including, but not limited to:

- I. public housing authorities, including residents, resident advisory boards, resident councils, and resident management corporations
- II. other providers of assisted housing, health services and social services, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDs and their families, and homeless persons
- III. community-based and regionally-based organizations that represent protected class members and organizations that enforce fair housing laws, such as state or local fair housing enforcement agencies
- IV. regional government agencies, adjacent units of local government and local government agencies, including local government agencies with metropolitan-wide planning and transportation responsibilities

Consultation with these agencies could include, but is not limited to, telephone or personal interviews, internet surveys, focus groups, public hearings and workshops.

**Publishing Data:** County will make HUD-provided data and other supplemental information the County plans to incorporate into the Fair Housing AI available at the start of the public participation process, or as soon as feasible after. HUD-provided data will be made available by cross-referencing the data on HUD's website.

**Public Hearing:** The purpose of the hearing will be to obtain the views of citizens on Fair Housing AI -related data and affirmatively furthering fair housing. A public hearing will be held during the development of the Fair Housing AI and prior to the time the proposed Fair Housing AI is published for comment.

A public notice will be published in a newspaper of general circulation at least fifteen (15) days prior to the public hearing. The notice will provide a reasonable

explanation of the subject of the hearing, date, time, and place and will provide contacts for accommodating persons with disabilities and non-English speaking residents. The notice will be published in legible print and in a section of the paper other than the legal section. Additional notices may be provided through the government access channel, agency newsletters and special notices to interested agencies, groups and persons.

In order to ensure that times and locations of public hearings are convenient to potential and actual beneficiaries, the public hearing will be held in the evening at a central location in the county with accommodation for persons with physical disabilities. Upon request, provisions will be made for the special needs of non-English speaking persons, as well as for the visually and hearing impaired. Evening meetings will begin no earlier than 6:00 p.m. and will typically be held at a public location that accommodates all ADA standards.

**Availability to the Public:** After development of a proposed Fair Housing AI, the following was published in a newspaper of general circulation, in legible print and in a section of the paper other than the legal section:

- A summary of the proposed Fair Housing AI and the provision of a public comment period.
- A reasonable number of free copies of the Fair Housing AI will be provided to citizens and groups that request it.
- A period of 30 days after the published notice will be provided for comments.

**Comments on the Plan:** All comments and views of citizens received in writing, or orally at the public hearings, will be considered in preparing the final Fair Housing AI. A summary of these comments or views and a summary of any comments or views not accepted and the reasons therefore, will be attached to the final Fair Housing AI.

## 2015-2019 Impediments to Fair Housing Choice and Assessment of Past Goals and Actions

The Consolidated Plan is a comprehensive plan to invest federal, state and local funds in a wide range of projects and programs targeted to meet the communities' housing and community development needs. It also explains how the County and City will remove barriers to housing opportunities.

Marion County and the City of Ocala have identified barriers through:

- A review of the County's and City's land use and housing plans
- A review of housing, economic, social, disability and segregation data
- Interviews, meetings, and surveys to gain input from stakeholder organizations
- A survey and a public hearing to gather input from the public

## INCREASED EMPHASIS ON AFFIRMATIVELY FURTHERING FAIR HOUSING

HUD has placed increased focus on efforts to further fair housing as part of an overall effort to ensure that opportunities are not limited by where a person lives and that all households can find decent and affordable housing in neighborhoods that offer safety, stability, and opportunity.

The following elements were used to develop the plan:

### Review Existing Data:

1. U.S. Census based maps of racial and ethnic distribution across Ocala and Marion County
2. Fair Housing Complaint records through Mid Florida Legal Services
3. Past Fair Housing recommendations (*from the previously titled "Analysis of Impediments to Fair Housing"*)
4. Development of materials for review via a required Community Consultation process

### **Community Consultation:**

Seek information from the general public and key community leaders and organizations about the following:

1. Knowledge and accessibility to complaint processes
2. Personal experience or awareness of Fair Housing discrimination issues
3. Related issues of access to affordable housing
4. Meeting with community organizations on the needs of their community

### **Analysis of Fair Housing Issues:**

1. Examination of demographic maps and formal complaint data
2. Review of public commentary
3. Analysis of past recommendations and effectiveness
4. Consideration of documented disparities in access to fair housing choice
5. Development of draft recommendations. Work to include preview by County and the Housing Authority of Ocala Housing Authority (OHA) officials along with key community leaders and organizations

### **2015-2019 Local Municipal Impediment:**

1. Lack of affordable housing Marion County
  - a. Where the lack of affordable housing continues to be one of Marion County's biggest challenges, positive efforts have been made to address this impediment.
    - i. A countywide workshop with Florida Housing Coalition. Local social services agencies, elected officials, and business leaders attended to address the issue.
    - ii. Marion County New Construction program incentivizing contractors with construction funding to develop 15 new affordable housing units. Homebuyers will receive up to \$20,000 in down payment and closing cost assistance.

- iii. From 2013 - 2017, Marion County Community Services assisted 101 new homebuyers with SHIP assistance in a total amount of \$2,837,813.
    - iv. From 2013 – 2017, Marion County Community Services assisted 103 homeowners with needed renovations to their home with SHIP assistance in a total amount of \$1,804,352.
2. Lack of affordable rental housing units, primarily one (1) bedroom affordable units
  - a. Rental assistance continues to be one of Marion County highest impediments, Community Services assisted in the purchase or renovation of 43 units during the 2014 – 2018 period.
3. Lack of transit to more rural communities within Marion County
  - a. The challenge of transportation in a rural community with a land mass larger than the State of Rhode Island, the recommendations of Marion County SHIP Affordable Housing Advisory Committee (AHAC)
    - i. The support of development near transportation hubs and major employment centers, and mixed-used development.
    - ii. The County will work closely with the City of Ocala to support the framework of the scheduled update of near bus routes.
4. Allowing special driving privilege to individuals that have lost their driver's license due to past child support or court fines
  - a. No action taken at this time.
5. Lack of court data prevents knowing how many evictions occur during a year and if there are red flags that may need to be brought to the Consortium's attention
  - a. No action taken at this time.

Whereas the above impediments continue in both Marion County and the City of Ocala, education, workshops, and meetings will be conducted to address the community needs. There is positive movement in awareness and addressing affordable housing needs in the community.

### **State Housing Initiatives Partnership Program (SHIP)**

#### **Background**

By State statute and per Marion County Board of County Commissioners actions, Marion County Affordable Housing Advisory Committee consists of appointed and ad hoc members representing a cross-section of the affordable housing development community. The 2006 Affordable and Workforce Housing report prepared by the Public Policy Institute was used as a baseline for completing the goals required by Section 420.9706 F.S., which required the establishment of an affordable housing advisory committee to recommend monetary and nonmonetary incentives as part of an affordable housing incentive plan. The meetings were advertised as required by the Florida Sunshine Law and are open to the public. In addition to the hours spent together at these meetings, Committee members spent many additional hours reviewing materials, including studies and reports from other jurisdictions, in developing their recommendations.

#### **Purpose**

The purpose of the Incentive Plan is to set out the deliberations and recommendations for monetary and non-monetary incentives targeting regulatory reform with respect to affordable housing including the evaluation of the established policies, procedures, ordinances, land development regulations and the comprehensive plan. All recommendations should encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value. Florida Statutes 420.9071(2) defines affordable to mean "... that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of median annual gross income for the households as indicated in subsection (19) [low income household: 51-80% of Area Median Income (AMI)]; subsection (20) [moderate income household:]; or subsection (28) [very low income household 0-50% AMFI]".

## **Incentive Strategy (a) Expedited process of development approvals**

### 2018 Recommendations:

- Require developers of more than a four unit affordable housing project to attend the pre-application meeting available per the following section to further expedite the process. Sec 2.2.1, Marion County Land Development Code provides for a pre-application meeting for the purpose of expediting application approval and reducing the cost of development; applicants are encouraged to request a pre-application meeting with County staff to review the feasibility of the project and to obtain information and guidance from the County. Per Sec 2.2.2 B, there is no fee for the pre-application meeting. An affordable housing project of four units or less would bypass the pre-application meeting and be directed to a staff member from Community Services to request expedited review.
- Include a check box on the application that indicates the purpose of the project is to construct affordable housing.
- Identify a senior staff member from Community Services to act as an affordable housing liaison between the developer, Planning and Zoning staff and Building Department staff.

### Implementation:

In the next three years recommend any identified needed changes targeted for inclusion in the next Incentive Plan review cycle.

## **Incentive Strategy (b) Impact fee modifications, waivers, or reimbursements**

Florida Statute 420.9076 (4) (b) “The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.”

### 2018 Recommendations:

- Use SHIP funds, when available, to pay for impact and building department fees for new affordable housing projects consisting of more than four units, resulting in a revenue neutral incentive.
- Designate incentive areas, possibly by proximity to employment centers and public transportation routes, for reduction or waiver of impact fees.



- Establish lien mechanisms to recapture these fees if the house is sold within 10 years.

Implementation:

- Include a new Impact Fee Strategy in the 2019-2022 LHAP.

### **Incentive Strategy (c) Flexibility in density**

2018 Recommendations:

That the county take the steps necessary to include the Comprehensive Plan policies cited above as part of the Marion County Land Development Code and/or Code of County Ordinances.

Implementation:

Planning and Zoning staff are currently working to include density bonuses and/or inclusionary bonuses into the Marion County Land Development Code.

### **Incentive Strategy (e) Accessory dwelling units**

**2018 Recommendations:**

That the county take the steps to include the Comprehensive Plan policy cited above as part of the Marion County Land Development Code and/or Code of County Ordinances.

**Implementation:**

To allow rental accessory dwelling units adjacent to single-family units by inclusion in the Land Development Code.

### **Incentive Strategy (f) Ongoing regulatory review process**

2018 Recommendations:

Identify a senior staff member from Marion County Community Services to act as an affordable housing liaison, to ensure public participation in a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.

**Implementation:**

In the next three years, recommend any identified needed changes targeted for inclusion in the next Incentive Plan review cycle.

**Incentive Strategy (g) Surplus lands inventory****2018 Recommendations:**

- Include a Surplus Property incentive strategy in the 2019-2022 Marion County LHAP.
- Amend Marion County Board of County Commissioners Policy 11-01 Section X to place the list on the County's website, adding properties to the list as title is transferred, versus every three years as noted in the existing policy.

**Implementation:**

During the next three years, recommend the appropriate disposition for parcels on the affordable housing property inventory list and review additional parcels for future inclusion.

**Incentive Strategy (h) Transportation hubs and transit-oriented development****2018 Recommendations:**

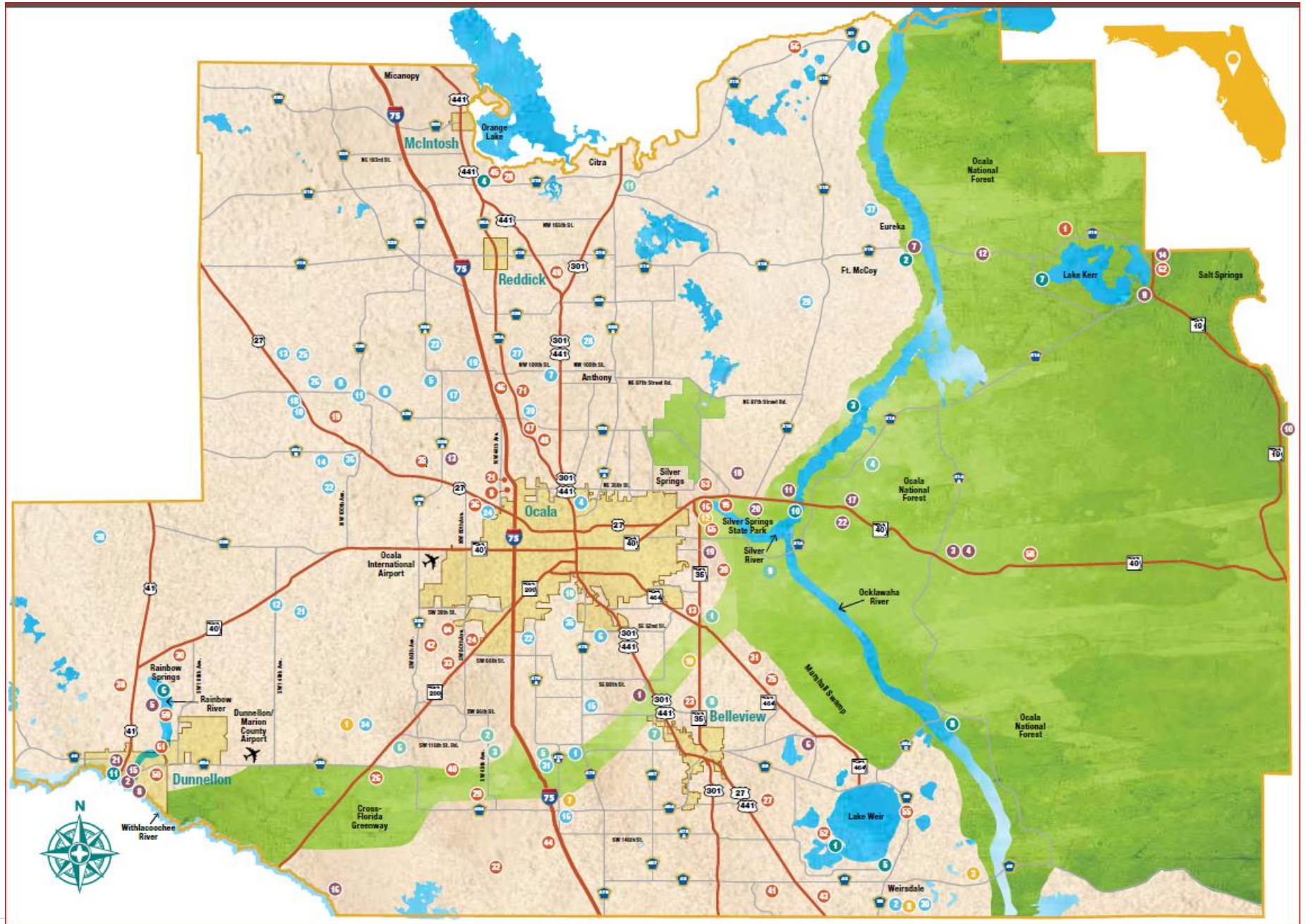
Special consideration should be given to provide incentives to development accessible to public transportation routes and large employment areas.

**Implementation:**

- The support of development near transportation hubs and major employment centers and mixed-use developments
- The County will work closely with the City of Ocala to support the framework of the scheduled update of new bus routes

### Marion County Geographic Location





## MARION COUNTY DEMOGRAPHICS

**State:** Florida

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**County:** Marion

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**Principal City:** Ocala

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**Principal Unincorporated Place:** The Villages

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**Cities:** Belleview, Dunnellon, Ocala

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**Towns:** McIntosh, Reddick

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**Unincorporated Places:** Silver Springs Shores, The Villages

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**ZIP Codes:** 32113, 32133, 32134, 32162, 32179, 32195, 32617, 32664, 32667, 32668, 32681, 32686, 32696, 32702, 32784, 34420, 34431, 34432, 34433, 34434, 34470, 34471, 34472, 34473, 34474, 34475, 34476, 34479, 34480, 34481, 34482, 34488, 34491

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**Unified School District:** Marion County

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**Congressional Districts:** FL-3, FL-5, FL-11

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**State Senate Districts:** FL-5, FL-8, FL-11

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**State House Districts:** FL-20, FL-22, FL-23, FL-33

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**Neighboring Metro Areas:** Deltona Area, Gainesville Area, Homosassa Springs Area, Orlando Area, Palatka Area, The Villages Area

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## HISTORICAL PROFILE

Marion County may be Florida's fifth-largest county, but it is home to a friendly, small-town charisma, a lively downtown, an internationally-renowned equine circuit, and scores of outdoor adventure opportunities.

Located in north central Florida, Marion County covers 1,652 square miles and is home to nearly 340,000 residents. It is larger than the State of Rhode Island.

Known as the "Horse Capital of the World," the county's rich equine and agricultural heritage is internationally renowned. Marion County's natural resources are equally admired. It comprises thousands of acres of national forest, 32,000 acres of lakes, 92 miles of rivers and more than 40 springs including Silver Springs, which is recognized as one of the largest artesian spring formations in the world.

Enhancing Marion County's stunning landscape of beautiful countryside and horse farms is a vibrant county where residents and visitors alike enjoy a diversity of year-round cultural, nature, hobby and sporting events for all ages.

### Data for Marion County/Ocala

The data tables use data from American Factfinder and Florida Housing Coalition (unless otherwise indicated) which gathers data from various surveys and censuses that are conducted every year such as the American Community Survey, Annual Surveys of Governments, the Decennial Census, and the Equal Employment Opportunity Tabulation.

The following data tables contain information to compare the changes in population, income, age groups, sex, households, and ethnicities in Ocala and Marion County from 2010 to 2015, and show the percent change that occurred in those years for the given areas. Data from 2015 is the most recent available due to the time it takes to conduct surveys and gather data, however, this data is relevant and accurately depicts the changes that are occurring in the population; the data is applicable to this analysis.

**Demographics**

	Marion County	Ocala
Population in 2015	336,811	57,209
Estimated Population 2017	354,353	59,110
Population Change	9.5%	9.6%

**Demographics**

	Marion County	Ocala
Median Household Income in 2015	\$35,459	\$35,924
Estimated Median Household income in 2017	\$41,964	\$39,238
Percentage Change	8.4%	9.1%

**Demographics**

Median Gross Rent 2017	\$839	\$850
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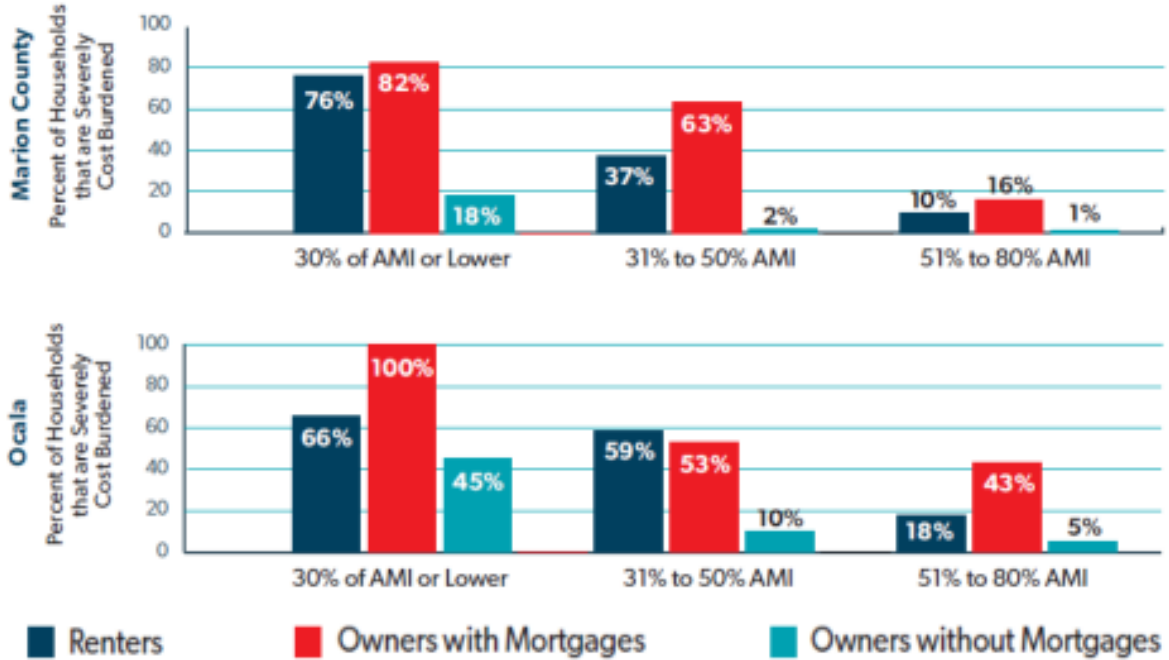
**Projected Total Population, Marion County, 2010-2040**

Place	1970	1980	1990	2000	2010	2020	2030	2040
Marion	69,050	122,480	194,830	258,910	331,290	380,300	440,330	490,240

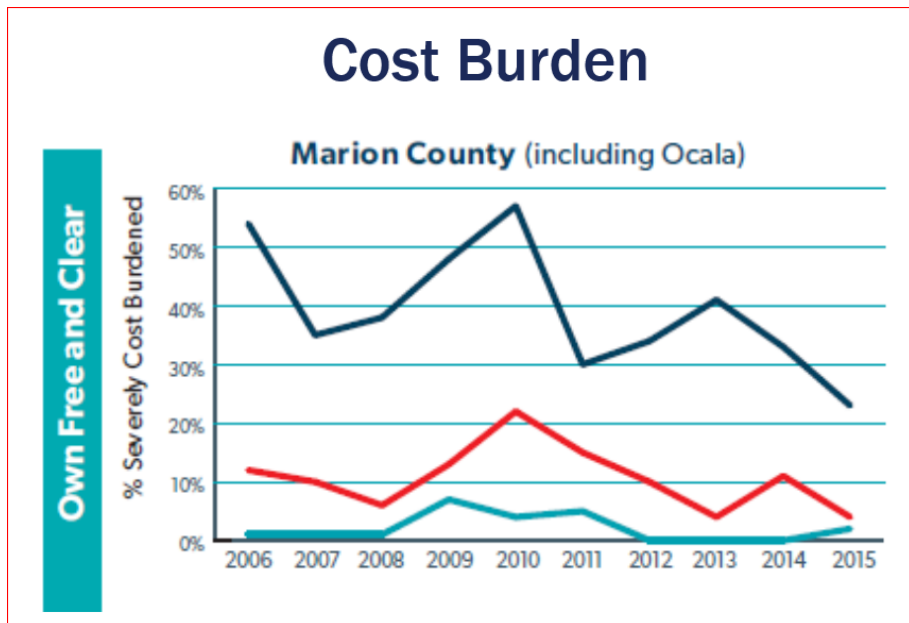
**Cost Burden**

	Marion County	Ocala
Low Income, Cost Burdened	15,807	9,317
% of Low-Income, Cost Burdened with Elderly H. of H	41%	29%
% of Low-Income, Cost-Burdened with at least 1 disability	44%	38%

# Cost Burden



# Cost Burden





## Affordable Housing

### Definition of Affordable Housing

- HUD Definition: In general, housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities.

