



Marion County Community Services

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Strategic Plan Projected Fiscal Years (2016-2020)



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Key to Acronyms:

- AI – Analysis of Impediments to Fair Housing
- AHAC – SHIP Affordable Housing Advisory Committee
- AHCA – State Agency for Health Care Administration
- CDBG – Federal Community Development Block Grant funds
- CDM – Community Development Manager – Old database where historical files kept
- CoC – Continuum of Care for Homeless
- CPD – Federal Department of Community Planning and Development under HUD
- CSS – Client Services Specialist
- DRGR – Disaster Recovery Grant Reporting – reporting of NSP program
- DVS – Domestic Violence Shelter
- ESG – Federal Emergency Solution Grant funds
- FCDA – Florida Community Development Association – Professional Organization
- FHC – Florida Housing Coalition – provides technical assistance and training
- FHFC – State of Florida Housing Finance Corporation – administers SHIP
- FTE – Full Time Equivalent
- GR – County General Revenue funds
- HCRA – Health Care Responsibility Act – State Mandated Program
- HFA – Housing Finance Authority
- HHF / PR – State Hardest Hit Funds and Principal Reduction funds
- HOME – Federal HOME Partnership Investment funds
- HP – Homeless Prevention Program
- HPRP – Federal Homelessness Prevention and Rapid-Rehousing Program–Stimulus funds
- HUD – Federal Department of Housing and Urban Development
- IDIS – Integrated Disbursement and Information System – HUD reporting / reimbursements
- LHAP – Local Housing Assistance Plan for SHIP funding
- ME/MEO – Medical Examiner/Medical Examiner’s Office
- NCDA – National Community Development Association – Professional Organization
- NSP – Federal Neighborhood Stabilization Program funds – Stimulus funds
- PIO – County Public Information Office
- P&P – Policies and Procedures
- RR – Rapid Rehousing program
- SHIP – State Housing Initiative Partnership funds
- VOA – Volunteers of America of FL



EXECUTIVE SUMMARY

We are pleased to present the 2016-2020 Strategic Plan for the Marion County Community Services Department.

The Community Services department was established in the early 1990's with the receipt of SHIP funds. The department is currently funded through three funding sources: State Housing Initiative Partnership (SHIP) grant, Federal Housing and Urban Development (HUD) grants and General Revenue funds, and is organized according to its three main activities: Affordable Housing, Community Development and Indigent Services.

INDIGENT SERVICES: General Revenue funds are used to administer and pay for the State responsibilities that are mandated down to the Counties; Unclaimed Bodies and Out of County indigent Emergency Care under the Health Care Responsibility Act (HCRA). These two programs require the review of individual applications to determine eligibility for the program, and then payment of eligible costs. These costs cannot be paid for with grant funds. The County is also a community partner for the We Care program which was formed to provide specialty medical care for low income residents without health insurance. The County processes applications for assistance to determine eligibility. The County's only cost for this program is the staff time to process applications. Again, this is not an eligible grant cost.

The grant funds are organized into two main activities; **AFFORDABLE HOUSING** and **COMMUNITY DEVELOPMENT**. While homeless prevention is a new activity, its primary focus is on rehousing the homeless, so it's organized under Affordable Housing. The SHIP allocation is disbursed to entitlements up front and funds are kept in a separate revenue and expenditure account. The HUD funds are disbursed on a reimbursement basis, which means that the County pays expenditures first with GR funds, and then gets reimbursed for those costs. For this reason, the grants are shown as separate departments in the GR account.

The grant funds require the development of planning tools to paint a picture of the local community in demographics and statistical information and identify community needs and gaps in services. This requires staff participation on a variety of community boards, alliances, committees and workgroups to maintain an awareness not only of the local need, but local initiatives to meet those needs. This also helps us avoid duplication of services when planning how to utilize grant funds. The Local Housing Assistance Plan (LHAP) governs the SHIP funds, and the Five Year Consolidated Plan governs the HUD grants. These tools act as both the planning tools for how the grant funds are used as well

as the application for funding. Many local agencies also utilize information from these plans for their planning process and grant applications.

In addition to these planning tools, staff performed a SWOT analysis of the departments Strengths, Weaknesses, Opportunities and Threats to help identify and develop strategic objectives.

Department funds and budgets steadily climbed in a consistent pattern until the housing bubble and crash between 2008 and 2013. After a crazy five years that included reductions in grant allocations and large infusions of one-time stimulus funds, we are back to a steady and consistent climb in grant allocations. As of 2016/17, total grant funds are at about 88% of pre-2008 funding levels. One of the smart early decisions in the development of the first grant funds was to provide assistance as zero interest, deferred payment loans instead of grants. This meant that while many communities lost staff and programs when the grants were diminished, Marion County had program income funds that helped maintain staff and programs at minimum levels during the downturn. Program income also enables the county to serve more people.

Although GR funds represent only 9% of the departments total budget, they represent 76% of the applications processed annually; 58% for State Mandated programs and 18% for the We Care program. 24% of the applications are for grant funded, direct service activities such as homeowner rehabilitation and purchase assistance. The department processes just shy of 900 applications annually requiring the equivalent of 2.1 FTE's.

Looking at the grant funds, 79% are expended through the provision of grants to local non-profit agencies. Only 9% are expended in direct assistance to individuals. The County utilizes a formal application process for non-profits seeking grant funding, and coordinates with the other community funding agencies such as the City of Ocala and United Way in scoring and evaluating the applications.

The department has 5 main goals:

- Promotion of Affordable Housing
- Support and Promote Community Capacity
- Reduce Homelessness
- Oversight of State Mandated Indigent Programs
- Community Partner for We Care Program

Four Strategic Objectives were developed to address weaknesses and opportunities identified in the SWOT analysis and coordinated with the department's goals. These primary objectives are:

1. Department Workload and Staffing Levels Assessment - 2016
2. Timely Expenditure of Funding
3. Promotion of Affordable Housing
4. Coordination of Community Services



Strategic Planning Methodology

As required by the grants we administer, the Community Services department prepares a three year local housing assistance plan for use of state SHIP funds and a five year consolidated plan for the use of federal HUD CPD funds. Both of these documents identify the community needs and detail initiatives to address those needs in a structured format that helps to measure housing, homeless, special needs populations and community development needs as well as establish general strategies for addressing those needs. The plans must integrate all of the application, planning and citizen participation requirements of the funding sources being used.

The Local Housing Assistance Plan (appendix 3) furthers the housing element of the Marion County Comprehensive Plan in compliance with Section 420.907-9070, Florida Statutes and Chapter 67-37.007 Florida Administrative Code. The plan serves as both the planning document and application for State Housing Initiative Program (SHIP) funds through the Florida Housing Finance Corporation (FHFC).

The Consolidated Plan (appendix 4) consists of information required in 24 Code of Federal Regulations (CFR) Part 91, and serves as both the planning document and application for Federal funds, as well as the strategic plan for carrying out the U.S. Department of Housing and Urban Development (HUD) Community Planning and Development (CPD) programs.

In addition to the Consolidated Plan (Con Plan), the department must also perform an Analysis of Impediments to Fair Housing (AI) (appendix 2).

Public input is solicited through face-to-face meetings with non-profit and for-profit service providers, neighborhood associations and public meetings. Input is also solicited through surveys and public comment on the plans.

The SHIP program establishes an Affordable Housing Advisory Committee to tri-annually evaluate affordable housing needs and incentives.

The federal HUD grants are guided by a Citizen Participation Plan (appendix 1) which details the local requirements for gathering and advertising public participation in the planning process, emphasizing involvement by low and moderate income persons - particularly those living in areas where funding is proposed. It encourages participation of all its citizens, including minorities, non-English speaking persons and persons with disabilities.

Both of these plans provide important information about the community which assists not only the Community Services Department, but also many local community agencies in their planning processes and grant applications.

In determining the goals and performance measures for this Strategic Plan, Community Services began with a SWOT analysis of the department's Strengths, Weaknesses, Opportunities and Threats as perceived by staff. The planning process included:

- Review of the goals and performance measures identified in the LHAP, Con Plan and AI.
- Outline of the strategies necessary to accomplish these goals
- Determination of when those goals should/could be accomplished
- Creation of a 5 year strategic plan for accomplishing those goals

Stakeholders

- Non-profit Service Providers
- Community Partners, such as: United Way, Children's Alliance, Homeless Council / Continuum of Care (CoC), Health Alliance, and the Housing Finance Authority
- Lenders, Realtors and Title Companies
- Construction Contractors and Suppliers, Architectural and Engineering firms
- Ocala Housing Authority, Rent-subsidized Apartment Complexes, local Landlords
- Heart of Florida, Marion County Health Department, Medical Society, Hospitals, 5th District Medical Examiner, Funeral homes, Marion County Sheriff, Ocala Police Department, Nursing Homes, Assisted Living Facilities and Hospice
- Marion County Commissioners, Administration, Internal Departments, and the City of Ocala
- Governing Agencies: Agency for Health Care Administration (AHCA), Florida Housing Finance Corporation (FHFC), Housing and Urban Development (HUD) Department of Community Planning and Development (CPD)
- Professional Organizations, such as: Florida Community Development Association (FCDA), National Community Development Association (NCDCA), Florida Housing Coalition (FHC)



Current Situation

Mission statement

Marion County Community Services is dedicated to serving our residents with the highest degree of professionalism and integrity, while providing resources and solutions that promote healthy and vibrant communities.

History

The Community Services Department came from the merger of two community service type programs. The State Housing Initiatives Partnership program, or “SHIP” as it is commonly referred to, was initiated under the old Community Development Department. Oversight of the Medicaid, Health Care Responsibility Act (HCRA), We Care, Unclaimed bodies and Community Health Services Clinic fell under the Veterans Services Department. When the Community Development Department was dissolved in 1993 back into separate Zoning, Building and Planning departments, SHIP was merged with the Veterans Services department and renamed the Veterans and Community Services Department. The Community Services staff were housed at 1025A SW 1st Avenue and Veterans Services staff were located on the McPherson Campus.

As the SHIP program grew in funding, the programs were split back into two separate departments. Along with the SHIP Program, HCRA and Medicaid billing, the financial screening for both the We Care program, Community Health Services Clinic and the Disposition of Unclaimed Bodies program were coordinated together under the new Community Services Department with a staff of five.

In 2001, Marion County became eligible as an Entitlement County for receipt of HUD grant funding. The first grant received was the Community Development and Block Grant (CDBG) program in 2002. HOME Investment Partnership Program (HOME) funding began in 2003 and a year later, Marion County formed a Consortium with the City of Ocala for the receipt of additional HOME funds. Staff now totaled eight with the addition of CDBG/HOME grant staff.

The Department continued to grow in funding and responsibility. Staffing positions fluctuated according to the needs of the grants but never exceeded twelve in number. In 2007, Marion County assumed the role as Lead County for administration of the District 5 Medical Examiner’s (ME) Office. New responsibilities included: facility management for an ME building in a neighboring County, the development and administration of the ME operational budget and the coordination of meetings for the five county ME district committee. No additional staff were added and remained constant at ten.

Enactment of two Federal stimulus acts - the Housing and Economic Recovery Act of 2008 (HERA) and the American Recovery and Reinvestment Act of 2009 (ARRA) effectively doubled both the workload and budget of the Community Services Department.

The County received \$6.3M in Neighborhood Stabilization (NSP1) funds, \$1.2M in Homeless Prevention (HPRP) and Community Development (CDBG-R) funds. Staff were reorganized according to common duties instead of grant funding and cross-trained for all of the different grants received by the department. The department was organized according to three main activities: Housing Services, Community Development Services and Indigent Care Services thus enabling the department to better meet the constantly changing requirements and funding levels of the grants received without having to continually reclassify and/or change staff. A Housing Grants Administrator was hired.

In 2011, when the housing bubble burst, the state swept all of the trust funds into the state's general revenue account to balance the state budget. SHIP funds were capped and allocations ranged from minimal to none for over three years. Strong public and private support for the program accomplished getting the cap removed in 2012, and supporters continue to work on reestablishing funding. As of 2016, funding is back to \$1,796,200 or roughly 70% of what Marion County was receiving prior to the housing crisis.

While the first allocation of NSP 1 funds were being expended, The Dodd-Frank Banking Act of 2011 brought round three of the Neighborhood Stabilization program (NSP3). At the same time, funding for the Federal CDBG and HOME programs was being cut. CDBG saw 23% in cuts from 2010 to 2012 and HOME was cut 33%.

New revenue sources included the State's Hardest Hit Fund (HHF) program which provides foreclosure prevention assistance to households faced with unemployment or underemployment, through no fault of their own, and Principal Reduction (PR) for those homeowners severely underwater from loans made during the housing bubble. The State Florida Housing Finance Corporation (FHFC) administers the Florida's Hardest Hit Fund (HHF) through assistance provided by area agencies known as "Advisors".

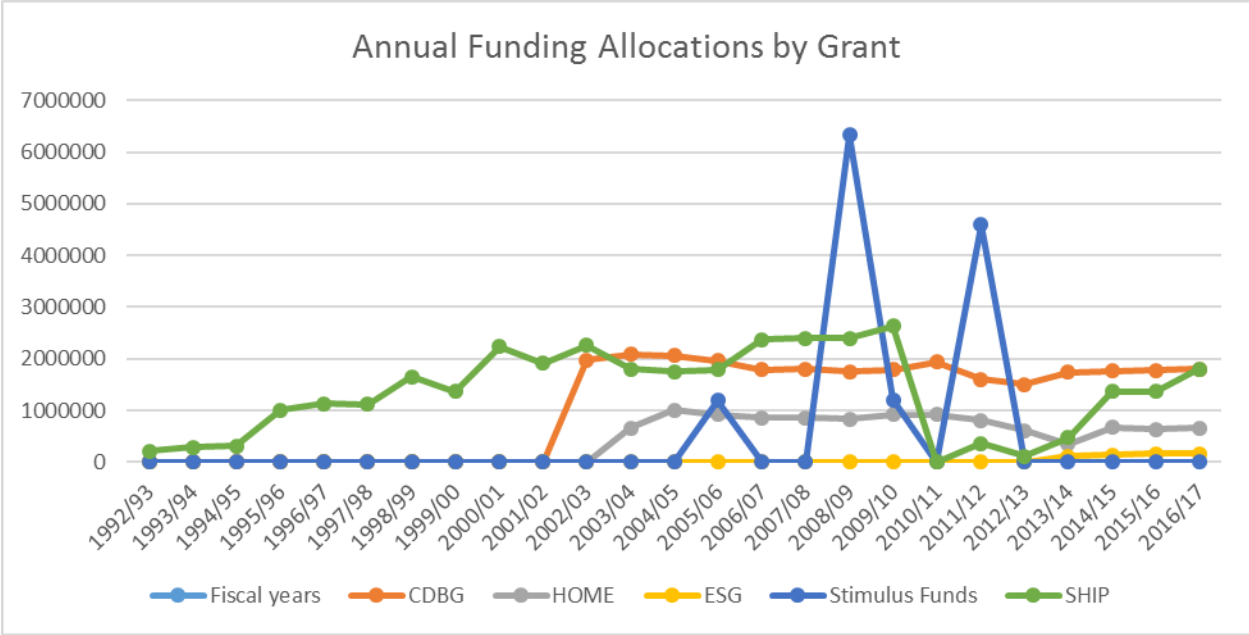
Community Services, as an HHF Advisor, is assigned applications from Marion County applicants and is paid for services provided as an independent contractor. These services include:

- Application intake & eligibility determination
- Facilitation of closings for eligible applicants
- Providing quarterly rechecks for applicants assisted

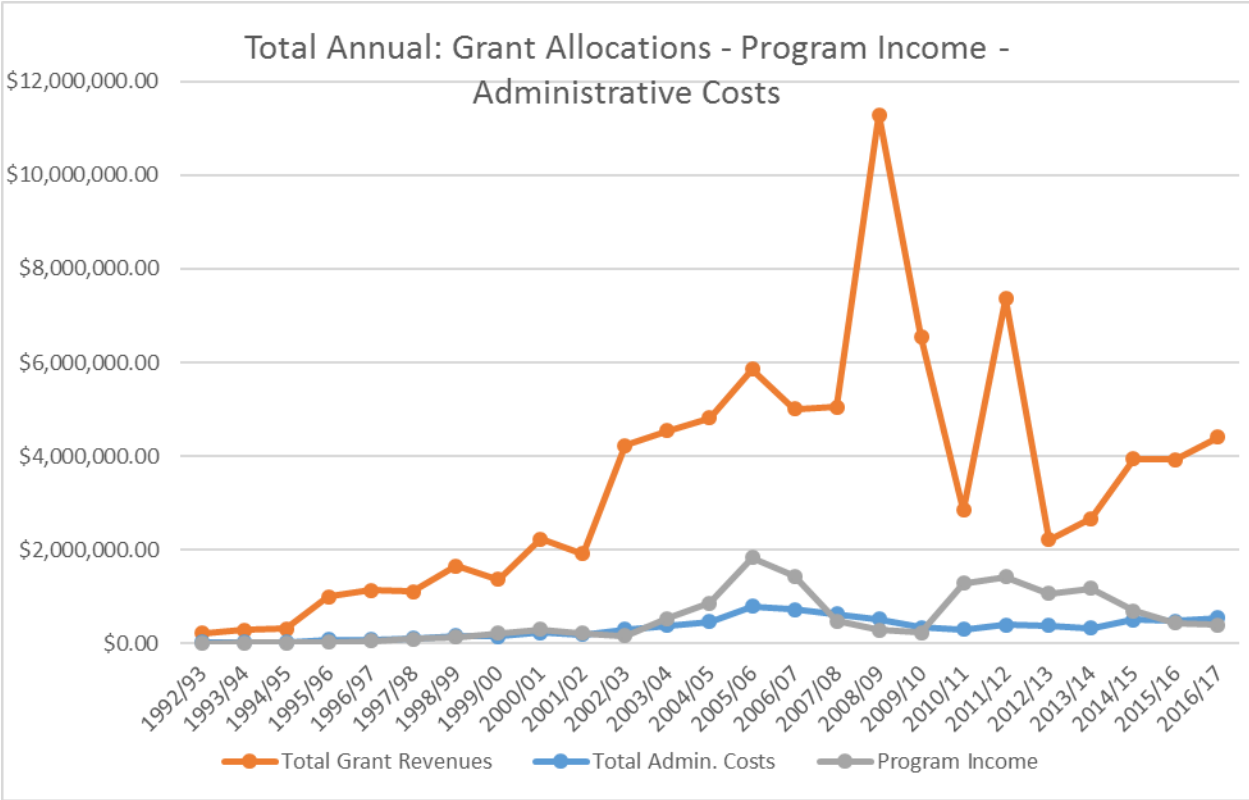
In 2013, CDBG funding was increased and has been steadily increasing each year. As of 2016, CDBG funding is back to pre-2010 levels and HOME funds have maintained - averaging roughly 70% of pre-2010 levels.

In 2013, Marion County became eligible for and began receiving Emergency Solution Grant funds (ESG). These funds are targeted towards preventing homelessness and the County must coordinate with the local Continuum of Care (CoC) on the use of these funds. The department has endeavored to administer these funds through local non-profit agencies serving the homeless without adding staff, but the realities of overseeing multiple agencies performing the work to maintain federal compliance and consistency, along with the need to expend funds in a timely manner has necessitated the request in the FY 2016/17 budget to create a Supportive Housing Specialist position and hire a case manager through Source 2.

Annual Funding Allocations by Grant

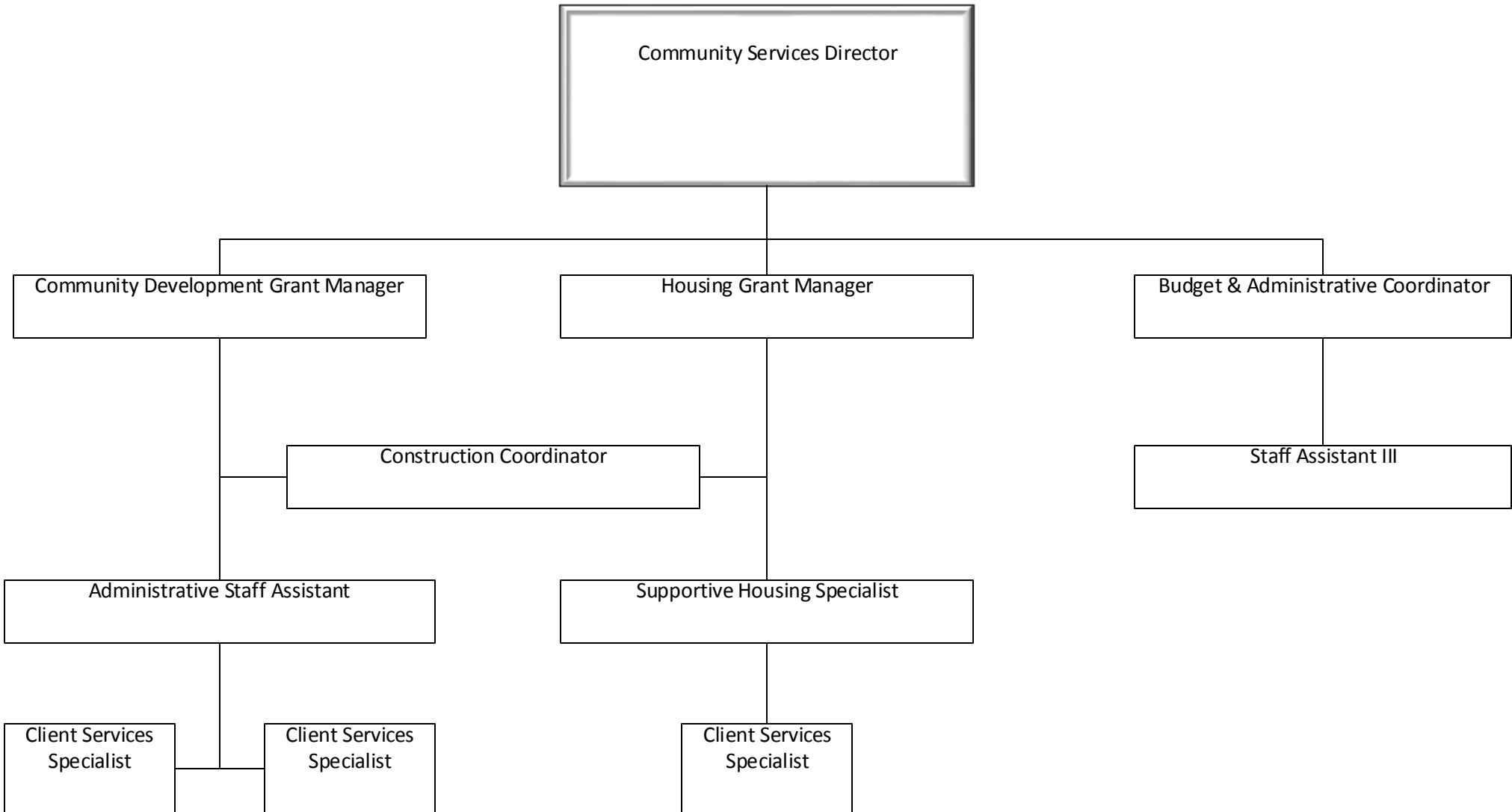


The chart below represents actual allocations, revenues and expenditures by year



*Note: FY 16/17 – actual allocations, estimated program income and budgeted administrative costs.

Marion County Community Services Fiscal Year 2017 Organizational Chart



Community Participation and Core Services

Staff participate on a variety of local boards and focus/work groups to maintain an awareness of community resources, agency services and initiatives, gaps in services and agency needs.

1. Boards

- Marion County Continuum of Care (CoC)
- Marion County Homeless Council
- United Way 211 Advisory Committee
- Housing Finance Authority

2. Work Groups / Advisory Committees

- United Way Vision Council – Income
- United Way 211 Advisory Committee
- Marion County Health Alliance
 - Mental Health Workgroup
 - Dental Workgroup
- Extension Services Advisory Committee
- Affordable Housing Advisory Committee
- Lenders Consortium
- Marion Disaster Recovery Network

3. Community Groups

- Marion County Children’s Alliance
- Community with a Heart
- Community Against Substance Abuse
- Grant Writers Network

Information from the community is critical for:

1. Creating the strategic plans for the grants
 - A. 3 Year Local Housing Assistance Plan – SHIP
 - B. 5 Year Consolidated Plan – CDBG, HOME & ESG
 - C. Analysis of Impediments to Fair Housing
2. Developing and determining proper funding strategies to create the greatest community impact with the funds available. This applies to the types of assistance programs offered (Direct Service) as well as the funding priorities for community grant applications (Indirect Services).

Grant Funding Strategies

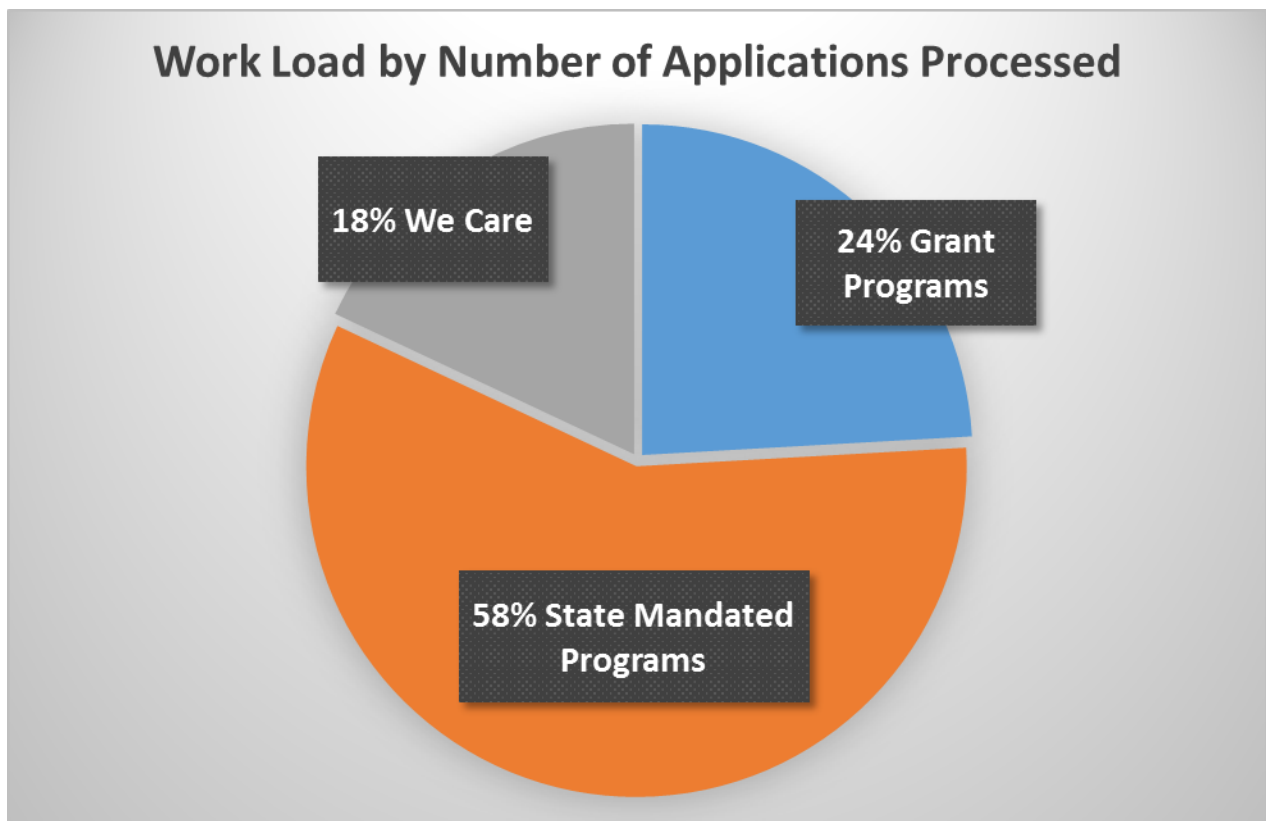
4. Direct Services – Loans/Grants to Individuals

- Home Purchase Assistance
- Homeowner Rehabilitation
- Emergency Mobile Home Repair
- Mobility Ramps
- Rapid Rehousing
- Homelessness Prevention
- Foreclosure Intervention
- Eviction Prevention
- Rapid Rehousing for Homeless Families in Motels
- Disaster Relief Assistance

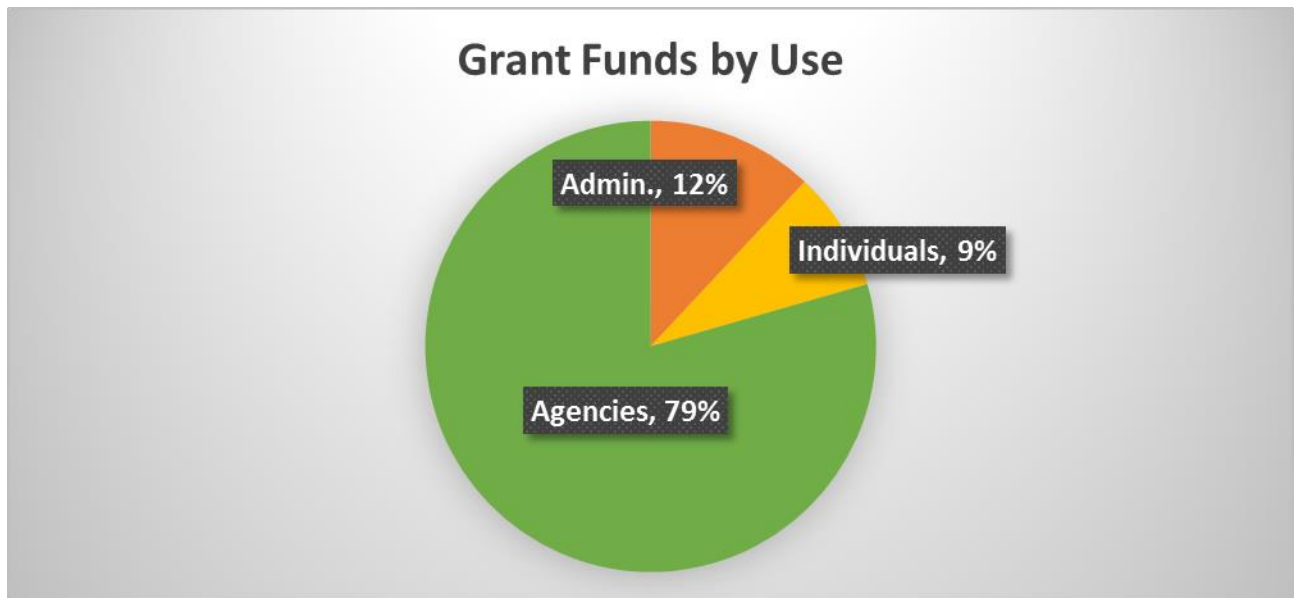
5. Indirect Services – Grants to Non-profit Agencies / Developers

- Public Facilities
- Public Services
- Affordable Rental Housing
- Rental / Transitional Housing for Special Needs Households

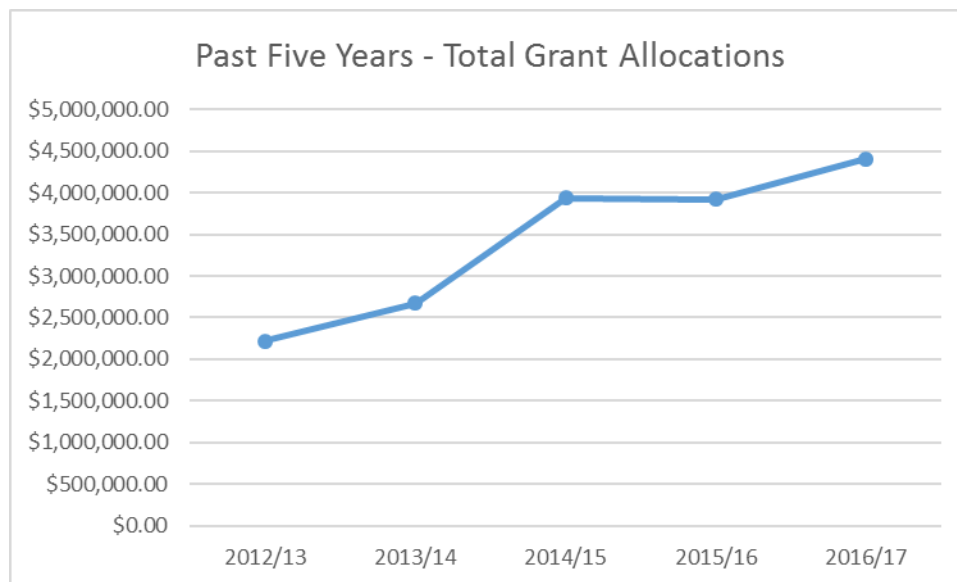
Although General Revenue funds represent only 9% of the total department budget, they represent 76% of the eligibility determinations processed by staff. It takes an average of 4.375 hours to process an application. In the past two years, staff processed just shy of 900 applications annually which represents the equivalent of 2.1 FTE's doing nothing other than processing applications.



Even with all of the Direct Assistance strategies offered, only 9% of the grant funds are expended on individual households. Almost 80% of the grant funds are expended to and through non-profit agencies.



Grant allocations are increasing – Over the past five years, grant funds have doubled. As of 2016/17, grant funds are at 88% of pre-2008 funding levels.



In 2009, our department processed 1,631 applications for assistance (3.8 FTE's) and we had 4.5 staff processing applications. In 2012, we reduced our staffing level to 3 staff and in 2013 to 2 staff. Total applications processed for 2013/14 and 2014/15 were constant at 890 and 888 (2.08 FTE's).

Now with the steady increases in grant funds, we are facing expenditure deadlines that necessitate the increase in marketing to increase services provided which means an increase in applications.

Review of FTE's by Services – current levels

Category	Indigent Programs (General Revenue)	Direct Services (Grants)	In-Direct Services (Grants)
	FTE's		
Program Administration	.40	1.80	2.80
Application Processing	1.54	.46	.5
Service Delivery	.50	1.50	1.5
Total FTE's	2.44	3.76	4.8

Review of FTE's by Budget – current and proposed 2016/17

	General Revenue	Grant Funds
FY 2015/16 Current	1.56	9.44
FY 2016/17 Proposed	1.55	9.45

A quick look at the SHIP program will give you a picture of the Community Impact of these grant funds – as of the close-out of the SFY 2012/13 SHIP year:

Total SHIP Allocations: \$27,032,146
 Total Program Income: \$ 7,009,002

- 1,125 homebuyers assisted with down payment and closing costs - \$22,301,155
- 207 homeowner occupied homes received emergency repairs/rehab. assistance - \$3,090,534
- Paid city impact fees for 59 Habitat for Humanity homes - \$ 175,672
- 12 non-livable, non-rehabable homes received demo/reconstruction assistance - \$501,253
- 57 homeowners received disaster relief assistance after the hurricanes - \$149,583
- 40 homes were saved from foreclosure - \$113,476
- 603 rental / transitional housing units were created or rehabilitated - \$4,649,290

In the appendix is a chart showing the impact of CDBG funded construction projects with a listing of local contractors working on each project for the past five years. During the downturn, our program helped many contractors keep their businesses until the economy picked back up.

SWOT Analysis

<p>STRENGTHS:</p> <ul style="list-style-type: none"> • Written Policies & Procedures • Fast response / excellent customer service • Annual funding allocations • New staff – new perspectives • Great teamwork among staff • Bilingual services • Strong community participation enables good understanding of community needs • Community perception as a leader • Resources targeted to gaps in services • Strongly support networking/ collaboration of local services to avoid duplication and stronger service delivery • Grants provide local economic stimulus • Grant funds protect General Revenue funds • Grants help maintain condition of housing stock 	<p>WEAKNESSES:</p> <ul style="list-style-type: none"> • Lack of privacy for clients • Minimum staffing • Staff turnover • Lots of new employees – cross training • Staff having different understandings of P&P • Lack of training • Reactionary rather than pro-active • Lack of marketing – internal & external • Don't brag about accomplishments • Capacity of local non-profit agencies limited by funding • Public perception – we just deal with poor people • Regulatory requirements stifle production
<p>OPPORTUNITIES:</p> <ul style="list-style-type: none"> • More community interaction to create positive impact • Provide additional services • Stronger marketing – brag on services • Go after more grants • Create one stop shop in community for service access • Train social workers on services available • Social media to spread marketing to community • Track community impact • Better internal education • Tiny homes – smaller, more affordable housing 	<p>THREATS:</p> <ul style="list-style-type: none"> • Negative perception of poor people • Minimal staffing means we're always chasing deadlines – crisis management • Lack of political support • Leaders do not fully understand our departments functions, programs or community impact • Lack of local agency capacity to help expend funds • Possibility of reduced funding or loss of grants • Potential for repayment of ineligible expenditures with General Revenue funds • Return of unexpended funds



Vision (Strategic Direction)

Vision

The vision of the Community Services Department is to fulfill the needs of our residents by delivering effective and responsive programs that invest in our community.

Department Goals:

- 1. Promotion of Affordable Housing –**
through the creation of affordable homeowner and rental units and the preservation of existing units.
- 2. Support and Promote Community Capacity –**
through the provision of grants and technical assistance to local non-profit, community agencies that provide services to address the needs of the community and its residents.
- 3. Reduce Homelessness –**
through the provision of grants to rapidly rehouse the literally homeless or prevent homelessness of those at imminent risk, case management services to assist families in remaining stably housed and technical assistance to the community through participation on non-profit boards, alliances, committees and workgroups.
- 4. Oversight of State Mandated Indigent Programs –**
through the careful and detailed checking of eligibility criteria and/or other sources of payment before approving or denying claims for payment through the HCRA or Unclaimed Bodies program.
- 5. Community Partner for We Care Program –**
Through the provision of eligibility determinations for We Care applicants, and coordination with the other program partners to ensure efficient and effective service delivery.

Strategic Initiatives:

1. Department Workload and Staffing Levels Assessment - 2016

A. *Staff Training / Cross Training / Staffing Levels*

Of the eleven current employees (Nine County and Two Source 2), Six of these employees were hired in the past year and one employee was promoted to a new position less than a year ago. Both grant administrators are in their positions for less than one year.

- Re-evaluate staff duties and assignments
- Ensure each employee has an updated and complete Policies & Procedure book and train all staff.
- Ensure each job classification has a completed Process Book that details job duties, where to find/save information, lists deadlines and provides other pertinent information for that position in case of prolonged absence or vacancy. This book also acts as a training aid for a new employee.
- Schedule staff for Grant Regulation trainings as available.
- Re-evaluate cross-training matrix and cross-train staff
- Train staff on data base and tracking programs: Rehab Pro/CDM/IDIS/DRGR

B. *Office Location / Layout*

The current office space only provides room for nine staff. We need office space for one added position. While the Construction Coordinators position has office space at facilities, there is need for some type of a small workspace for when they are here at this office coordinating with staff.

We have an on-going issue with lack of privacy at the front reception area and for Client Services Specialist (CSS) phone conversations. Both areas are dealing with HIPPA and Privacy Act protected information, but there is no way currently to provide for private conversations.

Currently we have an agreement with Neighborhood Housing and Development Corporation to provide a HUD Certified Financial Counselor one day per week. This person provides free financial counseling to residents when referred from local agencies. There is the potential to utilize this person more than one day per week, and/or seek to offer additional free services to local residents, but it requires us to give up the one meeting room we have for clients one day each week. While staff can schedule client meetings for other days, staff have to utilize one of the conference rooms or break room as available for walk-in clients.

The current layout of office space is somewhat disjointed and could be reconfigured to enhance the ability of staff to interact and coordinate on tasks.

Potential solutions include: reconfiguration of current office space to provide additional room for both Procurement and Community Services, or moving the

Community Services department to a different location. Potential relocation space includes: Growth Services or the current Veterans Services building after they relocate.

2. Timely Expenditure of Funding - 2017

A. Work with PIO office to Increase Public Awareness of Programs

With the increase in grant funds, the number of clients served has to be increased in order to meet expenditure deadlines. This is especially important with SHIP allocations that have increased from \$0 in 2010/11 to \$1.8M in 2016/17. A minimum of 65% of SHIP funds must be distributed as direct services to individual households. It takes, on average, four applications to get one viable application. With an average assistance for all SHIP programs of \$19,063 and a need to encumber at least \$1.2M to direct services by July 2017, we need to process at least 252 applications to get 63 viable applicants. Currently we're processing around 100 applications annually for SHIP assistance.

There is also a requirement to utilize a minimum of 20% of the SHIP allocation for special needs populations, especially the provision of ADA accessibility and adaptive renovations. Marketing will be targeted to this population.

Recent completion of the Analysis of Impediments to Fair Housing identified that the Hispanic population has doubled since 2000. To address this, we are translating our brochures, applications and documents into Spanish. We have 3 Spanish speaking staff that provide translation services when necessary.

Three new and one modified SHIP service strategies will help us increase the number of people we can assist and meet current gaps in services in the community;

- Foreclosure Assistance program changed to assist any Marion County resident meeting program guidelines, not just previously SHIP assisted homeowners.
- Short-term, zero-interest rehab. loans for moderate income homeowners severely under-water and in need of home repairs.
- Rapid rehousing for working homeless families living in motels.
- Homeless prevention for renters at imminent risk of eviction.

3. Promotion of Affordable Housing - 2017

The Analysis of Impediments to Fair Housing identified a current vacancy rate for affordable rental units at about 3%. There is also a great need for smaller, one and two bedroom units. Recent analysis of the community impact of the current HUD and State influx of funds providing rent and utility assistance for homeless housing has identified an unintended consequence of reducing affordable housing for the working poor. As landlords give priority to renters with housing vouchers, meaning guaranteed rent payments, those renters without the assistance find it harder to obtain affordable units and end up paying as much as 50% of their income on housing or living in motels.

- Advertise the availability of HOME and NSP funds for Affordable Rental Housing (smaller units, tiny homes, workforce housing). Use an open RFP process and accept proposals on a first come, first approved basis.

- Evaluate effectiveness of the current NSP Supportive Housing Program to see if the success rate and community impact are meeting the intended need of the program.
- The AHAC (Affordable Housing Advisory Committee) is scheduled to complete their Affordable Housing Plan by the end of the year. Evaluate plan for elements that could be implemented using grant funds.
- Address AI Goal #2 – Lack of Education on Fair Housing Rights

4. Coordination of Community Services - 2017

B. Coordination of Case Management Services with Community

The homeless councils housing committee identified a community need for a support and networking system for local case managers working with the various non-profit agencies. There is a general lack of funding available for this greatly needed service so salaries are low, and due to high job stress, the turn-over rate is high.

United Way is beginning a new Strong Families Initiative to provide self-sufficiency training for families referred through partner agencies.

- Find ways to support and partner with this initiative to strengthen it's use in the community.

United Way has invested in a simple to use and very adaptable database system called Charity Tracker. There is the potential for this program to become a community wide data base on many different levels and a very low cost to the individual agencies.

- Investigate the use of Charity Tracker for the County's NSP supportive housing and ESG programs.
- Promote and support the use of Charity Tracker on a community wide basis.

Continue coordination of quarterly networking and support meetings for community case managers

- Strengthen / support local 211 system.
- Investigate use of Charity Tracker or 211 as a single calendar for posting of services/classes (ie: budget classes, financial counseling, credit counseling)

C. Coordination of Grant Funding with United Way & City of Ocala

Investigate the potential of a single application process for all three agencies to provide a single point of access for agencies seeking grants, a collaborative identification of community needs and targeted funding, eliminate duplication of funding requests and create better service delivery and more effective use of the grant funds/community impact.



Implementation – Timelines & Performance Measures

Goal	Timeline	Performance Measures
1. <u>Department Workload and Staffing Levels Assessment - 2016</u>		
Staff Training	09/2016	Complete training of staff on updated P&P Completion of Process Books for all positions
	09/2016	Dependent upon approval of upgraded and additional positions in FY 2016/17 budget, evaluate staff duties and workload.
	10/2016	Work with Administration to determine solution to office space issues and privacy concerns.
Evaluate Effectiveness of Administering ESG Program through Agencies and Capacity of Agencies	09/2016 04/2016 06/2016 10/2016 11/2016	<p>1. FY 2016/17 budget requests two new positions; a Supportive Housing Specialist (SHS) to oversee ESG program and a third Client Services Specialist (CSS) position (through Source 2) to assist with case management in addition to processing applications.</p> <ul style="list-style-type: none"> Reassign one CSS to oversee ESG program and agencies, providing training and ensuring compliance and consistency, bringing on additional agencies and courting landlords to participate in the program Monitor agencies for performance and capacity issues. Second expenditure deadline <p>Re-assess first two years of performance and staff time required to meet compliance. Assess ability to meet third year expenditure deadline considering agency capacity and staff time needed vs cost and staff to administer program in-house.</p>
2. <u>Timely Expenditure of Funding - 2017</u>		
Implement new SHIP strategies	06/2016	Develop policies and procedures for new assistance strategies
	07/2016	Train staff on new programs Implement marketing campaign as kick-off for new programs. Educate Community
Marketing campaign through the PIO office	06/2016	Develop a one-year marketing campaign to increase public awareness of services available and increase applications for assistance.
Promotion of Spanish language materials	10/2016	Develop marketing targeted to Hispanic population

Goal	Timeline	Performance Measures
3. Promotion of Affordable Housing - 2017		
Promotion of Affordable Housing	09/2016 03/2017 09/2017 01/2017 03/2017 06/2017 12/2017 06/2018 10/2016 06/2017 12/2017	Commit HOME and SHIP funding towards the creation of affordable 1 & 2 bedroom rental housing and rental units for special needs households <ol style="list-style-type: none"> 1. Advertise availability of grant funds for specific rental types, with applications accepted on a first come first serve basis 2. Viable applications received 3. Enter into a contract for creation of rental units 4. Investigate feasibility of partnering with Habitat on development of a mixed use community – if YES 5. Negotiate a plan for development and partner roles, responsibilities 6. Enter into an agreement with Habitat 7. Negotiate for purchase of property 8. Enter into contract for development of property Commit NSP Program Income towards the creation of affordable rental and/or supportive housing units. <ol style="list-style-type: none"> 9. Advertise availability of grant funds for specific rental types with restrictions to target areas and meeting NSP requirements for foreclosed / short sale properties, with applications accepted on a first come first serve basis <ul style="list-style-type: none"> • Viable applications received • Enter into a contract for creation of rental units
Evaluate Effectiveness of NSP Supportive Housing Program	05/2017 05/2017 12/2017	<ol style="list-style-type: none"> 1. Monitor First Year Statistics to Determine Success Rate: <ul style="list-style-type: none"> • All units are rented and units are filled within 60 days of vacancy • 90% of households have improved their condition • Service agencies are actively referring clients for units 2. Monitor and evaluate performance of Management agency <ul style="list-style-type: none"> • Less than 10% of rents are in arrears • All financial reports are timely and complete • Escrows for general maintenance and capital repairs demonstrate positive cash flow 3. Determine need for purchase of additional units or sale of existing units <ul style="list-style-type: none"> • Waiting list for units is greater than six months – purchase additional units • Units remain vacant for six or more months before next rental – begin sale of units until vacancy rate improves or all units are sold

Goal	Timeline	Performance Measures
Affordable Housing Advisory Committee	12/2016 01/2017 04/2017 06/2017	Completion of Affordable Housing Plan for BCC as requested at November 2015 Workshop <ul style="list-style-type: none"> • Completion of draft plan • BCC workshop to take comments • Final completion of plan and presentation to BCC • Utilization of plan to: <ol style="list-style-type: none"> 1. Review prior affordable housing incentives recommendations for implementation proposals 2. Help strategize use of grant funds for affordable housing
4. <u>Coordination of Community Services - 2017</u>		
Coordination of Case Management Services with Community	10/2016 01/2017 01/2018	<ol style="list-style-type: none"> 1. Begin utilization of Charity Tracker for County ESG program and NSP supportive housing <ul style="list-style-type: none"> • Enter into agreement for use of Charity Tracker • All ESG agencies are trained and entering client information and case management notes in Charity Tracker • County CSS is trained and entering NSP Supportive Housing client information and case management notes in Charity Tracker 2. Set-up Schedule and Draft Agenda for Community Case Manager Networking Mtgs. <ul style="list-style-type: none"> • Attendance at meetings is increasing • Attendees actively participate in determination of needs and mtg. topics 3. Partner with UW Strong Families <ul style="list-style-type: none"> • ESG and NSP clients are enrolled and successfully completing the Strong Families Course.
Coordination of Grant Funding	10/2016 01/2017 02/2017	Determination of feasibility by all partners – if Yes <ul style="list-style-type: none"> • Work out process, roles and responsibilities with partner agencies • Enter into an agreement with partners • Advertise and Educate Community on new application process for grant funds

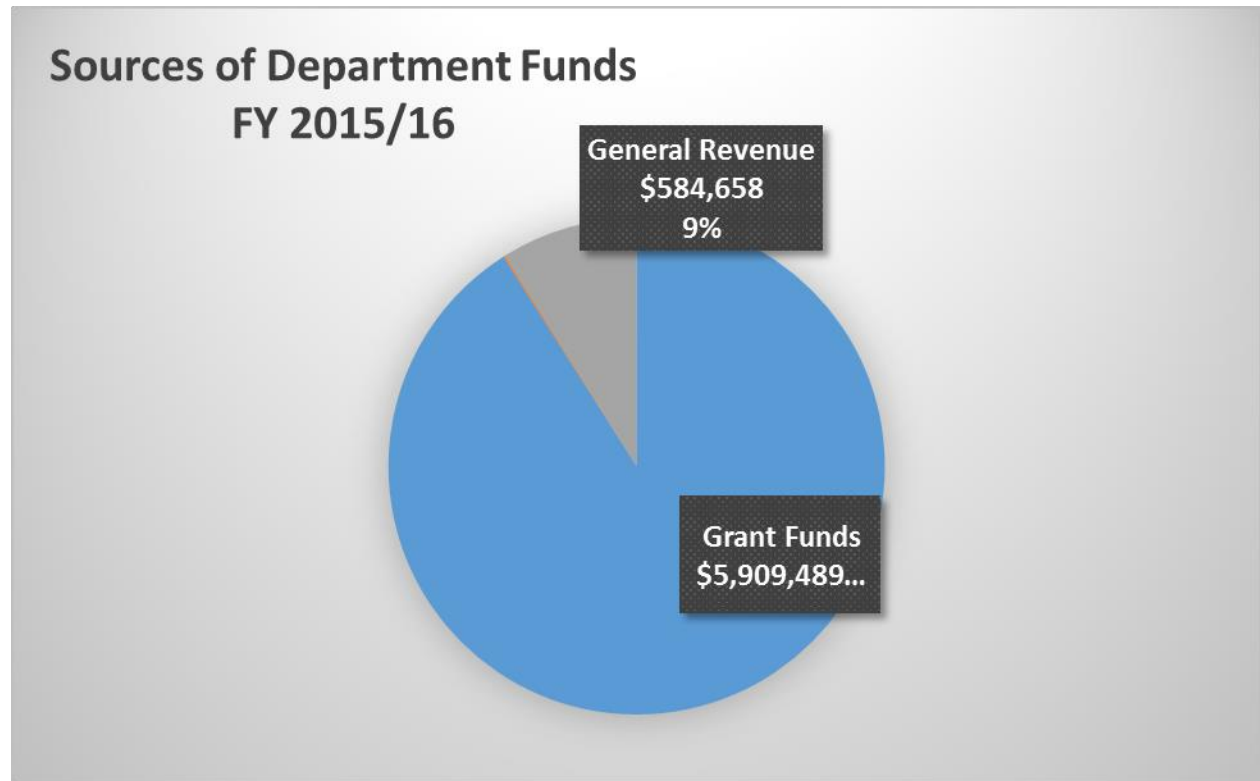


Financial Projection, Benchmarks

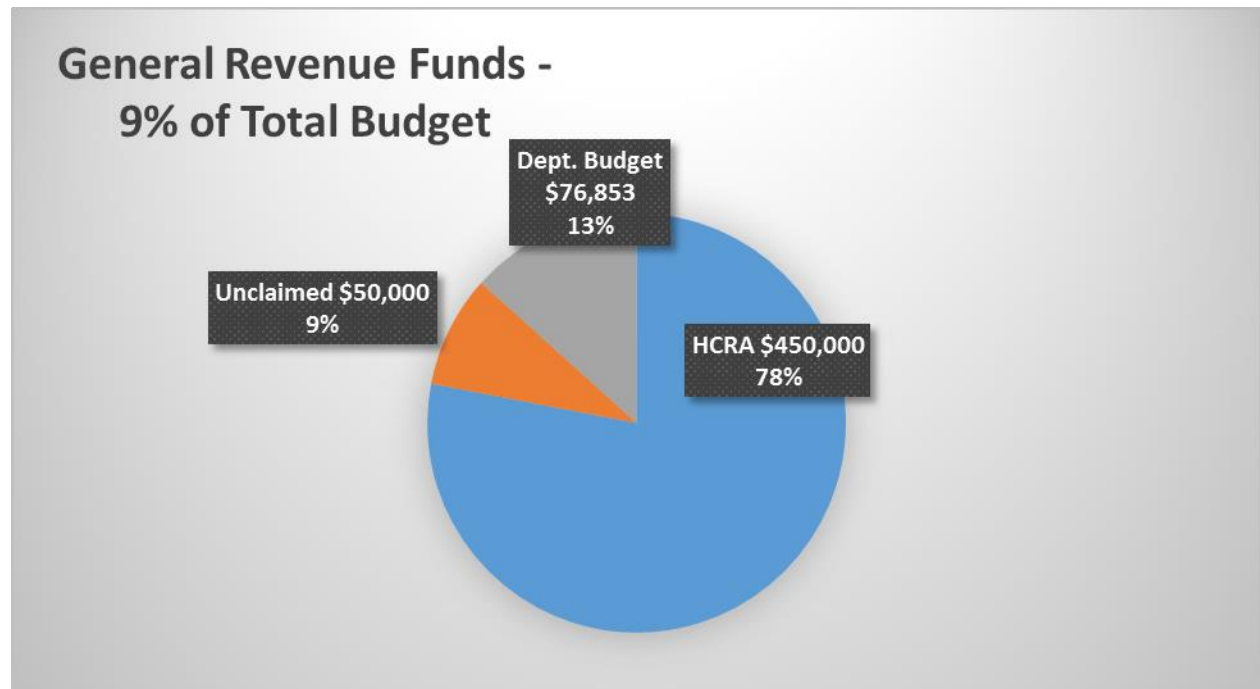
5 Yr. Projected Revenues and Expenditures by Fund Dept.

Dept(s)/Name	FY 2016/17	FY 2017/18	FY 2018/19	FY 2019/20	FY 2020/21
5220, 5260, 1025, 4156 – GR Community Services					
• Administration	\$ 95,975	\$ 97,894	\$ 99,852	\$ 101,849	\$ 103,886
• HCRA	\$ 300,000	\$ 250,000	\$ 260,000	\$ 260,000	\$ 270,000
• Unclaimed	\$ 40,000	\$ 40,000	\$ 45,000	\$ 45,000	\$ 50,000
• Low Income Non-Ad valorem Assistance	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000
TOTAL:	\$ 455,975	\$ 407,894	\$ 424,852	\$ 426,849	\$ 443,886
5225 – CDBG					
• Revenues	\$1,768,130	\$1,785,811	\$1,803,669	\$1,821,706	\$1,839,923
• Administration	\$ 180,056	\$ 183,657	\$ 187,330	\$ 191,077	\$ 194,898
• Projects	\$3,279,054	\$3,160,000	\$3,000,000	\$3,000,000	\$3,000,000
TOTAL:	\$3,459,110	\$3,343,657	\$3,187,330	\$3,191,077	\$3,194,898
5226 – HOME					
• Revenues	\$ 652,403	\$ 650,000	\$ 650,000	\$ 650,000	\$ 650,000
• Administration	\$ 60,971	\$ 65,000	\$ 65,000	\$ 65,000	\$ 65,000
• Projects	\$2,023,402	\$1,940,000	\$1,500,000	\$1,000,000	\$1,000,000
TOTAL:	\$2,084,373	\$2,005,000	\$1,565,000	\$1,065,000	\$1,065,000
5228, 5229 – NSP 1&3					
• Revenues (Program Income)	\$1,000,000	\$1,000,000	\$1,000,000	\$ 750,000	\$ 750,000
• Administration	\$ 143,240	\$ 150,000	\$ 155,000	\$ 160,000	\$ 160,000
• Projects	\$2,646,000	\$2,300,000	\$2,000,000	\$1,700,000	\$1,400,000
TOTAL:	\$2,789,240	\$2,450,000	\$2,155,000	\$1,860,000	\$1,560,000
5233 – ESG					
• Revenues	\$ 159,344	\$ 162,531	\$ 165,781	\$ 169,097	\$ 172,479
• Administration	\$ 15,338	\$ 15,645	\$ 15,958	\$ 16,277	\$ 16,602
• Projects	\$ 316,022	\$ 243,750	\$ 248,700	\$ 253,500	\$ 258,750
TOTAL:	\$ 331,360	\$ 259,395	\$ 264,658	\$ 269,777	\$ 275,352
5340 – SHIP					
• Revenues (includes PI)	\$1,996,200	\$2,000,000	\$2,100,000	\$2,200,000	\$2,300,000
• Administration	\$ 144,117	\$ 190,000	\$ 200,000	\$ 210,000	\$ 220,000
• Projects	\$2,322,000	\$2,400,000	\$2,400,000	\$2,400,000	\$2,400,000
TOTAL:	\$2,466,117	\$2,590,000	\$2,600,000	\$2,610,000	\$2,620,000

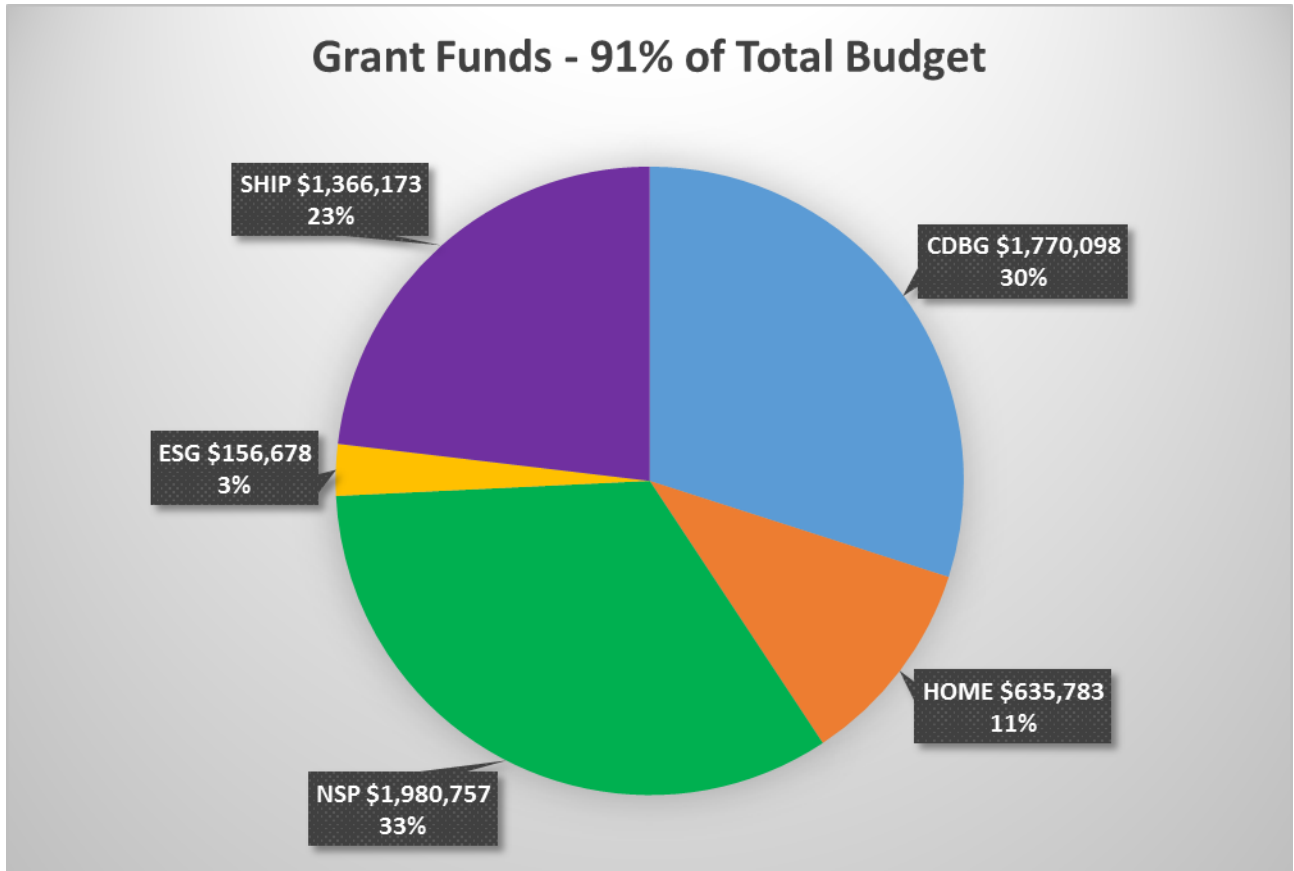
The sum of all grant funds make up 91% of the total department budget.



