



**MARION COUNTY AND
THE CITY OF OCALA**

**HOME CONSORTIUM
2024–2028**

**FIVE-YEAR CONSOLIDATED PLAN AND
2024 ANNUAL ACTION PLAN**

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EXECUTIVE SUMMARY

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

Marion County is a federal entitlement community under the U.S. Department of Housing and Urban Development (HUD). As a HUD entitlement community, the County is required to prepare a Five-Year Consolidated Plan to implement any federal programs that fund housing, community development, and economic development within the community. The Marion County Consolidated Plan covers the period from FY 2024 through FY 2028 (October 1, 2024 through September 30, 2029).

This Consolidated Plan consolidates into a single document the planning and application requirements for the following federal programs:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships (HOME)
- Emergency Solutions Grants (ESG)

Funds are provided under the following programs:

- **CDBG:** The primary objective of the CDBG program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income (LMI) levels. Funds can be used for a wide array of activities, including housing rehabilitation, acquisition of existing housing or land, homeownership assistance, lead-based paint detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, water and efficiency improvements, abatement of hazards such as lead-based paint or asbestos, public services, rehabilitation of commercial or industrial buildings, and loans or grants to businesses.
- **HOME:** The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for LMI households. HOME funds can be used for activities that promote affordable rental housing and homeownership by LMI households, including new construction, reconstruction, moderate or substantial rehabilitation, homebuyer assistance, and tenant-based rental assistance (TBRA).
- **ESG:** The ESG program supports outreach to and shelters for homeless individuals and families. ESG also supports programs that prevent homelessness or rapidly re-house the homeless in Marion County and may be used for certain Homeless Management Information System (HMIS) database costs.

The lead entity responsible for the preparation of the Consolidated Plan is Marion County's Community Services Department.

Purpose of the Consolidated Plan

The purpose of the Consolidated Plan is to guide federal funding decisions in the next five years and:

- Assess the County's affordable housing and community development needs.
- Analyze the County's housing market.
- Articulate the County's priorities, goals, and strategies to address identified needs.

- Describe the actions the County will take to implement strategies for affordable housing and community development.

The Consolidated Plan is guided by three overarching goals that are applied according to a community's needs. The goals are:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of LMI residents throughout the County, increased housing opportunities, and reinvestment in deteriorating neighborhoods.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of LMI persons to achieve self-sufficiency.

The County's Consolidated Plan for FY 2024–2028 provides data on trends and conditions related to the County's current and future affordable housing and community development needs. The analysis of this data has been used to establish priorities, strategies, and actions that the County will undertake to address these needs over the next five years. Annually, the County will develop its Annual Action Plan (AAP), which will describe the planned investment of federal resources to implement specific activities.

Marion County anticipates receiving the following grant amounts in fiscal year 2024. Projections for the remaining four years of the five-year period follow in parentheses; however, these projected amounts will likely change based on annual federal allocations.

- CDBG: \$2,170,659 (about \$10,853,295).
- HOME: \$882,912 (about \$4,414,565).
- ESG: \$190,989 (about \$954,945).

2. Summary of the objectives and outcomes identified in the Plan Needs

Assessment Overview

The Strategic Plan provides a framework to address the needs of the County for the next five years using approximately \$11 million in CDBG funds. The three overarching objectives guiding the proposed activities are:

- Providing decent affordable housing.
- Creating suitable living environments.
- Creating economic opportunities.

Outcomes show how programs and activities benefit LMI areas of a community or the people served. The three outcomes that will illustrate the benefits of each activity funded by the CDBG program are:

- Improved availability/accessibility.
- Improved affordability.
- Improved sustainability.

All future activities funded in the next five years will support at least one objective and one outcome. The County's framework for realizing the objectives and outcomes includes the following goals:

- Provide decent, affordable housing.
- Provide a suitable living environment.
- Increase homeownership.
- End chronic homelessness.

3. Evaluation of past performance

According to the County's last Consolidated Annual Performance and Evaluation Report (2022), HUD allocated \$2,078,472 in CDBG funds, \$1,027,080 in HOME funds, and \$171,589 in Homeless Emergency Assistance and Rapid Transition to Housing ESG funds to the County. The County and its sub-recipient organizations performing activities on behalf of the County successfully executed various activities throughout the 2022 program year. In 2022, the County made significant progress in accomplishing its goals, most notably in housing. Highlights include:

- Kut Different, Inc. provided mentoring and counseling services to 23 at-risk LMI children in middle and high school.
- With CDBG CARES Act funds, Marion County Veterans Helping Veterans, Inc. provided direct services (case management) to 98 LMI veterans and their families.
- The County acquired five manufactured homes and made them available to low-income renters.
- Habitat for Humanity constructed 11 homes made available to low-income buyers.
- Four owner-occupied units were rehabilitated.

Each of the above-noted highlights continues the progress from the 2022 program year and works toward the strategic plan goals outlined in the last Consolidated Plan.

4. Summary of citizen participation process and consultation process

Marion County developed the Consolidated Plan through an extensive consultation process, which included:

- Meetings with agencies/organizations.
- Virtual meetings.
- Public hearings.
- Stakeholder/agency/organization surveys.
- Needs Assessment and Housing Market Analysis of the Five-Year Consolidated Plan.

Public hearings—The County held a public needs hearing on March 19, 2024 to educate residents and organizations about the CDBG, HOME, and ESG programs and obtain input on housing and community development needs; however, there were no attendees at the public needs hearing.

The County will conduct a final public hearing on August 6, 2024.

Stakeholder interviews—the County conducted a series of stakeholder meetings and interviews from January to April 2024 to discuss issues and opportunities related to housing and community development needs. The County invited individuals representing government and policy makers, nonprofit organizations, affordable housing providers, housing developers, community development organizations, and educational institutions, as well as other interested parties, to participate to ensure that as many points of view as possible were heard. A complete summary is included in the Citizen Participation Appendix.

Web-based stakeholder surveys—The County conducted a web-based survey for stakeholders that generated 127 responses in total—an excellent response rate. Questions focused on housing and community development needs. The major priorities, according to the survey responses, were affordable housing, assistance for the homeless, and economic development, in addition to public infrastructure and water and sewer improvements. A complete summary of the survey is in the Citizen Participation Appendix.

5. Summary of public comments

TBD

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

All comments were accepted and taken under advisement.

7. Summary

In summary, the Consolidated Plan and AAP have been developed with extensive community input (as noted above) and reflect the needs of the County.

THE PROCESS

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

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

Table 1 below lists the agencies/entities responsible for preparing the Consolidated Plan and those responsible for the administration of each grant program and funding source.

Table 1—Responsible Agencies

Agency Role	Name	Department/Agency
CDBG Administrator	MARION COUNTY	Community Services Department
HOME Administrator	MARION COUNTY	Community Services Department
ESG Administrator	MARION COUNTY	Community Services Department

Narrative

The Marion County Community Services Department is responsible for preparing a Five-Year Consolidated Plan and an AAP for the Marion County HOME Consortium, which provides funding for the HOME grant. The Marion County HOME Consortium includes Marion County and the City of Ocala, which has 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 the members of the Consortium. The City of Ocala is also a CDBG entitlement community and shares the citizen participation plan with the County as part of the HOME Consortium. As its own entitlement community, the City of Ocala is responsible for the administration of its own CDBG program.

Consolidated Plan Public Contact Information

Members of the public, stakeholders, and other interested parties can submit any comments or questions on the draft Consolidated Plan to:

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Community Services Director, Marion County
2710 E. Silver Springs Blvd.
Ocala, FL 34470
Cheryl.Martin@marionfl.org
352-671-8778

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Marion County, along with the City of Ocala, developed this Consolidated Plan utilizing various consultation strategies. The process included consulting with partners, public agencies, service providers, and other stakeholders in the development of the five-year Consolidated Plan to outline funding strategies for the County's CDBG, HOME, and ESG activities. In the development of the 2024–2028 Consolidated Plan, Marion County sought input from partners and stakeholders through in-person and virtual consultation sessions and an online stakeholder survey. This input, combined with information from data analysis, contributed to Marion County's funding strategy for the next five years.

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 the City of Ocala Community Development Services coordinate with various public, private, and non-profit agencies to carry out activities. Collaboration between local, county, and state agencies is vital to successfully carry out the goals and objectives identified in the Consolidated Plan and address 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.

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 are integrated into the work of the local Continuum of Care (CoC) at all levels. Both City and County housing staff attend CoC board meetings once a month, serve on the Grant Ranking Committee, act as Chair for the Coordinator Intake Assessment Committee, serve on the CoC Homeless Council, serve on the HMIS Committee, and attend monthly network services meetings.

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

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

As noted above, Marion County and the City of Ocala are integrated into the work of the local CoC at all levels. Marion County is the lead agency of the CoC and is in a consortium agreement with the City of Ocala.

As such, County staff attends all CoC membership and Board of Governors (BoG) meetings for monthly insight into the successes and challenges of the CoC network. Funding alignment is monitored by the County in partnership with the CoC in a way that allows for an all-inclusive view into the local resources

available between Entitlement ESG, CoC ESG, CoC Temporary Assistance to Needy Families block grant program, CoC CHALLENGE grants, and CoC Notice of Funding Opportunity grant funding awarded within the region.

As the CoC lead agency, the Ocala/Marion County Joint Office of Homelessness develops the performance standards through CoC BoG and CoC Membership consultation on an annual basis to ensure alignment in local performance standard setting and program intent between all ESG-based funding sources available within the community. The Marion County Community Services Department also contributes HUD community planning and development (CPD)-based insight as a reoccurring CoC Strategic Planning Committee member to guide CoC policy and procedure development based on the resources available within Marion County and CoC-driven data collection relevant to affordable housing needs, shelter needs, programmatic needs, and policy/ordinance needs at both the city and county levels.

In addition, as part of the development of this Consolidated Plan and AAP, the consultant working on the documents participated in one of the monthly CoC BoG meetings to provide an overview of the development of the Consolidated Plan and AAP and to gather feedback and input on needs from the participants. It was also an opportunity to encourage participation via the online survey in SurveyMonkey.

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

Table 2 lists all the agencies and organizations that provided input in the development of the Consolidated Plan. Marion County sought input from all of the required organization types for the Consolidated Plan through four hybrid consultation sessions and one online stakeholder survey.

Overall, Marion County gathered input from 73 unique organizations. The County facilitated hybrid consultation sessions with the Marion County Hospital District, the CoC, the Ocala/Marion County Community Foundation, the Ocala Housing Authority (OHA), and the Marion County Chamber and Economic Partnership (CEP). Finally, the County distributed an online survey from January 30 to March 31, 2024, to which 127 stakeholders responded.

Table 2—Agencies, groups, and organizations who participated in consultations

Agency/ Group/ Organization	Agency/Group/ Organization Type	What Section of the Plan was addressed by Consultation?	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Marion County Hospital District	<ul style="list-style-type: none"> • Other government—County • Health agency • Services—Health 	<ul style="list-style-type: none"> • Housing Need Assessment • Non-Homeless Special Needs • Non-Housing Community Development Strategy 	Consultation was conducted via a remote interview. In addition, the agency replied to the survey and provided background reports and

			documents.
Marion County CoC	<ul style="list-style-type: none"> Continuum of Care 	<ul style="list-style-type: none"> Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Homelessness Strategy 	Consultation was conducted via a presentation at a CoC BoG meeting; members completed the survey in SurveyMonkey.
Ocala Housing Authority	<ul style="list-style-type: none"> Public housing authority (PHA) 	<ul style="list-style-type: none"> Housing Need Assessment Public Housing Needs 	Consultation was conducted via an interview; OHA completed the survey in SurveyMonkey.
Marion County Chamber and Economic Partnership	<ul style="list-style-type: none"> Regional organizations Business and civic leaders 	<ul style="list-style-type: none"> Non-Housing Community Development Strategy 	Consultation was conducted via an interview. In addition, the agency replied to the survey and provided background reports and documents.
City of Ocala	<ul style="list-style-type: none"> Government 	<ul style="list-style-type: none"> Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Homelessness Strategy 	Consultation was conducted via an interview. In addition, the city replied to the survey.
Marion County Board of Commissioners	<ul style="list-style-type: none"> Government Planning organization 	<ul style="list-style-type: none"> All sections 	Consultation was conducted via a presentation at a Board of Commissioners meeting; members completed the survey in SurveyMonkey.
Cox Communications	<ul style="list-style-type: none"> Services—Broadband 	<ul style="list-style-type: none"> Non-Housing Community Development Strategy Other - Broadband 	Completed the survey in SurveyMonkey.
Kleerview Investment Group	<ul style="list-style-type: none"> Business leader 	<ul style="list-style-type: none"> Non-Housing Community Development Strategy 	Completed the survey in SurveyMonkey.

Marion County Growth Services	<ul style="list-style-type: none"> • Other government—local • Planning organization 	<ul style="list-style-type: none"> • Housing Need Assessment • Non-Housing Community Development Strategy 	Completed the survey in SurveyMonkey.
Ross Mortgage Corporation	<ul style="list-style-type: none"> • Other: Residential home lender 	<ul style="list-style-type: none"> • Housing Need Assessment 	Completed the survey in SurveyMonkey.
Community Foundation of Ocala/Marion County	<ul style="list-style-type: none"> • Regional organization • Foundation 	<ul style="list-style-type: none"> • Housing Need Assessment • Non-Housing Community Development Strategy • Market Analysis • Anti-Poverty Strategy 	Consultation was conducted via an interview; the organization completed the survey in SurveyMonkey.
Transitions Life Center	<ul style="list-style-type: none"> • Services—persons with disabilities 	<ul style="list-style-type: none"> • Housing Need Assessment • Non-Homeless Special Needs 	Completed the survey in SurveyMonkey.
Total Lending Concepts	<ul style="list-style-type: none"> • Other: Residential mortgage lender 	<ul style="list-style-type: none"> • Housing Need Assessment 	Completed the survey in SurveyMonkey.
Marion County Community Services	<ul style="list-style-type: none"> • Other government—local 	<ul style="list-style-type: none"> • All sections 	Engaged in and directed the development of the Consolidated Plan. Completed the survey in SurveyMonkey.
Marion County Office of the County Engineer	<ul style="list-style-type: none"> • Other government—local 	<ul style="list-style-type: none"> • Non-Housing Community Development Strategy 	Completed the survey in SurveyMonkey.
Lutheran Services of Florida	<ul style="list-style-type: none"> • Services—persons with disabilities • Child welfare agency • Services—children • CoC collaborative applicant or member • Services—employment • Services—healthcare • Services— 	<ul style="list-style-type: none"> • Housing Need Assessment • Homeless Needs - Chronically Homeless • Homeless Needs - Families with Children • Homelessness Needs - Veterans • Homelessness Needs - Unaccompanied Youth • Homelessness Strategy 	Completed the survey in SurveyMonkey.

	homeless		
Stress Less Mortgage LLC	<ul style="list-style-type: none"> • Housing 	<ul style="list-style-type: none"> • Housing Need Assessment 	Completed the survey in SurveyMonkey.
Ocala Police Department	<ul style="list-style-type: none"> • Other government—local 	<ul style="list-style-type: none"> • Non-Housing Community Development Strategy 	Completed the survey in SurveyMonkey.
Ferrentino & Son LLC	<ul style="list-style-type: none"> • Housing • Business leader 	<ul style="list-style-type: none"> • Housing Need Assessment 	Completed the survey in SurveyMonkey.
Marion County Jail	<ul style="list-style-type: none"> • Other government—local • CoC collaborative applicant or member • Publicly funded institution or system of care 	<ul style="list-style-type: none"> • Housing Need Assessment • Non-housing Community Development Strategy 	Completed the survey in SurveyMonkey.
Carrfour Supportive Housing	<ul style="list-style-type: none"> • Housing provider or developer • Services—persons with disabilities • Services—persons with HIV/AIDS • Services—victims of domestic violence • Services—elderly persons • Services—children • CoC collaborative applicant or member • Services—fair housing • Services— 	<ul style="list-style-type: none"> • Housing Need Assessment • Homeless Needs - Chronically Homeless • Homeless Needs - Families with Children • Homelessness Needs - Veterans • Homelessness Needs - Unaccompanied Youth • Homelessness Strategy 	Completed the survey in SurveyMonkey.

	<ul style="list-style-type: none"> homelessness Other: property manager 		
Marion County Public Schools	<ul style="list-style-type: none"> Services—education Other government—local 	<ul style="list-style-type: none"> Housing Need Assessment Non-Housing Community Development Strategy 	Completed the survey in SurveyMonkey.
Next Dimension Construction and Roofing	<ul style="list-style-type: none"> Housing 	<ul style="list-style-type: none"> Housing Need Assessment 	Completed the survey in SurveyMonkey.
Veterans Helping Veterans USA	<ul style="list-style-type: none"> Services—persons with disabilities Services—education Services—fair housing Services—homelessness Services—Veterans 	<ul style="list-style-type: none"> Housing Need Assessment Homelessness Needs – Veterans Homelessness Strategy 	Completed the survey in SurveyMonkey.
Kids Central Inc.	<ul style="list-style-type: none"> Child welfare agency Publicly funded institution or system of care 	<ul style="list-style-type: none"> Housing Need Assessment 	Completed the survey in SurveyMonkey.
Fifth Third Bank	<ul style="list-style-type: none"> Other: Bank 	<ul style="list-style-type: none"> Housing Need Assessment Non-Housing Community Development Strategy 	Completed the survey in SurveyMonkey.
Community Action Stops Abuse	<ul style="list-style-type: none"> Services—victims of domestic violence 	<ul style="list-style-type: none"> Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs 	Completed the survey in SurveyMonkey.
Heart of Florida Health Cetner	<ul style="list-style-type: none"> Health agency Services—persons with disabilities Services—persons with HIV/AIDS Services—victims of domestic 	<ul style="list-style-type: none"> Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy 	Completed the survey in SurveyMonkey.

	<ul style="list-style-type: none"> violence • Services—elderly persons • Services—children • Services—health • Services—homelessness • Publicly funded institution or system of care 		
Families with Loved Ones in Prison	<ul style="list-style-type: none"> • Services—persons with HIV/AIDS • Services—fair housing • Services—homelessness 	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy 	Completed the survey in SurveyMonkey.
Blue Diamond Contracting Incorporated	<ul style="list-style-type: none"> • Housing provider or developer • Services—persons with disabilities • Services—persons with HIV/AIDS • Services—victims of domestic violence • Services—fair housing • Services—homeless 	<ul style="list-style-type: none"> • Housing Need Assessment 	Completed the survey in SurveyMonkey.
Salvation Army of Marion County	<ul style="list-style-type: none"> • CoC collaborative applicant or member • Services—homeless 	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy 	Completed the survey in SurveyMonkey.
Gulf Atlantic Bank	<ul style="list-style-type: none"> • Services—fair housing • Other: mortgage provider for low-income housing 	<ul style="list-style-type: none"> • Housing Need Assessment 	Completed the survey in SurveyMonkey.

Central Florida Broadband	<ul style="list-style-type: none"> • Services—broadband 	<ul style="list-style-type: none"> • Non-Housing Community Development Strategy 	Completed the survey in SurveyMonkey.
Arnette House Inc.	<ul style="list-style-type: none"> • Services—children • CoC collaborative applicant or member • Services—homeless 	<ul style="list-style-type: none"> • Housing Need Assessment • Homeless Needs - Chronically Homeless • Homeless Needs - Families with Children • Homelessness Needs - Veterans • Homelessness Needs - Unaccompanied Youth • Homelessness Strategy 	Completed the survey in SurveyMonkey.
Office of Homeless Prevention	<ul style="list-style-type: none"> • Government 	<ul style="list-style-type: none"> • Housing Need Assessment 	Completed the survey in SurveyMonkey.
Center for Independent Living of North Central Florida	<ul style="list-style-type: none"> • Services—education • Services—employment • Government 	<ul style="list-style-type: none"> • Housing Need Assessment 	Completed the survey in SurveyMonkey.
Housing Finance Authority of Marion County	<ul style="list-style-type: none"> • Housing provider or developer 	<ul style="list-style-type: none"> • Housing Need Assessment 	Completed the survey in SurveyMonkey.
Marion County Literacy Council, Inc.	<ul style="list-style-type: none"> • Services—education 	<ul style="list-style-type: none"> • Non-Housing Community Development Strategy • Anti-Poverty strategy 	Completed the survey in SurveyMonkey.
Mid Florida Homeless Coalition PATH Team	<ul style="list-style-type: none"> • Services—homeless 	<ul style="list-style-type: none"> • Housing Need Assessment • Homeless Needs - Chronically Homeless • Homeless Needs - Families with Children • Homelessness Needs - Veterans • Homelessness Needs - Unaccompanied Youth • Homelessness Strategy 	Completed the survey in SurveyMonkey.
Habitat for Humanity of Marion County	<ul style="list-style-type: none"> • Housing provider or developer 	<ul style="list-style-type: none"> • Housing Need Assessment 	Completed the survey in SurveyMonkey.
Florida State Representative	<ul style="list-style-type: none"> • Civic leader 	<ul style="list-style-type: none"> • Housing Need Assessment • Non-Housing Community 	Completed the survey in

Yvonne Hayes Hinson		Development Strategy	SurveyMonkey.
University of Florida	<ul style="list-style-type: none"> • Services— education 	<ul style="list-style-type: none"> • Non-Housing Community Development Strategy • Anti-Poverty strategy 	Completed the survey in SurveyMonkey.
Interfaith Emergency Services	<ul style="list-style-type: none"> • Services— children • CoC collaborative applicant or member • Services— homeless 	<ul style="list-style-type: none"> • Housing Need Assessment • Homeless Needs - Chronically Homeless • Homeless Needs - Families with Children • Homelessness Needs - Veterans • Homelessness Needs - Unaccompanied Youth • Homelessness Strategy 	Completed the survey in SurveyMonkey.
Ocala Metro Chamber and Economic Partnership	<ul style="list-style-type: none"> • Business leader 	<ul style="list-style-type: none"> • Non-Housing Community Development Strategy 	Completed the survey in SurveyMonkey.
Early Learning Coalition of Marion County	<ul style="list-style-type: none"> • Services— children • CoC collaborative applicant or member • Services— education • Services— persons with disabilities 	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy • Non-Homeless Special Needs 	Completed the survey in SurveyMonkey.
Eckerd Connects	<ul style="list-style-type: none"> • Services— children • Services— employment 	<ul style="list-style-type: none"> • Non-Housing Community Development Strategy 	Completed the survey in SurveyMonkey.
City of Ocala Growth Management	<ul style="list-style-type: none"> • Government 	<ul style="list-style-type: none"> • Non-Housing Community Development Strategy 	Completed the survey in SurveyMonkey.
Chair of the Community Revitalization Area Committee	<ul style="list-style-type: none"> • Business leader 	<ul style="list-style-type: none"> • Non-Housing Community Development Strategy 	Completed the survey in SurveyMonkey.
Project Hope of	<ul style="list-style-type: none"> • Housing provider or 	<ul style="list-style-type: none"> • Housing Need Assessment • Homeless Needs - Families 	Completed the survey in

Ocala	developer	with Children • Homelessness Strategy	SurveyMonkey.
Office of the Sheriff	• Government	• Non-Housing Community Development Strategy	Completed the survey in SurveyMonkey.
Marion County Municipal Services Taxing Unit	• Government	• Non-Housing Community Development Strategy	Completed the survey in SurveyMonkey.
Marion County Children's Alliance	• Services— children	• Housing Need Assessment • Homeless Needs - Families with Children	Completed the survey in SurveyMonkey.
United Way of Marion County	• Planning organization	• Housing Need Assessment • Homelessness Strategy • Non-Homeless Special Needs	Completed the survey in SurveyMonkey.
Ocala Fire Rescue	• Health agency • Government • Other: Disaster planning and management	• Non-Housing Community Development Strategy	Completed the survey in SurveyMonkey.
Wear Gloves Inc.	• Housing provider or developer • Services— persons with disabilities • Services— persons with HIV/AIDS • Services— victims of domestic violence • CoC collaborative applicant or member • Services— education • Services— employment • Services— homeless	• Housing Need Assessment	Completed the survey in SurveyMonkey.