### Marion County Age Groups

Age Group	Persons - 2010	Percent of Total	Persons – 2016 Estimate	Percent of Total	Percent Change in Person
< 5	17,112	5.2%	16,978	5.0%	-.8%
5 to 9	17,413	5.3%	18,148	5.3%	4.2%
10 to 14	18,029	5.4%	17,619	5.2%	-2.3%
15 to 19	19,033	5.7%	17,521	5.1%	-7.9%
20 to 24	16,336	4.9%	17,935	5.3%	9.8%
25 to 34	31,810	9.6%	34,933	10.3%	9.8%
35 to 44	35,855	10.8%	33,804	9.9%	-5.7%
45 to 54	44,391	13.4%	42,029	12.3%	-5.3%
55 to 59	21,283	6.4%	23,579	6.9%	10.8%
60 to 64	24,718	7.5%	23,132	6.8%	-6.4%
65 to 74	50,932	14.2%	52,669	15.5%	3.4%
75 to 84	28,622	8.7%	31,424	9.2%	9.7%
85+	9,402	2.8%	10,570	3.1%	12.4%
Median Age	47.3		48.5		

Sex	Persons-2010	Percent of Total	Persons – 2016 Estimate	Percent of Total	Percent Change in Person
Female Population	172,305	52.0%	176,730	51.9%	2.6%
Male Population	158,993	48.0%	163,611	48.1%	2.9%

**Marion County**

Race	Persons - 2010	Percent of Total	Persons – 2016 Estimate	Percent of Total	Percent Change in Person
Total	331,298	100.0%	340,341	100.0%	5.4%
White	268,284	81.0%	248,342	81.8%	3.7%
Black	40,828	12.3%	43,307	12.7%	6.1%
Hispanic	36,137	10.9%	40,579	11.9%	12.3%
Some Other Race	9,512	2.9%	3,650	1.1%	-61.6%
Two or More	6814	2.1%	8,871	2.6%	30.2%
American Indian	1,309	0.4%	999	.3%	-23.7%
Asian	4,407	1.3%	5,037	1.5%	14.3%
Chinese	534	.2%	953	.3%	78.5%

**Marion County**

Household Type	Households - 2010	Percent of Total
Total Household	137,726	100.0%
Family Household	92,554	67.2%
Husband/Wife Family	70,058	50.9%
Male/No Wife	5,987	4.3%
Female/No Husband	16,509	12.0%
Avg. Household Size	2.35	2.5
Avg. Family Size	2.80	3.2
Owner Occupied	105,075	76.3%
Rental Occupied	32,651	23.7%

**City of Ocala**

Demographic	Historic Year 2010	Most Recent Year 2017
Population	56,315	59,110
Households	23,103	26,061
Median Income	\$36,976	\$37,792
Median Housing Value	\$127,000	\$170,000 as of 9/2018
Total Housing Units	26,764	26,081

**Population by Year**

1970	1980	1990	2000	2010	2020	2030	2040
22,583	37,170	42,045	45,943	56,315	64,645	74,460	83,333

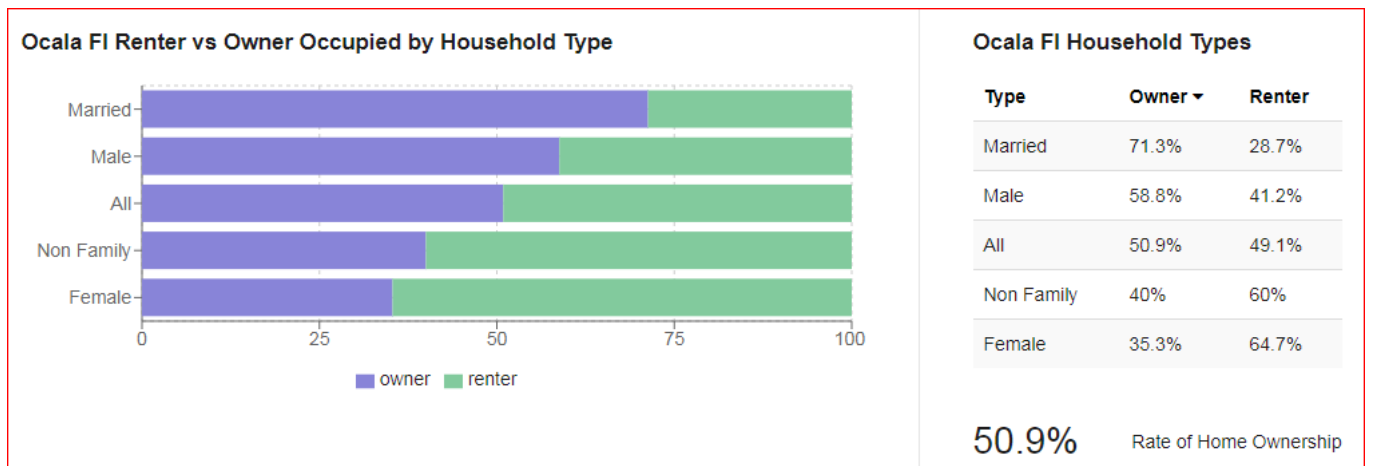
\*Sources: <http://worldpopulationreview.com/us-cities/ocala-fl-population/>

**Demographic By Age**

Age Group	Persons - 2010	Percent of Total	Persons – 2016 Estimate	Percent of Total	Percent Change in Person
< 5	3,937	7.0%	4,061	7.0%	3.1%
5 to 9	3,300	5.9%	3,951	6.2%	19.7%
10 to 14	3,274	5.8%	3,535	6.1%	7.9%
15 to 19	3,810	6.8%	3,489	6.0%	-8.4%
20 to 24	4,241	7.5%	4,443	7.7%	4.8%
25 to 34	7,486	13.3%	7,604	13.1%	1.6%
35 to 44	6,938	12.3%	7,452	12.9%	7.4%
45 to 54	7,610	13.5%	6,852	11.8%	-10.0%
55 to 59	3,110	5.5%	3,448	6.0%	10.9%
60 to 64	2,902	5.2%	2,745	4.7%	-5.4%
65 to 74	4,339	7.8%	5,794	10.0%	33.5%
75 to 84	3,322	5.9%	2,858	4.9%	-14.0%
85+	1,986	3.5%	2,004	3.5%	0.9%
Median Age	38.2		37.7		

Sex	Persons-2010	Percent of Total	Persons – 2016 Estimate	Percent of Total	Percent Change in Person
Female Population	29,515	52.4%	29,551	51.1%	.1%
Male Population	26,800	47.6%	28,322	48.9%	5.7%

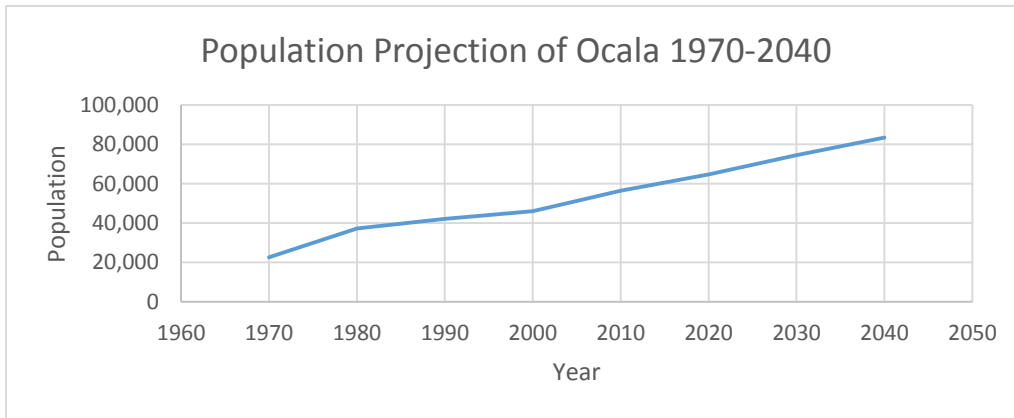
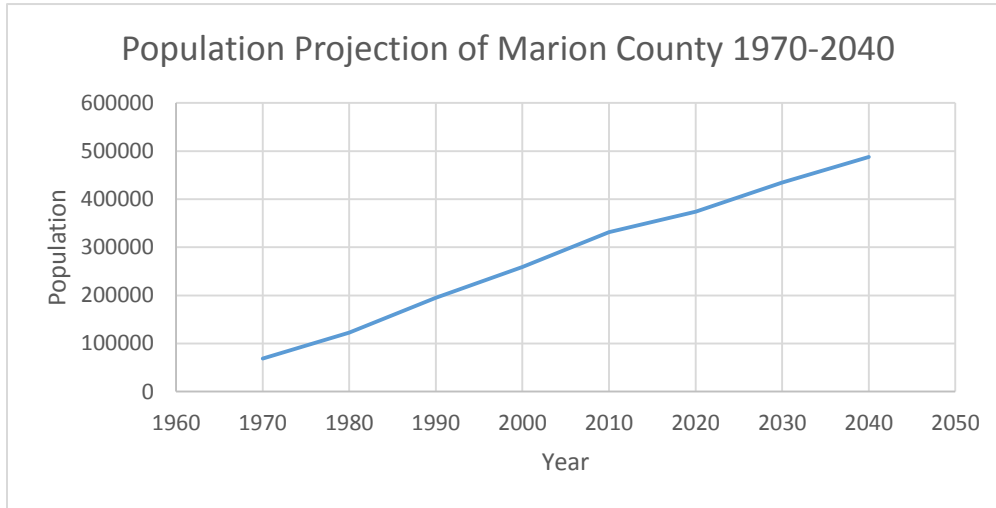
Race	Persons - 2010	Percent of Total	Persons – 2017	Percent of Total	Percent Change in Person
Total	56,315	100.0%	59,110	100.0%	%
White	39,822	70.7%	41,044	70.9%	3.1%
Black	11,795	20.9%	12,895	22.3%	9.3%
Hispanic	6,586	11.7%	6,656	11.5%	1.1%
Some Other Race	1,537	2.7%	480	0.8%	-68.8%
Two or More	464	0.8%	1,621	2.8%	-63.7%
American Indian	117	0.2%	206	0.4%	76.1%
Asian	1,455	2.6%	1,621	2.8%	11.4%
Chinese	220	0.4%	221	0.4%	0.5%



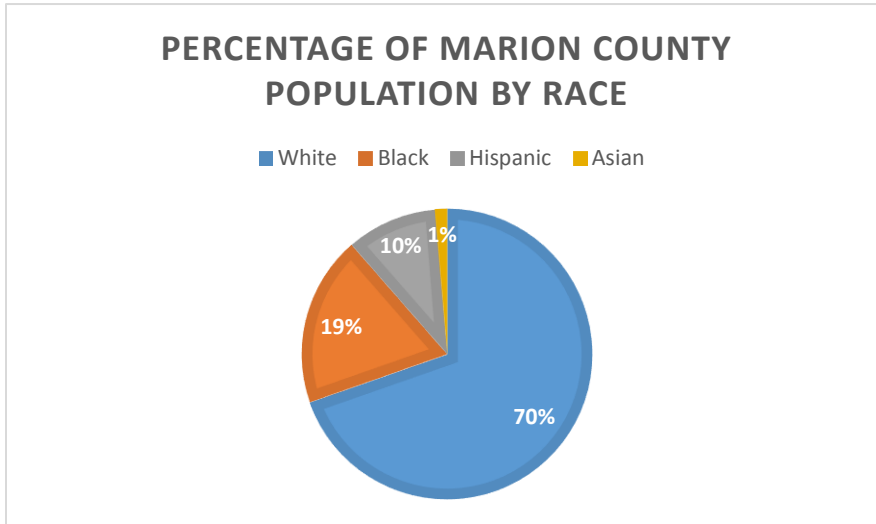
<b>Summary Marion County Sale History</b>	<b>2015</b>	<b>2017</b>	<b>9/1 – 9/30-2018</b>
Closing Sale	6,247	6,412	528
Paid in Cash	3,046	2,514	190
New Listing	10,689	9,735	777
Median Sale Price	\$114,000	\$150,000	\$170,000
Average Sale Price	\$144,928.00	\$175,168.00	\$206,627
Median Time to Contract	105	51	46
Percentage Sale Price for Original List Price	92.3%	95.8%	96.2%

As property values continue to increase, the question that is always asked is, “What is the cost of an affordable house?” The general definition agreed that housing expenses shouldn’t be more than 30% of what you earn, leaving 70% of your income for food, clothing, transportation and other necessities. If you spend more than 30% of your income on housing expenses, you are considered “overburdened.”

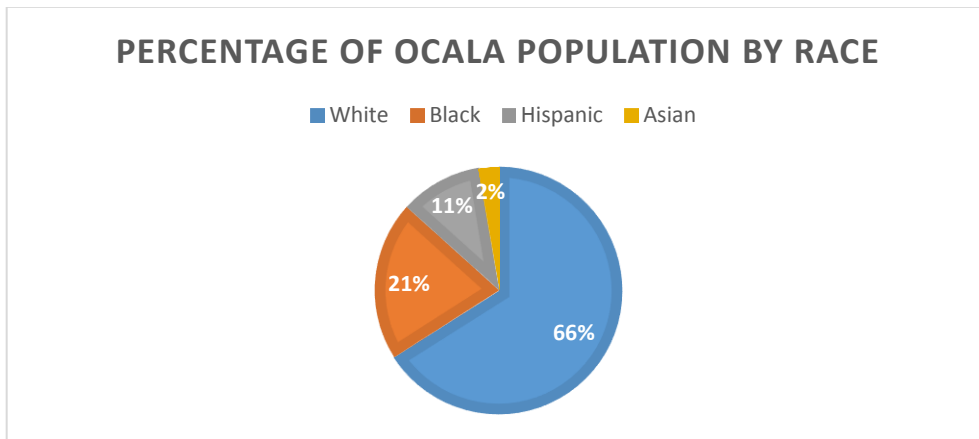
The population of Ocala has been steadily growing since 1970. The latest estimate for 2017 was 59,110. The population is expected to reach 83,333 by 2040.



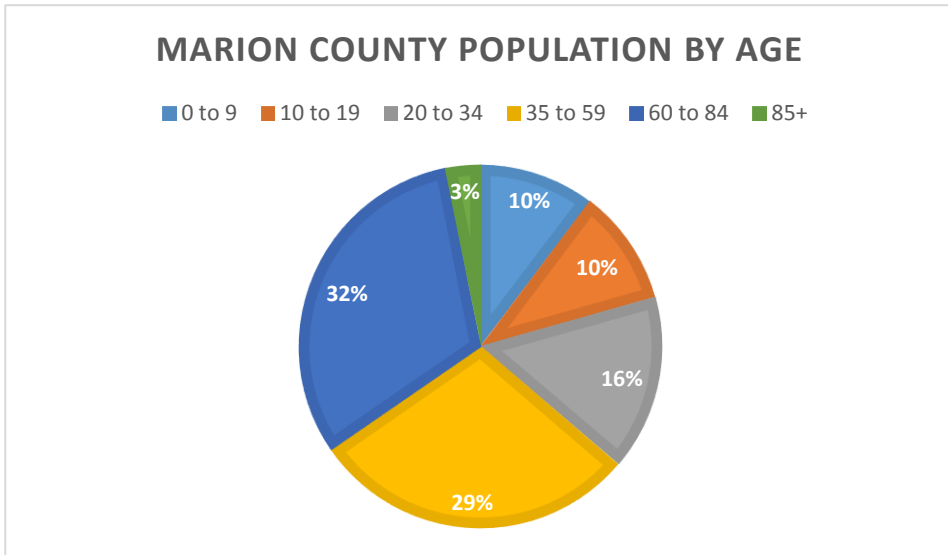
The population of Marion County has been steadily growing since 1970. The latest estimate for 2016 was 340,341. The population is expected to reach 488,058 by 2040.



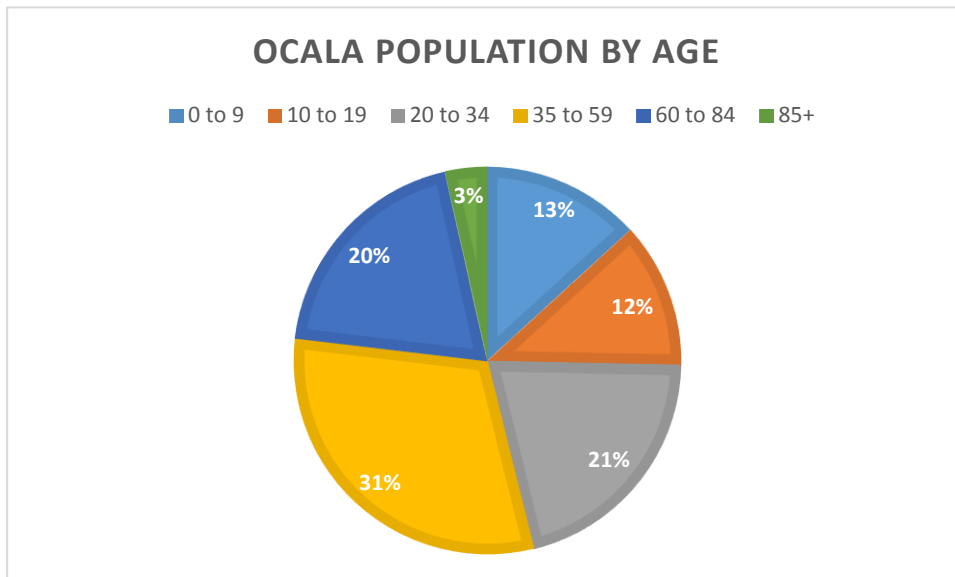
Marion County, the White population makes up 70% of the population; the second highest is the Black population, making up 19% of the population.



In Ocala, 66% of the population identifies as White. The second highest race are those that identify as Black, making up 21% of the population.



The population of Marion County mainly consists of those aged 60 to 84 (32%) and 35 to 59 (29%). Those aged 85+ make up the smallest percent of the population (3%).



The population of Ocala mainly consists of those aged 35 to 59 (31%) and the two smaller, but still significant, age ranges that make up the population are those aged 20 to 34 (21%) and 60 to 84 (20%). Those aged 85+ is the smallest age group of the population (3%).



### 2010 Race and Income Profile for Marion County Communities

	Marion County		Bellevue		Dunnellon		McIntosh		Ocala		Reddick	
Total Population	331,298		4,585		1,756		452		57,586		507	
	#	% of Total	#	% of Total	#	% of Total	#	% of Total	#	% of Total	#	% of Total
White	268,284	81%	3,513	78%	1,544	88%	415	92%	34,784	61%	209	41%
Black	40,828	12%	230	5%	161	9%	20	4%	6,792	12%	45	9%
Hispanic	36,137	11%	594	13%	86	5%	20	4%	6,792	12%	45	9%
Two or More	6,814	2%	71	2%	17	1%	5	1%	926	2%	4	1%
Asian	4,407	1%	51	1%	12	1%	3	1%	1,302	2%	1	0%
Other	9,512	3%	11	0%	5	0%	0	0%	0	0%	0	0%
Male	158,993	47%	2,077	45%	709	40%	709	40%	28,052	49%	248	52%
Female	172,300	62%	2,510	45%	709	40%	182	40%	29,416	51%	29,416	51%
Median Income	\$38,695		\$23,948		\$22,097		\$49,754		\$36,033		\$29,940	
Housing Value	\$107,100		\$69,785		\$87,994		\$142,710		\$112,392		\$76,422	
Gross Rent	\$623		\$774		\$533		\$737		\$777		\$775	

## SEGREGATION/INTEGRATION

### Anti-Poverty Strategy - 91.415, 9L215(j)

#### Jurisdiction Goals, Programs, and Policies for reducing the number of Poverty-Level Families.

The American Dream is defined in terms of economic independence and self-sufficiency as a home, a good job, and the resources to raise children. The alternative is poverty, consisting of dependence on society to provide for basic needs.

There is no one factor that causes poverty – thus initiatives aimed at eradicating poverty have to address a variety of interrelated social issues, education training, access to healthcare, family problems, crime, unemployment, inadequate housing, deteriorating neighborhoods, welfare independence and issues related to the lack of self-worth and aspiration.

Both Marion County and the City of Ocala recognize the interrelationship between housing and economic opportunities and the need to pursue both in order to assist households attain self-sufficiency. Both recognize that while they have defined priority strategy areas, they are not separate or isolated strategies. These strategies are interrelated and impact, reinforce, and contribute to each other to achieve the common goal of a viable, vibrant community. The health of the County, its special needs populations, and the community at large cannot be artificially separated as they are an integral part of the whole. The betterment and improvement of any part inevitably contributes to the betterment of the other segments of the community. The County and City believe the implementation of the housing and neighborhood revitalization activities outlined in the Consolidated Plan will help reduce the number of households in poverty. All of the programs outlined in the Consolidated Plan are intended to provide benefits to Marion County residents that are considered low income and/or fall below the federal poverty line.