Of the General Revenue funds, the “department budget” is for administration of the state mandated and indigent care programs. This includes the “We Care” program, which does not incur costs other than staff time for processing of eligibility determinations.



This chart illustrates the make-up of the grant funds.





Appendices

1. Citizen Participation Plan
2. 2016 Analysis of Impediments to Fair Housing – *92 pg.s – posted on website*
3. 2017-2019 SHIP Local Housing Assistance Plan – *40 pg.s – posted on website*
4. HUD Consolidated Plan – *129 pg.s – posted on website*
5. We Care Program History
6. 2014/15 Unclaimed Bodies Tracking
7. Historical Tracking for HCRA expenditures
8. 2013/14 and 2014/15 Application Tracking
9. Community Impact of CDBG Construction Projects
10. Spanish language grant application

Citizen Participation Plan

Marion County Consortium Marion County and City of Ocala, Florida

**Adopted as part of the 2014-2019 Consolidated Plan
by the Ocala City Council
on XXXXXXXX.**

**Adopted as part of the 2014-2019 Consolidated Plan
by Resolution XXXX
of the Marion County Board of County Commissioners
on XXXXXXXX.**

**This document supersedes all previous Citizen Participation Plans
for Marion County and the City of Ocala, Florida.**

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Marion County Consortium

Citizen Participation Plan

I. Introduction

Marion County and the City of Ocala are entitlement recipients of Community Development Block Grant (CDBG) funds. The County recently became an eligible HOME Investment Partnership (HOME) entitlement community and has formed a Consortium with the City of Ocala so they too may receive Federal HOME funds on an annual basis. These programs are administered through the U.S. Department of Housing and Urban Development (HUD) for the benefit of low/moderate income residents in unincorporated areas of the County and within the city limits of Ocala. This Citizen Participation Plan was prepared in accordance with the provisions of 24 CFR Part 91, sections 105 and 401.

The primary purpose of the programs covered by this Citizen Participation Plan is to improve communities by providing: decent and affordable housing, a suitable living environment, and growing economic opportunities – all, principally for low and moderate-income people.

The Citizen Participation Plan encourages public participation, emphasizing involvement by low and moderate-income persons, particularly those living in areas targeted for revitalization, and areas where funding is proposed. In addition, it encourages the participation of all its citizens, including minorities, non-English speaking persons, and persons with disabilities.

Citizen participation requirements shall not be construed to restrict the responsibility or authority of Marion County and the City of Ocala for the development and execution of its CDBG and HOME program activities. The Marion County Board of County Commissioners and the City of Ocala City Council are the respective approving authorities for the separate CDBG programs, and share approval of the Consortium HOME funds programs, as well as any amendments.

II. Public Participation

A. Public Notice

Citizens of Marion County and the City of Ocala will be given adequate and timely public notice of all public hearings, proposed uses of funds and any substantial amendments to the Five Year Consolidated Plan or the One Year Annual Action Plan. The content of notices will give residents a clear understanding of the event being announced and will provide at a minimum the date, time, place and topics to be discussed. Notices will be provided in the following ways:

1. Public notices will be published in the Ocala Star Banner as display advertisements in a non-legal section of the newspaper a minimum of 14 days prior to the hearing or action.
2. The Marion County Public Affairs Office will submit a press release to all local media.
3. Notices will be posted on Marion County's Website:
<http://www.marioncountyfl.org/departments-agencies/department-a-z/community-services/plans-and-public-notices>., as well as the City of Ocala's Website:
XXXXXXXXXX.

4. Notices will be posted on the Public Information Bulletin Board located outside the Marion County Commission Auditorium, located at 601 SE 25th Ave, Ocala, FL 34471.
5. Notices will be mailed to local neighborhood organizations, public service agencies serving low-income persons, the Children's Alliance, Homeless Council, Continuum of Care, and Coalition on Aging.
6. Notices will also be mailed to interested parties that requested placement on the CDBG/HOME Program Notification List.

B. Public Hearings

Public Hearings will be held at least twice annually. These hearings may occur at several stages of the Five Year Consolidated Plan or the One Year Annual Action Plan development process to obtain citizens views and recommendations of community needs and priorities. Additionally a hearing will be held during the public comment period of the Consolidated Annual Performance and Evaluation Report's evaluation period. Public Hearings are required in the following instances:

1. Identifying Needs

During the planning phase of the Five Year Consolidated Plan/One Year Annual Action Plan in order to obtain citizen opinions on community needs and the priority those needs should be given. This will give Marion County and the City of Ocala adequate time to review and consider the needs identified for inclusion in the proposed One Year Annual Action Plan. Copies of comments received from citizens, Marion County and the City of Ocala's assessment of such comments, and a summary of any action taken in response to the comments received will be included in the plan submitted to HUD

2. Substantial Amendment

During the year, it may be necessary to amend the One Year Annual Action Plan or the Five-Year Consolidated Plan necessitating a Substantial Amendment. Upon notice of an amendment, citizens will be provided a 30-day comment period to comment. A summary of comments received from citizens, Marion County and the City of Ocala's assessment of such comments, and a summary of any action taken in response to the comments received shall be attached before the amendment is included in the Plan, and a copy submitted to HUD.

3. Annual Performance Report

At the end of a "program year"*, a Consolidated Annual Performance Evaluation Report (CAPER) will be completed. A Public Hearing will be held during the comment period for the completed performance report. Copies of comments received from citizens, Marion County and the City of Ocala's assessment of such comments, and a summary of any action taken in response to the comments received will be included in the report submitted to HUD.

C. Times & Locations / Special Needs

Public Hearings will be held at times and locations convenient to most people who might benefit from the use of funds. All handicap and bi-lingual provisions required under Federal law will be met. Accommodations will be made for persons with disabilities and non-English speaking persons when requested at least five working days prior to a hearing. Requests for special accommodations should be made to the Director, Marion County Community

* "Program Year" begins October 1 and ends September 30.

Services, 2631 se Third Street, Ocala, Florida, 34471; telephone (352) 671-8770; fax (352) 671-8769 or to the Director, City of Ocala Revitalization Strategies Department, 201 SE 3rd Street, Ocala, Florida 34471; telephone (352) 629-8322; fax (352) 629-8241.

D. Information Provided

Public hearings will address housing and community development needs, non-housing community development needs, development of proposed activities, and review of program performance. Citizens, public agencies, and other interested parties will be given information including the:

1. Amount of assistance Marion County and the City of Ocala expects to receive;
2. Range of activities that may be undertaken and the kinds of activities previously funded in the community, including planning and administrative activities;
3. Processes to be followed in preparing the consolidated plan, annual action plan or annual performance report and the schedule of meetings and hearings;
4. Approximate amount of funds that will be used to benefit persons of very low and low income;
5. Plans to minimize displacement of persons and to assist any persons displaced as a result of the use of those funds;
6. Role of citizens in the program; and
7. A summary of other important program requirements.

E. Public Comment

A 30-day public comment period will be held prior to final adoption of the Five Year Consolidated Plan and One Year Annual Action Plan. A 15-day public comment period will be held prior to final adoption of the Consolidated Annual Performance and Evaluation Report. Careful consideration will be given to all comments and views expressed by the public, whether given as verbal testimony at a public hearing, or submitted in writing during the review and comment period.

F. Technical Assistance

During any given program year, Marion County or the City of Ocala may seek assistance in implementing these programs from outside agencies / organizations through a targeted request for proposal process. Marion County and the City of Ocala will provide technical assistance to organizations and individuals, representative of low and moderate-income people who are interested in submitting a proposal to obtain funding for an activity and request such assistance. No requests will be funded at any other time during the year except as a result of a Request for Proposal process, or for urgent / emergency purposes as determined by the Marion County Board of Commissioners and the City of Ocala.

III. Public Information

Marion County and the City of Ocala will provide the public with reasonable and timely access to information and records relating to the data or content of all federally required documents and publications. Marion County and the City of Ocala will also provide full and timely disclosure of program records and information for the preceding five years consistent with applicable Federal, State, and local laws regarding personal privacy and confidentiality.

A. Access to Public Information

All documents relevant to the CDBG & HOME will be made available during normal working hours for citizen review upon request at the locations listed below:

Community Services Department
2631 SE Third Street
Ocala, Florida 34471
(352) 671-8770

City of Ocala Revitalization Strategies Dept.
201 SE 3rd Street
Ocala, FL 34471
(352) 629-8322

Marion County Public Library
Headquarters - Ocala
2720 East Silver Springs Boulevard
Ocala, Florida
(352) 629-8551

City of Ocala Website
www.ocalafl.org/commprograms

Marion County Website:
www.marioncountyfl.org

B. Standard Documents

HUD requires Marion County and the City of Ocala to produce several standard documents for CDBG and HOME. These standard documents will be made available to the public as follows:

1. Five-Year Consolidated Plan

A summary of the Five-Year Consolidated Plan will be placed in a paper of general circulation and will allow at least thirty (30) days for public comment. The summary will describe the contents and purpose of the consolidated plan and include a list of the locations where copies of the entire plan may be examined.

2. One-Year Annual Action Plan

A notification will be placed in a paper of general circulation to inform citizens of the availability of the One-Year Annual Action Plan to allow citizens a reasonable opportunity to examine its contents. At least thirty (30) days will be allowed to receive citizen comments.

3. Substantial Amendments

A notification will be placed in a paper of general circulation to inform citizens of the availability of any substantial amendments to the One-Year Annual Action Plan or the Five-Year Consolidated Plan to afford citizens a reasonable opportunity to examine their contents as these documents are developed. At least thirty (30) days will be allowed to receive citizen comments.

4. Consolidated Annual Performance Evaluation Report

A notification will be placed in a paper of general circulation to inform citizens of the availability of the Consolidated Annual Performance and Evaluation Report to afford citizens a reasonable opportunity to examine its contents. At least fifteen (15) days will be allowed to receive citizen comments.

IV. Criteria for a Substantial Change

Marion County and the City of Ocala have, pursuant to 24 CFR 91.505(b), developed the following criteria for determining a Substantial Change:

1. The addition or deletion of an activity or project outlined in the One Year Annual Action Plan;
2. A change in the priorities established in the Five-Year Consolidated Plan;
3. A change to the location, purpose, stated objectives, or beneficiaries of an activity so that more than 50% of the anticipated beneficiaries will no longer benefit from the activity;
4. A change by either jurisdiction to the allocation, priorities or method of fund distribution;
5. Increase in the amount funded for an activity or project in excess of 50% of the original amount proposed for funding; or
6. A change in the entity identified as the recipient of funding for an activity or project.

V. Anti-Displacement

Marion County and the City of Ocala have adopted an Anti-displacement and Relocation Policy to minimize the extent to which low and moderate-income people will have to leave their homes as a result of the use of these Federal dollars. This anti-displacement plan also describes how Marion County and the City of Ocala will compensate people who are actually displaced as a result of the use of these funds, specifying the type and amount of compensation. This document is available for public review at the locations specified above in *III. A – Access to Public Information*.

VI. Complaints and Inquiries

Citizen complaints or inquiries concerning the grant programs may be submitted in writing, in person, or by telephone to the Department Director at:

Department of Community Services
2631 SE Third Street
Ocala, Florida 34471
(352) 671-8770

Ocala Community Programs Dept.
201 SE 3rd Street
Ocala, FL 34471
(352) 629-8322

A response to all written complaints or comments will be provided within fifteen (15) working days of receipt. If not satisfied at the local level, complaints may also be made in writing to the Jacksonville Area Office of the U.S. Department of Housing and Urban Development (HUD) at the following address:

U.S. Department of Housing and Urban Development
Community Planning and Development Division
400 West Bay Street, Suite 1015
Jacksonville, FL 32202-4410

VII. Changing the Citizen Participation Plan

Marion County Consortium Citizen Participation Plan may be updated and amended as the Consortium deems necessary depending upon changes in the applicable regulations, recognized needs by staff, and suggestions by citizens.



***Analysis of Impediments to
Fair Housing Choice
Marion County, FL.
Consortium 2015 - 2019***



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Executive Summary

The purpose of the Analysis of Impediments to Fair Housing Choice (AI) is to examine social and economic characteristics of public sector and private industry housing practices, as well as housing market conditions that may expose certain population groups to housing discrimination. This report covers the entitlement jurisdictions of both the City of Ocala and Marion County.

In addition to analyzing background information on demographic, economic, and housing characteristics of the consortium, this AI Report reviews and analyzes potential impediments to the jurisdictions.

Both the City of Ocala and Marion County “support an ethnically/racially diverse population.” Foreclosure and predatory lending practices, like all others parts of the county, have contributed too many of the fair housing issues. In addition, persons with disabilities face barriers to housing choice and independent living. There is generally a lack of housing with accessibility features (e.g. hallways wide enough for wheelchair access).

Both the City of Ocala and Marion County have an increasing minority population; however, some of these groups are significantly limited to the affordable areas of the county. Blacks, for instance, have the highest percentage in the West Ocala area, whereas the highest percentage of Hispanics are located in Silver Springs and Marion Oaks. It appears all low income racial groups with limited income have serious challenges finding decent, safe, and sanitary housing at a cost in line with their income. Addressing fair housing impediments will increase the number of strong families, increase the economic capacity of all Marion County, attract businesses, and build the tax base. It will also improve the quality of life for thousands of low income families. Strong community leadership is needed to develop support throughout the county for the creation of health mixed income communities.

This analysis of impediments was prepared by Marion County Community Services and the City of Ocala Community Revitalization Strategies Department as a consortium and prepared in accordance with the requirements of the U.S. Department of Housing and Urban Development. This document serves as a companion to the Marion County and The City of Ocala five-year Plan which outlines the City and County’s affordable housing and community development needs, provides goals and strategies for addressing them, and describes federally funded actions to be undertaken in carrying out plan strategies. The purpose of these actions is to identify and eliminate patterns or actions which lead to discrimination on the basis of race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age:, and to expand housing options for all residents. As part of this effort, HUD requires cities to undertake proactive fair housing planning efforts. This process requires:

- The development of an Analysis of Impediments to Fair Housing Choice.
- The development of activities to overcome the effects of any identified impediments.
- The development of a system of recordkeeping to monitor and record the activities undertaken to reduce or overcome the identified impediments.

The Ocala/Marion County Consortium has long pursued a variety of actions to further fair housing. This analysis will serve as a resource to document continuing fair housing efforts and as a planning and educational tool to guide future activities.

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 because of 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 opportunities 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 wish to 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 the City of Ocala and Marion County, 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.

Acknowledgements

This Analysis of Impediments (AI) to Fair Housing Choice for The City of Ocala Revitalization Strategies Department and Marion County Community Services was completed by the City-County Consortium for 2015-2019.

County Commissioners

David Moore, District 1
Kathy Bryant, District 2 (Chairman)
Stan McClain, District 3
Carl Zalak, III, District 4 (Vice Chairman)
Earl Arnett, District 5

Ocala Elected Officials

Kent Guinn, Mayor
Jay Musleh, Councilman
James P. Hilty Sr., Council President
Matthew Wardell, Councilman
Mary S. Rich, Councilwoman
Brent Malever, Council President Pro-Tem

Agency/Entity Responsible for Preparing the Analysis of Impediments

Agency Role	Name	Department/Agency
Housing Grant Manager	Marion County	Community Services
Administrator of City CDBG	City of Ocala	Revitalization Strategies
SHIP	Community Legal Service of Mid-Florida	

Marion County Community Service and the City of Ocala have a signed cooperative agreement to participate in an updated consortium agreement on April 1, 2015 through September 30, 2019. In preparation for the 5 year Analysis of Impediments, the Consortium consulted with other public and private agencies that provided assisted housing and social services, including those focusing on services to children, veterans, elderly persons, persons with disabilities, people with HIV/AIDS, and homeless persons.

Fair Housing Laws

The Federal Fair Housing Act of 1968 and the Fair Housing Amendments Act of 1988 prohibit discrimination in all aspects of housing, including the sale, rental, lease, or negotiation for real property. The Fair Housing Act prohibits discrimination based on a person's race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age. In addition, HUD issued a Final Rule on February 3, 2012, that prohibits communities and organizations participating in its grant programs from discriminating on the basis of actual or perceived sexual orientation, gender identity, or marital status. Person who are protected from discrimination by fair housing laws are referred to as members of the protected classes.

State of Florida Fair Housing Laws

The Florida Civil Rights Act of 1992 (State Statute 760) prohibits housing discrimination on the basis of race, color, religion, sex, national origin, age, handicap, or marital status.

Federal Accessibility Standards

Fair Housing Amendment Act: The Act requires owners of housing facilities 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 (including: 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.

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.

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.

It is widely accepted that access to safe, decent, and affordable housing underlies unequal education, unequal access to jobs, and unequal income. 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 The City of Ocala or Marion County, but it does recognize that impediments to fair housing have historically contributed to the decline of neighborhoods that suffer 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 certainly intended to make such choices easier and more likely.

The recommendations in this report are intended to provide a practical basis for eliminating a wide variety of impediments to housing choice. Some will be relatively easy to accomplish, while others will be more difficult. We are confident, however, that the County’s commitment to addressing the issues identified in this report will ultimately do a great deal to promote open housing in the County. Eliminating the barriers to fair housing will not only improve the quality of life for many individuals and families, but will also enhance the economic health of the entire region.

Key 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 or 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 person 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.

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:

- A. 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
- B. Intended for, and solely occupied by, persons 62 years of age or older; or
- C. 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 person; 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.

Protective Classes for Ocala and Marion County: Race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age:

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

Quota: A quota is where a specific number of units are set aside for minority applicants. Often minorities are not allow 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 hosing more accessible to the disabled and that will not involve an unreasonable cost or administration 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 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.

This Analysis Consists of Four Sections:

1. Summary of the fair housing complaint process in the City and the County and the number and status of recent complaints filed with Community Legal Services of Mid-Florida.
2. Overview of demographic and housing market conditions in the City and County, particularly as they pertain to housing choice.
3. Discussion of identified and potential market and public policy impediments to fair housing choice and recommendations for addressing them.
4. Summary of the federal, state, and local laws that guide fair housing activities and provide for the identification of discriminatory practices and the enforcement of penalties against those who commit them.

The following is a list of identified or potential fair housing impediments as outlined in this Analysis:

- Mortgage Lending Disparities
- Lack of Fair Housing Act Language / Notice in Advertising Rental Units
- Inadequate Supply of Affordable Rental Units / Barriers for Low-income Population
- Income Barriers to and Location Concerns of Accessible Rental Housing
- Perceptions of Affordable Rental Housing – NIMBYism / Rental Up Front Cost
- Language Barriers / Cultural Differences
- Landlord and Tenant Education

This analysis has been developed by the Marion County Consortium to identify current impediments, review actions taken by the Consortium to prevent impediments, and outline future plans for the elimination of impediments to fair housing throughout the County and City. Marion County's housing programs service the unincorporated area of the County and the City of Ocala programs serve those within the City limits. This Analysis of Impediments was prepared cooperatively by the Marion County Community Service Department and the City of Ocala's Revitalization Strategies Services Department, both of which also prepared the Consolidated Plan (2015-2019). The source of funding for completion of this analysis is through Community Development Block Grant funds.

Many of these impediments are already addressed by actions of the City and County or other partner entities. They continue to be mentioned here because the actions are very recent and results are still uncertain or because additional work may still be required to ensure that they do not return as future impediments. Others can still be considered obstacles that are preventing some households from obtaining the housing of their choice. Following each impediment are some

recommendations that the City, County, and its partners might take to remove the fair housing barrier.

Fair Housing Choices

Equal and free access to residential housing (housing choice) is fundamental to meeting essential needs and pursuing personal, educational, employment, and other goals. Because housing choice is so critical, fair housing is a goal that government, public officials, and private citizens must achieve if equality of opportunity is to become a reality.

Federal law defines fair housing choices as the ability of persons to have the same housing choices available to them, regardless of race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age. Persons that are protected from discrimination by fair housing laws are referred to as members of the protected classes.

This analysis encompasses the following areas related to fair housing choice:

- The sale or rental of housing, both public and private;
- The provision of housing brokerage services;
- The provision of financing assistance for dwellings;
- Public policies and action affecting the approval of sites and other building requirements;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority or ethnic concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by the U.S. Department of Housing and Urban Development regarding assisted housing in a recipient's jurisdiction, and analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570 (i.e. the CDBG program regulations).

As a recipient of federal entitlement funds, the Marion County Consortium has specific fair housing planning responsibilities. These include:

- Conducting an Analysis of Impediments to Fair Housing Choices;
- Developing actions to overcome the effects of identified impediments to fair housing; and
- Maintaining records to support initiatives within the county to affirmatively further fair housing.

The U.S. Department of Housing and Urban Development interprets these 5 certifying elements to include:

- Analyzing housing discrimination in a jurisdiction and working towards its elimination;
- Promoting fair housing choice for all people;
- Providing racially and ethnically inclusive patterns of housing occupancy;
- Promoting housing that is physically accessible to, and usable by, all people, particularly individuals with disabilities; and
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

The U.S. Department of Housing and Urban Development defines an impediment to fair housing choice as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age:.

This analysis serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts. The Marion County Consortium is expected to review and approve the analysis and use it for direction, leadership, and resources for future fair housing planning.

The analysis will serve as a baseline for progress against which implementation efforts will be judged and recorded.

Report Methodology

The Analysis consists of a comprehensive review of laws, regulations, policies and practices affecting housing affordability, accessibility, availability, and choice within Marion County. 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.

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, the Analysis of Impediments for Fair Housing Choices for Ocala and Marion County 2005-2009 and 2010-2015, and other policy documents. Additional service provider data and observations were incorporated to include qualitative and quantitative information on special populations.

Additional data was obtained from sources including: Census report, American Community Survey data, Florida Housing Finance, Department of Health, Shimberg Center, Marion County Homeless Commission, Community Legal Services of Mid-Florida, Federal Financial Institutions Examination Council, and US Department of Housing and Urban Development (HUD), as well as many others.

Impact

Safe, decent, and sanitary housing is a consensus goal for all residents of Marion County. It is the intent of this *Analysis of Impediments* and its accompanying *Action Plan* to achieve the following goals:

- Assess current public and private strategies to meet the County's housing, infrastructure, and community development needs and identify new strategies and approaches to enhance fair housing choice among Marion County residents.
- Identify and cultivate areas for potential governmental, nonprofit, and private sector partnerships within Marion County.

- Foster coordination among service providers and jurisdictions throughout the County to maximize the use of limited fiscal resources to improve housing choice.
- Broaden housing opportunities for low to moderate-income residents and strengthen neighborhoods by stimulating community development and investment.

Housing Profile – Marion County, Florida.1

Located in north central Florida, Marion County covers 1,652 square miles and is home to a population of approximately 331,296. It is larger than the state of Rhode Island and is Florida’s fifth largest county.

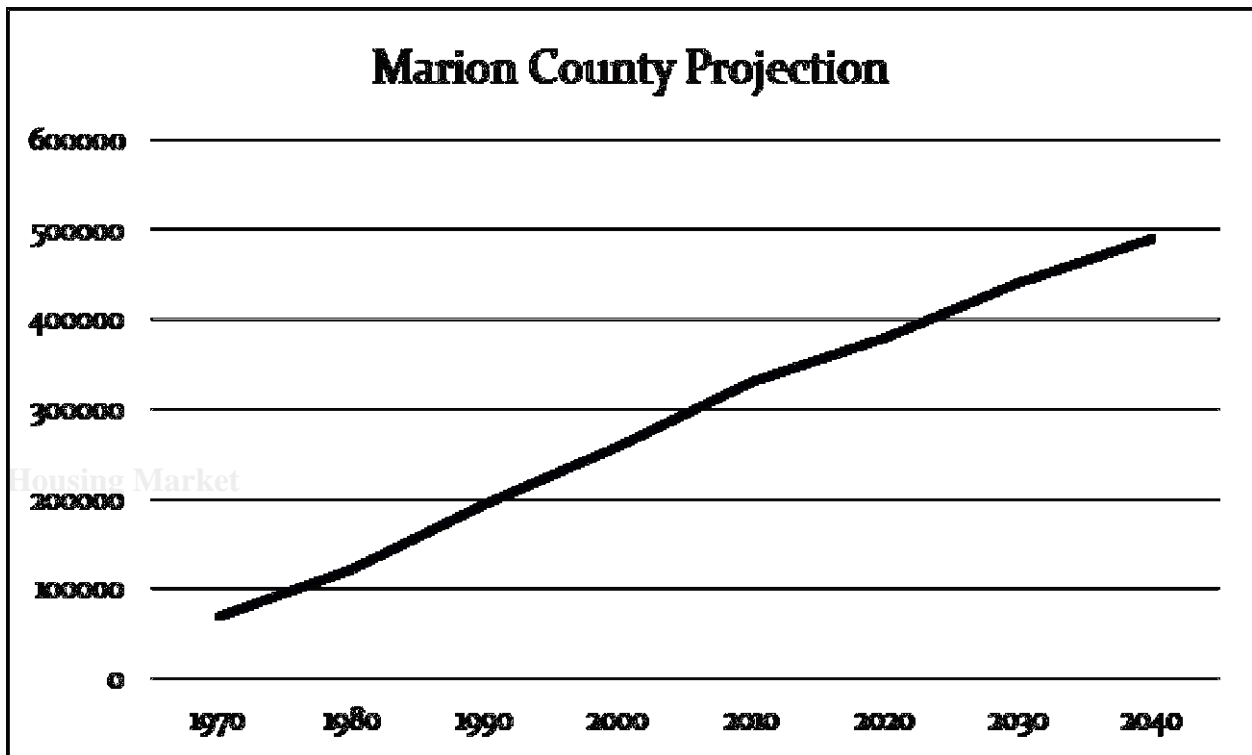
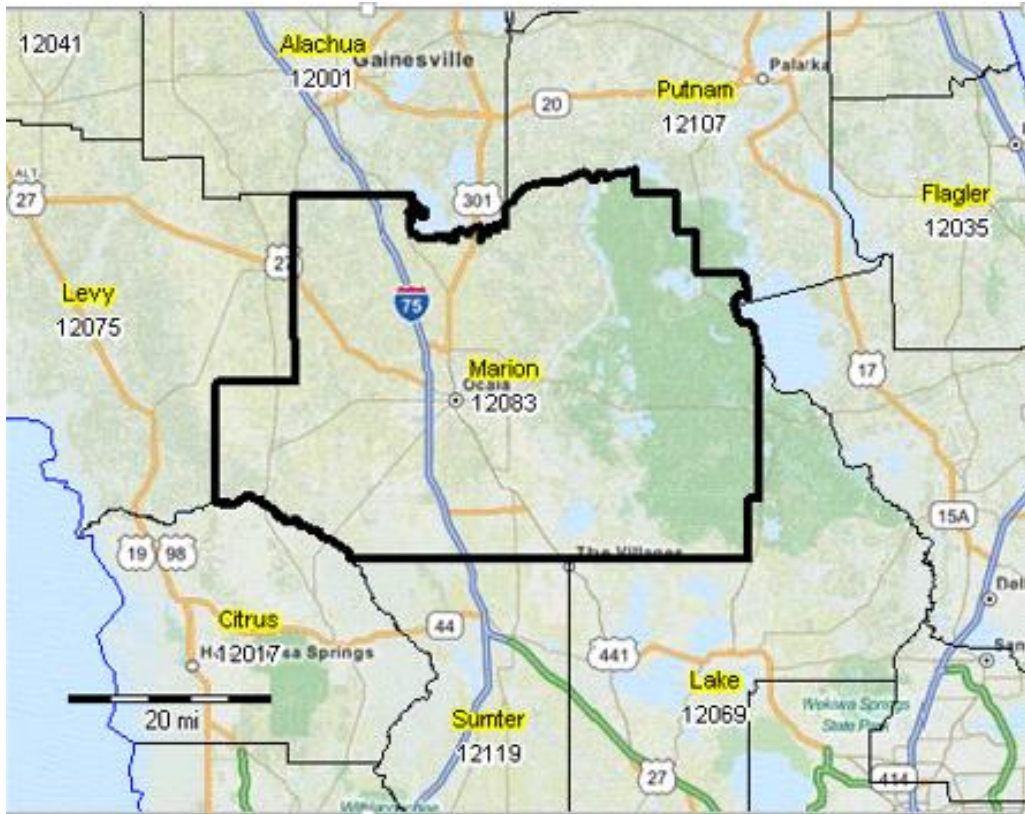
Known as the “Horse Capital of the World,” the county’s rich equine and agricultural heritage is internationally renowned. Marion’s natural resources are equally admired. It comprises thousands of acres of national forest, 32,000 acres of lakes, 92 miles of rivers and more than 40 springs, including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

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

Projected Total Population, Marion County, 2010-2040

Place	1970	1980	1990	2000	2010	2020	2030	2040
Marion County	69,050	122,488	194,835	258,916	331,298	380,302	440,330	490,241

- Population, 2014: 337,452. Marion County ranks #16 of Florida's 67 counties in population.
- Population, 2010: 331,296.
- Households, 2014 (Marion County): 141,401.
- Homeownership Rate, 2014 (Marion County): 76.7%. Statewide, Florida's homeownership rate is 67.7%.
- Single Family Home, average just value, 2014: \$104,097. (Statewide, the average just value of a single family home in Florida in 2014 was \$184,781).
- The average sales price for a single family home was \$137,753 in 2014. The median sales price that year was \$118,000, compared to a statewide median sales price of \$185,000.
- Mobile Home, average just value, 2014: \$34,445.
- Condominium, average just value, 2014: \$41,404.
- Married Population: 56.2%.
- Median Age: 47.4.
- Household size: 2.41.
- In 2040, Marion County is projected to have a population of 490,241.



Housing Profile – Ocala, Florida

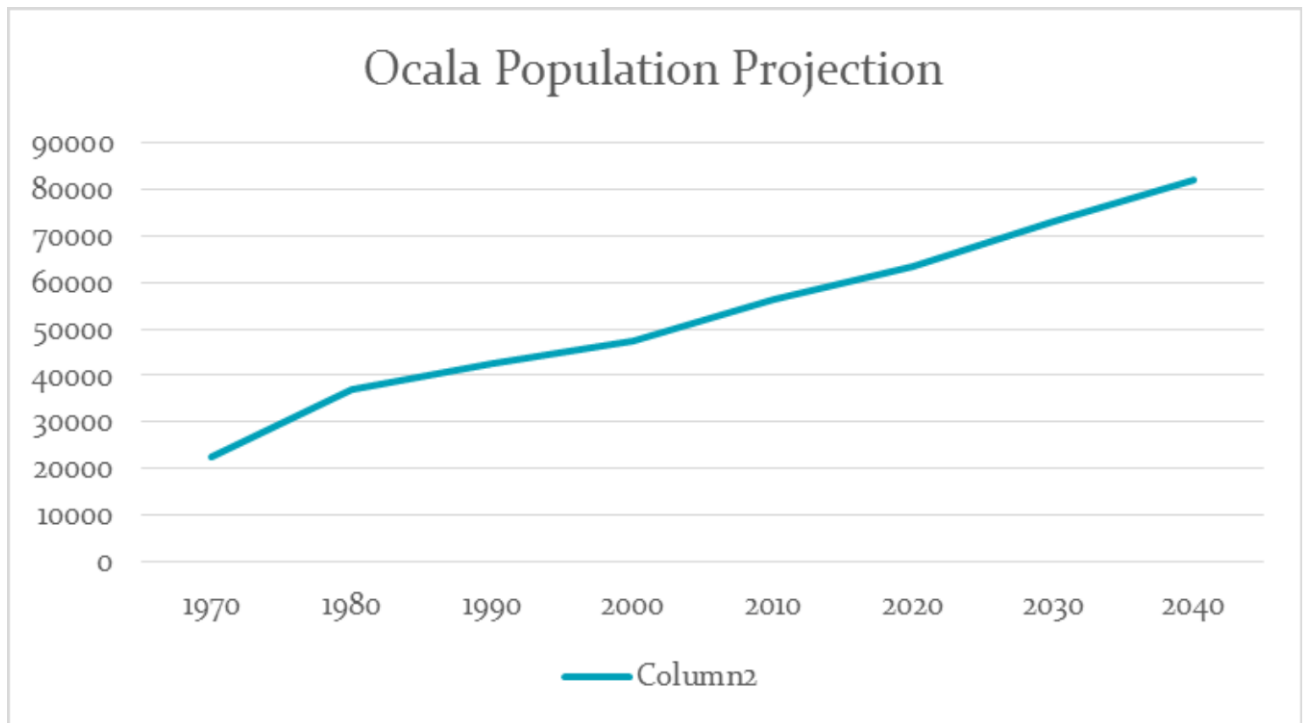
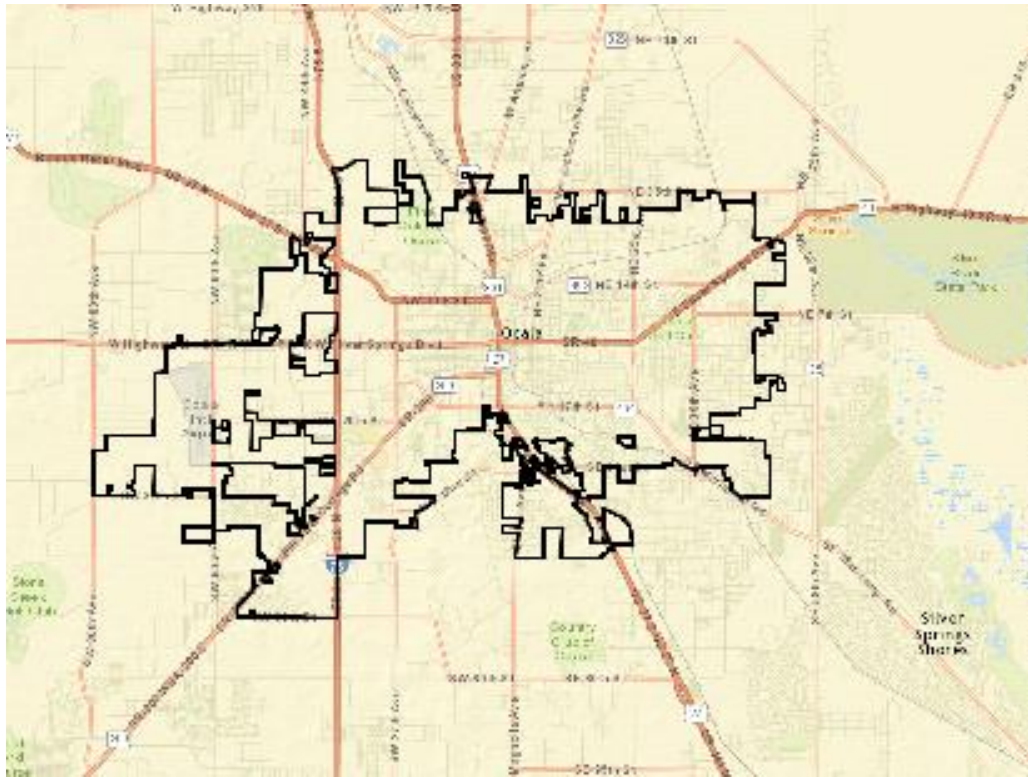
Ocala, a small agricultural and manufacturing center, is about halfway between Gainesville to the north and Orlando to the southeast. With its attractive tree-lined streets and Old South-style homes, it more resembles a typical Southern city than a Florida City or beach town. Ocala is the capital of Florida's thoroughbred industry, and ranching and horse-breeding are popular.

Projected Total Population, Ocala, 2010-2040

Place	1970	1980	1990	2000	2010	2020	2030	2040
Ocala	22,583	37,170	42,045	45,943	56,135	63,226	77,965	82,057
Sources: University of Florida Bureau of Economic and Business Research, Population Projections; U.S. Census Bureau, 2010 Decennial Census.								

Existing Home Values (Based on County Property Appraisers' Just Value)

- Population, 2014: 57,492.
- Population, 2010: 56,135.
- Households, 2014: 23,619.
- Homeownership Rate, 2014: 50.7%. Statewide, Florida's homeownership rate is 67.7%.
- Single Family Home, average just value, 2014: \$101,421. (Statewide, the average just value of a single family home in Florida in 2014 was \$184,781).
- The average sales price for a single family home was \$139,927 in 2014. The median sales price that year was \$125,000, compared to a statewide median sales price of \$185,000.
- Mobile Home, average just value, 2014: \$19,765.
- Condominium, average just value, 2014: \$50,631.
- Married Population: 45%.
- Median Age: 36.4.
- Household size: 2.4.
- 2040, Ocala is projected to have a population of 82,057.



U.S. Decennial Census

Population Growth

As of the 2010 census, the population of Marion County was 331,298 increasing from the 2000 population of 258,916 a 22.81% increase. The City of Ocala has increased in population from 45,943 in 2000 to 56,135 in 2010 a 18.15% increase.

Based on the Bureau of Economic and Business Research (BEBR), University of Florida estimates by the year 2030, Marion County's population is projected to reach 440,330 – an increase of approximately 25 percent from the 2010 level. Population growth creates demands for not only housing, but also jobs, facilities, and infrastructure, such as open space recreation opportunities, transportation options, water, emergency services, schools, and more.

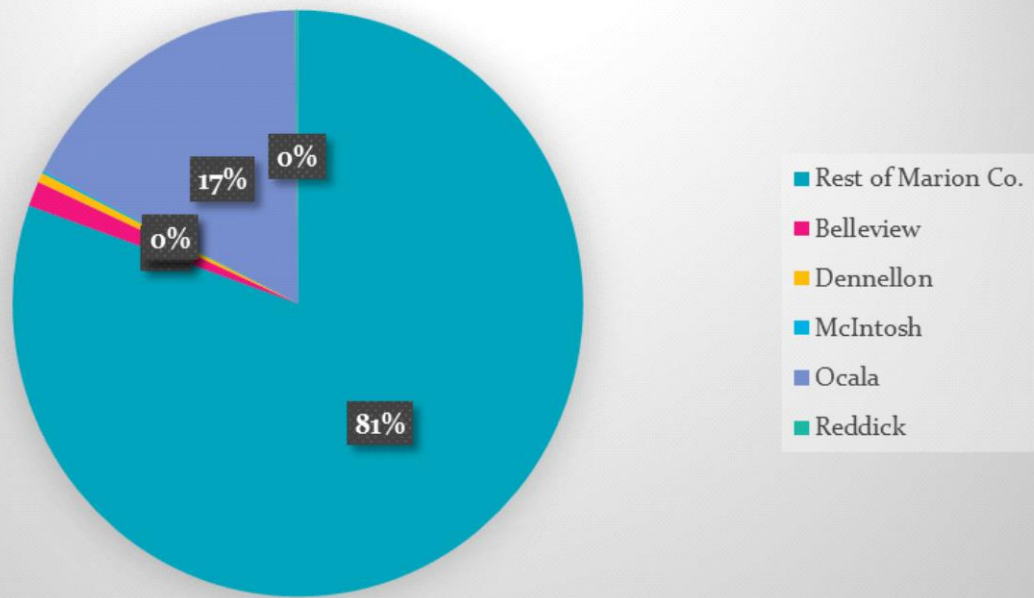
Assessment of demographic characteristics can indicate the need for, and the extent of, equal access to housing in a community. Factors such as population growth, age characteristics, and racial/ethnic mix shape a community housing needs and play a role in identifying potential impediments to fair housing choice. While affordability is not a fair housing issue, the relationships among housing income, household types, and other factors often create misconceptions and biases that raise fair housing concerns.

The Race and Income Profile below provides an insight into the community's current and future demand for housing based on its past, present, and future population, race, and housing data.

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	

Marion County Population



Assessing Barriers to Fair Housing

Fair housing is not only a legal requirement – it is a moral concern and a matter of economics and it can easily be said that fair housing makes good economic sense. 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 and education, jobs, 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, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age: and – in the state and the County – elderliness, and – in the County alone – marital status.

A thorough analysis of the impediments to fair housing is more than a catalog of illegal acts – it is an analysis of social and demographic trends, a study of the barriers to housing choice, and recommendations to overcome identified impediments. Such a comprehensive study must identify those systemic or structural issues that limit a person’s ability to take advantage of the full range of housing that is available. This report addresses a variety of social problems related to housing, such as affordability, poverty, and homelessness.

However, while there may be other factors that influence housing, such as lower income levels for minorities and those with disabilities, it is beyond the scope of this report to explain or provide solutions for all of the causes of these social problems. For example, this report does not analyze the factors that lead to a high correlation between minorities or those with disabilities and poverty. Instead, it attempts to identify the immediate barriers to equal and free access to residential housing (housing choice) for particular segments of the community and to propose solutions without addressing why minorities or those with disabilities are more likely to be poor.

It is widely accepted that inability to access decent, safe, and affordable housing underlies unequal education, unequal access to jobs, and unequal income. 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 the city or the county, but it does recognize that impediments to fair housing have historically contributed to the decline of neighborhoods that suffer for 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 certainly intended to make such choices easier and more likely.

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will be more difficult. We are confident, however, that the City and the County’s commitment to addressing the issues identified in this report will ultimately do a great deal to promote open housing in City of Ocala and Marion County. Eliminating the barriers to fair housing will not only improve the quality of life for many individuals and families, but will also enhance the economic health of the entire region.

Housing barriers can be difficult to detect through quantitative analysis alone. The guidance of experts helped to identify potential barriers that may be difficult to quantify, but should be considered in the city’s and county’s plan nonetheless. Similarly, the rich information on housing choice barriers shared by the many residents who participated in surveys and focus groups for the Housing Market Study and AI was imperative in the development of this AI. Their honesty and frankness in describing what can be sensitive information was invaluable.

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 and 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.

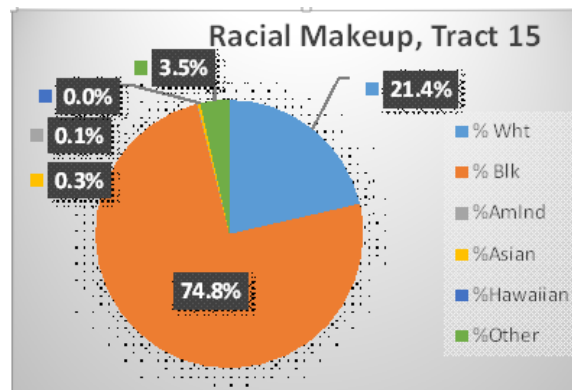
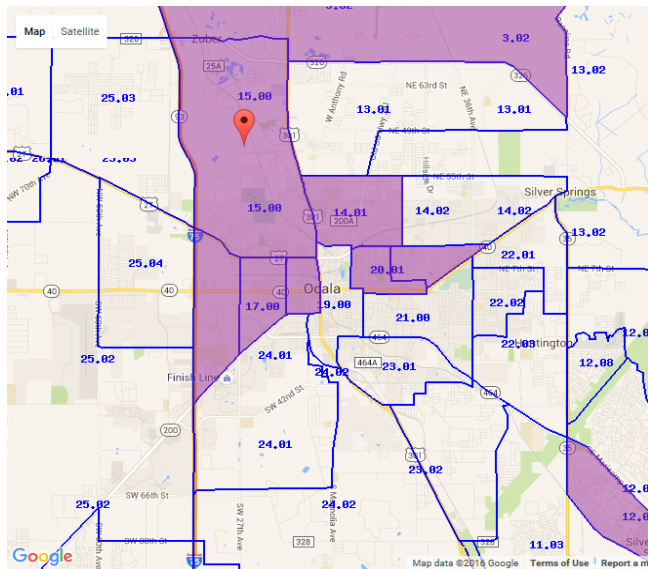
Census Tract	% Black/African American – 1990	% Black/African American – 2000	% Black/African American – 2010
15.00	58.22%	61.46%	67.01%
17.00	85.56%	83.36%	85.23%
18.00	98.69%	97.16%	95.71%

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 not safe and are not areas where there is promotion of potential homebuyers to rent or purchase a home. The West Ocala Vision & Community Plan presented November 29, 2011 is a long range effort to promote strong economic growth in these areas.

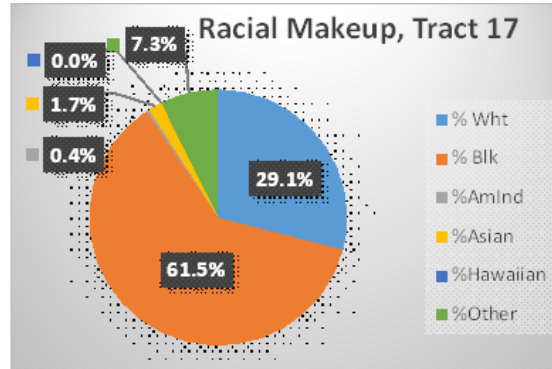
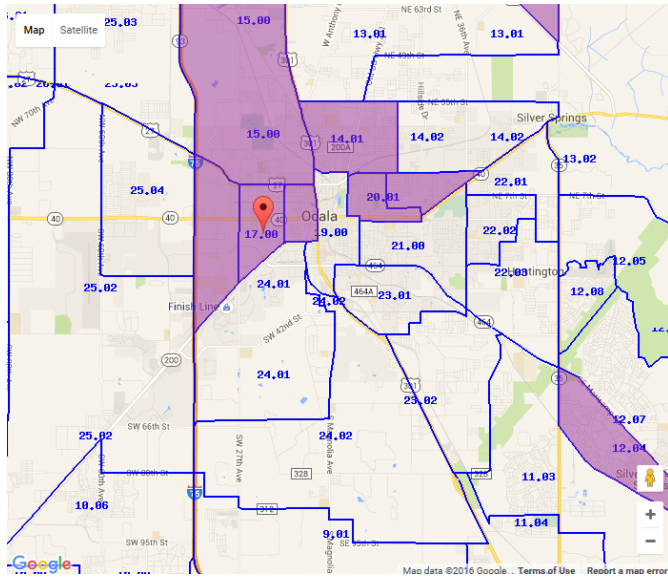
Census Tract 15

Marion County Highest Black Population

	2010 Population		Change 2000-2010	
	Number	Percent	Percent	Number
Total Population	3,534		-15.78%	-662
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



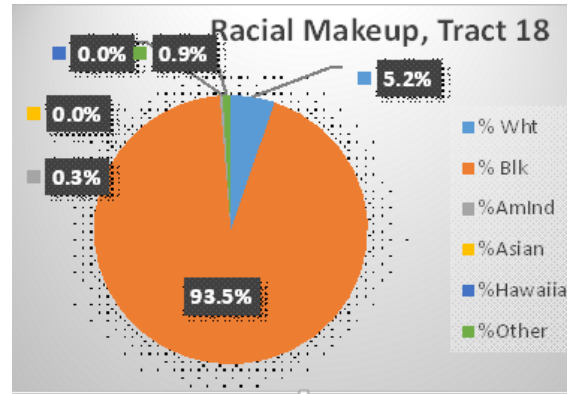
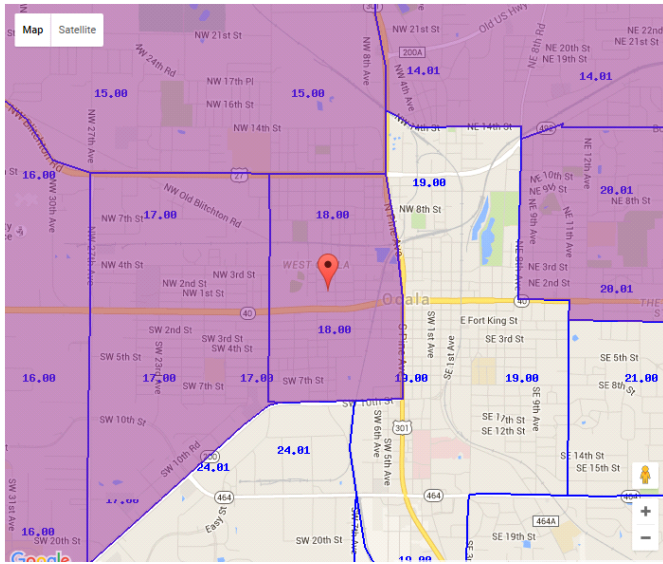
Census Tract 17



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
PARKSIDE GARDEN	144

Anatomy of a Fair Housing Complaint

The Complaint Process

1. Who can file a complaint?

Anyone who is willing to sign their name and give contact information.

2. Where does a complaint get the correct forms?

From the regional HUD office in Jacksonville or online at www.hud.gov.

3. Where are complaints files?

HUD regional office or office of 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 that is being caused by a Fair Housing Act violation, HUD may be able to assist them as soon as they file a complaint. HUD may authorized 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.
- To provide injunctive or other equitable relief, for example, to make housing available to the complainant.
- To 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.
- To 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.

Public Transit

All services of public transportation are located within the City of Ocala. Transportation has been identified as an impediment for the past two AI studies. The vast land area of Marion County – larger than the State of Rhode Island – represents overwhelming challenges to the county.

The City of Ocala provides public transit services that include 6 fixed transit routes where local services have been in operation since 1999. The major trip generators include the medical area, education facilities, shopping centers, downtown, and businesses.

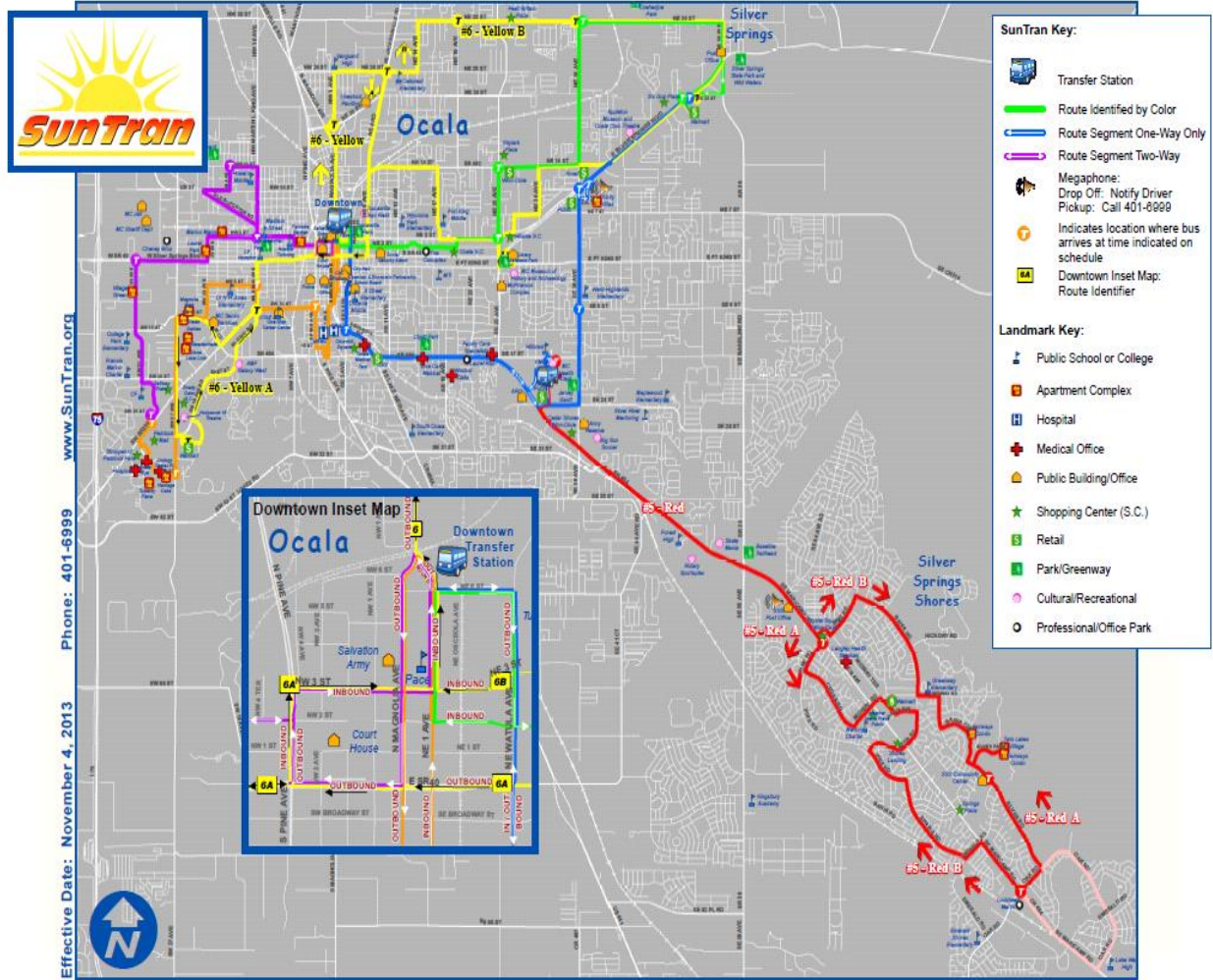
The cost to ride the SunTran is very affordable as demonstrated by SunTran fee schedule (see chart to right).

SunTran – One Way Trip	
Regular fare:	\$1.50
Youth/Student fare:	\$1.10
Senior/Disabled:	\$.75
Medicare Card Holder	\$.75
Veteran fare	\$.75
Children 5 years & under	\$ FREE

Households without a vehicle, which in most cases are low-moderate income households, are at a disadvantage in accessing jobs and services, particularly if public transit is absent. Access to public transit is critical to those households. Without convenient access, employment is potentially at risk and the ability to remain housed is threatened. The linkages between residential areas of LMI persons and employment opportunities are key to expanding fair choosing choices.

Public transportation services are concentrated in the City of Ocala. The rest of Marion County is virtually without access to public transportation. According to local affordable housing providers and Marion County Affordable Housing Advisory Committee (AHAC) members, the absence of adequate public transportation throughout Marion County limits the development of affordable housing to those areas served by public transit. It should be noted the vast size of Marion County makes it almost impossible by conventional means to offer services in all areas of Marion County.

SunTran Public Transportation



What Does the Federal Fair Housing Act Protect?

The Federal Fair Housing Act (1968) and Fair Housing Amendments Act (1988) are Federal fair housing laws that prohibit discrimination in all aspects of housing, such as the sale, rental, lease, or negotiation for real property. The 1968 Fair Housing Act prohibits discrimination based on race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age:.

What is an Impediment to Fair Housing Choice?

Many factors in the public and private domains have the potential to impede equal access to housing or fair housing choice. HUD defines an impediment to fair housing choice as:

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.

Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age:.

Marion County and the City of Ocala

Both the City of Ocala and Marion County have agreed to follow the Federal definition of protective classes (race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age:) while not adding any additional classes.

Relationship Between Fair Housing and Affordable Housing

Fair housing choice is understood as the ability of persons to have the same housing choices available to them, regardless of race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age: . Persons that are protected from discrimination by fair housing laws are referred to as members of the protected classes.

This analysis of impediments analyzes a range of fair housing issues that can affect housing choice. Income is associated to fair housing issues to the extent that members of protected classes tend to have lower incomes. A primary impediment to fair housing is the relative absence of affordable housing. However, the policies implemented by Marion County and the City of Ocala can create or contribute to the lack of affordable housing within the community.

The scope of this study extends beyond the adequacy of affordable housing in the Marion County Consortium. Included within the scope of this analysis is the presence of the protected class within the context of factors that influence their ability to achieve equal access to housing.

What Does the Fair Housing Act Prohibit?