Supreme Lending	<ul style="list-style-type: none"> • Other: Mortgage lender 	<ul style="list-style-type: none"> • Housing Need Assessment 	Completed the survey in SurveyMonkey.
United States Department of Agriculture Rural Development	<ul style="list-style-type: none"> • Government 	<ul style="list-style-type: none"> • Housing Need Assessment • Non-Housing Community Development Strategy 	Completed the survey in SurveyMonkey.
Hands of Mercy Everywhere	<ul style="list-style-type: none"> • Housing provider or developer • Services—victims of domestic violence • child welfare agency • Services—children • Services—employment • Services—homeless 	<ul style="list-style-type: none"> • Housing Need Assessment 	Completed the survey in SurveyMonkey.
Project Hope	<ul style="list-style-type: none"> • Housing provider or developer • Services—victims of domestic violence • CoC collaborative applicant • Services—fair housing • Services—homeless 	<ul style="list-style-type: none"> • Housing Need Assessment 	Completed the survey in SurveyMonkey.
Marion County Veterans Council, Inc.	<ul style="list-style-type: none"> • Services—persons with a disability • Services—homeless • Services—veterans 	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Needs – Veterans • Homelessness Strategy 	Completed the survey in SurveyMonkey.
Greater New Hope Church	<ul style="list-style-type: none"> • CoC collaborative applicant or 	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy • Non-Homeless Special Needs 	Completed the survey in SurveyMonkey.

	member		
SunTran	<ul style="list-style-type: none"> • Government • Other: Transportation 	<ul style="list-style-type: none"> • Non-Housing Community Development Strategy 	Completed the survey in SurveyMonkey.
Shepherd's Light House	<ul style="list-style-type: none"> • CoC collaborative applicant or member 	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy 	Completed the survey in SurveyMonkey.
Community Legal Services of Mid-Florida	<ul style="list-style-type: none"> • Other: Legal aid/legal services organization • Services—fair housing 	<ul style="list-style-type: none"> • Non-Housing Community Development Strategy 	Completed the survey in SurveyMonkey.
CareerSource Citrus Levy Marion	<ul style="list-style-type: none"> • Services—education • Services—employment • Government • Regional organization 	<ul style="list-style-type: none"> • Non-Housing Community Development Strategy 	Completed the survey in SurveyMonkey.
SMA Healthcare	<ul style="list-style-type: none"> • Services—health 	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy • Non-Homeless Special Needs 	Completed the survey in SurveyMonkey.
Court Administration, Fifth Judicial Circuit	<ul style="list-style-type: none"> • Government 	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy • Non-Homeless Special Needs 	Completed the survey in SurveyMonkey.
National Alliance on Mental Illness of Marion County	<ul style="list-style-type: none"> • Services—persons with a disability • Services—health • Other: Services for persons with mental health challenges 	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy • Non-Homeless Special Needs 	Completed the survey in SurveyMonkey.
Concerned Citizens of Chatmire	<ul style="list-style-type: none"> • Civic leaders 	<ul style="list-style-type: none"> • Non-Housing Community Development Strategy 	Completed the survey in SurveyMonkey.
Marion County Children's Advocacy Center, Kimberly's Center for Child	<ul style="list-style-type: none"> • Services—victims of domestic violence • Child welfare agency 	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy • Non-Homeless Special Needs 	Completed the survey in SurveyMonkey.

Protection	<ul style="list-style-type: none"> • Services—children 		
Florida Department of Health in Marion County	<ul style="list-style-type: none"> • Health agency • Government • Services—health • Publicly funded institution or system of care 	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy • Non-Homeless Special Needs 	Completed the survey in SurveyMonkey.

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

Marion County did not exclude any agencies or organizations in the consultation process for the Consolidated Plan. The County encouraged all organization types to participate in the consultation process and provide input for the Consolidated Plan.

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

Table 3—Other local/regional/federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Chamber and Economic Partnership Five-Year Strategic Plan	Ocala Metro CEP	Strategic Plan goals were influenced by the economic development efforts identified in the Chamber and Economic Partnership Five-Year Strategic Plan.
Ocala Housing Authority Agency Plan	OHA	Strategic Plan goals for housing and affordability gaps were influenced by the issues identified in OHA's Plan.
Marion County Hazard Mitigation Strategy	Marion County	Strategic Plan goals were influenced by the issues identified in the Hazard Mitigation Plan.
Marion County HOME American Rescue Plan (HOME-ARP) Allocation Plan	Marion County	Strategic Plan goals were influenced by the issues identified in the HOME-ARP Allocation Plan.
2023 Home Matters	Florida Housing Coalition	Strategic Plan goals were influenced by the issues identified in the Home Matters report.
Marion County Broadband Feasibility Report	Marion County	Strategic Plan goals were influenced by the issues identified in the Broadband Feasibility Report.
Florida Department of Elder Affairs: Marion County	State agency	Strategic Plan goals were influenced by the issues identified in the reports and data from the department.

Florida Department of Health: Marion County	State agency	Strategic Plan goals were influenced by the issues identified in the reports and data from the department.
CoC 2022 Plan	Marion County and the City of Ocala	Strategic Plan goals were influenced by the issues identified in the CoC 2022 Plan.
Marion County Analysis of Impediments to Fair Housing Choice (AI)—2019	Marion County	Strategic Plan goals and objectives will affirmatively further fair housing

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(l)).

The Marion County Community Services Department has an ongoing relationship with the County’s Growth Services and Planning offices and utilizes their assistance, when necessary, to carry out the goals and objectives of the Consolidated Plan. The Community Services Department also meets regularly with representatives of public service agencies, is involved in strategizing to facilitate services, and participates in various boards as needed. 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 - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting.

Public hearings—The County held a public needs hearing specifically for the Consolidated Plan on March 19, 2024 and will conduct a final public hearing on August 6, 2024.

Stakeholder interviews—From January through May 2024, the County conducted a series of stakeholder interviews and consultations for the Consolidated Plan. Several individuals from organizations whose mission involves housing in one facet or another provided feedback. The County invited individuals representing government and policy makers, nonprofit organizations, homeless providers and social service agencies, affordable housing providers, housing developers, community development organizations, and educational institutions, as well as other interested parties, to participate to include as many points of view as possible. A complete summary of meeting minutes is included in the Citizen Participation Appendix.

Web-based stakeholder surveys—The County conducted a web-based survey that generated 127 responses in total—an excellent response rate. The questions focused on housing and community development needs. The major priorities, according to the survey responses, were affordable housing, economic development, and homeless services and housing. A complete summary of the survey is included in the Citizen Participation Appendix.

Table 4: 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	Public Needs Hearing (March 19, 2024)	Public	-- attendees	Participants provided input on community needs and priorities.	All comments were accepted.	N/A
2	Stakeholder Interviews (January through May 2024)	Stakeholders	-- attendees	Participants provided input on community needs and priorities.	All comments were accepted.	N/A

Commented [CE1]: Noting these

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response / attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Final Public Hearing (August 6, 2024)	Public	-- attendees	Participants supported the Consolidated Plan and AAP and their submittal to HUD.	All comments were accepted.	

NEEDS ASSESSMENT

NA-05 Overview

Needs Assessment Overview

The Needs Assessment examines needs related to affordable housing, special needs housing, community development, and homelessness of the Marion County and City of Ocala HOME Consortium. It provides a qualitative and quantitative analysis of multiple datasets, supplemented with interviews and a stakeholder survey, to paint a detailed picture of the housing needs facing individuals and households in Marion County. The needs identified in this section help to inform the County's Strategic Plan, which outlines how Marion County will use its federal funds over the next five years.

The Needs Assessment includes the following sections:

- Housing Needs Assessment.
- Disproportionately Greater Need.
- Public Housing.
- Homeless Needs Assessment.
- Non-Homeless Special Needs Assessment.
- Non-Housing Community Development Needs.

Key Themes from the Needs Assessment

The following key themes emerged related to the housing needs facing Marion County residents.

Disproportionately Greater Need

The Needs Assessment explored whether any race or ethnic groups disproportionately experienced housing problems compared to the population as a whole. The 2020 Comprehensive Housing Affordability Strategy (CHAS) data indicates that Asian households earning less than 30 percent of the area median income (AMI) were disproportionately impacted by housing problems and severe housing problems; however, the sample size of these households in the CHAS data is small and may not accurately represent the housing needs of the community. CHAS data also indicates that White non-Hispanic households earning less than 30 percent AMI are disproportionately impacted by severe housing problems.

Housing Problems

In 2020, 41 percent of all households in Marion County experienced at least one of the four housing problems that are captured in CHAS data, which include housing units lacking complete kitchen facilities, housing units lacking complete plumbing facilities, overcrowded households, and cost-burdened households. The most common housing problem was spending more than 30 percent of income on housing costs.

Severe Housing Problems

In 2020, 25 percent of all households in Marion County experienced at least one of the four severe housing problems that are captured in CHAS data, which include housing units lacking complete kitchen

facilities, housing units lacking complete plumbing facilities, severely overcrowded households, and severely cost-burdened households. The most common severe housing problem was spending more than 50 percent of income on housing costs.

Housing Cost Burden

Fifty-nine percent of all renter households earning less than 30 percent of the HUD Area Median Family Income (HAMFI) and 53 percent of all owner households earning less than 30 percent HAMFI spent more than half of their income on housing costs.

Public Housing

The OHA is the active PHA in Marion County. The OHA, a certified HUD Housing Counseling Agency, manages and provides subsidized housing to 186 families through the public housing and permanent supportive housing (PSH) programs and manages 44 units of affordable scattered site housing throughout Marion County. The OHA serves approximately 1,511 Housing Choice Voucher (HCV) participants who utilize their vouchers through several different voucher programs. The OHA maintains waiting lists for both the HCV program (> 3,000) and public housing (>2,000). The large number of persons on the waiting list highlights the need for additional affordable housing.

Homeless Needs Assessment

The Ocala/Marion County Joint Office of Homelessness oversees CoC operations to meet the needs of people experiencing homelessness through coordination and collaborative planning with the CoC. The number of homeless still outnumbers the resources available to manage the issue. Preliminary information indicates the 2023 Point-in-Time (PIT) Count data will show a slight increase. The 2022 PIT Count focused on those experiencing sheltered and unsheltered homelessness in Marion County. A total of 267 persons were in a shelter, 123 were in emergency shelter, and 144 were in transitional housing. There were 188 unsheltered persons, totaling 455 people experiencing homelessness in the County. This is lower than the total number of people experiencing homelessness in 2020 (523) and 2021 (512).

Non-Homeless Special Needs Assessment

Persons with special needs include the elderly and frail elderly, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, and persons living with HIV/AIDS. Generally, individuals who have special needs are typically extremely low income and face tremendous challenges finding housing that they can afford. Individuals with special needs also require supportive services. Public and private sources have much smaller funds available for these purposes, making it difficult for non-profit organizations to develop and operate housing and supportive service programs.

Non-Housing Community Development Needs

Marion County's population has grown significantly during the last decade, and will likely continue to grow in the future. An estimated 36,000 more people now call Marion County home than those accounted for in the 2010 Census. This is similar to adding another city that is half the size of Ocala to the unincorporated areas of the county.

During the next five years, growth is expected to continue with several projects in planning and development. Through CDBG funds, the County can fund the construction, rehabilitation, or installation of public improvements. Public improvements include, but are not limited to, street and sidewalk improvements, water and sewer installation and maintenance, and Americans with Disabilities Act (ADA)-

compliant construction and rehabilitation. The County needs water and sewer infrastructure, including street and sidewalk improvements, and needs to address mobility and access management.

Data Sources and Terms

The Consolidated Plan utilizes two primary data sources: data from the Census Bureau’s American Community Survey (ACS) and custom tabulations of ACS data called the Comprehensive Housing Affordability Strategy (CHAS) data. The most recent ACS data are the 2017–2021 five-years estimates, and the most recent CHAS data are the 2016–2020 five-year estimates.

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

Summary of Housing Needs

ACS data provides insight into the change in the County's population, number of households, and median household incomes from 2012 to 2022. The data indicates that between 2012 and 2022, median household income for Marion County residents increased by almost 40 percent, but after adjusting for inflation, median household income only increased by 12 percent. Conversely, median contract rent was \$631 in Marion County in 2012 and increased by 40 percent to \$885 by 2022, while the median home value was \$130,900 in 2012 and increased 49 percent to \$194,900 by 2022. After adjusting for inflation, however, median contract rent increased by 13 percent and the median home value increased by 20 percent.

Table 5: Housing Needs Assessment Demographics

Demographics	Base Year: 2012	Most Recent Year: 2022	% Change
Population	331,987	378,225	14%
Households	134,733	154,996	15%
Median Income	\$39,770.00	\$55,265.00	39%

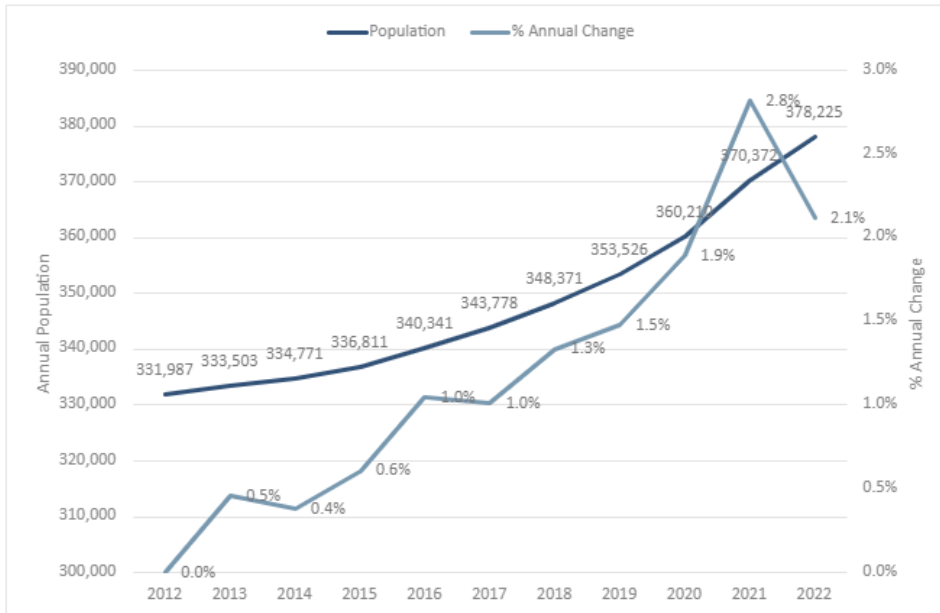
Source: 2008–2012 ACS (base year), 2018–2022 ACS (most recent year).

Another factor impacting the demand for housing is population growth. In 2012, Marion County's population was 331,987 people. By 2022, the population had grown by 14 percent to 378,225 people. **Figure 1** shows that while the population has steadily increased over the ten-year period, the rate of annual population growth has decreased over time.

In addition to data on the County's population, the ACS and CHAS provide information on household income and housing affordability. CHAS data classifies household income into HAMFI categories that represent family household median income for a given geographic area. For this analysis, HAMFI is comparable to AMI.

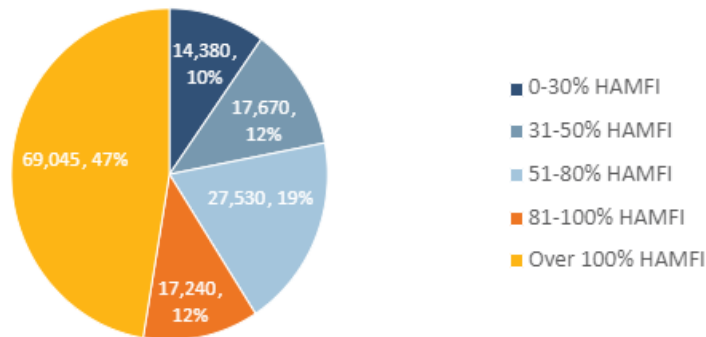
Figure 2 depicts the number of households by HAMFI category in Marion County. In 2020, HUD's median family income for households in Marion County was \$71,700, which has the same buying power as \$83,150.78 in 2023. The 2020 CHAS data indicates that 41 percent of all households earned less than 80 percent HAMFI, which HUD considers LMI, highlighting the number of low-income households in Marion County, while 47 percent of households earned over 100 percent HAMFI.

Figure 1: Annual Population Change in Marion County from 2012–2022



Data Source: 2012–2022 ACS.

Figure 2: Share of Total Households by Percent HAMFI

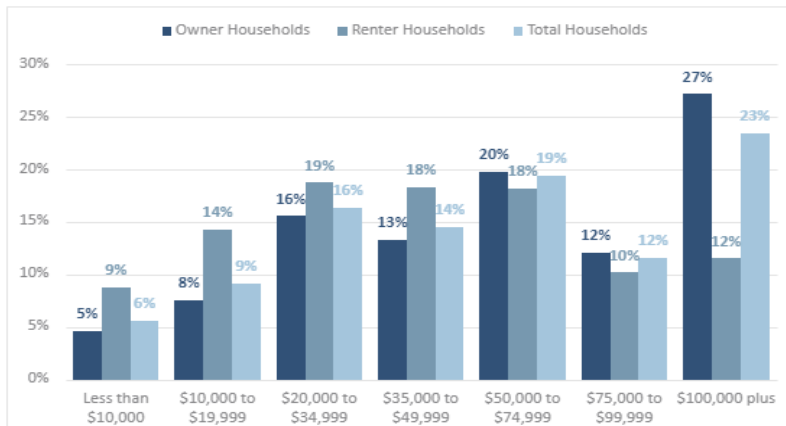


Data Source: 2016–2020 CHAS.

In comparison to HAMFI categories, which depict income relative to AMI, Figure 3 shows the percentage of households within various income brackets by tenure using 2022 ACS data. The data indicates that a larger percentage of homeowners have higher incomes compared to renter households. Notably, 27 percent of owner households earn \$100,000 or more in annual income, whereas this figure is 12 percent

for renter households. Conversely, higher percentages of renter households comprise the lowest income brackets.

Figure 3: Percent of Owners and Renters by Income Bracket



Data Source: 2018–2022 ACS.

Table 6 presents 2020 CHAS data on the number of households in Marion County by household type and HAMFI category. 2020 CHAS data indicates that 47 percent of Marion County households earned over 100 percent HAMFI. Among households earning less than 100 percent HAMFI, 12 percent earned 80–100 percent HAMFI, 19 percent earned 50–80 percent HAMFI, 12 percent earned 30–50 percent HAMFI, and the remaining 10 percent earned less than 30 percent HAMFI.

When disaggregated by tenure, 33 percent of owner households earning less than 50 percent HAMFI contained at least one person aged 62 to 74 years and 34 percent contained at least one person aged 75 or older. In comparison, 60 percent of renter households earning less than 50 percent HAMFI were small families and 21 percent contained at least one person aged 62 to 74 years. In addition, 22 percent of renter households earning less than 50 percent HAMFI were households with one or more children six years old or younger.

Table 6: Total Number of Households

	0–30% HAMFI	>30– 50% HAMFI	>50– 80% HAMFI	>80– 100% HAMFI	>100% HAMFI
Total Households	14,380	17,670	27,530	17,240	69,045
Small Family Households	3,580	4,200	7,160	5,915	26,095
Large Family Households	865	1,050	1,805	1,170	3,975
Household contains at least one person 62–74 years of age	3,895	5,345	8,720	5,460	23,795

Household contains at least one person age 75 or older	2,600	5,460	7,255	3,670	12,440
Households with one or more children 6 years old or younger	2,014	2,585	3,179	1,895	6,970

Data Source: 2016–2020 CHAS.

Housing Needs Summary Tables

The following tables explore the number of households in Marion County experiencing specific types of housing problems that are captured in CHAS data, which include:

- **Substandard housing:** Units lacking complete plumbing or kitchen facilities.
- **Overcrowded:** Households in which there is more than one person per room (and none of the above problems).
- **Severely overcrowded:** Households in which there are more than 1.5 people per room (and none of the above problems).
- **Housing cost burden:** Households that spend more than 30 percent of their income on housing costs.
- **Severe housing cost burden:** Households that spend more than 50 percent of their income on housing costs.

Housing Problems (households with one of the listed needs)

Table 7 outlines the number of households experiencing a housing problem by tenure in Marion County. Of the housing problems identified in the table, the most common issues for renter and owner households were housing cost burden. In 2020, 3,695 renter households and 4,285 owner households earning less than 30 percent HAMFI paid more than half of their income on housing costs. In other words, 59 percent of all renter households earning less than 30 percent HAMFI and 53 percent of all owner households earning less than 30 percent HAMFI spent more than half of their income on housing costs.

Table 7: Households with Housing Problems

	Renter					Owner				
	0–30% HAM FI	>30–50% HAM FI	>50–80% HAM FI	>80–100% HAM FI	Total	0–30% HAM FI	>30–50% HAM FI	>50–80% HAM FI	>80–100% HAM FI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing: Lacking complete plumbing or kitchen facilities	90	275	320	50	735	90	55	185	40	370
Severely Overcrowded:	35	65	80	15	195	4	35	40	85	164

With >1.51 people per room (and complete kitchen and plumbing)										
Overcrowded: With 1.01-1.5 people per room (and none of the above problems)	355	190	235	295	1,075	95	130	430	220	875
Housing cost burden greater than 50% of income (and none of the above problems)	3,695	2,640	495	30	6,860	4,285	2,455	1,615	440	8,795
Housing cost burden greater than 30% of income (and none of the above problems)	270	1,555	3,835	935	6,595	1,125	2,865	3,075	2,205	9,270
Zero/negative income (and none of the above problems)	1,145	0	0	0	1,145	1,385	0	0	0	1,385

Data Source: 2016–2020 CHAS.

Severe Housing Problems

Table 8 includes data on the number of households experiencing severe housing problems by income level and tenure. Among all households earning less than 100 percent AMI, 19,085 households (25 percent) experienced one or more severe housing problems in 2020. Of them, 33 percent were renters and 66 percent were owners. For both owner and renter households, most households that experienced one or more severe housing problems had very low incomes.

Table 8: Households with Severe Housing Problems

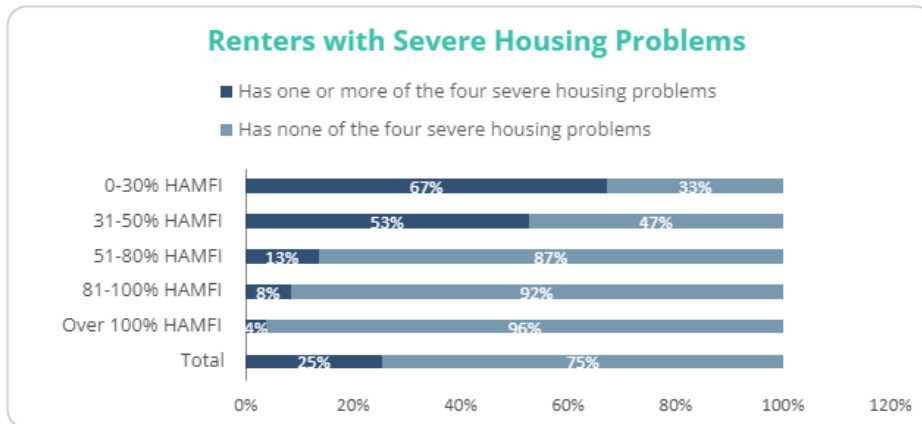
	Renter					Owner				
	0–30% AMI	>30–50% AMI	>50–80% AMI	>80–100% AMI	Total	0–30% AMI	>30–50% AMI	>50–80% AMI	>80–100% AMI	Total
NUMBER OF HOUSEHOLDS										

	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
Having one or more of four housing problems	4,180	3,170	1,130	390	8,870	4,480	2,675	2,270	790	10,215
Having none of four housing problems	2,040	2,860	7,265	4,350	16,515	3,680	8,965	16,870	11,705	41,220

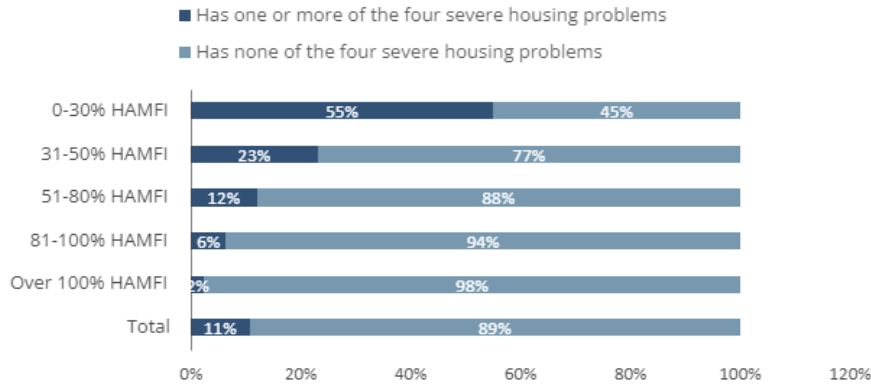
Data Source: 2016–2020 CHAS.

Figure 4 depicts the percentage of households with one or more severe housing problems by income level and shows that 67 percent of renter households earning less than 30 percent HAMFI and 55 percent of owner households earning less than 30 percent HAMFI experienced at least one severe housing problem. For both owners and renters, the share of households experiencing a severe housing problem decreased as income level increased.

Figure 4: Renter (Top) and Owner (Bottom) Households with One or More Severe Housing Problems



Owners with Severe Housing Problems



Data Source: 2016–2020 CHAS.