To promote economic opportunity in Marion County, the Chamber and Economic Partnership (CEP) was formed to create a one-stop approach to business retention, attraction and creation efforts. Moving forward is a charge reflecting the desire to be a unified voice and catalyst for the business community. By working together with partners and community investors, the

CEP continues to improve the quality of life and build a strong base for economic development in Marion County.

### **How are the Jurisdiction Poverty Reducing Goals, Programs, and Policies Coordinated with this Affordable Housing Plan?**

Recognizing that poverty is a complex issue, Marion County will consider prioritizing projects for this affordable housing plan that are targeted towards individual self-sufficiency. Because Marion County and the City of Ocala receive separate CDBG/HOME/SHIP funding, these funds are governed by different authorities. Both the County and City work diligently to complement and maximize efforts taken to ensure a seamless coordination of services. The following agencies are engaged in efforts to fight poverty and improve working relationships to enhance efforts in serving the most vulnerable residents:

#### **Community Assistance:**

##### **Community Legal Services of Mid-Florida**

Provides representation in eviction, foreclosures, and public housing proceedings

##### **Marion County Homeless Council**

Provides mortgage, rental, and utility assistance, including relocation and motel/hotel placement

##### **One Stop Workforce Connection**

Provides job development, prepares participants for job searches, provides counseling, identifies job skills, and assists in preparation of resume writing and interview skills

##### **Vocational Rehabilitation**

Provides retraining for persons with documented disabilities

##### **Department of Children and Families**

Provides economic services, including TANF, food stamps, Medicaid, challenge grant, grant-in-aid for homeless shelters, and plans and coordinates direct services

### Community Action Agency

Provides financial assistance for utility payments and weatherization assistance

### Marion County School Board

Refers families to local services to prevent homelessness and provides breakfast, weekend backpack meals for homeless students identified at the beginning of the school year

### 211

Provides free information and referral services, linking the caller with the agency, organization, or program that may best help to meet their needs;

### First Call for Help

Provides free information and referral services, linking the caller with the agency, organization, or program that may best help to meet their needs

### United Way of Marion County

Provides unity between local resources and Marion residents

### Experience Works

Provides retraining job opportunities for senior residents 55 and over

### Marion County Veterans Services

Educates and assists veterans with obtaining eligible services through veterans programs and links veterans with local training, healthcare, and veterans services;

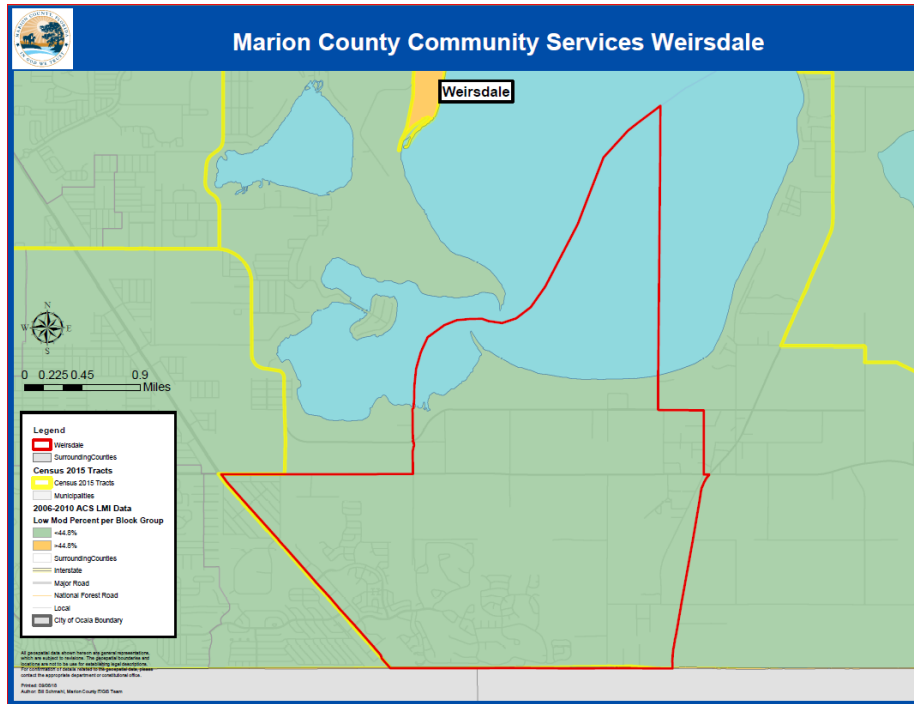
### The County, City, State and Federal

Committed to eliminating the effects of poverty among its residents. The jurisdiction recognizes that it may not be possible to end poverty altogether, but is none-the-less dedicated to better understanding its causes and finding a way to reverse the cycle of privation

### The City has an Economic Improvement Fund

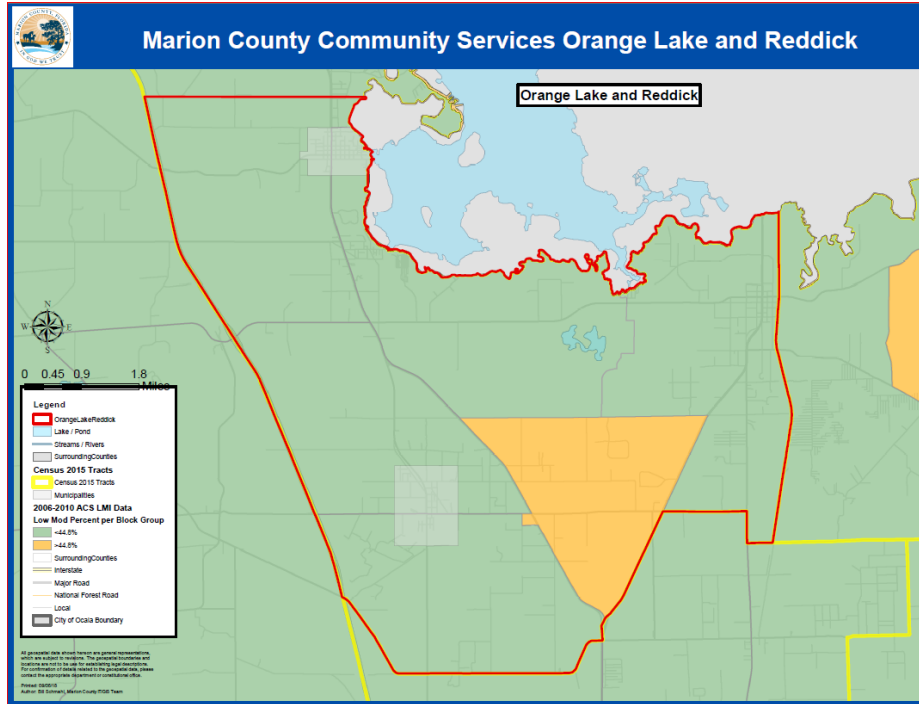
Financed from profits from the City's electric utility. Funds are provided to existing or incoming businesses, usually an industrial sector business, that will increase the number of jobs available in the community

## RACIALLY OR ETHNICALLY CONCENTRATED AREA



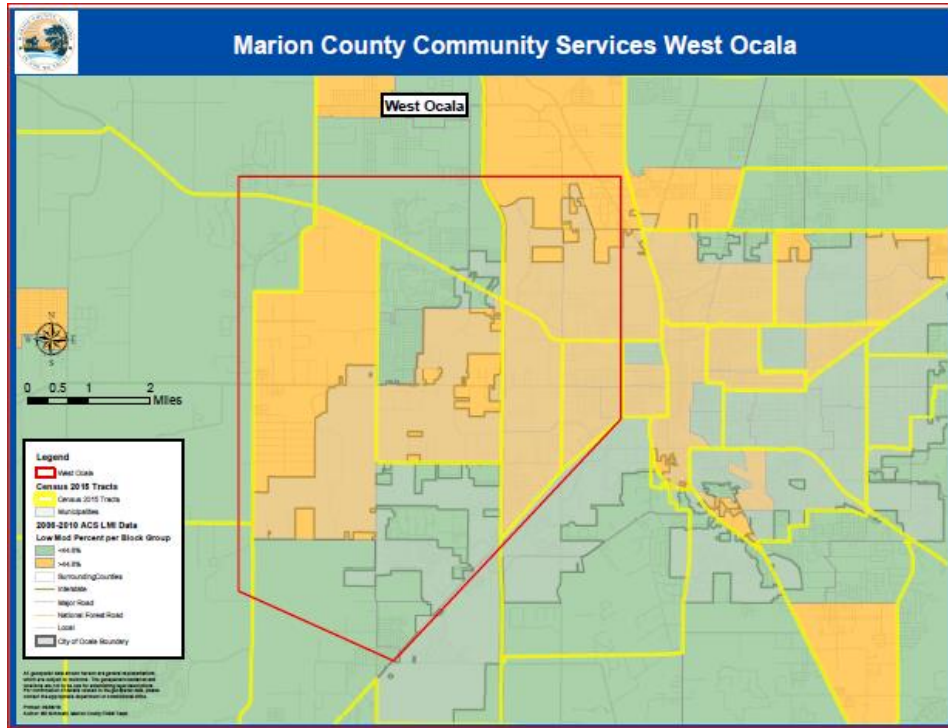
Weirsdale		
Total Population	4,869	
	#	% of Total
White	4,444	91.3%
Black	238	4.9%
Hispanic	217	4.5%
Two or More	70	1.4%
Asian	62	1.3%
Other	42	0.9%
Male	2,335	48.0%
Female	2,533	52.0%
Median Income	\$51,751	
Median Housing Value	\$231,655	
Median Gross Rent	\$1,102	

## Race and Income Profile for Marion County Communities



Orange Lake and Reddick		
Total Population	8,378	
	#	% of Total
White	5,202	62.1%
Black	2,572	30.7%
Hispanic	861	10.3%
Two or More	142	1.7%
Asian	41	.05%
Other	378	4.5%
Male	4,146	49.49%
Female	4,232	50.51%
Median Income	\$57,672	
Median Housing Value	\$196,006	
Gross Rent	\$876	

## Race and Income Profile for Marion County Communities



West Ocala		
<b>Total Population</b>	23,218	
	<b>#</b>	<b>% of Total</b>
White	11,587	49.9%
Black	9,244	39.8%
Hispanic	3,938	17.0%
Two or More	627	2.7%
Asian	484	2.1%
Other	1,158	5.0%
Male	11,686	50.3%
Female	11,532	49.7%
Median Income	\$34,348	
Median Housing Value	\$146,270	
Median Gross Rent	\$801	

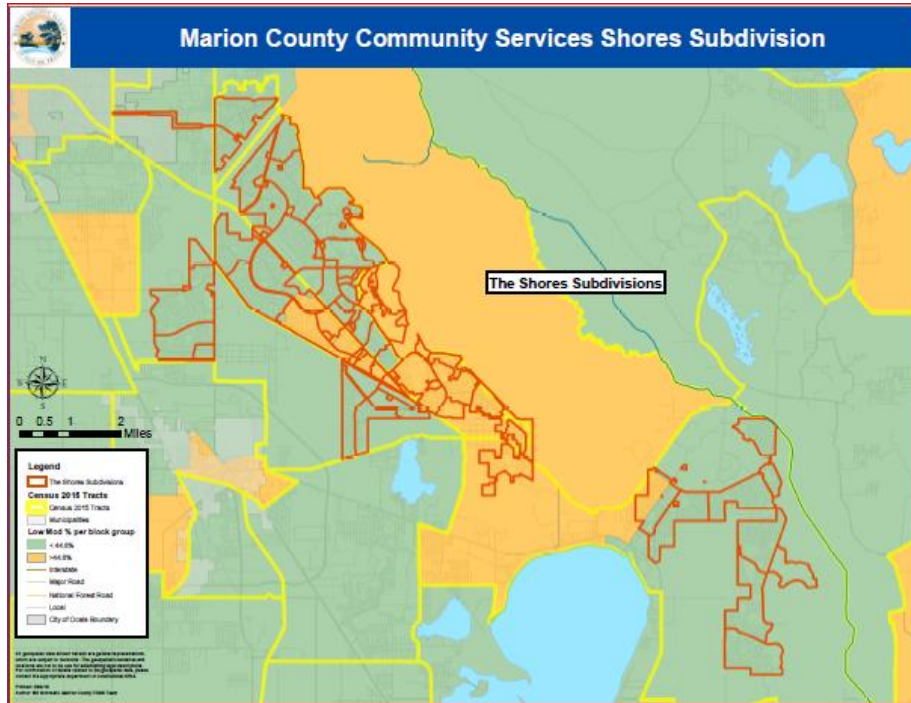
## Race and Income Profile for Marion County Communities

As a continuation of the Ocala 2035 Vision, the West Ocala Community Plan is the City's first specific planning area study. Ocala's 2035 Vision Plan sees downtown Ocala as a vibrant regional center. The success of that vision is inextricably linked to the success and health of the West Ocala community. To put this in context is to consider the relationship of the community with the center of Ocala and some of the community's history.

Physically, three existing and one proposed I-75 interchange provide access to four primary road corridors (SR 200, SR 40, US 27, and NW 35th/Pine Ave.) that run through the West Ocala community to the core of the city. These road corridors feed more traffic to the city's core than any of the other major corridors combined. Economically, the community includes the city's largest industrial distribution employment center. Visually and experientially, the story that most visitors and business opportunities will remember about the City of Ocala is the experience being displayed along I-75 and throughout the West Ocala Community.

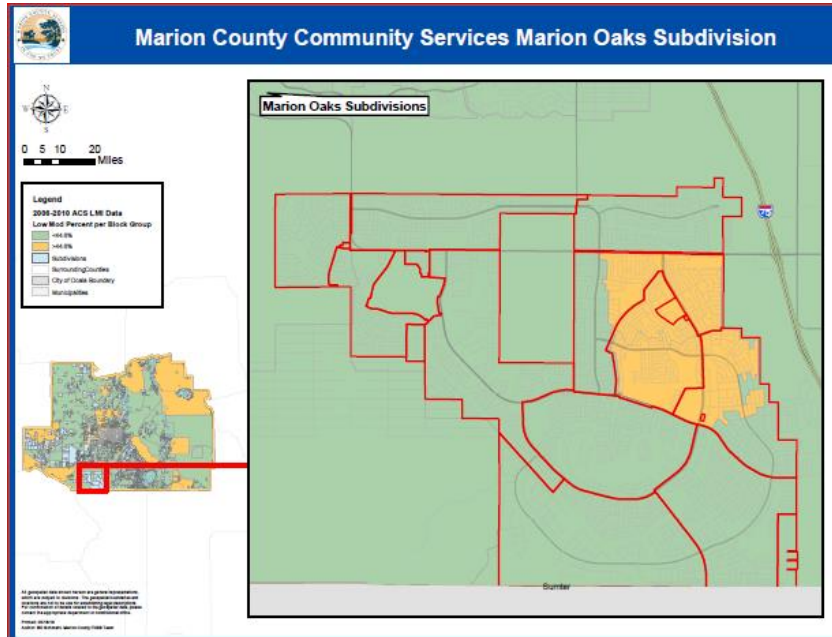
To achieve its vision for a vibrant downtown, the City must make significant investments to support the downtown core. These critical investments will need to include business access to regional, national and international markets and the economic health of immediately surrounding support communities like West Ocala.





The Shores		
<b>Total Population</b>	27,198	
	<b>#</b>	<b>% of Total</b>
White	17,708	65.1%
Black	6,239	22.9%
Hispanic (Any Race)	5,519	20.3%
Two or More	1,120	4.1%
Asian	504	1.9%
Other	1,429	5.3%
Male	12,960	47.65%
Female	14,238	53.35%
Median Household Income	\$45,587	
Housing Median Value	\$159,099	
Estimated Gross Rent	\$1,025	

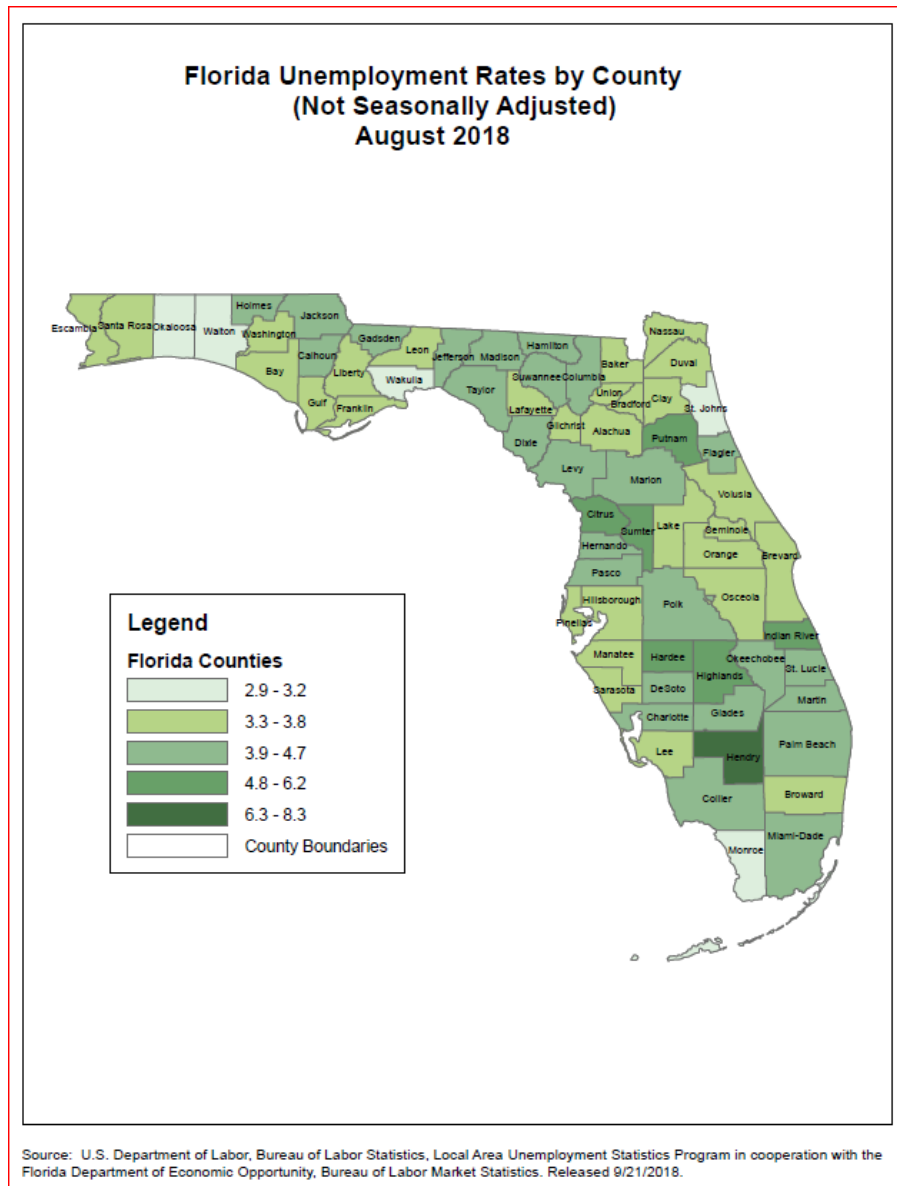
## Race and Income Profile for Marion County Communities



Marion Oaks		
<b>Total Population</b>	17,102	
	<b>#</b>	<b>% of Total</b>
White	10,438	61%
Black	3,622	23.5%
Hispanic	6,323	37.0%
Two or More	810	4.7%
Asian	252	1.5%
Other	1,371	8.0%
Male	8,108	47.41%
Female	8,994	52.59%
Median Household Income	\$48,123	
Housing Median Value	\$190,254	
Gross Rent	\$1,099	

The six communities addressed above are very common; high minority percentage, with a low income factor. Five communities are located close to the county line with no access to public transportation. With these areas far from Ocala and social services, it becomes difficult for residents to learn of programs and services available to assist them.

## Employment



### Unemployment Rate within Marion County

<b>Marion County</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
	4.51	4.95	5.34	6.4

The analysis of workforce and demographic characteristics, including commuting patterns of Marion County, was conducted at the request of CareerSource Citrus Levy Marion. This report includes population, labor force, and demographics for Marion County.

A detailed examination of commuting patterns for Marion County shows that the county has a net outflow of 13,699 workers. Using the latest annual Census Bureau data available, there were 81,998 workers employed in Marion County and 95,697 workers residing in the county. Of the workers who resided in the county, there were 44,991 workers who were employed outside the county.

With 47% of workers residing in Marion County but employed outside the county, outflow is well below the highest rates seen in some of Florida's rural counties such as Dixie County with 86.4% outflow, and Gilchrist County with 85.7% worker outflow.

Of the 44,991 Marion County resident workers employed outside the county, the top destination counties are Orange (5,377 workers), Alachua (4,637 workers), Lake (4,434 workers), Sumter (4,120 workers), and Hillsborough (3,546 workers).

The commute for Marion County workers is a relatively long one with 38.3 percent of home to work commutes being less than 10 miles and 61.7 percent longer than 10 miles. Commutes of 10 to 24 miles are done by 22.3 percent of workers, commutes of 25 to 50 miles by 10.6 percent of workers, and commutes of over 50 miles by 28.8 percent of workers.

Commutes into Marion County of less than 10 miles are done by 42.6 percent of outside workers, while commutes of 10 to 24 miles are done by 22.9 percent of workers, commutes of 25 to 50 miles by 10.4 percent of workers, and commutes greater than 50 miles by 24.0 percent of workers.