No one may take any of the following 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.
- Refuse to purchase a loan.

Existing Impediments Identified in 2010 Marion County Consortium

The following impediments were defined in the past two AI studies in both 2005-2010 and 2010-2015.

- **Lack of Public Education and Lack of Awareness Regarding Rights and Responsibilities under Federal; State and Local Fair Housing Laws:** Based upon the analysis of fair housing complaints and trends in Marion County and comparing those with the other counties served by Community Legal Services of Mid-Florida, Marion County had more fair housing cases filed with HUD than the other nine counties.
- **Limited Choice in Affordable Housing Due to Unit Availability:** A shortage of affordable rental units limits housing choice, especially among the routes of public transportation. Mortgage lending requirements that focus on high down payments and excellent credit act to block low-income and minority families from home ownership.
- **Limited Choice of Affordable Housing in Relation to the Location of Employers and a Lack of Public Transportation:** Many employers are located in and around the City of Ocala. Affordable rental units, especially multi-family units, are primarily located in the city limits. In the incorporated portions of the county, there are more single-family units for rent and sale.
- **West Ocala has Been Perceived as a Less Desirable Location to Live or Invest in than Other City Neighborhoods:** Stagnant property values limit equity resources that could be used to reinvest in homes and businesses. West Ocala and the City in general have difficulty attracting private investment. West Ocala is an area of minority concentrations.

Multicultural Nature of Communities within the County: Non-English speaking residents may encounter significant difficulties in obtaining housing, whether it is for ownership or rental. Additionally, it may hinder their ability to find programs available to help obtain housing or assist them in purchasing,

rehabilitation or renting a home. The above impediments have been identify in the past two AI studies and will continue to be impediments in this study as well.

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.
- Any actions, omissions, or decisions that have the effect of restricting housing choices or availability of housing choices on that basis of race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age:.

The AI uses available information from the U.S. Census to analyze demographic patterns and trends, along with County and City staff assessment 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.

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.

Local Municipal Impediment

- Lack of affordable housing in a variety of locations.
- Lack of affordable rental housing units, primarily one (1) bedroom affordable units.
- Lack of transit to more rural communities within Marion County.
- Allowing special driving privilege to individuals that have lost their driver's license due to past child support or court fines.
- 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.

Developer Impediment

From the recommendation of Marion County Affordable Housing Advisory Committee (AHAC), the following represents suggestions to support affordable housing:

1. 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, transportation, location to major employers, utilities, etc.
 - Maps illustrating locations of utilities, transportation, critical services, and major employment centers.
2. Coordinate with Planning Offices to determine if “small houses” could reasonably be incorporated into the Land Development and Zoning Regulations.
 3. 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.

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 represent a great deal of confusion neither of these animals are classified as pets, and are classified as and extension of a person’s self-being. It must be understood both are still expected to be house broken and well manner.

Impediment #: 1

Lack of Affordable Housing within the City and the County.

Strengths:

1. Ocala and Marion County average housing cost is far below the State average.
2. The creation and continuation of the AHAP Committee to review low income housing opportunities.
3. Community Services, Purchase Assistance, ESG, and SHIP Programs.

Threats / Barriers:

1. Families living in motels.
2. Living in non-decent, unsafe, and unsanitary housing.
3. Over crowdedness.
4. Declining health due to living in close quarters.
5. Residents unable to find decent, safe and sanitary housing at a affordable rent compared to their income

Action:

1. Stronger advertisement of homeownership opportunities.
2. Seek opportunities of the Tax Credit Program or other State and Federal housing grant programs.
3. The need for affordable efficiencies and one bedroom units
4. Possible retrofitting used mobile school rooms into affordable home or construction of tiny home
5. More financial education and self-sufficiency programs

Timeline:

1. December 2018.

Impediment #: 2

Lack of Public Education and Awareness Regarding Rights and Responsibilities Under Federal Fair Housing Laws

Strengths:

1. Having a staff member of the consortium with fair housing experience.
2. Financial education classes.
3. Agencies having staff members or a process to assist Spanish that speak residents.
4. Legal Services FHIP to assist with landlord-tenant and Fair Housing experience

Threats / Barriers:

1. Persons seeking housing being taken advantage of.
2. Tenants not knowing their rights in regards to housing.
3. Has been an impediment for the past two (2) AI studies.

Action:

1. Increase fair housing material throughout Ocala and Marion County in both English and Spanish.
2. To work closer with Community Legal Services of Mid-Florida.
3. To better inform the segment of the population that do not understand or speak English very well.
4. Testing possible discriminatory actions in Ocala/Marion County in the past.

Timeline:

1. June 2017.

Impediment # 3

Lack of Point of Contact and Data Storage Center

Strengths:

1. Existing community data.
2. 211
3. United Way call center.

Threats / Barriers:

1. Lack of community needs.
2. Missed grant opportunities.
3. Lack of agency needs.
4. Not known where available services are at any given time.

Action:

1. Identify an agency as point of contact to collect all grant, studies, and report for all agencies.

Timeline:

1. January 2019.

Impediment # 4

Lack of Transportation Outside the City of Ocala

<u>Strengths:</u>		<u>Threats / Barriers:</u>	
1. Ocala SunTran		1. The lack of riders makes it not cost effective to offer services outside of present routes. 2. Residents living outside the bus routes and without cars will find it very difficult to find jobs, lower cost groceries, lower cost housing, etc. 3. Has been an impediment for the past two (2) AI studies.	
<u>Action:</u>		<u>Timeline:</u>	
1. Look at possible transportation services through social services agencies in the non-transit area at a reduced cost. 2. Explore Uber Service that could be subsidized with various funding.		1. December 2016.	

Impediment # 5

The lack of Case Management Workers

<u>Strengths:</u>		<u>Threats / Barriers:</u>	
1. Will agency presently addressing this issue 2. Community Awareness trying to address the issue		1. Local residents in crisis are not able to receive needed support 2. More families to face homelessness 3. Increase drain on existing resources	
<u>Action:</u>		<u>Timeline:</u>	
1. Look for additional funding 2. Increase the awareness of local services and the best vehicle to drive the information		1. May 2018.	

Impediment # 6

Families At Risk of Homeless

<u>Strengths:</u>		<u>Threats / Barriers:</u>	
1. Early Learning Coalition 2. Homeless Council and Marion County COC 3. Community Agencies		1. Local residents in crisis are not able to receive needed support 2. More families to face homelessness 3. Increase drain on existing resources	
<u>Action:</u>		<u>Timeline:</u>	
1. Look for additional funding 2. Increase the awareness of local services and the best vehicle to drive the information		1. December 2019.	

During the period from 7/1/14 through 6/30/15 Early Learning Coalition provided child care for 141 children from 129 families who were determined to be “homeless”.

2015 – 2019 Impediments to Fair Housing and Assessment

1. Lack of knowledge of fair housing laws that creates barriers to affirmatively furthering fair housing.

The lack of knowledge of their fair housing rights against discrimination allow others to take advantage of them.

2. Lack of Affordable Housing within the City and the County.

For Marion County, the Median Gross Rent is \$822. For those families needing first month, last month, and one month deposit, this makes renting a near impossibility.

3. Community lack of landlord-tenant laws community-wide.

The City of Ocala and Marion County are similar to many Southern communities with strong community commitment. It appears there is a great separation in income in Marion County. In some of the agency one-on-one meetings, many clients have experienced serious violations in housing discrimination without regulatory actions to protect the client. Education to renters and those seeking to purchase a home is vital to ensure all resident are treated equally.

4. The lack of a Central Intake and data storage center.

With no central location where studies, statistical data, reports, and grants are held, it's difficult to assess the needs of the community and explore future opportunities for grants and other funding.

5. Lack of affordable one (1) bedroom rental housing units.

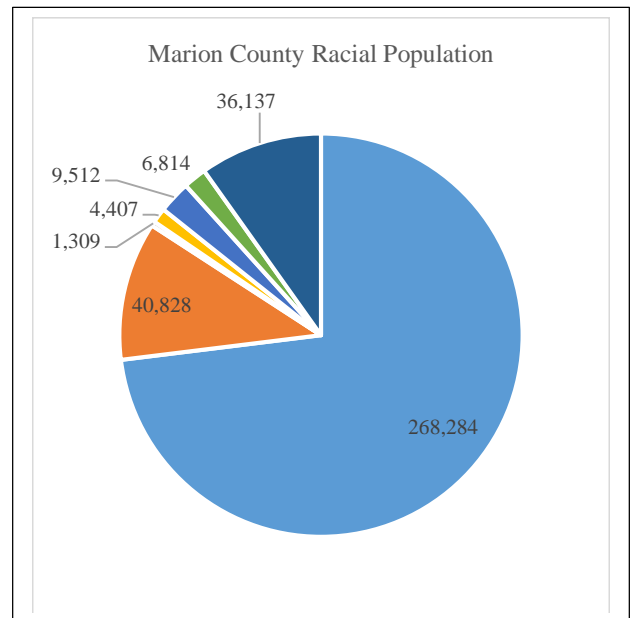
Many community agencies stated families are downsizing due reduce housing costs. In addition, more single individuals and couples are looking to reduce their housing costs.

6. Lack of Transportation outside the City of Ocala.

As stated in the past two A.I. Studies the major employers in Marion County are located in and around the City of Ocala. In addition most of the employment opportunities available are low-level labor and service industry jobs. Almost all of the affordable rental units are located within the City of Ocala, while much of the affordable housing is located in the unincorporated areas of the County. Although affordable rental units continue to be built, the vacancy rate was around 3% which is very low.

Marion County Total Population

Category	Number	% in Total Population	% Change 2000-2010
Total	331,298	100%	27.96
Total: Population of one race:	324,484	97.94%	27.15
Total: Population of one race: White	268,284	80.98%	23.12
Total: Population of one race: Black or African American	40,828	12.32%	36.55
Total: Population of one race: American Indian and Alaska Native	1,309	0.40%	13.04
Total: Population of one race: Asian:	4,407	1.33%	144.02
Total: Population of one race: Some Other Race	9,512	2.87%	118.02
Total: Population of Two or More Races	6,814	2.06%	83.02
White alone or in combination with one or more other races	273,999	82.70%	24.01
Black or African American alone or in combination with one or more other races	43,757	13.21%	40.95
Asian alone or in combination with one or more other races	5,594	1.69%	137.84
Some Other Race alone or in combination with one or more other races	11,544	3.48%	98.01
Hispanic or Latino	36,137	10%	



Marion County has seen a 21.8% increase from 2000 to 2010 with an estimated 21.8% by 2020, where land is not the major obstacle in increased population. The lack of higher wages, the cost of infrastructure, lack of transportation outside of Marion County, and affordable housing are factors that will continue to be a concern with increases in population. During that same time period, the country was faced with the highest foreclosure rate and economic loss since the Great Depression. With thousands of Marion County residents losing their homes, their only option was to rent. At this time the City of Ocala and Marion County face a low vacancy rate and a high rental cost.

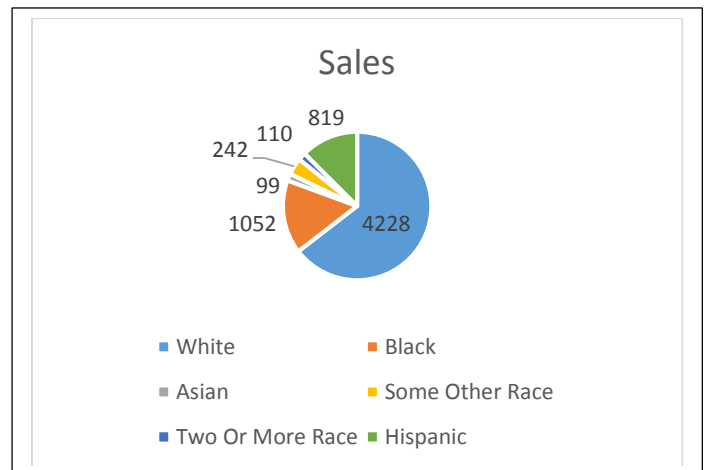
Concentration of Racial/Ethnic Minorities

For purposes of this document, “Areas of Minority Concentration” are defined as areas, based on U.S. Census tract and block group data, wherein the total percentage of minority residents, i.e. Black (Non-Hispanic), Hispanic (all races), and Asian and Pacific Islander, exceeds 50 percent of the total population of that area.

“Areas of Low Income Concentration” are defined as areas, based on U.S. Census tract and block group data, wherein the percentage of families with incomes at or below 80 percent of the area median income for the Ocala MSA, adjusted for family size, exceeds 50 percent of the total households residing in that area. This definition includes populations that fall into the very-low and low-income categories.

When “Areas of Racial and Ethnic Minority Concentration” and “Areas of Low Income” are mapped together, it becomes evident that the great majority of the areas identified with concentrated racial/ethnic minority populations are located within areas populated by low-income families, graphically representing the low-income experienced by many racial/ethnic minority families.

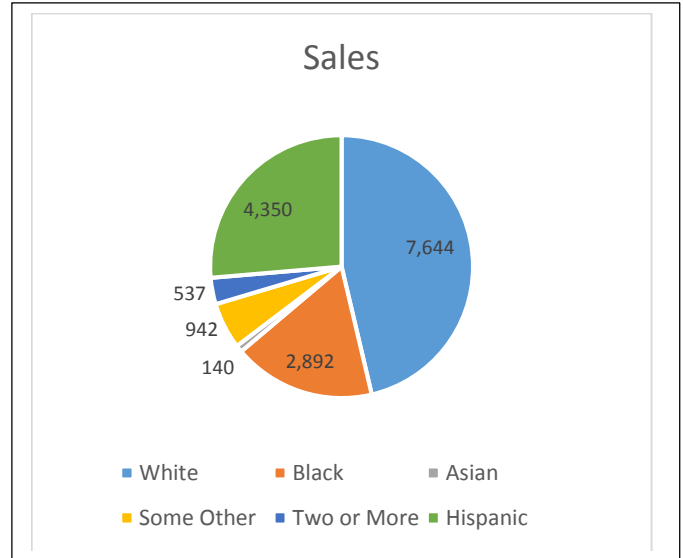
	2010 Population		Change 2000-2010	
	Number	Percent	Percent	Number
Total Population	4,338		10.27%	404
Population of one race:	4,228	97.46%	10.77%	411
White	2,798	64.50%	7.82%	203
Black or African American	1,058	24.39%	8.74%	85
American Indian & Alaska Native	27	0.62%	-27.03%	-10
Asian	99	2.28%	47.76%	32
Native Hawaiian & Other Pacific Islander	4	0.09%	None%	4
Some Other Race	242	5.58%	66.90%	97
Two or More Races:	110	2.54%	-5.98%	-7
Hispanic or Latino:	819	18.88%	111.63%	432
Not Hispanic or Latino:	3,519	81.12%	-0.79%	-28



Highest Hispanic Population - Census Tract 10.04 “Marion Oaks”

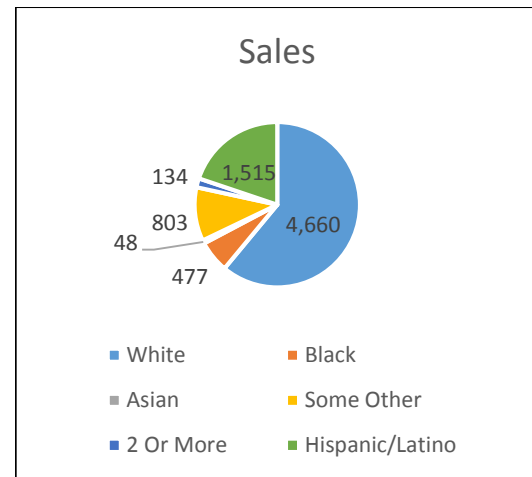
	2010 Population		Change 2000-2010	
	Number	Percent	Percent	Number
Total Population	12,236		69.42%	5,634
Population of one race:	11,699	95.81%	67.46%	5,307
White	7,644	65.75%	50.84%	3,047
Black or African American	2,892	21.20%	187.19%	1,900
American Indian & Alaska Native	72	0.55%	16.92%	11
Asian	140	1.07%	157.89%	90
Native Hawaiian & Other Pacific Islander	9	0.07%	125.00%	5
Some Other Race	942	7.18%	34.65%	254
Two or More Races:	537	4.19%	131.33%	327
Hispanic or Latino:	4,350	33.00%	92.53%	2,181
Not Hispanic or Latino:	7,886	67.00%	59.96%	3,453
Age 18 and over:	9,199	75.43%	71.14%	4,311
Age 17 and under:	3,037	24.57%	64.35%	1,323

* This Census tract was a part of one 2000 Census tract. Changes from 2000 is calculated based on 2000 Census tract area.



Highest Hispanic Population - Census Tract 26.02 “The Shores”

	2010 Population		Change 2000-2010	
	Number	Percent	Percent	Number
Total Population	6,169		19.18%	993
Population of one race:	6,035	97.83%	18.96%	962
White	4,660	75.54%	8.90%	381
Black or African American	477	7.73%	4.38%	20
American Indian & Alaska Native	46	0.75%	130.00%	26
Asian	48	0.78%	200.00%	32
Native Hawaiian & Other Pacific Islander	1	0.02%	0.00%	0
Some Other Race	803	13.02%	167.67%	503
Two or More Races:	134	2.17%	30.10%	31
Hispanic or Latino:	1,515	24.56%	115.50%	812
Not Hispanic or Latino:	4,654	75.44%	4.05%	181
Age 18 and over:	4,713	76.40%	21.59%	837
Age 17 and under:	1,456	23.60%	12.00%	156

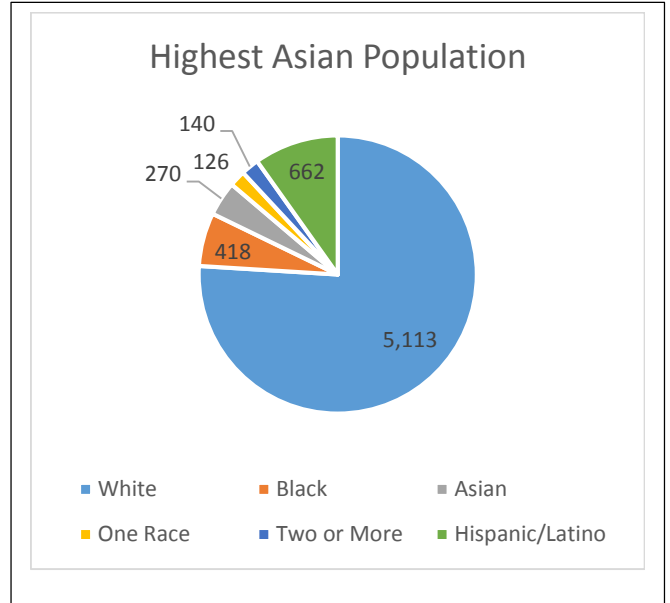


The two census tracts with the highest Hispanic population in Marion County are known as “The Shores” and “Marion Oaks”. The Hispanic population increased 115.5% in The Shores and

92.53% in Marion Oaks from 2000 to 2010. It's safe to expect that the Hispanic populations of both the City of Ocala, as well as Marion County, will drastically increase.

Highest Asian Population - Census Tract 24.01

	2010 Population		Change 2000-2010	
	Number	Percent	Percent	Number
Total Population	5,253		45.84%	1,651
Population of one race:	5,113	97.33%	43.70%	1,555
White	4,280	81.48%	36.18%	1,137
Black or African American	418	7.96%	129.67%	236
American Indian & Alaska Native	17	0.32%	-15.00%	-3
Asian	270	5.14%	39.18%	76
Native Hawaiian & Other Pacific Islander	2	0.04%	0%	2
Some Other Race	126	2.40%	563.16%	107
Two or More Races:	140	2.67%	218.18%	96
Hispanic or Latino:	662	12.60%	289.41%	492
Not Hispanic or Latino:	4,591	87.40%	33.77%	1,159
Age 18 and over:	4,229	80.51%	49.01%	1,391
Age 17 and under:	1,024	19.49%	34.03%	260



All the other categories represent the state average. During this time period there was a positive population increase.

Category	Number	% in Total Households	% Change 2000-2010
Total: Households	137,726	100.00	29.01
Family households (families)	92,554	67.20	24.01
Family households: With own children under 18 years	29,492	21.41	11.67
Family households: Husband-wife family	70,058	50.87	18.06
Family households: Husband-wife family: With own children under 18Yrs	17,932	13.02	1.75
Family households: Male householder, no wife present	5,987	4.35	
Family households: Male householder, no wife present: With own children under 18 years	2,941	2.14	
Family households: Female householder, no husband present	16,509	11.99	44.49
Family households: Female householder, no husband present: With own children under 18 years	8,619	6.26	28.87
Nonfamily households	45,172	32.80	40.64
Householder living alone:	36,749	26.68	37.84
Householder living alone: Male	14,876	10.80	
Householder living alone: Male: 65 years and over	6,164	4.48	
Householder living alone: Female	21,873	15.88	
Householder living alone: Female: 65 years and over	13,134	9.54	
Households with individuals under 18 years	34,480	25.04	16.17
Households with individuals 65 years and over	58,725	42.64	37.93
Average household size	2.35	0.00	-0.42
Average family size	2.80	0.00	0.36

Like most communities in the United States trying to recover from the housing crash over the past 7 years, the numbers shown above are based on 2010 census data and the vacant rate is now lower. The number of vacant housing units are decreasing and housing values are now closer to the values they were in the early 2000's but are not expected to peak to the 2007 to 2008 highs. One factor contributing to the high vacancy rate is the large number of residents who lost their homes during the economic downturn are now renting.

Marion County Household Demographics

Category	Number	% in Total Population	% Change 2000-2010
Total population	331,298	100.00	27.96
In households:	323,059	97.51	28.18
In households: Householder	137,726	41.57	29.01
In households: Spouse	70,058	21.15	18.06
In households: Child	75,824	22.89	23.23
In households: Child - Own child under 18 years	53,851	16.25	11.60
In households: Other relatives	20,626	6.23	66.70
In households: Other relatives - Under 18 years	8,477	2.56	63.52
In households: Other relatives - 65 years and over	3,701	1.12	
In households: Nonrelatives	18,825	5.68	56.39

Category	Number	% in Total Housing Units	% Change 2000-2010
Total housing units	164,050	100.00	33.74
Occupied housing units	137,726	83.95	29.01
Vacant housing units:	26,324	16.05	65.48
Vacant housing units: For rent	5,351	3.26	
Vacant housing units: Rented, not occupied	218	0.13	
Vacant housing units: For sale only	4,786	2.92	
Vacant housing units: Sold, not occupied	710	0.43	
Vacant housing units: For seasonal, recreational, or occasional use	7,426	4.53	41.29
Vacant housing units: All other vacates	7,833	4.77	
Homeowner vacancy rate (percent)	4.3	N/A	59.26
Rental vacancy rate (percent)	14.0	N/A	42.86
Total: Occupied housing units	137,726	83.95	29.01
Owner-occupied housing units	105,075	64.05	23.35
Owner-occupied housing units: Owned with mortgage or loan	60,170	43.70	
Owner-occupied housing units: Owned free and clear	44,905	32.60	
Renter-occupied housing units	32,651	19.90	51.36
Population in occupied housing units: Owner-occupied housing units	239,828		
Population in occupied housing units: Renter-occupied housing units	83,231		
Occupied housing units Average household size: Owner-occupied	2.3	N/A	-2.13
Occupied housing units Average household size: Renter-occupied	2.6	N/A	7.44

Housing Needs Assessment Demographic

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	11,165	13,835	21,225	15,030	69,685
Small Family Households *	3,450	3,030	6,230	5,010	30,465
Large Family Households *	740	765	1,395	805	3,870
Household contains at least one person 62-74 years of age	2,240	4,210	5,650	4,890	21,390
Household contains at least one person age 75 or older	1,855	4,085	5,315	3,255	9,175
Households with one or more children 6 years old or younger *	1,943	1,754	2,695	1,704	6,255
* the highest income category for these family types is >80% HAMFI					

Data 2006-2010 CHAS

Households by Income and Cost Burden, Ocala and Marion County, 2014

Household Income as Percentage of Area Median Income	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
<=30% AMI	390	339	2272
30.01-50% AMI	483	772	1791
50.01-80% AMI	1050	1771	1092
80.01+% AMI	11177	2073	409
Total	89982	26922	24497

Ocala Florida Housing Data Clearinghouse

Household Income as Percentage of Area Median Income	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
<=30% AMI	1153	987	9376
30.01-50% AMI	3789	4379	6967
50.01-80% AMI	10551	8485	4972
80.01+% AMI	74489	13071	3182
Total	89982	26922	24497

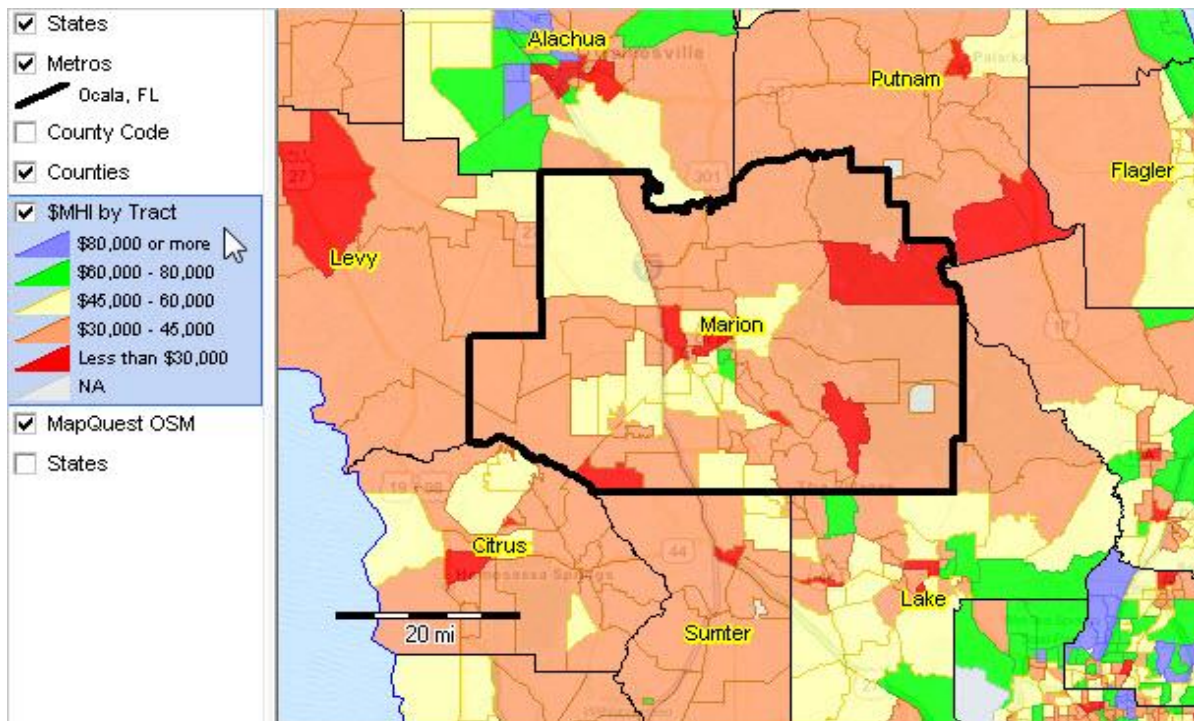
Marion County Florida Housing Data Clearinghouse

Households by Monthly Rent Paid, Marion County, 2009-2013

Place	<\$200	\$200-\$299	\$300-\$499	\$500-\$749	\$750-\$999	\$1,000-\$1,499	\$1,500 or More	No Cash Rent	Total
Marion County	208	390	2464	8512	10441	5890	828	2479	31212
Ocala	149	246	970	2730	3919	2061	393	423	10891

From 2010 to present, persons looking for rental units has greatly increased – mostly due to the household losing their homes through foreclosure. As the vacancy rate decreases, the monthly rental rates increase – leaving those households with tarnished credit from a foreclosure viewed as high risk renters. The Marion County rental market continues to be tight and seriously in need of additional housing units built.

Marion Count Household Values



Place	Housing Type	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Marion County	Condominiums	57500	58950	60000	68650	95000	130000	119700	78000	65000	60000	45000	34250	37500	35250
Marion County	Single Family Homes	94500	115000	129650	137950	160400	190000	192000	160000	145000	130000	112000	112500	121650	118000

Housing	Ocala, Florida	Marion Co. Florida	United States
Median Home Age	27	22	37
Median Home Cost	\$89,100	\$98,100	\$170,100
Home Owned	42.90%	63.31%	57.34%
Homes Rented	39.79%	18.94%	30.19%
AVERAGE RENT FOR HOME OR APARTMENT			
Studio Apartment	516	516	661
1 Bedroom Home or Apt.	639	639	7965
2 Bedroom Home or Apt	801	801	957
3 Bedroom Home or Apt	1,079	1,079	1,289
4 Bedroom Home or Apt	1,072	1,072	1,490
VALUE OF OWNER-OCCUPIED HOUSING			
Less Than \$20,000	8.14%	4.89%	3.30%
\$20,000-39,999	2.44%	6.12%	3.44%
\$40,000-\$59,999	4.58%	6.32%	4.18%
\$60,000-\$79,999	7.56%	9.24%	5.80%
\$80,000-\$99,999	11.22%	11.06%	7.09%
\$100,000-\$149,999	22.73%	19.22%	15.77%
\$150,00-\$199,999	16.07%	16.52%	15.03%
\$200,000-\$299,999	15.47%	16.28%	18.50%
\$300,000-\$399,999	4.99%	5.20%	10.39%
\$400,000-\$499,999	3.25%	2.11%	5.66%
\$500,000-\$749,999	1.08%	1.25%	6.39%
\$750,000-\$999,999	0.96%	0.65%	2.28%
\$1,000,000 or more	1.52%	1.14%	2.18%
HOUSING UNITS BY YEAR BUILT			
2010 and newer	0.23%	0.33%	.29%
2000 to 2009	22.96%	28.01%	14.18%
1990 to 1999	16.03%	22.17	13.96%
1980 to 1989	20.57%	23.33%	13.99%
1970 to 1979	17.53%	14.72%	16.09%
1960 to 1969	16.03%	22.17%	13.96%

1950 to 1959	7.02%	3.18%	11.05%
1940 to 1949	2.47%	1.12%	5.59%
1939 to Earlier	2.76%	1.33%	13.68%

Households by Income and Cost Burden, Marion County, 2014

The single largest housing problem in Marion County for both renters and owners is a housing cost burden of 50% or more afflicting those households with 50% or less AMI. Overcrowding is not predominant in Marion County and a low percentage of housing lacks complete plumbing or kitchen facilities.

Household Income as Percentage of Area Median Income	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
<=30% AMI	1153	987	9376
30.01-50% AMI	3789	4379	6967

Monthly housing rents between \$750 and \$999 represent the largest percentage that people pay at (30-50%) of their income for rent. With such a high percentage of their monthly income going to rent, households have very little left over for other needs that the household may require.

Ocala	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
Owner	8020	1977	1971
Renter	5080	2978	3593

Marion County	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
Owner	75284	18331	14901
Renter	14698	8591	9596

Housing Condition Characteristics (Occupied Units), Marion County, 2009-2013 American Community Survey

Place	Persons Per Room		House Heating Fuel		Kitchen Facilities		Plumbing Facilities	
	1.01 or More Persons per Room	Share of Occupied Units (%)	No Fuel Used	Share of Occupied Units (%)	Lacking Complete Facilities	Share of Occupied Units (%)	Lacking Complete Facilities	Share of Occupied Units (%)
Marion County	2889	2.2	855	0.6	4493	2.8	4227	2.6

Sources: U.S. Census Bureau, 2009-2013 American Community Survey 5-Year Summary File

Households by Homeowner/Renter Status and Cost Burden, Marion County, 2014

With the increase in rental unit prices and salaries staying stagnant, more Marion County residents pay more than 50% of their income for rent.

50.01-80% AMI	10551	8485	4972
80.01+% AMI	74489	13071	3182
Total	89982	26922	24497

Median Sales Price for Single Family Homes

The peak of the housing market, like most of the country, was 2006-2007 – at which time the housing market crashed. Foreclosures spiked due to the overwhelming effect the economic downturn had on the stock and housing markets. Over the past years, efforts have been made to inform and educate those faced with home foreclosure on how to stay in their homes to protect their home values.

Median Gross Rent, Marion County, 2009-2013 American Community Survey

Place	Median Gross Rent	State Median Gross Rent
Marion County	822	990
Ocala	813	990

U.S. Census Bureau, 2009-2013

Based on 2010 census data, Marion County rent is 17% less than State average but the average wage in Marion County are far less than State average as well. It's very difficult for individuals and families living further in the County without a vehicle, as there are less opportunities of buying goods and services at the best prices.

Household Characteristics

Housing Problems (Households with One of the Listed Needs)

	Renter					Owner				
	0-30%	>30-	>50-	>80-	Total	0-30%	>30-	>50-	>80-	Total
	AMI	50%	80%	100%		AMI	50%	80%	100%	
		AMI	AMI	AMI		AMI	AMI	AMI		
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	80	30	165	80	355	80	110	10	15	215
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	80	0	50	20	150	10	0	95	25	130
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	295	280	145	15	735	105	119	205	184	613
Housing cost burden greater than 50% of income (and none of the above problems)	2,545	2,305	1,265	70	6,185	4,020	3,180	3,150	1,245	11,595
Housing cost burden greater than 30% of income (and none of the above problems)	305	945	2,940	1,195	5,385	840	2,670	3,460	2,590	9,560
Zero/negative Income (and none of the above problems)	680	0	0	0	680	1,170	0	0	0	1,170

Families >30% of the median income level represent the highest segment of the population being cost burdened.

Manufactured Housing Parks and Condominiums

- There were 84 licensed manufactured housing parks in Marion with 8,138 lots in 2012.
- Source: Florida Department of Business and Professional Regulation

Home Purchase Loans by Property Type, Marion County, 2005-2013

			Application Count								
Place	County	Property Type	2005	2006	2007	2008	2009	2010	2011	2012	2013
Marion County	Marion	One to four-family (other than manufactured housing)	9700	9420	4798	2445	1875	2036	2026	3252	4131
Marion County	Marion	Manufactured housing	684	606	426	242	122	114	82	122	133
Marion County	Marion	Multifamily	7	6	4	1	1	0	3	4	5

Notes: Shows loan applications resulting in loan origination only. For more information, see [HMDA User Guide](#)

Sources: Home Mortgage Disclosure Act data 2005-2013

The Motel Effect

2013 Service Category	2014 Service Category	2015 Service Category
37	37	49

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 months’ rent, deposit, and sometimes utility deposits.

Housing Conditions & 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.

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.

The County and City recognize the interrelationship between housing and economic opportunities and the need to pursue both in order to assist households attain self-sufficiency. Both recognize while they have defined priority strategy areas, that 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 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:

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 helps refer families to local services to prevent homelessness and provides breakfast and weekend backpack meals for homeless students identified at the beginning of the school year;
- 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 Veteran Services educates and assists veterans with getting eligible services through veteran programs and links veterans with local training, healthcare, and veteran services;

The County and City are 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 dedicated none-the-less 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.

Continuum of Care

“Point-In-Time Count”

The point-in-time count of homelessness in Marion County provides a snapshot of the individuals and families experiencing homelessness on a given night in our community. The data collected from the count ensures our community’s continued eligibility for state and federal funding and helps the Marion County Collaborative and their nonprofit partners plan for the funding and services needed to meet the needs of people experiencing homelessness in our community.

Data for the point-in-time count comes from the Street Count, which is sponsored by Marion County Homeless Commission. In 2013-15, the City, County, and their partners worked together to achieve unprecedented levels of coordination between the two counts. This report represents the first time that the findings from both counts have been analyzed together and released in a joint report.

The 2013-2015 counts showed: an average of 286 individuals living in shelters and an average of 459 people who were “literally homeless” – sleeping in an emergency shelter, vouchered into a motel, or unsheltered.

Due to the inherent difficulties of obtaining a complete count of everyone who is homeless in Marion County on a given night, the count represents an estimate rather than a complete enumeration. The actual number of people who are homeless in our community on a given night is likely higher than the number documented in this report.

During the 2016 point-in-time count, these two shots of an encampment site show a situation that is not uncommon, as many similar sites have 30 -50 homeless persons living and or sleeping there.



2013		2014		2015	
Sheltered	Unsheltered	Sheltered	Unsheltered	Sheltered	Unsheltered
325	205	274	644	259	528
Total homeless count 530		Total homeless count 918		Total homeless count 787	

2013 Service Request		2014 Service Request		2015 Service Request	
519		438		252	
Male	Female	Male	Female	Male	Female
211	308	196	242	110	142

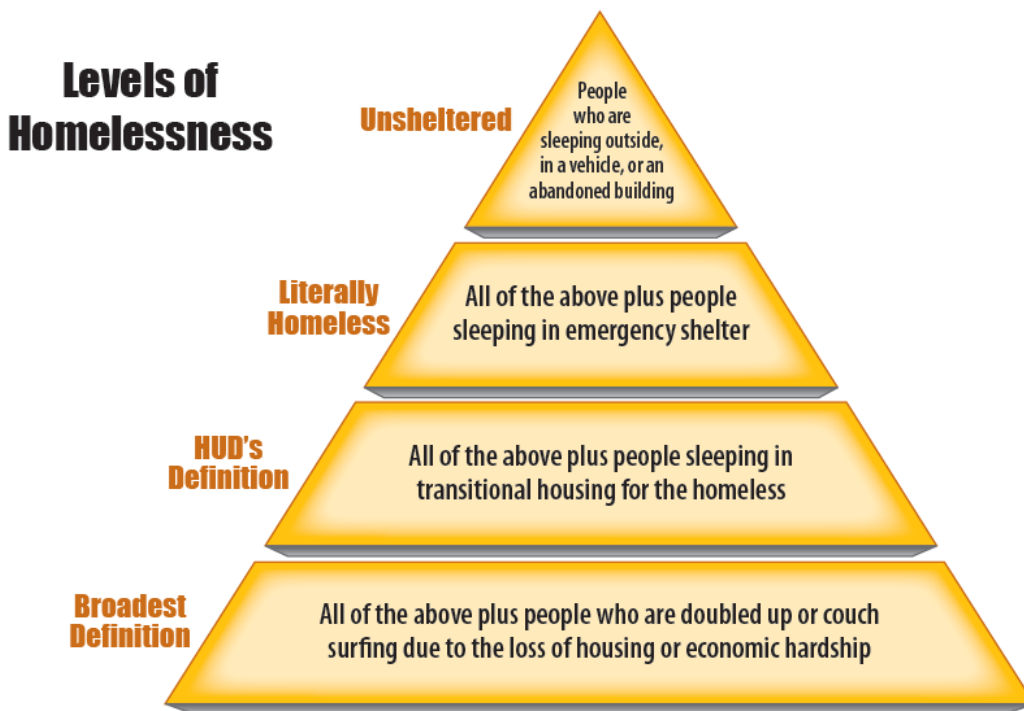
Year	Multiple	White	Black	Native American	Asian	Hispanic
2013	11	135	304	4	2	63
2014	9	118	258	7	0	46
2015	7	72	123	4	2	44

Service Request by Race Category

Person enrolled in Projects 2013	191; 54 or 28% from Emergency Shelter situation
Person enrolled in Projects 2014	253; 54 or 21% from Emergency Shelter situation
Person enrolled in Projects 2015	5,180; 211 or 4% from Emergency Shelter situation

The point in time count's findings represent an increase in the levels of homelessness in Marion County since the most recent Street Count and One Night Shelter Count took place. The extent of the increase depends on how we define homelessness.

Continuum of Care



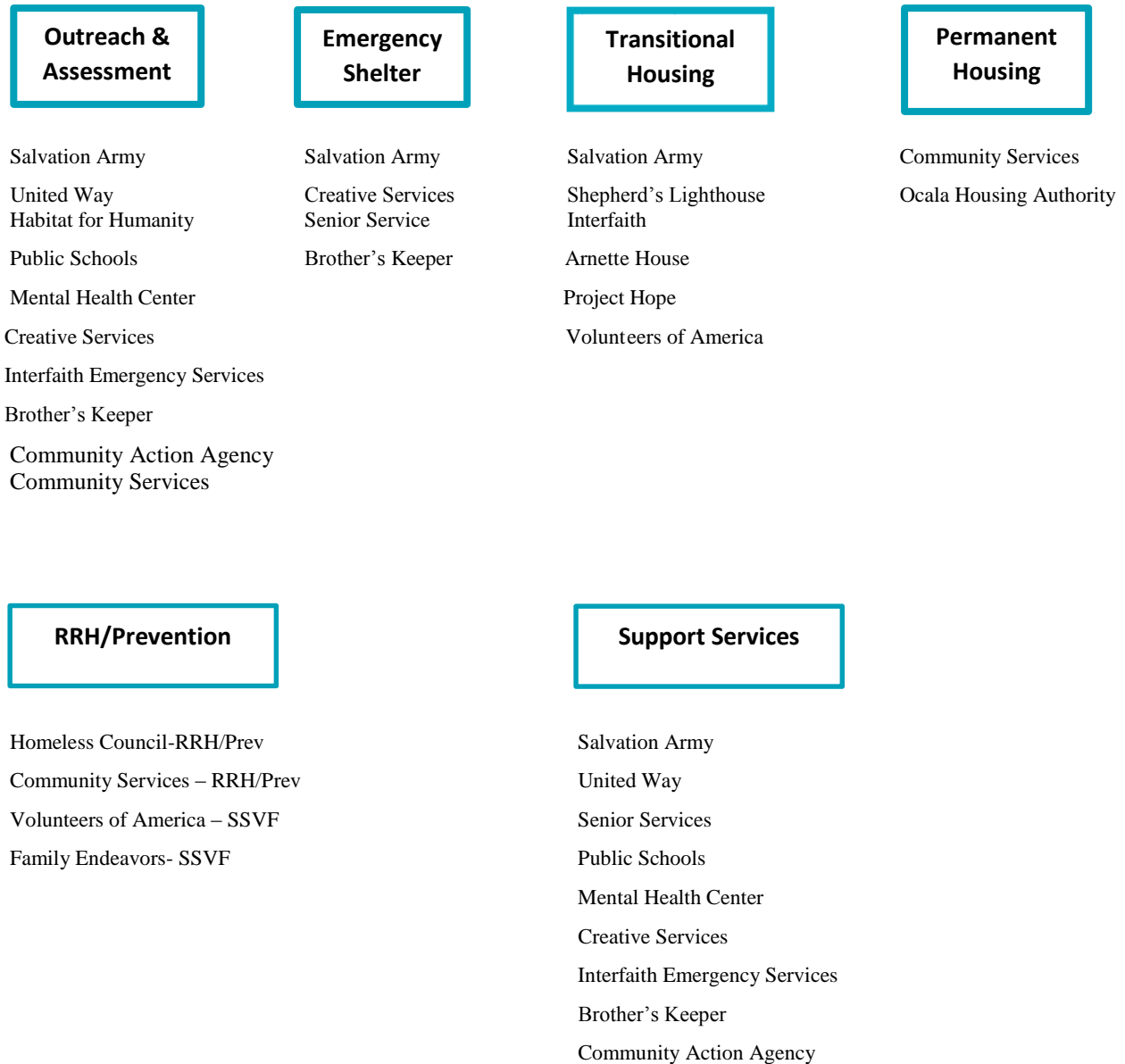
Unsheltered: The most visible homeless population is the unsheltered homeless, including people sleeping outside, in vehicles, abandoned buildings, or other places not intended for human habitation.

Literally Homeless: The federal department of Housing and Urban Development (HUD) uses the term “literally homeless” to refer to the unsheltered homeless, as well as people sleeping in emergency shelters or vouchered into motels.

HUD’s Definition: HUD’s definition of homelessness for the point-in-time count includes the literally homeless as well as those sleeping in transitional housing for the homeless.

Broadest Definition: Some advocates and government agencies (including the Department of Education) define homelessness more broadly to include individuals and families who are sharing the housing of other persons due to the loss of housing or economic hardship.

Many organizations and individuals were and continue to be involved in the process of developing Marion County/Ocala Continuum of Care strategy. They include advocates concerned with affordable housing opportunities for homeless persons, as well as groups specifically concerned with the needs of subpopulations of homeless people, such as: domestic violence, mental illness, substance abuse, veterans, and HIV/AIDS. Government agencies, as well as churches in the community, also play an important part in the process.



Strategy for Prevention

The County’s social service agencies and nonprofit service providers will continue to provide short-term and long-term aid, supportive services, and counseling to families that are in danger of becoming homeless.

Strategy for Outreach

The County’s social services agencies and nonprofit service provider will continue to provide outreach services to the City/County’s homeless population. During the next five years, in conjunction with the County’s collective service providers, the Consortium will continue to improve its collective strategy for outreach to families in need of assistance.

Strategy for Shelter and Transitional Housing Needs

Marion County community services will continue to provide shelter and transitional housing to the County’s homeless. During the next five years, in conjunction with the County’s services providers, the County may provide additional shelter assistance to families in need of assistance.

Homeless Priorities

Based on the assessment of need the Consortium believes that the highest priority for providing homeless assistance should go to families.

Obstacles

The major obstacle to meeting the needs of the homeless is the lack of funds. Federal programs for the homeless are currently allocated on a competitive basis, rather than to each community.

Emergency Shelters	Transitional Shelters	RRH/Prevention
Arnette House; 30 beds (youth)	Arnette House; 12 beds (youth)	MC Homeless Council –RRH/Prev
Open Arms Village; 30 beds (adults)	Project Hope; 32 beds	MC Community Services-RRH/Prev
The Salvation Army; 105 beds	Salvation Army; 45 beds	Volunteers of America - SSVF
Interfaith Emergency Services; 32 beds	Shepherd’s Lighthouse; 12 beds	Family Endeavors – SSVF
Creative Services; 51 beds	Volunteers of America; 50 beds	

Available Shelter Facilities

Crowding (More than One Person per Room)

	Renter					Owner				
	0-30%	>30-	>50-	>80-	Total	0-30%	>30-	>50-	>80-	Total
	AMI	50%	80%	100%		AMI	50%	80%	100%	
	AMI	AMI	AMI		AMI	AMI	AMI			
NUMBER OF HOUSEHOLDS										
Single family households	355	280	175	35	845	50	58	235	140	483
Multiple, unrelated family households	20	0	20	0	40	55	55	65	68	243
Other, non-family households	0	0	0	0	0	15	0	0	0	15
Total need by income	375	280	195	35	885	120	113	300	208	741

Small family households and households containing at least one person 62-74 years of age account for the largest number of households in Marion County. This is consistent with why small related households for renters and elderly households for owners are the household types more affected than others by housing problems at both >30% and >50% cost burden. 42% of small related rental households suffer from a cost burden at >30% AMI and 45% have a cost burden at >50% AMI. 51% of elderly households suffer from a cost burden at >30% AMI and 48% at >50% AMI.

Expanded assistance for low-income individuals and families is crucial both to promoting recovery and minimizing the growth and extent of poverty. Lack of sustainable employment is a large factor impacting low-income individuals and families with children. The number one employer in Marion County is the education and health care industry followed by retail trade. The health care industry often requires a degree, certification, or license which are costly to obtain and not feasible for low-income individuals or families. Retail often requires long hours at minimal wages resulting in high rates of staff turnover. Employment training and assistance in obtaining employment with the goal of self-sufficiency is a large need in Marion County.

Further, lack of public transportation and adequate child care are also needs. Affordable child care is imperative to helping families obtain self-sufficiency. Without child care, many families would be unable to work or even pursue career opportunities, keeping them dependent on federal or state resources.

Analysis of Fair Housing Complaints

Fair housing complaint information was received from the U.S. Department of Housing and Urban Development and provides a breakdown of complaints filed for the City of Ocala and Marion

County from January 1, 2010 through December 23, 2015. The complaints filed with HUD are received from the Fair Housing and Equal Opportunity (FHEO) regional office in Jacksonville Florida. A total of 110 complaints were filed according to one of seven basis including; race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap, or age: between 2010 and 2015.

Legal Services of Mid-Florida, Inc.

Community Legal Services of Mid-Florida provides legal representation and advice to homeowners and renters on a wide range of legal issues including foreclosures, mortgage scams, landlord tenant disputes, subsidized housing, fair lending, and fair housing. Mid-Florida also receives Fair Housing Initiative Program funding (FHIP) from the department of HUD. FHIP funds are used to enforce federal law and educate the public and the industry on their fair housing rights and responsibilities. HUD estimates that only one percent of fair housing violations committed are ever reported – though even this number is conservative. Every year, it is estimated that nearly 4 million fair housing violations shall occur annually against African Americans, Latinos, Native Americans, and Asian Pacific Islanders. Millions more violations are committed against people of all of the seven protected classes: families with children, disability, religion, color, race, sex, or national origin.

Study of the Fair Housing Initiative Program, U.S. Department of HUD, Mary 2011

Type of Case Closure (2010 - 2015)

Protected Class	Race/ Color	National Origin	Familial Status	Handicap Disability	Gender/ Sex	Religion	Totals
2010	1	3		1			5
2011	8	3	1	2			14
2012	6	3		19	1	1	30
2013	4	9		5			18
2014	8	6	4	11	1	2	32
2015	3	1	2	6	1		13
Total	30	25	7	44	3	3	112

Number of Complaints

HUD Office of Fair Housing and Equal Opportunity (FHEO) receives complaints from persons regarding alleged violations of the Federal Fair Housing Act. Fair Housing complaints originating in Marion County were obtained from HUD Jacksonville FHEO and analyzed from FY 2010 to

FY 2015. In total, 112 complaints originating in Marion County were filed during that time, an average of twenty-two complaints per year.

Number of Fair Housing Complaints Filed with HUD 2010 - 2015

Type of Closure		2010	2011	2012	2013	2014	2015	Total
Cases remain open		0	1	4	8	0	3	15
Case Conciliated / FHAP Judicial Consent Order			4	2	0	0	3	5
No Probable Cause / FHAP Judicial Dismissal		1	4	4	1	2	0	12
Withdrawn/Conciliated		2	1	10	2	11	2	28
Unable to Locate Complainant / Complainant failed to cooperate		2	7	4	5	15	3	36
Administrative Closure		2	2	6	1	8	3	23
Totals	30	25	7	44	10	3	3	2

Barriers and Proposed Fair Housing Activities

The Fair Housing Amendments Act of 1988, Section 504 of the Rehabilitation Act of 1973, and Title II of the Americans with Disabilities Act protect the right of people with disabilities to keep emotional support animals, even when a landlord’s policy explicitly prohibits pets. Because emotional support and service animals are not “pets” but rather are considered to be more like assistive aids such as wheelchairs, the law will generally require the landlord to make an exception to its “no pet” policy so that a tenant with a disability can fully use and enjoy his or her dwelling. As long as the tenant has a letter or prescription from an appropriate professional and meets the definition of a person with a disability, he or she is entitled to a reasonable accommodation that would allow an emotional support animal in the apartment.

Home Mortgage Disclosure Act

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. Under HMDA, lenders are required to disclose information on the disposition of home loan applications and on the race or national origin, gender, and annual income of loan applicants.

This section examines detailed 2014 HMDA data for Ocala MSA and Marion County. Two types of financing – conventional and government-backed – are discussed. 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, typically issued by private lenders that are guaranteed by federal agencies, often at below market interest rates. These loans are offered to lower and moderate income Marion County 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 (RHS/FSA). Although government-backed loans are usually offered to consumers through private lending institutions, loans backed by local jurisdictions (such as silent second loans by cities and counties) are not covered by 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 due to the lack of detailed information on loan terms.

Mortgage Lending Activities

Historically, many lending institutions engaged in discrimination against racial and ethnic minorities and in “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) and on the FFIEC website (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, the City of Ocala, Florida, and Marion County.

Home Loan Activity

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 lower 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.

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 numbers of loans originated, and the number 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%

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%.

Ocala Housing Authority

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.

Presently there are 490 households on the waiting list for Section 8 and a total of 3,119 persons participating in all OHA programs representing 2.68 person household.

The OHA certifies that it does not discriminate on a racial/ethnic basis in providing assistance to eligible households between its Public Housing and Housing Voucher Programs.

Assisted Housing Inventory

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	Bellevue	34420	Marion	30	30	Ready for Occupancy	Rental Assistance/RD;Section 515	Family
Oakbrook Villas	11703 SE 57th Avenue	Bellevue	34420	Marion	42	42		Housing Credits 9%;Rental Assistance/RD;Section 514/516	Family;Farmworker; Link
Woodside – Bellevue	6745 S.E. 107th Street	Bellevue	34420	Marion	42	42		Housing Credits 9%;Rental Assistance/RD;Section 515	Elderly; Family
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
Blichton 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

Public and Private Sector Barriers

Education to all is vital to the strength of our community, economic development, and housing as the effects of 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 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.

Veterans

Marion County Veteran Services is a department of Marion County that provides assistance to and represents more than 45,650 veterans and their families.

Elderly and Poverty

The Department of Elder Affairs released their County Profiles in 2014 that should still be fairly accurate (see attached).

33.9% (114,332) of Marion County residents are 60+ years old. Of these, 13.8% (15,768) are below 125% of poverty guideline. Households with cost burdens above 30% and income below 50% AMI for 65+ age households (2010) was 56,014 – 12.4%.

Cost of living for a single elder renting a 1 bedroom is \$20,592 annually while having a mortgage is \$25,056 annually. Cost of living for an elder couple renting a 1 bedroom is \$29,496 while having a mortgage is \$33,960.

According to Shimberg Institute data, 30% of elderly households (headed by a person 65 or older) pay more than 30% of income for rent or mortgage costs.

Elderly Households

- 57,928 households in Marion County (41.0%) are headed by a person age 65 or older in 2014. In comparison, 29.4% of households statewide are headed by elderly persons.
- 51,878 of elderly households in Marion (89.6%) own their homes.
- 17,500 elderly households (30%) pay more than 30% of income for rent or mortgage costs.

Elderly Households by Age and Cost Burden, Marion County, 2014

Age of Householder	Amount of Income Paid for Housing		
	0-30%	30-49.9%	50+ %
65 or more	40428	9518	7982

Elderly Households by Age and Cost Burden, Marion County, 2014

Households by Household Income

All Households										
County	Place	Income	2010	2014	2015	2020	2025	2030	2035	2040
Marion	Marion	30% AMI or less	11318	11516	11665	12806	13851	14837	15834	16730
Marion	Marion	30.1-50% AMI	14702	15135	15381	17294	18912	20761	22078	23444
Marion	Marion	50.1-80% AMI	23287	24008	24409	27527	30192	33289	35365	37534
Marion	Marion	80.1-120% AM	28681	29560	30052	33939	37224	41050	43632	46295
Marion	Marion	More than 120% AMI	59732	61182	62091	68916	74816	81004	86410	91541

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 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, and 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

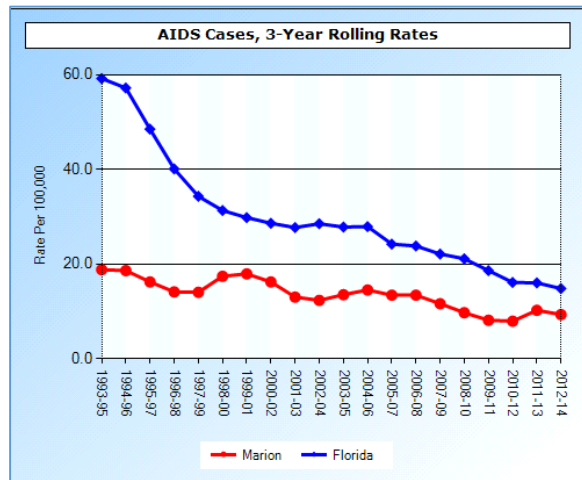
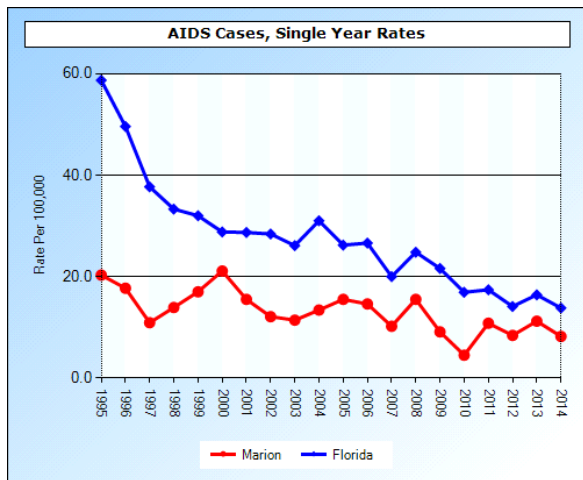
2015-2020 Consolidated Plan

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 provisions of services and housing. Research has proven that stable housing promotes improved health, a return to paid 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.

Year	Infected
2014	28
2013	38
2012	28
2011	36
2010	15



AIDS Cases, Single Year Rates				
Year	Marion		Florida	
	Count	Rate	Count	Rate
1995	46	20.3	8,452	58.7
1996	41	17.7	7,293	49.6
1997	26	10.9	5,659	37.7
1998	34	13.9	5,094	33.3
1999	43	17.0	5,014	32.0
2000	55	21.1	4,627	28.8
2001	41	15.5	4,697	28.7
2002	33	12.1	4,748	28.4
2003	32	11.4	4,452	26.1
2004	39	13.4	5,422	31.0
2005	47	15.5	4,677	26.2
2006	46	14.6	4,848	26.6
2007	33	10.2	3,707	20.0
2008	51	15.5	4,622	24.8
2009	30	9.1	4,038	21.6
2010	15	4.5	3,175	16.9
2011	36	10.8	3,297	17.4
2012	28	8.4	2,679	14.1
2013	38	11.2	3,177	16.4
2014	28	8.2	2,698	13.8

AIDS Cases, 3-Year Rolling Rates				
Year	Marion		Florida	
	Count	Rate	Count	Rate
1993-95	124	18.8	25,055	59.2
1994-96	126	18.6	24,746	57.2
1995-97	113	16.2	21,404	48.5
1996-98	101	14.1	18,046	40.1
1997-99	103	14.0	15,767	34.3
1998-00	132	17.4	14,735	31.3
1999-01	139	17.9	14,338	29.8
2000-02	129	16.2	14,072	28.6
2001-03	106	13.0	13,897	27.7
2002-04	104	12.3	14,622	28.5
2003-05	118	13.5	14,551	27.8
2004-06	132	14.5	14,947	27.9
2005-07	126	13.4	13,232	24.2
2006-08	130	13.4	13,177	23.8
2007-09	114	11.6	12,367	22.1
2008-10	96	9.7	11,835	21.1
2009-11	81	8.1	10,510	18.6
2010-12	79	7.9	9,151	16.1
2011-13	102	10.2	9,153	16.0
2012-14	94	9.3	8,554	14.8

FloridaCHARTS.com is provided by the Florida Department of Health, Division of Public Health Statistics & Performance Management.