Cost Burden > 30 Percent

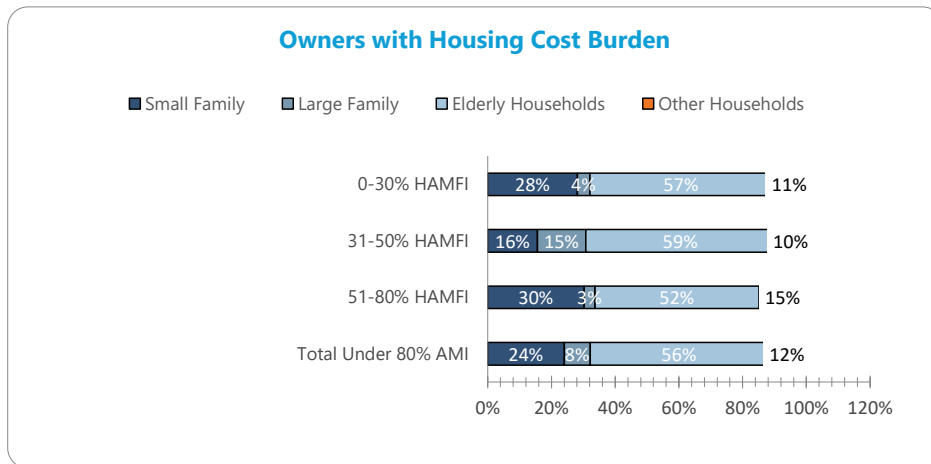
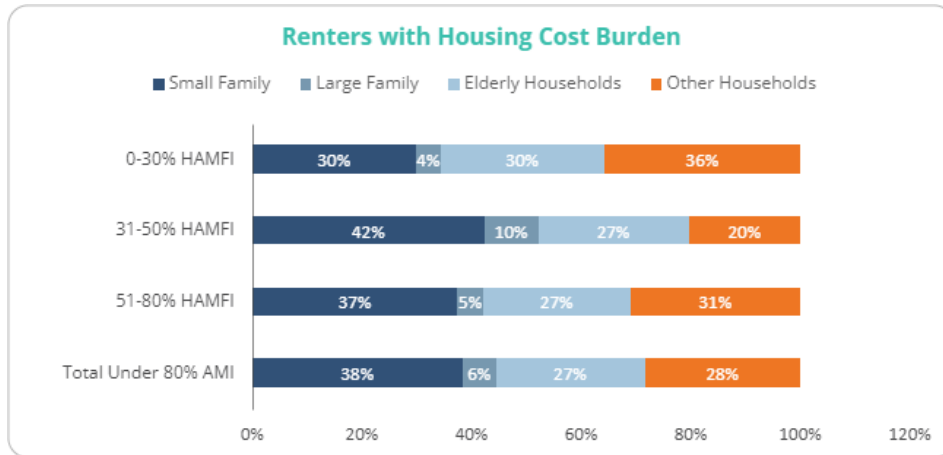
Table 9 presents the number of renter and owner households earning less than 80 percent HAMFI who paid more than 30 percent of their income on housing costs in 2020. Over a third of cost-burdened renter households were small families (38 percent). Among owner households, small family households made up 24 percent of cost-burdened households, while the figure for elderly households was 56 percent.

Table 9: Households with Housing Cost Burden

	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	100	695	1,515	2,310	330	455	950	1,735
Large Related	15	160	190	365	45	440	105	590
Elderly	100	450	1,085	1,635	670	1,730	1,615	4,015
Other	120	335	1,260	1,715	125	285	465	875
Total need by income	335	1,640	4,050	6,025	1,170	2,910	3,135	7,215

Data Source: 2016–2020 CHAS.

Figure 5: Renters (Top) and Owners (Bottom) with Housing Cost Burden by Household Type



Data Source: 2016–2020 CHAS.

Cost Burden > 50 Percent

Table 10 outlines the number of renter and owner households earning less than 80 percent HAMFI who paid more than half of their income on housing costs. Overall, small family households made up 35 percent of all severely cost-burdened renter households earning less than 80 percent AMI, while elderly households comprised 60 percent of all severely cost-burdened owners making less than 80 percent AMI.

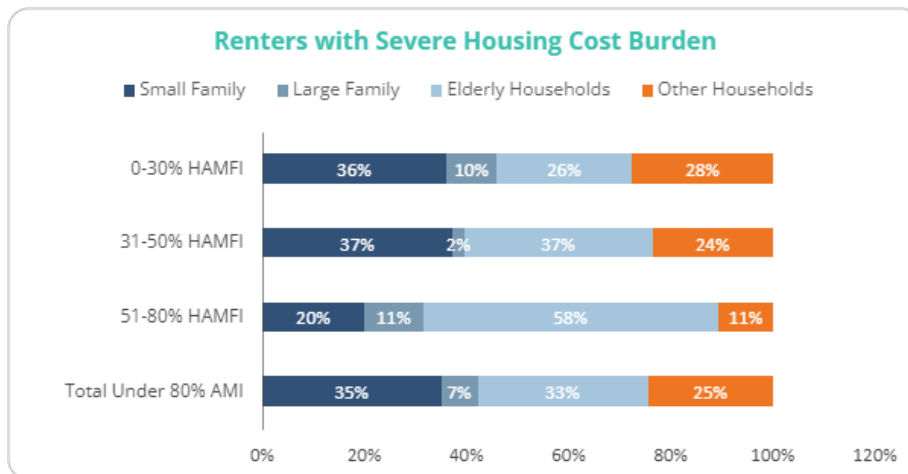
Table 10: Households with Severe Housing Cost Burden

	Renter				Owner			
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	Total	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	Total
NUMBER OF HOUSEHOLDS								
Small related	1,445	1,095	140	2,680	695	675	390	1,760
Large related	395	65	80	540	145	50	40	235
Elderly	1,060	1,085	405	2,550	2,595	1,595	870	5,060
Other	1,110	695	75	1,880	915	155	320	1,390
Total need by income	4,010	2,940	700	7,650	4,350	2,475	1,620	8,445

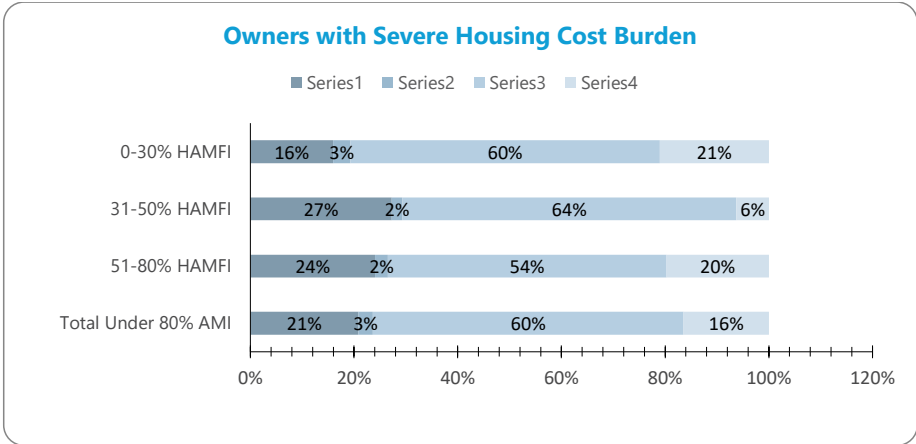
Data Source: 2016–2020 CHAS.

Figure 6 depicts the percentage of severely cost-burdened renter and owner households by household type and tenure. The top bar chart indicates that small families comprised the largest share of renter households experiencing severe cost burden with elderly households a close second (35 percent vs. 33 percent). The largest percent of renters with severe housing cost burden earning between 51–80 percent of HAMFI was elderly households (58 percent). In comparison, the bottom bar chart shows that elderly households comprised the largest share of severely cost-burdened owner households earning less than 80 percent HAMFI and that elderly households made up the largest share of severely cost-burdened owners earning between 30–80 percent HAMFI.

Figure 6: Renters (Top) and Owners (Bottom) with Severe Housing Cost Burden



Data Source: 2016–2020 CHAS.



Date Source: 2016–2020 CHAS.

Crowding (more than one person per room)

Table 11 presents data on households earning less than 100 percent HAMFI that are living in crowded situations, which is defined as having more than one person per room. Overall, there were 2,338 households living in crowded housing situations, and 1,645 (70 percent) were single-family households. The remaining households included multiple unrelated families living in the same housing unit (25 percent) and unrelated individuals living in the same housing unit (4 percent). For renters, the data indicates that most households living in crowded situations were extremely low-income households (30 percent), followed by moderate-income households (26 percent), low-income households (20 percent), and then households earning between 80–100 percent AMI (23 percent). Conversely, for owners, most crowded households were moderate-income (46 percent), followed by households earning between 80–100 percent AMI (29 percent), low-income households (15 percent), and then extremely low-income households (9 percent).

Table 11: Crowding

	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	210	330	225	1,120	95	70	145	215	525
Multiple, unrelated family households	15	45	0	80	140	0	19	335	90	444
Other, non-family households	25	0	10	0	35	4	70	0	0	74

	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
Total need by income	395	255	340	305	1,295	99	159	480	305	1,043

Data Source: 2016–2020 CHAS.

Table 12 includes data on the number of renter and owner households earning less than 80 percent HAMFI with at least one child aged six or younger. Overall, there were 7,778 households earning less than 80 percent HAMFI with a child six years or younger, of which 4,379 were renters (56 percent) and 3,399 were owners (43 percent).

Table 12: LMI Households with Young Children Present by Tenure

	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	1,440	1,315	1,624	4,379	574	1,270	1,555	3,399

Data Source: 2016–2020 CHAS.

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

The 2022 ACS data indicates that there were 45,744 single-person households in Marion County, representing 30 percent of total households. The data also indicates that single-person male and female households have lower median incomes than family households. While the family married-couple household median income was \$74,978 in 2022, this figure was \$26,682 for single-person female households and \$32,997 for single-person male households.

Table 13: Number of Households in Marion County by Type

Household Type	# Households	% Total Households	Medium Income
Family Households	101,086	65%	
Married-couple households	75,986	49%	\$74,978
Non-married couple households	9,963	6%	N/A
Single-male household	7,990	5%	\$53,869
Single-female household	17,110	11%	\$42,427
Nonfamily households	53,910	35%	
Householder living alone	45,744	30%	N/A
Single-person male household	18,857	12%	\$32,997
Single-person female household	26,887	17%	\$26,682
Householder not living alone	8,166	5%	N/A

Total Households	154,996	100%
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Data Source: 2018–2022 ACS.

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 accordance with 24 CFR 5.2003 regarding domestic violence, there is no single publicly available data source that fully describes the size and demographic composition of individuals fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking in Marion County. Therefore, staff analyzed available data from sources such as the National Coalition Against Domestic Violence, which states that 37.9 percent of women and 29.3 percent of men in marion experience intimate partner physical violence, intimate partner sexual violence, or intimate partner stalking in their lifetimes. The State of Florida reported 738 human trafficking cases in 2020.

Marion County Community Services Department staff have received information from local law enforcement and non-profit community service providers stating that there is a lack of services that address the domestic violence problem in Marion County. Marion County currently has one non-profit domestic violence shelter and two other multi-level service agencies that assist in providing services to victims of domestic violence, or those fleeing from domestic violence. The Florida Uniform Crime Reporting information provided the chart below for Marion County specifically.

Figure 7: 2020 Data on Domestic Violence in Marion County

Florida UCR Reported Domestic Violence in Marion County – 2020

Marion County Totals	Population	Murder	Manslaughter	Rape	Fondling	Aggravated Assault	Aggravated Stalking	Simple Assault	Threat/Intimidation	Stalking	Total Offenses
	368,135	4	0	59	33	629	0	2,986	16	4	3,731
Individual breakdown by Agency for 2020											
Sheriff's Office	298,918	3	0	47	33	520	0	2,222	7	0	2,832
Ocala Police Dept.	62,023	1	0	12	0	106	0	718	9	4	850
Belleview Police Dept.	5,330	0	0	0	0	2	0	40	0	0	42
Dunnellon Police Dept.	1,864	0	0	0	0	1	0	6	0	0	7

Service agencies indicate the lack of resources and the need for capacity building across Marion County. Additional information made available from the Florida Department of Law Enforcement and the Florida Department of Health in 2020 indicated that the domestic violence rate is continuing at a significantly increased rate in Marion County versus the state of Florida. An increase in PSH, emergency shelter, and rent assistance with wrap-around services has shown it can assist with the desire to help elevate this problem.

Marion County Community Services Department staff anticipate that the availability of HOME-ARP funds will spur non-profit organizations to apply and create capacity in this crucial area of need within the community. Discussion with current community service providers indicates they are interested in making more domestic violence services available through capacity building and programming designed to move

victims out of domestic violence situations, including families with children, into their facilities to give them wrap-around services that culminate with rental assistance to encourage successful exit from the public assistance program.

What are the most common housing problems?

CHAS data provides information on four housing problems: 1) housing units lacking complete kitchen facilities, 2) housing units lacking complete plumbing facilities, 3) overcrowded households, and 4) cost-burdened households. The data further differentiates between overcrowded (more than one person per room) and severely overcrowded (more than 1.5 people per room) households as well as households that are cost-burdened (paying over 30 percent of income on housing costs) and severely cost-burdened (paying over 50 percent of income on housing costs). CHAS considers a household as having a housing problem if it has one or more of the four problems.

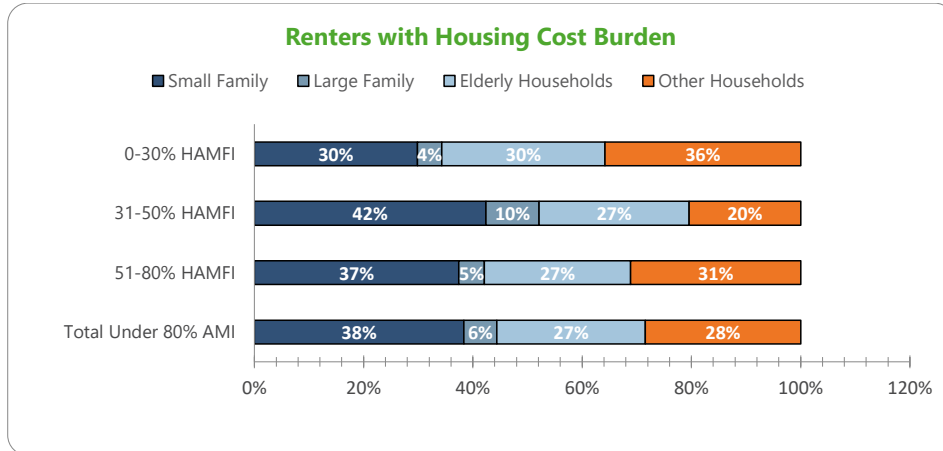
In 2020, 41 percent of total households experienced one or more housing problems in Marion County. Housing cost burden and severe housing cost burden were the most prevalent housing problems impacting households. Overall, 18 percent of all households paid more than 30 percent of their income on housing costs and 16 percent paid more than half of their income on housing costs. More recent 2022 ACS data indicates that 41 percent of total households were housing cost burdened.

2020 CHAS data also indicates that 6.7 percent of renter households were overcrowded, and 1.3 percent were severely overcrowded. Among owner households, 1.8 percent were overcrowded, and less than 1 percent were severely overcrowded. This suggests that a small but important number of renter households in Marion County are not residing in housing units that are adequately sized for their household.

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

According to the 2018–2022 ACS, small families that rent are most likely to experience housing cost burdens. Among small families that rent, 37 percent are considered cost-burdened. In addition to small families, elderly renter households are also most likely to experience cost burden. Among elderly renter households, 27 percent experience cost burdens.

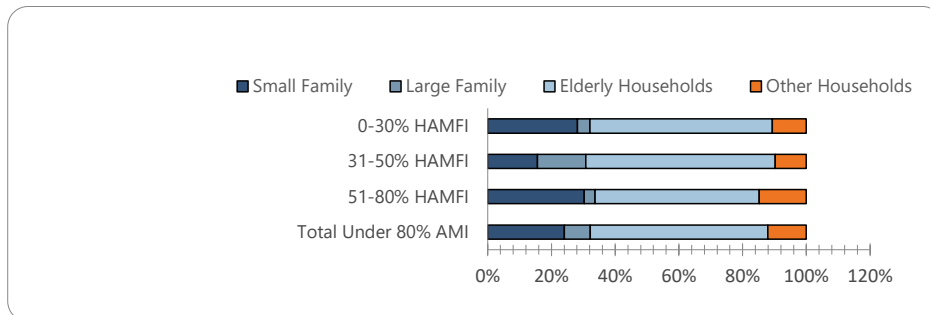
Figure 8: Percent of Renter with Housing Cost Burden



Data Source: 2018–2022 ACS.

Elderly owner households are most likely to experience housing cost burdens. Among elderly households that own, 56 percent are considered cost-burdened. In addition to elderly households, small family owner households are also most likely to experience cost burdens. Among small family owner households, 24 percent experience cost burdens.

Figure 9: Percent of Owners with Housing Cost Burden



Data Source: 2018–2022 ACS.

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.

Assistance for those at risk of homelessness in the community remains in need of improvement. There is a lack of rent assistance, wrap-around services to include alcohol and drug addiction treatment, and mental

health services. The OHA currently has a closed waiting list of 2,000 persons waiting for possible entry into Section 8 housing. OHA needs affordable housing, as many on their waiting list are cost-overburdened in their current residences or living with others in unsuitable conditions. Staff recognizes that these numbers are overwhelming their services as they work to deal with landlords to obtain affordable housing and manage their portfolio of residences. Marion County's recent eviction data trends provide insight into those households at risk. New eviction filings have increased markedly since early August 2020 after the state-wide eviction moratorium expired (end of July 2020). The Emergency Rental Assistance programs (ERA-1 and ERA-2) funds gave 35,000 qualified persons rental assistance, which helped mitigate evictions. However, since that fund has expired, the County has seen an increase in the eviction trend. According to US Census data from the week of February 4–13, 2023, Florida's eviction rate overall is high, showing a "likelihood of eviction" rate of 26.5 percent to 36.8 percent, further demonstrating the needs in this area for those at risk of homelessness in the community.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

"At risk of homelessness," as defined in 24 CFR 91.5, encompasses individuals and families who have an income below 30 percent of the AMI and do not have sufficient resources or support networks to prevent them from becoming homeless or living with instability.

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

Increasing rent creates housing instability, as the percentage of household income required to remain in a home or apartment overburdens the tenant's ability to pay. TBRA contributes to housing stability for these vulnerable populations.

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

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The tables below summarize the percentage of each racial/ethnic group experiencing housing problems by HAMFI levels. For this analysis, HAMFI is comparable to AMI.

The four housing problems captured in CHAS data are:

1. Housing unit lacks complete kitchen facilities.
2. Housing unit lacks complete plumbing facilities.
3. Household is overcrowded (more than one person per room).
4. Household spends over 30 percent of income on housing costs (i.e., cost burden).

Overall, the analysis of households experiencing a housing problem by race and ethnicity identified one case of disproportionate housing need; however, the sample sizes for many race groups at given income levels were small and therefore may not accurately reflect the housing needs in Marion County.

0 Percent–30 Percent of AMI

Table 14 provides a breakdown of extremely low-income households experiencing one or more of the four housing problems by race and ethnicity in Marion County. In 2020, 70 percent of all households earning less than 30 percent AMI experienced at least one of the four housing problems. When disaggregated by race and ethnicity, the data indicate that Hispanic households were disproportionately affected, since 81 percent of extremely low-income Hispanic households experienced at least one housing problem.

Table 14: Disproportionally Greater Need 0–30 Percent AMI

Housing Problems	One or More Housing Problems	No Housing Problems or No Income	Total Households	Percent with a Housing Problem
Total Households	10,050	4,330	14,380	70%
White alone, non-Hispanic	6,235	2,905	9,140	68%
Black or African American alone, non-Hispanic	2,140	860	3,000	71%
Asian alone, non-Hispanic	60	45	105	57%
American Indian or Alaska Native alone, non-Hispanic	0	0	0	0%

Pacific Islander alone, non-Hispanic	0	0	0	0%
Hispanic, any race	1,430	335	1,765	81%

Data Source: 2016–2020 CHAS.

30 Percent–50 Percent of AMI

Table 15 outlines the number of low-income households that experienced one or more of the four housing problems by race and ethnicity. In 2020, 58 percent of all households earning 30–50 percent AMI had at least one of the four housing problems. The data indicates that low-income Asian households were disproportionately impacted by housing problems, with 100 percent of low-income Asian households experiencing at least one housing problem. It is important to note that the sample size of low-income Asian households is low and therefore may not accurately capture the housing needs facing this population in Marion County.

Table 15: Disproportionally Greater Need 30–50 Percent AMI

Housing Problems	One or More Housing Problems	No Housing Problems or No Income	Total Households	Percent with a Housing Problem
Total Households	10,265	7,400	17,665	58%
White alone, non-Hispanic	6,710	5,690	12,400	54%
Black or African American alone, non-Hispanic	1,615	790	2,405	67%
Asian alone, non-Hispanic	150	0	150	100%
American Indian or Alaska Native alone, non-Hispanic	0	55	55	0%
Pacific Islander alone, non-Hispanic	0	0	0	0%
Hispanic, any race	1,510	765	2,275	66%

Data Source: 2016–2020 CHAS.

50 Percent–80 Percent of AMI

Table 16 presents the number of moderate-income households who experienced one or more of the four housing problems by race and ethnicity. In 2020, 37 percent of all households earning between 50–80 percent AMI had at least one of the four housing problems. When disaggregated by race and ethnicity, the data indicate that Hispanic households were disproportionately affected, since 49 percent of extremely low-income Hispanic households experienced at least one housing problem.

Table 16: Households with Housing Problems by Race and Ethnicity (50–80 Percent AMI)

Housing Problems	One or More Housing Problems	No Housing Problems or No Income	Total Households	Percent with a Housing Problem
Total Households	10,305	17,220	27,525	37%
White alone, non-Hispanic	7,440	13,645	21,085	35%
Black or African American alone, non-Hispanic	1,175	1,705	2,880	41%
Asian alone, non-Hispanic	75	165	240	31%
American Indian or Alaska Native alone, non-Hispanic	0	0	0	0%
Pacific Islander alone, non-Hispanic	0	0	0	0%
Hispanic, any race	1,415	1,490	2,905	49%

Data Source: 2016–2020 CHAS.

80–100 Percent of AMI

Table 17 presents the number of households with incomes between 80–100 percent AMI that experienced one or more of the four housing problems by race and ethnicity. In 2020, 25 percent of all households in this income range had at least one of the four housing problems. No specific race or ethnicity in this income category disproportionately experienced a housing problem.

Table 17: Disproportionally Greater Need 80–100 Percent AMI

Housing Problems	One or More Housing Problems	No Housing Problems or No Income	Total Households	Percent with a Housing Problem
Total Households	4,320	12,920	17,240	25%
White alone, non-Hispanic	2,995	9,470	12,465	24%
Black or African American alone, non-Hispanic	490	1,180	1,670	29%
Asian alone, non-Hispanic	65	190	255	25%
American Indian or Alaska Native alone, non-Hispanic	0	130	130	0%
Pacific Islander alone, non-Hispanic	0	0	0	0%
Hispanic, any race	585	1,540	2,125	28%

Data Source: 2016–2020 CHAS.

Discussion

The analysis of households experiencing a housing problem by race and ethnicity found that Hispanic households earning less than 30 percent AMI and 50–80 percent AMI experienced housing problems at a disproportionate rate compared to the total population. In addition, the data indicates that low-income Asian households were disproportionately impacted by housing problems, with 100 percent of low-income Asian households experiencing at least one housing problem. It is important to note that the sample size (150) of low-income Asian households is low and therefore may not accurately capture the housing needs facing this population in Marion County.

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

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The tables below summarize the percentage of each racial/ethnic group experiencing housing problems by HAMFI levels. For this analysis, HAMFI is comparable to AMI.

The four severe housing problems captured in CHAS data are:

1. Housing unit lacks complete kitchen facilities.
2. Housing unit lacks complete plumbing facilities.
3. Household is severely overcrowded (more than 1.5 persons per room).
4. Household spends over 50 percent of income on housing costs (i.e., severe housing cost burden).

Overall, the analysis of households experiencing a severe housing problem by race and ethnicity identified four cases of disproportionate housing problems: Hispanic households (0–30 percent of AMI), Black or African American households (30-50 percent of AMI), and Asian households at 0–50 percent and 80-100 percent of AMI.

0 Percent–30 Percent of AMI

Table 18 provides a breakdown of extremely low-income households experiencing one or more of the four severe housing problems by race and ethnicity in Marion County. In 2020, 60 percent of all households earning less than 30 percent AMI had at least one of the four severe housing problems. When disaggregated by race and ethnicity, the data indicate that 74 percent of Hispanic households with incomes below 30 percent AMI experienced at least one severe housing problem.

Table 18: Severe Housing Problems 0–30 Percent AMI

Severe Housing Problems*	One or More Housing Problems	No Housing Problems or No Income	Total Households	Percent with a Housing Problem
Total households	8,660	5,720	14,380	60%
White alone, non-Hispanic	5,195	3,945	9,140	57%
Black or African American alone, non-Hispanic	1,920	1,085	3,005	64%
Asian alone, non-Hispanic	60	45	105	57%
American Indian or Alaska Native alone, non-Hispanic	0	0	0	0%
Pacific Islander alone, non-Hispanic	0	0	0	0%

Hispanic, any race	1,300	465	1,765	74%
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Data Source: 2016–2020 CHAS.