## Ocala Housing Authority

Publicly assisted housing refers to housing assisted, subsidized, or financed with funding through federal, state, or local agencies or programs as well as housing that is financed or administered by or through any such agencies or programs. Publicly assisted housing provided under HUD programs falls into four categories: Public Housing, Project-Based Section 8, Section 8 Tenant-Based Housing Choice Vouchers (HCV), and Other HUD Multifamily Housing (including Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities). There are also other publicly supported housing programs funded through state and local programs or by other federal sources, such as Low Income Housing Tax Credit (LIHTC) housing and USDA's Rural Housing Programs. Generally, these programs provide subsidies to reduce rents for eligible low-income tenants.

Based on summaries, the racial/ethnic composition of persons occupying publicly supported housing, the data shows there is a concentration of tenants by race/ethnicity in publicly supported housing in Marion County. With White individuals representing approximately 77% of the County's population, Black/African Americans making up about 11% of the population, persons of Hispanic ethnicity accounting for about 11% of the population, and Asians, less than 1.0%, Whites are underrepresented in all publicly supported housing types while Black/African American and Hispanic households are overrepresented. Specifically, Black/African American households are concentrated in privately-owned units rented with Housing Choice Vouchers and in public housing units while White households are concentrated in LIHTC developments.

### Section 8 Housing Choice Voucher Program Application and Tenant Selection Policies

The Ocala Housing Authority (OHA) administers public housing programs and is the governing authority for matters related to the administration, operation, and management of the federal public housing and rental assistance programs. OHA operates 186 units of public housing living in census tract 19, Pine Gardens, census tract 17, Shady Hollow, and census tract 14.01 Deer Run and Pavilion Oaks. Public housing is established to provide decent, safe, and sanitary rental housing for eligible families, the elderly, and persons with disabilities. The Section 8

program provides housing assistance to low-income renters and homeowners in the form of rental subsidies.

The Section 8 Housing Choice Voucher Program is a federal program for assisting very low-income families, the elderly, and the disabled to secure affordable, decent, safe, and sanitary housing in the private market. Housing assistance is provided on behalf of the family or individual, and participants are able to find their own housing, including single-family homes, townhouses and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Housing choice vouchers are administered locally by Ocala Housing Authority or public housing agency (PHAs). A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Eligibility for a housing voucher is determined by the PHA based on the total annual gross income and family size. In general, the family's income may not exceed (50) % of the median income for the county or metropolitan area in which the family chooses to live.

The OHA administers 1,372 vouchers providing assistance to (1,148) individuals. With the high demand for rental assistance, the program has been operating off a waiting list that is currently closed. OHA, last opened their waiting list November 1, 2018. OHA accepted 1,200 applications, there are 185 families assisted under Public Housing, 44 Open Market units, and 1,148 under Housing Choice Voucher.

In terms of racial composition, (65.87) % of the applicants are Black/ African American (30.42) % are White, less than (0.29) % are some other race, and (3.42) % are of other ethnicity.

#### **Nondiscrimination Policy:**

Ocala Housing Authority must certify that it will carry out the HCV program in conformity with several federal laws, including the Fair Housing Act. In addition to the protected classes covered by the Fair Housing Act, the OHA also prohibits discrimination on the basis of marital status or sexual orientation.

### Policies for Admitting Persons with Disabilities:

The OHA is required to make reasonable accommodation in its rules, policies, and practices to afford a person with a disability equal opportunity to use and enjoy the program or dwelling under the program. To accomplish this, OHA asks all participants and applicants if they require any type of accommodation and provides a specific contact for requests for accommodations for persons with disabilities. The OHA encourages families to make any requests in writing using a reasonable accommodation request form. However, the agency does consider any request whether or not it is submitted in writing. The agency responds to any requests for reasonable accommodation with (2) business days. If a request for accommodation is denied because it is not reasonable, the agency will discuss an alternative accommodation.

To meet the needs of persons with hearing impairments, TDD/TTY communication is available and to meet the needs of persons with vision impairments, large-print and audio versions of key program documents are available upon request.

OHA is in compliance with all federal regulations pertaining to the physical accessibility of units. When issuing a voucher to a family that includes an individual with a disability, the agency includes a current list of available accessible units and assists the family with locating a suitable unit. Property owners must permit the family to make reasonable modifications to a unit.

### Policies Related to Criminal Records:

Applicants to the HCV program may be denied assistance for several reasons including exceeding the income limits of the program – 100% of all families admitted to the program must be low-income, a noncitizen without eligible immigration status, or an individual without a social security number; be evicted from federally-assisted housing in the last 3 years for a drug-related criminal activity, or currently using or has a pattern of using illegal drugs or alcohol which threatens the health or safety of other residents. The OHA may also deny assistance if a household member was engaged in or has engaged in drug-related criminal activity or violent criminal activity, within five years before the family would receive assistance or criminal activity that threatens the health, safety or right to peaceful enjoyment of the premises by residents or persons residing in

the immediate vicinity or threatens property owners, management staff, or OHA staff or contractors.

The Ocala Housing Authority performs criminal background checks for every adult household member that applies for assistance. However, when making the decision to deny assistance based on criminal record, the OHA considers the following factors and may, on a case-by-case basis, decide not to deny assistance:

- the seriousness of the case, especially with respect to how it would affect other residents;
- the effects the denial of assistance may have on other members of the family who were not involved in the action;
- the extent of participation or culpability of individual family members;
- the length of time since the violation occurred, the family's recent history and the likelihood of favorable conduct in the future; and
- in the case of drug or alcohol abuse, the culpable household member is participating in or has successfully completed a supervised drug or alcohol rehabilitation programs or has been rehabilitated successfully.

#### Tenant Screening:

The OHA does not conduct screening to determine a family's suitability for tenancy. Tenant screening of applicants is the responsibility of the property owner. The agency informs property owners of their responsibility to screen prospective tenants and provides the owner with information on the family's current and prior address, and the name and address of the owner at the current and prior addresses. The OHA does not provide the owner with information on tenant history, criminal history, or other factors.

#### Application, Waiting List, and Tenant Selection Policies:

Applicants to the HCV program have a one- or two-step application process before they are placed on the waiting list. The application process depends on when the OHA expects the family to be selected from the waiting list. If selection is within 90 days of the date of the application, the one-step process is applied, meaning that the applicant must provide all necessary information to determine eligibility and the level of assistance. The two-step process is used if the family will not be selected within 90 days and requires that the family provide information



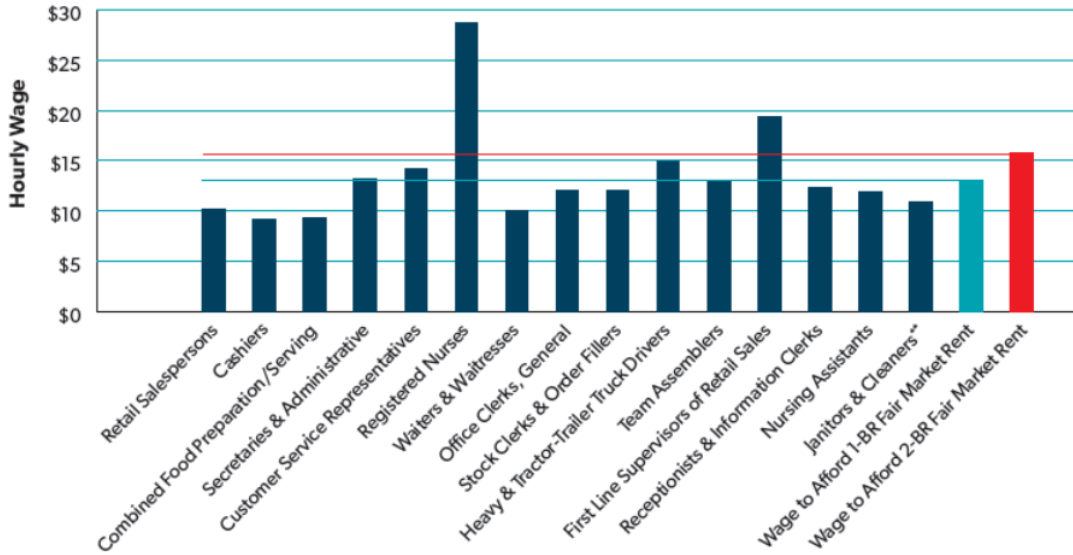
for an initial assessment of eligibility and provide all of the necessary information once the family is selected from the waiting list.



## Tenure and Occupancy Status

	Variable	2010	2011	2012	2013	2014	2015
Marion County (inclusive of Ocala)	Owner Occupied	105,672	104,987	103,705	102,790	101,048	99,961
	Renter Occupied	28,294	28,990	31,028	31,212	32,089	32,326
	Owner Vacancy Rate*	3.1%	3.8%	3.5%	3.4%	3.5%	3.5%
	Rental Vacancy Rate*	13.5%	13.8%	11.9%	10.7%	10.3%	9.3%
	Homeownership Rate	79%	78%	77%	77%	76%	76%
Ocala	Owner Occupied	11,886	12,032	11,573	11,363	11,576	11,051
	Renter Occupied	9,836	10,146	10,735	10,891	10,346	10,613
	Owner Vacancy Rate*	2.3%	3.9%	4.9%	4.4%	5.1%	5.7%
	Rental Vacancy Rate*	12.9%	12.2%	11.4%	11.7%	12.7%	11.6%
	Homeownership Rate	55%	54%	52%	51%	53%	51%

## Affordability of Fair Market Rent



## Affordable and Available Units For Every 100 Households

	Marion County	Ocala
<b>30% AMI (Extremely-Low Income)</b>	15	7
<b>50% AMI (Very-Low Income)</b>	60	66
<b>80% AMI (Low Income)</b>	96	96

## DISPROPORTIONATE HOUSING NEEDS

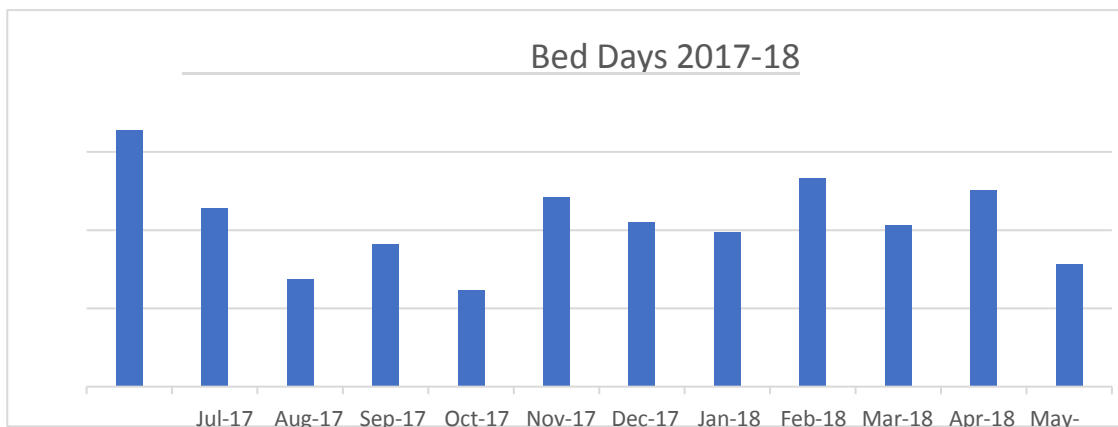
### Low Income Homebuyers

Three-Person Household (2017 FHFC)	Affordable Rent (22% of Income)	Fair-Market Rent (2 BR- 2017 HUD)
30% AMI (Extremely-Low Income)	\$252	\$820
50% AMI (Very-Low Income)	\$420	\$820
80% AMI (Low Income)	\$672	\$820

### The Motel Effect

Placing persons and families in motels is a necessary evil based on the fact most of these families are living in what is considered an overcrowded living area. One definition of an overcrowded housing unit is a unit with more than 1.5 persons per room, excluding bathrooms, kitchens, hallway, and porches. It appears the use for motels in Marion County results from the combined effect of low earnings and high housing costs and reflects the inability of households to rent housing that provides a reasonable level of privacy. Most of the families assisted with funds to live in motels are the “working poor” families. However, these families are actually paying more by living in motels but are unable to save the necessary funds for first and last month’s rent, deposit, and sometimes utility deposits.

The cycle of individuals and families living in motels are very costly, with nightly stays \$45-\$60 per night is the common cost for many living in Marion County. The average motel stay is approximately 3 months, with many staying longer. Many with past rental history are faced with the inability of paying first, last, sometimes a double deposit, and utility deposit. The average home seeker pays less to purchase a home than a person renting a housing unit.



The following tables show motel stays in Marion County:

His Compassion Outreach Services - Monthly Dashboard 2017 -18						
Year 2	Month	Total HH	ES	Outreach	Bed Days	
	Jul-17	60	19	50	164	
	Aug-17	36	20	36	114	
	Sep-17	19	9	10	69	
	Oct-17	27	16	18	91	
	Nov-17	27	13	35	62	
	Dec-17	27	14	33	121	
	Jan-18	36	18	24	105	
	Feb-18	29	11	18	99	
	Mar-18	37	23	23	133	
	Apr-18	24	14	14	103	
	May-18	30	15	15	126	
	Jun-18	25	9	23	78	
	377	181	299	1265		

### Mortgage Lending Activities

Historically, many lending institutions engaged in discrimination against racial and ethnic minorities and “redlining,” in which individuals living in minority neighborhoods were denied access to mortgage credit. Denial rates are important in determining whether individuals of different races or ethnicities have fair access to credit in order to purchase a home or refinance their mortgage.

High-cost lending rates provide further evidence of possible biases in the lending industry for those individuals who are approved for loans. Loans made for home purchases and refinancing were examined separately to determine if there were any significant differences between the two groups. The Home Mortgage Disclosure Act requires lenders to report data on the race, ethnicity, gender, and income of an applicant; the type, amount, and, in some instances, price of the loan; the disposition of the application; the type and location of the property; and whether the loan was sold. While some HMDA data on race and ethnicity is not reported, under Federal Reserve Board guidelines, lenders are required to complete this information based on “visual observation or surname.”

Under U.S. Census definitions, “Hispanic” is considered an ethnic designation and not a racial designation; individuals categorized as “Hispanic” may be of any racial group. The U.S. Census considers the vast majority of Hispanic individuals as white. Therefore, adding up the racial and ethnic categories will result in double-counting of those who identify as Hispanic or Latino.

## Background

This section of the AI evaluates lending practices in the housing market area of Marion County, Florida using Home Mortgage Disclosure Act (HMDA) data information from banking oversight agencies, and complaint data from local, state, and federal organizations and agencies, as well as an assessment of advertising practices.

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides that public loan data that can be used to assist:

- In determining whether financial institutions are serving the housing needs of their communities;
- Public officials in distributing public-sector investments so as to attract private investment to areas where it is needed; and
- In identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. Using the loan data submitted by these financial institutions, the Federal Financial Institutions Examination Council (FFIEC) creates aggregate tables for each

metropolitan statistical area (MSA) or metropolitan division (MD), where appropriate, and individual institution disclosure reports. The aggregate tables and individual disclosure reports for 2014 are available on the website ([www.ffiec.gov/hmda](http://www.ffiec.gov/hmda)) and on the FFIEC website ([www.ffiec.gov/reports.htm](http://www.ffiec.gov/reports.htm)).

Much of the data provided by the Federal Financial Institutions Examination Council (FFIEC) is at the Metropolitan Statistical Area (MSA) level which is Marion County, Florida. The figures presented in this analysis will reflect the entire MSA and, where available, Marion County and the City of Ocala, Florida.

### **Home Loan Activity (HMDA)**

A key aspect of fair housing choice is equal access to financing for the purchase or improvement of a home. In 1977, the Community Reinvestment Act (CRA) was enacted to encourage regulated financial institutions to help meet the credit needs of entire communities, including low and moderate-income persons and neighborhoods. The Home Mortgage Disclosure Act (HMDA) requires financial institutions with assets exceeding ten (10) million dollars to submit detailed information on the disposition of home loans. HMDA data was evaluated in this AI with respect to lending patterns.

Two types of purchase financing – conventional and government-backed – are examined, as well as refinancing and home improvement loans. Conventional financing refers to market-rate loans provided by private lending institutions such as banks, mortgage companies, savings and loans, and thrift institutions. Government-backed financing refers to loans offered at below-market interest rates that are typically issued by private lenders and are guaranteed by federal agencies. These loans are offered to low and moderate income households who may experience difficulty in obtaining home mortgage financing in the private market due to income and equity issues. Several federal government agencies offer loan products that have below-market interest rates and are insured (“backed”) by the agencies. Sources of government-backed financing include the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), and the Rural Housing Services/Farm Service Agency (RHA/FSA). Loans backed by local jurisdictions, such as silent second loans by cities and counties, are not covered under HMDA.

HMDA data provides some insight into the lending patterns that exist in a community. However, HMDA data is only an indicator of potential problems; the data cannot be used to conclude definite redlining or discrimination practices. In

the format provided on the website, HMDA data lacks the detailed information on loan terms or specific reasons for denial to make conclusive statements.

Based on a February 15, 2018 Ocala StarBanner article, *In Marion*, there exists a challenging mortgage picture for minorities. The article stated that Black applicants in Marion County were 3.5 times more likely to be denied a home mortgage than their White counterparts; Latino applicants were 1.7 times more likely to be denied for a site build home. Based on past HMDA data in Marion County, 80.8% of Florida Credit Union's Black applicant, 74.4% of its Latino applicants and 60.4% of its White applicant were denied. The article stated if the numbers from Florida Credit Union were removed from the picture, the Ocala metro area's profile is more in keeping with the national picture.

It is common practice lending institutions have a pre-application clients are to complete; if clients fall below the requirements, a loan application is not taken. If all applications, including pre-applications are reported equally, the higher percentage of denials would be more to the national picture.

### Loan Activity

In 2014, the most recent year for which complete data is available, there were 1,314 loans applications of the four types under review in the Marion County Metropolitan Statistical Area (MSA). The table below shows the total number of loans applied for, the number of loans originated, and the number of loans denied as well as the results of other actions.

Aggregate Loan	FHA, FSA/RHS & VA (Purchase)		Conventional (Purchase)		Refinancing		Home Improvement		Total #	Total %
	#	% of Total	#	% of Total	#	% of Total	#	% of Total		
Loans Originated	1314	65.28%	2017	57.71%	1617	41.18%	307	25.67%	5255	49.43%
Approved, Not Accepted	47	2.33%	172	4.92%	190	4.84%	52	4.35%	461	4.34%
Applications Denied	371	18.43%	796	22.78%	1185	30.18%	766	64.05%	3118	29.33%
Applications Withdrawn	245	12.17%	461	13.19%	686	17.47%	51	4.26%	1443	13.57%
File Closed for Incompleteness	36	1.79%	49	1.40%	249	6.34%	20	1.67%	354	3.33%

Total Applications	2013	100%	3495	100%	3927	100%	1196	100%	10631	100%
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The above figures are for the entire MSA show that while 65.28% of government backed and 57.71% of conventional home purchase loans were originated, 18.43% of government-backed and 22.78% of conventional loans were denied. Only a modest number of government-backed loans were approved but not accepted, indicating the potential buyer’s failure to close on the chosen property.

An important variable in dissecting lending outcomes is the percentage of withdrawn or incomplete loan applications. An understanding of the home buying and loan processes, income/equity requirements, and financial responsibility are important to a successful loan application and home purchase. Many households, particularly those entering the homeownership market for the first time, lack the financial knowledge to deal with the home buying process and may end up closing or withdrawing their application. A high rate of withdrawn or closed applications can be indicative of a lack of knowledge of the loan application and/or home buying process, or a lack of adequate assistance by the lender throughout the process. The lack of lender assistance may be discriminatory in motive or outcome. However, HMDA data is inadequate in proving motive. In any event, the percentage of withdrawn or incomplete purchase applications in the Marion County was not excessive.

The rate of acceptance for refinancing loans was relatively low – only 41.18% of the applications submitted were approved. The percentage of refinancing loan denials is high, as is the figure for applications withdrawn. The topic is often a complicated one for the borrower and the rate of withdrawal may reflect this fact. The approval rate for home improvement loans was also extremely low – at only 25.67%.

### Housing Conditions and Market Analysis

Marion County experienced significant growth in both demand and construction of new units during the housing boom years of 2004-2008. During these years, home prices and, subsequently, rents increased dramatically. Since 2008, foreclosures have been significant and many former homeowners have looked for affordable rental units as they recover from the economic downturn. Most recently, foreclosure numbers have leveled off and home sales are slightly increasing. Unfortunately, there are large numbers of low-moderate income



renter households in the community that remain cost burdened and, in many cases, severely cost burdened.

Between 2000 and 2008 home demand and housing production skyrocketed in Marion County. However, like most of the county between 2008 and 2012, Marion County has witnessed extremely high unemployment leading to rampant home foreclosures. Furthermore, Marion County has always had a high prevalence of secondary homes and seasonal rentals. In the past, these homes tended to drive housing prices (and values) higher. Unfortunately, these secondary homes were also hit hard during the foreclosure crisis.

### Areas of Racial / Ethnic Concentration

The U.S. Department of Housing and Urban Development has defined “Areas of Poverty, Racial and Ethnic Concentration and Segregation (RCAP/ECAP)” as census tracts comprised of 50% or greater minority population and 3 times or more the poverty level of the MSA, generally lacking the basic amenities, and failing to provide a quality of life expected and desired for any. The goal of de-concentration would be to achieve minority concentrations and poverty levels less than defined above and to transform these areas of concentration into “Opportunity Areas.” Opportunity Areas are areas offering access to quality goods and services, exemplary schools, health care, a range of housing, transportation to employment and service centers, adequate public infrastructure, utilities, and recreation.