Marion County’s HIV/AIDS rate is substantially lower than the States average, Marion County does not received either Ryan White or HOPWA grant dollars due to our low numbers of those effected.

Cost Burden Households

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	11,165	13,835	21,225	15,030	69,685
Small Family Households *	3,450	3,030	6,230	5,010	30,465
Large Family Households *	740	765	1,395	805	3,870
Household contains at least one person 62-74 years of age	2,240	4,210	5,650	4,890	21,390
Household contains at least one person age 75 or older	1,855	4,085	5,315	3,255	9,175
Households with one or more children 6 years old or younger *	1,943	1,754	2,695	1,704	6,255
* the highest income category for these family types is >80% HAMFI					

2006-2010 CHAS

2010 Census Data

Cost Burden >30% for Marion County

	Renter					Owner				
	0-30% AMI	>30 - 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,015	2,610	1,620	185	7,430	4,215	3,415	3,460	1,470	12,560
Having none of four housing problems	895	1,825	4,520	2,930	10,170	1,175	6,000	11,615	10,435	29,225
Household has negative income, but none of the other housing problems	680	0	0	0	680	1,170	0	0	0	1,170

Cost Burden > 50% for Marion County

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,450	1,005	510	2,965	1,125	724	1,179	3,028
Large Related	350	155	80	585	120	190	120	430
Elderly	395	525	335	1,255	1,990	1,795	1,290	5,075
Other	645	690	405	1,740	855	570	580	2,005
Total need by income	2,840	2,375	1,330	6,545	4,090	3,279	3,169	10,538

Cost burden is defined by HUD as when a household spends more than 30% of its income on housing, excluding the cost of utilities. As shown in the above two (2) table, it is becoming an increasing problem.

Fair Housing Survey

In the effort to ensure in conducting our Analysis of Impediments we created a survey and was offer to local social services agencies, and survey monkey. After a 30 day period we received 211 surveys which all was placed in Survey Monkey to produce the results as shown above. Based on those that felt they had been discriminated or was not sure represents 16% of the person's survey. The majority of the persons identified was landlord/property managers and was within apartment complexes. Race was the highest of those felt to be discriminated against with Familiar Status being second. The majority of the clients did not report the potential incident and the need to ensure all residents know where and how to notify Community Legal Services of Mid-Florida to investigate any potential discrimination action and of offer a comfort their complaint will be address to the fullest effort possible.

Of the persons completing this survey almost 70% of the clients were female and 52% were white or Caucasian.

Fair Housing Questionnaire

Marion County Consortium is mandated to conduct an Analysis of Impediments every five years, the purpose of the questionnaire is to identify and eliminate patterns or actions which lead to discrimination on the basis of race, color, religion, sex, disability, familial status, or nation origin, and to expand housing options for all residents of Ocala/Marion County.

1. Do you believe housing discrimination is an issue where you live?

Yes No Don't know

2. Have you ever experienced housing discrimination, if so what area of the community?

Yes No Not sure _____ Zip or area

3. Who do you believe discriminated against you? *

- Landlord/Property Manager
- Mortgage Lender
- Government Housing Program Staff Person (Federal, State, County, City)
- Real Estate Agent
- Mortgage Insurer
- 55+ Community
- Other

*Multiple answers may be given by a respondent.

4. On what type of property or situation did the act of discrimination occur?

- Apartment Complex
- Single-Family Neighborhood
- Trailer or Mobile Home Park
- Condo Development
- Public or Subsidized Housing Project
- When applying for a Government Program

*Multiple answers may be given by a respondent.

5. On what basis do you believe you were discriminated against? (Check all that apply)?

- Race
- Religion
- Marital Status
- Gender
- Family Status
- Age
- Color
- Other
- Sexual Orientation
- Source of Income

6. Have you even been denied flexibility (“reasonable accommodation”) in the rules, policies, or practices at your residence that you need because of a disability?

- Yes
- Not
- Not Sure of the Question

7. If you believe you have been discriminated against, have you reported the incident?

- Yes
- No

Reasons for not reporting were: The two most common were: “Please circle your best choice”

- Don’t know where to report and don’t believe it makes a difference.
- One person also claimed they feared retaliation and one other said they could not prove what was said.

8. Are you aware of any hate crimes that have been committed in your neighborhood in the last five years?

- Yes
- No

Demographics of Respondents: Female Male

Employed: Yes No

Disabled: Yes No

Race

- | | |
|---|--|
| <input type="checkbox"/> White | <input type="checkbox"/> American Indian |
| <input type="checkbox"/> Black/African American | <input type="checkbox"/> Asian |
| <input type="checkbox"/> White | <input type="checkbox"/> Other |

Language Other Than English: Yes No

Highest Level of Education “Please circle your best choice”

- Less than High School
- High School GED
- Some College
- 2-Year College Degree
- 4-Year College Degree
- Master’s Degree

9. **Are you a veteran:** Yes No

10. Do you know who to contact if you feel you have been discriminated against:
 Yes No

11 If you feel you have been a victim of a discriminatory act how far back did this act happen?

After completing the questionnaire please return back to the agency given or email to donnie.mitchell@marioncountyfl.org. If you have questions please call Donnie Mitchell, at 352-671-8774.

Ocala, Marion County Consortium is completing its Analysis of Impediment to Fair Housing Choices, as part of this study we are asking members of the community for their comments on the extent of the problem and potential solutions to affirmatively further fair housing in our Consortium.

Have you completed this questionnaire on Survey Monkey or via any other method during 2016?

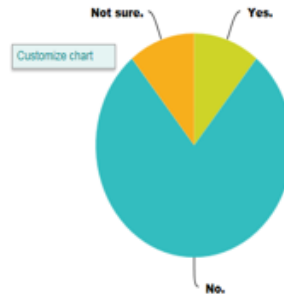
Answered: 210 Skipped: 1



Answer Choices	Responses	
Yes.	0.48%	1
No.	99.52%	209
Total		210

Do you believe housing discrimination is an issue where you live?

Answered: 202 Skipped: 9



Answer Choices	Responses	
Yes.	10.89%	22
No.	78.22%	158
Not sure.	10.89%	22
Total		202

Have you ever experienced housing discrimination?

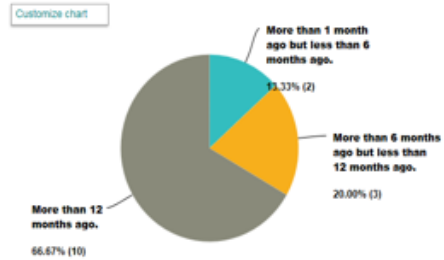
Answered: 201 Skipped: 10



Answer Choices	Responses	
Yes.	12.94%	26
No.	63.58%	166
Not sure.	3.48%	7
Total		201

How long ago did the discriminatory act occur?

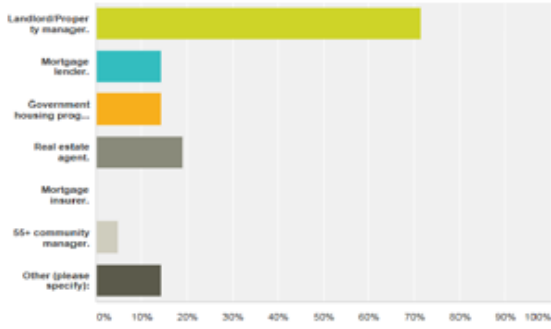
Answered: 15 Skipped: 196



Answer Choices	Responses	
Less than 1 month ago.	0.00%	0
More than 1 month ago but less than 6 months ago.	13.33%	2
More than 6 months ago but less than 12 months ago.	20.00%	3
More than 12 months ago.	66.67%	10
Total		15

Who do you believe discriminated against you? (Please select all that apply.)

Answered: 21 Skipped: 190

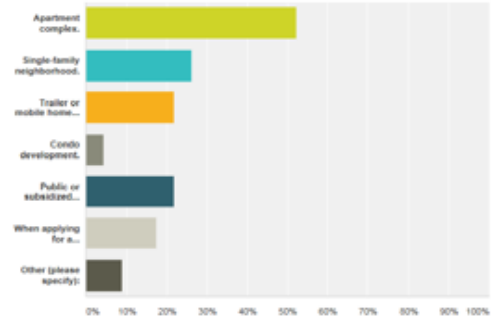


Answer Choices	Responses
Landlord/Property manager.	71.43% 15
Mortgage lender.	14.29% 3
Government housing program staff person (federal, state, county, city).	14.29% 3
Real estate agent.	19.05% 4
Mortgage insurer.	0.00% 0
55+ community manager.	4.76% 1
Other (please specify):	Responses 14.29% 3

Total Respondents: 21

Please select the type of property or situation related to the act of discrimination? (Please select all that apply.)

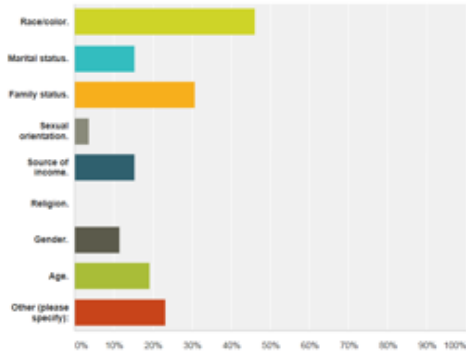
Answered: 23 Skipped: 100



Answer Choices	Responses
Apartment complex.	52.17% 12
Single-family neighborhood.	26.09% 6
Trailer or mobile home park.	21.74% 5
Condo development.	4.35% 1
Public or subsidized housing project.	21.74% 5
When applying for a government program.	17.39% 4

On what basis do you believe you were discriminated against? (Please select all that apply.)

Answered: 26 Skipped: 185

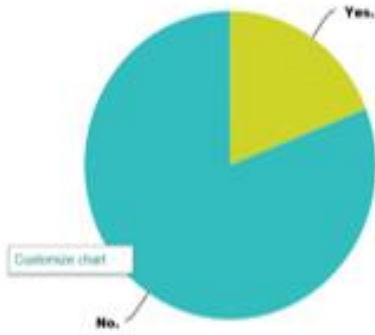


Answer Choices	Responses
Race/color.	46.15% 12
Marital status.	15.38% 4
Family status.	30.77% 8
Sexual orientation.	3.85% 1
Source of income.	15.38% 4
Religion.	0.00% 0
Gender.	11.54% 3
Age.	19.23% 5
Other (please specify):	Responses 23.08% 6

Total Respondents: 26

Have you reported the incident of discrimination?

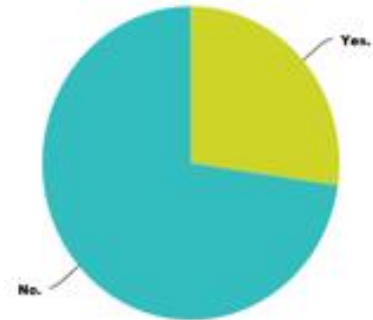
Answered: 21 Skipped: 199



Answer Choices	Responses	
- Yes.	19.05%	4
- No.	80.95%	17
Total		21

Do you know who to contact if you feel you have been discriminated against?

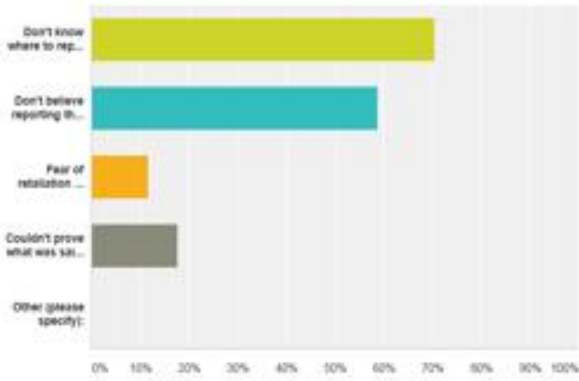
Answered: 22 Skipped: 189



Answer Choices	Responses	
- Yes.	27.27%	6
- No.	72.73%	16
Total		22

Please select the option below that most accurately reflects why you didn't report the incident.

Answered: 17 Skipped: 194

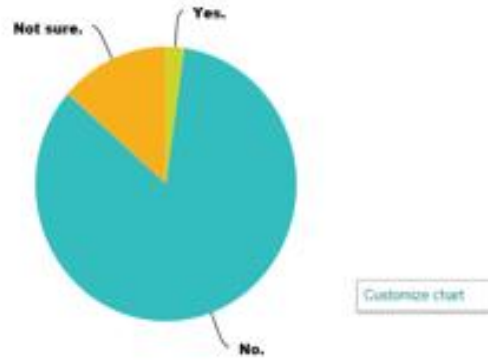


Answer Choices	Responses	
Don't know where to report incident.	70.59%	12
Don't believe reporting the incident makes a difference.	58.82%	10
Fear of retaliation or retribution for reporting the incident.	11.76%	2
Couldn't prove what was said or done.	17.65%	3
Other (please specify):	5.88%	1

68 Respondents: 17

Have you ever been denied flexibility ("reasonable accommodation") in the rules, policies or practices at your residence due to a disability that you possess?

Answered: 177 Skipped: 24



Answer Choices	Responses	
- Yes.	2.26%	4
- No.	84.18%	149
- Not sure.	13.56%	24
Total		177

Are you aware of any hate crimes that have been committed in your neighborhood in the last 5 years? A hate crime is defined as anyone that willingly injures, intimidates, or interferes with another person, or attempts to do so, by force because of the other person's race/color, religion, or national origin.

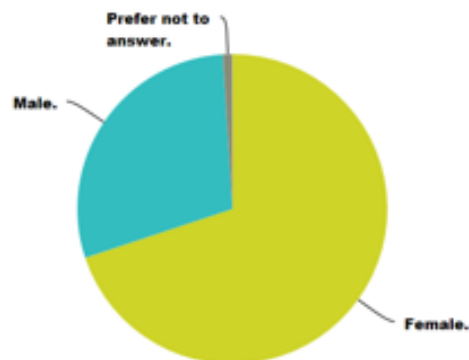
Answered: 175 Skipped: 36



Answer Choices	Responses
Yes.	10.29% 16
No.	89.71% 157
Total	175

What gender do you identify as?

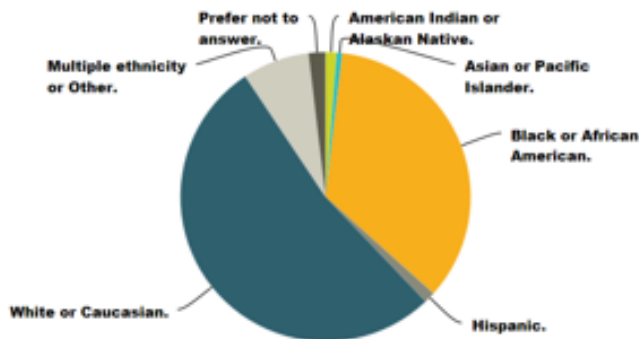
Answered: 103 Skipped: 108



Answer Choices	Responses
Female.	69.90% 72
Male.	29.13% 30
Transgender.	0.00% 0
Prefer not to answer.	0.97% 1
Total	103

What race do you identify as?

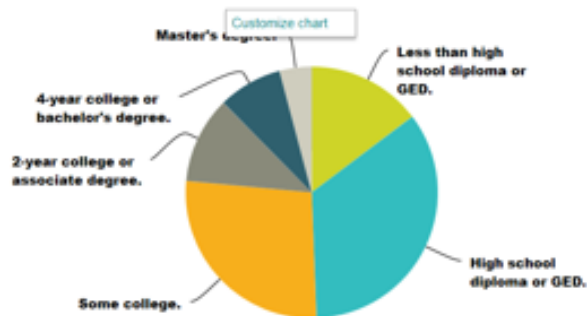
Answered: 161 Skipped: 50



Answer Choices	Responses
American Indian or Alaskan Native.	1.24% 2
Asian or Pacific Islander.	0.62% 1
Black or African American.	34.78% 56
Hispanic.	1.24% 2
White or Caucasian.	52.80% 85
Multiple ethnicity or Other.	7.45% 12
Prefer not to answer.	1.86% 3
Total	161

What is the highest level of education you have completed?

Answered: 170 Skipped: 41



Answer Choices	Responses
Less than high school diploma or GED.	14.71% 25
High school diploma or GED.	34.71% 59
Some college.	27.06% 46
2-year college or associate degree.	11.18% 19
4-year college or bachelor's degree.	8.24% 14
Master's degree.	4.12% 7
Doctoral degree.	0.00% 0
Prefer not to answer.	0.00% 0
Total	170

Are you disabled? For the purposes of this questionnaire, a disability is defined as a physical or mental impairment that substantially limits one or more of your major life activities.

Answered: 135 Skipped: 76



Answer Choices	Responses	
- Yes.	34.97%	46
- No.	65.03%	89
- Prefer not to answer.	0.00%	0
Total		135

Are you a veteran?

Answered: 181 Skipped: 39



Answer Choices	Responses	
- Yes.	15.47%	28
- No.	84.53%	153
- Prefer not to answer.	0.00%	0
Total		181

Are you employed?

Answered: 129 Skipped: 92

Customize chart



Answer Choices	Responses	
- Yes.	39.53%	51
- No.	60.47%	78
- Prefer not to answer.	0.00%	0
Total		129

What is your primary language?

Answered: 152 Skipped: 59



Customize chart

Answer Choices	Responses	
- English.	86.18%	131
- Spanish.	7.89%	12
- Prefer not to answer.	0.00%	0
- Other (please specify):	Responses	5.92%
Total		152

AFFIRMATIVE FAIR HOUSING MARKETING PLAN AND PROCEDURES



MARION COUNTY
HOME CONSORTIUM

HOME Investment Partnership Program
2631 SE Third Street
Ocala, Florida



MARION COUNTY HOME CONSORTIUM

AFFIRMATIVE FAIR HOUSING MARKETING PLAN AND PROCEDURES

I. STATEMENT

This Affirmative Fair Housing Marketing Plan and Procedures (“Marketing Plan”) is developed for the 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 the 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 Service 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:

Marion county 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 potential and existing 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 & 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 person contacting the County Community Service Office with questions regarding Affirmative Marketing and Federal Fair Housing laws.

IV. CONCSORTIUM AFFIRMATIVE MARKETING REQUIREMENTS

The consortium will, at least annual, adhere to the following, or similar, Marketing Plan policies regarding 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 main 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

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

- A. Incorporate and Equal Housing Opportunity statement or logo in any correspond 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 ads must contain and Equal Housing Opportunity statement or logo.
- C. Media sources should include advertisement to all particular audience (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 ad displayed.
- 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 Marketing Plan, the Consortium requires the following record keeping procedures will be required:

- A. Grantee maintains records of how vacancies were advertise (copies of advertisements, etc.).
- B. Copies of all brochures, leaflets, and letter 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.

CONSORTIUM ASSESSMENT OF ITS AFFIRMATIVE MARKETING POLICY

The following actions will be taken by the Consortium to evaluate the success of its Affirmative Fair Housing Marketing Policy and that of its Grantees:

- A. The Consortium will assess the results of its Affirmative Fair Housing Marketing plan annually with a summary of “good faith efforts” taken by the Consortium as well as its Grantees in the CAPER.
- B. The Consortium will compare the information compiled in the manner described under Section V and Section VII above and evaluate the degree to which statutory and policy objectives were met. If the required steps were taken, the Consortium will determine that good faith efforts have in fact, been made.
- C. To determine results, the Consortium may examine whether specific groups in the Consortium’s service area applied for or became tenants or owners of HOME-or CHDO-funded units that were affirmatively marketed. If the Consortium finds that specific groups are represented, particularly Hispanics, African Americans, Asians, American Indians, persons with disabilities, and women, the Consortium will assume that represented within the context of existing neighborhood composition, the Consortium will review its procedures to determine what changes, if any, might be made to make the affirmative marketing efforts more effective.
- D. The Consortium will take corrective action if it is determined that a Grantee has failed to carry out Affirmative Marketing efforts as required. If a Grantee continues to neglect responsibilities made incumbent by the terms of the HOME or CHDO Agreement, the Consortium will consider taking one or both of the following actions:
 1. Declare the Grantee disqualified from any further assistance made available under the HOME Program.
 2. Notify the Grantee of the HOME Program funds that were in violation of the terms of the HOME or CHDO Agreement and the Consortium may exercise its right to require immediate repayment of the HOME funding.
- E. The Consortium will not proceed with corrective action without allowing time and effort by staff to counsel the grantee in accordance with the terms of the HOME or CHDO Agreement.



2015-2019
Analysis of Impediments to Fair Housing
Review

You are invited to attend!

Open to
the public!

March 15, 2016

10:00 AM – 12:00 PM

We need
your input!

Marion County Growth Services Building
2710 E Silver Springs Blvd
Ocala, FL 34471

Marion County Community Services and the City of Ocala's Revitalization Strategies Departments, as a consortium, are completing their *draft* of the Analysis of Impediments to Fair Housing Choice, available for review at:

www.something.com

A public meeting is being held to solicit feedback on the draft.

State and Federal fair housing laws prohibit discrimination in housing based on:
Race, color, religion, sex, disability, familial status, or national origin.

This document is a part of the Marion County and the City of Ocala's 5-Year Consolidated Plan, which outlines the County and City's affordable housing and community development needs. The purpose of the Analysis of Impediments to Fair Housing Choice is to identify and eliminate patterns or actions which lead to discrimination on the basis of race, color, religion, sex, disability, familial status, or national origin, and to expand housing options for all residents. As part of this effort, HUD requires cities to undertake proactive fair housing planning efforts. This process requires:

- The development of an Analysis of Impediments to Fair Housing Choice.
- The development of activities to overcome the effects of any identified impediments.
- The development of recordkeeping to monitor the activities undertaken to reduce and/or overcome the identified impediments or barriers.

Marion County and City of
Ocala, Florida
2015 - 2019 Analysis of Impediments
to Fair Housing Choice
PUBLIC NOTICE

Notice is hereby given by the City of Ocala and Marion County that the draft of the 2015 - 2019 Analysis of Impediments to Fair Housing Choice is available for public review and comments. This document can be reviewed in Marion County Community Services located at 201 SE Third Street and the City of Ocala Revitalization Strategies located at 201 SE 3rd Street (2nd floor) Ocala, Florida 32471 from 8:00 a.m. to 5:00 p.m. from Friday, April 8, 2016 through Monday, May 9, 2016. The draft is also available on the City of Ocala's website at www.ocalafl.org.

The U.S. Department of Housing and Urban Development (HUD) requires communities that receive Federal Community Development Block Grant (CDBG) funds to complete an Analysis of Impediments to Fair Housing Choice (AI).

The Analysis of Impediments to Fair Housing Choice (AI) identifies potential impediments to Fair Housing Choice, in which individuals of similar income levels in the same housing market may have limited housing choice because of race, color, national origin, religion, sex, disability, familial status to address any identified potential impediments.

The public hearings will be held on April 25, 2016 from 11:30 a.m. to 12:30 p.m. at the City of Ocala, located at 201 SE 3rd Street (2nd Floor, Training Room). At the end of the comment period, the City of Ocala and Marion County will respond to all comments received.

All comments must be submitted to Marion County Community Services no later than Monday, May 6, 2016. Please email all comments to Donnie Mitchell, Marion County Housing Grant at donnie.mitchell@marioncountyfl.org or Cheryl Martin, City of Ocala's Reinvestment Manager, Revitalization Strategies at chrlanin@ocalafl.org.

April 8, 2016
#AOC0586452

X. Public Comments

On Monday April 25, 2016 a public hearing was held for public comments, no one attended the meeting. During the process there was comments that was requested to be included in the study.

Comment 1

Marion County is comprised predominantly of white residents. The County demographic breakdown based on 2010 Census data indicates 81% of the residents are white, 12.3% are African American, 1.3% are Asian, and 10.9% identify as Hispanic. The census tracts along the eastern edge of Marion County are almost all comprised of less than 1% African American residents. None of these tracts contain affordable housing. On the other hand, a concentration of African American residents can be found in the census tracts in the western portion of the City of Ocala. These tracts are more than 50% African American. In this area, tract 18 is 91% African American, tract 15 is 61% African American, and tract 17 is 59.5% African American. Tract 17 contains 9 affordable housing complexes that receive funding from federal sources. A list of these complexes is attached. The demographic make-up of the four public housing complexes in Marion County is as follows:

Complex	Census Tract	White	African American	Hispanic	Other/ Mixed	Female HH	Male HH	Couples	Average Family Size	Total Families/ Residents	Unit Types/ Sizes
Pine Gardens 515 SW 2 nd Ave Ocala, FL 34471	19	8	12	2	0	14	6	1	1.05	20/21	Unknown
Pavilion Oaks 2203 NW 1 st Ave Ocala, FL 34475	14.01	7	32	5	0	33	6	4	2.51	39/98	Unknown
Deer Run 2804 NE 4 th Ct Ocala, FL 34479	14.01	12	63	4	1	63	13	8	3.01	76/229	Unknown
Shady Hollow 802 SW 19 th Ave. Rd. Ocala, FL 34471	17	14	36	10	0	37	13	2	2.06	50/103	Unknown

It appears Marion County has a high concentration of minorities in particular census tracts, which seems to be perpetrated by the placement of affordable housing. The majority of residents in public housing in Marion County are African American. The question then becomes, are African Americans struggling to obtain jobs that allow them to move from public housing to private housing? Are there transportation options in areas with concentrations of low income households and minority households that provide opportunity for employment advancement? This housing patterns analysis will be shared with Marion County and the City of Ocala for review so these questions can be addressed as they take steps to affirmatively further fair housing and determine what factors may be negatively impacting fair housing choice.

Comment 2

With the continue number of foreclosures in Marion County former homeowners are moving into apartment, in general these are working individuals and families. There has been signs a rents increasing due to the very low vacancy rates. One of the fears of an increase number of person moving in to a rental market which is presently a landlord's market rents will continue to increase pushing lower income tenants out of the existing decent, safe, and sanitary rental units.

Comment 3

The City of Ocala requiring utility deposits two months of the twelve month average with many of the lower income homes are not energy efficient that represent a cost burden of families living on a limited income.



MARION COUNTY

2015LHAPFINAL

State Housing Initiatives Partnership (SHIP) LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED

2017, 2018, and 2019

Adopted by Resolution 16-R-

**Marion County Community Services
2631 SE. 3rd Street, Ocala, FL 34471
(352) 671-8770**

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I. Program Details:

A. Name of the participating local government:

Marion County Board of County Commissioners

Is there an Interlocal Agreement: Yes _____ No X

If "Yes", name local government(s) in the Interlocal Agreement:

B. Purpose of the program:

1. To meet the housing needs of the extremely low (30%), very low (50%), low (80%) and moderate (120%) income households;
2. To expand production of and preserve affordable housing; and
3. To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2016-2017, 201-2018 and 2018-2019

D. Governance:

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership:

The SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

F. Leveraging:

Marion County has adopted a Plan that increases the availability of affordable residential units by partnering with local lenders and other partners committed to leveraging SHIP funds with private and public funding. The local Lender's Consortium agrees to reduce fees to help lower client cost. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs or HUD grant projects.

G. Public Input:

Public input was solicited through face-to-face meetings with housing providers, social service providers, local lenders and, realtors, neighborhood associations. Public input was solicited by advertising the Local Housing assistance Plan through a press release and by posting on the Marion County Community Services web page.

H. Advertising and Outreach:

In accordance with 420.9075(4)(b), when funding is available, Marion County or its administrative representative, the Community Services Director, shall advertise the notice of funding availability in a newspaper of general circulation and periodicals servicing ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities:

In the event that Marion County receives more applications than what funding remains available for an income category, a waiting list for assistance will be put into place.

Applications will be processed as follows:

1. All applications will be processed on a first come, first ready basis by income category.
2. Applications previously denied must submit a new application and will be placed on the waiting list for processing.
3. Applicants that are placed on a waiting list will be notified by mail. As funding becomes available and their application rotates to the top of the waiting list, the applicant will be contacted and their application will be processed.

J. Discrimination:

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, disability, or marital status in the award application process for eligible housing.

K. Support Services and Counseling:

Support services are available from various sources. Available support and counseling services may include but are not limited to: Homeownership training, financial counseling, foreclosure intervention, and referral to local services as needed.

L. Purchase Price Limits:

The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, can be lower, but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department

Local HFA Numbers

M. Income Limits, Rent Limits and Affordability:

The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

Affordable means that monthly rents or mortgage payments, including taxes and insurance, do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071 (19), (20) and (28), F.S. However, it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing. Housing for which a household devotes more than 30% of its income shall be deemed affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing, does not exceed those rental limits adjusted for bedroom size.

N. Welfare Transition Program:

Marion County has developed an application process for eligible sponsors applying for funding, that describes within the scoring criteria, and how preference is given to an eligible sponsor that can demonstrate employment of personnel from the Welfare Transition Program.

O. Monitoring and First Right of Refusal:

Rental units assisted with SHIP funding will be monitored and tenant eligibility monitored by Marion County Community Services staff annually or, to the extent another governmental entity provides the same monitoring and determination, will rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored at least annually for 15 years or term of assistance.

Eligible sponsors that offer SHIP assisted rental housing units for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

P. Administrative Budget:

Funds deposited in the Marion County Local Housing Assistance Trust Fund shall be used to administer and implement the local housing assistance plan. Marion County has found that the cost administering the program requires ten percent (10%) of the local housing distribution plus five (5%) of the program income and has adopted these findings in the attached resolution, **Exhibit D.**

Q. Program Administration:

Administration of the local housing assistance plan, is the responsibility of Marion County under the direction of the County Administrator, or his designee, the County Services Director.

R. Project Delivery Costs: N/A

S. Essential Service Personnel Definition:

“Essential Services Personnel” means any person in need of affordable housing, who is a permanent employee (excluding temporary and on-call employees) of a company or organization located within Marion County, including, but not limited to teachers and educators, police and fire personnel, health care personnel and skilled building trades personnel.

T. Describe efforts to incorporate Green Building and Energy Saving products and processes:

Reduction of client's long term costs relating to maintenance, utilities or insurance: Green building techniques including Energy Star appliances, HVAC duct sealing added insulation, energy-efficient lighting and Florida-friendly landscaping are included in the Marion County Community Services Rehabilitation Standards Manual. Energy and water conservation and appropriate fertilizer & pesticide use are part of County homeownership class instruction. In addition, rehabilitation activities include an assessment and repair/replacement as warranted of items as required to maintain affordable homeowner's insurance.

U. Describe efforts to reduce homelessness: To provide housing assistance to Marion County residents in the effort to prevent homelessness. The assistance provided to each applicant is designed to help individuals/families quickly regain stability in permanent housing This will be achieved by assisting individuals/family's living in hotel or motel with the ability to pay the monthly rent but do not have the first, last month, deposit and utility deposit.

Section II. LHAP Strategies:

A.

Purchase Assistance with Rehab	Code-1
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a. **Summary of Strategy:** The Marion County Purchase Assistance Program is designed to assist homebuyers with the purchase of a new or existing single family home or condominium. Funding, which is provided as a second or subordinate mortgage loan, may be used for down payment, closing costs, principal buy-down and repairs as

needed for affordable homeownership. SHIP funds may be used in conjunction with a first mortgage loan obtained from a participating lender, not-for-profit developer, Florida Housing Finance Corporation's Bond Program, or Rural Development.

b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019

c. **Income Categories to be served:** Very low (50%), low (80%), and moderate (120%) income applicant.

d. **Maximum award:** \$40,000

e. **Terms:**

1. **Loan/deferred loan/grant:** Deferred payment loan secured mortgage
2. **Interest Rate:** 0%
3. **Term:** 30 years
4. **Forgiveness/Repayment:** The loan will be forgiven at the end of the 30 year period if all conditions has been met.
5. **Default/Recapture: Terms, Recapture and Default:** Funds are secured with a 30 year, 0% interest, and deferred payment mortgage loan forgiven at the end of the 30 year period if all conditions have been met. Monthly payments are not required. Repayment of the loan is required in full when one of the following conditions is met, whichever occurs first:
 - a) **Sale;** if proceeds are not sufficient to pay off the first mortgage note then the client may petition the Community Services Department for an optional payment plan or reduction of note.
 - b) **Title transfer;** either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure;
 - c) **Refinance to access equity;** a refinance of the first mortgage may be approved if the request is submitted in writing, the refinance is at a lower fixed rate with no cash out, and refinanced closing costs do not increase the loan balance beyond the original loan amount;
 - d) **Homeowner no longer resides in the home;** The County reserves the right to foreclose if payment is not received as noted above.

f.. **Recipient Selection Criteria:** An applicant may submit a completed SHIP Application to Marion County Community Services for a determination of income eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility, and qualification determination. Applications are processed on a first come, first qualified basis.

- In the event there are more applications than can be processed due to lack of funding, they will be sorted by sorted by income category; very low (50%), low (80%) or moderate (120%). Applicants will be placed in the appropriate income category list in numerical order. As funding becomes available for a specific income category, the applicant will the lowest number within that category will be contacted and processed.
- The household assisted must be certified as very low (50%), low (80%) or moderate-income (120%), be credit worthy and have sufficient income and credit scores to obtain conventional mortgage financing from a participating lender or Rural Development. The credit and financial capacity of all applicants receiving purchase assistance will be determined by credit checks. Written verification of income, employment and benefits will be obtained.
- Applicants that meet income and eligibility guidelines will be required to complete a County approved, HUD certified Homebuyer Education Program.
- Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, Marion County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted will be their primary residence.

g. **Sponsor/Developer Selection Criteria: N/A**

h. **Additional Information:** N/A

- a. Units assisted must be within Marion County, but located outside the city limits of Ocala.
- b. Mobile homes are not a category of eligible housing.
- c. Applicants are not eligible to apply for any additional SHIP Assistance Strategy, except Foreclosure Intervention or Disaster Relief, for a period of 5 years.
- d. Completion of a County approved Homebuyer Education Program is mandatory prior to closing.
- e. First mortgage must be at a fixed rate; no ARM's, prepayment penalty, negative amortization, balloon loan, owner financing or other non-affordable loan terms are allowed.

B.

Owner Occupied Rehabilitation and Emergency Repair Program	Code-2
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- a. **Summary of Strategy:** This program is designed to assist eligible homeowners with needed repairs, alterations, mitigation, and/or additions to improve their health, safety and well-being or contribute to the structural integrity, long-term affordability and preservation of their owner-occupied home. The home must be suitable for rehabilitation as determined by the Community Services Rehabilitation Construction Coordinator. Loans for assistance may include costs related to all eligible repairs, such as testing, inspections, engineering, permit fees, and abatement and pest control.
- b. **Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019**
- c. **Income Categories to be served:** Extremely Low (30%), Very low (50%), low (80%), and moderate (120%) income applicant.
- d. Maximum award: \$40,000
- e. **Terms:** 20 year
- f. **Loan/deferred loan/grant:** Deferred payment, loan secured mortgage

- g. **Interest Rate:** 0%
- h. **Forgiveness/Repayment:** Loan, will be forgiven at 10% annually beginning in year 11 of the loan term. Repayment of the principal will be prorated based on the calculation above.
- i. **Default/Recapture:** Funds are secured with a 20 year, 0% interest, and deferred payment mortgage loan forgiven at the end of the 20 year period if all conditions have been met. Monthly payments are not required. Repayment of the loan is required in full when one of the following conditions is met, whichever occurs first:
- b. **Sale;** if proceeds are not sufficient to pay off the first mortgage note then the client may petition the Community Services Department for an optional payment plan or reduction of note.
 - c. **Title transfer;** either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure;
 - d. **Refinance to access equity;** a refinance of the first mortgage may be approved if the request is submitted in writing, the refinance is at a lower fixed rate with no cash out, and refinanced closing costs do not increase the loan balance beyond the original loan amount;
 - e. **Homeowner no longer resides in the home;** The County reserves the right to foreclose if payment is not received as noted above.
- j. **Recipient Selection Criteria:** Applicant may submit a completed SHIP Application to Marion County Services for a determination of income eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility, and qualification determination. Applications are processed on a first come, first qualified basis.
- In the event there are more applications than can be processed due to lack of funding, they will be sorted by sorted by income category; extremely low (30%), very low (50%), low (80%) or moderate (120%). Applicants will be placed in the appropriate income category list in

numerical order. As funding becomes available for a specific income category, the applicant with the lowest number within that category will be contacted and processed.

- The household assisted must be certified as extremely low (30%), very low (50%), low (80%) or moderate-income (120%), be credit worthy and have sufficient income and credit scores to obtain conventional mortgage financing from a participating lender or Rural Development. The credit and financial capacity of all applicants receiving purchase assistance will be determined by credit checks. Written verification of income, employment and benefits will be obtained.
- Applicants that meet income and eligibility guidelines will be required to complete a County approved, HUD certified Homebuyer Education Program.
- Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, Marion County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted will be their primary residence.

k. **Sponsor/Developer Selection Criteria:** N/A

l. **Additional Information:**

- Units assisted must be within Marion County, but located outside the city limits of Ocala.
- Previously assisted households, facing single emergency repairs as determined below, and without the resources to complete the repairs – maybe assisted only for emergency repairs, within the 5 year window. Household must meet all other income eligibility requirements.

C.

Owner Occupied Rehabilitation for (120%) Income Households	Code-3
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- a. **Summary of Strategy:** This program is designed to assist Moderate Income homeowners with short-term, low payment loans to complete eligible health and safety, code related repairs or energy efficiency to prove the safety and well-being or contribute to the long-term affordability and preservation of their owner-occupied home. The home must be suitable for rehabilitation as determined by the Community Services Construction Coordinator. Loans for assistance may include:
- Previously assisted households, facing a single emergency repair as detail below, and without the resources to complete the repair-may be assisted – only for the emergency repair within the 5 year window. Household must meet all other income eligibility requirements.
- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Moderate (120%) Income households
- d. **Maximum award:** \$10,000
- e. **Terms:** 5 Years
1. **Loan/deferred loan/grant:** Low payment Loan
 2. **Interest Rate:** 0%
 3. **Forgiveness/Repayment:** Loan payment will equal total assistance provided divided by 60 months. Payments will begin at the start of first month following completion of assistance.
 4. **Default/Recapture:** Repayment in full is due upon sale, title transfer, refinance, or if the home is no longer owner-occupied during the loan term, except for a transfer in the event of death, if an income-eligible heir takes possession and maintains the home as their homesteaded residence.
- f. **Recipient Selection Criteria:** Applicant may submit a completed SHIP Application

to Marion County Services for a determination of income eligibility at any time.

Applicants are required to provide all documentation requested for income, eligibility, and qualification determination. Applications are processed on a first come, first qualified basis.

- In the event there are more applications than can be processed due to lack of funding, they will be sorted by sorted by income category; extremely low (30%), very low (50%), low (80%) or moderate (120%). Applicants will be placed in the appropriate income category list in numerical order. As funding becomes available for a specific income category, the applicant with the lowest number within that category will be contacted and processed.
- The household assisted must be certified as extremely low (30%), very low (50%), low (80%) or moderate-income (120%), be credit worthy and have sufficient income and credit scores to obtain conventional mortgage financing from a participating lender or Rural Development. The credit and financial capacity of all applicants receiving purchase assistance will be determined by credit checks. Written verification of income, employment and benefits will be obtained.
- Applicants that meet income and eligibility guidelines will be required to complete a County approved, HUD certified Homebuyer Education Program.
- Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, Marion County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted will be their primary residence.

g. **Sponsor/Developer Selection Criteria:** N/A

h. **Additional Information:**

- Units assisted must be within Marion County, but located outside the city limits of Ocala.
- The home must be homestead and owner-occupied as the primary residence for a minimum of 12 months prior to application. Eligible forms of ownership may be
 - Warranty Deed
 - Fee simple title
 - An equivalent form of ownership approved by HUD
 - Homeowner may utilize program more than once but only after full repayment of previous loan.

D.

Foreclosure Intervention Loan Program	Code-7
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- a. Summary of Strategy:** The County will provide loan assistance to eligible Marion County homeowners living outside the City of Ocala to prevent foreclosure. Applicants must own and occupy the assisted property as the principal residence (must be homesteaded), may not be eligible for HUD Housing Assistance Mortgage Program, State Hardest Hit Funds or other related programs, must be delinquent at least two full monthly mortgage payments, must be delinquent at least two full monthly mortgage payments, in receipt of a letter from the mortgagee notifying the applicant of delinquency and/or intent to foreclosure and must attend HUD certified financial counseling session. Only the primary mortgage is eligible for assistance. Mortgage delinquency must be resolvable with the amount of assistance that can be provided and/or applicant must be able to pay the difference needed. In addition, the default must have been caused by circumstances beyond the control of the applicant and there must be a reasonable prospect that the applicant will be able to resume full mortgage payments to the primary lender.
- b. Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. Income Categories to be served:** Very low (50%) low income (80%) and moderate (120%).
- d. Maximum award:** \$6,000

e. **Terms:** 30 years

1. Loan/deferred loan/grant: : The amount of SHIP funding used to bring the primary mortgage or taxes current will be added to the existing SHIP mortgage balance, under the existing terms, through a mortgage modification.

2. Interest Rate: 0%

3 Forgiveness/Repayment: The loan will be forgiven at the end of the 30 year period if all conditions has been met.

4 Default/Recapture: Funds are secured with a 30 year, 0% interest, and deferred payment mortgage loan forgiven at the end of the 30 year period if all conditions have been met. Monthly payments are not required. Repayment of the loan is required in full when one of the following conditions is met, whichever occurs first:

a. **Sale;** if proceeds are not sufficient to pay off the first mortgage note then the client may petition the Community Services Department for an optional payment plan or reduction of note.

b. **Title transfer;** either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure;

f. **Refinance to access equity;** a refinance of the first mortgage may be approved if the request is submitted in writing, the refinance is at a lower fixed rate with no cash out, and refinanced closing costs do not increase the loan balance beyond the original loan amount;

g. **Homeowner no longer resides in the home;** The County reserves the right to foreclose if payment is not received as noted above.

f. **Recipient Selectin Criteria:** Applicants meeting the basic pre-screening guidelines will be referred to NHDC's Financial Counselor for a determination of income and program eligibility. Applicants are required to provide all documentation requested for

income, eligibility, and qualification determination. Applications are processed on a first come, first qualified basis. Persons that qualify for SHIP foreclosure assistance will be required to contractually agree to all SHIP foreclosure assistance will be required to contractually agree to all SHIP program guidelines, Marion County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted is their primary residence.

g. Additional Information:

- a. Units assisted must be within Marion County, but located outside the city limits of Ocala.
- b. Mobile homes, vacation homes and secondary mortgages/lines of credit are not eligible for assistance.
- c. Primary mortgage must be at a fixed rate: no ARM's prepayment penalty, negative amortization, balloon loan, owner financing or other non-affordable loan terms are allowed.
- d. This assistance is available only once to the mortgagee(s).

E.

Eviction Prevention	Code- 23
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- a. **Summary of Strategy:** Short-term Rental and Utility Assist. This program is designed to assistance family's faced with possible eviction from their home due to delinquent rent and/or utilities payments. Eligible tenants are those with an unforeseen situation, through no fault of their own, unable to make their rent or utility obligations and faced with disconnection or eviction with a 3-day notice and without resources to bring account current.

Assistance includes payment of up to three months of arrearages to maintain or

first, last, and deposits to secure affordable rental housing and up to two additional month's rent if necessary to stabilize the household. Maximum assistance is three months. Household must be reasonable expected to be able to sustain housing after assistance is provided.

- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Extremely Low (30%), Very Low, (50%)
- d. **Maximum award:** \$5,000
- e. **Terms:** N/A - Grant
- f. **Loan/deferred loan/grant:** Grant
- h. **Interest Rate:** N/A
- h. **Forgiveness/Repayment:** N/A - Grant
- f. **Default/Recapture:** N/A - Grant
- k. **Recipient Selection Criteria:** First come, first qualified, income eligible applicants that meet the criteria established within this strategy.
 - The default must be due to circumstances beyond the control of the applicant.
- l. **Sponsor/Developer Selection Criteria:** N/A
- m. **Additional Information:**
 - Moving and relocation costs are not eligible.
 - Must meet with a HUD certified Financial Counselor.

F.

Rapid Rehousing for Homeless Families Living in Motels	Code- 26
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- a. **Summary of Strategy:** Short-term Rental and Utility Assistance. This program is designed to assist low income households living in local motels with the ability to pay on-going rent and utilities, but without the resources to pay first, last and deposits, and or utilities arrearages necessary to attain affordable rental housing.

Assistance includes payment of utility arrearages up to a maximum of three months and first, last and deposits to secure an affordable rental unit. May include up to two months additional rent if necessary to stabilize the household.

- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Very Low, (50%), and Low Income (80%).
- d. **Maximum award:** \$5,000
- e. **Terms:** N/A - Grant
- f. **Loan/deferred loan/grant:** Grant
- g. **Interest Rate:** N/A
- h. **Forgiveness/Repayment:** N/A - Grant
- i. **Default/Recapture:** N/A – Grant
- j. **Recipient Selection Criteria:** First come, first qualified, income eligible applicants that meet the criteria established within this strategy.
- k. **Sponsor/Developer Selection Criteria:** N/A
- l. **Additional Information:**
 - Moving and relocation costs are not eligible.
 - Must meet with a HUD certified Financial Counselor.
 - Unit must meet habitability standards.

G.

Disaster Relief Grant Assistance	Code- 16
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- a. **Summary of Strategy:** In the event that a State, or Federally declared “disaster” or “state of emergency” is issued by Executive Order, then any unencumbered funds may be used to provide emergency disaster assistance to income eligible homeowners as a grant to address emergency housing needs. Generally disaster assistance funds can be used for such items as:
 1. Tree and debris removal to make individual housing units

habitable:

2. Interim repairs to avoid further damage to home;
3. Emergency supplies to weather proof damaged home;
4. Building permits;
5. Post disaster assistance with non-insured repairs
6. Insurance deductibles; and
7. Expenses to prevent flooding of home with sand bags, sand, pump rental, etc.

- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Extremely Low (30%), Very Low, (50%) Low (80%), moderate-income (120%) households.
- d. **Maximum award:** \$5,000
- e. **Terms:** N/A
- f. **Loan/deferred loan/grant:** Grant
- g. **Interest Rate:** N/A
- g. **Term:** N/A - Grant
- h. **Forgiveness/Repayment:** N/A - Grant
- i. **Default/Recapture:** N/A
- k. **Recipient Selection Criteria:** First come, first qualified, income eligible homeowners located in Marion County and without sufficient financial resources such as insurance, savings, stocks, bonds, certificates of deposit, or other assets to cover the costs for repairs or deductibles. Complete applications from affected homeowners will be processed expeditiously.
 - Applicants are required to provide all documentation requested for income and eligibility determination.
 - The unit assisted must be owner-occupied and homesteaded as the primary resident.

l. **Sponsor/Developer Selection Criteria:** N/A

m. **Additional Information:**

- 1) Mobile homes are not eligible for repairs assistance however, mobile homes with extensive repairs may be considered for replacement if authorized by Executive Order of Emergency Rule.
- 2) Applicant's needing additional repairs may apply for SHIP Homeowner Rehabilitation. However, total combined funding may not exceed the maximum Rehabilitation per unit award. All Rehabilitation guidelines will apply.

H.

Rental and Transitional Housing and Special Needs Households	Code- 11-13
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- a. **Summary of Strategy:** To assist non-profit housing providers with funding to construct or rehabilitate affordable rental or transitional housing for extremely low (30%) very low (50%) and low income (80%) households, particularly special needs households as defined in FAC 67-37.002(21)
- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Rental units must be restricted to extremely low (30%), very low (50%), or low (80%) income clients.
- d. **Maximum award:** \$30,000 / unit
- e. **Terms:** 30 years
- f. **Loan/deferred loan/grant:** Deferred payment loan secured mortgage
- g. **Interest Rate:** 0%
- h. **Forgiveness/Repayment:** Repayment of the principal is due in full upon sale, title, transfer, or if no longer used for the extremely low

(30%), very low (50%), low income (80%) client.

- i. **Default/Recapture:** Repayment of the principal is due in full upon sale, title transfer, or if no longer used for the benefit of lower income clients.
- j. **Recipient Selection Criteria:**
 - Only non-profit sponsors may apply.
 - Rental may not exceed the maximum rents allowed per bedroom as established by HUD and distributed annually by the Florida Housing Finance Corporation.
- k. **Sponsor/Developer Selection Criteria:** Applications from non-profit organizations will be accepted during the advertised application cycle. Information including, but not limited to, unit price, leveraging of funds, length of project, project feasibility, number of clients to be served, client selection process, organizational experience, monitoring capabilities, and documentation procedures will be evaluated and scored to determine award. Additional points will be given in the application selection process to those eligible sponsors that employ personnel from the Welfare Transition Program or provide for persons with special housing needs. The highest scoring sponsor will be awarded based on availability of funds.
- l. **Additional Information:**
 - a. Mobile homes are not eligible for assistance
 - b. Projects located within the City of Ocala are eligible to apply.

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

A. **Expedited Permitting**

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

1. **Established policy and procedures:**

Administrative Policy 07-04 requires the Community Services Department review of all Affordable/Workforce Housing Department applications for affordability provisions. Approved projects will be provided with a Certification of Affordability to be attached to their application. The Application and Certification will be forwarded to the DRC.

The Department Review Committee will meet with the Affordable Housing Project Manager or Engineer at their next scheduled meeting to establish timelines and procedures for fast tracking reviews and permit processing. The timeline schedule and procedures for fast tracking shall be provided to the Community Services Department, along with an estimation of how much time this expedited schedule will save over regular development processing.

B. **Ongoing Review Process**

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption was implemented by Administrative Policy 07-04.

1. **Established policy and procedures:**

All Departments under the Marion County Administrator will, prior to adoption or Board approval, review all policies, procedures, ordinances, regulations or plan provisions to determine if there will be any impact to the cost of housing. If there is a cost associated, this cost is to be noted to the Agenda Cover Page and forwarded to the Community Services Department prior to the Board meeting. If it is a policy change that does not require Board action, a summary with the

associated cost should be forwarded to the Community Services Director for review and comment prior to implementations.

C. Alternative Method of Impact Fee Payment

1. Established policy and procedures:

Transportation Impact Fee Ordinance 02-8,1 adopted April 22, 2002, allows the county administrator to approve an agreement for twelve (12) equal monthly payments of the impact fee for applicants who meet the Marion County S.H.I.P. Program guidelines for low income families. A forty dollar (\$40.00) nonrefundable process fee will be charged for all applications for a deferred payment agreement.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement.
- H. Other Documents Incorporated by Reference.

LHAP 2009-001		
Exhibit A		
Administrative Budget		
Revised: 6/2015		
Marion County Department of Community Services		
Fiscal Year: 2016-2017		
Estimated Allcoation for Calculating:	\$	1,796,200.00
Salaries and Benefits		\$147,659
Office Supplies and Equipment	\$	4,132.00
Travel Per diem Workshops, etc.	\$	2,100.00
Advertising	\$	1,200.00
Other*	\$	4,915.00
Total	\$	160,006.00
		0.08908
Fiscal Year: 2017-2018		
Estimated Allcoation for Calculating:	\$	1,927,383.50
Salaries and Benefits	\$	178,620.00
Office Supplies and Equipment	\$	4,132.00
Travel Per diem Workshops, etc.	\$	2,100.00
Advertising	\$	1,200.00
Other*	\$	4,915.00
Total	\$	190,967.00
		0.099081
Fiscal Year 2018-2019		
Estimated Allcoation for Calculating:	\$	1,927,383.50
Salaries and Benefits	\$	178,620.00
Office Supplies and Equipment	\$	4,132.00
Travel Per diem Workshops, etc.	\$	2,100.00
Advertising	\$	1,200.00
Other*	\$	4,915.00
Total	\$	190,967.00
		0.099081

Timeline for SHIP Expenditures

Marion County affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	1 st Year AR	2 nd Year AR	Closeout AR
2016-2017	6/30/2018	6/30/2019	9/15/2017	9/15/2018	9/15/2019
2017-2018	6/30/2019	6/30/2020	9/15/2018	9/15/2019	9/15/2020
2018-2019	6/30/2020	6/30/2021	9/15/2019	9/15/2020	9/15/2021

If funds allocated for these fiscal years is not anticipated to meet any of the deadlines in the table above, Florida Housing Finance Corporation will be notified according to the following chart:

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1 st Year AR Not Submitted	2 nd Year AR Not Submitted	Closeout AR Not Submitted
2016-2017	3/30/2018	3/30/2019	6/15/2017	6/15/2018	6/15/2019
2017-2018	3/30/2019	3/30/2020	6/15/2018	6/15/2019	6/15/2020
2018-2019	3/30/2020	3/30/2021	6/15/2019	6/15/2020	6/15/2021

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and terry.auringer@floridahousing.org and include:

1. A statement that "(city/county) requests an extension to the expenditure deadline for fiscal year _____.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email terry.auringer@floridahousing.org when you are ready to "submit" the AR.