30 Percent–50 Percent of AMI

Table 19 presents the number of low-income households that experienced one or more of the four severe housing problems by race and ethnicity. In 2020, 33 percent of all households earning 30–50 percent AMI had at least one of the four severe housing problems. When disaggregated by race and ethnicity, the data indicate that 50 percent of low-income Black households experienced at least one severe housing problem, while 97 percent of Asian low-income households experienced at least one severe housing problem, which is almost 65 percentage points above the jurisdiction as a whole. Notably, the sample size of Asian households only includes 149 total households and may not accurately represent the housing needs facing this population in Marion County.

Table 19: Severe Housing Problems 30–50 Percent AMI

Severe Housing Problems	One or More Housing Problems	No Housing Problems or No Income	Total Households	Percent with a Housing Problem
Total Households	5,845	11,825	17,670	33%
White alone, non-Hispanic	3,420	8,985	12,405	28%
Black or African American alone, non-Hispanic	1,200	1,210	2,410	50%
Asian alone, non-Hispanic	145	4	149	97%
American Indian or Alaska Native alone, non-Hispanic	0	55	55	0%
Pacific Islander alone, non-Hispanic	0	0	0	0%
Hispanic, any race	960	1,310	2,270	42%

Data Source: 2016–2020 CHAS.

50 Percent–80 Percent of AMI

Table 20 outlines the number of moderate-income households that experienced one or more of the four severe housing problems by race and ethnicity. In 2020, 12 percent of all households earning 50–80 percent AMI had at least one of the four severe housing problems. No specific race or ethnicity in this income category disproportionately experienced a severe housing problem.

Table 20: Severe Housing Problems 50–80 Percent AMI

Severe Housing Problems	One or More Housing Problems	No Housing Problems or No Income	Total Households	Percent with a Housing Problem
Total Households	3,400	24,135	27,535	12%

White alone, non-Hispanic	2,405	18,680	21,085	11%
Black or African American alone, non-Hispanic	330	2,550	2,880	11%
Asian alone, non-Hispanic	40	200	240	17%
American Indian or Alaska Native alone, non-Hispanic	0	0	0	0%
Pacific Islander alone, non-Hispanic	0	0	0	0%
Hispanic, any race	570	2,330	2,900	20%

Data Source: 2016–2020 CHAS.

80 Percent–100 Percent of AMI

Table 21 outlines the number of households with incomes between 80–100 percent AMI that experienced one or more of the four severe housing problems by race and ethnicity. In 2020, 7 percent of all households earning 80–100 percent AMI had at least one of the four severe housing problems. When disaggregated by race and ethnicity, the data indicate that 18 percent of Asian households earning between 80–100 percent AMI experienced at least one severe housing problem. Notably, the sample size of Asian households only includes 255 households and may not accurately represent the housing needs facing this population in Marion County.

Table 21: Severe Housing Problems 80–100 Percent AMI

Severe Housing Problems	One or More Housing Problems	No Housing Problems or No Income	Total Households	Percent with a Housing Problem
Total Households	1,180	16,055	17,235	7%
White alone, non-Hispanic	810	11,655	12,465	6%
Black or African American alone, non-Hispanic	100	1,575	1,675	6%
Asian alone, non-Hispanic	45	210	255	18%
American Indian or Alaska Native alone, non-Hispanic	0	130	130	0%
Pacific Islander alone, non-Hispanic	0	0	0	0%
Hispanic, any race	200	1,925	2,125	9%

Data Source: 2016–2020 CHAS.

Discussion

Analysis of the percentage of households experiencing at least one of the four severe housing problems by income level underscores the racial and ethnic disparities that exist in Marion County. At every income

level, there were differences in the share of households experiencing a severe housing issue depending on the race and ethnicity of the household. For several income categories, Asian, Black, and Hispanic households were disproportionately impacted by severe housing problems.

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

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Marion County analyzed 2016–2020 CHAS data to determine whether any of the identified races or ethnic groups had a disproportionately greater need relative to the rest of the jurisdiction regarding housing cost burden. [Federal regulations](#) consider a specific racial or ethnic group as having a disproportionately greater need when the percentage of people belonging to the racial or ethnic group experiencing a particular problem is at least 10 percentage points higher than the percentage of individuals experiencing the same issue in the area as a whole. In addition, cost-burdened households are defined as spending between 30–50 percent of their income on housing costs, while severely cost-burdened households spend over half of their income on housing costs.

[Table 22](#) outlines the number of households by race and ethnicity by level of housing cost burden and [Figure 11](#) depicts the percentage of households within each housing cost burden category by race and ethnicity. The data indicates that 13 percent of total households paid between 30–50 percent of their income on housing costs, while 12 percent devoted over half of their income to housing costs.

When disaggregated by race and ethnicity, noticeable variations emerge. Of the households that identified as White, 13 percent were cost-burdened and 10 percent were severely cost-burdened. For Black/African American households, these figures were 14 percent and 20 percent, respectively. Of households identifying as Hispanic, 16 percent were cost-burdened and 16 percent were severely cost-burdened, which indicates that Hispanic households were disproportionately impacted by severe housing cost burden.

Housing Cost Burden

Table 22: Housing Cost Burden by Race and Ethnicity

Race/Ethnicity	Less Than 30%	30–50%	Greater Than 50%	No Income/Not Computed
Total households	106,785	19,410	17,040	2,630
White	84,210	13,955	10,990	1,540
Black/African American	9,410	2,100	2,990	625
Asian	1,180	345	270	45
American Indian, Alaska Native	200	0	0	0
Pacific Islander	0	0	0	0
Hispanic	10,100	2,490	2,435	240

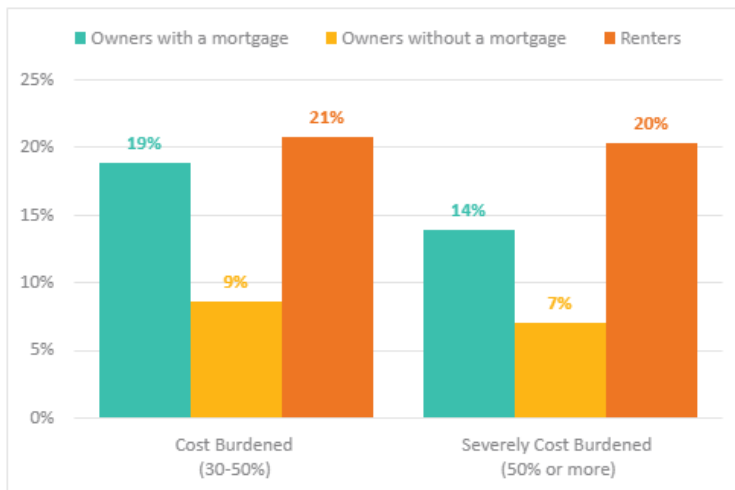
Other Race	1,685	520	355	180
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Data Source: 2016–2020 CHAS.

Discussion

Marion County analyzed 2022 ACS data to supplement the CHAS analysis on cost-burdened households. **Figure 10** shows the share of cost-burdened households by tenure in the County and indicates that 20 percent of renter households paid over half of their incomes on housing costs. Among owners, 14 percent of households with a mortgage were severely cost burdened while this figure was 7 percent for households without a mortgage.

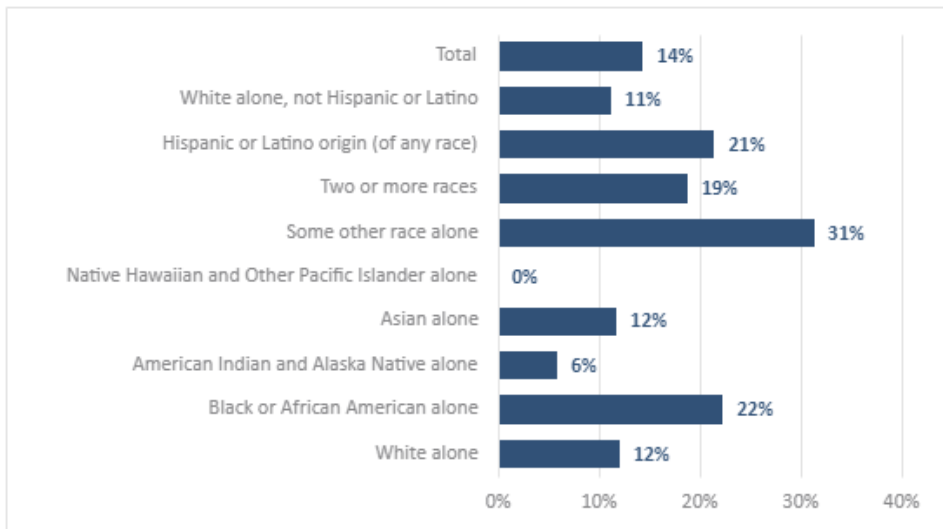
Figure 10: Percent of Cost-Burdened Households by Tenure



Data Source: 2018–2022 ACS.

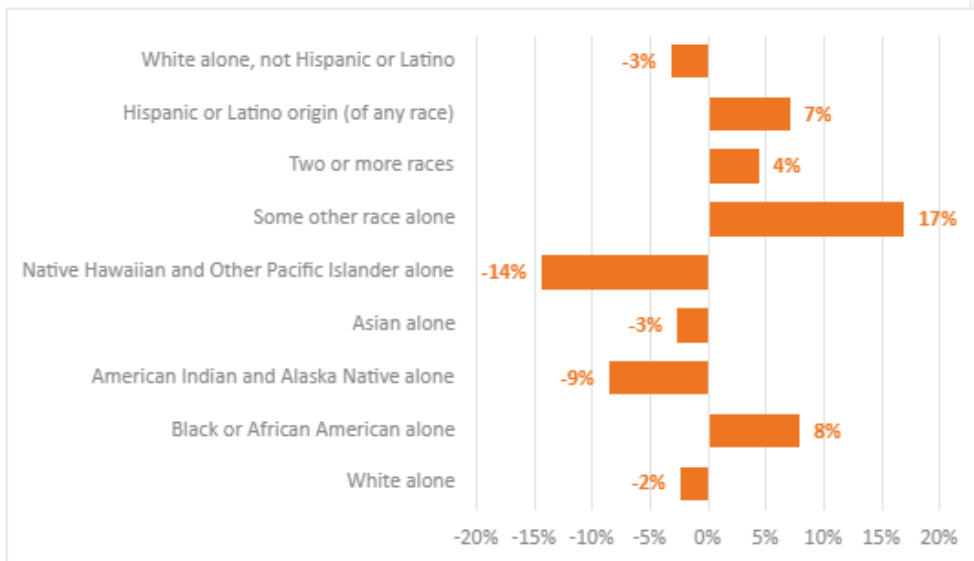
In addition, **Figure 11** shows the poverty rates by race and ethnicity in Marion County while **Figure 12** depicts the difference in poverty rates relative to the County’s overall poverty rate. 2022 ACS data indicates that 14 percent of the County’s population had incomes below the federal poverty level; however, there was noticeable variation by race and ethnicity. Individuals identifying as American Indian/Alaska Native had the lowest poverty rate at 6 percent while people identifying as “Other”, Black, and Hispanic (of any race), witnessed the highest poverty rates at 31 percent, 22 percent, and 21 percent, respectively. It should be noted that the total number of individuals identifying as American Indian/Alaska Native numbered fewer than 500. Whereas CHAS data determines the race or ethnicity of a household based on the race or ethnicity of the individual who provided data on behalf of their household, the 2022 ACS data represents the poverty rates for individuals which likely explains the discrepancy in the findings.

Figure 11: Poverty Rates by Race and Ethnicity



Data Source: 2018–2022 ACS.

Figure 12: Percentage Point Difference in Poverty Rates Relative to the Population as a Whole



Data Source: 2018–2022 ACS.

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?

The impact of housing problems in Marion County varies primarily by income level. However, the following groups within various income tiers and race/ethnicity categories experienced problems at a rate at least 10 percentage points higher than the county as a whole.

Table 23: Identified Disproportionately Greater Needs by Race/Ethnicity and Income Level

Disproportionately Greater Need	Income Level	Race/Ethnicity
Housing Problems	30 percent AMI	Hispanic households
	30–50 percent AMI	Asian
	50–80 percent AMI	Hispanic households
Severe Housing Problems	30 percent AMI	Hispanic households
	30–50 percent AMI	Black households
		Asian households
80–100 percent of AMI	Asian households	
Housing Cost Burden	No disproportionate needs identified	
Severe Housing Cost Burden	No disproportionate needs identified	

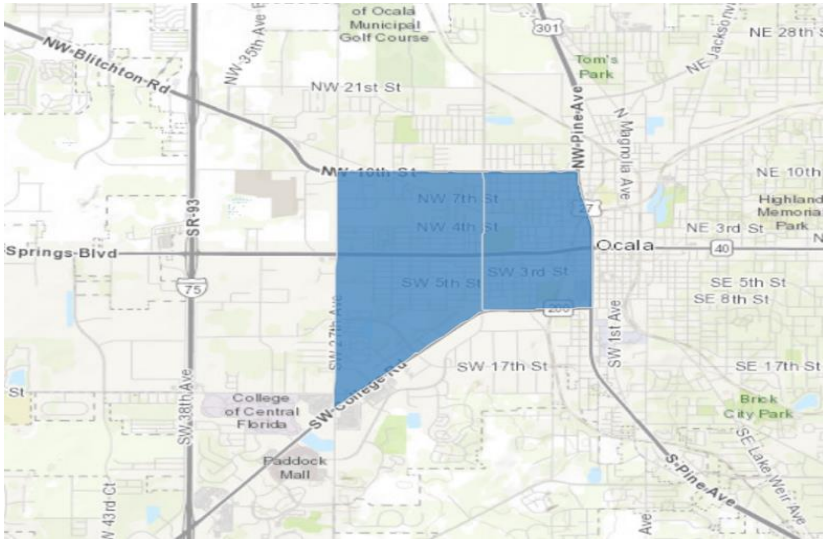
If they have needs not identified above, what are those needs?

Table 23 outlines the housing needs identified in the CHAS analysis by race and ethnicity in Marion County. In general, households with lower incomes have greater housing needs. More information on housing and market trends is provided in the Market Analysis.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

HUD defines a racially or ethnically concentrated area of poverty (R/ECAP) as a geographic area with significant concentrations of poverty and minority populations. In HUD's Affirmatively Furthering Fair Housing mapping tool, HUD further defines R/ECAPs as census tracts in which 50 percent or more of the population is non-White and either 40 percent or more of the population is living below the federal poverty line or the poverty rate is three or more times the average census tract poverty rate for the metropolitan or micropolitan area—whichever threshold is lower. HUD's R/ECAPs mapping tool indicates that there are two R/ECAPs in Marion County located in the central area of the County in West Ocala (Figure 13).

Figure 13: R/ECAPs in Marion County



Data Source: 2023 HUD R/ECAPs Map.

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

Introduction

The OHA is the active PHA in Marion County. The OHA, a certified HUD Housing Counseling Agency, manages and provides subsidized housing to 186 families through the public housing and PSH programs and manages 44 affordable units in sites scattered throughout Marion County. The OHA serves approximately 1,511 HCV participants who utilize their vouchers through several different voucher programs, including mainstream and specialty vouchers: HCV Homeownership Vouchers, Veterans Affairs Supportive Housing (VASH) vouchers, Emergency Housing Vouchers (EHV), and Family Unification Program (FUP) vouchers assistance. The OHA maintains waiting lists for both the HCV program (>3,000) and public housing (>2,000). OHA operates several programs to provide housing to eligible households.

- **Public housing:** 186 public housing units, all located within Ocala city limits.
- **HCV:** OHA administers 1,511 HCVs throughout Marion County, which provides 9 million dollars in subsidies to 600 private owners.
- **Family Self-Sufficiency (FSS) Program:** OHA provides job training, counseling, and financial coaching to meet individualized goals, along with an escrow savings plan for the participants.
- **Homebuyer's Club:** OHA provides services such as credit repair, budgeting, home inspections, mortgage search, navigating real estate negotiations, post-purchase training, and general mortgage education for residents of any OHA programs and the general public.

Totals in Use

Table 24: Public Housing by Program Type (*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition)

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	1511	1,229	158	26	372

Characteristics of Residents

Table 25: Characteristics of Public Housing Residents by Program Type

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	19,723	0	20,091	16,980	0
Average length of stay	0	0	3	0	0	N/A		0
Average Household size	0	0	2	2.41	0	2.49	1.31	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	32	1033	0	825	189	0
# of Disabled Families	0	0	40	1829	0	1596	195	0
# of Families requesting accessibility features	0	0	181	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of domestic violence (DV) victims	0	0	0	0	0	0	0	0

Data Source: Public and Indian Housing Information Center (PIC).

Race of Residents

Table 26: Race of Public Housing Residents by Program Type

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	771	0	573	97	37	0
Black/African American	0	0	144	1646	0	1420	68	21	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	5	0	5	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	119	0	106	2	0	0

Data Source: Public and Indian Housing Information Center (PIC).

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

Ethnicity of Residents

Table 27: Ethnicity of Public Housing Residents by Program Type

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	578	0	517	7	11	0
Not Hispanic	0	0	167	1,964	0	1,588	154	47	0

Data Source: Public and Indian Housing Information Center (PIC).

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

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

There are 1,857 tenants on the waitlist and currently there are 397 handicapped/disabled applicants (21 percent).

The need for accessible units was clearly articulated by residents and other advocates at the stakeholder meetings.

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 OHA only administers tenant-based vouchers through the HCV program. There are 286 Hispanic applicants (15 percent).

The following data is from the most recent (May 30, 2024) OHA waiting list.

Elderly: 83	Hispanic: 72	Income Limit Breakdown:
Near Elderly: 72	White: 142	High: 7
Handicapped/Disabled: 408	Black: 226	Very Low: 76
Total: 563	Indian/Alaskan: 2	Extremely Low: 280
	Mixed: 7	
	Other: 30	

When considering the prominent identified need, OHA felt that Marion County should consider making source of income a protected class as it relates to Fair Housing to prevent owners/landlords from discriminating against voucher holders.

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

The population at large includes households that share the needs of housing authority residents and voucher holders because the resources available are insufficient to meet local need. Until a unit or voucher becomes available, the majority of households on the waiting list continue to subsist on extremely low incomes in housing conditions that are likely unaffordable, inadequate, or both. As stated earlier, there are too few homeowners willing to participate in the voucher program, which severely limits the ability of low-income households to find decent, affordable units.

Discussion

As with most cities and counties in the nation, low-income residents in Marion County largely depend on local housing authorities for access to affordable housing and related services. The high demand for housing assistance, illustrated by the large size of the waitlist for vouchers, demonstrates the difficulties that residents are facing. Low-income residents in Marion County need social services to help attain stability. Residents need educational, child care, medical, and transportation services. Combining housing assistance with the provision of proper social services is the best option to create economic opportunities for public housing residents.

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

Introduction

Marion County responds to the needs of people experiencing homelessness through coordination and collaborative planning with the CoC. Through coordinated entry and strategic funding distribution to non-profit providers for direct services and assistance programs, the Ocala/Marion County Joint Office of Homelessness oversees CoC operations to rehouse homeless individuals and families, minimize trauma and dislocation experienced by the homeless population, boost utilization of mainstream programs by homeless individuals and families, and optimize self-sufficiency among individuals and families experiencing homelessness. Marion County awards funding through a competitive process to score proposals based on their perceived ability to meet the needs of the community and achieve the goals and priority needs that the County has outlined in this Five-Year Consolidated Plan.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

With the establishment of the City/County Joint Office on Homelessness and assuming responsibility as the lead agency for the CoC, significant attention has been placed on system performance measures and how to improve outcomes. Along with identifying weaknesses in the HMIS platform used to collect and measure data, training continues to be provided to end users to ensure the most accurate and reliable data collection and analysis. Additionally, training on ESG program components, HUD rapid rehousing and homeless prevention modes, and utilizing best practices continues to be provided to direct service providers. The Coordinated Entry process and By-Name lists are undergoing cycles of refinement and improvement to increase confidence and use throughout the system. Restructuring of case management funding, case reviews, and coordination meetings creates an emphasis on performance outcomes. The Ocala Housing Authority administers both Section 8 Tenant Based Rental Assistance Program (TBRA) and Veteran's Assistance and Supportive Housing Vouchers (VASH). Marion County recently received additional VASH vouchers to assist more of its veterans.

For the 2023 PIT count, there were a total of 53 homeless veterans. Within this total, there were 37 sheltered homeless veterans and 16 unsheltered homeless veterans. This leaves a gap of at least 16 units based on the 2023 count. The Housing Inventory Count data suggests that while there are only 12 emergency shelter beds for homeless veterans, there are 50 beds for transitional housing, 189 PSH beds, and two other beds under other permanent housing. See Figure 14 for detailed 2022 data.

Nature and Extent of Homelessness (Optional): No data available

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

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

2023 PIT Count

The PIT Count is conducted twice annually to identify and quantify the nature and pervasiveness of homelessness in the community. For the 2023 count, there were a total of 53 homeless veterans. Within this total, there were 37 sheltered homeless veterans and 16 unsheltered homeless veterans. This leaves a gap of at least 16 units based on the 2023 count. The Housing Inventory Count data suggests that while there are only 12 emergency shelter beds for homeless veterans, there are 50 beds for transitional housing, 189 PSH beds, and two other beds under other permanent housing.

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

- Overall Black, African American, African: 147
- Asian, Asian American: 4
- American Indian, Alaska Native, Indigenous: 11
- Native Hawaiian, Pacific Islander: 1
- Multiple Races: 38

Figure 14: Persons in Households with at Least One Adult and One Child Experiencing Homelessness (2022)

	Sheltered		Unsheltered	
	Emergency	Transitional		Total
Total Number of Households	86	95	160	341
Total Number of Persons (Adults & Children)	25	23	48	96
Number of Persons (under age 18)	34	45	0	79
Number of Persons (18 - 24)	4	1	0	5
Number of Persons (over age 24)	76	98	180	354
Gender (adults and children)			Unsheltered	
Female	64	43	55	162
Male	59	101	133	293
<small>Gender that is not singularly 'Female' or 'Male' (e.g., non-binary, genderfluid, agender, culturally specific gender)</small>	0	0	0	0
Questioning	0	0	0	0
Transgender	0	0	0	0
Ethnicity (adults and children)			Unsheltered	
Non-Hispanic/Latin	102	128	180	410
Hispanic/Latin	21	16	8	45
Race (adults and children)			Unsheltered	
American Indian, Alaska Native or Indigenous	0	0	2	2
Asian or Asian American	0	0	0	0
Black, African American, or African	52	56	22	130
Native Hawaiian or Pacific Islander	0	0	0	0
White	57	85	164	306
Multiple Races	14	3	0	17

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

For the 2023 PIT Count, there was a total of 234 individuals who were homeless but staying in shelters at the time of the count. Of this total, there were 130 individuals staying in emergency shelter beds. An additional 104 individuals were living in transitional housing at the time of the PIT Count. It's important to note that there were 0 individuals reported as staying in PSH.

There were 220 unsheltered homeless persons at the time of the 2023 PIT Count. Of those identified, 22 individuals were considered chronically homeless. Based on the most recent Housing Inventory Count, there were 197 emergency shelter beds available for families, 89 for adults, and 12 for veterans. For transitional housing, there were 118 beds available for families, 82 beds available for adults, and 50 for veterans. For PSH, there were 119 family beds, 96 adult beds, and 189 veteran beds. Finally, for other permanent housing, there were 96 family beds, 11 adult beds, and two veteran beds. In aggregate, there was ample capacity to accommodate all those counted in 2023. Despite the availability of shelter, the number of unsheltered homeless was still high for 2023.

Preliminary 2024 PIT Counts (January 23, 2024) show that there were 201 unsheltered homeless persons, a decline from 2023, with 102 persons in an emergency shelter and 75 persons in transitional housing.

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

Introduction

The NA-45 Non-Homeless Special Needs Assessment describes the housing and service needs of such special needs populations, which include the following.

- Elderly: defined as aged 62 and older.
- Frail elderly: defined as an elderly person who requires assistance with three or more activities of daily living such as bathing, walking, and performing light housework. CHAS data also considers an individual aged 75 and over as frail elderly.
- Persons with disabilities: defined as those with mental, physical, or developmental disabilities.
- Persons with substance use disorders: defined as an individual with an alcohol or other drug addiction.
- Victims of gender-based violence: defined as persons fleeing or attempting to flee domestic violence, dating violence, sexual assault, and stalking.
- Persons with HIV/AIDS and their families.

Describe the characteristics of special needs populations in your community.

Elderly/frail elderly: According to the U.S. Census (2020) and related secondary data from Florida's Community Health Needs Assessment, about 30 percent of Marion County's population is aged 65 years and older, inclusive of the nearly 10 percent who are aged 75–84 years and 4 percent in the 85 years and older category. In seven of Marion County's 24 zip codes, more than a third of residents are aged 65 years and older. These data confirm that seniors comprise a large segment of the population and that the need for senior services is concentrated in certain geographic areas of the county.