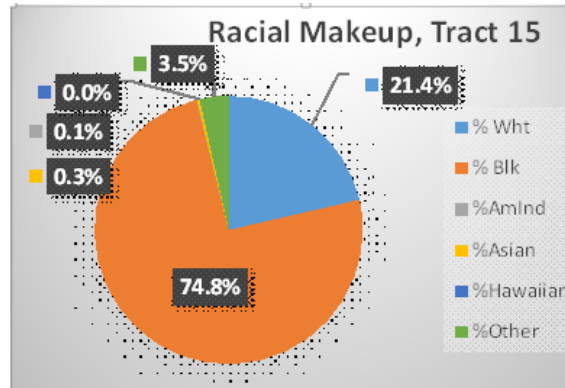
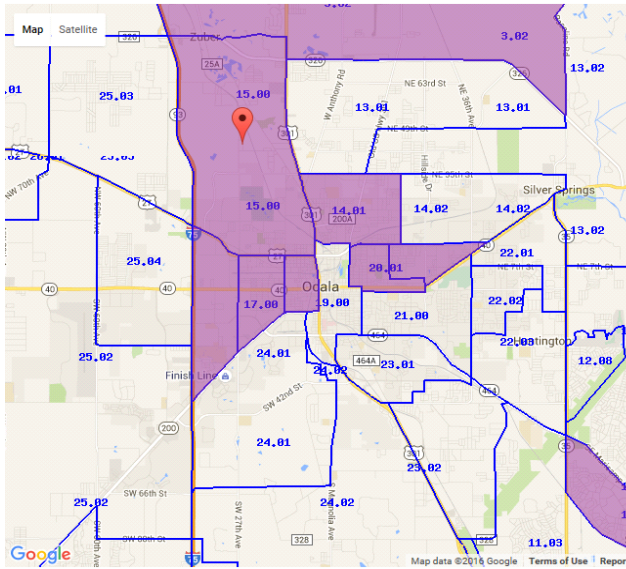
Census Tract	% Black/African American – 1990	% Black/African American – 2000	% Black/African American – 2010
15.00	58.22%	61.46%	67.01%
17.00	85.56%	83.36%	85.23%
18.00	98.69%	97.16%	95.71%

The three census tracts represent the highest black population in Marion County where there has been a great deal of federal funding in the past placed in these areas. There is a stigma that these areas are unsafe and thus are not promoted to potential homebuyers to rent or purchase a home.

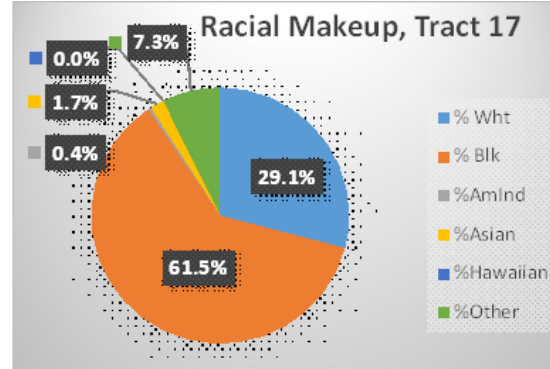
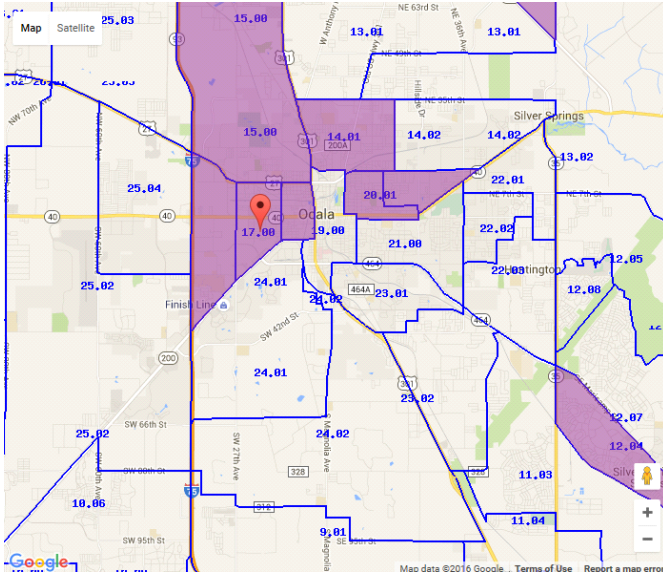
## Census Tract 15

### Marion County Highest Black Population

	2010 Population		Change 2000-2010	
	Number	Percent	Percent	Number
<b>Total Population</b>	<b>3,534</b>		<b>-15.78%</b>	<b>-662</b>
Population of one race	3,479	98.44%	-16.07%	-666
White	1,231	34.83%	-26.24%	-438
Black or African American	2,155	60.98%	-11.54%	-281
American Indian & Alaska Native	5	0.14%	-54.55%	-6
Asian	8	0.23%	33.33%	2
Native Hawaiian & Other Pacific Islander	0	0.00%	-100.00%	-2
Some Other Race	80	2.26%	280.95%	59
Two or More Races	55	1.56%	7.84%	4
Hispanic or Latino	155	4.39%	74.16%	66
Not Hispanic or Latino	3,379	95.61%	-17.73%	-728
Age 18 and over	2,671	75.58%	-10.01%	-297
Age 17 and under	863	24.42%	-29.72%	-365



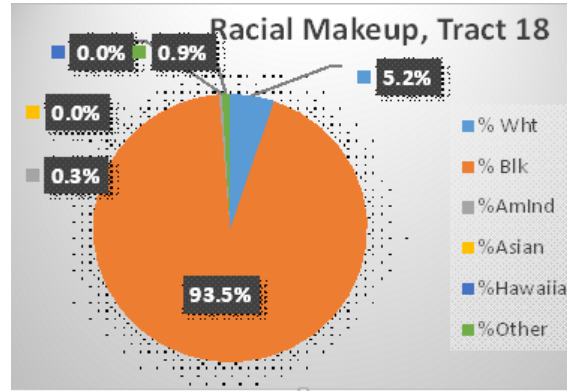
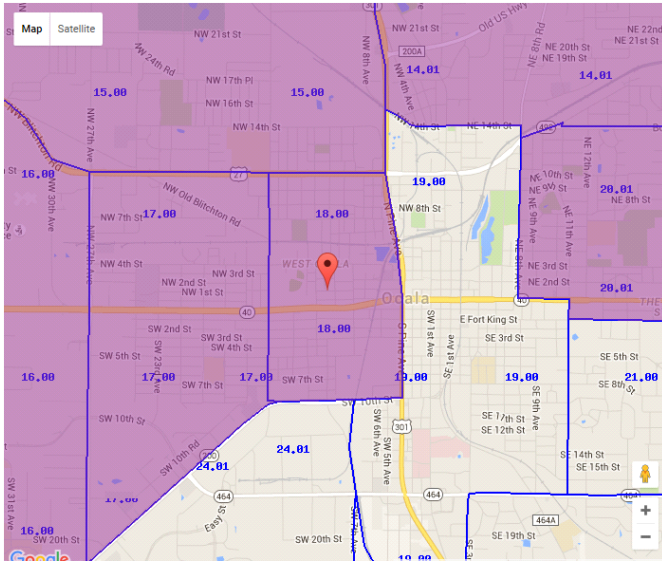
### Census Tract 17



### LIHTC Projects in this Tract

Project	Total Units
STEEPLECHASE APARTMENTS	159
GREEN GABLES II	124
GREEN GABLES APTS.	131
MAGNOLIA WALK APARTMENTS	64
MAGNOLIA WALK II	144
LAUREL PARK	170
BLICHTON STATION	119

## Census Tract 18

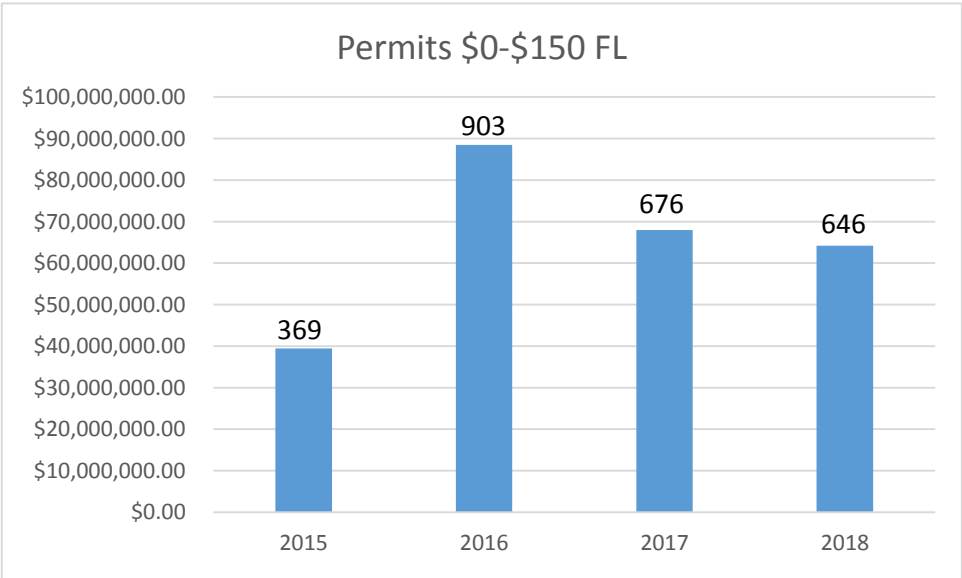
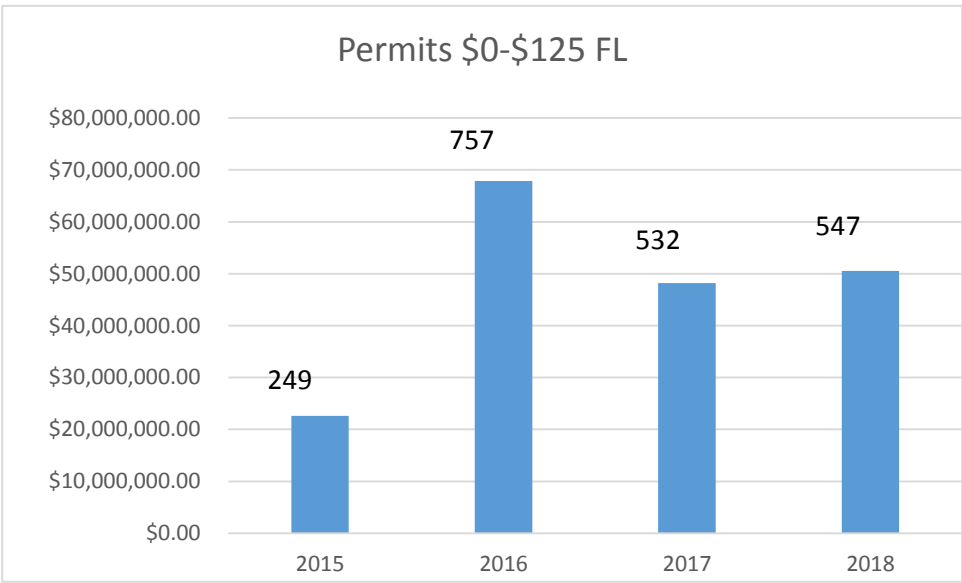


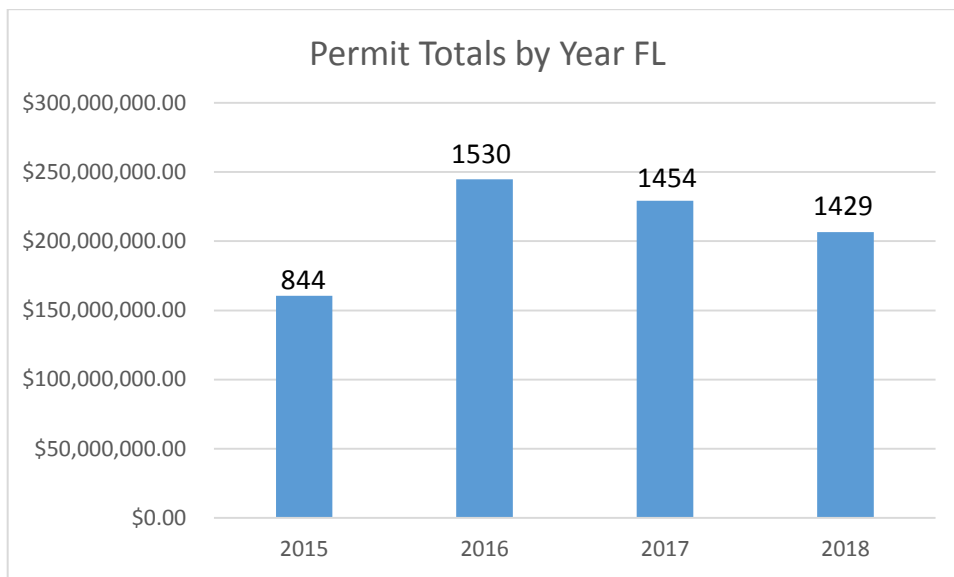
### LIHTC Projects in this Tract

Project	Total Units
<b>PARKSIDE GARDEN</b>	144

**PERMITS**

\*Numbers above bars indicate the number of permits for that year. The 2018 data does not reflect the entire year since the year has not been completed but contains data from January-August. At present, properties being built at or below \$125,000 are what is considered affordable; cost is based on square foot cost or living space of 1,100. Marion County, average family size is 2.5 person, the cost of building is a factor we have control of, but Marion County, with support from others to educate the public on energy saving products to ensure the utility savings are in place.

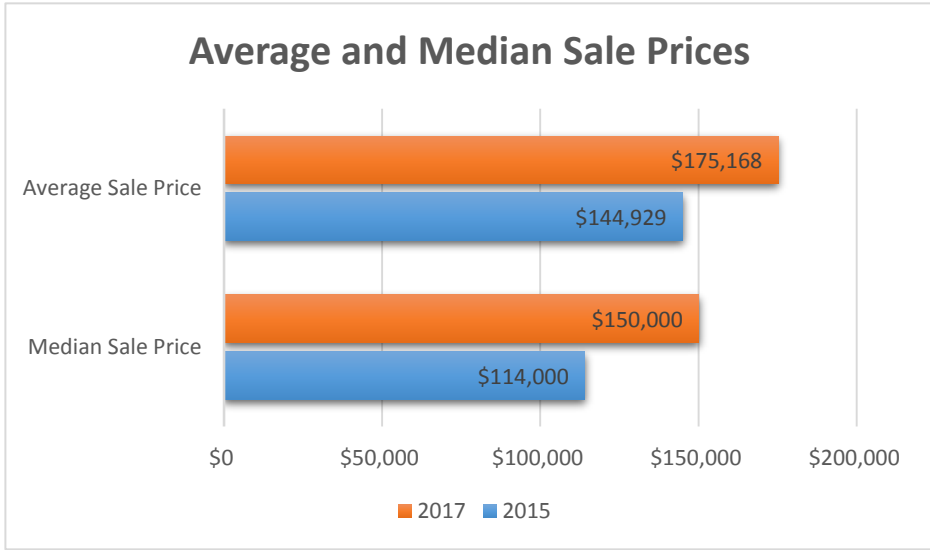
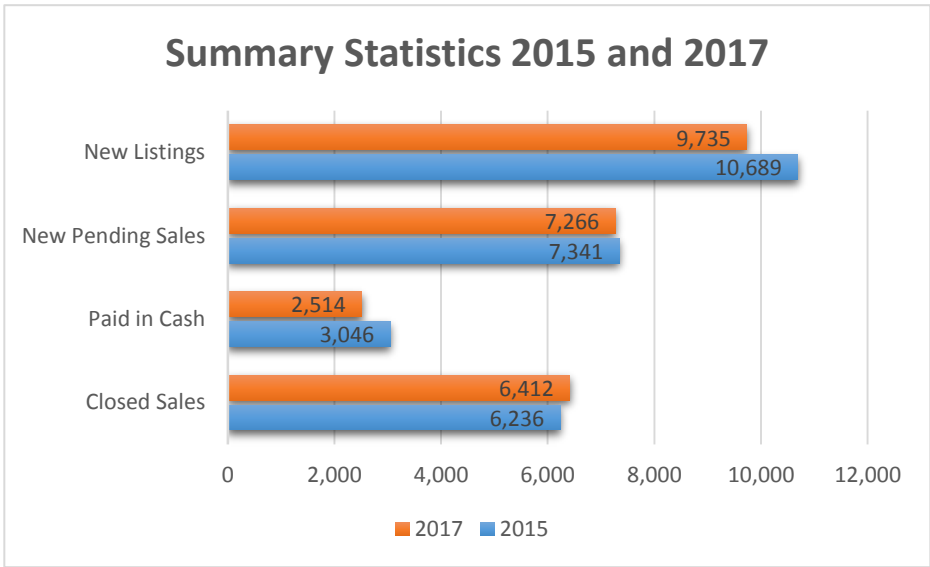




<sup>2</sup> Marion County Permits Department

**Market Details Marion County**

<b>Summary Statistics</b>	<b>2015</b>	<b>2017</b>	<b>1/1/2018 – 10/1/2018</b>
Closed Sales	6,236	6,341	5,316
Paid in Cash	3,046	2,514	1,876
New Pending Sales	7,341	7,266	
New Listings	10,689	9,735	7,799
Median Sale Price	\$114,000	\$150,000	\$170,000
Average Sale Price	\$144,929	\$175,168	\$206,627
Median Time to Contract	68 days	51 days	46 days
Inventory (Active Listings)	3,112	2,586	2,551



<b>Summary Statistics</b>	<b>June 2018</b>
Closed Sales	625
Paid in Cash	208
Median Sale Price	\$165,000
Average Sale Price	\$189,545
Median Time to Contract	50 days
Inventory (Active Listings)	2,443

## Zoning and Site Selection

Zoning ordinances directly impact housing choice by either supporting or limiting availability, location, or types of housing in the community. Zoning determines where housing can be built, the type of housing that is allowed, and the form it takes. Regulations can directly or indirectly affect the cost of developing housing, making it harder or easier to accommodate affordable housing. It is important to review zoning ordinances and regulations to identify any potential barriers to fair housing.

Studies have shown that “anti-density zoning,” which calls for large lot sizes for single-family houses or restrictions on apartment development, can increase housing prices and reduce the local supply of single- and multi-family units.

Density is the maximum average number of housing units per acre that may be built within a particular designated area. Zoning commissions regulate density through ordinances that establish limits on the number of units per acre. The density allowed in a given zone has a direct influence on the cost of development, and by extension, on building affordable housing. The lower the number of allowed units per acre, the more expensive that housing will be to be build. If maximum density is low, affordable housing developers must acquire larger plots of land to build more units. The density allowed in a particular zoning district is an important consideration for multifamily development. Permitted multifamily densities vary from one jurisdiction to another, as the data below illustrates; however, in some areas the densities are kept so low that multifamily development may be impractical.

Zoning ordinances may also set a minimum size for parcels of land. Large minimum lot sizes translate into increased land acquisition costs for developers in order to comply with the regulations.

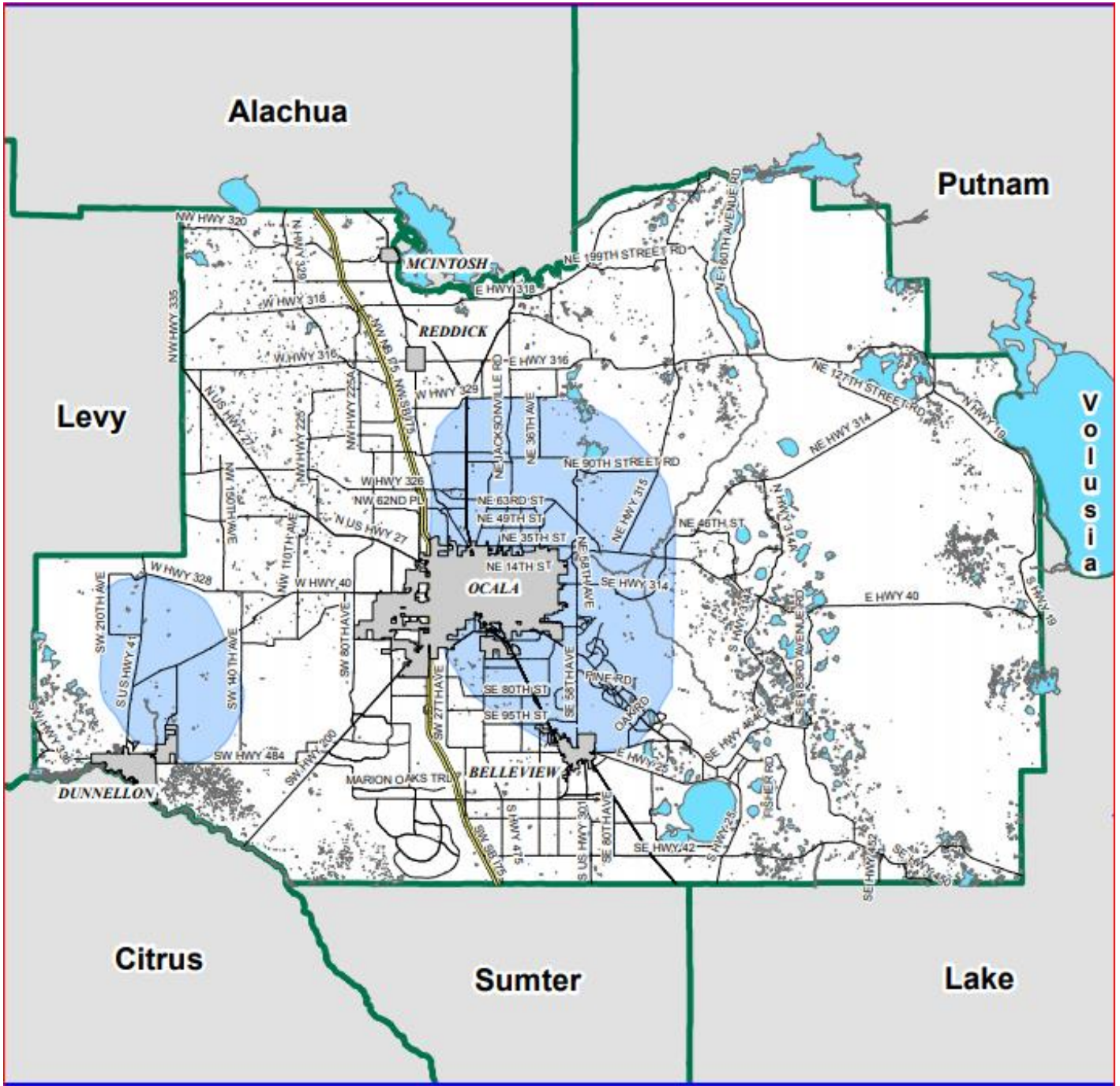
Minimum floor areas establish that a building cannot be smaller than a certain size. This is one of the principal methods used by zoning commissions to regulate the size of buildings. If the minimum floor area is set at a high level, floor area regulations can restrict affordable housing development. High floor area specifications encourage the construction of large housing units that are naturally more expensive, making them too expensive for low- and moderate-income households.