FLORIDA HOUSING FINANCE CORPORATION													LHAP Exhibit C 2015											
HOUSING DELIVERY GOALS CHART													Please check applicable box											
2016-2017													New Plan:											
													Amendment:											
													Fiscal Yr. Closeout:											
Name of Local Government:			MARION COUNTY						Allocation:			\$1,917,663.21												
Strategy #	From Plan Text	Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A New Construction SHIP Dollars	B Rehab/Repair SHIP Dollars	C Without Construction SHIP Dollars	D Total SHIP Dollars	E Total Percentage	F Total Units									
1			Purchase Assist. with Rehab	1	\$40,000	10	\$30,000	9	\$20,000		\$500,000.00		\$500,000.00	26.07%	20									
2			Owner Occupied Rehabilitation	9	\$40,000	9	\$40,000	0	\$36,000		\$720,000.00	\$0.00	\$720,000.00	37.55%	18									
7			Owner Occupied 120%	0	\$6,000	0	\$6,000	10	\$6,000		\$60,000.00		\$60,000.00	3.11%	10									
7			Foreclosure Intervention	5	\$6,000	5	\$6,000	5	\$6,000		\$0.00	\$90,000.00	\$90,000.00	4.69%	15									
16			Disaster Relief Grant Assist.	0	\$5,000	0	\$5,000	0	\$5,000		\$0.00	\$0.00	\$0.00	0.00%	0									
													\$0.00	0.00%	0									
													\$0.00	0.00%	0									
													\$0.00	0.00%	0									
			Subtotal 1 (Home Ownership)	15		24		24		\$0.00	\$1,280,000.00	\$90,000.00	\$1,370,000.00	71.43%	63									
RENTAL STRATEGIES													VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A New Construction SHIP Dollars	B Rehab/Repair SHIP Dollars	C Without Construction SHIP Dollars	D Total SHIP Dollars	E Total Percentage	F Total Units
11,14,21			Rental and Transitional Housing	2	\$30,000	2	\$30,000	0		\$0.00	\$120,000.00	\$0.00	\$120,000.00	6.26%	4									
23			Eviction Prevention	15	\$5,000	16	\$5,000	0	\$5,000.00	\$0.00	\$0.00	\$155,000.00	\$155,000.00	8.08%	31									
26			Rapid Rehousing for Families	0	\$5,000	20	\$5,000	0	\$6,000.00	\$0.00	\$0.00	\$100,000.00	\$100,000.00	5.21%	20									
													\$0.00	0.00%	0									
													\$0.00	0.00%	0									
			Subtotal 2 (Non-Home Ownership)	17		38		0		\$0.00	\$120,000.00	\$255,000.00	\$375,000.00	19.56%	55									
			Administration Fees										\$179,600.00	9.37%										
			Admin. From Program Income										\$6,550.00	0.34%										
			Home Ownership Counseling										\$2,000.00	0.10%										
			GRAND TOTAL																					
			Add Subtotals 1 & 2, plus all Admin.	32		62		24		\$0.00	\$1,400,000.00	\$345,000.00	\$1,933,150.00	100.79%	118									
			Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										78%										
			Maximum Allowable Purchase Price:							New	Existing													
			Allocation Breakdown	Amount	%					Projected Program Income:	\$121,463.21	Max Amount Program Income For Admin	\$6,073.16											
			Very-Low Income	\$565,000.00	29.5%					Projected Recaptured Funds:														
			Low Income	\$930,000.00	48.5%					Distribution:	\$1,796,200.00													
			Moderate Income	\$270,000.00	14.1%					Total Available Funds:	\$1,917,663.21													
			TOTAL	\$1,765,000.00	92.0%																			



**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2017-2018**

Please check applicable box

New Plan:	
Amendment:	
Fiscal Yr. Closeout:	

Name of Local Government: **MARION COUNTY** Allocation: \$1,917,663.21

Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A	B	C	D	E	F
		Units	Award	Units	Award	Units	Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
1	Purchase Assist. with Rehab	1	\$40,000	10	\$30,000	9	\$20,000		\$500,000.00		\$500,000.00	26.07%	20
2	Owner Occupied Rehabilitation	9	\$40,000	9	\$40,000	0	\$36,000		\$720,000.00	\$0.00	\$720,000.00	37.55%	18
7	Owner Occupied 120%	0	\$6,000	0	\$6,000	10	\$6,000		\$60,000.00		\$60,000.00	3.11%	10
7	Foreclosure Intervention	5	\$6,000	5	\$6,000	5	\$6,000		\$0.00	\$90,000.00	\$90,000.00	4.69%	15
16	Disaster Relief Grant Assist.	0	\$5,000	0	\$5,000	0	\$5,000		\$0.00	\$0.00	\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 1 (Home Ownership)	15		24		24		\$0.00		\$90,000.00	\$1,370,000.00	71.43%	63
RENTAL STRATEGIES		VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A	B	C	D	E	F
		Units	Award	Units	Award	Units	Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
11,14.21	Rental and Transitional Housing	2	\$30,000	2	\$30,000	0		\$0.00	\$120,000.00	\$0.00	\$120,000.00	6.26%	4
23	Eviction Prevention	15	\$5,000	16	\$5,000	0	\$5,000.00	\$0.00	\$0.00	\$155,000.00	\$155,000.00	8.08%	31
26	Rapid Rehousing for Families	0	\$5,000	20	\$5,000	0	\$6,000.00	\$0.00	\$0.00	\$100,000.00	\$100,000.00	5.21%	20
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownership)	17		38		0		\$0.00	\$120,000.00	\$255,000.00	\$375,000.00	19.56%	55
	Administration Fees										\$179,600.00	9.37%	
	Admin. From Program Income										\$6,550.00	0.34%	
	Home Ownership Counseling										\$2,000.00	0.10%	
	GRAND TOTAL												
	Add Subtotals 1 & 2, plus all Admin.	32		62		24		\$0.00	\$120,000.00	\$345,000.00	\$1,933,150.00	100.79%	118
	Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										7%	
	Maximum Allowable												
	Purchase Price:							New		Existing			
Allocation Breakdown		Amount		%		Projected Program Income:		\$121,463.21	Max Amount Program Income For Admin		\$6,073.16		
Very-Low Income		\$565,000.00		29.5%		Projected Recaptured Funds:							
Low Income		\$930,000.00		48.5%		Distribution:		\$1,796,200.00					
Moderate Income		\$270,000.00		14.1%		Total Available Funds:		\$1,917,663.21					
TOTAL		\$1,765,000.00		92.0%									

SHIP LHAP Template 2009-001

Revised: 7/2015



FLORIDA HOUSING FINANCE CORPORATION											Please check applicable box		
HOUSING DELIVERY GOALS CHART											New Plan:		
2018-2019											Amendment:		
Name of Local Government: MARION COUNTY											Fiscal Yr. Closeout:		
								Allocation:	\$1,917,663.21				
		A		B		C		D		E		F	
HOME OWNERSHIP		VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
Code	STRATEGIES (strategy title must be same as the title used in plan text.)	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
1	Purchase Assist. with Rehab	1	\$40,000	10	\$30,000	9	\$20,000		\$500,000.00		\$500,000.00	26.07%	20
2	Owner Occupied Rehabilitation	9	\$40,000	9	\$40,000	0	\$36,000		\$720,000.00	\$0.00	\$720,000.00	37.55%	18
7	Owner Occupied 120%	0	\$6,000	0	\$6,000	10	\$6,000		\$60,000.00		\$60,000.00	3.11%	10
7	Foreclosure Intervention	5	\$6,000	5	\$6,000	5	\$6,000		\$0.00	\$90,000.00	\$90,000.00	4.69%	15
16	Diaster Relief Grant Assist.	0	\$5,000	0	\$5,000	0	\$5,000		\$0.00	\$0.00	\$0.00	0.00%	0
										\$0.00	\$0.00	0.00%	0
										\$0.00	\$0.00	0.00%	0
										\$0.00	\$0.00	0.00%	0
	Subtotal 1 (Home Ownership)	15		24		24		\$0.00		\$90,000.00	\$1,370,000.00	71.43%	63
RENTAL STRATEGIES		VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
		Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
11,14,21	Rental and Transitional Housing	2	\$30,000	2	\$30,000	0		\$0.00	\$120,000.00	\$0.00	\$120,000.00	6.26%	4
23	Eviction Prevention	15	\$5,000	16	\$5,000	0	\$5,000.00	\$0.00	\$0.00	\$155,000.00	\$155,000.00	8.08%	31
26	Rapid Rehousing for Families	0	\$5,000	20	\$5,000	0	\$6,000.00	\$0.00	\$0.00	\$100,000.00	\$100,000.00	5.21%	20
										\$0.00	\$0.00	0.00%	0
										\$0.00	\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownership)	17		38		0		\$0.00	\$120,000.00	\$255,000.00	\$375,000.00	19.56%	55
	Administration Fees										\$179,600.00	9.37%	
	Admin. From Program Income										\$6,550.00	0.34%	
	Home Ownership Counseling										\$2,000.00	0.10%	
	GRAND TOTAL												
	Add Subtotals 1 & 2, plus all Admin.	32		62		24		\$0.00	\$120,000.00	\$345,000.00	\$1,933,150.00	100.79%	118
	Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										7%	
	Maximum Allowable Purchase Price:								New	Existing			
	Allocation Breakdown	Amount		%		Projected Program Income:		\$121,463.21	Max Amount Program Income For Admin:		\$6,073.16		
	Very-Low Income	\$565,000.00		29.5%		Projected Recaptured Funds:							
	Low Income	\$930,000.00		48.5%		Distribution:		\$1,796,200.00					
	Moderate Income	\$270,000.00		14.1%		Total Available Funds:		\$1,917,663.21					
	TOTAL	\$1,765,000.00		92.0%									

Exhibit D
67-37.005(1), F.A.C.
Effective Date: 10/14

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government: Marion County

- (1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.

Exhibit D
67-37.005(1), F.A.C.
Effective Date: 10/14

- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.
- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (16) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida has or **X** has not been implemented.
(note: Miami Dade County will check "has")

Witness Kathy Bryant
Chief Elected Official or designee

Witness Kathy Bryant, Chairman
Type Name and Title

May 3, 2016
Date

OR

Attest: David W. Ellspermann, Clerk
(Seal)

RESOLUTION # 16-R- 159

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF MARION COUNTY, FLORIDA, ADOPTING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.9071-9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE COUNTY ADMINISTRATOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.9071-9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, it is found that 5% of the Local Housing Distribution is insufficient to adequately pay the administrative costs of the SHIP Program. The cost of administering the program may not exceed 10% of the local housing distribution; and

WHEREAS, the Community Services Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Commission finds that it is in the best interest of the public for Marion County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and now therefore,

BE IT RESOLVED by the Board of County Commissioners of Marion County, Florida, that:

- 1: The Board of County Commissioners of Marion County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.9071-9079, Florida Statutes, for fiscal years 2016/17, 2017/18, and 2018/19.
- 2: The County Administrator or his designee is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.
- 3: This resolution shall take effect immediately upon its adoption.

DULY ADOPTED in regular session this 3rd day of May, 2016.

BOARD OF COUNTY COMMISSIONERS
MARION COUNTY, FLORIDA


KATHY BRYANT, CHAIR

ATTEST:

DAVID R. ELLSPERMANN, CLERK



Other Documents Incorporated by Reference:

State Housing Initiative Partnership (SHIP) Program Fiscal Year 2016-2017 Funding Certification

Name of Local Government

Marion County Board of County Commissioners

Projected Allocation*

\$1,796,200

**See estimated allocation chart attached to this document. Funds are subject to transfer of funds to Florida Housing Finance Corporation.*

Strategies	Strategy Code	Will this strategy serve HO or Rental?	Is this an approved strategy in current LHAP? (Y/N)	Will this strategy be eligible for Special Needs Applicants?*(Y/N)	Total \$ Amount to be Expended
Purchase Assistance	1	HO	Y	Y	\$500,000
Rehabilitation	2	HO	Y	Y	\$571,580
Rehab. for Moderates	2	HO	N	Y	\$60,000
Foreclosure	7	HO	Y	Y	\$90,000
Disaster Assistance	16	HO	Y	Y	\$0
Rental/Transitional Housing	11,14,21	Renters	Y	Y	\$120,000
Eviction Prevention	23	Renters	N	Y	\$155,000
Rapid Rehousing	26	Renters	N	Y	\$120,000
Total-must equal allocation for 2016-2017 less administrative costs					\$1,616,580
*For strategies targeting the Special Needs requirement, describe any additional information that will be utilized to ensure this goal is met:					

Special Needs Requirement

Each local government must use a minimum of 20 percent of its local housing distribution to serve persons with special needs as defined in s. 420.0004. A local government must certify that it will meet this requirement through existing approved strategies in the local housing assistance plan or submit a new local housing assistance plan strategy for this purpose to the corporation for approval to ensure that the plan meets this requirement. The first priority of these special needs funds must be to serve persons with developmental disabilities as defined in s. 393.063, with an emphasis on home modifications, including technological enhancements and devices, which will allow homeowners to remain independent in their own homes and maintain their homeownership.

Statutory Revision (new subsection added to 420.9072)

(b) A county or an eligible municipality may not expend its portion of the local housing distribution to provide ongoing rent subsidies, except for:

1. Security and utility deposit assistance.
2. Eviction prevention not to exceed 6 months' rent.
3. A rent subsidy program for very-low-income households with at least one adult who is a person with special needs as defined in s. 420.0004 or homeless as defined in s. 420.621. The period of rental assistance may not exceed 12 months for any eligible household.

References

420.0004 (13), F.S. "Person with special needs" means an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans' disability benefits.

393.063 (9), F.S. "Developmental disability" means a disorder or syndrome that is attributable to retardation, cerebral palsy, autism, spina bifida, or Prader-Willi syndrome; that manifests before the age of 18; and that constitutes a substantial handicap that can reasonably be expected to continue indefinitely.

Certifications for SHIP Fiscal Year 2016-2017 Funding:

Marion County Board of County Commissioners agrees that:

Local Government Name


1. The city/county has read and understands the legislative requirements for SHIP for 2016-2017. These include: Special Needs set-aside (20%) requirement, the ability to provide limited rent subsidies, the ability to use up to 25% of allocation for rental, revised AHAC membership.
2. The city/county understands that we are required to meet the goals as described in the language for the allocation of SHIP funds for fiscal year 2016-2017 in addition to meeting all other SHIP program requirements in section 420.9071-9079, Florida Statutes, and chapter 67-37, Florida Administrative Code.

3. The city/county will use at least 20% of the allocation of SHIP funds for fiscal year 2016-2017 for special needs households as defined in section 420.0004 (13), Florida Statutes, through approved strategies or by incorporating new strategies, prioritizing funding for persons with developmental disabilities as defined in section 393.063 (9), Florida Statutes, with an emphasis on home modifications, including technological enhancements and devices.
4. The city/county agrees to tracking each household for special needs and will report such data as part of the annual report or as required by FHFC.

5. The city/county understands that use of SHIP funds for the activities described in the proviso and statutory language in this certification must be completed through a strategy approved by FHFC.

Authorized Signature:

Kathy Bryant
Name



Signature

Commission Chair
Title

May 3, 2016
Date

Please return this completed form as a PDF document to robert.dearduff@floridahousing.org

MARION COUNTY

**HUD Five-Year Consolidated Plan &
Annual Action Plan**

2014-2018

Executive Summary

Introduction

The Consolidated Plan consists of the information required in 24 Code of Federal Regulations (CFR) Part 91, Consolidated Submissions for Community Planning and Development Programs. The Consolidated Plan serves as a planning document, application for Federal Funds, strategic plan in carrying out U.S. Department of Housing and Urban Development (HUD) programs, and Action Plan that provides the basis for assessing performance.

The Marion County and the City of Ocala HOME Consortium Five Year Consolidated Plan covers the time period from October 1, 2014 through September 30, 2019. The Plan identifies community needs and details initiatives to address those needs and is structured in a format that will help to measure performance. This five-year planning document for the period of 10/01/14-9/30/2019, identifies priority housing, homeless, special populations and community development needs, establishes general strategies for addressing those needs, and integrates the application, planning, and citizen participation requirements for the Community Development Block Grant, HOME Investment Partnership and all other sources of state and federal funds administered through this department. Marion County is designated as an Urban County by HUD and consists of all unincorporated areas in the County.

Marion County's Community Services Department is responsible for administering the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and the Emergency Solutions Grant (ESG). The Community Services Department is also the lead agency designated to administer HOME funds on behalf of the Marion County HOME Consortium, of which the City of Ocala is a participating member. The City of Ocala receives CDBG funds directly from HUD. City CDBG activities will be included in this Consolidated Plan. The Marion County Board of County Commissioners is the entity responsible for approving the application of grant funds for various activities outlined in the Consolidated Plan and the One-Year Action Plans.

In 2004, Marion County initiated the formation of the Marion County HOME Consortium. The Consortium became effective for the years 2004-2009 for the purposes of allowing the City of Ocala the ability to receive HOME funding which they would otherwise not qualify for based on their population. As the lead agency, the Marion County Consortium is awarded HOME funds. Due to the existence of the Consortium, HUD requires the Five-Year Consolidated Plan be the planning document for the Consortium. Therefore, the following document contains a comprehensive plan for HOME funds with respect to Marion County and the City of Ocala that make-up the Consortium. Additionally, the City of Ocala has submitted their critical elements for CDBG activities which are included in this Plan.

Through a comprehensive process, Marion County and the City of Ocala have identified objectives and outcomes for the 2014-2018 Consolidated Plan. The following goals and objectives are intended to be accomplished during the Consolidated Plan period and encompass goals established by both the County and City. Certain objectives will be accomplished through the County's CDBG, HOME, or ESG programs and other objectives will be accomplished with City CDBG and HOME funding. In some cases, both County and City will undertake similar activities to meet specific objectives.

Summary of the Objectives and Outcomes Identified in the Plan

Objectives:

- Rehabilitation of sub-standard owner-occupied housing to include removal of architectural barriers.
- Demolition/Reconstruction of existing owner-occupied uninhabitable or dilapidated homes with new, energy efficient, affordable housing through a partnering non-profit.
- Rehabilitation/Construction of affordable rental units.
- Emergency repair program for mobile homes.
- CHDO Development to encourage construction of new, affordable owner-occupied housing.
- Construction / Placement of mobility ramps.
- Provide resources to local providers of non-homeless special needs populations.

Outcomes:

- Reduce by .5%, Marion County's current Sub-standard Housing Rate of 4.4%.
- Reduce by 1.5%, the City of Ocala's current Sub-standard Housing Rate of 10%.
- Increase affordable housing units by 40%.
- Increase support of organizations and public agencies that provide services for low-income persons with special needs.
- Increase supportive housing and case management services to the non-homeless special needs population.

Evaluation of Past Performance

The Marion County Community Services Department has developed the following performance management system to monitor the CDBG projects and ensure long term compliance with program requirements. Staff members are assigned specific projects and activities to monitor. The staff of the Department of Community Development provides technical assistance to the City of Ocala and nonprofit organizations to insure that they are aware of their responsibilities and the requirements of the CDBG program. The procedures of the community Services Department mandate and require that outreach efforts are in place for enhancing opportunities for minority and women's business enterprises as well as Section 3 business concerns. The staff utilizes comprehensive check-off sheets for all activities which are reviewed and approved by the Grants Administrator for the CDBG program. The Marion County HOME Consortium, as a recipient of Federal funds, shares a joint responsibility with all of its sub recipients for carrying out eligible activities in conformance with applicable Federal requirements and procedures. This

is accomplished through desk monitoring and on site monitoring throughout the affordability period of a project.

Summary of Citizen Participation Process and Consultation Process

The Citizen Participation Plan (CP) encourages public participation, emphasizing involvement by low and moderate-income persons, particularly those living in areas targeted for revitalization and areas where funding is proposed. In addition, it encourages the participation of all its citizens, including minorities, non-English speaking persons, and persons with disabilities. Written materials can be provided in Spanish, and the County makes all reasonable accommodations for persons with special needs that request assistance. Both the County and the City have Spanish speaking staff that can assist with translation upon request.

During any given program year, Marion County or the City of Ocala may seek assistance in implementing these programs from outside agencies/organizations through a targeted request for proposal process. Technical assistance is provided to both organizations and individuals, including those representatives of low and moderate income people, who are interested in submitting a proposal to obtain funding for an activity and request such assistance.

Marion County and the City of Ocala provide the public with reasonable and timely access to information and records relating to the data or content of all federally required documents and publications. Marion County and the City of Ocala also provides full and timely disclosure of program records and information for the preceding five years consistent with applicable Federal, State and local laws regarding personal privacy and confidentiality.

Action Plans and recommended uses of funding are posted for public review and comment for the requisite 30 days. The County and City posted display advertisements in the local newspaper. Information is also posted on the County and City websites, in public places and mailed to people and agencies on our mailing list, in accordance with the CP. Public hearings are held during the 30 day period to receive further comment.

Summary of Public Comments

Comment period is July 1, 2014 to July 30, 2014.

Summary of Comments or Views not Accepted and the Reasons for Not Accepting Them

Comment period is July 1, 2014 to July 30, 2014.

Summary

For the Five Year Consolidated Plan, specific efforts were made to encourage participation in the consolidated planning process of organizations that represent or advocate for physical and developmentally disabled and racial and ethnic minorities. Participation in the needs assessment, public hearings, development of the Consolidated Plan, and proposal requests were solicited through extensive e-mail lists developed by Marion County Community Services, the Marion County Homeless Council, Marion County Children's Alliance, and community and leadership meetings.

For the 5 Yr. Consolidated Plan, the required 30 day Public Comment Period was held. Notice was published in the Ocala Star Banner. In addition, information was posted on the County website, the County's Public Notice Bulletin Board outside of the Commission Auditorium, County Libraries and notices were mailed to all organizations and individuals on our mailing lists.

A Public Hearing was held during the Public Comment Period. Careful consideration was given to all comments and views expressed by the public, whether given as verbal testimony at a public hearing, or submitted in writing during the review and comment period.

The Process

Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

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

Agency Role	Name	Department/Agency
Administration of County CDBG Program	MARION COUNTY	Community Services Department
Administration of City CDBG Program	CITY OF OCALA	City of Ocala Revitalization Strategies
Administration of HOME Consortium Funds	MARION COUNTY	Community Services Department and City of Ocala
Administration of ESG Program	MARION COUNTY	Community Services Department

Table 1 – Responsible Agencies

Narrative

The Marion County Community Services Department is responsible for preparing a 5-Year Consolidated Plan and an Annual Action Plan for the Marion County HOME Consortium, which provides funding for the Home Investment Partnership Grant. The Marion County HOME Consortium includes Marion County and the City of Ocala, which have signed a cooperative agreement with Marion County to participate in the County’s HOME programs. Marion County acts as the lead agency for the Marion County HOME Consortium and is responsible for developing and monitoring a citizen participation plan that covers all of the members of the Consortium. The City of Ocala is also a CDBG Entitlement and shares the citizen participation plan with the County as part of the HOME Consortium.

In preparation for the 5-Yr. Consolidated Plan and Annual Action Plan, the Consortium consulted with other public and private agencies that provided assisted housing, health services and social services, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and Homeless persons. The public and private agencies contacted include, but were not limited to, the Marion County Senior Center, United Way, Ocala Housing Authority, Kids Central, Association of Retarded Citizens, the Salvation Army and all members of the Marion County Continuum of Care.

In preparation of the 5 Yr. Consolidated Plan and Annual Action Plan, Consortium members obtained statistical information from the Department of Environmental Protection (EPA) and scorecard.goodguide.com, an internet data source that integrates over 400 scientific and governmental databases to generate its customized profiles of local environmental quality and toxic chemicals. Data was obtained to address lead-based paint hazards in the community.

The Community Services Department consulted with the Ocala Housing Authority concerning consideration of public housing needs and any planned grant program activities. This consultation ensures and provides a better basis for the certification by the Marion County's Board of County Commissioners that the Consolidated Plan is consistent with the County's assessment of low-income housing needs. This type of consultation will also help insure that any proposed activities that are directed towards local drug elimination, neighborhood improvement and or any resident programs and or services funded under or by the Ocala Housing Authority and those funded under any programs covered by the Consolidated Plan are fully coordinated to achieve comprehensive community development goals.

Consolidated Plan Public Contact Information

Marion County used public meeting information and surveys to assist in the development of funding priorities. The Community Services staff person responsible for collecting data and comments from the public and other stakeholders regarding the Consolidated Plan was:

Cheryl Amey, Community Services Director – Marion County, 2631 SE Third Street, Ocala, FL 34471.

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

Introduction

Marion County and the City of Ocala staff developed this plan with the use of a variety of tools. The process entailed consulting with a variety of public agencies that contribute to the County's Consolidated Plan and CDBG activities, agencies that provide services in the County as well as in the City of Ocala and, most importantly, reaching out to the non-profit organizations and Community Development Corporations that serve the residents of the County and the City of Ocala.

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

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

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

Marion County continues to build relationships with public and assisted housing providers and private and governmental health, mental health and service agencies. A Technical Assistance Workshop was organized with the purpose of assessing the needs of service providers, establishing partnerships, and explaining the CDBG funding process for the FY 2014 allocation. Community leaders, church leaders, governmental leaders, non-profit leaders, and for-profit leaders were invited to attend. A press release was issued by the County's Public Information Officer and an e-mail blast went out to all agencies registered with the Marion County Homeless Council.

Among attendees were public and assisted housing providers such as the Ocala Housing Authority; Interfaith Emergency Services; Children's Home Society; Arnette House; Marion County Senior Services; The Centers; The Salvation Army; and other service agencies. On the governmental side, attendees were: the Court Administration; County Fire Rescue Support; the Humane Society; and County/City staff representing individual departments.

Marion County staff plays an active role on a number of local community alliance organizations dealing with homelessness, children's issues, elder issues, and mental health issues. Further, CDBG staff participates in the annual "Community with a Heart" program, sponsored by the Ocala Star Banner. This program coordinates local service agencies and raises private donations to meet needs unmet by other programs in the community between Thanksgiving and the New Year.

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

Marion County and the City of Ocala have been greatly involved in the Continuum of Care (CoC) since its inception. Both, City and County housing staff attend board meetings once a month, serve on the Grant Ranking Committee, act as Chair for Coordinator Intake Assessment Committee required by HUD under 24CFR 578 (CoC Program Interim Rule), serve on the HMIS Committee, and attend monthly network services meetings.

In an effort to address the needs of homeless persons, the Housing Committee has conducted several meetings and has brought together all members of the CoC and other not-for-profit agencies involved in providing shelter and case management.

Marion's CoC has established a strategy for addressing the needs of homeless individuals and families. The vision is to develop a collaborative community wide effort to implement a system that ensures an end to homelessness in Marion County, with every individual and family being self-sufficient and having safe, decent, affordable, permanent housing. The vision includes:

- (1) Street outreach teams, made up of formerly homeless persons and professionals, to identify and gain the confidence of homeless individuals with serious mental illness and/or substance abuse problems.
- (2) Development of comprehensive case management for the chronically homeless, basing our model on the successful experience of other similar communities.
- (3) Development of additional mental health and substance abuse treatment resources targeting the homeless based on best practices.
- (4) Development of comprehensive employment and job training, and supportive services for the chronically homeless throughout the County. Employment and job training would be developed in coordination with the One-Stop Workforce system. Supportive services would be available on a 24-hour, wrap-around basis to meet immediate needs.
- (5) Development of transitional and permanent housing (with appropriate supports), in concert with those local agencies and organizations that have the capacity to develop housing programs.
- (6) Development of a less complicated client intake system for all homeless individuals to apply for and obtain mainstream and entitlement benefits, and to improve the responsiveness of those organizations that control benefits.
- (7) Aggressive member enrollment in the Homeless Management Information System.
- (8) Enhancement of current programs which provide financial assistance and counseling to people at risk of homelessness.

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

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

FY 2013 was the first year that Marion County received ESG funds and since, the County has met on several occasions with the lead agency for the Continuum of Care, Marion County Homeless Council.

After consultation with the lead agency, who also receives ESG funds, it has been determined that the County will use its ESG funds for rapid re-housing and long-term assistance and the Marion County Homeless Council will use their ESG funds for short-term assistance.

Currently, the County is in negotiations with Project Hope, a member of the COC, to set-aside apartment units for ESG families. The County is also in the process of developing performance standards and outcomes measurements for the ESG Program.

A CoC is required to implement and operate the local HMIS program as prescribed under the CoC Program Interim Rule 24 CFR 580. The designated HMIS Lead is responsible for a local cash match of 25%, and the development of policies and procedures for the administration of the HMIS. The HMIS program is funded by HUD under the CoC annual consolidated grant application as a CoC renewable Project.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.

See Table Below.

1	Agency/Group/Organization	ARC
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Face-to-face consultation. Outcome: Provide information on services provided and need assessment of the facility.
2	Agency/Group/Organization	ARNETTE HOUSE, INC.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Face-to-face consultation and participation of agency in community meeting. Anticipated outcome: Provide support to the emergency youth shelter.
3	Agency/Group/Organization	KID CENTRAL
	Agency/Group/Organization Type	Services-Children of Domestic Violence Services-Victims Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Services staff attended a Community Forum sponsored by Kids Central. Outcome: Community Services staff attended a Community Forum sponsored by Kids Central. Outcome: Sponsored a meeting with community to obtain information on how to build stronger relationships with supportive agencies; provide support for families; provide transportation for parents; and expand collaboration with Community Base Care
4	Agency/Group/Organization	Early Learning Coalition
	Agency/Group/Organization Type	Subsidized Child Care
	What section of the Plan was addressed by Consultation?	Non-housing community development; Housing Needs Assessment;
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Face-to-face consultation and participation of agency in a community meeting. Anticipated outcome: Participated in distributing Community Surveys to all clients served during the Consolidated Plan process.
5	Agency/Group/Organization	Marion County Homeless Council
	Agency/Group/Organization Type	Services-homeless

	What section of the Plan was addressed by Consultation?	Homelessness Homeless Needs - Chronically Homeless Needs - Families with Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Face-to-face consultation, community meetings, and participation in supportive housing meetings. Anticipated outcome: Electronically distributed Community Surveys for the Consolidated Plan; Completed the homeless piece of the Consolidated Plan; Participated in a Supportive Housing Need Forum.
6	Agency/Group/Organization	Florida Center for the Blind
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Face-to-face consultation. Outcome: Provided statistical data on legally blind persons and the need and gap of program.
7	Agency/Group/Organization	The Centers, Inc.
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Non-homeless special needs.
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting consultation. Outcome: Related need for facilities and funding to support existing facilities.
8	Agency/Group/Organization	INTERFAITH EMERGENCY SERVICES
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting, phone/e-mail consultation. Outcome: Provided a shelter count for calendar year 2013 and other pertinent homeless shelter information. Discussed needs and gaps in program.
9	Agency/Group/Organization	Domestic Violence/Sexual Assault Center
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone/email consultation. Outcomes: Provided shelter residents count from January 2013 - December 2013. Discussed needs and gaps in program.
10	Agency/Group/Organization	Marion Senior Services
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting and face-to-face consultation. Outcome: Provided statistical data regarding senior services in Marion County, different programs that serve seniors, and the need for additional funding and services. Discussed needs and gaps.
11	Agency/Group/Organization	Project HOPE of Marion County
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting, face-to-face, phone, and e-mail consultation. Outcome: Provided program information, shelter information, count of homeless persons served, persons served by race and status. Discussed gap and needs.
12	Agency/Group/Organization	COMMUNITY LEGAL SERVICES OF MID-FLORIDA
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Fair Housing Issues
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting and phone consultation. Anticipated Outcome: Continual fair housing support. Provided information on Fair Housing Complaints.
13	Agency/Group/Organization	UNITED WAY OF MARION COUNTY
	Agency/Group/Organization Type	Non-profit
	What section of the Plan was addressed by Consultation?	All needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Face-to-face consultation. Outcome: Distributed and collected Community Surveys for Consolidated Plan.
14	Agency/Group/Organization	Shepherd's Lighthouse
	Agency/Group/Organization Type	Services-homeless

	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homeless women and children only
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Face-to-face, phone, and e-mail consultation. Outcome: Provided statistical data and gap in services.
15	Agency/Group/Organization	Volunteers of America
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-homeless Veterans
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Face-to-face, and group meeting consultation. Outcome: Reported need and gap in supportive housing for veterans in Ocala.

Table 2 – Agencies, groups, organizations who participated

Identify any agency types not consulted and provide rationale for not consulting.

Governmental agencies related to children, welfare, and workforce services were contacted but not consulted. Information was obtained through the World Wide Web.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Marion County Homeless Council	Goals do not overlap.
2012 Health Assessment Needs - Marion County	Well Florida Council, Inc.	Goals do not overlap.
Early Learning Coalition Community Assessment Plan	Early Learning Coalition	Goals do not overlap.
Ocala Housing Authority Agency Plan	Ocala Housing Authority	Goals do not overlap.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(1)).

The Community Services Department has an on-going relationship with the County's Extension office, and utilizes their assistance, when necessary, to carry out goals and objectives of the Consolidated Plan. Community Services also meets regularly with representatives of public service agencies, is involved in strategizing to facilitate service, and participate, as needed on various boards. The Department also has its own relationship with developers and regularly works with them in matters related to affordable housing development. Being involved with public service providers, developers and other units of local government throughout the year, facilitates the implementation of the Consolidated Plan.

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

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

In an effort to collect data and narrow down the priority needs of the Consolidated Plan, the HOME Consortium developed a Community Survey, which included categories such as: housing needs; public facilities needs; public improvement needs; and public services needs. The survey was distributed to all members of the Continuum of Care (COC) for distribution to clientele residing in Ocala. The survey was also advertised in Marion County’s official news source – County Connections. Surveys were made available to 11,336 citizens through surveymonkey.com or via email. In addition to surveying the community, Consortium members consulted individually with community leaders to narrow down they type of services needed. The methodology used was collection of data for services provided, collection of data of population served, and collection of data of the unserved population. Members also consulted HMIS reports and waiting lists.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	survey distribution in public offices, libraries, non-profit agencies	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing		No Comments	No Comments	surveymonkey.com

Table 4 – Citizen Participation Outreach

Needs Assessment

Needs Assessment Overview

The Community Development Department sought first to identify potential community needs, gaps in services, and key issues on which to focus the community outreach process. Meetings were held with public services providers, community leaders, and developers. A Community Survey was distributed to 11,336 citizens and to over 30 service providers for clientele input. Surveys were also placed in both County and City public lobbies. Among many needs of the community, the higher ranking needs were supportive/transitional housing; domestic violence/abused children; and mental health services.

Community Profile

Understanding the community profile for Marion County is an integral part of identifying community needs within the County and integrating those needs into the five-year strategic plan. The community profile presents statistical data and relevant community patterns and trends that will serve as the basis for identifying goals for a five-year period. The community profile and housing and homeless needs assessment provides information regarding demographics, household data, special needs data, income data, education data, economic data, homeless data, and lead based paint statistics.

Demographic Overview

As of 2000 the County's population was recorded at 258,916. As of 2012, Marion County's population was documented at 335,125, an increase of approximately 22.7%. Separately, the City of Ocala's population is 56,945 as of 2012, making up approximately 17% of the County's population.

Age

Age trends within a population can be useful in identifying various needs within the community such as the need for senior housing or possibly the need for youth or senior services. Understanding the age patterns of the County will aid in evaluating existing public services for the entire population as well as housing needs or other public service needs that may need to be developed.

The median age of Marion County residents is 47 years. The many 55+ communities located in Marion County impacts the age of residents and leads to residents ages 65-74 years being the largest segment of the population at 15%.

The City of Ocala's median age is 35, with the largest segment of the population being 25-34 at 14%. This, in part, may be attributed to the one college located within City limits.

Race/Ethnicity

It is important to recognize the racial and ethnic composition of the City when developing the Consolidated Plan. This information should also be evaluated when studying the Community Development Block Grant (CDBG) target areas and any trends within the target areas should be identified. A map of racial composition and target areas is included in the Strategic Plan section.

NA-10 Housing Needs Assessment (24 CFR 91.405, 24 CFR 91.205 (a,b,c))

Summary of Housing Needs

Located in Central Florida, the warm weather of Marion 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 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 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 affect 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 and they serve as a cornerstone in our affordable housing rental market. Many of the mobile homes that are rented are older (Pre 1990), and as these units continue to age, and over the next five years, the stock of decent and affordable rental housing will be progressively threatened. In addition, the lack of stable financial resources for affordable rental development dampens the possibility of any expansion of this critical resource for housing. Physically disabled tenants on fixed incomes are often not able to afford available units located in affordable housing development projects. Although the housing is available, their needs remain unmet.

For the purposes of this plan and the tables below, HAMFI is defined as “HUD Area Median Family Income”.

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	252,516	320,132	27%
Households	103,787	130,929	26%
Median Income	\$41,121	\$39,770	-3.2%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	11,165	13,835	21,225	15,030	69,685
Small Family Households *	3,450	3,030	6,230	5,010	30,465
Large Family Households *	740	765	1,395	805	3,870
Household contains at least one person 62-74 years of age	2,240	4,210	5,650	4,890	21,390
Household contains at least one person age 75 or older	1,855	4,085	5,315	3,255	9,175
Households with one or more children 6 years old or younger *	1,943	1,754	2,695	1,704	6,255
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data 2006-2010 CHAS

Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	80	30	165	80	355	80	110	10	15	215
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	80	0	50	20	150	10	0	95	25	130
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	295	280	145	15	735	105	119	205	184	613
Housing cost burden greater than 50% of income (and none of the above problems)	2,545	2,305	1,265	70	6,185	4,020	3,180	3,150	1,245	11,595
Housing cost burden greater than 30% of income (and none of the above problems)	305	945	2,940	1,195	5,385	840	2,670	3,460	2,590	9,560
Zero/negative Income (and none of the above problems)	680	0	0	0	680	1,170	0	0	0	1,170

Table 7 – Housing Problems Table

Data 2006-2010 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,015	2,610	1,620	185	7,430	4,215	3,415	3,460	1,470	12,560
Having none of four housing problems	895	1,825	4,520	2,930	10,170	1,175	6,000	11,615	10,435	29,225
Household has negative income, but none of the other housing problems	680	0	0	0	680	1,170	0	0	0	1,170

Table 8 – Housing Problems 2

Data 2006-2010 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,570	1,495	1,664	4,729	1,385	1,094	2,319	4,798
Large Related	385	424	435	1,244	164	310	425	899
Elderly	500	755	890	2,145	2,400	3,790	2,925	9,115
Other	725	870	1,420	3,015	995	835	1,095	2,925
Total need by income	3,180	3,544	4,409	11,133	4,944	6,029	6,764	17,737

Table 9 – Cost Burden > 30%

Data 2006-2010 CHAS

Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,450	1,005	510	2,965	1,125	724	1,179	3,028
Large Related	350	155	80	585	120	190	120	430
Elderly	395	525	335	1,255	1,990	1,795	1,290	5,075
Other	645	690	405	1,740	855	570	580	2,005
Total need by income	2,840	2,375	1,330	6,545	4,090	3,279	3,169	10,538

Table 10 – Cost Burden > 50%

Data 2006-2010 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	355	280	175	35	845	50	58	235	140	483
Multiple, unrelated family households	20	0	20	0	40	55	55	65	68	243
Other, non-family households	0	0	0	0	0	15	0	0	0	15
Total need by income	375	280	195	35	885	120	113	300	208	741

Table 11 – Crowding Information - 1/2

Data 2006-2010 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data 2006-2010 CHAS
Source:

What are the most common housing problems?

The single largest housing problem in Marion County for both renters and owners is the housing cost burden greater than 50% of AMI and housing cost burden greater than 30%. Overcrowding is not predominant in Marion County and a low percentage of housing lacks complete plumbing or kitchen facilities.

Are any populations/household types more affected than others by these problems?

Small family households and households containing at least one person 62-74 years of age account for the largest number of households in Marion County. This is consistent with why small related households for renters and elderly households for owners are the household types more affected than others by housing problems at both >30% and >50% cost burden. Forty-two percent of small related rental households suffer from a cost burden at >30% AMI and 45% have a cost burden at >50% AMI. Fifty-one percent of elderly households suffer from a cost burden at >30% AMI and 48% at >50% AMI.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Expanded assistance for low-income individuals and families is crucial both to promoting recovery and minimizing the growth and extent of poverty. Lack of sustainable employment is a large factor impacting low-income individuals and families with children. The number one employer in Marion County is the education and health care industry followed by retail trade. The health care industry often requires a degree, certification, or license which are costly to obtain and not feasible for low-income individuals or families. Retail often requires long hours at minimal wages resulting in high rates of staff turnover. Employment training and assistance in obtaining employment with the goal of self-sufficiency is a large need in Marion County.

Further, lack of public transportation and adequate child care are also needs. Affordable child care is imperative to helping families obtain self-sufficiency. Without child care, many families would be unable to work or even pursue career opportunities, keeping them dependent on federal or state resources for

income. Access to transportation is equally important so that residents can get to essential services or to their jobs. Many residents are dependent on public transportation even for daily tasks.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

Demographic and socio-economic profiles are often strong predictors of patterns of homelessness. Many families/individuals are literally one pay check away from becoming homeless. Other crippling calamities such as extensive medical expenses, reduced hours of employment, or rental evictions due to landlord foreclosures, add to the challenges and problems in acquiring or maintaining affordable housing.

Affordable housing is always a need for low-income individuals and families with children. In many cases, especially for the very-low and extremely-low income, elderly, and disabled, even housing assistance is not enough. Elderly residents are typically on a fixed income and many disabled residents are unable to work or receive minimal income. Housing and utility costs are again on the rise and rentals often require hefty deposits. Receiving assistance through public housing or housing choice voucher programs makes the cost of living more affordable, but many families still struggle to make ends meet.

Low-income renters experience a significant housing cost burden with 50% of renters paying more than 35% of their household income. For owner-occupied housing, 30% pay more than 35% of their household income. Much of the lower cost housing in Marion County is older homes that are starting to deteriorate, some even becoming dilapidated. These homes have original roofing that leaks, insufficient plumbing, older windows and HVAC systems that increase energy costs, and many times even structural damage making for an unsuitable living environment and forcing low-income individuals and families to seek higher cost housing.

Describe the number and type of single person households in need of housing assistance.

The average size of rental and owner-occupied housing in Marion County is 2 or more persons. There are very few single occupancy households, however, the need for housing assistance for low-income persons still remains. In 2012, 18 % of people were in poverty. Thirty-three percent of related children under 18 were below the poverty level, compared with 7% of people 65 years old and over. Thirteen percent of all families and 38% of families with a female householder and no husband present had incomes below the poverty level.

The Ocala Housing Authority manages approximately 2,142 subsidized rental units, including Section 8 and Section 202 units in various developments. The Ocala Housing Authority is the only agency in the County to receive Section 8, housing assistance program funding. The purpose of the Housing Choice Voucher Program is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. Rents associated with the federal developments are in accordance with HUD regulations and are 30% of the total income of the household. This is monitored through a yearly income verification to determine any income changes.

The Ocala Housing Authority utilizes the Housing Choice Voucher program at 100%. In June of 2008, the Section 8 Housing Choice Voucher Program opened its waiting list, after being closed for almost 3 years. In just a short period of time, approximately 1,500 families were added to the waiting list and the

list was closed. There are no current plans to reopen the list. The Public Housing waiting list remains open with about 25 new applicants added monthly.

The City of Ocala has a waiting list for housing assistance (housing rehabilitation or homebuyer assistance) that exceeds funds available to address housing assistance needs.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

In Marion County, Florida, among the civilian non-institutionalized population in 2012, 17% reported a disability. The likelihood of having a disability varied by age - from 4% of people under 18 years old, to 13% of people 18 to 64 years old, and to 32% of those 65 and over. Of the total population in Marion County, 3.5% are disabled and living under the poverty level. The largest population of disabled persons in need is ages 35-64. This section of the population is still well within their working years. Having a disability impeding employment does not allow them to achieve self-sufficiency and overcome poverty.

The Ocala/Marion County CoC reports indicate that there has been a decrease in the number of domestic violence victims seeking shelter/assistance by 23% since 2011. This demonstrates the possibility that either they were provided assistance through County/City programs to obtain suitable housing or they were able to find reliable housing through friends or family. In 2011, 62% of domestic violence victims were sheltered or receiving assistance and 37% were still unsheltered. As of 2012, 51% of DV victims were sheltered or receiving assistance and 48% were unsheltered.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Introduction

The following tables show the number of households with disproportionately greater needs for all housing problems, severe housing problems, and cost burden. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

In the first two sections (NA-15 and NA-20) housing problems are defined as:

- Lacking complete kitchen facilities
- Lacking complete plumbing facilities
- More than one person per room
- Housing costs more than 30% of household income

0%-30% of Area Median Income

	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,485	1,365	1,745
White	6,000	1,005	1,235
Black / African American	1,480	190	185
Asian	50	0	65
American Indian, Alaska Native	25	15	0
Pacific Islander	0	10	15
Hispanic	865	150	220

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2006-2010 CHAS

Source:

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,610	4,630	0
White	6,510	4,075	0
Black / African American	1,659	285	0
Asian	139	0	0
American Indian, Alaska Native	50	0	0
Pacific Islander	0	0	0
Hispanic	970	230	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2006-2010 CHAS

Source:

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,955	11,580	0
White	8,195	9,645	0
Black / African American	1,450	840	0
Asian	135	75	0
American Indian, Alaska Native	79	110	0
Pacific Islander	0	0	0
Hispanic	1,010	835	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2006-2010 CHAS

Source:

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,735	10,935	0
White	3,640	9,405	0
Black / African American	435	610	0
Asian	79	35	0
American Indian, Alaska Native	15	60	0
Pacific Islander	0	15	0
Hispanic	530	675	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2006-2010 CHAS

Source:

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,070	2,790	1,745
White	4,865	2,140	1,235
Black / African American	1,275	390	185
Asian	35	15	65
American Indian, Alaska Native	25	15	0
Pacific Islander	0	10	15
Hispanic	815	200	220

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2006-2010 CHAS

Source:

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,540	8,670	0
White	3,530	7,040	0
Black / African American	944	1,010	0
Asian	115	19	0
American Indian, Alaska Native	0	50	0
Pacific Islander	0	0	0
Hispanic	720	495	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2006-2010 CHAS

Source:

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,414	18,095	0
White	3,159	14,685	0
Black / African American	690	1,605	0
Asian	59	144	0
American Indian, Alaska Native	59	135	0
Pacific Islander	0	0	0
Hispanic	445	1,395	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2006-2010 CHAS

Source:

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,230	14,440	0
White	745	12,295	0
Black / African American	260	790	0
Asian	75	40	0
American Indian, Alaska Native	0	75	0
Pacific Islander	0	15	0
Hispanic	124	1,085	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2006-2010 CHAS

Source:

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	86,510	22,160	18,360	1,820
White	74,055	17,040	12,490	1,285
Black / African American	6,045	2,560	2,940	185
Asian	760	195	360	65
American Indian, Alaska Native	320	144	85	0
Pacific Islander	39	0	0	15
Hispanic	4,500	2,105	2,165	235

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2006-2010 CHAS

Source:

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

CHAS data demonstrates that none of the groups represented in the tables above show disproportionately greater needs that are at least 10 percentage points higher than the percentage of persons in the category as a whole.

The race/ethnicity with the highest percentage of housing problems, severe housing problems, and cost burden is Caucasian followed by Black/African Americans. This is consistent with population trends in Marion County as 80% of the population is White and 12% of the population is Black/African American. This indicates that if there were a racial or ethnic group that has a disproportionately greater need than the needs of the jurisdiction as a whole, it would be Caucasians and Black/African Americans. Most occupied housing in Marion County (owner or rental) is occupied by these race/ethnicities. Hispanic, Asian, Native American and other races make up less than 10% of the population.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Low-income residents largely depend on local housing authorities for access to affordable housing and related services. The purpose of public housing authorities (PHA) is to ensure safe, decent, affordable housing and to create opportunities for resident's self-sufficiency and economic independence. The Ocala Housing Authority (OHA) is currently the only public housing authority in Marion County managing almost 181 public housing units and over 1,269 housing choice vouchers. Affordable housing is the greatest need throughout the County with over 1,500 applicants on the public housing waiting list. The need for additional affordable housing units is crucial for Marion County residents, but the lack of developable land and contractors willing to develop affordable housing is a barrier.

The Ocala Housing Authority (OHA) is an independent agency and does not fall under the purview of either the City of Ocala or Marion County governmental agencies. The OHA has been a HUD certified housing counseling agency since 2000. OHA was recertified in 2006 and awarded grant funds to continue services as a certified housing counseling agency. The OHA provides both homeownership and rental housing counseling. Counseling includes information on how to become a homeowner, fair housing rights, and credit counseling and foreclosure prevention.

The Ocala Housing Authority manages approximately 2,142 subsidized rental units, including Section 8 and Section 202 units in various developments. The Ocala Housing Authority is the only agency in the County to receive Section 8, housing assistance program funding. The purpose of the Housing Choice Voucher Program is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. Rents associated with the federal developments are in accordance with HUD regulations and are 30% of the total income of the household. This is monitored through a yearly income verification to determine any income changes. Eligible applicants are those whose income is within the limits as determined by HUD.

The OHA also offers the Family Self-Sufficiency, Homebuyers Club and Homeownership counseling programs. These programs assist Section-8 participants and residents of the public housing communities in becoming economically self-sufficient and attain homeownership.

The OHA maintains ongoing resident initiatives. Resident Councils are active in each of the OHA's Public Housing communities where meetings are held every other month. Guest speakers keep residents informed of new programs and opportunities. An OHA staff person attends all meetings as a liaison. A representative from the Ocala Police Department attends all meetings to assist with Neighborhood Watch Programs.

Residents receive a monthly newsletter/calendar that includes vital OHA information, updates from HUD and local community information. Public Housing staff walk through each community several times a month to maintain a visible presence on site and in an effort to increase customer service.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	181	1,269	0	1,229	40	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data PIC (PIH Information Center)

Source:

Characteristics of Residents

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	10,152	10,699	0	10,605	13,572	0	
Average length of stay	0	0	3	5	0	5	0	0	
Average Household size	0	0	2	2	0	2	2	0	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	32	224	0	212	12	0	
# of Disabled Families	0	0	40	314	0	298	16	0	
# of Families requesting accessibility features	0	0	181	1,269	0	1,229	40	0	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	37	471	0	439	32	0	0
Black/African American	0	0	144	785	0	777	8	0	0
Asian	0	0	0	7	0	7	0	0	0
American Indian/Alaska Native	0	0	0	6	0	6	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

Table 24 – Race of Public Housing Residents by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	14	239	0	236	3	0	0
Not Hispanic	0	0	167	1,030	0	993	37	0	0

Table 25 – Ethnicity of Public Housing Residents by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Marion County currently has a waiting list of over 1,500 applicants for public housing and recently cleared the waiting list from 2008 for the housing choice voucher program. Waiting lists are available to the elderly, disabled, and families. OHA plans to re-open its public housing list in the fall of 2016 and its housing choice voucher list in the fall of 2014.

Only 3.5% of the population in Marion County has been reported as having a disability and living under the poverty level. Therefore, the need for accessible units is not high. Currently, Marion County does not have vouchers designated for the disabled, however, tenants have the right to ask for reasonable accommodation according to federal regulations and OHA is available to help locate accessible units if requested. Marion County will refer any inquiries regarding accessible units to OHA.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The Ocala Housing Authority utilizes the Housing Choice Voucher program at 100%. In June of 2008, the Section 8 Housing Choice Voucher Program opened its waiting list, after being closed for almost 3 years. In just a short period of time, approximately 1,500 families were added to the waiting list and the list was closed. The list will re-open in the fall of 2014, but will reduce the number of applicants to 700 so that the list can be opened more often. The Public Housing waiting list has been closed and will re-open in the fall of 2016.

The immediate needs of public housing and housing choice voucher residents include lack of adequate child care and lack of public transportation. Affordable child care is imperative to helping families obtain self-sufficiency. Without child care, many families are unable to work or even pursue career opportunities, keeping them dependent on federal or state resources for income. Further, access to transportation is equally important so that residents can get to essential services or to their jobs. Most PHA's serve very-low and extremely-low income residents, eliminating privately owned transportation as an option. Many residents are dependent on public transportation for daily tasks. Many of the original public housing developments were built years ago. Since then, cities have developed, changing transportation patterns and also scattering locations of major employers and social service providers.

The ability to provide a suitable living environment to residents is directly linked to the ability to provide essential services. Larger PHA's are able to provide several services focused on assisting residents to achieve economic independence and self-sufficiency. However, continually decreasing funding allocations limits access to certain types of services including child care and transportation, particularly for smaller PHA's. The Ocala Housing Authority does provide housing services to help low income individuals and families meet their housing needs, including the Family Self-Sufficiency Program (FSS), however access to mental health services seem to be lacking and lack of funds limit these services for residents.

Affordability is also an immediate need for public housing and housing choice voucher residents. In many cases, especially for the very-low and extremely-low income, elderly, and disabled, even housing assistance is not enough. Elderly residents are typically on a fixed income and many disabled residents are unable to work or receive minimal income. Housing and utility costs are again on the rise and often require hefty deposits. Receiving assistance through public housing or housing choice voucher programs makes the cost of living more affordable, but many families still struggle to make ends meet.

How do these needs compare to the housing needs of the population at large?

Six percent of Marion County's residents do not have a vehicle. Less than 5% of the population utilizes public transportation to commute to work in the County, however, for public housing or housing choice voucher residents, access to public transportation is vital.

Affordable child care is a common need for residents receiving housing assistance and the population at large. Without affordable, quality child care, many families would be unable to obtain the jobs they need to raise their children out of poverty, specifically for low-income families. The cost of child care is on the rise effecting even moderate-income families. Funding for subsidized child care continues to decrease, limiting options for affordable care. Further, parents who choose not to enroll their children in licensed childcare settings or preschool, will instead often leave them in unsafe environments or unlicensed homes that do not offer quality early childhood activities or curriculum. Cost is often the reason. Affordable child care is essential for families to obtain self-sufficiency and for early childhood development.

The need for affordable housing is a nationwide problem that also relates to Marion County. Lack of affordable housing has resulted in a considerable amount of public housing or housing choice voucher applicants who cannot be served. PHA's have extensive waiting periods and many have closed their waiting lists due to the number of applicants.

Policy does not establish guidelines restricting how long a voucher can be used and the government does not provide incentives for families to move off federal assistance. This limits the number of available vouchers, however, OHA continues the effort to obtain more vouchers when possible.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction

The Strategic Plan from 2009 contained many valid plans and ideas for addressing homelessness in Marion County, and then the great recession intervened between then and 2014. The homeless population increased and then decreased primarily among existing residents who lost employment. Fortunately, with ESG & FEMA emergency funds, The Marion County Homeless Council, Continuum of Care, and County Government, through the Community Services Department, were able to keep the housing disruption caused by the recession from dramatically exploding, and as we address the 2014 report our numbers are just slightly under the 2009 homeless Point in Time count. Some of the suggestions from 2009 reappear here, since they could not be implemented effectively during the recession. The challenges during the time of this 2014 Strategic Plan may be related to the past recession, a slower than usual increase in employment opportunities that can support an individual or family, and possible decreasing revenues at the Federal, State and Local levels to continue addressing and solving the core causes of homelessness. We do believe that as the economy in our community, state and nation continues to improve, a rising economic tide will assist nearly homeless families to improve their housing status and lives, and funds will again become available for local programs that can demonstrate they make a difference in reducing the chronically homeless population in our community.

This section of the Consolidated Plan provides data on persons and families who are homeless in Marion County. The data below is from the 2013 Ocala/Marion County Point in Time (PIT) count. The estimates in the right hand columns are not currently available from the PIT count; these estimates were derived from HMIS. Where data does not appear in the columns, it is not available.

Homeless Needs Table

Population	Estimate of the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	99	58	157	33	0	0
Persons in Households with Only Children	39	0	39	0	14	0
Persons in Households with Only Adults	187	147	334	0	400	0
Chronically Homeless Individuals	1	90	91	3	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	52	68	120	0	16	
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	168	396
Black or African American	80	186
Asian	0	0
American Indian or Alaska Native	5	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	29	65
Not Hispanic	245	579

Data Source

Comments: Data used from Point-in-Time (PIT)

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The 2013 PIT count indicates a low amount of chronically homeless families in need of housing assistance and approximately 56% of unsheltered veterans that are need of housing assistance. This demonstrates that most families in need of housing assistance are currently sheltered or have become self-sufficient enough to not become chronically homeless. For veterans, of the 68 that are unsheltered they are still seeking reliable housing and access to services to become self-sufficient.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

As we can see above, the number of sheltered homeless is significantly lower than the number of unsheltered homeless for almost all demographics, but we might want to not think of homeless so much as part of racial and ethnic groups as they are of an economic group: the extremely low income in this country. Extremely low income is becoming a part of every racial and ethnic group in our county and nation, and will lead to homelessness in many communities just by virtue of the community cost of living. When you add to this to the knowledge that extremely low income persons suffer from substance abuse, mental illness, lower education completion levels, and other issues that reduce the skill levels at which they can function, the issue becomes definable as a different set of parameters that may intersect but not duplicate traditional groups; groups such as extremely low income, low education levels, mental illness and others also define those most at risk of a homeless experience.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In Marion County, Homeless Shelters consist of one dormitory for homeless men, one for homeless women, and a small number of family rooms at the Salvation Army in downtown Ocala. Interfaith Emergency Services, a few blocks away, has a number of rooms and small units for families to shelter in. A limited number of beds for homeless minors exist at Arnette House, and there is one domestic violence shelter for adults and children displaced from shelter due to domestic violence. There are two transitional housing programs for single mothers: Shepherd's Lighthouse and Project Hope and two Transitional Housing Programs for veterans – one at the Salvation Army and one at the RITZ Hotel, now a VOA facility. We also have a limited number of Supportive Permanent Housing Units for formerly & chronically homeless families and individuals. As you can see in the Homeless Needs Assessment, in the Categories of Households with Adults & Children, Households with Adults Only, and Chronically Homeless Families the number of Unsheltered far exceeds the number of Sheltered. In addition, Open Arms Village has secured some donated church property for a small two dorm shelter (one male, one female) but it has not yet been funded up to the operations stage. Other possible small additions to existing shelters will be discussed below. It needs to be realized that lack of sheltering capacity is not the only obstacle to reducing the unsheltered population of Marion. Shelters need to have rules, and programs to guide people to self sustainability. Some homeless are not yet ready for rules and programs. Some homeless have treatable issues (drug dependency & mental illness) that if treated could move then into a status where they would be willing to try a shelter approach, if space were available. But Florida lags most of the nation in dollars committed for these issues, and the excellent facilities that do exist here are not funded to put teams in the field to treat these co-occurring dependencies.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

Marion County has a long track record of funding, promoting and supporting organizations and public agencies that provide services for low-income persons with special needs. Non-homeless persons with special needs often require supportive housing and case management services which allow them to live independently and to avoid homelessness or institutionalization. Through its use of Block Grant Funds and State funding, Marion County will continue to provide resources to local providers of non-homeless special needs populations when and if available. Both CDBG and SHIP funds have been used to rehabilitate housing for special needs populations. Similarly, Block Grant funding has been used by various organizations to support fair housing laws as well as advocating for additional accessible housing. Marion County will continue to support nonprofit agencies when applying for federal and state financing to create or improve housing and supportive services for subpopulations that are not homeless but may require housing or supportive services.

Describe the characteristics of special needs populations in your community.

Elderly: According to the U.S. Census Bureau, Census 2010, there are 320,132 people living in Marion County. Of that number, 25.7% are elderly (65 years and older). As a group, the elderly are growing two times faster than the County's overall population, with those 85 years and older being the fastest growing subpopulation.

The Department of Elder Affairs, State of Florida 2013 report, indicates that 31,644 elderly persons of age 65+ were being medically underserved in Marion County. Of the 31,644 elderly persons, 23,341 live alone. There is one adult day care with a capacity of 30; 12 adult family care homes with 55 beds; and 27 assisted living facilities with 1,164 beds. (*2012 Mobilizing for Action through Planning and Partnerships (MAPP) Health Needs Assessment*)

Mental Health: Marion County has had a lower overall rate of hospitalizations for mental health reasons compared to the state from 2005-2009. However, the hospitalization rate increased by over 34% between 2005 and 2009 for the county when the state experienced an increase of only 7% (Marion County: 4.6 and 6.2 hospitalizations per thousand in 2005 and 2009 respectively; Florida: 7.1 and 7.6 hospitalizations per one thousand in 2005 and 2009 respectively).

The rate of emergency department visits per 1,000 for mental health reasons displayed increase of 71 percent in Marion County (48.7 in 2005 and 83.4 in 2009) as opposed to an increase of nearly 37 percent at the state level (34.7 in 2005 and 47.7 in 2009).

In children between 4-17 years, the rate of Baker Act (involuntary exam) initiations in Marion County has been consistently higher than the state—in 2008, it was 904.3 vs. 553.7—63% difference. In seniors, this rate has been consistently lower than the state since 2003 and was 241.9 in Marion County as compared to 288.5 in Florida for the year 2008. (*2012 Mobilizing for Action through Planning and Partnerships (MAPP) Health Needs Assessment*)

Domestic Violence: Since 2000, domestic violence offense rates (per 100,000) for Marion County have been consistently higher than the state. In 2009, Marion County had a domestic violence offense rate that was more than 45% greater than the state— 899.2 and 619.3 respectively. *(2012 Mobilizing for Action through Planning and Partnerships (MAPP) Health Needs Assessment)*

According to an article in the Ocala StarBanner newspaper, Marion County had the highest total domestic violence death – 25 – of any surrounding counties between 2007–2011. In 2010, there were nearly 3,000 cases reported in Marion County, making the local domestic violence rate higher than the statewide average by 50 percent. That number did not include approximately 3,500 adults and children who sought shelter, food and protection from the Domestic Violence/Sexual Assault Center but did not file a complaint.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly Needs: according to the Department of Elder Affairs 2013 Report, there is one adult day care with a capacity of 30; 12 adult family care homes with 55 beds; and 27 assisted living facilities with 1,164 beds. The probability that the 23,341 elderly persons living alone may need to go into an assisted living facility to receive proper care or move in with family greatly outnumbers available services. Adult daycare may be needed while family members work.

Health Needs: Various national, state and local factors pointing towards escalating demand for access to quality health care.

- Marion County currently has primary care shortage, especially for safety net patients.
- Access to key specialties (especially dental and mental health care and especially for children and the uninsured or Medicaid recipients) is limited for many. Marion County compares relatively poorly to its counterparts throughout the state when it comes to health rankings.
- Residents of our most rural reaches of Marion County still have difficulty with access to care due to transportation issues.
- There is need and demand for a community-wide and cross-agency approach to the development of an integrated health resource information, referral and linkage system. This effort could be mobilized under “one umbrella” and deliver one consistent and uniform message across all partners.
- Because of the lack of access to preventive care, many patients entering the system tend to have more health related issues and are generally sicker than they would otherwise be.
- The cost and availability of private insurance is becoming an increasingly large barrier.
- Comprehensive community disease management education partnerships will be a key in driving down system-wide health costs and improving community health outcomes

Domestic Violence: There is only one Domestic Violence/Sexual Assault Center in Marion County with 60 beds. As stated earlier, domestic violence in Marion County has claimed many lives and one shelter is not enough to accommodate an average of 55 to 65 domestic violence victims each month.