According to the Department of Elder Affairs' State of Florida "2023 Profile of Older Floridians in Marion County," 8 percent of the elderly population (60 and older) live below the poverty guideline. The highest growth rate is for the 60+ population: 29,715 live alone, 14,224 annually receive SNAP or food stamps, 17,882 (12 percent) have one type of disability, and 15,774 (11 percent) have two or more disabilities. Marion County has 1,620 skilled nursing facility beds and had 296,184 Medicaid patient days in skilled nursing facility beds in 2023. There are 27 home health agencies, 62 companion service companies, 31 assisted living facilities with a total of 2,071 beds, and two adult day care facilities with 46 beds. 16,268 (15 percent) Marion County residents are age-eligible for Medicaid.

Mental health: From 2014–2020, mental health hospitalizations have been consistently lower for Marion County residents than the state, especially among children, with an estimated rate of only 1.3 hospitalizations per 1,000 visits compared to 5.9 for the state. Hospitalization rates for mental health for county residents overall have decreased between 2018 and 2020. Still, mental health issues were ranked #1 in terms of health issues to be addressed according to Marion County healthcare/social providers and community partners.

Substance abuse: Adults in Marion County are generally less likely to report engaging in heavy or binge drinking compared to the state. However, Marion County still sees consistently higher alcoholic liver disease death rates (11.6 versus 7.8 deaths per 100,000 population) and chronic liver disease and cirrhosis death rates (18.0 versus 13.0 deaths per 100,000 population) than the state at large.

Domestic violence: According to the Florida Department of Law Enforcement's Domestic Violence 2019 Annual Report, when compared to the state, Marion County had higher rates of murder, rape, fondling,

aggravated assault, and simple assault. To expand, Marion County in 2019 witnessed a murder rate that was approximately 5.9 times that of the state, a rate of rape nearly 2.6 times that of the state, more than double the rate of fondling, and nearly double the rates of aggravated and simple assault. Marion County has seen a wide fluctuation in the number of domestic violence offenses, with 2020 showing the highest recorded rate with 1,015.9 offenses per 100,000 population. Meanwhile, the state has been steadily trending downward for over a decade, measuring only 492.2 offenses per 100,000 population in 2020, less than half the rate in Marion County.

HIV/AIDS: All categories of sexually transmitted diseases, including HIV/AIDS, had lower rates for Marion County adults compared to the state. However, rates of Gonorrhea were increasing in the county until 2018, and rates of Syphilis and Chlamydia were increasing through 2019. All sexually transmitted disease rates dropped off in 2020, likely due to the COVID-19 pandemic. HIV/AIDS cases have steadily dropped from 2016 to 2020 in both the county and the state.

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

Due to the median property value in Marion County, especially among elderly households, affordable housing is of prime concern for LMI elderly.

A major issue faced by these households is aging in place. The County continues to focus CDBG funding on homeowner rehabilitation to improve the housing stock and preserve affordable housing. Under the HOME and State Housing Initiatives Partnership (SHIP) programs, Marion County offers purchase assistance to the elderly and those with special needs to become homeowners and live in safe, affordable homes.

Also, according to Marion County's Hospital District, resources for housing domestic violence survivors are scarce. CASA of Marion initiated services in Marion County in January 2024, aiming to enhance housing options for domestic violence survivors. While Project Hope and Shepherd's Lighthouse offer short-term housing, there is a pressing need for longer-term solutions.

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

According to the Florida Department of Health FL Health Charts Database, there were 1,212 persons with HIV/AIDS in 2022. Marion County is in the third quartile for this measure, meaning that persons with HIV/AIDS numbers are lower than about half of all Florida counties.

Well Florida Council, a local health council for North Central Florida, provides information on primary healthcare and support services to low-income persons living with HIV, including services under the Housing Opportunities Program and the High-Impact Prevention project.

According to HIV.gov, there are eight health centers that treat and test for HIV. As of 2024, there are no longer any Ryan White HIV care centers in Marion County.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii)).

The County does not intend to establish a preference.

Discussion

According to the US Census Bureau, ACS 2018–2022, Marion County had a poverty rate of 14.4 percent, compared to 12.9 percent for the State of Florida and 12.6 percent for the nation as a whole. Child poverty rates are somewhat significantly higher in Marion County, with a rate of 21.4 percent compared to 17.7 percent for the State of Florida and 16.7 percent for the nation as a whole.

Income disparities in Marion County continue to be higher than the state and the nation as a whole. This disparity is particularly severe for Black households in the county, with a poverty rate of 22.3 percent compared to 20 percent for the state and 21.5 percent for the nation. The disparity is similar for Hispanic households, with 21.5 percent for the county compared to 15.5 percent for the state and 17.2 percent for the nation.

Due to the higher-than-average poverty rates among elderly households and the greater share of cost-burdened households, improving the housing stock remains a priority for the County.

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

Describe the jurisdiction's need for Public Facilities.

Marion County's population has grown significantly during the last decade, and it is expected that the population will continue to grow in the decades to come. An estimated 36,000 more people now call Marion County home than those accounted for in the 2010 Census. This is similar to adding another city that is half the size of Ocala to the unincorporated areas of the county. The County needs to be positioned to continue meeting customer expectations.

Through CDBG funds, Marion County can fund the construction, rehabilitation, or installation of public facilities. Eligible public facilities include community centers and facilities for special needs populations (such as senior centers, homeless shelters, or centers for disabled persons).

How were these needs determined?

Needs were determined through communication with other County departments, community needs outreach, discussions with key stakeholders, and a community needs survey.

Describe the jurisdiction's need for Public Improvements.

During the next five years, growth will likely continue with several projects in planning and development. A recent strategic plan highlights three economic opportunity focus areas as well as infill opportunities in proximity to existing infrastructure and public services:

- Florida Crossroads Commerce Park, within Marion Oaks, at Highway 484, west of Interstate 75(I-75).
- Northwest 49th Street Interchange, between I-75 and NW 49th Street.
- Silver Springs Shores employment areas.

According to a consultation discussion with the Ocala/Marion County CEP, there is a lot of focus on broadband enhancement and expansion to support workforce development and education.

In addition, road infrastructure and water and sewer improvements are key to continued economic growth.

Through CDBG funds, the County can also fund the construction, rehabilitation, or installation of public improvements. Public improvements include, but are not limited to, street and sidewalk improvements, water and sewer installation and maintenance, and ADA-compliant construction and rehabilitation. The county needs water and sewer infrastructure, including street and sidewalk improvements, as well as addressing mobility and access management.

How were these needs determined?

Needs were determined through communication with other County departments, community needs outreach, discussions with key stakeholders, and a community needs survey.

Describe the jurisdiction's need for Public Services.

According to consultation with the Community Foundation for Ocala/Marion County, area nonprofits are struggling to meet the demand for services across the board.

Significant gaps exist in areas of affordable mental health services, substance abuse services, affordable housing options, public transportation options, and affordable quality childcare.

The need for programs and services across the nonprofit sector is dramatically increasing following the COVID-19 pandemic. This effect has been exacerbated by the subsequent population surge felt across Florida jurisdictions. Marion County is now the fourth fastest-growing county in the nation. This rise in need puts considerable strain on human serving missions, especially given the subsequent labor shortage that occurred following the pandemic. There are more people, more demand, less staff, and higher costs for recurring expenses. Area nonprofits are suffering from the same "pressure points" faced by all Florida nonprofit organizations in 2024 (Florida Nonprofit Survey, 2023):

- Both cost and demand for services are increasing.
- Nonprofits need new sources of funds to survive.
- More volunteers are needed.
- CEO transitions are happening frequently and will continue.

Consultation with the Hospital District revealed that there is a need to work with tech schools, employers, and colleges in Marion to hire the homeless or educate them. Case management services with a behavioral health/substance use component are also needed to work with the homeless.

How were these needs determined?

Needs were determined through communication with other County departments, community needs outreach, discussions with key stakeholders, and a community needs survey

HOUSING MARKET ANALYSIS

MA-05 Overview

Housing Market Analysis Overview

The Housing Market Analysis portion of the Consolidated Plan provides a qualitative and quantitative analysis of multiple sets of data, supplemented with interviews and surveys, to paint a detailed picture of the housing market and community development needs facing individuals and households in Marion County. The needs identified in this section help to inform the County's Strategic Plan, which outlines how the County will use its HUD funds.

Data Sources and Terms

The Consolidated Plan utilizes two primary data sources: data from the Census Bureau's American Community Survey (ACS) and custom tabulations of ACS data called the Comprehensive Housing Affordability Strategy (CHAS) data. The most recent ACS data are the 2018–2022 five-year estimates and the most recent CHAS data are the 2016–2020 five-year estimates. Understanding that the housing market and conditions have changed dramatically since 2019, the County analyzed additional data where available to provide a more recent picture of the needs facing the county. NA-05 Overview includes a list of terms used throughout the Needs Assessment and Market Analysis sections of the Consolidated Plan.

Key Themes Identified in the Market Analysis

The Market Analysis identified the following major themes.

Characteristics of the Housing Market

Data on the number of housing units in the county indicates that there is a shortage of affordable and available housing units for households earning less than 80 percent AMI.

Public and Assisted Housing Inventory

The OHA is the active PHA in Marion County. The OHA, a certified HUD Housing Counseling Agency, manages and provides subsidized housing to 186 families through the public housing and PSH programs and manages 44 affordable units scattered throughout Marion County. The OHA serves approximately 1,511 HCV participants who utilize their vouchers through several different voucher programs.

Facilities, Housing, and Services for Persons Experiencing Homelessness

In partnership with the City of Ocala, Marion County manages the CoC as the lead agency for FL-514 region through the "Ocala/Marion County Joint Office on Homelessness." Marion County oversees all administrative aspects of the local HUD CoC program and network, and the Community Services Department in which it is housed has been structured in a way that separates entitlement funding management from CoC management between three division managers who work together for enhanced collaboration and alignment between entitlement CDBG, HOME, ESG, SHIP, and all CoC-based funding sources and local allocation procedures.

In partnership with the City of Ocala, Marion County manages the CoC as the lead agency for the FL-514 region through the "Ocala/Marion County Joint Office on Homelessness."

Facilities, Housing, and Services for Persons Experiencing Homelessness

In partnership with the City of Ocala, Marion County manages the CoC as the lead agency for the FL-514 region through the "Ocala/Marion County Joint Office on Homelessness."

Marion County is involved in all CoC strategic planning and coordination events to cater to the local policy that guides rapid re-housing and homeless prevention of individuals, families, families with children, veterans, and unaccompanied youth. This includes funding the network's needs and CoC-identified assistance gaps for low-income and homeless aid.

Facilities, Housing, and Services for Special Needs Populations

The special needs population includes individuals that have mobility impairments or disabilities, or those that require supportive services. Typically, this population has severe or persistent mental illness or development or physical disabilities. Several organizations provide facilities and services for special needs populations in Marion County.

Hazard Mitigation

Marion County is vulnerable to a wide range of natural and technological disasters, as demonstrated by the very high human and economic costs of the events that recently impacted the northern portion of the state. According to a recent report, Marion County is exposed to many different types of natural, atmospheric, technological, and societal hazards that vary significantly in location, scope, and seriousness of their effects on the community.

Flooding was identified as having a high probability in Marion County, with a moderate impact.

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

Introduction

The housing stock in Marion County is primarily single-family (72 percent) and owner-occupied (76 percent). Most multi-family units are in small- to medium-sized structures (two to 19 units). Almost a fifth of residential properties are mobile homes (and a smaller number are boats, RVs, and vans). Given the number of households that are cost-burdened, as described in the Needs Assessment and the length of OHA's waiting lists, the number of affordable units in the county is insufficient to meet the level of demand. With 14 percent (2022 ACS) of the county's population living in poverty, the need for more affordable housing, both owner- and renter-occupied, is high.

Table 28: All Residential Properties by Number of Units

Property Type	Number	%
1-unit detached structure	126,445	70%
1-unit, attached structure	3,189	2%
2-4 units	6,735	4%
5-19 units	6,599	4%
20 or more units	4,532	2%
Mobile home, boat, RV, van, etc	34,243	19%
Total	181,743	100%

Data Source: 2018-2022 ACS.

Table 29: Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	414	0%	1,237	3%
1 bedroom	1,891	2%	4,486	12%
2 bedrooms	32,870	28%	15,608	43%
3 or more bedrooms	83,346	70%	15,144	42%
Total	118,521	100%	36,475	100%

Data Source: 2018-2022 ACS.

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

Marion County's federally funded housing programs are targeted toward extremely low-income, low-income, and moderate-income families. The expected number of units targeted is determined annually through the citizen participation process and a needs assessment. Expected accomplishments are

consistent with five-year goals and accomplishments are reported annually in the Consolidated Annual Performance Report.

Marion County is predominately comprised of single-family detached housing, with 126,445 units accounting for 70 percent of the housing stock. The next largest property type is mobile home, boat, RV, van, etc., accounting for 34,243 or 19 percent of the entire housing stock. Although this number has decreased since the previous Consolidated Plan, it remains a high percentage of the housing stock. Marion County residents continue to be households seeking mobile home rehabilitation/repairs through the County's CDBG and SHIP programs. Due to the minimal housing resale value and the number of repairs needed, Marion County has implemented a policy to only repair septic systems and failing wells, add mobility ramps, and only work on those mobile homes built after 1995. During the previous Consolidated Plan (2019–2023), there were 38 home purchases using these funds. Under CDBG and SHIP, the County offers owner-occupied rehabilitation grants and deferred loans. During the previous five years, 45 site-built homes and mobile homes were rehabilitated. Using HOME and SHIP funds, the County assists income-qualified residents with down payment and closing costs. This continues to be a vibrant program with a large number of applications received each year.

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 expects the inventory of units in OHA's Public Housing Developments to remain the same and both the County and City of Ocala will utilize their housing rehabilitation programs to maintain the current affordable housing stock. It is expected that OHA will maintain its Section 8 contracts. OHA continues to provide HCVs 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.

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

Due to the increased cost of housing and the increased cost of construction, the availability of units does not meet the needs of the population. This is demonstrated by waiting lists for HCVs, rehabilitation assistance, and homeowner assistance. Lack of funding and interested developers does not allow the County to address all affordable housing needs. Marion County is studying how to implement affordable housing incentives to developers to include a percentage of affordable units and encouraging inclusive zoning.

Based on changes in median home price, rents, and overall share of property type in the county, there continues to be a lack of affordable units for LMI households. As the market demand for single-family homes increased during the last five-year period, the number of available rental units has continued to decline. At the same time, the increase in the cost of single-family homes continues to price LMI households out of the market. In addition, the increased cost of maintaining homes in the county and the cost of insurance and utilities continues to burden families.

The median home value for single-family housing in the county in 2022 was listed at \$194,900—lower than both the state and national averages. Of the current housing stock, 70 percent are owned units.

In the County's 2019–2024 Analysis of Impediments to Fair Housing, the identified potential impediments were:

- Insufficient supply of affordable rental housing.

- Insufficient support for affordable home ownership.
- Lack of awareness by residents of Fair Housing laws.
- Poor credit history and inadequate access to employment opportunities.

Describe the need for specific types of housing.

From the 2018–2022 ACS data, the total number of residential properties was 181,743—an increase of 13.7 percent since the 2009–2013 data. With a population growth of 13.9 percent over the last decade, the number of units available for housing overall has kept up with growth. However, this growth has not included substantial changes in the number of affordable units. The largest growth was in one-unit detached structures, usually representing homeownership with an increase of 18.5 percent. With 14 percent of the population living under the poverty level, the need for affordable rental units is evident.

Discussion

The housing and population data for Marion County provides a clear picture of what is needed for Marion County residents. Like many parts of the United States, Marion County is experiencing a prolonged housing affordability issue. Based on the increase in single-family units over the last decade, there is clearly an unmet need in the rental market. This need is most acute for LMI families.

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

Introduction

Housing costs in Marion County have increased considerably since 2012, while median incomes increased at a slower rate than the cost of rental and for-sale housing units, adjusted for inflation. Median contract rent increased by 13 percent and median home value increased by 20 percent, while median household income (adjusted for inflation) increased by 12 percent.

The HUD-provided table below indicates the number of affordable units available to households with various income levels. The 3,515 rental units identified as costing \$500 or less account for 11 percent of the rental inventory. This supply of units does not come close to accommodating the number of renter households earning less than 30 percent of the HAMFI.

Table 30: Cost of Housing

	Base Year: 2012	Most Recent Year: 2022	% Change
Median Home Value	\$130,900	\$194,900	49%
Median Contract Rent	\$631	\$885	40%

Data Source: 2008-2012 ACS (Base Year), 2018-2022 ACS (Most Recent Year).

Table 31: Cost of Housing with Inflation Adjusted

	Base Year: 2012	Most Recent Year: 2022	% Change
Median Home Value	\$130,900 <i>(\$163,847 in 2022 dollars)</i>	\$194,900	+49% <i>(19% adjusted)</i>
Median Contract Rent	\$631 <i>(\$789.82 in 2022 dollars)</i>	\$885	+40% <i>(12% adjusted)</i>

The following map, generated from the HUD CPD Maps system, shows the areas of the county that experienced the greatest change in median rent. The areas shaded in red experienced the greatest increase in median rent.

level of rent and utilities without spending more than 30 percent of income on housing, a household must earn \$45,240 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a housing wage of \$21.75.

In Marion County, a minimum-wage worker earns an hourly wage of \$11 (increased to \$12 effective September 30, 2023). To afford the FMR for a two-bedroom apartment, a minimum-wage earner must work 79 hours per week, 52 weeks per year.

Below is the number of affordable units available to households with various income levels.

Table 33: Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	4,610	0
50% HAMFI	5,395	34,690
80% HAMFI	17,895	26,805
100% HAMFI	8,800	47,664
Total	36,700	109,159

Data Source: 2016-2020 CHAS.

Figure 16: Affordable Units

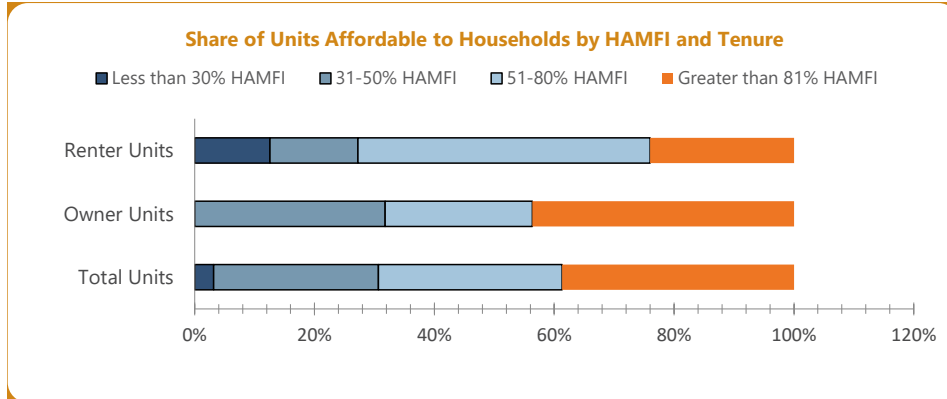


Table 34: Monthly Rent

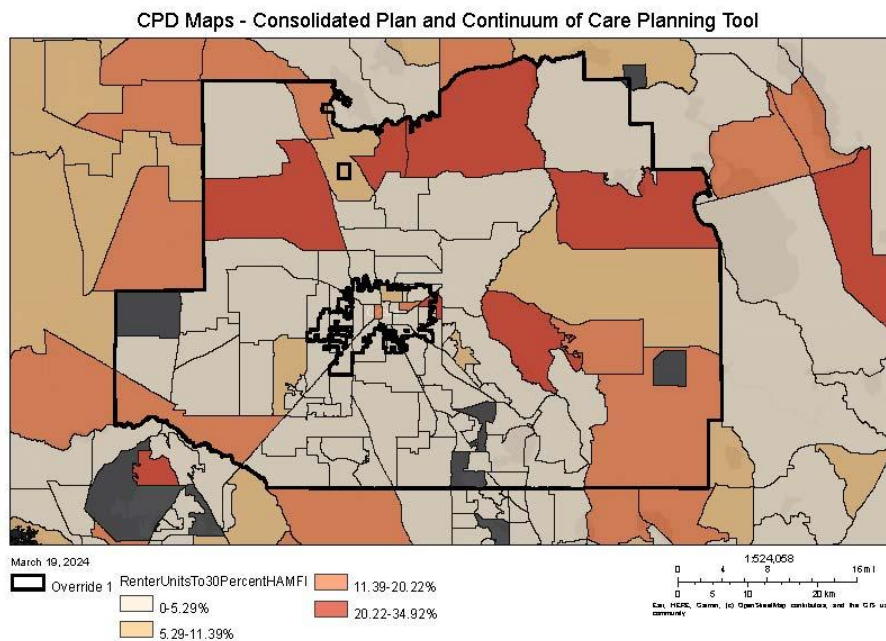
Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$855	\$919	\$1,131	\$1,448	\$1,572
High HOME Rent	\$729	\$782	\$941	\$1,078	\$1,183

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	\$576	\$617	\$741	\$855	\$955

Data Source: HUD FMR and HOME Rents.

The following map, generated from the HUD CPD Maps system, shows the areas of the county with the number of renter units affordable to households up to 30 percent of HAMFI, reflecting the data in Table 33. There are few areas with available affordable units.

Figure 17: Percentage of Renter Units Affordable to Households Up to 30 Percent of HAMFI



Is there sufficient housing for households at all income levels?

No. According to CHAS data, 18 percent of households in the county are cost-burdened (paying more than 30 percent of their income on housing costs). Additionally, over 16 percent of households are severely cost-burdened (spending over 50 percent of household income on housing).

In addition, 59 percent of all renter households earning less than 30 percent HAMFI and 53 percent of all owner households earning less than 30 percent HAMFI spent more than half of their income on housing costs.

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

If current housing cost trends continue, the upward pressure of housing costs will continue to have a negative impact on renter and owner households. Without an increase in the number of available affordable housing units, rents and home prices will continue to climb.

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 County's median contract rent (\$885) is higher than the HOME FMR (\$617) for 1-bedroom apartments and larger. This compares to an area median rent of \$1,043 for a 1-bedroom apartment. This means that a household receiving a tenant-based rental subsidy cannot afford most homes within Marion County.

Overall, the home sales market in Marion County is considered to be balanced, with an estimated vacancy rate of 2.4 percent. The number of homes sold totaled 13,800 during the 12-month ending June 2023, a 7 percent increase from 12,900 homes during the previous 12 months (CoreLogic, Inc.). The average sales price increased 14 percent to \$276,100. The market had three months of inventory available for sale in June 2023, up from 1.8 months a year earlier. Despite the market balance, housing costs continue to increase out of the range of affordability for LMI households.

The apartment market in the county is slightly soft. The apartment vacancy rate in the county was approximately 9.5 percent in the second quarter of 2023, up from 4.5 percent a year ago. The average asking rent was approximately \$1,450, down 2 percent from \$1,475 from a year ago. The higher-than-average asking rent, increase in contract rents, and high FMRs continue to leave LMI households without affordable housing.

In addition, according to a recent (May 2024) Moving Trends Report for the First Quarter of 2024, a ranking of move-to cities in the United States, the City of Ocala was at the top. Ocala's "moves-in" to "moves-out" ratio jumped to 3.30 for Q1 2024, according to the data. According to that ratio, 330 people intend to move in this year for every 100 who are leaving. Ocala is one of the top 10 places to migrate to in 2024, ranking with other expanding retirement communities like Myrtle Beach, Knoxville, Hendersonville, and Pensacola. While this is good news overall, it likely means fewer available affordable rental units.

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

Introduction

The following data provides an overview of the condition of housing in Marion County, particularly as it relates to housing that is or is in the process of becoming unsafe or obsolete. Compared to the nation overall, the county's housing stock is newer, with most of the housing stock built between 1980 and 2009 (66.5 percent). Although both owner and rental units may require rehabilitation from normal wear and tear, the need is slightly greater for renter-occupied units.

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 has only slight defects that 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:

- A safe electrical wiring system adequate for lighting and other normal electrical devices.
- A heating system capable of sustaining a healthy temperature (consistent with normal, year-round climatic conditions).
- A separate well-lighted and ventilated bathroom that provides user privacy and contains a sink, commode, and bathtub or shower stall.
- An appropriate, sanitary, and approved drainage system.
- A 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.
- Ingress and egress areas free of any barriers that would obstruct a handicapped occupant.

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, the County's Construction Coordinator carefully inspects the dwelling and prepares a work write-up of repairs necessary to bring it up to standard condition. A repair cost estimate is prepared based on the needs identified in the work write-up.

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 percent of the just value as determined by the property appraisal or appraisal dated within six months of application. Such units are ineligible.

Table 35: Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected condition	25,459	21%	15,905	44%
With two selected conditions	481	0%	1,035	3%
With three selected conditions	24	0%	63	0%
With four selected conditions	0	0%	0	0%
No selected conditions	92,557	78%	19,472	53%
Total	118,521	100%	36,475	100%

Data Source: 2018-2020 CHAS.

Table 36: Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,935	22%	38,810	36%
1980–1999	15,360	42%	46,915	43%
1950–1979	10,025	27%	18,465	17%
Before 1950	3,370	9%	4,980	5%
Total	36,695	100%	109,170	100%

Data Source: 2016-2020 CHAS.