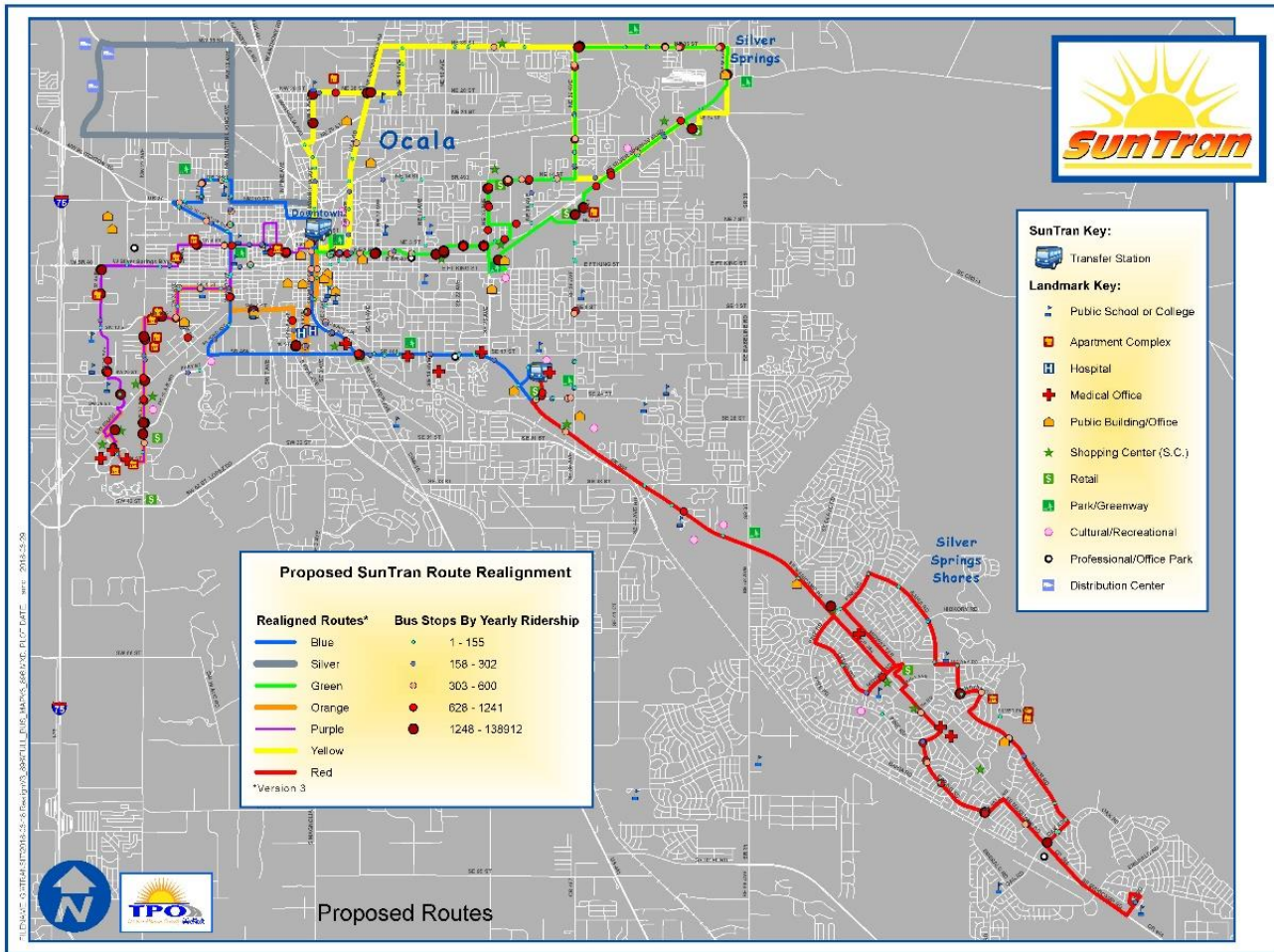
Marion County's zoning ordinance is intended to allow development and use of property only in compliance with the goals, objectives and policies of Marion County as expressed in the Marion County Comprehensive Plan.

One challenge to affordable housing cost is the new Springs and Aquifer Protection Act 373.801, estimated to go online in 2019. In 2016, the Florida Legislature identified 30 Florida Springs that require additional protections to ensure their conservation and restoration for future generations, two of Marion largest affordable housing areas are in the new protection area.

The legislation requires areas within Marion County, primarily Silver Spring Shores, and Marion Oaks, areas where most of the new affordable housing units are being built, to identify the sources of nitrogen pollution within the spring shed, and to include projects and strategies that will achieve the reductions needed to improve water quality. The estimated cost of the new systems will increase the cost of homes over one acre an estimated \$10,000 per new housing unit, with an estimated \$700.00 yearly maintenance charge.



TRANSPORTATION



Source: <http://www.suntran.org/home/showdocument>

Access to transportation is a vital factor in Marion County. The lack of access to transportation to work, schools, and stores causes serious challenges to those in low and moderate income neighborhoods. Families without access to transportation are at a disadvantage and have limited opportunities for upper mobility. This map represents the new silver route, connecting people to the distribution centers on NW 35<sup>th</sup> Ave Road/NW 35<sup>th</sup> Street. This route will only run to coincide with shift changes at distribution centers.

## Payday Loans

Payday loans in Florida can now be issued for a maximum of \$1,000 (exclusive of fees) and are due on the borrower's next payday – normally in two weeks. To qualify for a payday loan, an applicant typically only needs a checking account and proof of income, generally from a job or government benefit such as Social Security. A post-dated check or electronic debit authorization covering the loan principal and fees is taken by the payday lender as collateral. If the borrower fails to pay back the loan in full when due, the lender can cash the check or debit the account for repayment. This direct access to a borrower's bank account ensures that the lender is first to get paid, before other bills and necessities.

Payday lenders rely on the fact that many borrowers will take out a subsequent payday loan before their next paycheck to fill in the budget gap caused by the previous payday loan. Based on 2015 data the average payday loan was for \$399.35 and carried total fees averaging \$427.37. Assuming a 14-day term, this means that the average payday loan in Florida carried a 278% APR.<sup>3</sup>

The Impact of Payday Loans on Florida Communities Research has shown that payday borrowers are more prone to suffer from a number of financial issues and complications than similarly situated people that avoid using payday loans. The budget shortfall from payday fees leads to delinquency on credit cards and other bills, as well as delayed medical care and prescription drug purchases. Given the lender's direct access to the bank account, payday loans lead to increases likelihood of overdraft fees and loss of bank accounts. Payday borrowers are also more likely to file for bankruptcy. Instead of being an avenue to escape debt, payday loans lead borrowers into a deeper state of financial ruin.

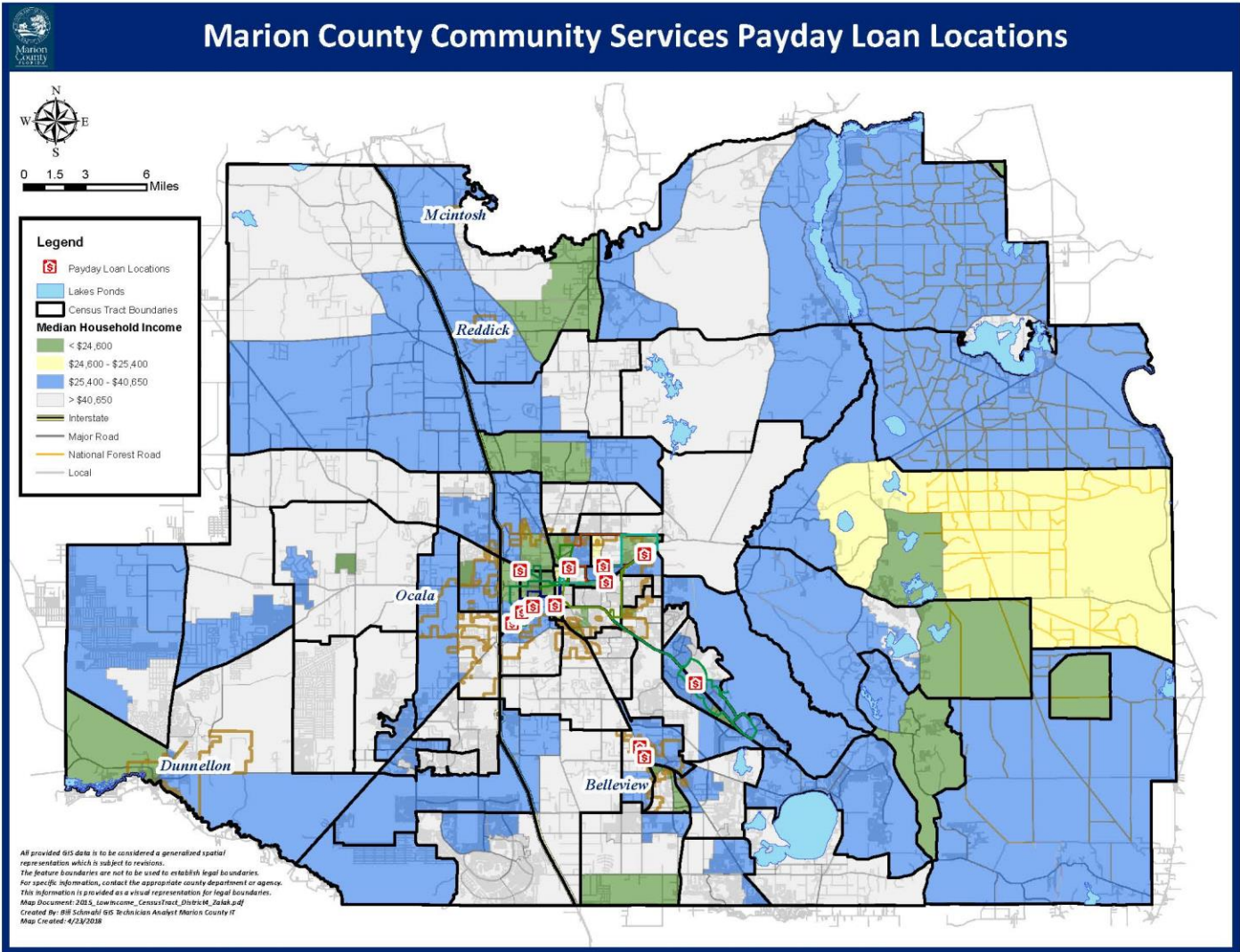
Payday loans are a solution many turn to in order to pay for recurring expenses; 69% of payday loans are used for recurring expenses. Those aged 25-49 are the most likely to get a payday loan. In terms of income and education, those without a college degree and with incomes between \$15,000 and \$25,000 are most likely to

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<sup>3</sup> Paige Marta Skiba and Jeremy Tobacman, *Do Payday Loans Cause Bankruptcy?* Vanderbilt University Law School and University of Pennsylvania (Sept. 2008)

take the loans. In terms of race, African Americans are twice as likely as other races to take out a payday loan.

The following map represents the locations of the Payday Loans in Marion County.

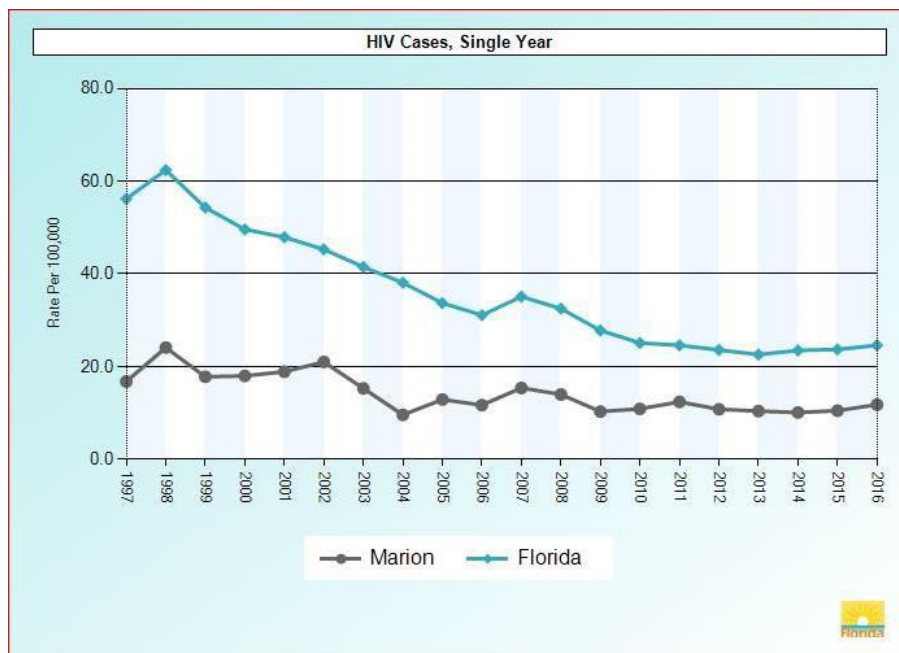


## Persons with HIV/AIDS

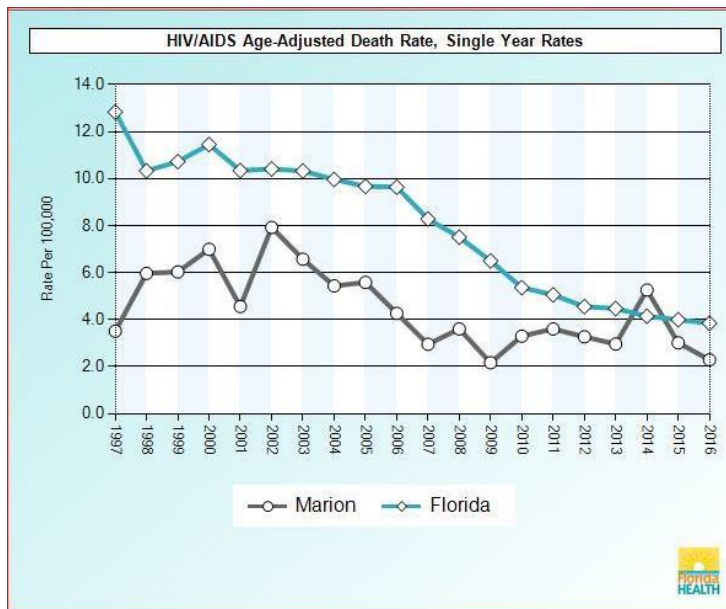
For persons living with HIV/AIDS, access to safe, affordable housing is nearly as important to their general health and well-being as access to quality health care. For many persons with HIV/AIDS, lack of stable housing can be the primary barrier to consistent medical care and treatment. Persons with HIV/AIDS also require a broad range of services, including counseling, medical care, in-house care, transportation, and food, in addition to stable housing. Today, persons with HIV/AIDS live longer and require longer provision of services and housing. Research has proven that stable housing promotes improved health, a return to employment, and prospective social activities resulting in an improved quality of life.

The number of HIV/AIDS persons living in Marion County is substantially lower than the state average. It is important to continue educating housing complexes that individuals with HIV/AIDS are regarded as having a disability, just as someone with a physical disability would be.

AIDS Cases, Per 100,000 Population, Single Year								
	Marion	Marion	Marion	Marion	Florida	Florida	Florida	Florida
Year	Count	Denom	Rate	MOV (+/-)	Count	Denom	Rate	MOV (+/-)
2016	18	346,956	5.2	2.4	2,119	20,231,092	10.5	0.4
2015	21	342,290	6.1	2.6	2,129	19,897,762	10.7	0.5
2014	24	338,269	7.1	2.8	2,166	19,579,871	11.1	0.5
2013	36	335,551	10.7	3.5	2,876	19,314,396	14.9	0.5
2012	31	333,446	9.3	3.3	2,845	19,118,938	14.9	0.5
2011	33	331,959	9.9	3.4	3,020	18,941,742	15.9	0.6
2010	17	331,314	5.1	2.4	3,156	18,820,280	16.8	0.6
2009	28	330,790	8.5	3.1	3,860	18,711,844	20.6	0.7
2008	40	329,165	12.2	3.8	4,152	18,636,837	22.3	0.7
2007	35	324,470	10.8	3.6	4,024	18,500,958	21.8	0.7
2006	34	315,364	10.8	3.6	4,220	18,237,596	23.1	0.7
2005	46	303,403	15.2	4.4	4,440	17,876,663	24.8	0.7
2004	38	291,288	13.0	4.1	5,106	17,476,489	29.2	0.8
2003	39	280,650	13.9	4.4	4,521	17,074,368	26.5	0.8
2002	26	271,979	9.6	3.7	4,262	16,718,033	25.5	0.8
2001	47	265,067	17.7	5.1	4,526	16,384,860	27.6	0.8
2000	44	260,407	16.9	5.0	4,630	16,074,896	28.8	0.8
1999	38	253,235	15.0	4.8	4,649	15,679,606	29.6	0.9
1998	35	244,918	14.3	4.7	4,953	15,309,968	32.4	0.9
1997	22	238,739	9.2	3.9	5,420	15,011,697	36.1	1.0



HIV/AIDS Age-Adjusted Death Rate,				
	Marion	Marion	State	State
Years	Count	Rate	Count	Rate
2016	9	2.3	864	3.9
2015	10	3.0	873	4.0
2014	18	5.3	878	4.2
2013	11	3.0	935	4.5
2012	9	3.3	923	4.6
2011	11	3.6	1,005	5.1
2010	10	3.3	1,066	5.4
2009	8	2.2	1,232	6.5
2008	11	3.6	1,412	7.5
2007	9	3.0	1,526	8.3
2006	14	4.3	1,746	9.6
2005	15	5.6	1,706	9.7
2004	13	5.4	1,714	10.0
2003	19	6.6	1,742	10.3
2002	18	7.9	1,714	10.4
2001	11	4.6	1,658	10.3
2000	15	7.0	1,809	11.5
1999	13	6.0	1,651	10.7
1998	13	6.0	1,547	10.3
1997	7	3.5	1,879	12.8



There is a lack of funding to support HIV/AIDS individuals. Present programs are a response to HIV/AIDS, “Test and Treat,” linking newly tested positive HIV clients to immediate care, which helps bring down viral load and reduces the chance of virus transmission as well as conversion to AIDS. The cost of this program is manageable. There are two other programs, PrEP and nPEP, can become cost prohibitive for uninsured clients due to lab costs. PrEP is a program where clients, who are not HIV positive but live high risk lifestyles, are offered medication that will reduce the risk of infection if they come in to contact with an HIV positive partner. Marion County’s Health Department currently offer this program to partners of clients through the Ryan White program, but will be expanding to others that need services as of April 1, 2018. nPEP is a program where medication can be offered to an individual who may not live a high risk lifestyle, but perhaps made a recent risky choice and needs to be protected.



## Marion County Census Tract Areas

With the 2020 Census beginning, there are countless reasons to ensure Marion County goes all out ensuring that all residents complete the 2020 Census.

1. Reapportionment:

The number of congressional districts in each state may shift based on increases or decreases in population over the previous decade, which affects congressional representation and state electoral votes. This reapportionment of seats in the Housing of Representatives and resulting change in electoral votes helps dictate the geographic shift in political power within the United States.