During consultation with the Domestic Violence/Sexual Assault Center, it was learned that 298 victims were served in 2013. The greater population served was single women (126); followed by women (65); and children (107).

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area.

A report prepared by Well Florida Council, Inc. in 2010 indicated that Marion County was one of the three counties with the highest population in Area 3/13 having the highest number of people living with HIV/AIDS (637 persons).

Area 3/13 covers approximately 20 percent of the state's total land area and sustains 7.7 percent of the state's total population. The 15-county area includes the counties of Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Lake, Levy, Marion, Putnam, Sumter, Suwannee, and Union. The largest county in Area 3/13 by population size is Marion County, followed by Lake and Alachua counties. Nine of the area's counties are considered rural.

The racial composition of Area 3/13's population is similar to that of the state with 79.1 percent White/Caucasian, 14.8 percent Black/African American, 1.7 percent Asian/Pacific Islander, and 4.4 percent all others. The Hispanic population in the area, however, differs with only 8 percent of Hispanic residents in Area 3/13 compared to the state's 21.5 percent. Area 3/13 has a slightly higher percentage of females than males (50.4 and 49.6 percent, respectively).

As a whole, the 15-county area has a slightly higher percentage of residents living in poverty than the state; and the median household income for each county in the area is less than Florida's median household income of \$50,413. The 2009 unemployment rates in Area 3/13 were the same (at a rate of 10.5) as the state at the time of assessment. The rate of the uninsured varies from 19.2 to 25.5 percent in Area 3/13. This is comparable to the state's 19.2 to 24.9 percent based on 2004 and 2006 reports.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities.

Determining public facility needs required an assessment of prior program years and the direct impact on beneficiaries. The demand for public facilities in Marion County is also determined by applications received during the RFP process. A comprehensive review of past accomplishments, input received through citizen participation efforts, and applications for funding identified shelter renovations/construction, supportive housing renovations, street paving, water, and sewer as high priorities.

Further, as Marion County's population grows and traffic patterns change, there is an increased need for street improvements, specifically in low-income target areas. The traffic burden in Marion County has resulted in significant wear of roadways or the need to widen lanes to accommodate traffic flow and provide a safe environment.

The large amount of elderly who retire here in Marion County has also increased the need for adult care facilities. Majority of the elderly in Marion County are on fixed incomes and many do not have relatives locally to care for them as they age or even become disabled.

Describe the jurisdiction's need for Public Improvements.

The citizen participation process and consultation with various service agencies determined public improvements to be a low priority as far as CDBG funds are regarded. Limited funding only allows the County and City to address high priority needs. The County depends on funding sources received through other departments, such as Parks and Recreations, to prioritize public improvement projects and possibly address that need. The County has made efforts to partner with the Utility Department to undertake public improvement activities. High impact fees and project costs have impeded the County's ability to partake in any projects at this time.

Describe the jurisdiction's need for Public Services.

Public service funding requests, especially in the current economy, will always be a greater and more visible need than any other activity. As governmental funding of public services diminishes, local agencies work to improve their marketing, grant writing, and fund raising skills. Community forums, such as the Homeless Council and Children's Alliance promote networking and non-duplication of effort.

Marion County utilizes CDBG funds for public service activities that are not being funded by other sources (gaps), to address priority needs (foreclosure prevention, child care for homeless women), or to enhance another HUD funded activity.

Marion County only provides one-time funding for new or expanding activities. Agencies must demonstrate that they are seeking private funding to cover future activities.

Separately, the City is working on neighborhood revitalization projects to provide a suitable living environment and focusing on expanding economic opportunities. These needs are best met through housing and community development activities such as homeownership programs and infrastructure

improvements. Historically, it has been demonstrated that directly funding public service activities does not serve the greatest benefit as it often does not provide a connection between beneficiaries and the community. The City is confident that through its community revitalization efforts, low-income residents will receive the greatest benefit indirectly. The City still offers many public service programs funded through local resources that will directly benefit low-income residents and provide needed services.

Housing Market Analysis

Housing Market Analysis Overview

As required by federal regulations found in 24 CFR 91.210 - The Housing Market Analysis must describe the significant characteristics of the jurisdiction's housing market, including the supply, demand, and condition and cost of housing and the housing stock available to serve persons with disabilities, and to serve other low-income persons with special needs, including persons with HIV/AIDS and their families.

According to the American FactFinders American Community Survey (ACS) Population and Housing Narrative Profile:

In 2012 there were 134,000 households in Marion County, Florida. The average household size was 2.4 people.

Families made up 65 percent of the households in Marion County, Florida. This figure includes both married-couple families (50 percent) and other families (15 percent). Of other families, 6 percent are female householder families with no husband present and own children under 18 years. Nonfamily households made up 35 percent of all households in Marion County, Florida. Most of the nonfamily households were people living alone, but some were composed of people living in households in which no one was related to the householder.

In Marion County, Florida, 23 percent of all households have one or more people under the age of 18; 45 percent of all households have one or more people 65 years and over.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

The Housing Supply Analysis provides an estimate of the current supply of housing in Marion County. In this section the existing housing inventory is examined, including the type and size by tenure (owners/renters).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	102,297	65%
1-unit, attached structure	4,347	3%
2-4 units	6,125	4%
5-19 units	6,877	4%
20 or more units	2,181	1%
Mobile Home, boat, RV, van, etc	35,412	23%
Total	157,239	100%

Table 26 – Residential Properties by Unit Number

Data 2006-2010 ACS

Source:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	193	0%	641	2%
1 bedroom	2,045	2%	3,505	13%
2 bedrooms	32,649	32%	11,609	42%
3 or more bedrooms	68,698	66%	11,589	42%
Total	103,585	100%	27,344	99%

Table 27 – Unit Size by Tenure

Data 2006-2010 ACS

Source:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The County is predominately comprised of single family detached housing with 102,297 units accounting for 65% of the housing stock. The next largest property type is Mobile Home, boat, RV, van, etc. accounting for 35,412, or 23% of the entire housing stock. This is significant to Marion County due to the increased needs of those households seeking mobile home rehabilitation/repairs. Marion County allocates a significant amount of CDBG funding to address emergency mobile home repairs while the City of Ocala, who receives much less in CDBG funding, focuses on single-family detached home rehabilitation. The County also funds rental and supportive housing for the very low-income with HOME, SHIP, and NSP funds while the City utilizes its HOME funding mainly for housing rehabilitation and homeowner purchase assistance of single-family detached homes.

It is also significant that approximately 25% of the occupied units in Marion County are rental units. Due to HUD regulations found under 24 CFR 570.202, Community Development is only allowed to work on 'owner-occupied housing units'; and therefore is unable to assist any rental households in need of housing rehabilitation. This burden would fall to the property owner. This also prevents the County from assisting low income mobile homeowners located in mobile parks because the homeowner rents the land.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Marion County has no plan of affordable units being lost. OHA continues to provide housing choice vouchers as long as vouchers are available. If a family is able to become self-sufficient and move out of an affordable unit, the waiting list is extensive to fill that unit. OHA has plans to purchase property to increase the public housing stock and will use replacement housing funds, federal and state grants, private financing, and capital funds to do so. The City of Ocala is increasing affordable housing units by demolishing dilapidated housing structures and rebuilding them as affordable units. The County and the City also provide homeowner purchase assistance, increasing the number of available affordable units.

Does the availability of housing units meet the needs of the population?

Though Marion County and the City of Ocala have designed their programs to increase efforts to provide available affordable housing, availability of units does not meet the needs of the population. This is demonstrated by extensive waiting lists for housing choice vouchers, rehabilitation assistance, and homeowner assistance. Lack of funding and lack of developable land, does not allow the County or City to address all affordable housing needs.

Assessing the existing and future housing demand is more complicated than outlining the existing housing supply. In order to determine if the housing market in Marion County meets the needs of the population you must determine the relative demand and supply of the real estate market. To determine demand for housing you must take in to account factors like income, price of housing, cost and availability of credit, consumer preferences, investor preferences, price of substitutes and price of complements. The core demographic variable is population size and growth, followed by income and price of housing. The housing supply is determined using land, labor, and various inputs such as electricity and building materials.

The median home value for single-family housing in the County was estimated at \$113,200. There are multiple factors that are required in determining the income required to qualify for a mortgage at the median home value of \$113,200. The interest rate, annual real estate taxes, and monthly debt obligations of the borrower would all have to be considered.

In the County's 2010-2014 Analysis of Impediments to Fair Housing, limited choice in affordable housing due to unit availability was identified as an impediment. A shortage of affordable rental units limits housing choice, especially along the routes of public transportation. Mortgage lending requirements that focus on high down payments and excellent credit, act to block low-income and minority families from home ownership. Development costs and tax credit restrictions can exclude affordable housing entirely or limit it to certain areas. In addition, many households are cost burdened, paying over 30-50% of their wages in rent or mortgage, and have incurred debt and credit issues just out of the necessity of having a place to live.

Describe the need for specific types of housing.

Affordable housing units in general are a large need, specifically multi-family units. As identified in the current AI, a shortage of affordable rental units limits housing choice, especially along the routes of public transportation. The AI also identified limited choice of affordable housing in relation to the location of employers and a lack of public transportation. Many employers are located in and around the City of Ocala. Affordable rental units, especially multi-family units, are primarily located in the city limits, while in the unincorporated portions of the county there are more single family units for rent and sale. This is due to the fact that tax credits are only available within the City of Ocala, which severely limits the ability to construct multi-family rental units in unincorporated areas of the County. Public transportation is now available in the Silver Springs Shores area of unincorporated Marion County, but because the available rental options are primarily single family dwellings, rent is often higher in those areas. There is no public transportation in the Marion Oaks area. Thus, there is a need to increase the number of affordable housing units along the routes of the public transportation system.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

The following tables show the cost of both owner and renter housing in Marion County. These tables have been updated with American Community Survey (ACS) data to better reflect the current market.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	\$75,200	\$113,200	33%
Median Contract Rent	\$420	\$772	45%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2012 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,682	14.3%
\$500-999	22,678	69.3%
\$1,000-1,499	4,906	15%
\$1,500 or more	438	1.4%
<i>Total</i>	<i>32,704</i>	<i>100.0%</i>

Table 29 - Rent Paid

Data 2012 ACS

Source:

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	11,738	31,071
30% or more of HAMFI	10,725	20,211
80% HAMFI	8,736	No Data
100% HAMFI	No Data	No Date
<i>Total</i>	<i>31,199</i>	<i>51,282</i>

Table 30 – Housing Affordability

Data 2012 ACS

Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	507	628	787	1,060	1,064
High HOME Rent	507	596	718	820	896
Low HOME Rent	442	473	568	656	732

Table 31 – Monthly Rent

Data 2014 HUD FMR and HOME Rents

Source:

Is there sufficient housing for households at all income levels?

The housing affordability table above suggests that owner occupied housing suffers from higher housing costs than rental households. Seventy-five percent of Marion County households are owner-occupied compared to 25% rentals. The table indicates that there is more sufficient housing for renters at 30% area median income than renters with an area median income above 30%. For owner-occupied housing, the table indicates that there is more sufficient housing for persons with income below 30% area median income. It seems that income levels between 30-80% area median income struggle the most with housing affordability costs and availability of sufficient housing.

How is affordability of housing likely to change considering changes to home values and/or rents?

The current real estate market is a buyer's market. Home values decreased during the recession making it more affordable to purchase homes. However, lending practices will continue to impede the possibility of low-income persons being able to purchase homes due to credit and down payment requirements. Some banks do offer FHA and USDA loans, but even those programs require a credit rating of 640 or above to qualify. Marion County and the City of Ocala do offer purchase assistance through their HOME and SHIP programs to lessen down-payment costs, but again, qualifying with a lender is a challenge for many low-income families. The housing market is slowly increasing, but lending terms are still a barrier to affordable housing.

According to the Ocala/Marion County Multiple Listing Service, there is a very limited supply of rental units in the \$750-900 range, which falls within fair market rent for 2-3 bedroom units. There is a large demand for rental units in this price range due to the fact that rental rates above \$1,000 are not reasonably affordable to low-income families. According to the table on page 47 (Units Size by Tenure), there are 11,589 rental units that are at least three-bedroom in Marion County. However, this does not mean that low-income families can afford to live in those units, forcing many to reside in two-bedroom units not conducive to family size. This is what causes overcrowding. In addition, hefty deposits, moving costs, and utility costs continue to pose a challenge in finding affordable rental housing.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The local market is sustaining rental rates higher than HUD's published HOME/Fair Market rents. Though OHA provides Housing Choice Vouchers and has several subsidized housing developments, higher area median rents may indicate the need to involve more landlords in our housing assistance programs. Landlord participation in subsidized housing programs is essential in maintaining affordable rental housing. In addition, the County and the City will continue with its homeownership assistance and housing rehabilitation programs to provide ownership opportunities and preserve existing affordable housing. The County is utilizing NSP and HOME funds to develop supportive housing rental units to move people from homelessness to self sufficiency. The County is currently rehabilitating 30 NSP units (50% MFI) for this use. Also, a veterans group is seeking assistance to construct a rental housing complex to act primarily as permanent housing for veterans transitioning out of the VOA rapid re-housing facility (up to 80% MFI). Further, Ocala Housing Authority has indicated in its five-year PHA its strategy to acquire land and develop additional affordable housing units.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

The following section outlines “selected” housing conditions as defined by the Census. These conditions are generally considered identifiers of substandard housing, although the last two conditions on the list relate to the household, not the housing unit. The Census defines a “selected” condition as:

- Lacking complete plumbing facilities
- Lacking complete kitchen facilities
- More than one person per room
- Housing costs greater than 30% of household income

An analysis of these items was completed in the Needs Assessment, which showed that cost burden was the most common condition in Marion County.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation."

Standard Condition: A dwelling unit in this category has no major defects or only slight defects which are correctable through the course of regular maintenance. It must be in total compliance with applicable local housing and occupancy codes; be structurally sound; watertight and in good repair; be adequate in size with respect to the number of rooms and area of living space and contain the following:

- Safe electrical wiring system adequate for lighting and other normal electrical devices.
- Heating system capable of sustaining a healthful temperature (consistent with normal, year round climatic conditions).
- Separate, well-lighted and ventilated bathroom that provides user privacy and contains a sink, commode and bathtub or shower stall.
- Appropriate, sanitary and approved drainage system.
- Fully useable sink in the kitchen.
- Adequate space and service connections for a refrigerator.
- An unobstructed egress to a safe, open area at ground level.
- Be free of any barriers that would preclude ingress or egress if the occupant is handicapped.

Substandard Condition, but Suitable for Rehabilitation: A dwelling unit in this category does not comply with the standard criteria, or has minor defects that require a certain amount of correction but can still provide a safe and adequate shelter or has major defects requiring a great deal of correction and will be safe and adequate once repairs are made.

To be suitable for rehabilitation, a trained housing specialist must carefully inspect the dwelling and prepare a work write-up of repairs necessary to bring it up to standard condition. A cost estimate of repairs will be prepared based on the needs identified in the work write-up. If these costs are equal to or less than 65% of the just value of the dwelling unit, then it will be considered suitable for rehabilitation.

Marion County may authorize deviations based on unique aspects of each dwelling, owner, tenant, etc. on a case-by-case basis. Each deviation so approved must be thoroughly documented.

Sub-standard Condition but Not Suitable for Rehabilitation: A dwelling unit is in this category if a cost estimate of repairs, based on the needs identified in a work write-up, exceeds 65% of the just value as determined by the property appraisal or appraisal dated within 6 months of application. Such units are not eligible.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	30,235	29%	13,109	48%
With two selected Conditions	682	1%	929	3%
With three selected Conditions	10	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	72,658	70%	13,306	49%
Total	103,585	100%	27,344	100%

Table 32 - Condition of Units

Data 2006-2010 ACS
Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	28,982	28%	6,253	23%
1980-1999	50,854	49%	12,474	46%
1950-1979	21,779	21%	7,712	28%
Before 1950	1,970	2%	905	3%
Total	103,585	100%	27,344	100%

Table 33 – Year Unit Built

Data 2006-2010 CHAS
Source:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	23,749	23%	8,617	32%
Housing Units build before 1980 with children present	57,448	55%	16,775	61%

Table 34 – Risk of Lead-Based Paint

Data 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

Source:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	27,212	2,607	29,819
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Majority of Marion County's housing stock was built between 1970 and 2009, with single-unit detached housing accounting for 65% of units followed by mobile homes at 22%. Vacancy rates are low with only 2% for owner-occupied homes and 8% for rental vacancies. It is estimated that less than 10% of vacant units meet the definition of "substandard, not suitable for rehabilitation". These are assumed not to be suitable for rehabilitation due to dilapidation causing unsafe living environments, lack of heating, lack of kitchen facilities, and lack of complete plumbing facilities. Since most of the housing, owner and rental, is only 30-40 years old, most can be rehabilitated.

Marion County and the City of Ocala offer rehabilitation programs only for homeowners. Private rental unit owners are responsible for rental rehabilitations. The City has a lengthy housing rehabilitation list each year and completes approximately 40 or more rehabilitations a year. The City also demolishes housing not suitable for rehabilitation and constructs new affordable housing.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405.

Lead-based paint was banned from use in residential structures after 1978, however older homes still have the potential to contain lead paint hazards. HUD defines lead-based paint as paint or other surface

coatings that contain lead equal to or exceeding 1.0 milligram per square centimeter or 0.5 percent by weight or 5,000 parts per million (ppm) by weight. Lead is a highly toxic metal that may cause a range of health problems, especially in young children. When lead is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves and blood.

Calculating the number of households below poverty level by the estimated number of units containing lead-based paint determines that approximately 75% of the housing units occupied by low or moderate-income families contain lead hazards. These households are primarily located within City limits. As part of the Housing Policies the Community Development Department does follow HUD regulations/guidelines for those units built prior to 1978 and ensure that educational materials are given to the homeowner.

MA-25 Public and Assisted Housing - 91.410, 91.210(b)

Introduction

Low-income residents largely depend on local housing authorities for access to affordable housing and related services due to credit and other issues that may keep them out of other rent assisted and market rental units. The purpose of public housing authorities (PHA) is to ensure safe, decent, affordable housing and to create opportunities for resident's self-sufficiency and economic independence. The Ocala Housing Authority (OHA) is currently the only public housing authority in Marion County managing almost 181 public housing units and over 1,269 housing choice vouchers. Affordable housing is the greatest need throughout the County with over 1,500 applicants on the public housing waiting list. The need for additional affordable housing units is crucial for Marion County residents, but the lack of developable land and contractors willing to develop affordable housing is a barrier.

The Ocala Housing Authority (OHA) is an independent agency and does not fall under the purview of either the City of Ocala or Marion County governmental agencies. The OHA has been a HUD certified housing counseling agency since 2000. OHA was recertified in 2006 and awarded grant funds to continue services as a certified housing counseling agency. The OHA provided both homeownership and rental housing counseling. Counseling included information on how to become a homeowner, fair housing rights, and credit counseling and foreclosure prevention.

The Ocala Housing Authority manages approximately 2,142 subsidized rental units, including Section 8 and Section 202 units in various developments. The Ocala Housing Authority is the only agency in the County to receive Section 8, housing assistance program funding. The purpose of the Housing Choice Voucher Program is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. Rents associated with the federal developments are in accordance with HUD regulations and are 30% of the total income of the household. This is monitored through a yearly income verification to determine any income changes. Eligible applicants are those whose income is within the limits as determined by HUD.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			186	1,288			60	0	0
# of accessible units									

Table 36 – Total Number of Units by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data PIC (PIH Information Center)

Source:

Describe the supply of public housing developments.

Marion County has one public housing authority supplying approximately 186 units of public housing and over 1,200 housing choice vouchers. Ocala Housing Authority manages 5 public housing properties including Kings Landing, Deer Run, Pavilion Oaks, Shady Hollow, and Pine Gardens. In addition, housing choice voucher units are scattered throughout Marion County.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan.

Marion County has 186 public housing units being managed by Ocala Housing Authority. The public housing developments in Marion County were built between 1974 and 1984, meaning these buildings are 30 to 40 years old. The age of the buildings causes deterioration, however, each housing authority is charged with maintaining their developments and assuring a safe environment for their residents. The housing authorities have maintenance crews on duty to accommodate residents and resolve maintenance requests. The Ocala Housing Authority recently completed its five-year PHA Plan identifying goals to maintain its public housing units. Over the next five-years, OHA has dedicated \$942,600 for public housing physical improvements. OHA has planned many improvements some being renovating bathrooms/kitchens/ADA units, replacing H2O shut off valves, building structure repairs, exterior/interior door replacements, new hot water heaters, ramp installation, lighting/landscaping, water line repair, playground equipment, adding an elevator, repairing fences, and roof replacements. Lack of funding makes it impossible to completely renovate all buildings, but OHA continues to make an effort to maintain its housing and address revitalization needs.

Public Housing Condition

Public Housing Development	Average Inspection Score
Deer Run	86

Table 37 - Public Housing Condition

*Other public housing development scores are not available.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing.

The Ocala Housing Authority (OHA) is an independent agency and does not fall under the purview of either the City of Ocala or Marion County governmental agencies.

The OHA has been a HUD certified housing counseling agency since 2000. OHA was recertified in 2006 and awarded grant funds to continue services as a certified housing counseling agency. The OHA provides both homeownership and rental housing counseling. Counseling includes information on how to become a homeowner, fair housing rights, and credit counseling and foreclosure prevention. OHA provides the following counseling services:

- Home Improvement and Rehabilitation Counseling;
- Homebuyer Education Programs ;
- Loss Mitigation ;
- Marketing and Outreach Initiatives;
- Mobility and Relocation Counseling;
- Money Debt Management;
- Mortgage Delinquency and Default Resolution Counseling;
- Post-Purchase Counseling;
- Pre-Purchase Counseling;
- Renters Assistance; and
- Services for Homeless.

OHA offers the Family Self-Sufficiency, Homebuyers Club and Homeownership counseling programs. These programs assist Section-8 participants and residents of the public housing communities in becoming economically self- sufficient and attain homeownership.

OHA also maintains ongoing resident initiatives. Resident councils are active in each of the OHA's public housing communities where meetings are held every other month. Guest speakers keep residents informed of new programs and opportunities. An OHA staff person attends all meetings as a liaison. A representative from the Ocala Police Department attends all meetings to assist with Neighborhood Watch Programs. Residents also receive a monthly newsletter/calendar that includes vital OHA information, updates from HUD and local community information. Public Housing staff walk through each community several times a month to maintain a visible presence on site and in an effort to increase customer service.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

The County and City participate in the Ocala/Marion County Continuum of Care and support efforts to address the needs of homeless persons and persons with special needs that are not homeless but require supportive housing through its relationship with the consortium and with the Marion County Homeless Council. Currently, both County and City staff sit on the Board of Directors for the Homeless Council, attend all consortium meetings, and collaborate when possible in homeless and special population needs projects and activities. Though the City no longer directly funds public service agencies, the City and County support private non-profit organizations whose mission is to provide temporary and transitional housing for homeless persons, persons at risk or being homeless, or persons with special needs. The 2013/14 fiscal year marks the first year that Marion County directly received Emergency Shelter Grant funds. The County will utilize these funds to provide rapid re-housing and long-term assistance to attain sustainability.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	111	0	83	20	0
Households with Only Adults	92	0	71	5	0
Chronically Homeless Households	0	0	0	25	0
Veterans	0	0	50	65	0
Unaccompanied Youth	30	0	12	0	0

Table 38 - Facilities Targeted to Homeless Persons

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons.

The case managers within our single adult and family emergency shelters, our one domestic violence shelter and our one shelter for unaccompanied minors are well versed on the availability of mainstream services for homeless persons. However, such services are not always adequate to fill the need. For the homeless who are not in a sheltered environment, services are even harder to obtain. Our health care system is considered very good for emergency care for homeless persons, but not as adequate for treatment of chronic illness. One shelter that provides medications to those who cannot afford them is usually heavy burdened by the demand. The Centers provides, by all accounts, excellent mental health care, but it is hard to treat homeless individuals, arrange proper medical follow up, and assure they remain on needed medications and treatment regimens. Employment services are difficult to target to unsheltered homeless persons. One of the programs the Marion Homeless Council plans to implement this year is S.O.A.R. training for staff in the Marion Continuum of Care agencies. The SSI/SSDI Outreach, Access and Recovery (S.O.A.R.) program of SMASHA is a free but intense training program for volunteer and professional staff who work with the homeless. They learn to assist homeless persons in applying for SSI/SSDI benefits for which many of them are eligible. When those who are qualified receive these benefits agencies then have a financial tool, if the client is willing to assist, to obtain shelter for these persons.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

In Marion County, Homeless Shelters consist of one dormitory for homeless men, one for homeless women, and a small number of family rooms at the Center of Hope in downtown Ocala. Interfaith Emergency Services, a few blocks away, has a number of rooms and small units for families to shelter in. A limited number of beds for homeless minors exist at Arnette House, and there is one domestic violence shelter for adults and children displaced from shelter due to domestic violence. There are two transitional housing programs for single mothers: Shepherd's Lighthouse and Project Hope and two Transitional Housing Programs for veterans – one at the Salvation Army and one at the RITZ Hotel, now a Volunteers of America veterans facility. We also have a limited number of Supportive Permanent Housing Units for formerly & chronically homeless families. Subsidized Public Housing is difficult to obtain for individuals in many categories.

Eligible Marion County residents may receive financial assistance for rent payments or deposits, utility payments or deposits, mortgage payments, to either prevent individuals or families from becoming homeless, or to help those who are experiencing homelessness to be quickly re-housed and stabilized. Additional available services include emergency and transitional shelters, food pantries, soup kitchens, prescription assistance and other needed services to help individuals and families meet their basic needs.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

This section gives a brief outline of the facilities and services available to the special needs population in Marion County. Neither the County nor the City receive HOPWA funds and FY 2013 was the first year that Marion County received ESG funds directly. The Marion County Homeless Council is the primary resource for special needs and services, however, Marion County does support and fund non-profit agencies that serve special needs populations.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.

Elderly Residents

According to the Florida Department of Elder Affairs, the number of elderly persons (age 65+) in Marion County is 26% of the population. Approximately 12% of the total population is 75 years or older and 3% are 85 years or older.

Approximately 9% of the elderly population lives at or below the poverty level. More than 36% are medically underserved and more than 20% of elderly 60+ live alone. As the near elderly population in Marion ages, the need for additional supportive housing will increase, as more people become unable to take care of themselves. Additionally, as financial resources diminish, some elderly residents will need access to more affordable types of housing such as subsidized rental units.

It is estimated that 11% of elderly households are considered cost burdened paying above 30% for housing and having incomes below 50%.

The elderly persons who are able to remain in their homes will require an increased need for in home care programs. Also, much of the housing stock in rural Marion was built in the early 1960's and now requires rehabilitation to eliminate hazardous conditions and physical barriers. In the incorporated and developed areas of Marion, newer housing stock was built from the 1990's until the slow down in construction in 2008, these newer units catered to retirees moving to the area. The costs of such repairs for older substandard housing stock are prohibitive to those living on a fixed income unless they can obtain some type of assistance. The continuation of affordable housing rehabilitation programs, such as Community Development Block Grants, as well as County and City SHIP programs, will become crucial to maintaining a safe and sanitary housing stock for older homeowners.

Elderly Facilities & Supportive Services

Upscale Retirement/Independent Living Facilities are designed for individuals who are relatively independent; financially, physically and socially. These mid-sized to large campus style communities offer a wide variety of activities and conveniences for the residents.

Affordable rental housing for the elderly in Marion include units available through the Ocala/Marion Housing Authority, apartment complexes with low rents, and those complexes with market rate rents that are subsidized through government programs.

Chronically Ill Residents

The Marion County Health Department, HIV/Aids Surveillance Report, shows approximately 1,184 presumed living HIV/AIDS cases in Marion County as of March 2014. Reported HIV infection cases have increased by 7% from 2013 to 2014 and decreased 8% for reported AIDS cases. Although Marion does not receive Housing Opportunities for People with AIDS (HOPWA) funds directly, HOPWA funds are set aside at the State level for counties to share. Area agencies compete for these funds on a yearly basis.

Soul Harvest Ministries receives Supportive Housing Program funds for the chronically ill clients served by their agency. The housing program can accommodate 8 individuals with chronic illnesses in supportive housing units.

Developmentally & Physically Disabled Severe Mental Illness & Substance Abuse

The housing needs of the disabled, mentally ill, those suffering from substance abuse, and the dually diagnosed vary widely depending upon the extent of the disability and individual needs and preferences. Whereas, the physically disabled many only require structural modifications for accessibility, persons with developmental disabilities, severe mental illness, alcohol and/or drug addiction, or the dually diagnosed often require housing with more intensive supportive services.

In Marion County, among the civilian non-institutionalized population in 2012, 17 percent reported a disability. The likelihood of having a disability varied by age - from 4% of people under 18 years old, to 13% of people 18 to 64 years old, and to 32% of those 65 and over. The 2013 PIT indicates 145 homeless persons report drug or alcohol addiction and 21 persons were reported with mental health conditions.

Most community leaders express concern over the lack of resources available for mental health services. When asked to define the important health issues affecting specific populations in Marion County and to comment on the types of services that are important for addressing these issues, the specific populations include: children, the elderly and teens. The need for more specific healthcare services, such as mental health services was also mentioned.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Marion County has programs in place to ensure appropriate supportive housing for persons returning from mental and physical health institutions, specifically the elderly. Annie Johnson Senior Center in Dunnellon provides emergency food assistance and utility assistance. St. Theresa/St. Vincent DePaul Society provides emergency food assistance, utility and financial assistance for the Belleview area. A similar service for emergency food assistance in the Forest is provided by Help Agency in the Forest. The

Multi-purpose Senior Center provides weekly activities for seniors and serves lunch. The local Salvation Army provides breakfast and dinner at its soup kitchen.

Brother's Keeper operates a soup kitchen at Interfaith Emergency Services; this service is enhanced by a centralized food bank operation for emergency food distribution from the Interfaith Emergency Services food bank.

The First Call for Help information and referral service provides seniors with quick and reliable information that links them to community resources, agencies, organizations or programs that may best help to meet their needs. Referral information includes Health Education and Health Care Help lines, Marion County Senior Services, Housing, thrift stores, abuse hot line, Center for Independent Living. Various other agencies such as Hospice, Alzheimer's support groups and Area Agency on Aging are also available to serve elderly persons in Marion.

When distinguishing between mental and substance abuse disorders criteria includes substance abuse/dependence, mental disorder, or mental illness and substance abuse disorder. Based on the 2013 PIT count for Marion County it is evident that there is a need for mental healthcare supportive services and supportive housing for the mentally ill. There are several agencies in Marion County that provide emergency shelter service and supportive service for persons with this special need; the Alpha Center, Brave Hearts Counseling, The Centers, and Save a Friend hotline.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e).

Marion County and the City of Ocala primarily receive funding through the CDBG and HOME programs. Though the City no longer funds public service activities, Marion County still prioritizes funding annually towards public facilities and public service agencies that serve the homeless and special needs population. FY 2013 marks the first years that Marion County was the recipient of ESG funding and was able to directly impact homeless and special population needs. Marion County allocated approximately \$110,000 to provide long-term assistance to attain sustainability for the homeless and special needs populations. It is expected that the County will receive approximately \$140,000 in FY 14 to do the same.

Marion County has a long track record of funding, promoting and supporting organizations and public agencies that provide services for low-income persons with special needs. Non-homeless persons with special needs often require supportive housing and case management services which allow them to live independently and to avoid homelessness or institutionalization. Through its use of federal HOME and CDBG funds and State funding, Marion County will continue to provide resources to local providers of non-homeless special needs populations when and if available. Previously, HOME Funds have been used by various organizations to construct housing for special needs populations. Similarly, CDBG funding has been used by various organizations to support fair housing laws as well as advocating for additional accessible housing. Marion County will continue to support nonprofit agencies when applying for federal and state financing to create or improve housing and supportive services for subpopulations that are not homeless but may require housing or supportive services.

The County and City participate in the Ocala/Marion County Continuum of Care and support efforts to address the needs of homeless persons and persons with special needs that are not homeless but require supportive housing through its relationship with the consortium and with the Marion County Homeless Council. Currently, County and City staff sit on the Board of Directors for the Homeless Council, attend all consortium meetings, and collaborate when possible in homeless and special population needs projects and activities.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.

Various elements can create barriers to affordable housing including negative effects of public policy as well as national, regional, and local housing market conditions. The County has established sufficient public policy regarding affordable housing, however, it continues to re-evaluate policies to ensure they do not interfere with affordable housing efforts. The County recently updated their Analysis of Impediments to Fair Housing Choice included a complete evaluation and analysis of administrative policies and zoning codes. The more dominant factors contributing to affordable housing barriers within the County include:

- Growth trends;
- Rising cost burden;
- Low household income; and
- Older substandard housing stock.

To assist in reducing barriers to affordable housing, the County and City have implemented various programs targeted towards low/and moderate-income households. They have created homeownership opportunities, brought homes up to code through rehabilitation efforts, and reduced lead-paint hazards. These programs also assisted in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses.

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

Towards this end, the Ocala Housing Authority continues to reduce the barriers to affordable housing by providing Section 8 vouchers and first time homeowner loan assistance aimed at transitioning residents from public housing into the private housing market.

In July 2008, Affordable Housing Advisory Committees (AHAC) were formed by Marion County and the City of Ocala by resolution. The committees included many members who had participated in the 2006 Affordable and Workforce Housing report prepared by the Public Policy Institute, and it was agreed to use that study as a base for completing goals required by Section 420.9706 F.S.. The committees reviewed materials and studies related to affordable housing and established recommendations for promoting affordable housing efforts. Recommendations included:

- Eliminating impact and development fees for housing affordable to households at or below 80% MFI, and a sliding scale for fees for housing affordable to households between 80% to 120% MFI;
- Waiving all transportation impact fees for housing affordable to families at or below 80% MFI;

- Establishing a separate fund to pay school, water & sewer fees for housing affordable to families at or below 80% MFI;
- Establishing lien mechanisms to recapture these fees if the house is sold within 10 years;
- Waiving property taxes on land donated to non-profit organizations for five years with the requirement that the property must be developed within that time period; and
- Creating a new zoning classification specifically for affordable housing that allows development on 40' lots.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The following section outlines the employment, labor force, educational attainment data which informed the priorities in this Plan.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers
Agriculture, Mining, Oil & Gas Extraction	1,914	2,002	3	7	5
Arts, Entertainment, Accommodations	10,059	3,734	15	14	-1
Construction	5,706	3,813	8	14	6
Education and Health Care Services	12,306	3,327	18	12	-6
Finance, Insurance, and Real Estate	3,740	899	6	3	-2
Information	1,174	105	2	0	-1
Manufacturing	5,008	2,511	7	9	2
Other Services	2,188	920	3	3	0
Professional, Scientific, Management Services	4,035	1,350	6	5	-1
Public Administration	1,783	1,913	3	7	4
Retail Trade	11,293	4,280	17	16	-1
Transportation and Warehousing	2,099	887	3	3	0
Wholesale Trade	3,026	1,228	4	5	0
Total	64,331	26,969	--	--	--

Table 39 - Business Activity

Data 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Source:

Labor Force

Total Population in the Civilian Labor Force	108,829
Civilian Employed Population 16 years and over	96,980
Unemployment Rate	10.89
Unemployment Rate for Ages 16-24	27.74
Unemployment Rate for Ages 25-65	6.28

Table 40 - Labor Force

Data 2006-2010 ACS
Source:

Occupations by Sector	Number of People
Management, business and financial	15,174
Farming, fisheries and forestry occupations	3,332
Service	12,175
Sales and office	19,695
Construction, extraction, maintenance and repair	12,711
Production, transportation and material moving	7,450

Table 41 – Occupations by Sector

Data 2006-2010 ACS
Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	57,348	64%
30-59 Minutes	27,421	31%
60 or More Minutes	4,892	5%
Total	89,661	100%

Table 42 - Travel Time

Data 2006-2010 ACS
Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	9,347	1,528	7,078
High school graduate (includes equivalency)	28,747	3,386	16,825
Some college or Associate's degree	27,099	2,211	10,820
Bachelor's degree or higher	14,425	924	5,670

Table 43 - Educational Attainment by Employment Status

Data 2006-2010 ACS

Source:

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	265	854	1,091	2,334	4,646
9th to 12th grade, no diploma	3,577	3,515	3,318	6,841	8,025
High school graduate, GED, or alternative	7,068	8,910	11,597	28,462	27,416
Some college, no degree	4,330	5,134	5,820	16,955	15,048
Associate's degree	894	2,671	2,917	6,704	3,325
Bachelor's degree	459	1,927	3,078	8,970	6,681
Graduate or professional degree	25	772	1,411	4,870	4,450

Table 44 - Educational Attainment by Age

Data 2006-2010 ACS

Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,826
High school graduate (includes equivalency)	23,791
Some college or Associate's degree	24,897

Educational Attainment	Median Earnings in the Past 12 Months
Bachelor's degree	47,627
Graduate or professional degree	55,646

Table 45 – Median Earnings in the Past 12 Months

Data 2006-2010 ACS

Source:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The leading employment industry in Marion County is the education and health care service industries with 12,306 workers and 3,734 jobs. Following close behind is retail trade with 11,293 workers and 4,280 jobs. Rounding out the top employers with the greatest impact on Marion County’s economy is arts, entertainment, and accommodations with 10,059 workers and 3,734 jobs. All other industries claim less than 10% of Marion County workers.

Describe the workforce and infrastructure needs of the business community.

The total population in the civilian workforce is 108,829 with an unemployment rate of almost 11%. By sector, sales and office occupations provide the largest amount of workers at 19,695 followed by management, business and financial at 15,174. Though the rates of pay for Marion County may not be as high as other areas, it is a significant factor that 64% of workers only have to travel less than 30 minutes to work.

Increasing economic opportunity is a key component to ensuring the viability of Marion County. The County is dedicated to sustaining existing businesses while encouraging new business opportunities that promote job creation. Employment is fundamental to providing financial independence for families and individuals and in providing a stable economic environment.

With education and health care services being the top employers in Marion County, attaining a certain level of education is imperative to obtaining sustainable employment in this area. Top employers include the Marion County School Board and Monroe Regional Medical Center, who typically require a college degree or certification for employment. Though Marion County is home to the College of Central Florida, an astonishing 80% of residents have not earned a bachelor’s degree or above. Thirty-four percent of Marion County residents do not have a high-school diploma, suggesting the need for increased education and employment training. Further, as retail is a leading industry in Marion County, hourly rates must be increased for affordable living.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Advocating for large businesses to find their home in Marion County is a good thought as it could create jobs, however, the skills and educational attainment of residents often does not match what large industries require. Focusing on the development of existing industries and on providing better educational opportunities and employment training is vital to Marion County's economic climate.

Marion County included in its Comprehensive Plan that it will strive to sustain and enhance the economic health of the community by supporting economic activities that increase and diversify the economic base, create higher paying job opportunities, support the retention and expansion of current businesses, encourage the relocation of business and industry to and within Marion County, and provide a positive business environment which will allow residents to prosper.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Generally, persons with higher educational levels utilize housing options and supportive services somewhat more effectively and efficiently than their counterparts with lower levels of educational attainment. In addition, research suggests that educational level has a bearing on acquiring or maintaining affordable permanent housing settings.

Nearly 34% of Marion residents (age 18 and over) have no high school diploma, and 36% of Marion's residents (25 and over) have a high school diploma as their highest educational attainment. Only 18% of Marion County residents have achieved a bachelor's degree or above.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Marion County Growth Services plans, guides and protects timely growth and development in Marion County by engaging in proactive, inclusive and community-oriented goals and guidelines covered in the Marion County Comprehensive Plan and Land Development Code. The department works toward balancing community livability, economic viability and environmental sensitivity through its three service divisions - Code Enforcement, Planning and Zoning.

Marion County's Growth Services has included in its existing comprehensive plan a Future Land Use Map Series (FLUM) which shall designate land for businesses and industrial activities which maintain and promote economic diversity and development in the County. The FLUM will designate lands for businesses and industrial uses in sufficient quantities to provide goods, services, and employment opportunities for the County.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

In the incorporated areas, much of the housing stock in Marion County is newer. Investigation must be performed in older neighborhoods to find poor housing conditions. Community Development outreach programs have performed several housing condition surveys, and have found that substandard housing is usually found in lower income neighborhoods with older housing stock.

In Reddick, only 29% of the structures were built before 1960; 32% for McIntosh, and 20% for Dunnellon. These older manufactured homes are difficult to rehabilitate in an economical factor. Many owners just abandon the structures, forcing the County to condemn and remove the units.

The rural unincorporated areas of Marion County is where you find pockets of low income persons and a higher than average substandard housing stock. Substandard housing for the rental population varies in severity. Except for some of the Housing Authority properties, all of the large rental apartment communities are in good shape. Private rental duplexes, triplexes, mobile homes and single family homes are more likely to be in substandard condition.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD defines areas of racial or ethnic concentration as geographic areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than the county's overall percentage.

The African-American and Hispanic-American populations are generally clustered in communities in segregated regions of the County. This is an outgrowth of the formal and non-formal segregation that continues to occur in this county to date.

The City of Ocala primarily funds activities benefitting census block groups 14.01 (2) and (3), census tracts 17 and 18, and census tract 20.02, which have above average levels of minorities and/or low income residents.

What are the characteristics of the market in these areas/neighborhoods?

Typically distressed neighborhoods have an older housing stock, higher vacancy rates, and are areas of low and moderate income concentration, as well as minority concentration. These communities also often have higher crime rates and quality of life issues like poor home maintenance and litter.

Are there any community assets in these areas/neighborhoods?

In many of the low-income and minority concentrated areas there is access to public parks and recreational spaces for youth. Organizations such as the Marion County Children's Alliance and Boys & Girls Club, promote after-school and tutoring activities in these areas for the youth. This helps to occupy their time when out of school and decrease chances of getting into criminal activity. However, lack of

public transportation in these target areas may limit access to other community assets, amenities, or even work.

Are there other strategic opportunities in any of these areas?

The City of Ocala has several projects underway in these areas including Operation Tuscahill. This project is a joint effort of multiple city departments working together with community organizations, local businesses and neighborhood/citizen groups. The project will address critical issues that will help foster safe/healthy neighborhoods, cultivate redevelopment efforts and revitalize Tuscahill Park. Further, it will improve the safety of the neighborhoods.

Phoenix Heights is another project that will assist in the neighborhood's redevelopment through acquisition, demolition and site and infrastructure improvements. The project will disconnect the image of Busbee Quarters, thus creating a new sense of place and reconnect a sense of place to the surrounding neighborhoods; the Lillian Bryant Center; and other educational, social and recreational opportunities. This project will also allow City staff to devise a plan for the disposition and redevelopment of the acquired properties, which will include seeking private sector partnerships, opportunities, and interest.

The County has invested in public facilities to bring services to these outlying and disproportionately served neighborhoods. Recent examples include: Forest Public Library and Sandhill Community Center out in the forest, Boys & Girls Club in Dunnellon, Early Learning Coalition, Habitat for Humanity, Literacy Council, and Community Legal Services facilities in the City of Ocala.

Strategic Plan

Strategic Plan Overview

This section details Marion County's and the City of Ocala's Strategic Plan for the investment of CDBG, HOME, and ESG funds for the Fiscal Years 2014-2018. The Consolidated Plan priorities will influence the programming of funds for the Community Development Annual Action Plans and will determine how funding decisions are made.

The priorities are based on the Market Analysis, previous Analysis of Impediments to Fair Housing study, citizen participation, and program eligibility requirements. Both the County and City focus their priorities on those projects and programs that meet program requirements, meet the goals of the department, have long term impacts on the low-to-moderate income residents, and help address other federal priorities, such as fair housing and sustainability.

The priorities outlined in this section will be reviewed annually and adjusted as necessary.

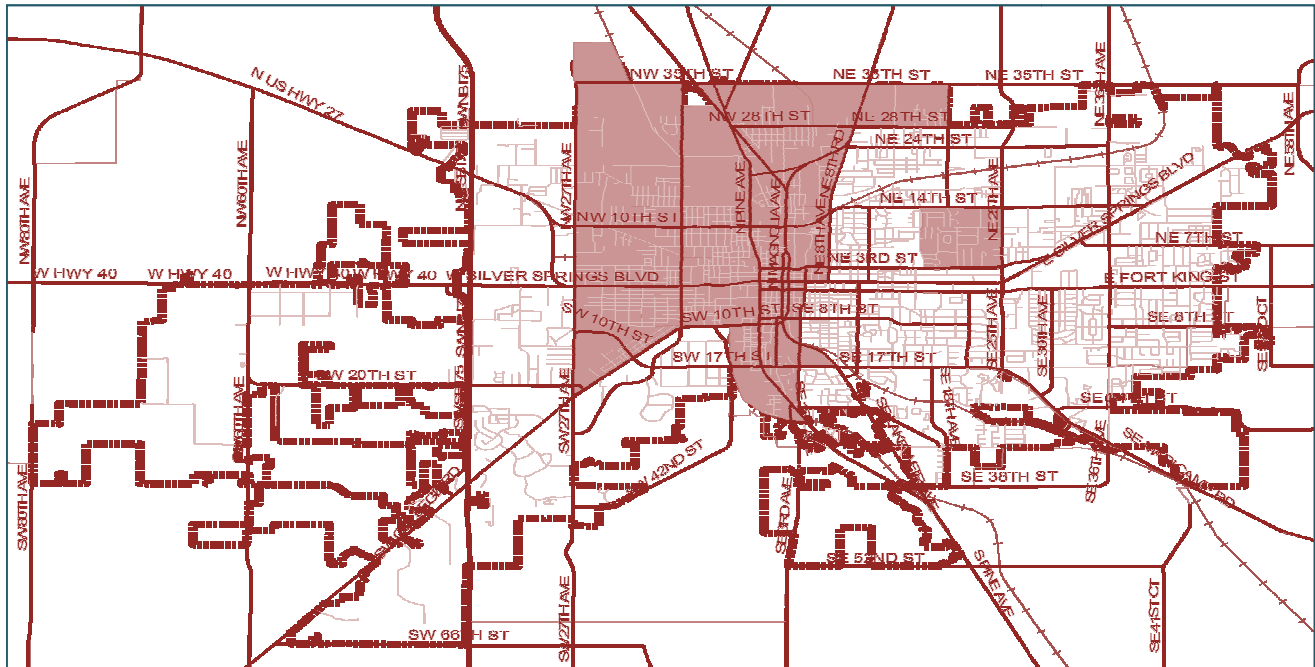
SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Marion County is an exception community. There are three census tracts considered Areas of Minority Concentration (more than 50% minority representation) for Marion County and all three are located within the city limits of Ocala. The census tracts are 15 (61% minority), 17 (60% minority), and 18 (91% minority). Some Marion County CDBG funds are expended within the city limits of Ocala on public facilities for agencies serving the county as whole when a centralized location near transportation is most important to providing services. The City of Ocala receives its own allocation of CDBG dollars. All HOME funds expended by Marion County and the City of Ocala are within their respective areas of the county with the exception of CHDO funds which are distributed cooperatively for the best project regardless of location.

The City of Ocala primarily funds activities benefitting census block groups 14.01 (2) and (3), census tracts 17 and 18, and census tract 20.02, which have above average levels of minorities and/or low income residents.

The map below demonstrates primary target areas and minority concentrations in Marion County and the City of Ocala.



SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Specific Objective	Source of Funds	Priority Level	Goals Addressing
Housing Rehabilitation	CDBG	High	Affordable Housing
Homebuyer Purchase Assistance	HOME	High	Affordable Housing
Emergency Mobile Home Repairs	CDBG	High	Affordable Housing
Rental and Supportive Housing	HOME	High	Affordable Housing
Homeowner Demolition/Construction	HOME	High	Affordable Housing
CHDO set-aside	HOME	High	Affordable Housing
Public Facilities & Infrastructure	CDBG	High	Suitable Living Environment
Public Services	CDBG	High	Suitable Living Environment
Clearance & Demolition	CDBG	High	Suitable Living Environment
Acquisition	CDBG	High	Suitable Living Environment
Long-term Assistance to Attain Sustainability	ESG	High	Homeless and Special Needs/Affordable Housing

Table 46 – Priority Needs Summary

Narrative

Priority needs are the needs that will be addressed by the goals outlined in the Strategic Plan. This section will “describe the rationale for establishing the allocation priorities given to each category of priority needs, particularly among extremely low-income, low-income, and moderate-income households” as required in 24 CFR 91.215(a)(2).

HUD has also established Performance Objectives and Performance Outcomes that are used as the basis for assigning priorities to needs for which funding is allocated.

Performance Objectives:

- Create suitable living environments
- Provide decent affordable housing
- Create economic opportunities (especially for low-to-moderate income citizens)

Performance Outcomes:

- Availability/Accessibility
- Affordability
- Sustainability (promoting livable or viable communities)

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The high level of cost burden among low-income households.
TBRA for Non-Homeless Special Needs	
New Unit Production	The age of the housing stock and number of public housing units available in the County.
Rehabilitation	The age of the housing stock.
Acquisition, including preservation	The availability of tax delinquent and foreclosed properties located in the County.

Table 47 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

This section outlines CDBG, HOME, and ESG funding Marion County and the City of Ocala anticipates receiving on an annual basis for the 2014-2018 period covered by this Consolidated Plan.

Anticipated Resources

Marion County

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation \$	Program Income: \$	Prior Year Resources \$	Total: \$		
HOME	Federal/ HUD	Rental & Supportive Housing; CHDO Set-Aside Administration & Planning.	512,540	0	0	512,540	2,050,160	HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions.
CDBG	Federal/ HUD	Housing Rehabilitation; Emergency Mobile Repair; Public Facilities/Infrastructure; Public Services; Contingency Fund; Administration & Planning.	1,757,732	0	0	1,757,732	7,030,928	The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs.
County ESG	Federal/ HUD	Long-Term Assistance to Homeless and Special Needs Populations to Attain Sustainability.	141,000	0	0	141,000	564,000	The Emergency Shelter Grant Program is a program that provides resources to address homeless and special needs.

City of Ocala

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation \$	Program Income: \$	Prior Year Resources \$	Total: \$		
HOME	Federal/ HUD	Homeowner Purchase Assistance; Demolition/Construction; Administration & Planning.	160,085	0	0	160,085	640,340	HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions.
CDBG	Federal/ HUD	Housing Rehabilitation; Clearance/Demolition; Acquisition; Administration & Planning.	450,000	0	0	450,000	1,800,000	The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs.

Table 48 - Anticipated Resources

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

Marion County uses funding received through the State Housing Initiative Program (SHIP) to address affordable housing goals. The Marion County Homeless Coalition actively supports member agencies applying for HUD NOFA funding for the provision of transitional and permanent, supportive housing. County staff works closely with the Community Action Agency to maximize the amount of assistance we provide to our rehabilitation applicants as well as emergency mobile home clients. In an effort to improve the processes used to select projects for CDBG funding, as well as to maximize the resources available to the community, the county invites representatives from other funding organizations in the community to be a part of the selection and scoring process. This process helps eliminate duplication of benefit and allows the funders to share insights into needs and gaps, as well as ensure funds are allocated to the areas of greatest need and projects are matched with the best fit for funding.

Every reasonable effort is made to leverage financial support from other sources in addition to using federal funds to complete the projects undertaken. CDBG sub-recipients must document as part of the application process the attempt to seek funding from other sources before applying for CDBG funding. As part of the project selection, CDBG applicants receive bonus points if the funding sought from CDBG was used to leverage other dollars.

Most programs use other funds to leverage the limited state and Federal funds. The SHIP program offers down-payment and closing cost assistance, with lender's mortgage funds providing the bulk of the housing investment. Community Development Block Grant funds are usually used in conjunction with other funding.

The HOME program requires a 25% local match for any HOME funds drawn. The State of Florida has the State Housing Initiative Partnership (SHIP) Program that local entitlement counties and cities are able to use as match for HOME. Marion County and the City of Ocala have designated SHIP as their local match for HOME and HOME "look-alike" activities were banked as match. SHIP Mortgage Loan Agreements provide for the recapture of funds in accordance with HOME requirements. Recaptured funds will be designated as HOME Funds for future expenditures. CHDO's are required to provide match for their projects.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Marion County's housing and community development plan will be carried out through a combination of public, private and non-profit organizations, many of which participate in the citizen participation process. Through the HOME funds and the consortium with the City of Ocala, the County works with the City to develop and train CHDO's as well as other housing partners.

Community Services staff continue to play active roles in the community alliance organizations dealing with homelessness (Homeless Council), children's issues (Children's Alliance), mental health (Mental Wellness Coalition), Veterans Services, Senior Services and community issues (Community with a Heart).

The Marion County Consortium will continue to partner with CHDO's, Veterans Services, the Homeless Council, Neighborhood Housing and other local non-profits on affordable housing projects.

The Community Services Department will consult with the Ocala Housing Authority concerning consideration of public housing needs and any planned grant program activities. This consultation will ensure and provide a better basis for the certification by the Marion County's Board of County Commissioners that the Consolidated Plan is consistent with the County's assessment of low-income housing needs. This type of consultation will help insure that any proposed activities that are directed towards increasing affordable housing, neighborhood improvement and or any resident programs and or services funded by the Ocala Housing Authority that will increase the quality of life are in sync with the efforts of all participating parties. Those funded programs covered by the Consolidated Plan will be fully coordinated to achieve comprehensive community development goals.

Responsible Entity	Responsible Entity Type	Entity	Role	Geographic Area Served
Marion County	Government		Lead Agency Planning Housing Rehabilitation, Emergency Repairs Public Facilities Public Services Rental Housing	Jurisdiction
City of Ocala	Government		Planning Housing Rehabilitation Demolition Purchase Assistance Construction	Jurisdiction
	CHDO		Planning Public Housing Rental Neighborhood Improvements	Jurisdiction
Homeless Council	Community Organization	Alliance	Homeless/Special Needs	Jurisdiction
Children's Alliance	Community Organization	Alliance	Children's Needs	Jurisdiction
Mental Wellness Coalition	Community Organization	Alliance	Mental Health	Jurisdiction
Veterans Services	Community Organization	Alliance	Veterans Needs	Jurisdiction

Senior Services	Community Organization	Alliance	Senior Needs	Jurisdiction
Community With a Heart	Community Organization	Alliance	Community Needs	Jurisdiction

Table 49 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System.

The institutional delivery list in no way covers all of the organizations, agencies, contractors, and private developers that are vital to the Community Development Department Implementing the Consolidated Plan. The list has been condensed to include organizations that address the various needs of the citizens of Marion County. Marion County and the City of Ocala are listed as individual organizations, but include multiple departments that are involved in providing resources for the Community Development Department.

There is definitely strength in Marion County and the City of Ocala’s institutional structures with such a large number of non-profits, government agencies, developers, and public health institutions. This may also cause issues and/or a weakness in developing and determining funding priorities. There is also the issue of getting the information about what services are available to those who are in need.

Availability of services targeted to homeless persons and persons with HIV and mainstream services.

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	x	x	
Legal Assistance	x		
Mortgage Assistance	x		
Rental Assistance	x		
Utilities Assistance	x		
Street Outreach Services			
Law Enforcement	x	x	
Mobile Clinics	x	x	
Other Street Outreach Services			

Supportive Services			
Alcohol & Drug Abuse	x	x	x
Child Care	x	x	
Education			
Employment and Employment Training	x	x	
Healthcare	x	x	x
HIV/AIDS	x		
Life Skills	x	x	
Mental Health Counseling	x	x	x
Transportation	x	x	

Table 50 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

The United Way of Marion County has coordinated with several other local United Way agencies to provide 211 referral services over a multi-county area. This coordination of effort not only reduces costs to provide this service but also allows Marion County to provide a much greater level of service to include; use of “211” for ease of dialing, 24-7 service, text and chat services and a fully integrated data base for maintaining information on services available in the local area and greater reporting capability. In the past five years, the average daily call volume has increased by 127% with a current average of 47 calls in a 24 hour period. 45% of the callers are either homeless or at imminent risk of homelessness.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

Because of the increased demand for assistance and decreasing donor contributions, the cost burden placed on service providers to help with financial, rent, mortgage, and utility assistance has created a gap in available funds for assistance. Faith-based organizations are also attempting to fill the gap in services as local churches serve this at-risk population with food, clothing, prescription drugs, transportation and counseling assistance.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

Marion County and the City of Ocala coordinate with various public, private, and non-profit agencies in carrying out its activities. Collaboration between local, county, and state agencies is important in successfully carrying out the goals and objectives identified in the Consolidated Plan and addressing community needs. It is essential that the County and City foster and maintain partnerships with other

public and private agencies for the successful delivery of its housing and community development programs.

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

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

- A technical assistance workshop is held at the beginning of each grant year to educate non-profit agencies on the grant funds, application process, eligible uses, and additional requirements when utilizing these funds and long-term conditions of their use.
- Ocala/Marion County's housing and community development plan is carried out through a combination of public, private and non-profit organizations, many of which participate in the citizen participation process. With the addition of HOME funds and the formation of the consortium with the City of Ocala, the County works with the City to develop and train CHDO's as well as other housing partners.
- Both County and City staff continue to play active roles in the community alliance organizations dealing with homelessness (Homeless Council), children's issues (Children's Alliance), and community issues (Community with a Heart) and mental health issues (Mental Wellness Coalition).
- The Marion County Consortium continues to partner with the Ocala Housing Authority on affordable housing projects.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Marion County

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Housing Improvements	2014	2018	Affordable Housing; Homeless.	County Wide	Rehab; Emergency Repair; Rental/Supportive Housing; CHDO; Homeless.	CDBG HOME ESG	<i># of Units Rehabilitated:</i> 140 <i># of Units Constructed:</i> 225
Quality of Life	2014	2018	Affordable Housing; Non-Housing Community Development.	County Wide	Public Facilities/Infrast.; Public Services.	CDBG	<i># of Persons Assisted:</i> 6,165

City of Ocala

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Housing Improvements	2014	2018	Affordable Housing; Homeless.	County/City Wide	Rehab; Purchase Assistance; Demo/Construction.	CDBG HOME	<i># of Units Rehabilitated:</i> 225 <i># of Persons Assisted:</i> 20 <i># of Units Constructed:</i> 10
Quality of Life	2014	2018	Affordable Housing; Non-Housing Community Development.	County/City Wide	Clearance/Demo; Acquisition.	CDBG	<i># of Units Demolished:</i> 5 <i># of Units Acquired:</i> 5

Table 51 – Goals Summary

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement).