Table 37: Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Units built before 1980	13,399	37%	23,449	21%
Units built before 1980 with children 6 years and under present	2,384	6%	2,094	2%
Total units	36,695	100%	109,170	100%

Data Source: 2016-2020 CHAS.

Table 38: Vacant Units (No reliable data is currently available)

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	N/A	N/A	N/A
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	N/A
Abandoned REO Properties	N/A	N/A	N/A

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

The common age threshold used to signal a potential deficiency is around 50 years or more. The age of the housing stock in Marion County is much newer than the U.S. overall. Over 36.7 percent of the nation's overall housing stock was built before 1970; for Marion County, only 11.1 percent of units were built before 1970.

Still, much of the housing stock in rural Marion County was built in the early 1960s and now requires rehabilitation to eliminate hazardous conditions and barriers. In the incorporated and developed areas, newer housing stock was built from the 1990s and these newer units cater 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.

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 is more likely to be present in housing units constructed before the federal government officially banned its use in residential dwellings in 1978. Households residing in older housing units are at an increased risk of encountering lead-based paint, which poses serious health risks, especially for young children. Since lead-based paint has a sweet taste, young children may be tempted to eat fallen paint chips or chew on low-level painted surfaces such as windowsills.

Currently, 25.4 percent of the housing stock in Marion County was constructed before 1979 and would need testing and possible removal of lead-based paint. Not all of these older homes are being occupied by low-income residents. The City of Ocala has a large historic district with over 900 houses built before 1950. These homes tend to be owned by wealthier individuals who can afford to renovate and maintain a home of that age. If not cared for properly, these homes tend to deteriorate quickly and become uninhabitable. Marion County requires any home that was built prior to 1978 that will be renovated, purchased, or demolished to be tested by a lead-based paint-certified and licensed inspector.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

Table 38: Totals Number of Units by Program Type

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									

Data Source: PIC (PIH Information Center).

Describe the supply of public housing developments.

The OHA is the active PHA in Marion County. The OHA, a certified HUD Housing Counseling Agency, manages and provides subsidized housing to 186 families through the public housing and PSH programs and manages 44 affordable units scattered throughout Marion County. The OHA serves approximately 1,511 HCV participants who utilize their vouchers through several different mainstream and specialty voucher programs: HCV Homeownership Vouchers, VASH vouchers, EHV, and FUP voucher assistance. The OHA maintains waiting lists for both the HCV program (>3,000) and public housing (>2,000). OHA operates several programs to provide housing to eligible households.

- **Public housing:** 186 public housing units, all located within Ocala city limits.
- **HCV:** OHA administers 1,511 HCVs throughout Marion County that provide 9 million dollars in subsidies to 600 private owners.
- **FSS Program:** OHA provides job training, counseling, and financial coaching to meet individualized goals, along with an escrow savings plan for the participants.
- **Homebuyer's Club:** OHA provides services such as credit repair, budgeting, home inspections, mortgage search, navigating real estate negotiations, post-purchase training, and general mortgage education for residents of any OHA programs and the public.

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.

OHA owns and manages 186 public housing units in four communities. Those units routinely remain occupied, and there are currently 800 residents on the public housing waiting list.

OHA maintains the properties via private vendors and a maintenance staff. The units are maintained to a high level per the HUD Real Estate Assessment Center inspections for suitability. OHA also maintains a five-year Capital Improvement Plan (CIP) plan that denotes future projects to maintain and enhance the properties. Items such as roof replacements, painting, replacement of playground equipment, and re-designed parking are all projects included in OHA's most recent five-year CIP plan. However, overall lack of funding restricts not only what OHA can accomplish but how soon it can accomplish it.

Table 39: Public Housing Condition

Public Housing Development	Average Inspection Score
Ocala Housing Authority	92

Describe the restoration and revitalization needs of public housing units in the jurisdiction.

All of the current properties were built in the 1970s, and though they have been maintained to a high level, there is a lot that could be done with adequate funding to make the communities safer and the units more modern.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing.

OHA is actively engaging its residents and expanding its services in its Resident Services Department. OHA is putting a major focus on its Section 8 Homeownership program and helping LMI families move from being renters to being homeowners. OHA is increasing the number of families that it serves in its FSS program. OHA has actively begun to recruit and hire Section 3 residents on a part-time basis with the

intent to aid them in gaining meaningful work experience so that they may obtain higher-paying jobs and move their families to a level of self-sufficiency.

OHA is making efforts to continue to increase enrollment in its FSS program and to increase resident involvement in our community activities by providing diverse and relevant activities that will aid its residents in reaching their housing, educational, and social goals through the following.

- Increasing focus on case management and providing classes that focus on becoming employable through education and job skills training, obtaining employment, home ownership, credit rebuilding, safety, voter awareness, and budgeting.
- Establishing partnerships that will help residents remove barriers to transportation, education, and employment.
- Restructuring the PCC Board for the FSS program to bring a high level of energy and increased access to community resources that will broaden OHA's ability to increase services to clients even amidst budget uncertainty.
- Implementing a scholarship program funded by local business and charities that will aid in paying for educational testing, transportation vouchers, and other identified inhibitors of a family's self-sufficiency.
- Furthering individual case management (using a ROSS grant) by adding a coordinator who will work with public housing residents to increase client opportunities for housing self-sufficiency.
- Partnering with Eckerd Connects to provide paid internship opportunities to local residents aged 18–25 with on-the-job skills training.
- This serves to give needed resources without increasing OHA's budget as Eckerd keeps the interns on their payroll for up to 300 hours.
- Increase Program Participation of Residents and Landlords:
 - Objective: Enhance External Customer Knowledge
 - Action Steps:
 - Host landlord briefings
 - Host tenant workshops
 - Strengthen partnership with local Legal Aid office
 - Develop an open house event to be attended by both landlords and tenants
 - Develop an OHA Resident Appreciation Day

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

In partnership with the City of Ocala, Marion County manages the CoC as the lead agency for the FL-514 region through the "Ocala/Marion County Joint Office on Homelessness." Marion County oversees all administrative aspects of the local HUD CoC program and network, and the Community Services Department in which it is housed has been structured in a way that separates entitlement funding management from CoC management between three division managers who work together for enhanced collaboration and alignment between entitlement CDBG, HOME, ESG, SHIP, and all CoC-based funding sources and local allocation procedures.

Marion County is involved in all CoC strategic planning and coordination events to cater to the local policy that guides rapid re-housing and homeless prevention of individuals, families, families with children, veterans, and unaccompanied youth. This includes funding the network's needs and CoC-identified assistance gaps for low-income and homeless aid. Marion County works with the CoC BoG to gain insight into the local program needs to ensure HUD or State Notice of Funding Availability priorities include the housing-related requirements identified by the CoC network. The Ocala/Marion County Joint Office on Homelessness develops and leads the regional coordinated entry program to prioritize clients based on vulnerability level for timely assignment to case management and wrap-around services funded by ESG and CoC-based grants.

The Marion County staff primarily oversees funding and applications, while the City of Ocala staff is the lead agency for handling outreach efforts, coordinated entry, and HMIS.

Table 40: 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)	197	0	118	96	0
Households with Only Adults	89	0	82	11	0
Chronically homeless households	0	0	0	?	0
Veterans	12	0	189	2	0
Unaccompanied youth	0	0	0	0	0

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

The City of Ocala's Outreach and Referral Specialists evaluate the needs of each client through the Vulnerability Index—Service Prioritization Decision Assistance Tool, which is a survey triage tool administered both to individuals and families to determine risk and prioritization when providing assistance to homeless persons and those at risk of homelessness. It gives the Outreach Specialists an overview of the needs of the client and allows them to make an assessment as to what resources are required to best meet their needs and to determine the mainstream services needed to meet the needs of homeless 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. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

In Marion County, homeless shelters consist of the following:

- **Center of Hope of the Salvation Army:** One dormitory for homeless men, one for homeless women, and a small number of family rooms.
- **Interfaith Emergency Services,** a few blocks away, has several rooms and small units for families to shelter in.
- **Arnette House:** A limited number of beds for homeless minors.

There are three transitional housing programs for single mothers:

- Shepherd's Lighthouse.
- Hands of Mercy Everywhere.
- Project Hope.

Two transitional housing programs for veterans—one at the Salvation Army and one at the RITZ Hotel, now a Volunteers of America veterans' facility.

There is also a limited number of supportive permanent housing units for formerly and chronically homeless families. Subsidized public housing is difficult to obtain for individuals in many categories.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

The special needs population includes individuals having mobility impairments or disabilities and those who require supportive services. Typically, this population has severe or persistent mental illness and developmental or physical disabilities. Several organizations provide facilities and services for special needs populations in Marion County.

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.

Supportive housing is defined as living units that provide a planned services component with access to a wide range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing. Some individuals need supportive housing because they are unable to undertake the activities of daily living without assistance. The specific needs of local special needs subpopulations are described in NA-45, Non-Homeless Special Needs Assessment.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Marion County supports local agencies that offer various services to those individuals making a transition to permanent housing and independent living through public service agency capacity grants. Programs such as United Way's Strong Family program offer intensive financial, job skills, and family dynamics training. Several agencies incorporate ongoing case management for clients receiving rent, rapid re-housing, and homeless prevention assistance. The goal of a shelter system is to make homelessness rare, brief, and non-recurring. The County supports service providers using both CDBG and ESG funding while also coordinating with the CoC to achieve this goal.

Annie Johnson Senior Center in Dunnellon provides emergency food assistance and utility assistance. St. Theresa/St. Vincent DePaul Society provides emergency food, utility, and financial assistance for the Belleview area. A similar service for emergency food assistance in the Forest, an area in Marion County, is provided by Help Agency. 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.

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 responds to the needs of people experiencing homelessness through coordination and collaborative planning with the CoC.

Through coordinated entry and strategic funding distribution to non-profit providers for direct services and assistance programs, the Ocala/Marion County Joint Office of Homelessness oversees CoC operations to rehouse homeless individuals and families, minimize trauma and dislocation experienced by the

homeless population, boost utilization of mainstream programs by homeless individuals and families, and optimize self-sufficiency among individuals and families experiencing homelessness.

Marion County awards funding through a competitive process to score proposals based on their perceived ability to meet the needs of the community and achieve the goals and priority needs that the County has outlined in this Five-year Consolidated Plan and AAP.

For entitlement/consortia grantees: 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 (91.220(2)).

Marion County is the lead agency for the Marion County/City of Ocala HOME Consortium. Through these funds, the consortium plans to acquire, construct, and renovate affordable rental housing for county residents. The City of Ocala has a strong single family, owner-occupied rehabilitation program using HOME funds.

In addition, Marion County has a new domestic violence provider as of January 2024 called CASA Marion. The County is working to acquire an identified permanent location within the next year.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.

Marion County prepared an AI for the five-year period of 2019–2024.

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

The Marion County Comprehensive Plan indicates one main goal for housing—to encourage and promote the availability of safe, sanitary, and affordable housing in neighborhoods that have the necessary infrastructure to meet the needs of present and future residents of the county. To achieve this goal, the County has identified several new housing objectives. This includes assisting public agencies to establish and implement programs to meet the demand for affordable housing, updating the Land Use plan to incorporate a broader range of land uses and residential property types, encouraging public agencies or the private profit/non-profit sector to establish and implement programs to ensure that existing substandard housing units are identified and create opportunities for rehabilitation, ensuring that group homes and foster care facilities licensed or funded by the Florida Department of Children and Family Services shall be allowed in residential areas, and developing a housing implementation program that will support and enhance coordination among the public and private profit/non-profit sector housing delivery systems and increase local awareness of local, state, and federal housing programs.

According to the CHAS data, rent increases in Marion County did not reach the levels seen in other parts of the country in the years after the COVID-19 pandemic. However, in the last decade, home prices have increased by close to 100 percent.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The following section outlines the employment, labor force, and educational attainment data that informed the priorities of this Consolidated Plan. There have been significant changes in employment status, sector, and employment by education levels compared to the previous Five-Year Consolidated Plan. According to the 2018–2022 ACS, the unemployment rate for Marion County was 5.9 percent—6.3 percent less than the 2011–2015 ACS. In addition, the total number of the civilian employed population 16 years and over increased to 142,382—an increase of 56 percent when compared to the 2011–2015 ACS.

Economic Development Market Analysis

Table 41: 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	2,780	1,784	3%	2%	-1%
Arts, Entertainment, Accommodations	6,861	11,588	7%	11%	4%
Construction	10,209	8,931	10%	8%	-1%
Education and Health Care Services	23,248	24,884	22%	23%	1%
Finance, Insurance, and Real Estate	6,433	3,905	6%	4%	-3%
Information	1,148	525	1%	0%	-1%
Manufacturing	8,233	9,084	8%	9%	1%
Other Services	4,811	8,347	5%	8%	3%
Professional, Scientific, Management Services	11,577	5,128	11%	5%	-6%

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Public Administration	6,584	5,681	6%	5%	-1%
Retail Trade	13,217	16,537	13%	16%	3%
Transportation and Warehousing	5,536	5,359	5%	5%	0%
Wholesale Trade	2,768	4,234	3%	4%	1%
Total	103,405	105,987	%		

Data Source: 2018–2022 ACS (Workers), 2021 Longitudinal Employer-Household Dynamics (Jobs).

Table 42: Labor Force

Total Population in the Civilian Labor Force	316,405
Civilian Employed Population 16 years and over	142,382
Unemployment Rate	5.9
Unemployment Rate for Ages 16–24	12.2
Unemployment Rate for Ages 25–65	5.1

Data Source: 2018-2022 ACS.

Table 43: Occupations by Sector

Occupations by Sector	Median Income
Management, business, and financial	44,393
Farming, fisheries, and forestry occupations	-
Service	29,960
Sales and office	34,952
Construction, extraction, maintenance, and repair	14,967
Production, transportation, and material moving	18,118

Data Source: 2018-2022 ACS.

Table 44: Travel Time

Travel Time	Number	Percentage
<30 Minutes	79,769	63%
30–59 Minutes	38,834	31%
60 or More Minutes	8,546	7%
Total	127,149	100%

Data Source: 2018-2022 ACS.

Table 45: Educational Attainment by Employment Status (Population 25–64)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	8,712	510	8,809
High school graduate (includes equivalency)	37,655	1,283	18,425

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Some college or Associate's degree	46,910	1,548	19,071
Bachelor's degree or higher	29,949	529	8,819

Data Source: 2018-2022 ACS.

Table 46: Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	494	1,041	1,197	3,210	3,449
9th to 12th grade, no diploma	4,319	2,724	1,709	7,430	5,110
High school graduate, GED, or alternative	12,119	13,480	15,095	28,608	40,720
Some college, no degree	6,923	10,494	9,229	21,671	26,663
Associate's degree	1,418	7,158	5,133	13,904	10,840
Bachelor's degree	858	5,948	6,536	13,345	17,253
Graduate or professional degree	259	2,195	3,481	7,917	11,162

Data Source: 2018-2022 ACS.

Table 47: Educational Attainment—Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$26,744
High school graduate (includes equivalency)	\$34,225
Some college or Associate's degree	\$36,028
Bachelor's degree	\$46,905
Graduate or professional degree	\$62,361

Data Source: 2018-2022 ACS.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Currently, the largest employment sector by share of workers in Marion County is education and health services, which makes up 23 percent of the total jobs available. This category also represents 22 percent of all workers in the county. Retail represents the second largest share of jobs, with 16 percent of the total

available jobs and 13 percent of the total workforce. Arts, entertainment, and accommodations are the third largest sector, with 11 percent of the total share of jobs and 7 percent of the total workforce.

Describe the workforce and infrastructure needs of the business community.

When comparing the share of available workers to the total number of jobs per sector, the following sectors do not have the full number of workers necessary to meet demand: Arts, entertainment, and accommodations; education and health care services; manufacturing; other services; retail trade; wholesale trade. To meet demand for these sectors, the business community needs to identify new pathways for employment.

According to a consultation with the Ocala/Marion County CEP, needs include the following:

- Public facility needs:
 - Incubator space (recently completed at the Silver Spring Shores); this will be used as a model for the future to see how well it works.
- Next opportunity: Marion Oaks incubator (within the five-year plan). The biggest issue is the lack of space in Marion Oaks.
- The County received an appropriation for the West Ocala incubator, located in two low-income census tract areas. CEP will continue to explore incubators.
- Key employment issues and needs:
 - A recent Strategic Plan identified skills gaps in female employment—an opportunity exists for re-entry into the workforce and to assist the formerly incarcerated.
 - AI will not replace all of the jobs.
 - Need for trades remains strong (plumbers, etc.).
 - Need for a bilingual workforce (Spanish), particularly for the incubators.
 - Major concept: Developing a healthcare incubator—this is an area of opportunity; there is a need to recruit specialty doctors and to recruit major companies (on the cusp—a shortage of providers exists).
 - Manufacturing (blue collar jobs—making it appeal to younger people); distribution centers are big in Marion County (some may be replaced).

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.

According to a US News & World Report, Marion County was among the best and safest places to live. The metro area is the seventh fastest-growing in the country. This growth has resulted in a greater demand for business support and infrastructure to support the growth and to manage the need for additional housing to support the influx of new residents. The need for more housing across the board, including affordable housing, was identified as a potential impediment to continued economic growth.

Transportation was identified as a gap impacting the economy. Some people cannot access employment centers and services and no 24-hour bus system exists.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Overall, there is a good match between the skills and education of the current workforce and employment opportunities in the jurisdiction.

Marion County's low unemployment rate (4.1 percent in February 2024) has resulted in more job openings than qualified candidates. According to CEP's Forward Momentum 2023 Economic Overview, the Ocala Metro had one of the 10 fastest-growing economies in the nation from 2019–2021, with an increase of 11.3 percent for the Ocala Metro area vs. 6.8 percent in Florida and 3 percent nationwide.

CEP is developing five apprenticeship programs and pursuing a Center for Excellence (or similar designation) to help support and promote manufacturing and manufacturers in the area.

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.

The County is working to create new opportunities for women jobseekers entering and returning to the labor market. The goal of this initiative is to boost workforce participation rates. Additional efforts are underway to bring 5,000 new jobs to the county through capital investment. The Ocala Metro CEP has created an initiative to assist aspiring entrepreneurs through a Community Development Financial Institution (CDFI) and a new entrepreneur-in-residence program.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

The Comprehensive Economic Development Strategy is provided by the East Central Florida Regional Planning Council.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

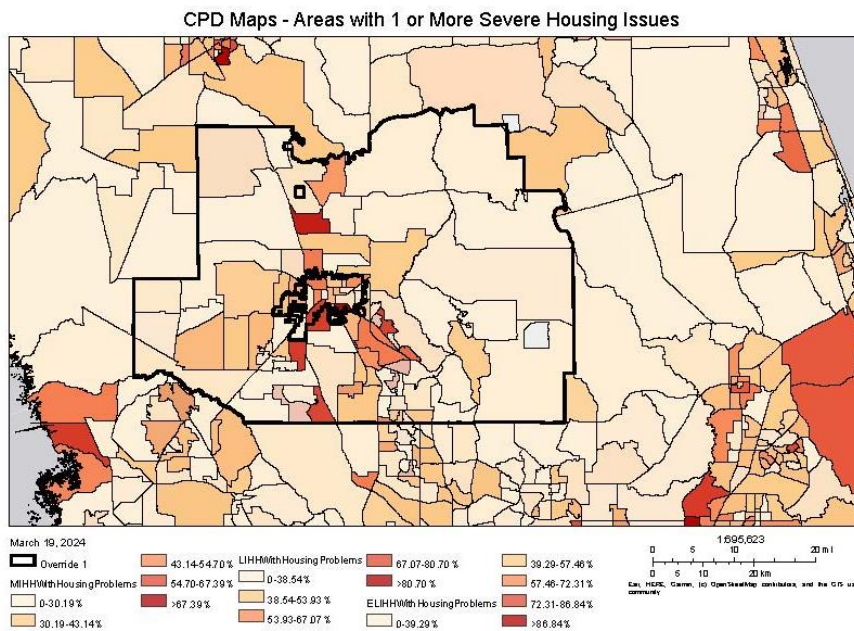
Through the Ocala/Marion County CEP, the County has indicated five main goals through its economic development strategy: business advocacy, business attraction, business creation, business retention, and business services. Each of these categories includes a series of additional goals. Those specific economic development initiatives include renewal of the local option sales tax, commitment of passenger air service, addressing workforce housing, continued labor attraction and job creation, neighborhood incubators for entrepreneurship, apprenticeship programs, and workforce diversity programs. Each of these programs can be coordinated with the Consolidated Plan to meet the goals of 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").

There are several areas in Marion County with multiple housing problems concentrated in one particular location. HUD's CPD Mapping tool provides insight into where these areas are within the County. Based on the data, the darker sections of the map are areas where housing issues are more concentrated.

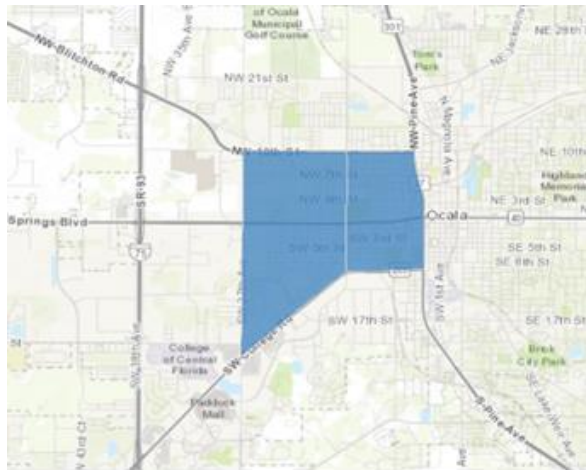
Figure 18: Areas with Multiple Housing Problems



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 a R/ECAP as a geographic area with significant concentrations of minority populations and poverty. In HUD's Affirmatively Furthering Fair Housing mapping tool, HUD further defines R/ECAPs as census tracts in which 50 percent or more of the population is non-White and either 40 percent or more of the population is living below the federal poverty line or the poverty rate is three or more times the average census tract poverty rate for the metropolitan or micropolitan area—whichever threshold is lower. HUD's R/ECAPs mapping tool indicates that there are two R/ECAPs in Marion County located in the central area of the County in West Ocala.

Figure 19: HUD R/ECAP Maps (2023)



Data Source: 2023 HUD R/ECAPs Map.

What are the characteristics of the market in these areas/neighborhoods?

Cost-burdened households are most common in areas with a concentration of severe housing issues. For LMI, low-income, and extremely low-income households, the high cost of housing is the number one issue.

Are there any community assets in these areas/neighborhoods?

Community assets in these areas/neighborhoods include public libraries, a sports complex and community center in Belleview, and several parks located in Dunnellon. In addition, Reddick and Fort McCoy also have parks and community boat ramps and Orange Lake has a community center.

Are there other strategic opportunities in any of these areas?

Incubator space recently completed at the Silver Spring Shores is a strategic opportunity that will be used as a model for the future to see how well it works.

The next identified opportunity is the Marion Oaks incubator (within the five-year plan). The biggest issue in realizing this goal is the lack of space in Marion Oaks.

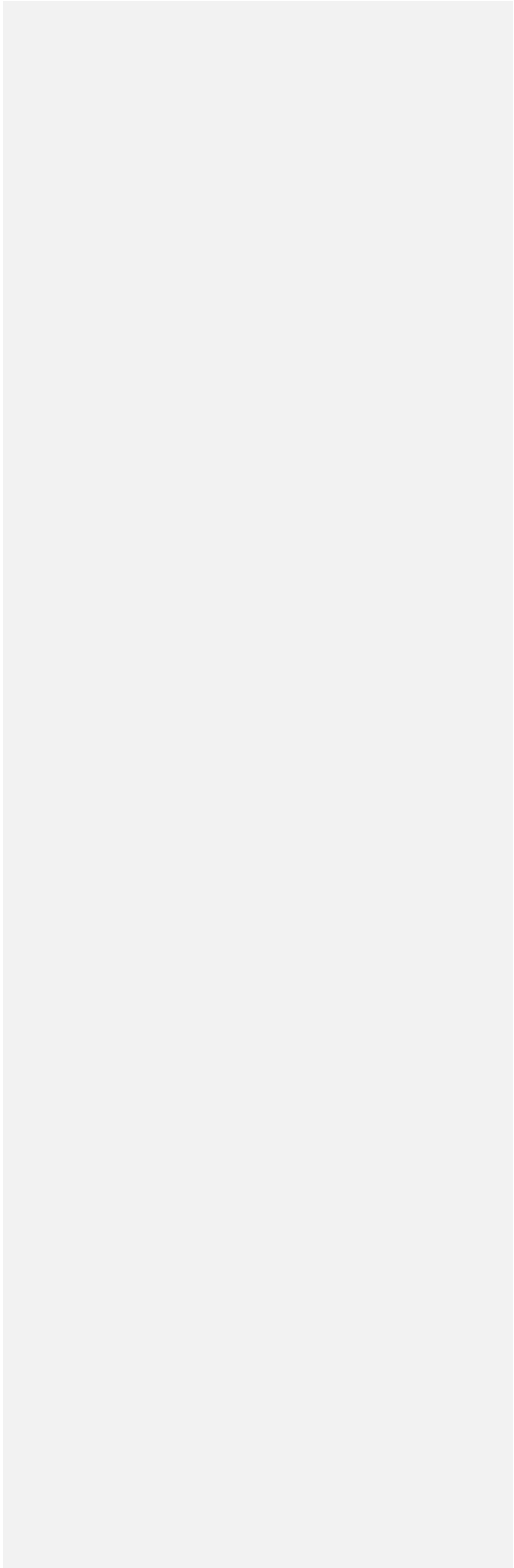
In addition, there is an appropriation for the West Ocala incubator located in two low-income census tracts.