2. Redistricting

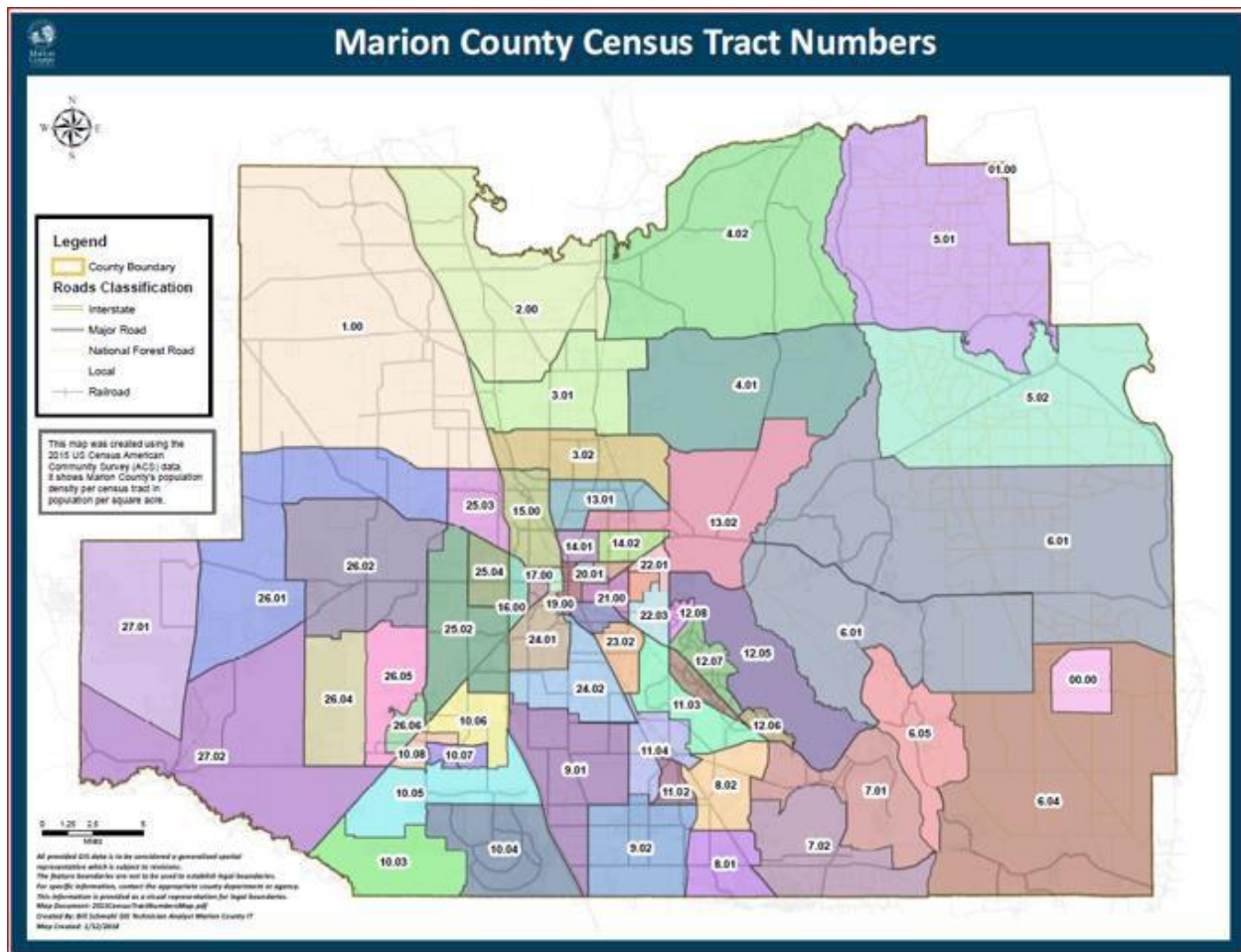
Within states, including Florida, the legislature draws the district lines.

3. Demographic Data

The Census provides a snapshot of country, state, local areas, and on a broad level defines who we are as a nation. Demographic data helps groups from all parts of society use census information to decide where to direct their attention and resources. The census helps these groups identify areas in need of certain services, businesses, civil right outreach, community engagement, etc.

4. Government Resource Allocation

Over \$400 billion per year is allocated throughout the nation with help from census data, including programs such as public health, education and infrastructure.



## Focus Area

In the next five years, recommend any identified needed changes targeted for inclusion in the next Incentive Plan review cycle.

## Promote Fair Housing Enforcement and Education

- Support education and training for landlords regarding fair housing obligations
- Support testing for the incidence of housing discrimination
- Support the enforcement of fair housing laws

## Developer Impediment

The recommendation of Marion County's Affordable Housing Advisory Committee (AHAC), provides the following suggestions to support affordable housing:

- Develop a 5-10 year Strategic Plan for Affordable Housing Needs in Marion County to include, at a minimum, the following items:
  - Mapping all vacant units vs affordable vacant units
  - Develop a Community Needs Assessment to include rental properties vs homeowner properties
  - Needs Assessment regarding unit sizes for rental
  - Identification of target area for affordable housing that meet requirements for services, transportation, utilities, location to major employers, utilities, etc.
- Maps illustrating locations of utilities, transportation, critical services, and major employment centers
- Coordinate with Planning Offices to determine if “small houses” could reasonably be incorporated into the Land Development and Zoning Regulations

If a new update or change to current affordable housing incentives is determined as necessary through the activities listed above, prepare a specific and detailed proposal that includes recommendations for funding stream(s), if applicable.

## How are the Jurisdiction Poverty Reducing Goals, Programs, and Policies Coordinated with this Affordable Housing Plan?

Recognizing that poverty is a complex issue, Marion County will consider prioritizing projects for this affordable housing plan that are targeted towards individual self-sufficiency. Because Marion County and the City of Ocala receive separate CDBG funding, this funding is governed by different authorities. Both the County and City work diligently to complement and maximize efforts taken to ensure a seamless coordination of services. The following agencies are engaged in efforts to fight poverty and improve working relationships to enhance efforts in serving the most vulnerable residents:

## Next Steps

Given the complexity of AI implementation and outside factors, the County, City, and Ocala Housing Authority have identified several key recommended actions that will help establish a framework for full implementation, with an emphasis on key activities to be undertaken during the next one to two years. These recommendations include:

- Develop benchmarks for outreach and training
- Increase the public's understanding of fair housing and interaction with diverse groups
- Continue to preserve the stock of affordable and accessible housing
- Pursue policies and procedures that encourage fair housing
- Continue to address the negative impacts that effects affordable housing.

## Anatomy of a Fair Housing Complaint the Complaint Process

### 1. Who can file a complaint?

Anyone willing to sign their name and give contact information.

### 2. Where does a complainant get the correct forms?

From the regional HUD office in Jacksonville or online at [www.hud.gov](http://www.hud.gov).

### 3. Where are complaints filed?

HUD regional office or Florida Attorney General Office.

## Steps in the Complaint Process Notification

HUD will notify a complainant when it receives a complaint. Normally, HUD will also:

- Notify the alleged violator of the complaint and permit that person to submit an answer.
- Investigate the complaint and determine whether there is reasonable cause to believe the Fair Housing Act has been violated.
- Notify the complainant if it cannot complete an investigation within 100 days of receiving a complaint.

## Conciliation

HUD will try to reach an agreement with the person a complaint is made against (the respondent). A conciliation agreement must protect both the complainant and the public interest. If an agreement is signed, HUD will take no further action on a complaint. However, if HUD has reasonable cause to believe that a conciliation agreement is unable to be reached, HUD will recommend that the Attorney General file suit.

## Complaint Referral

If HUD has determined that a state or local agency has the same fair housing powers as HUD, HUD will refer complaints to that agency for investigation and notify complainants of the referral. That agency must begin work on the complaint within 30 days or HUD may take it back.

## Quick Action

If a complainant needs immediate help to stop a serious problem caused by a Fair Housing Act violation, HUD may be able to assist them as soon as they file a complaint. HUD may authorize the Attorney General to go to court to seek temporary or preliminary relief, pending the outcome of the complaint, if:

- Irreparable harm is likely to occur without HUD's intervention.
- There is substantial evidence that a violation of the Fair Housing Act occurred. Example: A builder agrees to sell a house but after learning the buyer is black, fails to keep the agreement. The buyer files a complaint with HUD. HUD may authorize the Attorney General to go to court to prevent a sale to any other buyer until HUD investigates the complaint.

## Complaint Assessment

If, after investigating a complaint, HUD finds reasonable cause to believe that discrimination occurred, it will inform the complainant. The case will be heard in an administrative hearing within 120 days, unless the complainant or the respondent wants the case to be heard in Federal District Court. Either way, there is no cost to the complainant.

## Administrative Hearing

If the case goes to an administrative hearing, HUD attorneys will litigate the case on behalf of the complainant. The complainant may intervene in the case and be represented by their own attorney if they wish. An Administrative Law Judge will consider evidence from the complainant and the respondent. If the Judge decides that discrimination occurred, the respondent can be ordered to:

- Compensate the complainant for actual damages, including humiliation, pain, and suffering.
- Provide injunctive or other equitable relief (e.g., to make housing available to the complainant).
- Pay the federal governmental civil penalty to vindicate the public interest. The maximum penalties are \$10,000 for a first violation and \$50,000 for a third violation within seven years.
- Pay reasonable attorney's fees and costs.

## Federal District Court

If a complainant or respondent chooses to have the case decided in Federal District Court, the Attorney General will file a suit and litigate it on behalf of the complainant. The District Court can order relief and award actual damages, attorney's fees, and costs. In addition, the court can award punitive damages.

## Civil Suit

A complainant may file suit, at their expense, in Federal District Court or State Court within two years of an alleged violation. If the complainant cannot afford an attorney, the Court may appoint one for them.

A complainant may bring suit even after filing a complaint, if they have not signed a conciliation agreement and an Administrative Law Judge has not started a hearing. A court may award actual and punitive damages and attorney's fees and costs.

## Homeless Population Summary of Housing Needs

Located in Central Florida, the warm weather of Marion County is an attraction to many of the homeless. However, with the lowest paying service jobs in the state, and many residents commuting to other counties for work, Marion County is not the solution that many very low-income and homeless persons expect. Many of the homeless are working, but at minimum-wage jobs with no benefits. The cost burden for housing for the working poor makes it very difficult for individuals and families to afford permanent shelter.

Marion County has experienced significant growth during the past decade, largely due to the number of persons relocating to Central Florida for its warmth and quality of life. Retirees are a large portion of transplants coming to Marion County and household growth has been driven by new development of 55+ communities in west and southeast Marion County.

Despite this growth, the economic climate in Marion County has not changed. This has a direct effect on the number of households with housing problems, especially for owners earning 0-30% percent of the AMI. Most housing in Marion County, including the City of Ocala, was built between 2000-2009, accounting for only 5.6% of renters and 9.5% of owners having one or more of the four housing problems. Despite these low percentages, housing within city limits tend to be older, dilapidated homes, requiring significant rehabilitation or, in some cases, demolition.

Almost 30% of the permanent housing stock is mobile homes. These serve as a cornerstone in Marion County's affordable housing rental market. Many of the mobile homes that are rented are older (pre-1990) and, as these units continue to age over the next five years, the stock of decent and affordable rental housing is at risk of significantly decreasing.

Homelessness is a continuing problem in Ocala/Marion County. According to some interviewed for this report, the founding of the Marion County Homeless Commission entrusted with working on Ending Homelessness understands the issues facing the homeless. However, it was further stated that much still needs to be done to end homelessness in Ocala/Marion County.

### Marion County Purchase Assistance and Rehabilitation

Marion County adheres to State SHIP and HUD regulations regarding its housing assistance programs administered by Marion County Community Services. Community Services follows funding guidelines in place for state and federally assisted homes that are sold or transferred. Marion County administers a homeownership and housing rehabilitation program. In the interest of protecting the affordability of homes rehabilitated or purchased utilizing federal assistance, the County implemented policies requiring a certain amount to be paid back to the jurisdiction upon the sale of the home. The policies currently in place for the homeownership and housing rehabilitation programs are as follows:

### Community Development Housing Program Demographic

A Look Back over a five year period

Row Labels	Sum of Approximate Expenditure	Sum of Approximate # families served
CDBG	\$8,995,000.00	41,341
ESG	\$750,000.00	122
HOME	\$3,250,000.00	50
NSP 1	\$6,324,055.00	65
NSP 3	\$4,589,714.00	61
SHIP	\$26,290,043.10	165
Grand Total	\$50,198,812.10	41,804

### Homeownership Program

1. Assistance is in the form of a deferred second mortgage which is forgiven after 15 years.
2. No payments are due if the borrower lives in the home for the term of the mortgage; however, a lien held by the County is placed on the home during the mortgage period.



3. If, before the 15 years have elapsed, the home is sold, ceases to be the principal residence of the borrower, the borrower refinances with cash out or uses the home as collateral for a home equity line of credit, the loan must be repaid in its entirety within 30 days of closing.
4. The loan does not need to be repaid if the refinancing was to obtain a lower fixed interest rate, or to do renovations to the unit with no cash out.

### Housing Rehabilitation Program

1. Interest-free deferred payment loan to qualified, eligible applicants.
2. No payments are due if the borrower lives in the home for the term of the mortgage; however, alien held by the County is placed on the home during the mortgage period.
3. Home repair/rehabilitation loans are forgiven after fifteen years provided the applicant continues to live in the home; loans for home replacement have a term of fifteen years.

### Assisted Housing Inventory

#### Low Income Renters: Affordable v. Fair-Market Rent

Two-Person Household (2017 FHFC)	Affordable Rent (22% of Income)	Fair-Market Rent (1 BR – 2017 HUD)
30% AMI (Extremely – Low Income)	\$224	\$675
50% AMI (Very – Low Income)	\$373	\$675
80% AMI (Low Income)	\$597	\$675

**Low Income Renters:****Affordable v. Fair-Market Rent**

Three-Person Household (2017 FHFC)	Affordable Rent (22% of Income)	Fair-Market Rent (2 BR – 20147 HUD)
30% AMI (Extremely-Low Income)	\$252	\$820
50% AMI (Very-Low Income)	\$420	\$820
80% AMI (Low Income)	\$672	\$820

The rental market is based on supply and demand; Florida is a demand market. With an increasing number of persons coming to all areas of Florida with financial resources exceeding the average, long-time Florida resident, housing unit prices are far exceeding what Floridians can afford to pay or they are paying in excess of the 30% of their income for housing.

**Assisted Housing Inventory**

The majority of the affordable rental units are based on the funding source to either purchase, build or renovate the units. With each development, state and federal funds were used to keep units affordable for a number of years; twenty (20) years is the average. After the affordability period has ended, many of them may have additional time. Where others obligations have ended, the owner can then increase the rent or sell the units, based on what the market will allow.

**Inventory of Federally-, State- and Locally- Assisted Rental Housing**

Development Name	Street Address	City	Zip Code	County	Total Units	Assisted Units	Occupancy Status	Housing Program(s)	Population or Target Area
Meadow Field Apt	5155 SE 115th St	Belleview	34420	Marion	30	30	Ready for Occupancy	Rental Assistance/RD; Section 515	Family
Oakbrook Villas	11703 SE 57th Avenue	Belleview	34420	Marion	42	42		Housing Credits 9%;Rental Assistance/RD; Section 514/516	Family; Farmworker; Link
Woodside – Belleview	6745 S.E. 107th Street	Belleview	34420	Marion	42	42		Housing Credits 9%;Rental Assistance/RD; Section 515	Elderly; Family

MARION COUNTY COLLABORATIVE HOUSING ANALYSIS OF IMPEDIMENTS 2019 - 2024

Rainbow Gardens	11850 Rainbow Garden Circle	Dunnellon	34432	Marion	37	37		Housing Credits 9%;Rental Assistance/RD; Section 515	Elderly; Family
Rolling Hills	11150 Rolling Hills Road	Dunnellon	34431	Marion	67	67		Housing Credits 9%;Rental Assistance/RD; Section 515	Family; Link
Blitchton Station	1741 NW 7th Street	Ocala	34474	Marion	119	118		Housing Credits 9%	Family
Deer Run	2193 NW 1st Ave	Ocala	34475	Marion	186	186	Ready for Occupancy	Public Housing	Elderly; Family
Evangeline Booth Gardens	2921 NE 14th St	Ocala	34470	Marion	65	64	Ready for Occupancy	Rental Assistance/HUD; Section 202 Capital Advance	Elderly
Green Gables – Ocala	2600 S.W. 10th Street	Ocala	34474	Marion	131	131		Housing Credits 9%	Family
Green Gables II	2600 SW 10th Street	Ocala	34474	Marion	124	124		Housing Credits 9%	Family
Harvey's Fellowship Homes	1415 NW 5th St	Ocala	34475	Marion	50	50	Ready for Occupancy	Refi Section 221(d)(3) MR; Rental Assistance/HUD	Family
Heritage Oaks of Ocala	2820 SW 34th St	Ocala	34474	Marion	72	72	Ready for Occupancy	Rental Assistance/HUD; Section 202 Direct Loan	Elderly
Hickory Knoll Apartments	507 NE 22nd Ave	Ocala	34470	Marion	96	94	Ready for Occupancy	Refi Section 221(d)(4) MR; Rental Assistance/HUD	Family
Hilltop Manor	7334 NE Jacksonville Road	Ocala	34471	Marion	36	36	Ready for Occupancy	Rental Assistance/RD; Section 515	Family
Hilltop Manor II	7334 NE Jacksonville Road	Ocala	34471	Marion	45	45	Ready for Occupancy	Rental Assistance/RD; Section 515	Family
Landfair Homes	7745 NE 22nd Terrace	Ocala	34479	Marion	117	117		Housing Credits 9%	Family
Laurel Park	2300 NW 4th Street	Ocala	34475	Marion	170	170		Housing Credits 9%	Family
Laurel Park II	100 NW 23rd Avenue	Ocala	34475	Marion	68	68		Housing Credits 9%	Family
Magnolia Walk	2501 SW 10th Street	Ocala	34474	Marion	64	64		Housing Credits 9%	Elderly; Family
Magnolia Walk II	2501 SW 10th Street	Ocala	34474	Marion	144	144		Housing Credits 9%; SAIL	Elderly; Family
Oakhurst Apartments	3001 Southeast Lake Weir Ave	Ocala	34471	Marion	214	43	Ready for Occupancy	Local Bonds	Family
Ocala Place	2135 NW 1st Ave	Ocala	33475	Marion	40	40	Ready for Occupancy	Rental Assistance/HUD	Family
Paddock Park	2901 Southwest 41st St.	Ocala	34474	Marion	200	40	Ready for Occupancy	Local Bonds	Family
Parkside Garden Apartments	621 N.W. 2nd St.	Ocala	34475	Marion	144	144		Rental Assistance/HUD; State HOME	Family
Shady Acres	8660 SW 27 Avenue	Ocala	34476	Marion	12	11		Federal Deposit Insurance Corporation; State HOME	Family
Spring Manor	2833 NE 7th Street	Ocala	34470	Marion	160	160		Extremely Low Income; Housing Credits 4%;SAIL; State Bonds	Family; Link

Spring Manor Apartments	2833 NE 7th St	Ocala	34470	Marion	160	145	Ready for Occupancy	Rental Assistance/HUD	Family
Steeplechase II	1421 SW 27 Ave	Ocala	34474	Marion	80	80		Housing Credits 9%	Family
Sutton Place Apartments.	523 NE 23rd Circle	Ocala	34470	Marion	130	130		Exchange; Housing Credits 9%;Rental Assistance/HUD; Section 221(d)(4) MKT; State HOME; Tax Credit Assistance Program	Family
Trinity Villas I	3728 NE 8th Pl	Ocala	34470	Marion	162	161	Ready for Occupancy	Rental Assistance/HUD; Section 207/223(f)	Elderly

### Low-Income Elderly

	Marion County	Ocala
Low Income, Cost Burdened	15,807	9,317
% of Low-Income, Cost Burdened with Elderly H. of H	41%	29%
% of Low-Income, Cost-Burdened with at least 1 disability	44%	38%

### Public and Private Sector Barriers

Education for all is vital to the strength of our community, economic development, and housing; it effects on one will have drastic effects on the others. There is a need for a tenant association; with changes in the federal Fair Housing laws, it is very important that all persons renting understand their rights.

### Education and Outreach

Education of the public regarding the rights and responsibilities afforded by fair housing law is an essential ingredient of fair housing enforcement. This includes outreach and education to the general public, landlords and tenants, housing and financial providers, as well as citizens concerning fair housing and discrimination. It is important that potential victims and violators of housing and/or lending discrimination law be aware of: general fair housing issues, what may constitute a violation, and what they can do in the event that they believe they have been discriminated against. Likewise, it is important for lenders, housing providers, and their agents to know their responsibilities and when they may be violating fair housing law.

Often, people may be unaware of their fair housing rights. Present day housing discrimination tends to be subtle. Instead of saying that no children are allowed, they may impose unreasonable occupancy standards that have the effect of excluding families with children. Rather than saying “We do not rent to Hispanics,”

they may say, “Sorry, we do not have any vacancies right now. Try again in a few months,” when in fact they do have one or more vacancies. Printed advertisements do not have to state “No families with children or minorities allowed” to be discriminatory.

## AFFIRMATIVE FAIR HOUSING MARKETING PLAN AND PROCEDURES

### I. STATEMENT

This Affirmative Fair Housing Marketing Plan and Procedures (“Marketing Plan”) is developed for use with the HOME Investment Partnership (“HOME”) Program and HOME-funded projects in accordance with the HOME Program regulations, including but not limited to 24 CFR 92.351, of the U.S. Department of Housing and Urban Development (“HUD”) regulations. The HOME Program has established procedures to affirmatively market all projects resulting in five (5) or more HOME-assisted housing units. The Plan is a commitment of the County’s HOME consortium (“the Consortium”), Consortium staff, and the HOME-funded participated (“Grantee”) to affirmatively further fair housing. The Grantee shares responsibility with the Consortium in informing the public about the federal Fair Housing laws, soliciting eligible persons without regard to race, color, religion, sex, disability, familial status or national origin into the affordable housing market and evaluating the effectiveness of these marketing efforts.

Affirmative marketing differs from general marketing activities because it specifically targets potential tenants and home buyers who are least likely to apply for and/or purchase housing. Efforts are made to make these persons aware of available affordable housing; this Market Plan is a guide to assist the County’s HOME Consortium and its Grantees by summarizing the affirmative marketing procedures required by HUD.