The Ocala Housing Authority offers accessible units for the disabled, however, it is the smallest population served compared with the elderly and families. OHA has a very small need for handicapped units and often has more handicap and sensory units than residents/applicants in need. OHA and Marion County help refer people to accessible unit providers if requested.

Activities to Increase Resident Involvements.

The OHA has been a HUD certified housing counseling agency since 2000. OHA was recertified in 2006 and awarded grant funds to continue services as a certified housing counseling agency. The OHA provided both homeownership and rental housing counseling. Counseling included information on how to become a homeowner, fair housing rights, and credit counseling and foreclosure prevention. OHA provides the following counseling services:

- Home Improvement and Rehabilitation Counseling;
- Homebuyer Education Programs ;
- Loss Mitigation ;
- Marketing and Outreach Initiatives;
- Mobility and Relocation Counseling;
- Money Debt Management;
- Mortgage Delinquency and Default Resolution Counseling;
- Post-Purchase Counseling;
- Pre-Purchase Counseling;
- Renters Assistance; and
- Services for Homeless.

The OHA also offers the Family Self-Sufficiency, Homebuyers Club and Homeownership counseling programs. These programs assist Section-8 participants and residents of the public housing communities in becoming economically self- sufficient and attain homeownership.

The OHA maintains ongoing resident initiatives. Resident Councils are active in each of the OHA's Public Housing communities where meetings are held every other month. Guest speakers keep residents informed of new programs and opportunities. An OHA staff person attends all meetings as a liaison. A

representative from the Ocala Police Department attends all meetings to assist with Neighborhood Watch Programs.

Residents receive a monthly newsletter/calendar that includes vital OHA information, updates from HUD and local community information. Public Housing staffs walk through each community several times a month to maintain a visible presence on site and in an effort to increase customer service.

Is the public housing agency designated as troubled under 24 CFR part 902?

The Ocala Housing Authority is in good standing and not designated as a troubled agency.

Plan to remove the ‘troubled’ designation

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

Various elements can create barriers to affordable housing including negative effects of public policy as well as national, regional, and local housing market conditions. Marion County and the City of Ocala have established sufficient public policy regarding affordable housing however, both continue to re-evaluate policies to ensure they do not interfere with affordable housing efforts. Marion County conducted their Analysis of Impediments to Fair Housing Choice in 2010 which included a complete evaluation and analysis of administrative policies and zoning codes. The more dominant factors contributing to affordable housing barriers within the County include:

- Growth trends;
- Rising cost burden;
- Low household income;
- Older substandard housing stock; and
- Not preserving existing affordable units due to lack of maintenance or necessary rehabilitation.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Affordable Housing Advisory Committees (AHAC) were formed by Marion County Resolution 08R-270 on July 1, 2008 and by City Council Resolution. By State Statute and per Board of County Commissioner City Council actions, the Committee is made up of appointed and ad hoc members representing a cross-section of the affordable housing development community. The Committee include many members who participated in the 2006 Affordable and Workforce Housing report prepared by the Public Policy Institute, and they agreed to use that study 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 sunshine law and 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. At the pleasure of the Board of County Commissioners, the Committee is interested in continuing to serve as an active board by helping to draft implementing legislation, and by continuing to monitor the demand for affordable housing and the ability of, and restrictions on, the development community in meeting those needs. Recommendations included:

- Eliminate impact and development fees for housing affordable to households at or below 80% MFI, and a sliding scale for fees for housing affordable to households between 80% to 120% MFI;
- Waive all transportation impact fees for housing affordable to families at or below 80% MFI;

- Establish a separate fund to pay school, water & sewer fees for housing affordable to families at or below 80% MFI;
- Establish lien mechanisms to recapture these fees if the house is sold within 10 years;
- Waive property taxes on land donated to non-profit organizations for five years with the requirement that the property must be developed within that time period; and
- Create a new zoning classification specifically for affordable housing that allows development on 40' lots.

Further, to assist in reducing barriers to affordable housing, the City of Ocala implemented various programs targeted towards low-and moderate-income households. The City created homeownership opportunities, brought homes up to code through rehabilitation efforts, and reduced lead-paint hazards. These programs also assisted in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses. The County also updated its Analysis of Impediments to Fair Housing Choice which includes the City of Ocala.

The City allocates well over \$300,000 to rehabilitate homes occupied by low and moderate income persons. The City's programs are designed to make living in Ocala viable and affordable for low-income residents, including minority households.

Marion County allocates around \$600,000 annually to rehabilitate site built homes, provide emergency repairs to very low income mobile homeowners and accessibility ramps to low income homeowners, with a primary purpose of maintaining the affordable housing stock and sustaining safe and decent housing for the very low income residents.

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

Towards this end, the Ocala Housing Authority continues to reduce the barriers to affordable housing by providing Section 8 vouchers and first time homeowner loan assistance aimed at transitioning residents from public housing into the private housing market.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

Our CoC continues to recruit non-profit and faith based organizations, health care agencies and appropriate government agencies into our CoC Network of Services. Most people in serious need do turn to someone or something for help at some point in time. It is essential at that point in time we have as many sources of help engaged as possible in our Coordinated Intake, Assessment and Referral system (CIA). As our CIA becomes computerized and operational in 2014 it can help move people in need from their first point of contact with the Network quickly and efficiently to additional services. We are working with our HMIS Contractor to develop a phone app. that can guide users to assistance. It can also help field staff, when eventually available, to assist those in need who they encounter on the streets and other environments not fit for human habitation. We also encourage every agency to put their contact information and services on our lead agency's website, www.mchcfl.org and to list their information with 211 and have begun an effort to have Marion 211 join our intake system for our CIA as it takes form this year.

Addressing the emergency and transitional housing needs of homeless persons.

As shown in the numbers, the housing needs of homeless persons and families cannot be completely met by emergency shelters and transitional housing due to a lack of capacity, In the next year, The Marion County Homeless Council will address some of that lack of capacity by using an ESG Rapid Re Housing Grant to move individuals and families who have achieved an income, and reacquired life skills, into their own housing units by providing deposits and some short term rental assistance. Each time we do this, it will free bed space in a shelter for another willing individual or family to begin the process of coming off the streets and into a future home of their own. At the same time, we have been working with Marion County Community Services to support the use of CDBG funds for Interfaith Emergency Services to rehab a duplex unit into a small facility for chronically homeless males; and for Salvation Army Center of Hope to begin moving their kitchen and dining space into a former and now unused chapel, and use the former kitchen space to expand their shelter dormitory capacity without expanding their physical facility footprint. This creates some available space in these shelters as they are also being expanded. We are still continuing to search for resources from other sources to also put the Open Arms Village (OVA) dormitory spaces on line since to this date our numbers indicate more space may still be needed after the shelter expansions we are hoping for. The other need, not yet underway, is additional housing for homeless families that does not require we separate the family unit during this phase of their lives. Family sheltering remains problematic, and the larger the family the more problematic the sheltering without separation.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The best tool we currently have in this jurisdiction (and a new tool as well) may be the Rapid Re Housing Program, administered by the Marion County Homeless Council funded with ESG dollars, two local veteran assistant programs with SSVF dollars, and through Marion County with ESG funds. The Homeless Council has chosen to use this program primarily for short-term assistance to take families with minor children and other qualified individuals out of shelters and into a housing unit. This serves several purposes, not the least of which is to move clients out who have managed to establish an income stream (earned or unearned) and develop sufficient life skills to begin the transition back to non homeless status. Defining homelessness as being in a shelter, this shortens the period of time a family is homeless, places them into a unit that should remain affordable to them based upon sustainability, and frees needed shelter space for another family or individual to begin the journey back from homelessness. Short term case management / life skills coaching is provided by the shelter case worker and the case worker for the agency that provides deposit and first month (up to two normally) rental assistance while the client establishes themselves. After that, the case managers go back to their current case loads. The need exists to develop additional long term skills training for the remainder of at least the first year, to avoid a return to prior conditions of all types during that first year. Odds of maintaining sustainability for the formerly homeless client (family or individual) improve significantly after that period of time.

Marion County is providing long-term assistance with their ESG funds and is coordinating with Volunteers of America to provide long-term supportive rental housing using a mix of funding sources.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.

Marion County has the following prevention services in place:

- Faith based organizations and churches provide emergency food and financial assistance;
- Community Legal Services 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;
- Ocala Housing Authority provides consumer credit counseling and housing re-modification;

- One Stop Workforce Connection provides job development and prepares participants for job search; provides counseling; identifies job skills; 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, plans and coordinates direct services.
- Community Action Agency provides financial assistance for utility payments;
- Marion County School Board connects families with community services to prevent homelessness, provides breakfast and weekend backpack meals for homeless students identified at the beginning of the school year;
- First Call for Help provides free information and referral service, 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 Veteran services provides training, healthcare and outreach services for local veterans.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards.

The County and City will implement lead-safe work practices. The County's Construction Coordinator is certified as a lead based paint inspector and tester. The City requires contractors to have a Lead: Renovation, Repair and Painting certification and to follow effective lead-safe work practices prior to working on a pre-1978 housing. This requirement will apply to renovation, repair or painting activities where more than six square feet of lead-based paint is disturbed in a room or where 20 square feet of lead-based paint is disturbed on the exterior. The affected contractors include builders, painters, plumbers and electricians. Trained contractors must post warning signs, restrict occupants from work areas, contain work areas to prevent dust and debris from spreading, conduct a thorough cleanup, and verify that cleanup was effective. Homeowners are notified, provided the requisite brochure and sign a form certifying they have been provided this information.

How are the actions listed above related to the extent of lead poisoning and hazards?

Lead is a toxic metal that was used for many years in paint and was banned for residential use in 1978. Exposure to lead can result in health concerns for both children and adults. Children under six years of age are most at risk because their developing nervous systems are especially vulnerable to lead's effects and because they are more likely to ingest lead due to their more frequent hand-to-mouth behavior.

How are the actions listed above integrated into housing policies and procedures?

Policies and Procedures will read as follows:

- A. The County's Construction Coordinator will inspect/test any rehabilitation projects where lead safe regulations are triggered by the homes age or scope of work.
- B. Contracts for rehabilitation where a home is pre-1978 will only be awarded to a contractor, or subcontractor with a Lead: Renovation, Repair and Painting certification.
- C. When federal funds are being used, an Environmental Review Worksheet to include a Lead Safe Housing Rule checklist is included. If any items are triggered a decision is made on whether to mitigate or look for other funding sources for the project.
- D. The Owner-Occupied Housing Rehabilitation program provides the general rehabilitation necessary to bring the structure into compliance with applicable building codes, rehabilitation standards, and lead-based paint regulations.
- E. Costs of inspecting, testing, and abatement of lead-based paint and asbestos containing materials pursuant to applicable regulations are eligible program costs.
- F. Homeowner will be provided with the requisite brochure and homeowner must sign a certification that they have reviewed and understand the lead paint information.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(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.

The County and City recognize the interrelationship between housing and economic opportunities and the need to pursue both in order to assist households attain self-sufficiency. Both recognize while they have defined priority strategy areas, that they are not separate or isolated strategies. These strategies are inter-related 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 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:

- Faith based assistance;
- Community Legal Services 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;
- Ocala Housing Authority provides consumer credit counseling and re-modification;
- One Stop Workforce Connection provides job development and prepares participants for job search; provides counseling; identifies job skills; 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, plans and coordinates direct services.
- Community Action Agency provides financial assistance for utility payments and weatherization assistance;
- Marion County School Board helps refer families to local services to prevent homelessness and provide breakfast and weekend backpack meals for homeless students identified at the beginning of the school year;
- First Call for Help provides free information and referral service, 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 Veteran Services educates and assists veterans with getting eligible services through veteran programs and links veterans with local training, healthcare and veteran services;
- DCF services oversee and contracts for community alcohol, drug abuse, and mental health services through public and not-for-profit agencies. Services include, but are not limited to emergency services, crisis stabilization, Baker Act, outpatient treatment;
- The Centers provides case management, detoxification and outpatient treatment, and emergency sheltering for 50 persons.

The County and City are committed to eliminating the effects of poverty among its residents. The jurisdiction recognizes that it may not be possible to end poverty all together, but is dedicated none the less 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.

The City, one of the major employers in Marion County, is participating in workforce development programs to reduce dependency on government funds. Staff participates in the Ocala Housing Authority's Self-Sufficiency Program.

Housing rehabilitation is provided to assist in maintaining affordable housing and reducing household costs. Programs are coordinated when possible to assist in reducing poverty and continued to support subsidized housing providers incorporating programs and services that promote tenant transition to self-sufficiency. Various federal, state, and local agencies are utilized to leverage funding sources for the development of economic opportunities when possible.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

The Marion County Community Services Department has developed the following performance management system to monitor the grant projects and ensure long term compliance with program requirements. Staff members are assigned specific projects and activities to monitor. A procedure manual for all Home Improvement Programs (owner-occupied, housing rehabilitation) have been developed and provided to all participating jurisdictions. County staff provide technical assistance to the City of Ocala and nonprofit organizations to ensure that they are aware of their responsibilities and the requirements of the CDBG program. The procedures of the community Services Department mandate and require that outreach efforts are in place for enhancing opportunities for minority and women's business enterprises as well as Section 3 business concerns. The staff utilize comprehensive check-off sheets for all activities which are reviewed and approved by the Grant Administrator. County staff input data and information into the Consolidated Plan Management Process tool in order to more completely and accurately monitor any proposed projects which are included in this Consolidated Plan. The Marion County HOME Consortium, as a recipient of Federal funds, shares a joint responsibility with all of its sub recipients for carrying out eligible activities in conformance with applicable Federal requirements and procedures. This is accomplished through desk monitoring and on site monitoring through-out the affordability period of a project.

In addition, the City of Ocala's Revitalization Strategies Department is responsible for the overall administration and implementation of the City's CDBG and HOME programs. The Revitalization Strategies Department ensures compliance with federal regulations through its review of grant application funding requests, recipient contracts, quarterly performance reports, and sub-recipient monitoring. Further, the City maintains records of program accomplishments, funding spent, people served, housing units rehabilitated, and other information to help ensure compliance with the federal regulations. All data is submitted to HUD on a timely basis and is input into the IDIS reporting system on a quarterly basis.

The City does not fund public service activities, therefore, no monitoring of sub-recipients is required. In the case of funding sub-recipients in the future, the City will comply with the requirements of 24 CFR Part 91.230. The City's guidelines require the monitoring of all CDBG sub-recipients to ensure that activities are carried out in furtherance of the Annual Plan and to ensure long-term compliance with requirements of the programs, including minority business outreach and the comprehensive planning requirements. The City gathers relevant data through required reports and monitoring of these organizations as required by federal regulations. Since Ocala is not a HOME Entitlement Community, these types of funds or other State resources received by local agencies are not directly administered or monitored by the Revitalization Strategies Department. However, local agencies respond to special request from the Revitalization Strategies Department for information about these programs. As such, this information is incorporated into the Plan and is available for assessing progress.

The County and City utilize a performance based evaluation system to monitor each sub-recipient. During the program year, the performance of each sub-recipient is evaluated based on the specific milestones outlined in each project proposal. Progress towards those goals is reported on a quarterly and on an annual basis. Specifically, each sub-recipient is required to:

- Execute a contract outlining the reporting requirements, project objectives, and relevant federal statutes;
- Provide quarterly reports that provide documentation of clients served by demographics, including income level, minority, and elderly status;
- Provide quarterly narrative reports that provide documentation of outcomes and performance measures;
- Document all expenses incurred, e.g. enrollment logs, receipts, etc.;
- Participate in meetings with the funder. Meetings include a grantee orientation workshop and an on-site meeting with the Grants Administrator and sub-recipient as necessary; and
- Document consistency with the Consolidated Plan.

The purpose of this is to establish standards used to evaluate grantee performance. Evidence of non-compliance may be used to decrease or eliminate funding awards in subsequent years. In addition, the Grants Administrator conducts annual on-site visits to each grant funded public service agency to ensure compliance with applicable regulations and to review progress towards goals outlined in the application for funding.

During the on-site review, the Grant Administrator asks specific questions about sub-recipient performance, including:

- What objectives has the project accomplished to date?
- Is the project serving the projected number/type of people? If not why not?
- How the expenditure of grant funds is tracked. Are all records up to date?
- Are separate records kept for:
 - Administrative Functions (staff salaries, number of people served, etc.)
 - Financial Records
 - Individual Project Case Files
- If not, what records are kept on individuals/clients served?
- How long are records maintained? (e.g. 1 year, 5 years, 10 years)

- Are the records easily accessible?
- Do you have a copy of the most recent audit or financial statement?

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

Marion County

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Housing Rehabilitation	CDBG	Housing/ Units Rehabilitated	50,000	0	0	50,000	200,000	Handicapped Accessibility Ramps (80% MFI)
Housing Rehabilitation (Mobile Repair)	CDBG	Housing/ Units Rehabilitated	160,000	0	50,000	210,000	640,000	Emergency Repair for Mobile Homes (HH up to 50% MFI)
Housing Rehabilitation	CDBG	Housing/ Persons Assisted	100,000	0	0	100,000	400,000	Emergency repairs (HH up to 80% MFI)
Purchase Assistance	HOME	Housing/ Persons Assisted	257,190	0	0	257,190	628,000	Down-payment and closing cost assistance (HH up to 80% MFI)
Rental & Supportive Housing	HOME	Housing/ Persons Assisted	100,000	0	1,542,803	1,642,803	800,000	Housing assistance for low-income persons (80% MFI)
CHDO –set aside	HOME	Housing/ Affordable Units Constructed/ Made Available	100,894	0	448,706	549,600	372,000	Availability of Affordable Housing (80% MFI)
Public Facilities & Infrastructure	CDBG	Suitable Living/ Persons Assisted	1,058,080	0	557,681	1,615,761	4,630,000	Renovate Shelter/Renovate Workshop/ Streets
Public Services	CDBG	Suitable Living/ Persons Assisted	75,000	0	0	75,000	300,000	Payment of Childcare/other social services (80% MFI)
Long-Term Assistance	ESG	Housing/ Persons Assisted	141,488	0	109,388	250,876	566,000	Attain Sustainability for Homeless/Special Needs (50% MFI)

City of Ocala

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Housing Rehabilitation	CDBG	Housing/ Units Rehabilitated	339,809	0	0	339,809	1,359,236	Homeowner units rehabilitated
Homeowner Purchase Assistance	HOME	Housing/ Persons assisted	10,000	0	0	10,000	40,000	Purchase of home for low-income buyers
Homeowner Demolition/ Construction	HOME	Housing/ Units Demolished/ Constructed	137,278	0	0	137,278	549,112	Reconstruct Affordable Housing – Full Rehabilitation
Clearance & Demolition	CDBG	Suitable Living/ Persons Assisted	10,000	0	0	10,000	40,000	Provide Suitable Living Environment
Acquisition	CDBG	Housing/ Suitable Living/ Units Acquired	10,000	0	0	10,000	40,000	Create affordable housing/Provide Suitable Living Environment

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

Both the County and the City use funding received through the State Housing Initiative Program (SHIP) to address affordable housing goals. The Marion County Homeless Coalition actively supports member agencies applying for HUD NOFA funding for the provision of transitional and permanent, supportive housing. County and City staff work closely with the Community Action Agency to maximize the amount of assistance provided to our rehabilitation applicants as well as emergency mobile home clients for the County. In an effort to improve the processes used to select projects for CDBG funding, as well as to maximize the resources available to the community, the county invites representatives from other funding organizations in the community to be a part of the selection and scoring process. This process helps eliminate duplication of benefit and allows the funders to share insights into need and gaps, as well as ensure funds are allocated to the areas of greatest need and projects were matched with the best fit for funding.

Every reasonable effort is made to leverage financial support from other sources in addition to using federal funds to complete the projects undertaken. CDBG sub-recipients must document, as part of the application process, the attempt to seek funding from other sources before applying for CDBG funding. As part of the project selection, CDBG applicants receive bonus points if the funding sought from CDBG was used to leverage other dollars.

Most programs use other funds to leverage the limited state and Federal funds. The SHIP program offers down-payment and closing cost assistance, with lender's mortgage funds providing the bulk of the housing investment. Community Development Block Grant funds are usually used in conjunction with other funding.

The HOME program requires a 25% local match for any HOME funds drawn. The State of Florida has the State Housing Initiative Partnership (SHIP) Program that local entitlement counties and cities are able to use as match for HOME. Marion County and the City of Ocala have designated SHIP as their local match for HOME and HOME "look-alike" activities were banked as match. SHIP Mortgage Loan Agreements provide for the recapture of funds in accordance with HOME requirements. Recaptured funds will be designated as HOME Funds for future expenditures. CHDO's are required to provide match for their projects.

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

Goals Summary Information

Marion County

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Housing Improvements	2014	2018	Affordable Housing; Homeless.	County Wide	Rehab; Emergency Repair; Rental/Supportive Housing; CHDO; Homeless	CDBG HOME ESG	<i># of Units Rehabilitated:</i> 28 <i># of Units Constructed:</i> 45
Quality of Life	2014	2018	Non-Housing Community Development.	County Wide	Public Facilities/Infrast.; Public Services;	CDBG	<i># of Persons Assisted:</i> 1,233

City of Ocala

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Housing Improvements	2014	2018	Affordable Housing;	City Wide	Rehab; Purchase Assistance; Demo/Construction;	CDBG HOME	<i># of Units Rehabilitated:</i> 45 <i># of Persons Assisted:</i> 4 <i># of Units Constructed:</i> 2
Quality of Life	2014	2018	Non-Housing Community Development.	City Wide	Clearance/Demo; Acquisition.	CDBG	<i># of Units Demolished:</i> 1 <i># of Units Acquired:</i> 1

Table 52 – Goals Summary

AP-35 Projects - 91.420, 91.220(d)

Marion County

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
Housing Rehabilitation	County Wide	Housing Improvements	Affordable Housing	CDBG: \$50,000
Housing Rehabilitation – Emergency Repairs	County Wide	Housing Improvements	Affordable Housing	CDBG: \$100,000
Emergency Mobile Repair	County Wide	Housing Improvements	Affordable Housing	CDBG: \$160,000
Purchase Assistance	County Wide	Housing Assistance	Affordable Housing	HOME: \$257,190
Rental/Supportive Housing	County Wide	Housing Assistance	Affordable Housing	HOME: \$357,190
CHDO Set-Aside	County Wide	Housing Improvements	Affordable Housing	HOME: \$100,894
Salvation Army	County Wide	Quality of Life	Public Facilities/Infrastructure	CDBG: \$374,080
ARC Marion	County Wide	Quality of Life	Public Facilities/Infrastructure	CDBG: \$584,000
City of Belleview	City of Belleview	Quality of Life	Public Facilities/Infrastructure	CDBG: \$200,000
Early Learning Coalition	County Wide	Quality of Life	Public Services	CDBG: \$75,000
Long-Term Assistance	County Wide	Housing Assistance	Affordable Housing	ESG: \$141,488
Contingency Funds	County Wide	NA	NA	CDBG: \$6,939
Planning & Administration	County Wide	NA	NA	CDBG: \$343,713
Planning & Administration	County Wide	NA	NA	HOME: \$54,456

City of Ocala

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
Housing Rehabilitation	City Wide	Housing Improvements	Affordable Housing	CDBG: \$339,809
Homeowner Purchase Assistance	City Wide	Housing Improvements	Affordable Housing	HOME: \$10,000
Homeowner Demo/Construction	City Wide	Housing Improvements	Affordable Housing	HOME: \$137,278
Clearance and Demolition	City Wide	Quality of Life	Public Improvements	CDBG: \$10,000
Acquisition	City Wide	Quality of Life	Public Improvements	CDBG: \$10,000
Planning & Administration	City Wide	NA	NA	CDBG: \$90,191
Planning & Administration	City Wide	NA	NA	HOME: \$12,807

Table 53 – Project Information

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

In identifying priorities, both the County and City use a ranking system to determine needs as low, medium, high, or no need. In ranking needs within the community the County and City take into consideration information from the Needs Assessment, Housing Market Analysis, citizen participation process, and agency consultation. The County and City assess the amount of funding available, the target areas with the most need for assistance, and the type of activities that will best address those needs to determine geographical allocations.

The priority ranking system is as follows:

- **High Priority:** Activities determined as a critical need and will be funded during the Consolidated Plan period.
- **Medium Priority:** Activities determined to be a moderate need and may be funded during the Consolidated Plan period as funds are available.
- **Low Priority:** Activities determined as a minimal need and are not expected to be funded during the Consolidated Plan period.
- **No Need:** Activities determined as not needed or are being addressed in a manner outside of the Consolidated Plan programs. Funding will not be provided for these activities during the Consolidated Plan period.

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

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

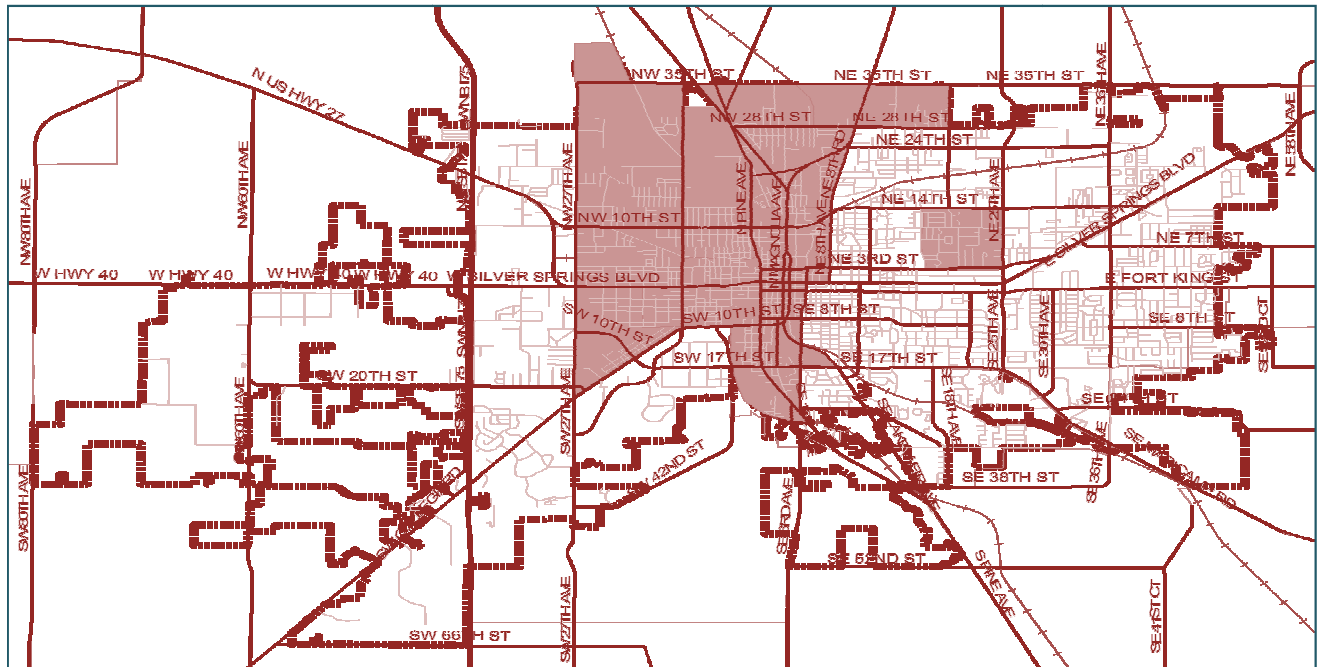
Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed.

Geographic Distribution/Rationale for the priorities for allocating investments geographically

Marion County is an exception community. There are three census tracts considered Areas of Minority Concentration (more than 50% minority representation) for Marion County and all three are located within the city limits of Ocala. The census tracts are 15 (61% minority), 17 (60% minority), and 18 (91% minority). Some Marion County CDBG funds are expended within the city limits of Ocala on public facilities for agencies serving the county as whole when a centralized location near transportation is most important to providing services. The City of Ocala receives its own allocation of CDBG dollars. All HOME funds expended by Marion County and the City of Ocala are within their respective areas of the county with the exception of CHDO funds which are distributed cooperatively for the best project regardless of location.

The City of Ocala primarily funds activities benefitting census block groups 14.01 (2) and (3), census tracts 17 and 18, and census tract 20.02, which have above average levels of minorities and/or low income residents.

The map below demonstrates primary target areas and minority concentrations in Marion County and the City of Ocala.



Affordable Housing (AP-55 Affordable Housing - 91.420, 91.220(g))

Introduction

In FY2014 Marion County will improve the housing stock using CDBG and HOME funds by providing housing rehabilitation, emergency mobile repairs, and rental and supportive housing for very low and low income persons. In addition, the City will provide housing rehabilitation assistance, purchase assistance, and demolition/construction of housing. All recipients must complete the application process and meet income requirements. Homeowners are served on a first come first ready basis.

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	84
Special-Needs	
Total	84

Table 54 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	2
Rehab of Existing Units	80
Acquisition of Existing Units	2
Total	84

Table 55 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing - 91.420, 91.220(h)

Actions planned during the next year to address the needs to public housing.

The Ocala Housing Authority will continue to manage approximately 2,142 subsidized rental units, including Section 8 and Section 202 units in various developments. The Ocala Housing Authority is the only agency in the County to receive Section 8, housing assistance program funding. The purpose of the Housing Choice Voucher Program is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. Rents associated with the federal developments are in accordance with HUD regulations and are 30% of the total income of the household. This is monitored through a yearly income verification to determine any income changes. Eligible applicants are those whose income is within the limits as determined by HUD.

Actions to encourage public housing residents to become more involved in management and participate in homeownership.

The OHA has been a HUD certified housing counseling agency since 2000. OHA was recertified in 2006 and awarded grant funds to continue services as a certified housing counseling agency. The OHA provides both homeownership and rental housing counseling. Counseling includes information on how to become a homeowner, fair housing rights, and credit counseling and foreclosure prevention. OHA provides the following counseling services:

- Home Improvement and Rehabilitation Counseling;
- Homebuyer Education Programs ;
- Loss Mitigation ;
- Marketing and Outreach Initiatives;
- Mobility and Relocation Counseling;
- Money Debt Management;
- Mortgage Delinquency and Default Resolution Counseling;
- Post-Purchase Counseling;
- Pre-Purchase Counseling;
- Renters Assistance; and
- Services for Homeless.

The OHA also offers the Family Self-Sufficiency, Homebuyers Club and Homeownership counseling programs. These programs assist Section-8 participants and residents of the public housing communities in becoming economically self- sufficient and attain homeownership.

The OHA maintains ongoing resident initiatives. Resident Councils are active in each of the OHA's Public Housing communities where meetings are held every other month. Guest speakers keep residents informed of new programs and opportunities. An OHA staff person attends all meetings as a liaison. A representative from the Ocala Police Department attends all meetings to assist with Neighborhood Watch Programs.

Residents receive a monthly newsletter/calendar that includes vital OHA information, updates from HUD and local community information. Public Housing staffs walk through each community several times a month to maintain a visible presence on site and in an effort to increase customer service.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance.

The Ocala Housing Authority is in good standing and not designated as a troubled agency.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

The Marion County Continuum of Care one year goals include:

- * Create additional shelter space for homeless populations, especially families with minor children and the chronically homeless (male & female)
- *Develop additional diversified types of affordable Supportive Permanent Housing to use in Rapid Re Housing and housing for clients exiting Supportive Transitional Housing
- *Develop additional mental health and substance abuse treatment resources for the homeless and chronically homeless
- *Develop comprehensive job training and employment opportunities for the homeless and chronically homeless
- *Expand the participation of agencies in HMIS into a Coordinated Intake, Assessment and Referral (CIA) system able to help the homeless and near homeless apply for and obtain mainstream services and entitlement benefits.
- *Increase community awareness of homeless issues and participation in preventing homelessness
- *Develop a system of case management & life skills training for those placed into housing to prevent a relapse into homelessness in the year after placement
- *Develop a resource guide available to the community and to assist the homeless and near homeless
- *Develop additional non-government resources to increase CoC agency capacity.
- * Expand the participation of agencies in HMIS into a Coordinated Intake, Assessment and Referral (CIA) system to streamline service delivery and improve service delivery efficiency.

Most people in serious need do turn to someone or something for help at some point in time. It is essential at that point in time we have as many sources of help engaged as possible in our Continuum of Care (CoC) Coordinated Intake, Assessment and Referral system (CIA). As the CIA becomes computerized and operational in 2014, it can help move people in need from their first point of contact with the Network quickly and efficiently to additional services. The CoC is working with the HMIS Contractor to develop a phone app. that can guide users to assistance. It can also help field staff, when eventually available, to assist those in need who they encounter on the streets and other environments not fit for human habitation. The CoC also encourages every agency to put their contact information and services on the lead agency's website, www.mchcfl.org and to list their information with 211 and have begun an effort to have Marion 211 join our intake system for our CIA as it takes form this year. The next step to ending their homeless status after they are in CIA is to match them to the correct programs to assist them,

refer them to those programs, and follow up to make sure they are accepted. Ending chronic homelessness requires more than one referral or program – it often means finding shelter, curing or controlling individual demons, finding employment, learning life skills to again be an independent and housed person or family, and moving clients forward to that goal. CIA is the community’s best hope of a comprehensive system to end the complicated situation of homelessness for the greatest possible number of human beings in our community.

Addressing the emergency shelter and transitional housing needs of homeless persons.

As shown in the numbers, the housing needs of homeless persons and families cannot be completely met by emergency shelters and transitional housing due to a lack of capacity, In the next year, The Marion County Homeless Council will address some of that lack of capacity by using an ESG Rapid Re Housing Grant to move individuals and families who have achieved an income, and reacquired life skills, into their own housing units by providing deposits and some short term rental assistance. Each time we do this, it will free bed space in a shelter for another willing individual or family to begin the process of coming off the streets and into a future home of their own. At the same time, we have been working with Marion County Community Services to support the use of CDBG funds for Interfaith Emergency Services to rehab a duplex unit into a small facility for chronically homeless males; and for Salvation Army Center of Hope be allocated CDBG Funds to begin moving their kitchen and dining space into a former and now unused chapel, and use the former kitchen space to expand their shelter dormitory capacity without expanding their physical facility footprint. This creates some available space in these shelters as they are also being expanded. We are still continuing to search for resources from other sources to also put the Open Arms Village (OVA) dormitory spaces on line since to this date our numbers indicate more space may still be needed after the shelter expansions we are hoping for. The other need, not yet underway, is additional housing for homeless families that does not require we separate the family unit during this phase of their lives. Family sheltering remains problematic, and the larger the family the more problematic the sheltering without separation.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The best tool we currently have in this jurisdiction (and a new tool as well) may be the Rapid Re Housing Program, administered by the Marion County Homeless Council funded with ESG dollars, two local veteran assistant programs with SSVF dollars, and through Marion County with ESG funds. The Homeless Council has chosen to use this program primarily for short-term assistance to take families with minor children and other qualified individuals out of shelters and into a housing unit. This serves several purposes, not the least of which is to move clients out who have managed to establish an income stream (earned or unearned) and develop sufficient life skills to begin the transition back to non homeless status. Defining homelessness as being in a shelter, this shortens the period of time a family is homeless, places them into a unit that should remain affordable to them based upon sustainability, and frees needed shelter space for another family or individual to begin the journey back from homelessness. Short term case

management / life skills coaching is provided by the shelter case worker and the case worker for the agency that provides deposit and first month (up to two normally) rental assistance while the client establishes themselves. After that, the case managers go back to their current case loads. The need exists to develop additional long term skills training for the remainder of at least the first year, to avoid a return to prior conditions of all types during that first year. Odds of maintaining sustainability for the formerly homeless client (family or individual) improve significantly after that period of time. Marion County is providing long-term assistance with their ESG funds and is coordinating with Volunteers of America to provide long-term supportive rental housing using a mix of funding sources.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

As the Continuum of Care Coordinated Intake, Assessment and Referral System comes on line in late 2014, it should become easier for extremely low income families and individuals to access the services needed to avoid becoming homeless. The Continuum of Care has several agencies that can provide assistance to very low income families and individuals on a one time basis who have suffered a non-recurring hardship and will be financially sustainable and able to remain housed after receiving assistance. However, long term assistance for such families and individuals is severely limited. A year long program to provide financial assistance and expanded knowledge of life skills does exist: the Tenant Based Housing Program administered by the Ocala Housing Authority. Marion County Community Services is expected to use their newly acquired ESG funds for similar year long assistance. However public housing in Marion is currently not available to those not already on waiting lists, and those lists are closed to additional potential clients. Emergency Shelters, Transitional Housing Programs and Permanent Supportive Housing Programs have too few beds and are full almost year round with the already homeless or recently homeless population. Providing services to those being discharged from publicly funded institutions and systems of care (health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions) is difficult since these institutions are not funded for assisting people after release and the county is ill equipped to provide required services to these people and their families. Too many people and agencies are chasing an increasingly scarce amount of resources. Faith based organizations have, as always, stepped forward to help assist those in need but it remains to be seen if the additional assistance and resources they can provide will fill the gaps. By all economic indicators, Marion needs jobs and people trained to fill them. The County's unemployment rate, even during the economic upturn, remains behind the state average, and median income in Marion has continued to decline in 2014 as it did in 2013. The continuing effort by the Marion County Homeless Council's Board to expand the Continuum of Care for the homeless and near homeless and get the CIA on line is an effort to put all of the available resources under a single contact point to optimize resources and better serve the residents of our community.

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

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

Affordable Housing Advisory Committees (AHAC) were formed by Marion County Resolution 08R-270 on July 1, 2008 and by City Council Resolution. By State Statute and per Board of County Commissioners City Council actions, the Committee is made up of appointed and ad hoc members representing a cross-section of the affordable housing development community. The Committee include many members who participated in the 2006 Affordable and Workforce Housing report prepared by the Public Policy Institute, and they agreed to use that study 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 sunshine law and 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. At the pleasure of the Board of County Commissioners, the Committee is interested in continuing to serve as an active board by helping to draft implementing legislation, and by continuing to monitor the demand for affordable housing and the ability of, and restrictions on, the development community in meeting those needs. Recommendations included:

- Eliminate impact and development fees for housing affordable to households at or below 80% MFI, and a sliding scale for fees for housing affordable to households between 80% to 120% MFI;
- Waive all transportation impact fees for housing affordable to families at or below 80% MFI;
- Establish a separate fund to pay school, water & sewer fees for housing affordable to families at or below 80% MFI;
- Establish lien mechanisms to recapture these fees if the house is sold within 10 years;
- Waive property taxes on land donated to non-profit organizations for five years with the requirement that the property must be developed within that time period; and
- Create a new zoning classification specifically for affordable housing that allows development on 40' lots.

Further, to assist in reducing barriers to affordable housing, the City of Ocala will implement various programs targeted towards low-and moderate-income households. The City will create homeownership opportunities, bring homes up to code through rehabilitation efforts, and reduced lead-paint hazards. These programs also assist in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses. The County also will update its Analysis of Impediments to Fair Housing Choice which includes the City of Ocala.

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

Towards this end, the Ocala Housing Authority will continue to reduce barriers to affordable housing by providing Section 8 vouchers and first time homeowner loan assistance aimed at transitioning residents from public housing into the private housing market.

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

Actions planned to address obstacles to meeting underserved needs

There are various elements that produce obstacles to meeting needs within the community. Addressing all housing, homeless, and community developments needs is a difficult task due to restricted funding. The County utilizes all possible resources and continues to seek leveraging sources to meet as many underserved needs as possible. The current housing market and economic environment also serve as barriers to meeting needs. Unemployment rates have increased adding to the number of families and individuals needing access to services and many times the capacity to fund and implement existing or additional programs is limited. Also, in the City, the scarcity of land that can be utilized to construct affordable housing becomes a barrier in meeting housing needs.

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

The most significant obstacle to addressing the needs of homeless citizens is the lack of available funding. The jurisdiction receives Supportive Housing Program funds, FEMA funds and financial resources from the Department of Families and Children to assist Marion residents with mortgage, rent and utility assistance. These funding sources can only address a small portion of the homeless needs in the County. Dramatic cuts in State funding and decreases in private donations, local non-profit homeless service providers are having a difficult time meeting the needs of the growing homeless population. In addition, programmatic requirements for other HUD competitive grants do not always coincide with determined local needs.

Actions planned to foster and maintain affordable housing.

Affordable housing is a challenge faced nationwide. It is important for a community to foster and maintain affordable housing to keep the housing market balanced and fair. The county is committed to furthering fair housing efforts and dedicated to maintaining affordable housing. In 2010, the Consortium conducted an Analysis of Impediments to Fair Housing Choice in accordance with HUD regulations, which includes a comprehensive review of administrative policies and zoning ordinances to ensure they do not interfere with affordable housing efforts.

The County and City use HOME and CDBG funds to implement various programs that assist in maintaining affordable housing including creating homeownership opportunities, bringing homes up to code through rehabilitation efforts, and reducing lead-paint hazards.

The County and City indicated several performance measures in its Consolidated Plan that are specifically related to the provision of affordable housing. These include:

- Affordability for the purpose of provision of decent housing;
- Sustainability for the purpose of provision of decent housing;

- Availability/Accessibility for the purpose of enhancement of the living environment and quality of life; and
- Assist Special Needs Populations including renters with severe cost burden, the homeless, and the elderly.

The Annual Action Plans demonstrate further efforts in progressing with the provision of decent housing for special needs populations, including the homeless, elderly and homeowners with a severe cost burden by:

- Providing funding for housing rehabilitation and homeownership activities;
- Supporting social service organizations that provide temporary housing, transitional housing and counseling services to the homeless population and to those at risk becoming homeless; and
- Supporting social service organizations to help make their services to low income families more affordable, thereby reducing the cost burden.

Actions planned to reduce lead-based paint hazards.

Marion County consults with the Marion County Health Department to review lead data, educate the public and mitigate housing units in which lead has been found. From 2010-2014, there was 19 confirmed cases of lead poisoning in Marion County, 2 of which were acquired out of state. Of the 19 confirmed cases, 8 were for persons under the age of 18. According to the U.S. Census Bureau, there are 4,284 housing units built prior to 1950 with 22% of the estimated population of children residing in those units. Property statistic reports are pulled for all housing projects to determine year of construction. If the year is 1978 or prior, an inspector certified in lead paint assessment completes the testing for the presence of lead and provides the homeowner with the EPA Lead Awareness brochure. To date, none of the housing projects in the County have tested positive for lead, although the City has had some lead abatement activity.

The rehabilitation program offered through the City assists in reducing lead hazard by focusing on code compliance. The City ensures staff are appropriately trained in lead-based paint, pamphlets are distributed, inspections and assessments are conducted when required, and that contractors trained in lead safe practices are used.

All rehabilitation activities follow HUD regulations concerning lead-based paint assessment and interim controls, if necessary. The first step is counseling, informing the rehabilitation client of the danger of lead-based paint when they apply for assistance. Staff determined at this interview whether there is heightened risk due to young children in the household. The City has helped four independent rehabilitation contractors and their workers get trained in lead-based paint practices.

Actions planned to reduce the number of poverty-level families.

The County recognizes the interrelationship between housing and economic opportunities and the need to pursue both in order to assist households attain self-sufficiency. The county recognizes while it has

defined priority strategy areas, that they are not separate or isolated strategies. The County believes these strategies are inter-related 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 believes 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.

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

Further, 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.

Both the county and city provide housing rehabilitation to assist in maintaining affordable housing and reduce household costs. Programs are coordinated when possible to assist in reducing poverty and to continue support of subsidized housing providers incorporating programs and services that promote tenant transition to self-sufficiency. Various federal, state, and local agencies are engaged to leverage funding sources for the development of economic opportunities when possible.

Actions planned to develop institutional structure.

Marion County's housing and community development plan will be carried out through a combination of public, private and non-profit organizations, many of which participate in the citizen participation process. Through the HOME funds and the consortium with the City of Ocala, staff work to develop and train CHDO's as well as other housing partners.

County and City staff will continue to play active roles in the community alliance organizations dealing with homelessness (Homeless Council), children's issues (Children's Alliance), mental health (Mental Wellness Coalition), Veterans Services, Senior Services and community issues (Community with a Heart).

The Marion County Consortium will continue to partner with CHDO's, Veterans Services, the Homeless Council, Neighborhood Housing and other local non-profits on affordable housing projects.

The Community Services Department will consult with the Ocala Housing Authority concerning consideration of public housing needs and any planned grant program activities. This consultation will ensure and provide a better basis for the certification by the Marion County's Board of County Commissioners that the Consolidated Plan is consistent with the County's assessment of low-income housing needs. This type of consultation will help insure that any proposed activities that are directed towards increasing affordable housing, neighborhood improvement and or any resident programs and or services funded by the Ocala Housing Authority that will increase the quality of life are in sync with the

efforts of all participating parties. Those funded programs covered by the Consolidated Plan will be fully coordinated to achieve comprehensive community development goals.

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

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

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

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

- A technical assistance workshop is held at the beginning of each grant year to educate non-profit agencies on the grant funds, application process, eligible uses, additional requirements when utilizing these funds and long-term conditions on their use.
- Ocala/Marion County's housing and community development plan is carried out through a combination of public, private and non-profit organizations, many of which participate in the citizen participation process. With the addition of HOME funds and the formation of the consortium with the City of Ocala, the County works with the City to develop and train CHDO's as well as other housing partners.
- Both county and city staff continue to play active roles in the community alliance organizations dealing with homelessness (Homeless Council), children's issues (Children's Alliance), and community issues (Community with a Heart) and mental health issues (Mental Wellness Coalition).

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(1)(1)

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

Marion County does not have any projects that generate program income, and did not receive any program income during the past grant year. Questions 1 – 5 are NA.

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

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities - None

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(1)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows: None, all projects conform to 92.205.
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Marion County uses the Recapture provision in all HOME mortgages and liens. Assistance is provided as a soft second, deferred payment, zero interest loan. The 30 year lien document includes a separate HOME affordability period requirement and HUD recapture language and formula.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The recapture provision requires repayment upon sale, refinance for cash out or if the unit assisted is no longer the homeowner's primary residence. If the homeowner defaults on the loan voluntarily or by operation of law, including but not limited to; death of the surviving mortgage holder or foreclosure, the minimum HOME affordability will prevail. Under these circumstances, the HOME investment amount will be recaptured from net proceeds.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

FY 2014 will be the first year Marion County has undertaken this activity. HUD will provide technical assistance to do the underwriting and contract language along with URA requirements. Marion County will refinance the Project HOPE apartments to do energy assistance upgrades and utilize more of the apartments for homeless families.

Emergency Solutions Grant (ESG)

Reference 91.220(1)(4)

FY 2013 marks the first year Marion County received ESG funding directly. The County utilized existing HPRP program guidelines in designing this activity to assure compliance with HUD/ESG regulations. Marion County, in coordination with the local CoC, has decided to use County ESG funds for rapid re-housing and long-term assistance.

1. Include written standards for providing ESG assistance (may include as attachment)

Written standards are available for review upon request through Marion County's Community Services Department. Contact Cheryl Amey at (352) 671-8770.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Marion County is working in coordination with the Homeless Council to establish a centralized assessment system. The committee is working to coordinate HMIS with the 211 referral system to form a coordinated assessment system. Marion County is conducting committee meetings to continue this process and have a system in place by the end of FY 2014.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Marion County follows its HPRP rapid re-housing plan, but provides longer term assistance. Since the county can only assist 7 – 10 families with the assistance received, the process is completed in-house and the county works with outside agencies to take referrals for assistance.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Marion County participates in the Ocala/Marion CoC and consults with the Homeless Council, which primarily addresses homeless needs. Marion County has decided to do long term assistance with its new ESG funds since the homeless council mainly funds short term assistance. All work is completed in-house with County staff.

5. Describe performance standards for evaluating ESG.

In order to be considered for assistance with ESG funds, families/individuals must have a reasonable expectation that they can become self-sufficient in 18 – 24 months. Referrals must come through current agencies working with the homeless.

Families eligible and chosen for assistance with ESG must work with a Case Manager to develop a plan for attaining self-sufficiency and monthly/annual goals towards that end. They must meet at least monthly with the case manager and continue to actively work towards those goals.

WE CARE of Marion County

WE CARE of Marion County is a harmonized system of medical care serving the residents of Marion County who have no medical insurance and/or the ability to pay for the opinion of a medical specialist. In 1989 the Marion County Board of County Commissioners initiated a study of the health concerns facing our residents. The study revealed that the priority health issue facing many county residents was access to medical care, particularly specialty medical care. The Commission appointed an Indigent Care Task Force to develop a coordinated medical care system to assist our County's indigent and needy population.

In October of 1991, Marion County was one of the first Counties in Florida to start an indigent health care program now known as "WE CARE". Participants in the network include the hospitals (MRMC and ORMC), Marion County Health Department, Community Health Services (now called "Heart of Florida"), Marion County Medical Society, and the Marion County Board of County Commissioner's through the Community Services Department. Each partner agreed to be responsible for a different aspect of the program. The Health Department and Heart of Florida do the initial screening and referrals, the Community Services Department processes the applications to determine eligibility, and the Medical Society seeks participating physicians and providers (such as Radiology Associates and Advanced Imaging) then coordinates referrals matching the medical needs of the patient to a We Care participating provider. Physicians/Specialists are called upon on a rotating basis and agree to see the patients in their office without charge to the County or to the patient. Our area hospitals participate in this coordinated effort by providing out-patient and in-patient hospital services to the patients and for the dedicated physicians.

Aside from benefiting the patient's health concern with no-cost, early intervention of medical specialty service, the WE CARE program has also reduced the amount of inappropriate 'walk in' care from our area hospital emergency rooms. The rotation of the specialty physicians allows for a fair distribution of indigent and needy patients. Their voluntary services are publicly recognized and are the foundation of the WE CARE Program.

Since inception, WE CARE of Marion County has assisted more than 19,000 patients. The physicians and hospitals estimate that more than six million dollars worth of time and expertise are volunteered each year to the WE CARE cause.

F1 - Family contacted but can't/won't claim

F2- Has family but cannot reach

NF - No family found

Vet - Is a Veteran

P/U - Hospice (HOS), Sheriff Rotation (SR), Hospital (H), Rehabilitation (R), Medical Examiner (ME), Nursing Home (NH), Assisted Living (AL)

Balance Sheet

Description
2014/2015 Unclaimed Decedents Budget

Starting Balance \$60,000.00
 Budget = 100 @ \$600.00 25/Quarter

Invoiced		Date Approved	Item Description							Received	Payment	Balance	FH
			Decedent Name			F±	VET	HMLESS	P/U				
1ST QUARTER												\$60,000.00	
10/17/2014	1	9/25/2014	Ellsworth, Sharon	OCT	F1	N	N	HOS		\$600.00	\$59,400.00	HB	
10/27/2014	2	10/24/2014	Jacobs, Larence S.	OCT	X	X	N			\$600.00	\$58,800.00	HB	
4/27/2015	3	4/20/2015	Skomin, Joyce (St. Judes)	APR	F1		N	LE		\$600.00	\$58,200.00	HB	
11/20/2014	4	11/17/2014	Smith, Robert Edward	NOV	F1	X	N	HOS		\$600.00	\$57,600.00	HB	
12/29/2014	5	11/17/2014	Garrett, Larry	DEC	F1	X	N	Hospital		\$600.00	\$57,000.00	HB	
N/A	N/A	N/A	Moore, Betty Jean	Funeral Home to Take NAA - Has Assets						\$0.00	\$57,000.00	HB	
11/20/2014	6	11/17/2014	Rose, Rosemary	NOV	NF		N	Hospital	\$600.00	\$600.00	\$57,000.00	HB	
11/20/2014	7	11/17/2014	Walker, Thomas	NOV	F2		N	Hospital		\$600.00	\$56,400.00	HB	
N/A	N/A	N/A	Birtram, Harold	Family Claimed						\$0.00	\$56,400.00	HB	
11/20/2014	8	11/17/2014	McNeice, Franic James	NOV	F1		N	HOS		\$600.00	\$55,800.00	HB	
11/20/2014	9	11/17/2014	Stone, Toni C	NOV	NF		N	Home		\$600.00	\$55,200.00	HB	
12/19/2014	10	12/16/2014	Antes, Howard Paul	JAN	F1		N	LE		\$600.00	\$54,600.00	HB	
N/A	N/A	N/A	Cooper, Cree Carmen	Family Claimed						\$0.00	\$54,600.00	HB	
12/19/2014	11	12/16/2014	Every, Herbert James Jr.	JAN		Y	N	H		\$600.00	\$54,000.00	HB	
1/28/2015	12	1/15/2015	Quackenbush, Lawrence Earl	FEB	F2	N	N			\$600.00	\$53,400.00	NC	
12/29/2014	13	12/16/2014	Hutchinson, Katherine	JAN		N	N	H		\$600.00	\$52,800.00	SF	
1/9/2015	14	1/6/2015	Sobocinski, Stanley	JAN		N	N	H		\$600.00	\$52,200.00	HB	
1/26/2015	15	1/21/2015	Lemley, Wendy Sue	FEB	F1	N	N	HOS		\$600.00	\$51,600.00	HB	
N/A	N/A	N/A	Fuentes, Marlene Raquel	Family Claimed						\$0.00	\$51,600.00	CS	
12/29/2014	16	12/23/2014	Goff, Sharon Louise	JAN		N	N	R	\$498.07	\$600.00	\$51,498.07	HB	
12/19/2014	17	12/17/2014	Moore, William Keith	JAN	F1	Y	N	Home		\$600.00	\$50,898.07	HB	
2ND QUARTER													
1/9/2015	18	1/6/2015	Cook, Max Alfred	JAN	F1	Y	N			\$600.00	\$50,298.07	HB	
1/22/2015	19	1/6/2015	Smith, Laura Ann	JAN	F1	N	N			\$600.00	\$49,698.07	CS	
1/9/2015	20	1/6/2015	Sykes, Charles P	JAN			N			\$600.00	\$49,098.07	HB	
8/10/2015	21	7/31/2015	Dudzik, Alice Magdalena	AUG	F1	N	N	Home		\$600.00	\$48,498.07	FC	
2/10/2015	22	2/4/2015	Reina, Salvatore	FEB	F1	N	N	HOS		\$600.00	\$47,898.07	HB	
N/A	N/A	N/A	Goycochea, Karen	Family Claimed						\$0.00	\$47,898.07	HB	
N/A	N/A	N/A	Sly, Karen Branch	Funeral Home - Probate Case						\$0.00	\$47,898.07	HB	
3/16/2015	23	3/6/2015	Magin, Elizabeth	Mar	F2	N	N	H		\$600.00	\$47,298.07	HB	
3/16/2015	24	3/6/2015	Hutchings, Michael David	Mar	F1	N	N	HOS		\$600.00	\$46,698.07	HB	
2/10/2015	25	2/4/2015	Cook, Paul	FEB	F1	N	N	H		\$600.00	\$46,098.07	HB	
2/10/2015	26	2/4/2015	Kauffman, Adelle Jean	FEB	NF	N	N	H		\$600.00	\$45,498.07	HB	
3/26/2015	27	3/23/2015	Gibson, Eleanor M	APR	F1	N	N	NH		\$600.00	\$44,898.07	HB	
N/A	N/A	N/A	Lang, Dorothy Stella	Funeral Home to Take NAA - Has Assets						\$0.00	\$44,898.07	HB	
3/24/2015	28	3/17/2015	Dimmock, Ronald Lewis	Mar	F1	N	N			\$600.00	\$44,298.07	RF	
3/16/2015	29	3/6/2015	Arient, Jerry	Mar	NF	N	N	NH		\$600.00	\$43,698.07	RF	
3RD QUARTER													
5/1/2015	30	4/27/2015	Ray, Clyde Roney	MAY	F2	Y	Y	H		\$600.00	\$43,098.07	HB	
N/A	N/A	N/A	Rand, Karen	Family Claimed						\$0.00	\$43,098.07	HB	
N/A	N/A	N/A	Fricke, Robert Edward	Funeral Home to Take NAA - Has Assets						\$0.00	\$43,098.07	HB	
2/18/2015	31	1/23/2015	Olenchuk, Vitaliy - BURIAL	FEB	F1	N	Y	Forest		\$600.00	\$42,498.07	HB	
N/A	N/A	N/A	Bell, Baby Boy	Family Claimed						\$0.00	\$42,498.07	CS	
5/7/2015	32	4/23/2015	Chakey, John	MAY	F1	N	N	Home		\$600.00	\$41,898.07	BF	
N/A	N/A	N/A	White, Norman	Family Claimed						\$0.00	\$41,898.07	RF	
4/27/2015	33	4/15/2015	Kirkpatrick, Vance E	APR	F2	N	N	HOS		\$600.00	\$41,298.07	CS	
4/29/2015	34	4/20/2015	Dubois, Leo Francis	MAY	F1	N	N	HOS		\$600.00	\$40,698.07	FC	
6/11/2015	35	4/16/2015	Sliger, Darrell Linn	JUN	F1	N	N	HOS		\$600.00	\$40,098.07	RF	
4/16/2015	36	4/8/2015	Hansen, William M	APR	NF	N	N	HOS		\$600.00	\$39,498.07	CS	

N/A	N/A	N/A	Gray, Lawrence	5th Circuit Guardian Corp to pay for cremation				\$0.00	\$39,498.07	CS	
5/27/2015	37	5/26/2015	Kagan, Marianne	JUN	NF	N	N	HOS	\$600.00	\$38,898.07	FC
7/6/2015	38	6/22/2015	Gardiner, Reese	JUL	F1	N	N	HOS	\$600.00	\$38,298.07	FC
4/29/2015	39	4/20/2015	Johnson, Robert Lee	MAY	NF	N	N	Home	\$600.00	\$37,698.07	FC
5/13/2015	40	5/5/2015	Bilbrey, Mary	MAY	F1	N	N	H	\$600.00	\$37,098.07	FC
5/20/2015	41	5/15/2015	Del Rio, Joseph Eugene	MAY	NF	N	N	Home	\$600.00	\$36,498.07	FC
5/22/2015	42	5/12/2015	Thomas, Michael Joseph	MAY	F1	N	N	Home	\$600.00	\$35,898.07	CS
N/A	N/A	N/A	Tyler, Ellis	Private Pay - Funds in Hospice Account				\$0.00	\$35,898.07	FC	
6/1/2015	43	5/20/2015	Carter, Helma	JUN	F2	N	N	H	\$600.00	\$35,298.07	FC
N/A	N/A	N/A	St. Laurent, Ernest David	Family Claimed				\$0.00	\$35,298.07	FC	
6/17/2015	44	6/11/2015	Dunham, Henry Russell Jr.	JUN	F1	N	N	HOS	\$600.00	\$34,698.07	FC
6/17/2015	45	6/11/2015	White, Shelley Ann	JUN	F1	N	N	Home	\$600.00	\$34,098.07	FC
6/26/2015	46	6/15/2015	Phillips, Ralph	JUN	F1	N	N	HOS	\$600.00	\$33,498.07	FC
6/9/2015	47	6/2/2015	Reuter, Richard Jule	JUN	F2	N	N	Home	\$600.00	\$32,898.07	FC
6/26/2015	48	6/18/2015	Sutton, Doris	JUN	NF	N	N	HOS	\$600.00	\$32,298.07	FC
4th QUARTER									\$32,298.07		
8/3/2015	49	7/20/2015	Langley, Regina Ann	AUG	F2	N	N	H	\$600.00	\$31,698.07	FC
N/A	N/A	N/A	Sharp, Bonnie S	Family Claimed				\$0.00	\$31,698.07	FC	
	50		Hiles, Robert Timothy		F1	N	N	Home		\$31,698.07	BY
7/16/2015	51	7/6/2015	Kenyon, Robert James	JUL	NF	N	N	Home	\$600.00	\$31,098.07	FC
7/8/2015	52	6/30/2015	Leathe, Mark Standish	JUL	F1	N	N	Home	\$600.00	\$30,498.07	FC
7/16/2015	53	7/6/2015	Wolf, Harry	JUL	F1	N	N	HOS	\$600.00	\$29,898.07	FC
7/6/2015	54	6/25/2015	Sarmento, Ernest Martin	JUL	F1	N	N	Home	\$600.00	\$29,298.07	FC
8/3/2015	55	7/20/2015	Walls, Ross C - Forest Lawn - VET	AUG	F1	Y	N	HOS	\$150.00	\$29,148.07	FL
8/3/2015	56	7/20/2015	Nowicki, Raymond - Forest Lawn - VET	AUG	NF	Y	N	HOS	\$150.00	\$28,998.07	FL
N/A	N/A	N/A	Edwards, Frank	Private Pay - Funds in Nursing Home Account				\$0.00	\$28,998.07	FC	
7/16/2015	57	7/6/2015	Baird, Daniel D	JUL	F1	N	N	HOS	\$600.00	\$28,398.07	FC
N/A	N/A	N/A	Hall, Kathy Ann	Family Claimed				\$0.00	\$28,398.07	FC	
7/6/2015	58	6/26/2015	Anderson, Grace	JUL	NF	N	N	NH	\$600.00	\$27,798.07	FC
N/A	N/A	N/A	Cain, Bill O	Denied and Family Claimed				\$0.00	\$27,798.07	FC	
11/13/2015	59	11/5/2015	McQueen, Susan		F1	Y	N	H	\$600.00	\$27,198.07	FC
N/A	N/A	N/A	Ebnetter, Frances	Family Claimed				\$0.00	\$27,198.07	FC	
8/10/2015	60	8/4/2015	Murphy, James Thomas	AUG	NF	N	N	HOS	\$600.00	\$26,598.07	FC
8/10/2015	61	8/4/2015	Smith, Janet	AUG	F1	N	N	Home	\$600.00	\$25,998.07	FC
8/18/2015	62	N/A	Green, Thomas R - Forest Lawn - VET	AUG	NF	Y	N	SR	\$190.00	\$25,808.07	FL
8/10/2015	63	8/4/2015	Eaton, Beaver Ives	AUG	F1	N	N	ME	\$600.00	\$25,208.07	FC
10/7/2015	64	8/13/2015	Hannon, Robert T - police officer	SEP	NF	N	N	SR	\$600.00	\$24,608.07	RF
8/18/2015	65	8/13/2015	Eichert, Arlington	AUG	NF	N	N	Home	\$600.00	\$24,008.07	FC
8/18/2015	66	N/A	Garnett, Richard Russell Jr. - Forest Lawn - VET	AUG	F2	Y	N	NH	\$190.00	\$23,818.07	FL
N/A	N/A	N/A	McCoppin, Jeffrey W	Executor Claimed				\$0.00	\$23,818.07	FC	
N/A	N/A	N/A	Rupert, Deborah	Estate Claimed				\$0.00	\$23,818.07	FC	
12/7/2015	67	10/14/2015	Legette, Heather Leigh		F1	N	N	SR	\$600.00	\$23,218.07	HD
10/6/2015	68	9/28/2015	Craner, Ralph Charleswort	SEP	F1	N	N	H	\$600.00	\$22,618.07	FC
10/6/2015	69	N/A	Trimpe, Gary - Forest Lawn - VET	SEP	NF	Y	N	SR	\$170.00	\$22,448.07	FC
N/A	N/A	N/A	Smith, Kenneth	Family Claimed				\$0.00	\$22,448.07	FC	
10/26/2015	70	10/21/2015	Ritchie, Kathy		F1	N	N	H	\$600.00	\$22,618.07	FC
10/21/2015	71	10/14/2015	Moore, William Robert		F1	N	N	SR	\$600.00	\$22,018.07	FC
11/13/2015	72	11/2/2015	Ginter, John		F1	N	N	HOS	\$600.00	\$21,418.07	FC
N/A	N/A	N/A	Friedmash, Robert A	Family Claimed				\$0.00	\$23,218.07	FC	
N/A	N/A	N/A	Brandenburg, Robert John	Veteran - Picked up by Forest Lawn				\$0.00	\$23,218.07	FL	
N/A	N/A	N/A	Thomas, James	Family Claimed				\$0.00	\$23,218.07	HB	
N/A	N/A	N/A	Harrell, Richard	FH withdrew request				\$0.00	\$22,448.07	RF	
11/30/2015	73	11/19/2015	Griffin, Mary Joan		F1	N	N	HOS	\$600.00	\$22,618.07	FC
N/A	N/A	N/A	Koch, Renee Bonnie	Family Claimed				\$0.00	\$23,218.07	FC	
										\$23,218.07	FC
										\$23,218.07	FC
Repayments:									\$1,098.07		
Total Expenditures:									\$41,050.00		
Balance:									\$20,048.07		

The State's Health Care Responsibility Act (HCRA) requires Counties to reimburse participating out-of-county hospitals for emergency or pre-approved non-emergency care provided to indigent residents when not available within the County. Reimbursement is billed by pre-determined service codes (DRG) at the Medicaid per diem rate. The County's maximum expenditure mandate is capped at \$4 per resident which for 2014/15 is \$1,349,820.