Also, infrastructure improvements are planned in Maluka and Chatmire.

The County recently requested \$7 million through the Florida Senate for designing, permitting, and constructing a water line extension into the area of Lowell, which will include the Florida State Fire College.

The Lowell area has been identified as having soil contamination. Marion County has developed a concept plan to extend a centralized potable water system into the Lowell area, which would provide clean

drinking water to the citizens within the area, to include the State Fire College and other state-run facilities in the vicinity.



MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Marion County recently (November 2022) completed a Broadband Feasibility Study. The report highlighted the broadband conditions in Marion County and provided a roadmap for Marion County to “take full advantage of the opportunity and position its residents and businesses to fully benefit from the future’s digital economy.”

The report outlines the findings of the broadband conditions in Marion County and recommendations to fully engage the economic benefits of broadband. The discovery process began with stakeholder interviews with more than a dozen County and non-governmental organization groups to understand the residential and commercial broadband gaps, opportunities, and needs. Discovery included a broad online assessment of the community that garnered 2,007 residential and 103 business responses. These engagements with the community provided a comprehensive view of the broadband experience in Marion County and where the broadband supply falls short of demand. The team also engaged the County’s internet service providers (ISPs) as partners to help identify where they provided service and how they could help overcome the challenges that face Marion County residents and businesses.

According to the study, Marion County has perhaps one of the most complex broadband markets of any county in the United States. The county has five cable-based ISPs, three telephone-based providers, four fixed wireless service providers, and a municipal-owned fiber-based provider that serves substantial portions of the county. The service levels where there is cable or fiber-based service generally meet the definition of broadband and are not fundable by these new grant programs.

While the providers serve most households and businesses, an estimated 30 to 40 thousand locations of 230 thousand 911 addresses provided by the county are underserved based on Televate’s (author of the study) six-month-long investigation into the Marion County market. The areas where the residents and businesses lack quality broadband service generally fall into less dense, more rural and remote parts of the county. Discussions with the existing ISPs revealed that they want to grow their service footprints and participate in the forthcoming infrastructure grant programs and that there is likely to be competition among them to serve portions of the underserved and unserved areas.

Over the next two years, the details regarding the service areas and the grant program priorities will become known and allow service providers interested in expanding service—and Marion County seeking universal service to every address—to develop plans to achieve widespread, high-quality broadband service. The core grant programs for Marion County’s broadband infrastructure grants will be managed by the State of Florida’s Office of Broadband under the Department of Economic Opportunity and are expected to amount to more than \$2 billion statewide.

Conservative estimates of the number of individuals/households in Marion County that currently do not use or benefit from the internet, with the underlying explanations and the number of eligible households that have yet to take advantage of the federal Affordable Connectivity Program (ACP) broadband subsidy as listed in the following table, document the scale of the digital inclusion problem.

Figure 20: Level of Need for Digital Inclusion

Digital Inclusion Challenge	Number of Residents / Households
-----------------------------	----------------------------------

Poverty	57,900
Households with No Computer	38,900
Less Than High School	25,000
Senior Citizens	21,600
Hispanic, Limited English Language	21,600
Disabled	15,700
Households Not Registered for ACP	58,900

In Marion County as elsewhere in Florida and the nation, affordability is the greatest challenge to digital equity, compounding and exacerbating other factors that contribute to the problem. As of August 2022, more than 52 percent (76,053) of households in Marion County qualified for the ACP broadband subsidy for low-income households, pointing to the scale of the affordability problem. Of those qualifying, fewer than 23 percent (17,199) are currently registered for the subsidy, with the remainder not benefiting from this assistance program that has the potential to bring their cost for internet to zero for some level of data throughput, ideally 100/100 Mbps. Participation rates vary by zip code from a high of 40 percent to a low of 6 percent, pointing to the immediate-term opportunity to strategically target registration assistance with great precision. The finite nature of most subsidies points to the need for longer-term strategies to address persisting affordability gaps, which highlights the importance of a longer perspective and commitment to digital equity.

Affordability is a primary deterrent to broadband adoption for many low-income households in Marion County. Two federal programs, Lifeline and the ACP, provide subsidies that can be applied to telecommunications services (including broadband access) for qualifying low-income households. Marrying these subsidy programs with programs to assist residents in using the internet and available services more effectively will increase broadband demand and participation in the digital economy.

2021 ACS data reveals that 89 percent of Marion County households indicated they had an internet subscription and 79 percent indicated they had a cellular data plan. In addition, 11 percent of Marion County households indicated they had no internet subscription, which is slightly higher than the national percentage of 10 percent.

Table 58: Broadband Access by Type

Total Households	154,996	100%
With an Internet Subscription	137,393	89%
Dial-up with no other type of Internet subscription	486	0%
Broadband of any type	136,907	88%
Cellular data plan	122,124	79%
Cellular data plan with no other type of Internet subscription	14,756	10%
Broadband such as cable, fiber optic or DSL	111,598	72%

Total Households	154,996	100%
Broadband such as cable, fiber optic or DSL with no other type of Internet subscription	12,247	8%
Satellite Internet service	13,876	9%
Satellite Internet service with no other type of Internet subscription	1,405	1%
Internet access without a subscription	2,870	2%
No Internet access	17,603	11%

Data Source: 2017-2021 ACS.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to the study, reliability of service is the top priority for households (98 percent) and businesses (96 percent) when compared to speed and value. Down times are unacceptable, and Marion County needs to ensure that digital infrastructure is resilient to increasingly severe climate events. Eighty-two percent of households and 79 percent of business respondents said they would “very likely” change their service provider, suggesting that:

- More competition is needed.
- Households and businesses need to be made more aware of available choices.

As evidenced by almost two-thirds of the study’s survey respondents, households are mostly aware of only one provider available in their area. This suggests that in the existing market, many customers do not have access to or are not aware of other choices for internet services. In recognition that more competition supports better overall service, speed, and affordability, a goal of increasing the available service providers and awareness of choices would work to address this barrier.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction’s increased natural hazard risks associated with climate change.

Like all counties throughout Florida, the communities of Marion County are vulnerable to a wide range of natural and technological disasters, as demonstrated by the very high human and economic costs of the events that recently impacted the northern portion of the state. The County developed a Local Mitigation Strategy in 2020 to identify and address potential hazards that would impact people and places in the county.

The hazard identification process defines the types of hazards that could impact the county and its communities, as well as the locations where those impacts could occur. With this information, the vulnerability assessment process identifies if and how the facilities, systems, or areas within those designated locations may be damaged or made inoperable by an event.

According to the report, Marion County is exposed to many different types of natural, atmospheric, technological, and societal hazards that vary significantly in location, scope, and seriousness of their effects on the community.

The following figures from the strategy identify the major hazards affecting Marion County, in addition to the probability of certain types of hazards.

Figure 21: Hazards Affecting Marion County

Table VI-1 Hazards Affecting Marion County				
Weather	Natural	Ecological	Technological/Societal	Health
Hurricane and Tropical Storm	Wildfire	Pest Infestation	Power Failure	Pandemic/Epidemic
Severe Winter Storm	Flood	Animal Disease	HazMat Incidents	Aging Population
Tornado	Drought		Urban Fire	
Extreme Heat	Sinkholes		Radiological	

Flooding was identified as having a high probability in Marion County, with a moderate impact (Figure 22 below).

Figure 22: Estimated Probability of Hazards in Marion County

Table VI-4 Hazard Matrix: Probability, Frequency, Impacts, and Spatial Extent				
Hazard-Natural	Probability	Impact	Frequency	Distribution
Drought	L	Min	N/A	Countywide
Flood	H	Mod	1 event per year	Flood plains
Riverine Erosion	L	Min	N/A	Riverine basins
Tornado	M	Severe	1 event per 3 years	Countywide
Hurricane and Tropical Storm	L	Severe	1 event per 10 years	Countywide
Wildfire	M	Severe	Several events per year	Rural areas
Extreme Heat	L	Min	N/A	Countywide
Sinkholes	M	Mod	Several events per year	Countywide
Severe Winter Storm	L	Min	N/A	Countywide

Source: National Climatic Data Center

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

According to the study, the damage potential for a tornado increases as a function of population density. As the number of structures and people increases, the potential damage/injury rate increases. Mobile homes and poorly constructed or substandard housing apartment complexes are especially susceptible to damage from a tornado. Mobile homes and substandard housing are exceptionally susceptible because of their lack of resistance to high winds, and apartment complexes and low-rent projects are susceptible because of their size and densities. All incorporated municipalities, as well as the unincorporated urbanized areas of Marion County, are vulnerable.

STRATEGIC PLAN

SP-05 Overview

Strategic Plan Overview

The purpose of the Strategic Plan is to guide the use of CDBG, HOME, and ESG funds in Marion County over the next five-year period from October 1, 2024 to September 30, 2029. These strategies have been developed in cooperation with the other consortium member, the City of Ocala, with the intent of leveraging funds to meet the needs of the community as a whole. The priorities listed below are based on the Needs Assessment, Market Analysis, AI study, citizen participation, and program eligibility requirements:

- Housing.
- Homelessness.
- Other special needs.
- Community development.
- Economic development.
- Administration, planning, and management.

Goal 1: Develop and preserve affordable housing: Create affordable housing through new construction and rehabilitation for homeowners and renters, including PSH, and preserve existing affordable housing with expiring affordability restrictions.

- New housing construction.
- Housing rehabilitation/reconstruction.
- Acquisition.
- Homebuyer Program.
- Emergency Housing Repair Program.

Goal 2: Prevent and end homelessness/stabilize communities: Increase opportunities for housing stability through TBRA, rapid re-housing, overnight shelter services, and homeless prevention support. Assist homeless individuals and families to stabilize permanent housing after experiencing a housing crisis by providing client-appropriate housing and supportive service solutions. Provide homeless households with rapid re-housing rental assistance to move them as quickly as possible into permanent housing.

- TBRA/rapid re-housing.
- Homelessness prevention.

Goal 3: Maintain or enhance public facilities and infrastructure: Enhance publicly owned facilities and infrastructure such as parks, streets, sidewalks, streetscapes, and other public infrastructure and facilities.

- Public utility projects (water, sewer), neighborhood lighting, facade improvements, streets, and sidewalks.

Goal 4: Provide accessible public services: Increase access to health and social service activities, education, health and wellness, recreation, and jobs.

- Assist local non-profits with funds for staff, training, materials, and equipment to increase capacity to serve LMI clients in Marion County, specifically those that provide housing, job skills, or improve quality of life.
- Partner with the Community Foundation for Ocala/Marion Non-Profit Resource Center to create a source for education, best practices, and management training.

Goal 5: Non-housing community development: Enhance economic stability and prosperity by increasing economic opportunities for residents through job readiness and skill training, promotion of entrepreneurship, and other strategies.

Geographic Priorities

The County will focus the majority of funds on the defined LMI areas.

Influence of Market Conditions

An inadequate supply of affordable housing, in addition to the high cost of housing in the County for low-income persons (paying more than 30 percent of household income for housing), is the major housing problem in the area.

Anticipated Resources

The County anticipates receiving \$2,170,659 in CDBG entitlement funding, \$882,913 in HOME funds, and \$190,989 in ESG funds in FY 2024.

Institutional Delivery Structure

The County relies on a network of public sector, private sector, and non-profit organizations to implement the Strategic Plan.

Goals

See SP-45.

Public Housing

The County will continue to support the efforts of the OHA to supply affordable housing to area residents. OHA, a certified HUD Housing Counseling Agency, manages and provides subsidized housing to 186 families through the public housing and PSH programs and manages 44 affordable units scattered throughout Marion County. The OHA serves approximately 1,511 HCV participants who utilize their vouchers through several different voucher programs.

Barriers to Affordable Housing

In 2019, Marion County completed its AI. The County will continue to use the recommendations from the AI as a tool for policy decisions.

Homelessness Strategy

Over the next five years, Marion County will continue to build and maintain a systematic response to homelessness, utilizing the following goals to guide all actions to progress:

1. Build BoG membership and engagement through member orientation content created to educate incoming leadership of the history of CoC FL-514, to include an overview of the regulatory responsibilities, program components, and more.
2. Organize and deliver services more effectively through the expansion of outreach services with County entitlement grant dollars, the implementation of diversion practices through CoC and County entitlement grant dollars and system-wide training of program's eligible uses, case management expansion, and a central access point via a low-barrier day-center.
3. Expand coordination and partnership of supportive services at the local level by strengthening local partnerships amongst supportive service providers and mandatory use of coordinated entry procedures for services to ensure collaborative case management.
4. Educate CoC membership on the local need for PSH and fund scattered site leasing and subsidized affordable housing development projects for long-term households with disabilities.
5. Continue the campaign to lower shelter and transitional housing entry barriers.

Lead-Based Paint Hazards

Marion County will continue educational efforts to inform residents of lead-based paint hazards in general. In particular, all CDBG, HOME, and ESG program housing assistance program participants will receive specific notice regarding lead-based paint hazards and all contractors will be required to adhere to lead-based paint safe work practices before, during, and after all home improvement projects.

Anti-Poverty Strategy

The County's efforts to address poverty are based on partnerships with other organizations that are involved in working to address the underlying causes of poverty. The County will continue to leverage its existing CDBG, HOME, and ESG allocations with other resources, including local, state, and federal, in addition to private funds, to address the issue of poverty.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Table 59: Geographic Priority Areas

Area Name:	Marion County
Area Type:	Local target area
Other Target Area Description:	
HUD Approval Date:	
% of Low/Mod:	
Revital Type:	Comprehensive
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	
Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state.

Marion County currently does not have any target areas and instead looks at project opportunities in eligible areas across the county. Community Services has begun the process of exploring options for a Neighborhood Revitalization Strategy Area located in the current Community Revitalization Area. This is an area of Marion County that includes a large tourist attraction, Silver Springs, now owned by the state and being reviewed for future use. There are also small businesses, motels, and housing ranging from run-down mobile homes to newly constructed apartment buildings. Revitalization is needed to upgrade the storefronts and building facades and renovate or reconstruct homes.

There are five incorporated cities in the county: Ocala, Dunnellon, Belleview, McIntosh, and Reddick. Marion County Community Services covers the entire county for HOME and ESG, and the entire county except within the city limits of Ocala for CDBG. Some Marion County CDBG funds are expended within the city limits of Ocala on public facilities for agencies serving the county as a whole when a centralized location near transportation is most important to provide 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 Community Housing Development Organization (CHDO) funds, which are distributed cooperatively for the best project regardless of location.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

The table below shows the priority needs for Marion County.

Marion County developed the Strategic Plan after reviewing information gathered and analyzed through an extensive consultation process that included:

- Meetings with agencies/organizations.
- Virtual meetings.
- Public hearings.
- Stakeholder/agency/organization surveys.
- Needs Assessment and Housing Market Analysis of the Five-Year Consolidated Plan.

Needs were given a priority level of high or low based on whether the need could be addressed with federal funding and the degree to which other resources might be available to address the need. The County intends to use CDBG, HOME, and ESG resources to address high priorities and expects other funding sources or community stakeholders to address other community needs.

Table 60: Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	<ul style="list-style-type: none"> • Extremely Low • Low Moderate • Middle • Large Families • Families with Children • Elderly • Public Housing Residents • Rural • Chronic Homelessness Individuals • Families with Children • Mentally Ill • Chronic Substance Abuse Veterans • Persons with HIV/AIDS • Victims of Domestic Violence Unaccompanied Youth • Elderly • Persons with Mental Disabilities • Persons with Physical Disabilities • Persons with Developmental Disabilities • Persons with Alcohol or Other Addictions • Persons with HIV/AIDS and their Families
	Geographic Areas Affected	Marion County
	Associated Goals	Develop and Preserve Affordable Housing

Description	<p>The need for affordable housing was the primary concern identified in the survey and in consultation with stakeholders. Affordable housing is a critical component of maintaining and enhancing the health, safety, and welfare of Ocala and Marion County and enhancing the strength of the local economy, particularly for working families, elders, and people with disabilities living on fixed incomes.</p> <p>The development of affordable housing has a multiplier effect on the economy through housing construction and rehabilitation, as well as the contractors and suppliers who spend money on materials and labor and workers who spend their earnings locally.</p>
Basis for Relative Priority	<p>The cost of housing has increased faster than income, particularly for rental housing.</p> <p>In 2020, 41 percent of total households experienced one or more housing problems in Marion County. Housing cost burden and severe housing cost burden were the most prevalent housing problems impacting households. Overall, 18 percent of all households paid more than 30 percent of their income on housing costs and 16 percent paid more than half of their income on housing costs. More recent 2022 ACS data indicates that 41 percent of total households were housing cost-burdened.</p> <p>According to the 2023 HOME-ARP Plan, due to ongoing population growth in Marion County (the fifth-largest county in Florida) and substantial increases in rent and economic hardship due to the pandemic, the existing stock of affordable housing fails to meet the current demand. There are large-scale developments currently being constructed in the county, but almost all of these are targeted at more affluent income brackets.</p> <p>The issue of affordable housing was the number one issue identified in the survey as well as from stakeholder consultations. Housing of all types—rental, owner-occupied, temporary, and permanent supportive—is vital to the health and well-being of Marion County citizens. Community Services is ranking affordable housing as a high priority.</p>
2 Priority Need Name	End Homelessness
Priority Level	High
Population	<ul style="list-style-type: none"> • Extremely Low • Large Families • Families with Children Elderly • Public Housing Residents Rural • Chronic Homelessness Individuals • Families with Children Mentally Ill • Chronic Substance Abuse veterans • Persons with HIV/AIDS • Victims of Domestic Violence Unaccompanied Youth

Geographic Areas Affected	Marion County
Associated Goals	Prevent and End Homelessness/Stabilize Communities
Description	<p>The number of homeless still outnumbers the resources available to manage the issue. There were a total of 234 individuals who were homeless but staying in shelters at the time of the 2023 PIT Count. Of this total, there were 130 who were staying in emergency shelter beds. An additional 104 individuals were living in Transitional Housing at the time of the PIT Count. There were a total of 220 unsheltered homeless at the time of the 2023 PIT Count. Of those identified, 22 individuals were considered chronically homeless. In 2022, there were 455 people experiencing homelessness, which is lower than the total number of people experiencing homelessness in 2020 (523) and 2021 (512).</p> <p>According to the 2023–2024 HOME-ARP Plan, there is currently a critical need for PSH, Shelter Housing, TBRA as defined in 24 CFR 8.4(b)(1)(iv), and affordable workforce housing for individuals and families in Marion County.</p> <p>Community Services plans to focus on outreach, rapid re-housing, TBRA, homeless prevention, and public service support of agencies that serve the homeless.</p>
Basis for Relative Priority	<p>According to the report from Florida Housing Coalition’s Home Matters 2021, Florida has the third-highest homeless population of any state in the nation, with 27,640 people living in homeless shelters and on the streets.</p> <p>Consultation meetings for the Consolidated Plan (in addition to the HOME-ARP Plan) resulted in a consensus that more affordable housing, along with wrap-around supportive services, is needed. PSH for the chronically homeless is critical to reducing the high percentage of chronic homelessness.</p>
3 Priority Need Name	Community Development
Priority Level	High
Population	<ul style="list-style-type: none"> • Extremely Low • Low • Moderate Middle • Non-housing Community Development
Geographic Areas Affected	Marion County
Associated Goals	<ul style="list-style-type: none"> • Maintain and Enhance Public Infrastructure • Non-Profit Public Facility • Provide Accessible Public Services • Enhance Economic Development Opportunities

	Description	Community development will include public service projects, public utilities/infrastructure, and non-profit brick-and-mortar projects that will benefit neighborhoods, communities, and populations—not just one family or individual. In addition, funding will be used to eliminate slums and blight throughout the county. A possible Neighborhood Revitalization Strategy Area program is currently being studied.
	Basis for Relative Priority	Through the various studies, surveys, and inputs received, community development is a high priority. Community development is a vital piece of the Marion County community services goals and was identified as an important non-housing category.
4	Priority Need Name	Economic Development
	Priority Level	High
	Population	<ul style="list-style-type: none"> • Extremely Low • Low • Moderate • Non-housing Community Development
	Geographic Areas Affected	Marion County
	Associated Goals	Enhance Economic Development Opportunities
	Description	Economic development will include the creation and retention of jobs and training programs for LMI persons, affordable housing near transportation or jobs, and business assistance.
	Basis for Relative Priority	Through the various studies, surveys, and stakeholder consultations, economic development was identified as a high priority and an important non-housing category.

Narrative (Optional)

The County conducted an online survey through SurveyMonkey of residents that was posted on the County’s website from January 31, 2024 to March 29, 2024. The survey response was strong, with over 127 responses from a cross-section of public service providers, homeless service organizations, public agencies, and economic development organizations.

The results of the survey were used by County staff to allocate priorities among the various facility, infrastructure, service, and economic development needs listed above. Use of CDBG funds is limited to those activities deemed to have "high" priorities. Housing and community development activities are intended to benefit extremely low-income, low-income, and moderate-income households or individuals within the county and the city.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Table 61: Influence of Market Conditions

Affordable Housing Type	Market Characteristics That Will Influence the Use of Funds Available for Housing Type
TBRA	<p>As shown in the Needs Assessment and Market Assessment, there is a need for rental housing assistance throughout the county. Between 2012 and 2022, the median contract rent in Marion County increased by 13 percent (inflation-adjusted dollars), while real median income increased by 12 percent, resulting in more expensive housing costs and an increase in cost-burdened households. According to CHAS data, 18 percent of county households are cost-burdened. The housing market clearly does not provide a sufficient amount of affordable housing to meet the needs of all the households that require it.</p> <p>In addition, the use of TBRA is dependent on rental property owners' willingness to rent their units to TBRA clients. High rents discourage clients from finding a unit, even if the landlord is willing.</p>
TBRA for Non-Homeless Special Needs	<p>In Marion County in 2022, approximately 16.4 percent of the general public had some type of disability. According to the US Census, 14.9 percent of people with a disability in the county live below the poverty level, compared to 8.4 percent of people without disabilities. When faced with other daily costs—essential services such as health care and medication costs, transportation, and even basic nutrition—many persons with special needs in the county depend on rental assistance to afford decent, accessible housing.</p>
New Unit Production	<p>One limitation identified by stakeholders is the difficulty in finding developers who can develop new, affordable housing at a scale needed to address the affordable housing gap.</p>
Rehabilitation	<p>Rehabilitation activities can be influenced by the cost of materials and labor.</p>
Acquisition, including preservation	<p>Acquisition will be influenced by several factors, including the availability of tax-delinquent and foreclosed properties located in the county and the availability of reasonably priced multi-unit properties.</p>

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Marion County receives funding from three federal grant programs: the CDBG program, the HOME program, and the ESG program. The City of Ocala receives its own CDBG allocation. These three grant programs combined will bring federal resources into the County in FY 2024 to support affordable housing, homeless, and community development programs and projects.

Marion County's anticipated annual allocations include:

- CDBG: \$2,170,659.
- HOME: \$882,912.
- ESG: \$190,989.

The City of Ocala's anticipated annual allocations include:

- CDBG: \$501,396.
- HOME: \$400,000.

Table 62: Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Re-sources: \$	Total: \$		
CDBG	Public — federal	<ul style="list-style-type: none"> • Acquisition admin and planning • Economic development • Housing • Public improvements • Public services 	\$2,170,659	\$0	\$125,000	\$2,295,659	\$8,682,636	The CDBG program is a flexible program that provides communities with resources to address a wide range of unique community development needs.
HOME	Public — federal	<ul style="list-style-type: none"> • Acquisition • Homebuyer assistance • Homeowner rehab • Multifamily rental/new construction • Multifamily rental/rehab • New construction for ownership • TBRA 	\$882,912	\$0	\$1,586,004	\$2,468,917	\$3,531,652	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 of which Marion County/City of Ocala Consortium is a member.

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 Re-sources: \$	Total: \$		
ESG	public - federal	<ul style="list-style-type: none"> • Conversion and rehab for transitional housing • Financial assistance • Overnight shelter • Rapid re-housing (rental assistance) • Rental assistance services • Transitional housing 	\$190,989	\$0	\$62,696	\$253,685	\$763,956	The ESG program provides resources to address homelessness and special needs.

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 Community Services receives SHIP funds from Florida Housing Finance Corporation, which is used as a match for HOME. Marion County requires a 25 percent match on all HOME-funded affordable housing rental/CHDO projects, per regulation. ESG requires a 100 percent match through documentation of staff costs not covered by ESG administration dollars, per regulation. Locally, the County requires a CDBG match of 50 percent on all CDBG-funded projects.