This Plan is documented and maintained in the office of Marion County, Department of Community Services files, and shall be included by reference in all HOME project proposals, made an integral part of all HOME and CHDO funding agreements and HOME case files. The Grantee is held to the terms of the Marketing Plan by the requirements in the applicable HOME or Community Housing Development Organization (“CHDO”) agreement

### II. PURPOSE

In accordance with the regulations of the HOME Program, and in furtherance of the Consortium’s commitment to non-discrimination and equal housing opportunity, the Consortium establishes procedures to affirmatively market the distribution of its annual HOME allocation and housing units acquired, constructed or rehabilitated under the HOME Program.

It is the Affirmative Marketing Policy of the Consortium to assure that organizations, non-profit and for-profit, and local units of government which might not normally apply for use of the Consortium's HOME funds because they are unaware of the availability of said funds:

- Be informed of HOME funding availability
- Be encouraged to apply for use of HOME funding
- Have an equal opportunity to apply for use of HOME funding

It is the Affirmative Marketing Policy of the Consortium to assure that individuals who normally might not apply for available housing units because they are socially and/or economically disadvantaged:

- Be informed of available housing units
- Be encouraged to apply for available housing units
- Have an equal opportunity to rent/own their own housing units

### **III. METHODS TO DISSEMINATE AFFIRMATIVE FAIR HOUSING MARKETING REQUIREMENTS**

The Consortium has revised our Affirmative Fair Housing Marketing Plan and will use the following methods to inform the public, potential tenants, potential homeowners, potential and existing for-profit developers and non-profit developers, and local units of government about Federal Fair Housing laws and Affirmative Fair Housing Marketing Plan and Procedures.

- A. The County HOME Consortium staff shall be responsible for implementing the Marketing Plan and evaluating its effectiveness as required by the HOME Program.
- B. The Consortium shall inform the community about its Affirmative Marketing Policy through periodic updates at public forums, Fair Housing meetings as well as training workshops with HOME and CHDO grantees or other similar forums.
- C. At the time of HOME funding for rental housing development, the Consortium will provide copies of Housing Discrimination and Civil Rights brochures to the initial tenants and/or rental property owners.

- D. The Consortium will continue to provide general information and telephone reference numbers to persons contacting Marion County Community Services office with questions regarding Affirmative Marketing and federal Fair Housing laws.

#### **IV. CONSORTIUM AFFIRMATIVE MARKETING REQUIREMENTS**

The Consortium will, at least annually, adhere to the following, or similar, Marketing Plan policies regarding the announcement of availability of HOME funds:

- A. Post a notice of HOME funding availability on the County's website
- B. Purchase an advertisement for a public notice in a newspaper of general circulation

#### **V. CONSORTIUM REQUIRED AFFIRMATIVE MARKETING RECORD KEEPING**

In order to verify that the Consortium is following Marketing Plan requirements, the following record keeping procedures will be required:

- A. The Consortium will maintain records of how HOME funding availability was advertised (copies of advertisement, emails, etc.).
- B. Copies will be maintained of all training materials and meeting agendas where the Consortium's Affirmative Marketing Policy was discussed.



## VI. GRANTEE AFFIRMATIVE FAIR HOUSING MARKETING REQUIREMENTS

Consortium HOME funds must adhere to the following Marketing Plan policies when HOME-assisted housing units become available for rent or purchase:

- A. Incorporate and Equal Housing Opportunity statement or logo in any correspondence associated with rental or home ownership opportunities developed with the use of Consortium HOME funds.
- B. All marketing of HOME-assisted housing will be jurisdiction-wide and all advertising will be placed in sources of wide circulation. All advertisements must contain an Equal Housing Opportunity statement or logo.
- C. Media sources should include advertisement to all particular audiences (e.g., newspapers or radio stations that serve protected classes).
- D. All advertisements, brochures, and other written materials should be published in at least English and Spanish, in order to reach non-English speaking audiences.
- E. Contact should be made with organizations whose membership or clientele consists primarily of protected class members.
- F. The project owner must display the Equal Opportunity logo and Fair Housing poster in an area accessible to the public (e.g., rental office).

## VII. GRANTEE REQUIRED AFFIRMATIVE MARKETING RECORD KEEPING

In order to verify that Consortium Grantees are following the Marketing Plan, the Consortium requires the following record keeping procedures will be required:

- A. Grantee maintains records of how vacancies were advertised (copies of advertisements, etc.).
- B. Copies of all brochures, leaflets, and letters to community contacts shall be maintained in an easily accessible file.
- C. Grantee shall have a written policy that outlines how all applications will be reviewed and processed. Grantee records shall show how all completed and filed applications were processed, including whether an

applicant was accepted or unaccepted and why an applicant was not accepted.

- D. Maintain information of the race, sex, ethnicity, and whether the applicant is disabled for all applicants, homebuyers, and tenants. The Consortium will submit this information as part of its Consolidated Annual Performance and Evaluation Report (“CAPER”).

This information will be gathered when an application is taken for either a tenant or a home buyer and information will be maintained during the entire affordability period.



**MARION COUNTY  
RESIDENT FAIR HOUSING QUESTIONNAIRE**

Marion County, in cooperation with The City of Ocala, Marion County Housing Authority and Ocala Marion County Association-Realtor, is preparing an Assessment of Fair Housing (AFH). As part of the planning process, a survey to identify residents' fair housing concerns, such as acts of discrimination or barriers that might limit the housing choices of families and individuals. Please take a few minutes and complete this **confidential questionnaire** to the best of your ability. If you are unsure of an answer or the question does not apply to you, please feel free to skip that question. Thank you for your assistance. You can take the survey **online at**, or return <http://www.marioncountyfl.org/departments-agencies/departments-a-n/community-services> the completed survey to the **Marion County Community Services, 2631 SE Third St, Ocala FL. 34471** or email **Donnie Mitchell, at donnie.mitchell@marioncountyfl.org**. The County would appreciate your response by **Friday, June 30**.

1. **What is your zip code:** \_\_\_\_\_
2. **Gender:**       Male       Female
3. **Race/Ethnicity (choose all that apply):**  
 White    Black or African-American    American Indian or Alaskan Native    Asian  
 Native Hawaiian/ Pacific Islander    Hispanic or Latino    Some Other Race    Two or More Races
4. **Age of Head of Household:**     17 or younger     18-20     21-29     30-39  
 40-49     50-61     62 or older
5. **Number of persons living in your household?**    One    Two    Three    Four  
 Five    Six    Seven    Eight +
6. **What is the approx. total family income per year based on the number of persons in your household?**  

1 person household <input type="checkbox"/> over    } <input type="checkbox"/> under    } \$28,500	5 person household <input type="checkbox"/> over    } <input type="checkbox"/> under    } \$43,950
2 person household <input type="checkbox"/> over    } <input type="checkbox"/> under    } \$32,550	6 person household <input type="checkbox"/> over    } <input type="checkbox"/> under    } \$47,200
3 person household <input type="checkbox"/> over    } <input type="checkbox"/> under    } \$36,600	7 person household <input type="checkbox"/> over    } <input type="checkbox"/> under    } \$50,450
4 person household <input type="checkbox"/> over    } <input type="checkbox"/> under    } \$40,650	8 person household <input type="checkbox"/> over    } <input type="checkbox"/> under    } \$53,700
7. **Are you a homeowner?**    Yes       No      8. **Are you a renter?**    Yes    No
9. **Are there any problems with handicap accessibility in public facilities and buildings in the County?**  
 Yes       No      if yes, what are the issues?  
 \_\_\_\_\_  
 \_\_\_\_\_
10. **Are there any employment issues in Marion County?**    Yes    No    **Please list:**  
 \_\_\_\_\_  
 \_\_\_\_\_
11. **Are there any employment programs or services that are needed?**    Yes    No    **Please list:**  
 \_\_\_\_\_  
 \_\_\_\_\_
12. **Are there any housing issues in Marion County?**    Yes    No    **Please list:**

(Turn over to complete)

13. Are there any housing programs or services that are needed?  Yes  No Please list:

14. Fair Housing concerns include any act of discrimination or barrier that might limit the housing choices of families and individuals. Issues of fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices based on race, color, age, religion, sex, , disability, familial status, or national origin. In your opinion, are residents of Marion County aware of how to report fair housing violations or concerns?

Yes  No  Unsure

15. What do you think are the primary reasons why fair housing complaints are not reported?

16. Are you aware that you can request your landlord to make reasonable housing accommodations?

Yes  No  Unsure

17. Are you aware of who to contact if you have a fair housing complaint or issue?

Yes  No  Unsure

18. Are there any problems or issues with public transportation in Marion County?  Yes  No Please list:

17. In your opinion, is there a relationship between affordable housing in certain areas and public schools that perform below average?  Yes  No  Unsure

18. Additional comments on public schools:

19. Please evaluate whether the following situations cause or create discrimination and/or barriers to fair housing in Marion County.

	Strongly Agree	Agree	Neutral/ Unsure	Disagree	Strongly Disagree
Are subsidized housing units in high crime areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of affordable housing in certain areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of accessible housing for persons with disabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unable to file a fair housing complaint	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of fair housing education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of fair housing organizations in the County	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
State or Local laws and policies that limit housing choice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among residents regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among landlords/ property mgrs. on fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among real estate agents regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among bankers/lenders regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There are other barriers to fair housing in Marion County	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

20. Are there any additional comments or concerns that you wish to share?

Marion County Analysis of Impediments to Fair Housing	
<b>Race</b>	
White	43
Black or African-American	10
American Indian or Alaskan Native	1
Asian	0
Native Hawaiian/Pacific Islander	1
Hispanic or Latino	7
Some Other Race	0
Two or More Races	3
No Answer	3
<b>Gender</b>	
Males	19
Female	48
Unknown	1
Respondents were asked their race and gender; 63% were white and 70% were female	
<b>Age of Head of Household</b>	
17 or younger	0
18-20 Years of Age	0
21-29 Years of Age	6
30-39 Years of Age	8
40-49 Years of Age	11
50-61 Years of Age	22
62 or older	20
There was no response for persons under the age of 21. The highest responses were between the ages of 50 – 62 or older.	
<b>Total Household Income</b>	
28,500>	12
32,550>	17
36,600>	10
40,650>	7
43,950>	9
47,200>	1
50,450>	2
59,700>	0
No Comment	10
Seventy-five percent of the responses came from persons with a household income between \$28,500 and \$36,600; 14% did not answer the questions.	

Number of Persons Living in Household	
1 Person	15
2 Persons	29
3 Persons	4
4 Persons	9
5 Persons	8
6 Persons	0
7 Persons	0
8 Persons	0
More than 8	0
No Answer	2
Respondents were asked the number of persons living in the household; 64% were between 1 -2 persons.	

Are there any problems with handicap accessibility in public facilities and buildings in the county?	
Yes	35
No	21
No Answer	12
Respondents were asked if there were problems with handicap accessibility. Twelve (12) did not respond as many did not know; 62% of responded felt accessibility is still a barrier.	

Are there any employment issues in Marion County?	
Yes	26
No	15
No Answer	27
Respondents were asked if there are barriers within public facilities. Of the 41 that responded, 46% felt there are barriers that need to be addressed; 54% felt there was not barriers into public buildings.	

Zip Codes	
32617	2
32686	1
34476	3
34481	4
34475	3
34480	10
34470	6
34473	4
34482	4
34471	11
32615	1
34472	1
34479	3
34442	1
34432	1
34491	2
34488	1
34420	2
34474	7
34448	1

Are there any housing issues in Marion County?	
Yes	29
No	15
No Answer	27
Respondents were asked if there are housing issues in Marion County, of the 44 persons that responded 66% felt there are housing issues that needs to be addressed.	

Are there any housing programs or services that are needed in Marion County?	
Yes	58
No	4
No Answer	6

Fair Housing concerns included any act of discrimination or barrier that might limit the housing choices of families and individuals. Issues of fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices based on race, color, age, religion, sex, disability, familial status, or national origin. In your opinion, are residents of Marion county aware of how to report fair housing violations or concerns.	
Yes	27
No	39
No Answer	2
Are you aware that you can request your landlord to make reasonable housing accommodations	
Yes	48
No	11
Unknown	3
No Answer	6

Are you aware of who to contact if you have a fair housing complaint or issue?	
Yes	34
No	19
Unknown	9
No Answer	6

Are there any problems or issues with public transportation in Marion County?	
Yes	54
No	14

In your opinion, is there a relationship between affordable housing in certain areas and public schools that perform below average?	
Yes	
No	



### Identification of Impediments

#	Impediments	Actions	Timeline
1	Insufficient supply of affordable rental housing	<ol style="list-style-type: none"> <li>1. Collaborate with Marion County Housing Finance Authority and other organizations to help meet the affordable housing needs of all Marion County residents</li> <li>2. Establish a Community Land Trust and Land Bank to increase opportunity for families to access housing who have historically been left out for financial reasons</li> <li>3. Develop stronger relationships with private landlords and affordable housing agencies through education and funding to rent to the low/moderate income population</li> <li>4. Increase awareness of rental assistance programs that are available to low-income tenants</li> </ol>	2018-2024
2	Insufficient support of affordable home ownership	<ol style="list-style-type: none"> <li>1. Increase communication with representatives from the rural communities of Marion County</li> <li>2. Educate Lenders, Real Estate professionals, and residents about Fair Housing Laws</li> <li>3. Increase the number of affordable housing units in both Marion County and the City of Ocala</li> <li>4. Increase awareness of down payment assistance programs that are available to low/moderate income homebuyers</li> </ol>	2018-2024

3	Lack of awareness by residents of Fair Housing laws	<ol style="list-style-type: none"> <li>1. Collaborate with the local Fair Housing Initiatives Program (FHIP) monitoring and testing to ensure Fair Housing laws are being adhered to</li> <li>2. Advertise Fair Housing during the month of April and make public announcements regarding educational opportunities</li> </ol>	2018-2024
4	Poor credit history and inadequate access to employment opportunities	<ol style="list-style-type: none"> <li>1. Expand access to financial credit counseling services for low/moderate income individuals and families to support better housing and employment opportunities</li> <li>2. Provide training and programs related to HUD Section 3 program, to enhance opportunities for Marion County residents to increase financial sustainability</li> </ol>	2018-2024

## **Marion County, Ocala Housing Authority, and City of Ocala Florida, Public Hearing Notice and Draft Analysis of Impediments to Fair Housing Choice Available for Review and Comment**

Marion County, Ocala Housing Authority, and the City of Ocala is soliciting comments on its draft Analysis of Impediments (AI) to Fair Housing choice. The AI is a review of barriers that affect the rights of fair housing choice and is required by HUD as a condition of receipt of HUD funds.

### **Public Comment Period**

The draft Analysis of Impediments will be available for public review and comment from **November 9, 2018 to December 9, 2018**. Copies of the AI may be downloaded from the Marion County, Community Services website, <http://www.marioncountyfl.org>, or may be viewed at the Marion County Public Library, located at 2770 E. Silver Springs Blvd, Ocala FL 34470 or the Marion County Community Services office, located at 2710 E. Silver Springs Blvd, Ocala FL 34470.

### **Public Hearing Notice**

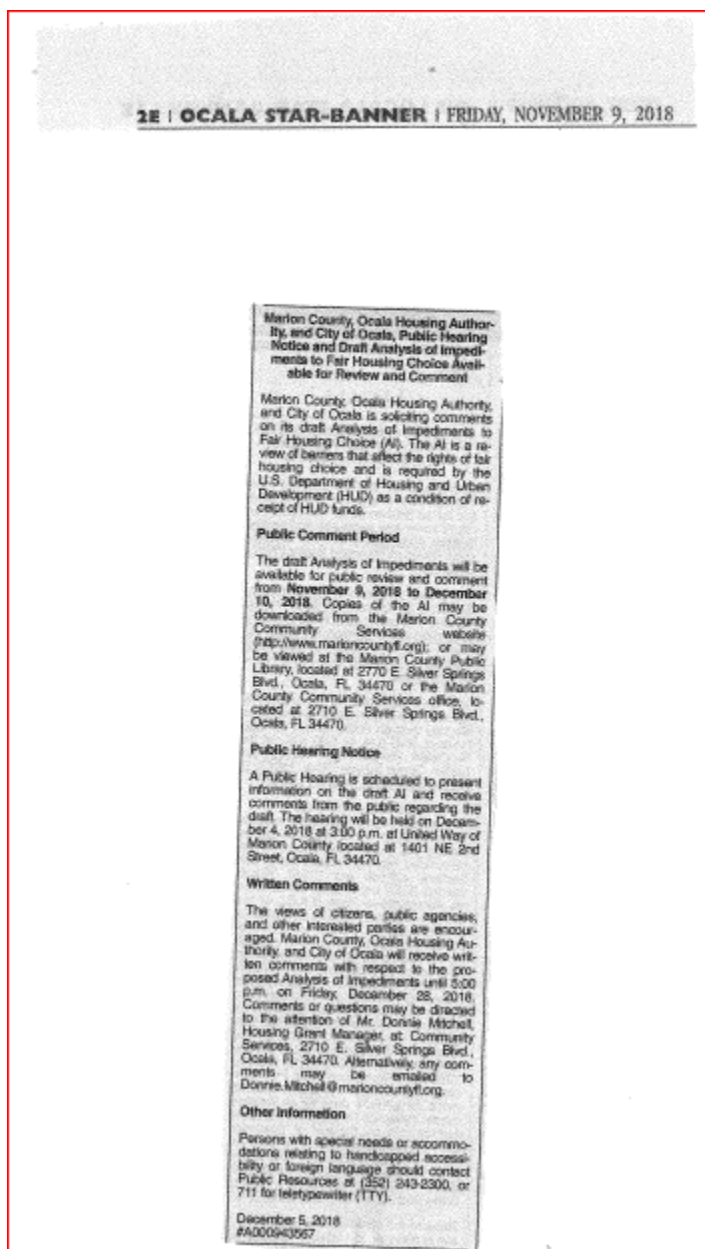
A public hearing is scheduled to present information on the draft AI and receive comments from the public regarding the draft. The hearing will be held at 3:00 p.m., on December 4, 2018 at United Way of Marion County, which is located at 1401 NE 2<sup>nd</sup> Street, Ocala, FL 34470.

### **Written Comments**

The views of citizens, public agencies and other interested parties are encouraged. Marion County, Ocala Housing Authority, and the City of Ocala will receive written comments with respect to the proposed Analysis of Impediments until 5:00 p.m. on Friday, December 26, 2018. Comments or questions may be directed to the attention of Mr. Donnie Mitchell, Housing Grant Manager, at: Community Services, 2710 E. Silver Springs Blvd, Ocala, FL 34470. Alternatively, any comments may be emailed to [Donnie.Mitchell@marioncountyfl.org](mailto:Donnie.Mitchell@marioncountyfl.org).

## Other Information

Persons with special needs or accommodations relating to handicapped accessibility or foreign language should contact Public Resources at (352) 243-2300, or 711 for teletypewriter (TTY).



A Public Hearing was held on December 4, 2018 at 3:00 P. M. at United Way of Marion County. The meeting started at 3:00 P.M. The only participants to the meeting were the committee members, staff from Ocala Housing Authority,

the City of Ocala Community Development Services Office, and a staff member of Marion County Community Services.

## Conclusion

Many factors affect the supply of affordable housing, including low wages for common occupations, high market prices for homes and apartments in decent condition, and limited federal funding for housing programs. Florida's market for home sales is steadily improving—prices are increasing, the inventory of homes for sale is approaching competitive levels, and the share of homebuyers paying cash, including institutional investors, is declining. However, longtime residents, many generational Marion County residents, are being force out of the market as the rate of pay received over the years cannot compete as wealthy retirees and international buyers paying cash are likely to maintain a strong presence in Florida markets. The prevalence of cash sales in Florida reduces the inventory of affordable homes available to low-income and first-time homebuyers.

Additionally, access to mortgage credit has become more restricted for these buyers. Key provisions of the Dodd-Frank Act Wall Street Reform and Consumer Protection Act, passed by Congress in 2010, took effect in 2014, including more stringent underwriting standards for residential mortgages, and requirements for banks to hold increased capital. As mortgage lenders have implemented the new rules, loans to homebuyers with low incomes or less-than ideal credit have become fewer.

Fair Housing complaints filed in Marion County over the past five years, with no case having “cause,” is very alarming. Based on surveys returned, community meetings, and conversations with residents, a large number of Marion County residents have limited or no understanding of the law. Conversation has begun with Mid Florida Community Legal Services to enhance their presence in Marion County and to ensure their automated phone system includes a prompt for fair housing complaints. With a lack of a local tenant association to help litigate or enforce complaints, the present fear of eviction will continue. Efforts over the next five years to establish a local tenant organization to ensure tenants have equal representation is a priority.

On April 9, 2018, the Consortium successfully hosted the 50<sup>th</sup> Anniversary to Fair Housing with over 200 attendees, of which 43 participants were realtors receiving 3 CEU credits. In October 2018, the Consortium hosted two workshops including Mid Florida Legal and Florida Legal to conduct a presentation to landlords on Fair Housing and landlord tenant regulations; 35 landlords participated in the workshop.

Home Mortgage Disclosure Act (HMDA) is a great tool to monitor lending practices, ensuring all socioeconomic areas are treated equally. The challenge in monitoring lending institutions, based on an Ocala Star Banner article dated February 15, 2018 *In Marion*, describes a challenging mortgage picture for minorities. The article stated “a local credit union processed 18.3% of all mortgage loan applications for site-build homes in Marion County during 2015; 16% higher than any other lender.”

The study stated that 80.8% of its black applicants, 74.4% of its Latino applicants, and 60.4% of its white applicants were denied. These percentages are unfortunately realistic in the lending world. As stated in the article, many mortgage originators will initially screen or require a pre-application. This process is a method to “weed out” clients that don’t qualify. Until regulatory requirements are stricter on pre-application and other practices, we will not know the true number of denials.