DEPT. NUMBER	DEPT. NAME		2005/2006	2006/2007	2007/2008	2008/2009	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/2016 BUDGET	Actual YTD	Projected Annual	2016/2017 BUDGET
1025-531401	HCRA	Expenditures	\$ 318,378.00	\$ 285,232.00	\$ 228,150.00	\$ 240,346.00	\$ 162,326.00	\$ 376,375.25	\$ 547,074.37	\$ 685,684.02	\$ 260,372.11	\$ 241,873.58	\$450,000.00	\$112,678.26	\$169,017.39	\$300,000.00
		# Clients	44	32	23	18	28	41	66	79	50	50	70	17		
		Avg. Cost per client	\$7,235.86	\$8,913.50	\$9,919.57	\$13,352.56	\$5,797.36	\$9,179.88	\$8,289.01	\$8,679.54	\$5,207.44	\$4,837.47	\$6,428.57	\$6,628.13	#DIV/0!	#DIV/0!
		# Applications Processed	246	211	258	269	341	422	397	431	368	414				

% change expenditures	-10.4%	-20.0%	5.3%	-32.5%	131.9%	45.4%	-17.7%							-62.4%	-33.3%
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2012/13 Costs		2013/14 Costs		2014/15 Costs		1025-531401	2015/16 Costs		% of budget
Payments	# Clients	Payments	# Clients	Payments	# Clients		Payments	# Clients	
\$ -	0	\$ -	0	\$ 10,510.41	3	Oct	\$ 51,092.34	6	25%
\$ 132,603.96	12	\$ -	0	\$ 7,266.69	1	Nov	\$ 31,040.69	1	
\$ -	0	\$ (3,059.48)	-1	\$ (813.74)		Dec	\$ 16,062.29	4	
\$ 187,315.53	18	\$ 40,263.95	10	\$ 99,490.16	16	Jan	\$ -	0	
\$ -	0	\$ (19,724.76)	-1	\$ 21,837.61	6	Feb	\$ 3,203.40	1	
\$ 30,044.29	6	\$ 18,804.75	6	\$ (18,625.38)	3	Mar	\$ 11,279.54	5	
\$ 92,737.19	10	\$ 40,671.19	5	\$ 28,800.38	4	Apr	\$ -	0	
\$ -	0	\$ 39,819.69	6	\$ 19,205.22	3	May	\$ -	0	
\$ 52,046.25	5	\$ 18,129.97	4	\$ 67,328.72	9	Jun			
\$ -	0	\$ 36,097.35	9	\$ 42,652.27	4	Jul			
\$ 130,778.22	23	\$ 32,928.82	5	\$ (4,695.30)	1	Aug			
\$ 60,158.58	5	\$ 56,440.63	7	\$ (31,083.46)	0	Sep			
\$ 685,684.02	79	\$ 260,372.11	50	\$ 241,873.58	50		\$ 112,678.26	17	
Monthly	Per Client	Monthly	Per Client	Monthly	Per Client		Monthly	Per Client	
Averages: \$ 57,140.34	\$ 8,679.54	\$ 21,697.68	\$ 5,207.44	\$ 20,156.13	\$ 4,837.47		Averages: \$ 14,084.78	\$ 6,628.13	

2007/08		2008/09		2009/10		2010/11 Costs		2011/12 Costs	
Payments	# Clients	Payments	# Clients	Payments	# Clients	Payments	# Clients	Payments	# Clients
\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0
\$ 20,044.40	2	\$ 8,761.42	1	\$ 6,937.97	2	\$ 9,947.20	2	\$ -	0
\$ 59,060.03	3	\$ 32,817.07	3	\$ 29,335.75	1	\$ 7,880.93	1	\$ -	0
\$ 3,193.90	1	\$ 18,762.48	1	\$ -	0	\$ 24,716.26	4	\$ 145,275.39	10
\$ -	0	\$ -	0	\$ 6,210.43	4	\$ -	0	\$ 158,008.98	19
\$ 1,397.90	1	\$ 8,945.88	3	\$ 9,209.54	3	\$ 85,151.79	6	\$ -	0
\$ 17,134.20	5	\$ 5,391.52	2	\$ 25,415.20	7	\$ 2,773.61	2	\$ 89,117.35	9
\$ 12,769.42	2	\$ 1,705.68	1	\$ -	0	\$ -	0	\$ -	0
\$ 4,396.54	2	\$ 5,213.79	2	\$ 12,032.11	2	\$ 245,905.46	26	\$ -	0
\$ -	0	\$ 14,508.00	1	\$ -	0	\$ -	0	\$ 75,957.77	13
\$ 74,618.38	5	\$ 63,659.53	3	\$ 20,474.09	3	\$ -	0	\$ 51,042.86	6
\$ 35,535.19	2	\$ 80,580.58	1	\$ 52,710.49	6	\$ -	0	\$ 27,672.02	9
\$ 228,149.96	23	\$ 240,345.95	18	\$ 162,325.58	28	\$ 376,375.25	41	\$ 547,074.37	66
Monthly	Per Client	Monthly	Per Client	Monthly	Per Client	Monthly	Per Client	Monthly	Per Client
Averages: \$ 19,012.50	\$ 9,919.56	\$ 20,028.83	\$ 13,352.55	\$ 13,527.13	\$ 5,797.34	\$ 31,364.60	\$ 9,179.88	\$ 45,589.53	\$ 8,289.01

2013/14	OCT. 2013	NOV. 2013	DEC. 2013	JAN. 2014	FEB. 2014	MAR. 2014	APR. 2014	MAY. 2014	JUN.2014	JUL.2014	AUG.2014	SEP.2014	TOTALS:
Housing Applications													
Withdrew	1	1	3	1	1	1	1	3	1	0	1	0	14
Failure to Provide	4	3	0	1	1	0	0	1	3	6	1	0	20
Over Inc/Over Assets	1	4	0	3	2	3	1	2	5	2	0	3	26
Insufficient equity	0	0	0	0	1	2	1	1	4	4	2	1	16
Lived in less than 12 months	0	1	0	0	0	1	0	0	1	0	0	0	3
Mortgage Past Due	0	0	0	0	1	1	1	1	0	1	1	0	6
Repairs too extensive/ House not suitable for repair	1	0	0	1	0	1	1	1	1	0	0	0	6
Credit Scores	2	0	0	0	0	0	0	0	0	0	0	0	2
Not owner occupied / homesteaded	0	1	0	1	0	1	0	3	0	0	0	0	6
Inside City Limits	1	0	1	0	0	0	0	0	0	0	0	0	2
Other	1	1	0	0	1	1	2	4	1	4	0	2	17
TOTAL DENIED/WD	11	11	4	7	7	11	7	16	16	17	5	6	118 66%
TOTAL PENDING	0	0	0	0	0	0	0	0	0	0	0	0	0 0%
TOTAL APPROVED	4	7	5	3	7	7	5	6	2	3	6	5	60 34%
TOTAL	15	18	9	10	14	18	12	22	18	20	11	11	178

% of prior year: #DIV/0!

Average # applications / month: 15

Prior Year Total: 0

Total # Applications Receive	OCT. 2013	NOV. 2013	DEC. 2013	JAN. 2014	FEB. 2014	MAR. 2014	APR. 2014	MAY. 2014	JUN.2014	JUL.2014	AUG.2014	SEP.2014	TOTALS:
Purchase Assistance	9	5	3	2	4	4	5	3	6	6	4	2	53
SHIP Rehab.	2	4	2	1	2	7	3	2	10	10	3	5	51
EMHR	2	8	2	6	6	5	4	2	2	2	3	4	46
Ramps	2	1	2	1	2	2	0	0	0	0	1	0	11
HCRA	23	30	36	28	17	18	50	29	32	32	19	54	368
WE CARE	28	18	13	19	14	14	23	12	18	18	22	15	214
UNCLAIMED													90
HHF AND HHF-PR	14	8	4	3	5	2	2	19	0	0	0	0	57
													890

Last Updated: 02/03/2016 MV

CDBG	6%
HOME	6%
SHIP	6%
INDIGENT	76%

Average # applications / month: 74

2014/15	OCT. 2014	NOV. 2014	DEC. 2014	JAN. 2015	FEB. 2015	MAR. 2015	APR. 2015	MAY. 2015	JUN.2015	JUL.2015	AUG.2015	SEP.2015	TOTALS:
Housing Applications													
Withdraw	1	1	1	2	1	2	2	3	1	2		1	17
Failure to Provide	2	6	2	0		1	2	4	2	4	4	3	30
Over Inc/Over Assets	1	3		0	1	1	1	1			2		10
Insufficient equity	0	0											0
Lived in less than 12 months	0	0											0
Mortgage Past Due	0	1					1						2
Repairs too extensive/ House not suitable for repair	2	1				1	1	2	1			1	9
Credit Scores	2	0		1		1	1			2		5	12
Not owner occupied / homesteaded	0	0							1		1		2
Inside City Limits	0	0											0
Other	0	0		1			2				1		4
TOTAL DENIED/WD	8	12	3	4	2	6	10	10	5	8	8	10	86
													0
TOTAL PENDING	0	0	0	0	0	0	0	0	0	0	0	0	0
													0
TOTAL APPROVED	6	0	3	7	10	5	9	7	9	9	1	6	72
													0
TOTAL	14	12	6	11	12	11	19	17	14	17	9	16	158

54%
0%
46%

% of prior year: 89%

Average # applications / month: 13

Prior Year Total: 178

Total # Applications Received	OCT. 2014	NOV. 2014	DEC. 2014	JAN. 2015	FEB. 2015	MAR. 2015	APR. 2015	MAY. 2015	JUN.2015	JUL.2015	AUG.2015	SEP.2015			
Purchase Assistance	3	4	3	4	4	3	7	8	4	7	4	7	58	37%	7%
SHIP Rehab.	3	4	1	5	6	8	5	2	1	5	2	4	46	29%	5%
EMHR	6	3	2	2	2	0	7	7	9	5	3	5	51	32%	6%
Ramps	2	1	0	0	0	0	0	0	0	0	0	0	3	2%	0%
HCRA	34	37	39	34	32	27	37	31	31	35	47	30	414		47%
We Care	13	18	24	10	8	13	17	12	17	7	14	7	160		18%
Unclaimed	4	10	7	6	4	5	13	7	11	10	9	14	100		11%
ESG	0	0	0	0	0	0	3	1	0	4	1	7	16		2%
HHF AND HHF-PR	2	0	1	5	4	5	4	3	4	5	5	2	40		5%

Last Updated: 02/03/2016 MV

Key: M CCS

888

Average # applications / month: 74

FY 2009/10

	<u>Funding</u>	<u>Fiscal Year</u>	<u>Sub-Recipient</u>	<u>IDIS# 483</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
	CDBG	2009/10	ARC Marion	Renovation of Group Home	Hallgren Contractors Corp	Big D Roofing	Ornamental Masonry
1	<u>Contract Amount</u>	<u>Expended Amount</u>	<u>Construction Co./ Contractor</u>		A&G Alarm Co. Frank Rousch Stucco Crown Glass Co of FL Southern Foam Insulation Progressive Cabinets	Spartan Heating and Air Bonnies Cleaning Services Genesis Door and Hardware Reliable Drywall of Central FL Romac Lumber	
	\$ 128,000.00	\$ 128,000.00	Stentiford Construction Serv Partin Architecture				
	<u>Funding</u>	<u>Fiscal Year</u>	<u>Sub-Recipient</u>	<u>IDIS# 433</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
	CDBG	2009/10	Breaking Free Ministries	Acquisition of a home as a re-entry program for Women exiting prison.	Abbey Floors JD Wilson David De Boer Rons Aluminum Williams Framing		
2	<u>Contract Amount</u>	<u>Expended Amount</u>	<u>Construction Co./ Contractor</u>				
	\$ 120,000.00	\$ 120,000.00	1st United Companies, Inc.				
	<u>Funding</u>	<u>Fiscal Year</u>	<u>Sub-Recipient</u>	<u>IDIS# 484</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
	CDBG	2009/10	Creative Services	Purchase and Installation of Storm Shutters and Emergency generator	Mid State Electric Arnold's Aluminum, Inc		
3	<u>Contract Amount</u>	<u>Expended Amount</u>	<u>Construction Co./ Contractor</u>				
	\$ 85,400.00	\$ 78,407.40	N/A				
	<u>Funding</u>	<u>Fiscal Year</u>	<u>Sub-Recipient</u>	<u>IDIS# 446</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
	CDBG	2009/10	Forest Community Center	Renovation of the Old Library for a Community Center	AVL Systems, Inc. Architecture Studio, Inc. Tallen Builders, LLC New Age Dimensions, LLC. A&A Lock Doc Smith A&A Trucking and Excavating A Sodscape, Inc. Ocala Winnelson NGI Besco Electric Supply	Jackson Supply Steve Herring Corp Lowes Ocala Electric HD Supplies Suncoast Paint & Design Center Johnstone Supply Ferguson Enterprises, Inc. Penn Flooring Sun Supply Quality Plywood Specialties Inc.	Gemarie Distributors Universal Engineering Sciences Wood Group Benjamin Moore HD Supply Electrical Porter Paints Bj Trophies USSI, Inc. Abshier Engineering RE Michel Company, Inc.
4	<u>Contract Amount</u>	<u>Expended Amount</u>	<u>Construction Co./ Contractor</u>				
	\$ 560,000.00	\$ 549,883.38	Tallen Builders Partin & Martinez Architecture Co.				
	<u>Funding</u>	<u>Fiscal Year</u>	<u>Sub-Recipient</u>	<u>IDIS# 434</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
	CDBG	2009/10	Heart of Florida	Renovation of existing space for dental services	Stokes Electric of Central FL Bob Tsacrios Plumbing		
5	<u>Contract Amount</u>	<u>Expended Amount</u>	<u>Construction Co./ Contractor</u>				
	\$ 51,000.00	\$ 42,314.20	Feasterco Construction Co.	<i>This contract was amended from \$21,000 to \$51,000</i>			
	<u>Funding</u>	<u>Fiscal Year</u>	<u>Sub-Recipient</u>	<u>IDIS# 442</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
	CDBG/CDBG-R	2009/10	VFW Retirement Home	Construction of the Womens Wing - In conjunction with CDBG-R Funds	A+ Welding Concepts American Fire & Safety Big D Roofing Brady Construction	Hang-It-Wright Drywall Hilliard's Air Conditioning & Heating, Inc. James Anderson Concrete & Masonry J.S. Carter & Sons, Inc.	United Sales of Ocala Windows Plus
6	<u>Contract Amount</u>	<u>Expended Amount</u>	<u>Construction Co./ Contractor</u>				

\$ 736,000.00 \$ 726,791.05 Fabian Dinkins Construction

Brown Automatic Sprinker
 Emabassy Painting
 First Class Plastering
 Foundation Services
 Griffis Tile & Flooring
 Manning Building Supply
 Sharrer Electric Co
 Steven Hering Corp
 Southern Plumbing
 Suncoast Insulators & Specialties

FY 2010/11

	<u>Funding</u>	<u>Fiscal Year</u>	<u>Sub-Recipient</u>	<u>IDIS# 556</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
	CDBG	2010/11	Boys & Girls Club	Construction of satellite location in Dunnellon	All American Cabinets American Fire & Safety American Roll Up Door Company Anderson Interior Central Florida Surfaces Fly-N-Inn	Green Construction Hilliard's Air Conditioning & Heating, Inc. J.S. Carter & Sons, Inc. James Anderson Concrete & Masonry L & D Ceilings Mike Scott Plumbing	Salser Construction, LLC. Sharrer Electric Suncoast Insulators Sun Glass & Mirror
7	Contract Amount	Expended Amount	Construction Co./ Contractor				
	\$840,000.00	\$839,502.24	Fabian Dinkins Construction				

	<u>Funding</u>	<u>Fiscal Year</u>	<u>Sub-Recipient</u>	<u>IDIS# 571</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
	CDBG	2010/11	The Centers, Inc.	Renovation of Existing Building for a Pre-Arrest Diversion Center	All Weather Heating & Cooling All American Cabinetry, Inc. Allen Curry Plumbing A & G Alarm Big D Roofing	Caruthers Drywall, Inc. Ciraco Electric Fred Nickel Tile, Inc. Hometown Pest Defense Lester Painting	Ocala Plastering, Inc. Savage Fire Simpson Environmental Steve Allen Construction Southern Masonry
8	Contract Amount	Expended Amount	Construction Co./ Contractor				
	\$301,772.00	\$301,772.00	Tallen Builders Andrew Copland Architect				

	<u>Funding</u>	<u>Fiscal Year</u>	<u>Sub-Recipient</u>	<u>IDIS# 559</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
	CDBG	2010/11	Childhood Development Services	Rehabilitation of Existing Facility for an Emergency Shelter for Homeless Women Roof and HVAC repairs			
9	Contract Amount	Expended Amount	Construction Co./ Contractor				
	\$ 8,817.00	\$ 8,817.00	Genesis Construction				

	<u>Funding</u>	<u>Fiscal Year</u>	<u>Sub-Recipient</u>	<u>IDIS# 548</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
	CDBG	2010/11	Creative Services Inc.	Install Palm Reader Security Alarm System	A & A Lock Doc Locksmith		
10	Contract Amount	Expended Amount	Construction Co./ Contractor				
	\$30,000.00	\$ 30,000.00	N/A				

FY 2011/12

	<u>Funding</u>	<u>Fiscal Year</u>	<u>Sub-Recipient</u>	<u>IDIS# 558</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
	CDBG	2011/12	Arnette House	Repair to Backflo Preventer	Gator Fire		
11	Contract Amount	Expended Amount	Construction Co./ Contractor				
	\$ 7,900.00	\$ 7,900.00	N/A				

	<u>Funding</u>	<u>Fiscal Year</u>	<u>Sub-Recipient</u>	<u>IDIS# 646</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
	CDBG	2011/12	Children's Advocacy Center	Renovation of Existing Space for Therapeutic Family Visitation Center	A & A Drywall Gale Insulation & Specialties Crime Prevention Security	Holiday Enterprise Heating & Air Mike Scott Plumbing Slack Construction	Stokes Equipment Sun Glass & Mirror Co., Inc.
12	Contract Amount	Expended Amount	Construction Co./ Contractor				

<u>Amount</u>	<u>Amount</u>	<u>Contractor</u>	Great Lakes Carpet & Tile	Star Quality, Inc.
\$ 232,575.00	\$ 232,575.00	Slack Construction		

<u>Funding</u>	<u>Fiscal Year</u>	<u>Sub-Recipient</u>	<u>IDIS# 612</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
CDBG	2011/12	Community Legal Svcs of Marion County	Acquisition and renovation of a building for offices	Star Quality, Inc. Hilliard's Air Conditioning & Heating A & A Drywall Cannon Awning Services Great Lakes Carpet & Tile	Jose Hernandez Painting Sharrer Electric Mike Scott Plumbing, Inc. Ocala Landscape Management Suncoast Insulators	
<u>Contract Amount</u>	<u>Expended Amount</u>	<u>Construction Co./ Contractor</u>				
\$872,256.00	\$730,305.62	Slack Construction				

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FY 2011/12 - (continued)

<u>Funding</u>	<u>Fiscal Year</u>	<u>Sub-Recipient</u>	<u>IDIS# 623</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
CDBG	2011/12	Habitat For Humanity	Acquisition of facility			
<u>Contract Amount</u>	<u>Expended Amount</u>	<u>Construction Co./ Contractor</u>				
\$ 490,000.00	\$ 490,000.00	N/A				

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<u>Funding</u>	<u>Fiscal Year</u>	<u>Sub-Recipient</u>	<u>IDIS# 619</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
CDBG	2011/12	Marion County Literacy Council	Acquisition and renovation of a building for services/offices	All American Cabinetry, Inc. All Weather Heating & Cooling Bob Tsacrios Plumbing, Inc. Caruthers Drywall, Inc. Ciraco Electric, Inc. Constantino Plumbing	Distinctive Metal, Inc. Fred Nickel Tile, Inc. Herring Corporation Marion/Service Roofing & Sheet Metal Ocala Plastering, Inc. Pro Interiors	Southern Masonry Steve Allen Construction Sun Glass & Mirror Suncoast Insulators United Sales of Ocala, Inc.
<u>Contract Amount</u>	<u>Expended Amount</u>	<u>Construction Co./ Contractor</u>				
\$ 798,823.00	\$ 785,627.67	Tallen Builders Partin & Martinez				

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FY 2012/13

<u>Funding</u>	<u>Fiscal Year</u>	<u>Sub-Recipient</u>	<u>IDIS# 702</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
CDBG	2013-2016	Early Learning Coalition	Acquisition and renovation of a building for office/services	All American Cabinetry All Weather Heating & Cooling Bob Tsacrios Plumbing, Inc. Caruthers Drywall, Inc. Ciraco Electric, Inc.	Great Lakes Carpet & Tile Pro Interiors of Central Florida, LLC. Royal Décor Company Savage Fire Protection, Inc.	Steve Allen Construction, Inc. Suncoast Insulators United Sales of Ocala, Inc.
<u>Contract Amount</u>	<u>Expended Amount</u>	<u>Construction Co./ Contractor</u>				
\$ 648,190.00	\$ 648,190.00	Tallen Builders				

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<u>Funding</u>	<u>Fiscal Year</u>	<u>Sub-Recipient</u>	<u>IDIS# 721</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
CDBG	2012-2013	Hands of Mercy	Renovation of HOPE and FAITH Houses	Donley Lawn Service Schofield, Inc. City of Belleview A Step Above Signs Quality Reprographic Solutions, Inc Rector Construction, Inc. Mann Utilities, Inc. Flyway Access, LLC. Cross Environmental Services, Inc. Modern Plumbing, Inc. Chappell Concrete Construction Geo-Tech, Inc. Ro-Mac Lumbar & Supply, Inc.	ABC Supply Company Bellevue Building Materials B & T Metal Works, Inc. Labor Finders Superior Air Conditioning & Heating, Inc. DJP Security Systems HDS White Cap Construction Supply Tillman & Associates Engineering, LLC. J.S. Carter & Sons, Inc. Jody Wilson Construction, Inc. Rustica Hardware William Johnson's Painting Kay Enterprises	The Land of Nod LightingDirect.com John T. Crowder, LLC. Landscaping Under The Sun, LLC. Southern Pro Fence & Gate, LLC. Designer's Palette of Central Florida, Inc. Rainbow Cabinets Big "D" Dunn Rite Roofing A-Line Fire & Safety, Inc. Suncoast Insulators Mr. and Mrs. Blindmaster Lowe's Lightology, Inc.
<u>Contract Amount</u>	<u>Expended Amount</u>	<u>Construction Co./ Contractor</u>				
\$998,000.00	\$778,212.50 (to date)	Ausley Construction Donahue Architect				

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Land Environmental Group
Hoover & Company, Inc.

Pottery Barn

Hallgren Contractors Corporation

FY 2013/14

18	<u>Funding</u> CDBG	<u>Fiscal Year</u> 2013/14	<u>Sub-Recipient</u> ARC Marion Inc.	<u>IDIS# 797</u> Workshop Renovation for Life Skills Center	<u>Sub Contractor</u> A+All Pro Roofing, Inc. Allcrete Finishes, Inc. All Weather Heating & Cooling Bushnell Construction Central Florida Surfaces	<u>Sub Contractor</u> Encore Electric Lester Painting Midstate Glass Peachtree Protective Covers Rainbow Cabinets	<u>Sub Contractor</u> Slack Construction Richard Schneider Southern Plumbing Suncoast Insulators Tyson Drywall
	<u>Contract Amount</u> \$658,000.00	<u>Expended Amount</u> \$604,194.77	<u>Construction Co./ Contractor</u> Slack Construction				

19	<u>Funding</u> CDBG	<u>Fiscal Year</u> 2013/14	<u>Sub-Recipient</u> Arnette House	<u>IDIS# 780</u> Replace all room doors in Emergency Shelter	<u>Sub Contractor</u> Scotts Door Service	<u>Sub Contractor</u>	<u>Sub Contractor</u>
	<u>Contract Amount</u> \$9,234.00	<u>Expended Amount</u> \$9,233.84	<u>Construction Co./ Contractor</u> N/A				

20	<u>Funding</u> CDBG	<u>Fiscal Year</u> 2013/14	<u>Sub-Recipient</u> FL. Center for the Blind	<u>IDIS# 786</u> Renovation of Administrative and Training Buildings	<u>Sub Contractor</u> All American Cabinetry All Weather Heating Caruthers Drywall Central Florida Windows D & D Asphalt Encore Electric	<u>Sub Contractor</u> HUMCO Jody Wilson Construction Mid State Glass Penn Flooring Royal Décor Signco Signage	<u>Sub Contractor</u> Southern Masonry Southern Plumbing Steve Allen Construction Steve Herring Corporation Suncoast Insulators Unites Sales of Ocala
	<u>Contract Amount</u> \$222,858.00	<u>Expended Amount</u> \$222,858.00	<u>Construction Co./ Contractor</u> Tallen Builders				

FY 2014/15

21	<u>Funding</u> CDBG	<u>Fiscal Year</u> 2014/15	<u>Sub-Recipient</u> Creative Services	<u>IDIS#</u> Renovation of Existing to Create More Bed Space	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
	<u>Contract Amount</u> \$60,050.00	<u>Expended Amount</u>	<u>Construction Co./ Contractor</u> TBD	<i>Contract Stage</i>			

<u>Funding</u> CDBG	<u>Fiscal Year</u> 2014/15	<u>Sub-Recipient</u> Forest Sidewalks	<u>IDIS#</u> Installation of Sidewalks from	<u>Sub Contractor</u>	<u>Sub Contractor</u>	<u>Sub Contractor</u>
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22	Contract Amount \$30,000.00	Expended Amount \$22,571.08	Construction Co./ Contractor Art Walker Construction	Forest Library to Shopping Center			
	Funding CDBG	Fiscal Year 2014/15	Sub-Recipient Salvation Army	Renovation of Old Chapel and Resource Center into Kitchen/Dining area and Food Storage	Sub Contractor	Sub Contractor	Sub Contractor
23	Contract Amount \$533,080.00	Expended Amount	Construction Co./ Contractor TBD	<i>Contract Stage</i>			
	Funding CDBG	Fiscal Year 2014-2015	Sub-Recipient Shepherd's Lighthouse	IDIS# 799 Roof replacement over Thrift Store	Sub Contractor N/A	Sub Contractor	Sub Contractor
24	Contract Amount \$75,000.00	Expended Amount \$75,000.00	Construction Co./ Contractor Tallen Builders				
FY 2015/16							
	Funding CDBG	Fiscal Year 2015/16	Sub-Recipient Creative Services	Construction of Addition to Create Additional Bed Space	Sub Contractor	Sub Contractor	Sub Contractor
25	Contract Amount \$175,000.00	Expended Amount	Construction Co./ Contractor TBD	<i>Contract Stage</i>			
	Funding CDBG	Fiscal Year 2015/16	Sub-Recipient Shepherds Lighthouse	Renovation of Existing Office and Training Space	Sub Contractor	Sub Contractor	Sub Contractor
26	Contract Amount \$400,000.00	Expended Amount	Construction Co./ Contractor TBD	<i>Contract Stage</i>			
	Funding CDBG	Fiscal Year 2015/16	Sub-Recipient Vets Helping Vets	Veterans Resource Center	Sub Contractor	Sub Contractor	Sub Contractor
27	Contract Amount \$500,000.00	Expended Amount	Construction Co./ Contractor TBD	<i>Contract Stage</i>			



Marion County Board of County Commissioners

Community Services

2631 SE Third St.
Ocala, FL 34471
Phone: 352-671-8770
Fax: 352-671-8769

Purchase Assistance Application Process Instructions to Applicant

1. **Complete Application**
 - *Include information on ALL people residing in household*
 - *Do not leave any questions blank – must have at least a "0" or N/A*
2. **Gather all required documentation listed on checklist**
 - *If you have questions about one of the documents required, please call 352-671-8770*
3. **Once you have completed the application and gathered all the necessary documents call:**

**Marion County Community Services
to make an appointment
Phone: (352) 671-8770**

NOTE: We will make copies and notarize any documents for you at no charge. Please do NOT sign any documents that require notarization until you come to your appointment. As per State Statute, the Notary must witness you signing the document.

VERY IMPORTANT INFORMATION:

- ✓ Do NOT start actively looking for a home OR put a contract on a home UNTIL you have been determined as eligible for assistance through the County program!
- ✓ Do NOT open any new credit cards, close any current credit cards, make any major purchases that are financed or apply for any new financing while you are in this process!

Proceso de solicitud de Asistencia de Compra Instrucciones para el solicitante

1. **Completar aplicación**
 - *Incluya información de todas las personas que residen en hogar*
 - *No deje preguntas en blanco, deben tener al menos un "0" o N/A*
2. **Reunir toda la documentación en la lista de verificación**
 - *Si tiene preguntas sobre alguno de los documentos requeridos, por favor llame al 352-671-8770*
3. **Una vez haya completado la solicitud y reunido todos los documentos necesarios llame a:**

**Marion County Community Services
para hacer una cita
Teléfono: (352) 671-8770**

NOTAR: Podemos hacer copias y/o notarizar los documentos requeridos, sin costo alguno. Favor de no firmar los documentos que requieren certificación notarial hasta llegar a su cita. Según la ley del estado, el notario debe ser testigo de la firma del documento.

INFORMACIÓN IMPORTANTE:

- ✓ NO inicie la búsqueda de un hogar ni haga contrato de compra de una casa hasta que se determine su elegibilidad para la ayuda a través del programa de asistencia a compra del condado!
- ✓ NO abra, ni cancele tarjetas de crédito, no haga compra substanciales que tenga que financiar ni solicite nuevo financiamiento durante este proceso!

SHIP HOME**PURCHASE**

For Office Use Only

MARION COUNTY COMMUNITY SERVICES**APPLICATION FOR HOUSING ASSISTANCE/ SOLICITUD PARA ASISTENCIA PARA DOMICILIARIA***(Please complete all sections/ Por favor, complete todas las secciones)*

GENERAL INFORMATION:		
Applicant Name: <i>Nombre de Solicitante:</i>		Co-Applicant Name: <i>Nombre Co-Solicitante:</i>
Street Address: <i>Domicilio:</i>		
Mailing Address: <i>Domicilio Postal:</i>		
Cell/Home Telephone: <i>Telefono Celular/ Hogar:</i>	Work Telephone: <i>Telefono de Empleo:</i>	Email: <i>Correo Electronico:</i>
Marital Status : <input type="checkbox"/> Married <i>Estado Civil: Casado(a)</i>	<input type="checkbox"/> Never been married <i>Soltero(a)</i>	<input type="checkbox"/> Divorced <i>Divorciado(a)</i>
		<input type="checkbox"/> Widowed <i>Viudo(a)</i>
		<input type="checkbox"/> Separated <i>Separado(a)</i>
Do you currently own a home? <input type="checkbox"/> Yes/Si <input type="checkbox"/> No If yes, what is the address? <i>Es dueño(a) de casa? Si lo es, cual es la direccion?</i>		
How long at this address: <i>Hace cuanto tiempo vive en este domicilio?</i>		How many people live at this address: <i>Cuantas personas viven en este domicilio?</i>
Name of Landlord: <i>Nombre de arrendatario:</i>		Monthly rent payment: \$ <i>Pago Mensual de Alquiler:</i>
Are you a U.S. citizen or Permanent Resident? <input type="checkbox"/> Yes/Si <input type="checkbox"/> No <i>Ciudadano Americano o Residente Permanente?</i>		

HOUSEHOLD OCCUPANTS: Ocupantes del Hogar:					
	Full Name: <i>Nombre Completo:</i>	Relationship to Applicant: <i>Parentesco con el Solicitante:</i>	Date of Birth: <i>Fecha de Nacimiento:</i>	Gender: <i>Genero:</i>	Social Security Number: <i>Numero de Seguro Social</i>
1		Applicant/Solicitante	/ /		
2			/ /		
3			/ /		
4			/ /		
5			/ /		
6			/ /		
7			/ /		

Head of Household/ Jefe(a) de Hogar:

Elderly/Envejeciente ___ Handicapped/Discapacitado ___ Native American/ Indio Americano ___
Asian/ Asiático ___ White/ Caucasiano ___ Black/Americano Africano ___ Hispanic/Hispano ___

Single/Soltero Two-Parent/Dos padres Single-Parent/Padres solteros
Female-Headed/ Encabezados por mujeres Other/Otro _____

EMPLOYMENT INFORMATION:*Complete informacion sobre empleo*

Applicant's Employer/ Empleador del solicitante:	Co-Applicants Employer/ Empleador del Co-solicitante:
Name: _____ <i>Nombre de Compañia</i>	Name: _____ <i>Nombre de Compañia</i>
Phone: _____ How Long?: _____ <i>Telefono Cuanto tiempo?</i>	Phone: _____ How Long?: _____ <i>Telefono Cuanto tiempo?</i>
Address: _____ <i>Direccion</i>	Address: _____ <i>Direccion</i>
Position: _____ <i>Titulo de Plaza</i>	Position: _____ <i>Titulo de Plaza</i>
Supervisor: _____ <i>Supervisor</i>	Supervisor: _____ <i>Supervisor</i>

INCOME: (Gross annual income from all sources)		INGRESO: (Ingreso anual bruto de todas las fuentes)		
Source/Fuente:	Applicant: Solicitante:	Co-Applicant: Co-Solicitante:	Other Member: (18 or Over) Otros miembros: 18 años+	Total:
Employment/ Salario (salary/wages):				
Interest/Dividends: <i>Interese/Dividentos</i>				
Business Net Income: <i>Ingreso Neto de Negocio</i>				
Rental Net Income: <i>Ingreso Neto de Alquiler</i>				
Social Security, Pensions: <i>Seguro Social/ Pension</i>				
Unemployment, Workers Comp: <i>Desempleo/Compensacion del Trabajo</i>				
Alimony, Child Support: <i>Pension Alimenticia/Manutención de los menores</i>				
Welfare Payments: <i>Bienestar Publico</i>				
Other: <i>Otro Ingreso</i>				

TOTAL ANNUAL INCOME FROM ALL SOURCES/ Ingreso Total Annual de todas las fuentes: \$ _____

ASSETS: (Include bank accounts, certificates of deposit, stock, bonds, mutual funds, IRA's, KEOGH accounts, rental property, vacant property, etc.)		BIENES: (Incluyen cuentas bancarias, certificados de depósito, acciones, bonos, fondos mutuos, IRA, KEOGH cuentas, propiedad de alquiler, propiedad desocupada, etc.)			
Type/Fuente:	Family Member: Miembro de la Familia:	Annual Income from Assets: Ingreso Annual de Bienes:	Bank Name: Nombre de Banco	Account #: Numero de Cuenta	Cash Value: Valor en Efectivo
Checking Acct: <i>Cuenta de Cheques:</i>					
Checking Acct: <i>Cuenta de Cheque:</i>					
Savings Acct: <i>Cuenta de Ahorro:</i>					
Savings Acct: <i>Cuenta de Ahorro:</i>					
Credit Union Acct:					
Stocks, Life Insurance: <i>Acciones y Seguro de Vida</i>					
Real Property:					
IRA, KEOUGH, etc.					
Rental Property					
Total Income From Assets/Ingreso Total de Bienes \$ _____					
Total Family Assets/ Total de Bienes de Familia \$ _____					

LIABILITIES: (List debts including mortgages, loans, credit cards, charge accounts, real estate, etc.) <i>(Lista de deudas, incluyendo hipotecas, préstamos, tarjetas de crédito, cuentas de crédito, bienes raíces, etc.)</i>			
Type/Fuente:	Creditor Name/ Nombre del acreedor:	Monthly Payment/ Pago mensual:	Balance:

Applicant Name/ Solicitante: _____

Co-Applicant Name/ Co-Solicitante: _____

Household Member over 18: _____

Household Member over 18: _____

Miembros mayores de 18 años _____

Miembros mayores de 18 años _____

Have Lis Pendens proceedings been filed against you by your lender in the last 7 years?

Procedimientos de Lis Pendens presentadas contra usted en los últimos 7 años?

() Yes/Si () No (If no, go to question 3) (Si no, vaya a la pregunta 3)

Date Filed/ Fecha de presentacion?: _____ (attach copy) (adjunte copia)

Result/Resultado: _____

Date Released/ Fecha eliminado: _____ (attach copy) (adjunte copia)

2. Have you declared bankruptcy in the last 7 years? () Yes () No (If no, go to question 3)

Ha declarado bancarota en los últimos 7 años?

Date Filed/ Fecha de presentacion?: _____ (attach copy)

Bankruptcy Disposed/ Bancarota desechada: _____ (attach copy) (adjuntar copia de la disposición)

3. Are you a party in a law suit? Es participe de una demanda? () Yes/Si () No

Explain/ Explicacion:

CERTIFICATIONS & WAIVER OF PRIVACY:*Certificaciones & Renuncia de Privacidad***INITIAL(S):****Applicant Co-App.**

_____ The applicant(s) certifies that all information in this application, including supporting information and documents, is given for the purpose of obtaining assistance under the Marion County Community Services housing assistance programs, and is true and complete to the best of the applicant(s)'s knowledge and belief.

El solicitante certifica que toda la información en esta solicitud, incluyendo apoyo a la información y documentos, se da con el fin de obtener asistencia en los servicios de comunidad del condado de Marion, programas de asistencia de vivienda y es verdadera y completa al mejor conocimiento y creencia del solicitante.

_____ The applicant(s) understand that all information provided by the applicant is subject to Florida's public records laws.

El solicitante entiende que toda la información proporcionada por el solicitante está sujeto a las leyes de registros públicos de Florida.

_____ The applicant(s) consent to the disclosure of any and all information for the purpose of verifying income and assets for determining income eligibility for the program assistance.

El solicitante da su consentimiento para la divulgación de toda información con el fin de verificar ingresos y bienes para la determinación de elegibilidad de ingresos para el programa asistencia.

_____ The applicant(s) further certifies that he/she is aware that any person who knowingly fails, by false statement, misrepresentation, impersonation, or other fraudulent means, to disclose a material fact used in determining his/her qualification to receive State or Federal assistance is guilty of a crime and will be punished in accordance with Florida Statute 409-325m subsection (5).

Los solicitantes más certifica que es consciente de que cualquier persona que a sabiendas falla, por declaración falsa, falsificación, suplantación u otros medios fraudulentos, a revelar un hecho relevante en la determinación de su calificación para recibir asistencia estatal o Federal es culpable de un delito y será castigado según la subsección de 409-325 m de ley de Florida (5).

Signature of Applicant*Firma del solicitante*_____
Signature of Co-Applicant*Firma del co-solicitante*_____
Applicant Name:*Nombre de Solicitante*_____
Co-Applicant Name:*Nombre de Co-Solicitante*_____
Date /Fecha_____
Date/Fecha_____
Household Member over 18:*Miembros mayores de 18 años*_____
Household Member over 18:*Miembros mayores de 18 años*_____
Household Member over 18:*Miembros mayores de 18 años*_____
Household Member over 18:*Miembros mayores de 18 años*

MARION COUNTY COMMUNITY SERVICES**APPLICANT RELEASE OF INFORMATION FORM***Consentimiento para divulgar informacion*

I/We the undersigned hereby authorize any of those entities specified below to release without liability, information regarding my employment, income, and/or assets to the Marion County Community Services Department for the purpose of verifying information provided as part of my application for Purchase Assistance, under the SHIP or HOME programs.

Yo/nosotros los abajo firmantes autorizo a cualquiera de esas entidades especificadas a continuación para información con respecto a mi empleo, ingresos y bienes para el Departamento de Servicios a la Comunidad del Condado de Marion, libero sin responsabilidad para mis propósitos de verificar la información proporcionada como parte de la asistencia de compra bajo los programas SHIP o HOME.

INFORMATION COVERED/INFORMACION REQUERIDA:

I/We understand that previous or current information regarding me may be needed. Verifications and inquiries that may be requested include, but are not limited to: personal identity, employment, income and assets, medical and/or child care allowances. I/We understand that this authorization cannot be used to obtain any information about me that is not pertinent to my eligibility for the Purchase Assistance programs.

Entiendo que puede ser necesario la información anterior o actual con respecto a mí. Verificaciones y consultas que pueden ser solicitados incluyen, pero no se limitan a: identidad personal, empleo, ingresos y activos, médica o infantil cuidado de los márgenes. Entiendo que esta autorización no puede utilizarse para obtener información acerca de mí que no es pertinente a mi elegibilidad para los programas de la nave, el CDBG o casa.

The groups or individuals that may be contacted, but are not limited

Grupos o personas a quienes podemos solicitar informacion.

Past/Present Employers

Empleadores, presentes y pasados

Support & Alimony Providers

Proveedores de Manutención y apoyo

Veterans Administration

Administración de Veteranos

Welfare Agencies

Agencias de Beneficencia

Unemployment Agencies

Agencias de desempleo

Social Security Administration

Administración de Seguro Social

Previous Landlords

Propietarios anteriores

Retirement Systems

Sistemas de Retiro

Banks & Mortgage Institutions

Bancos & Hipotecarias

CONDITIONS/CONDICIONES:

I/We agree that a photocopy of this authorization may be used for the purpose stated above. The original of this authorization is on file and will stay in effect for a year from the date signed. I/We understand that I/We have a right to review this file and correct any information that I/We can prove is incorrect.

Yo estamos de acuerdo en que una fotocopia de esta autorización puede ser utilizada para el propósito indicado arriba. El original de esta autorización está en el archivo y permanecerá en vigor durante un año a partir de la fecha de firma. Yo/nosotros entendemos que tenemos derecho de revisar este archivo y corregir cualquier información que yo/nosotros podemos probar es incorrecta.

Applicant Print Name

Imprima Nombre

Social Security Number

Numero se Seguro Social

Signature

Firma

Date

Fecha

Co-Applicant Print Name

Co- Apicante Imprima Nombre

Social Security Number

Numero se Seguro Social

Signature

Firma

Date

Fecha

Household Member over 18

Imprima Nombre Mayores de 18 anos

Print Name

Social Security Number

Numero se Seguro Social

Signature

Firma

Date

Fecha

Household Member over 18

Imprima Nombre Mayores de 18 años

Print Name

Social Security Number

Numero se Seguro Social

Signature

Firma

Date

Fecha

NOTE: This general consent may not be used to request a copy of a tax return. If a copy of a tax return is needed, IRS form 4506, "Request for Copy of Tax Reform" must be prepared and signed separately.

NOTA: Esta autorización general no podrá utilizarse para solicitar una copia de una declaración de impuestos. Si es necesaria una copia de una declaración de impuestos, formulario IRS 4506, "Solicitud para la copia de reforma tributaria" debe ser preparado y firmado por separado

REQUEST FOR VERIFICATION OF DEPOSIT

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgage or under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38USC, Chapter 37 (if VA); by 12 USC, Section 1701, et.seq. (If HUD/FHA); BY 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et.seq. Or 7 USC, 1921 et seq. (If USDA/FmHA).

Part I - Applicant Instructions: COMPLETE ITEMS 1, 7, 8, AND 9.

1. To (Name and COMPLETE mailing address of depository/bank) <i>(Nombre y dirección completa del banco depositario)</i>	2. From: Marion County Community Services 2631 SE Third St. Ocala, FL 34471
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I certify that this verification was sent directly to the bank/depository and has not passed through the hands of the applicant or any other party.

Certifico que esta verificación fue enviada directamente al Banco/dépósito y no ha pasado por las manos del solicitante o de cualquier otra parte.

3. Lender signature	4. Title Client Services Specialist	5. Date	6. Lender phone number 352-671-8770
7. Information to be verified/ Información para ser verificada			
Type of account/ Tipo de Cuenta	In name(s)/A nombre de:	Account number/Numero de Cuenta	Estimated balance/Balance Estimado

To Depository: I/We have applied for a mortgage loan and stated in my financial statement that the balance on deposit with you is shown above. You are authorized to verify this information and to supply the lender identified above with the information requested in items 10 through 13. Your response is solely a matter of courtesy which no responsibility is attached to your institution or any of your officers.

8. Name and address of applicant(s) <i>(Nombre y dirección completa del Solicitante)</i>	9. Signature of applicant(s)/Firma del Solicitante:
--	--

❖ **APPLICANT - DO NOT SUBMIT THIS FORM TO YOUR DEPOSITORY/BANK. WE ARE REQUIRED TO MAIL IT DIRECTLY TO THEM FOR COMPLETION.**

Part II - Verification of depository (To be completed by depository).

10. Deposit accounts

Type account	Account number	Current balance	Withdrawal	Average six month	Rate/interest	Date

11. Loans outstanding

Loan number	Date of loan	Original	Current balance	Monthly	Secured by	Number late

12. Additional information which may be of assistance in determination of credit worthiness, including loans paid-in-full.

13. If the name(s) on the accounts differ from those listed in Item 7, please supply the name(s) on the account(s) as reflected in your records.

Part III - Authorized signature - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance or any guaranty or insurance by the VA secretary, the U.S.D.A., FmHA/FHA Commissioner, or the Hud/CPD Assistant Secretary.

14. Signature of depository representative	15. Title (Please print or type)	
16. Please print or type name signed in Item 14	17. Phone number	18. Date



**Marion County
Board of County Commissioners**

Community Services

2631 SE Third St.
Ocala, FL 34471
Phone: 352-671-8770
Fax: 352-671-8769

APPLICANT - DO NOT SUBMIT THIS FORM TO YOUR EMPLOYER. WE ARE REQUIRED TO MAIL OR FAX IT DIRECTLY TO THEM FOR COMPLETION.

Section I - To be completed by Applicant and returned to Community Services.

EMPLOYER NAME: _____
Nombre Empleador

EMPLOYER MAILING ADDRESS: _____
Dirrecion de Empleador

EMPLOYER FAX # _____ ATTENTION: _____
Fax Empleador

APPLICANT NAME: (Print) _____ S.S. #: _____
Imprimir Nombre de Solicitante Seguro Social#

I hereby grant permission and authorize my employer to disclose full information as to my anticipated annual income to the Marion County Community Services Department where I have applied for assistance.

Applicant Signature/Firma de Solicitante

Date/Fecha

Section II - To be completed by Employer and returned to Community Services.

Hire Date: _____ Position: _____

Please complete ONE of the following: (GROSS AMOUNT)

1. Hourly \$ _____ 4. Weekly \$ _____
2. Bi-Weekly \$ _____ 5. Monthly \$ _____
3. Bi-Monthly \$ _____ 6. Annually \$ _____

Average hours worked per week: _____ Weeks worked per year: _____

Vacation Pay (Y or N): _____ Number of days: _____

ANTICIPATED additional ANNUAL GUARANTEED GROSS INCOME from:

1. Tips \$ _____ 3. Commissions \$ _____
2. Bonuses \$ _____ 4. Overtime \$ _____

Has employee been terminated? _____ If yes, is the individual eligible for unemployment benefits? _____

Employer Signature: _____ **Date:** _____

Printed Name: _____ **Phone:** _____

Title: _____

WARNING: Florida Statute 817 provides that willful false statements or misrepresentation concerning income, asset or liability information relating to financial condition is a misdemeanor of the first degree, punishable by fines and imprisonment provided under Statutes 775.082 or 775.83

"Meeting Needs by Exceeding Expectations"

<p>REQUIRED DOCUMENTS</p> <p>Call Marion County Community Services to schedule an appointment, once you have all your application materials ready</p>	<p>DOCUMENTOS REQUERIDOS</p> <p>Llame a Marion County Community Services para hacer una cita una vez tenga todos sus materiales y aplicación llena</p>
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The following must be submitted with your completed application form:

- Prequalification letter from approved lender**
Carta de precalificación de uno de los Bancos Participantes.
- Driver's License (or FL identification card) for each adult member of the household
Licencia de conducir (o tarjeta de identificación de FL) de cada adulto de la casa
- Signed Social Security card for each member of the household
Tarjeta de Seguro Social firmado de cada miembro de la familia
- Copy of Birth Certificates for all children under age 18 years old
Copia de certificados de nacimiento para todos los niños menores de 18 años de edad
- Copy of most recent Federal tax return for each member of the household including W-2
Copia de declaración de impuestos federales más reciente para cada miembro de la familia (incluya los W-2)
- Documentation of income for each member of the household (income from employment, current year social security benefit letter, current year retirement benefit, current year child support payments, alimony, cash assistance, etc.). Name and address of each source of income for each member of the household.
Documentación de ingresos de cada miembro del hogar (ingreso de empleo, carta de beneficios de Seguro Social del año en curso, beneficios de retiro del año en curso, los pagos de manutención de niños, alimentos, asistencia en efectivo, etc.). Nombre y dirección de cada fuente de ingresos para cada miembro de la familia.
- Child support documentation, current court order and printout of payments received from the Court House.
Documentación de Pensión Alimenticia de Menores, actual orden de la corte e impresión de pagos recibidos.
- Copy all pages of last 2 months bank statements for each checking and/or savings account including a signed letter of explanation for any deposits over \$100.00 stating where the funds came from.
Copia de los últimos 2 meses de todos los estados de cuentas bancarias (incluya todas las páginas). Explique la procedencia de cualquier depósito de \$100.00 o más Incluya en una carta firmada.
- Information on any other asset for each household member (IRA, KEOUGH, money market, certificates of deposit, investments, property, life insurance, etc.)
Información sobre cualquier otro ingreso para cada miembro de la familia (IRA, KEOUGH, mercado monetario, certificados de depósito, inversiones, propiedad, seguro de vida, etc.)
- If any member of the household (18 years or older) is a full-time student, provide supporting documentation. (example: school transcripts or letter from school)
Si cualquier miembro de la familia (18 años o más) es un estudiante a tiempo completo, proporcione documentación de apoyo, por ejemplo: las transcripciones de crédito o carta de la escuela.

ADDITIONAL DOCUMENTATION MAY BE REQUIRED AFTER REVIEW OF APPLICATION

Otros documentetos pueden ser solicitados despues de revisar la solicitud.

NOTE: LONG TERM CONTRACTUAL OBLIGATIONS OF OWNERS

If you're approved for assistance and accept housing purchase assistance under the SHIP/HOME program, you will be required to enter into an agreement as a condition of receiving assistance. The terms of the homeowner's obligation will be 30 years for purchase assistance; the financial assistance provided is secure by a mortgage lien and promissory note. No payments are required unless the terms of the agreement between the County and the homeowner are violated.

NOTA: OBLIGACIONES CONTRACTUALES A LARGO PLAZO DE LOS PROPIETARIOS:

Si usted es aprobado para la asistencia y acepta comprar vivienda bajo el programa SHIP/HOME, se le pedirá entrar en un acuerdo como condición para recibir asistencia. Los términos de la obligación del dueño de casa serán de 30 años para la asistencia de compra; la asistencia financiera proporcionada es asegurada por una hipoteca y un pagaré. Ningún pago se requiere a menos que se violen los términos del acuerdo entre el condado y el propietario.