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

Marion County Community Services continues to work closely with the Office of the County Engineer to identify County-owned property suitable for single and multi-family units for rent and ownership. These properties are evaluated by location, the proximity of services, and transportation availability. Some properties are put up to bid for developers to construct new units; others are donated to appropriate non-profits to construct units for rent and homeownership.

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.

Table 5: Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Greater Ocala Community Development Corp	Regional organization	<ul style="list-style-type: none"> Economic development 	Jurisdiction
Ocala Housing Authority	PHA	<ul style="list-style-type: none"> Public housing 	Jurisdiction
Habitat for Humanity of Marion County, Inc.	CHDO	<ul style="list-style-type: none"> Ownership 	Jurisdiction
City of Ocala	Government	<ul style="list-style-type: none"> Economic development Ownership Rental Neighborhood improvements 	Jurisdiction
Marion County Homeless Council	Non-profit organizations	<ul style="list-style-type: none"> Homelessness 	Jurisdiction
CareerSource Citrus Levy Marion	Regional organization	<ul style="list-style-type: none"> Economic development 	Region
Community Legal Services Of Mid-Florida	Regional organization	<ul style="list-style-type: none"> Public services 	Region
Community With A Heart	Non-profit organizations	<ul style="list-style-type: none"> Public services 	Jurisdiction
Interfaith Emergency Services	Non-profit organizations	<ul style="list-style-type: none"> Homelessness 	Jurisdiction
Marion Senior Services	Non-profit organizations	<ul style="list-style-type: none"> Homelessness Public services 	Jurisdiction
Ocala/Marion County Chamber & Economic Partnership	Non-profit organizations	<ul style="list-style-type: none"> Economic development 	Jurisdiction
Volunteers of America	Non-profit organizations	<ul style="list-style-type: none"> Homelessness Rental 	Region
Veterans Helping	Non-profit	<ul style="list-style-type: none"> Homelessness Public services 	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Veterans of Marion County, Inc.	organizations	<ul style="list-style-type: none"> • Rental 	
Marion County Veterans Council, Inc.	Non-profit organizations	<ul style="list-style-type: none"> • Homelessness • Public services • Rental 	Jurisdiction
Transitions Life Center of Ocala	Non-profit organizations	<ul style="list-style-type: none"> • Public services 	Jurisdiction
Project Hope of Marion County, Inc.	Non-profit organizations	<ul style="list-style-type: none"> • Homelessness • Rental • Public services 	Jurisdiction
SMA Healthcare, Inc.	Non-profit organizations	<ul style="list-style-type: none"> • Non-homeless special needs • Public services 	Jurisdiction

Assessment of Strengths and Gaps in the Institutional Delivery System

The Marion County Community Services Department consults with various non-profits, private and public institutions, investors, developers, CHDOs, community-based development organizations, and faith-based organizations to carry out its Consolidated Plan. The institutional delivery system in the county is well coordinated and spans a range of community needs. The County has many years of experience managing and implementing the programs addressed in the Consolidated Plan, as well as working with outside agencies that fill some of the needs as outlined in the Consolidated Plan.

To address the gaps in the institutional delivery system, several steps were taken by the County to ensure coordination between public and private housing and social service agencies and are expected to continue over the next five years. Each of these steps facilitated information exchange between the County, City, and those providing public services. The following steps will continue to be taken to enhance coordination amongst agencies:

- Technical assistance will continue to be offered at the beginning of the grant year to educate non-profit agencies on grant funds, application process, eligible uses, additional requirements when utilizing these funds, and long-term conditions of use.
- The Lenders' Consortium will continue to meet and consult with Marion County to assist first-time homebuyers by protecting them against predatory lending and establishing a relationship with local lenders. The Lenders' Consortium meets biannually to discuss issues.
- Both Marion County and City of Ocala staff will continue to engage in community alliance organizations dealing with homelessness through the CoC, children's issues (Kimberly's Center), community issues (Community with a Heart, CEP, county commissioners), and mental health issues (The Centers, Hospital District, and the Health Department).
- A nonprofit business council meets on the first Tuesday of each month to discuss organizational topics, roundtable community issues, and feedback from other nonprofit professionals.

- Marion County partnered with the Community Foundation’s Non-Profit Center to help build local non-profit capacity by providing CDBG grant funds to use as scholarships for agencies accepted into the program.
- Marion County will continue to partner with the Marion County Housing Finance Authority to encourage affordable housing developers to build in the county.

The key strength in Marion County is the passion and dedication of the staff, both paid and volunteer, who work endlessly to improve the lives of the residents. From free dental exams to a hot meal and from rental assistance to constructing affordable homes, the systems in Marion County are productive and successful.

Availability of services targeted to homeless persons and persons with HIV and mainstream services.

Table 64: Homeless Prevention Services Summary

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		X
Employment and Employment Training	X	X	
Supportive Services			
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		

Other			
Food	X	X	X

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 City of Ocala/Marion County CoC FL-514, generally referenced as the "CoC," is the governing body, and the Coordinated Intake and Assessment Committee is composed of representatives of relevant service organizations that plan for and provide assistance to people experiencing homelessness. Service delivery includes rapid re-housing and homeless prevention through emergency, transitional, and permanent housing strategies for persons who are homeless or at risk of becoming homeless in Marion County, Florida. This committee serves as the decision-making body for the process under the CoC, as required by the Continuum Interim Rule, to establish and operate a coordinated intake and assessment service delivery system.

Describe the strengths and gaps of the service delivery system for special needs populations and persons experiencing homelessness, including, but not limited to, the services listed above.

According to the 2023 HOME-ARP Allocation Plan, the following are current shelter and housing gaps.

- In general, finding stable and suitable housing for individuals, especially seniors, on a fixed income is difficult. Currently, 192 people are moving into Marion County each week. This rate of growth has been sustained for over a year. This growth is creating an affordable housing shortage within Marion County.
- There are currently only 28 units of PSH, which does not meet the need. There are individuals on the "by-name list" that are currently homeless and would fit within PSH.
- The domestic violence shelter is often at, or above, its capacity limit.

Marion County Community Services Department staff have received information from local law enforcement and non-profit community service providers stating there is a lack of services that address the domestic violence problem in Marion County. Marion County currently has one non-profit domestic violence shelter and two other multi-level service agencies that assist in providing services to victims of domestic violence or those fleeing from domestic violence.

According to consultation with the Marion County Hospital District, resources for housing domestic violence survivors are scarce. CASA of Marion initiated services in Marion County in January 2024, aiming to enhance housing options for domestic violence survivors. While Project Hope and Shepherd's Lighthouse offer short-term housing, there is a pressing need for longer-term solutions.

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 Community Services is implementing several strategies to improve the institutional structure and the service delivery system. By increasing intentional communication with stakeholders, service delivery will become more focused and less overlapping. By partnering with several agencies, new facilities will be created to serve the day-to-day needs of agencies that provide various services to the community in one location.

Included in the five-year strategy is the development of a multifamily housing unit for low-income senior and special needs populations; construction, renovation, or development of scattered-site PSH; and implementation of a revised structure for the CoC and the lead agency.

SP-45 Goals - 91.415, 91.215(a)(4)

Table 65: Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Service	2024	2028	<ul style="list-style-type: none"> Affordable housing Homeless Non-Homeless special needs Non-housing community development 	Marion County	Community Development	CDBG: \$1,627,995	Public service activities other than LMI housing benefit: 250 persons assisted
2	Non-Profit Facility	2024	2028	<ul style="list-style-type: none"> Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development 	Marion County	Community Development	CDBG: \$1,500,000	Public facility or infrastructure activities other than LMI housing benefit: 450 persons assisted
3	Clearance and Demolition	2024	2028	<ul style="list-style-type: none"> Non-Housing Community Development 	Marion County	Community Development	CDBG: \$1,000,000	Buildings demolished: five
4	CDBG Housing Rehabilitation/ Reconstruction	2024	2028	<ul style="list-style-type: none"> Affordable Housing 	Marion County	Affordable Housing	CDBG: \$1,000,000	Homeowner housing rehabilitated: 20 household housing units
5	New Construction	2024	2028	<ul style="list-style-type: none"> Affordable Housing 	Marion County	Affordable Housing	HOME: \$1,973,110	Rental units constructed: 55

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
				<ul style="list-style-type: none"> • Homeless • Non-Homeless Special Needs • Non-Housing Community Development 				household housing units
6	HOME Housing Rehabilitation/Reconstruction	2024	2028	<ul style="list-style-type: none"> • Affordable Housing • Homeless • Non-Homeless Special Needs • Non-Housing Community Development 	Marion County	Affordable Housing	HOME: \$2,000,000	Homeowner housing rehabilitated: 20 household housing unit
7	TBRA and Rapid Re-Housing	2024	2028	<ul style="list-style-type: none"> • Affordable Housing • Homeless • Non-Homeless Special Needs 	Marion County	Affordable Housing End Homelessness	HOME: \$100,000	TBRA/rapid re-housing: 25 households assisted
8	Street Outreach	2024	2028	<ul style="list-style-type: none"> • Homeless 	Marion County	End Homelessness	ESG: \$500,000	Homeless person overnight shelter: 20 persons assisted
9	Homeless Prevention	2024	2028	<ul style="list-style-type: none"> • Affordable Housing • Homeless • Non-Homeless Special Needs 	Marion County	End Homelessness	ESG: \$394,890	Homelessness prevention: 100 persons assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Administration	2024	2028	• Administrative	Marion County	Community Development Essential Housing Homelessness	CDBG: \$2,170,655 HOME: \$441,455 ESG: \$60,055	

Table 66: Goal Descriptions

1	Goal Name	Public Service
	Goal Description	<p>Assist local non-profits with funds for staff, training, materials, and equipment to increase capacity to serve LMI clients in Marion County, specifically those that provide housing or job skills or improve quality of life. Partner with the Community Foundation for Ocala/Marion Non-Profit Resource Center to create a source for education, best practices, and management training.</p> <p>Alternate projects may include public infrastructure, housing rehabilitation/demolition, declared state of emergency (urgent need), acquisition, non-profit facility, ADA compliance, and projects located in declared opportunity zones.</p>
2	Goal Name	Non-Profit Facility
	Goal Description	<p>Assistance to non-profit agencies with facility construction/renovation. Specifically serving those agencies that provide housing or job skills or improve the quality of life for LMI clients and the homeless. This includes \$400,000 for the Silver Springs Library, \$200,000 for the Center for the Blind, and \$325,000 for the Kimberly Center.</p> <p>Alternate projects may include public infrastructure, public service, housing rehabilitation/reconstruction, declared state of emergency (urgent need), acquisition, ADA compliance, and projects located in declared opportunity zones.</p>
3	Goal Name	Clearance and Demolition
	Goal Description	<p>The County will allocate funding to remediate properties negatively affected by slum and blighted conditions. This will include clearance with the end goal of providing affordable housing opportunities or public facility improvements.</p>
4	Goal Name	CDBG Housing Rehabilitation/Reconstruction
	Goal Description	<p>The rehabilitation of mobile home units through CDBG funding. Housing rehabilitation funds may also be leveraged using SHIP funds.</p>
5	Goal Name	New Housing Construction
	Goal Description	<p>HOME funds will be used for new home construction. This category includes CHDO funding and projects. NSP program income funds will be used to construct new homes for sale to LMI individuals/families.</p> <p>Alternate projects may include public infrastructure, public service, housing rehabilitation/reconstruction, declared state of emergency (urgent need), non-profit facility, acquisition, ADA compliance, projects located in declared opportunity zones, purchase assistance, TBRA, rapid re-housing, and homeless prevention.</p>

6	Goal Name	HOME Housing Rehabilitation/Reconstruction
	Goal Description	<p>City of Ocala Homeowner Rehab Program through HOME Consortium funding. Housing rehabilitation funds may also be leveraged using SHIP funds.</p> <p>Alternate projects may include public infrastructure, public service, new housing construction, declared state of emergency (urgent need), non-profit facility, acquisition, ADA compliance, projects located in declared opportunity zones, purchase assistance, TBRA, rapid re-housing, and homeless prevention.</p>
7	Goal Name	TBRA and Rapid Re-Housing
	Goal Description	<p>Assistance for monthly rent, deposits, or utilities payments for individuals or families, both homeless and those at risk of homelessness. Funds to provide housing relocation, stabilization services, and short- or medium-term rental assistance. This is necessary to help a homeless individual or family move as quickly as possible into permanent housing and achieve stability in that housing through HOME funding.</p> <p>Alternate projects may include housing rehabilitation/reconstruction, declared state of emergency urgent need, acquisition, ADA compliance, projects located in declared opportunity zones, purchase assistance, emergency shelter, and homeless prevention.</p>
8	Goal Name	Street Outreach
	Goal Description	<p>Assistance for the costs of providing essential services necessary to reach out to unsheltered homeless people; connect them with emergency shelter, housing, or critical services; and provide urgent non-facility-based care. This includes engagement and case management. Alternate projects include rapid re-housing, homeless prevention, emergency shelter, and rental assistance.</p>
9	Goal Name	Homeless Prevention
	Goal Description	<p>Assistance to provide housing relocation and stabilization services and short- or medium-term rental assistance necessary to prevent an individual or family from moving into an emergency shelter or becoming homeless through ESG and HOME funds.</p> <p>Alternate projects may include housing rehabilitation/reconstruction, declared state of emergency (urgent need), acquisition, ADA compliance, projects located in declared opportunity zones, purchase assistance, emergency shelter, rental assistance, and rapid re-housing.</p>
10	Goal Name	Administration
	Goal Description	Funding for staff to administer the CDBG, HOME, and ESG programs.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2).

Together, Marion County and the City of Ocala will provide affordable housing opportunities for -- families through its purchase assistance, rental and supportive housing, and long-term assistance activities. Additionally, approximately -- units will be rehabilitated or constructed to maintain the affordable housing stock and further provide affordable housing opportunities. Affordable housing activities are targeted toward extremely low-, low-, and moderate-income families. 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)

OHA offers accessible units for the disabled. However, it is the smallest population served by OHA, 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 or applicants in need. OHA and Marion County help refer people to accessible unit providers if requested.

Activities to Increase Resident Involvement

OHA is a HUD-certified housing counseling agency. OHA provides homeownership, foreclosure, credit repair, and rental housing counseling. The agency also provides information on how to become a homeowner, fair housing rights, credit counseling, and foreclosure prevention. OHA also provides the following counseling services:

- Home improvement and rehabilitation counseling.
- Homebuyer education programs.
- Loss mitigation.
- Marketing and outreach initiatives.
- Money debt management.
- Mortgage delinquency and default resolution counseling.
- Post-purchase counseling.

The OHA operates several different programs that support residents' path toward home ownership. As mentioned above, OHA's Homebuyer's Club is specifically targeted at those residents who desire to pursue homeownership. The Homebuyers Club provides education and support in monthly classes held at OHA's main office on topics such as:

- Credit repair.
- Budgeting.
- Mortgage search.
- Realtor roles and responsibilities.
- Buyers' rights.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A. OHA is designated as a high performer, as documented through HUD's PIC with its HCV program, and is a standard performer in its Public Housing Program.

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

Marion County prepared an AI for the five-year period of 2019–2024.

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To address affordable housing, the County will continue to implement the following steps:

- Identify specific goals to address affordable housing.
- Establish viable committees to ensure goals are met.
- Work with the Community Reinvestment Act and the Housing Finance Authority staff to focus on retention and new construction of affordable single- and multi-family units.
- Collaborate with public, private, and nonprofit agencies.
- Report to the Marion County Commissioners on the need for and suggestions to alleviate the lack of affordable housing in the county.

The **Affordable Housing Advisory Committee (AHAC)**, made up of 10 board members, meets quarterly throughout the year. AHAC is tasked with reviewing and making recommendations regarding established policies and procedures, ordinances, land development regulations, and the adopted local government comprehensive plan regarding impediments to the development of affordable housing of local governing bodies' respective jurisdictions, per Florida Statute 420.9076. All recommendations should encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value. The areas of effect from public policy AHAC reviewed in FY 2019–2020 included the following:

- Effective October 1, 2020, House Bill 1339 requires an elected official to sit on the AHAC Board; Marion County Commissioner Stone was appointed. The House Bill also requires an AHAC report due annually beginning December 31, 2021, which is due by December 31 annually thereafter.
- Impact fee incentive for developers of four or more affordable housing units for SHIP Purchase Assistance Program.
- Worked closely with the County Permitting Department to find solutions for expedited permitting for affordable housing contractors.
- Began revising incentives utilizing County-owned surplus property for reduced building costs.
- Affordable housing shortage near Chewy and FedEx facilities.
- Importance of water and sewer line infrastructure.
- Definition of affordable housing was defined as housing on which the occupant is paying no more than 30 percent of gross income for housing cost, including utilities.
- Density bonuses in review with the County Planning Department.

Marion County and the City of Ocala will continue collaborative efforts with AHAC to establish policies and a plan of action to be brought before elected officials for consideration and approval.

The following are the identified strategies:

1. Expedited process of development approvals: Require developers of more than a four-unit affordable housing project to attend a pre-application meeting to further expedite the process. An affordable housing project of four units or less would bypass the pre-application meeting and be directed to a staff member from Community Services to request expedited review.
2. Accessory dwelling units: Allow rental accessory dwelling units adjacent to single-family units by inclusion in the Land Development Code.
3. Flexible lot considerations: Allow home size flexibility on smaller lots in residential zones. All other building requirements for residential zoning would apply.
4. Ongoing regulatory review process: Identify a senior staff member from Community Services to act as an affordable housing liaison.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to the following.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

Over the next five years, Marion County will continue to build and maintain a systematic response to homelessness, utilizing the following goals to guide all actions to progress:

1. Build BoG membership and engagement through member orientation content created to educate incoming leadership of the history of CoC FL-514, to include an overview of the regulatory responsibilities, program components, and more.
2. Organize and deliver services more effectively through the expansion of outreach services with County entitlement grant dollars, the implementation of diversion practices through CoC and County entitlement grant dollars and system-wide training of program's eligible uses, case management expansion, and a central access point via a low-barrier day-center.
3. Expand coordination and partnership of supportive services at the local level by strengthening local partnerships amongst supportive service providers and mandatory use of coordinated entry procedures for services to ensure collaborative case management.
4. Educate CoC membership on the local need for PSH and fund scattered-site leasing and subsidized affordable housing development projects for long-term households with disabilities.
5. Continue campaign to lower shelter and transitional housing entry barriers.

Addressing the emergency and transitional housing needs of homeless persons.

During the HOME-ARP Allocation planning meetings, as well as consultation for the Consolidated Plan, the sheltered and unsheltered homeless; the unmet needs of those at risk of homelessness, as defined in 24 CFR 91.5; and those fleeing domestic violence, dating violence, sexual assault, stalking as defined in 24 CFR 5.2003, and human trafficking were discussed. Marion County Community Services Department staff quickly discovered that, not unlike other places in Florida, there is an immediate need for emergency and transitional housing for these persons, and it is very limited. This sometimes results in service providers' utilization of motels for their clients.

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.

Marion County supports local agencies that offer various services to those individuals making a transition to permanent housing and independent living through public service agency capacity grants. Programs such as United Way's Strong Family program offer intensive financial, job skills, and family dynamics training. Several agencies incorporate ongoing case management for clients receiving rent, rapid re-housing, and homeless prevention assistance. The goal of a shelter system is to make homelessness rare, brief, and non-recurring. The County supports service providers using both CDBG and ESG funding while also coordinating with the CoC to achieve this goal.

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.

Funding is made available through ESG, SHIP, and HOME to assist low- and very low-income households who are at risk of homelessness with financial assistance and case management services through subgrant awards to direct assistance providers such as Interfaith Emergency Services, Brother's Keeper, St. Theresa Social Services. Through the coordinated entry system facilitated by the CoC, individuals and households who are literally homeless are assessed using the vulnerability index, placed on the by-name list, and prioritized for rapid re-housing resources. Providers of rapid re-housing programs include St. Theresa Social Services, Interfaith Emergency Services, Shepherd's Lighthouse, and Saving Mercy. The by-name list is reviewed monthly, and coordinated entry is being expanded to include senior services, veterans service organizations, community mental health, youth aging out of foster care providers, and public-school homeless liaisons. In the last year, the county has experienced an increase in the number of local providers, especially those receiving private funding, utilizing the coordinated entry process. This has provided a more efficient response to aiding low-income individuals and families at risk of becoming homeless and those who are homeless.

Marion County assists clients with affordable housing and attends multiple meetings with public and administrative personnel (County and City officials/employees) to coordinate policies to address homelessness twice a month as part of the CoC.

Efforts are ongoing to provide training on ESG homeless prevention and rapid re-housing program components in order to equip these providers of services with funding to better serve these unique populations. This allows the system to get the resources closer to the clients and leverage case managers throughout the community. Arnette House is a youth emergency shelter funded through the CoC and supported previously with CDBG infrastructure funding to ensure this resource is available within the system.

The local foster care provider works directly with youth aging out of foster care (turning 18 while in care) to identify housing and supportive services to meet their unique needs. This is inclusive of availing the youth of continued placement in care until age 21, qualifying youth for stipends, placing youth with host families, and aiding in the search and application for housing. In the event the youth is rejected or is otherwise found ineligible to participate in Independent Living Services, case managers utilize 211 as an access point to request housing assistance.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards.

Marion County will continue educational efforts to inform residents of lead-based paint hazards in general. In particular, all CDBG, HOME, and ESG program housing assistance program participants will receive specific notice regarding lead-based paint hazards and all contractors will be required to adhere to lead-based paint safe work practices before, during, and after all home improvement projects.

Marion County consults with the Marion County Health Department to review lead-based paint hazard data, educate the public, and mitigate housing units in which lead has been found. Property statistic reports are pulled for all housing projects to determine the year of construction. If the year of construction is 1978 or earlier, an inspector certified in lead paint assessment completes the testing for the presence of lead and provides the homeowner with the U.S. Environmental Protection Agency Lead Awareness brochure. To date, none of the housing projects in Marion County have tested positive for lead, although the City of Ocala has had some lead abatement activity. The Grant Administrator who oversees the HOME TBRA program is certified in the visual inspection for lead paint.

The rehabilitation program offered through the City of Ocala assists in reducing lead-based paint hazards 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 contractors trained in lead-safe practices are used. Marion County is planning to fund lead-based paint hazard training to pertinent staff to better address this issue as it pertains to housing renovation and repairs as well as capital projects.

All rehabilitation activities follow HUD regulations concerning lead-based paint assessment and any necessary interim controls. The first step is counseling or informing the rehabilitation client of the danger of lead-based paint when they apply for assistance. Staff determine during this interview whether there is a heightened risk due to young children in the household.

How are the actions listed above related to the extent of lead poisoning and hazards?

According to the latest Florida Health Charts (2023), in 2021, the rate per 100,000 of lead poisoning in Marion County was 2.9 compared to Florida at 5.2. Relative to other counties in Florida, there are more cases of lead poisoning in about half of the counties, and less in about one-quarter of the counties.

Marion County consulted with Marion County Health Department to review lead-based paint hazard data, educate the public, and mitigate housing units in which lead has been found.

The City of Ocala has the majority of historic homes in the city limits and has had some lead abatement activity during rehabilitation. The rehabilitation program offered through the City of Ocala assisted in reducing lead-based paint hazards by focusing on code compliance. The City ensured staff were appropriately trained in lead-based paint, pamphlets were distributed, inspections and assessments were conducted when required, and contractors who were trained in lead-safe practices were used. The City of Ocala has helped four independent rehabilitation contractors and their workers get trained in lead-based paint practices.

How are the actions listed above integrated into housing policies and procedures?

Policies and procedures read as follows:

- The County's Construction Coordinator has undergone lead training and will inspect/test any rehabilitation projects where lead-safe regulations are triggered by the home's age or the scope of work.
- 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.
- When federal funds are being used, an Environmental Review Worksheet must include a Lead Safe Housing Rule checklist. If any items are triggered, a decision is made on whether to mitigate or look for other funding sources for the project.
- The County and City 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.
- Costs of inspecting, testing, and reducing lead-based paint and asbestos-containing materials pursuant to applicable regulations are eligible program costs.
- The homeowner will be provided with the requisite HUD-approved brochure and the 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 County and City recognize the interrelationship between housing and economic opportunities and the need to pursue both in order to assist households in attaining self-sufficiency. Both recognize that, while they have defined priority strategy areas, they are not separate or isolated strategies. These strategies are interrelated and impact, reinforce, and contribute to each other to achieve the common goal of creating and sustaining 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 contribute to the betterment and improvement of the other segments of the community.

The County and City believe the implementation of the housing and neighborhood revitalization activities outlined in this Consolidated Plan will help reduce the number of households in poverty. All of the programs outlined in this Consolidated Plan are intended to provide benefits to Marion County residents who are considered low-income or fall below the federal poverty line.

In addition, Marion County anticipates awarding CDBG funding for case management and self-help education programs to extremely low-income and low-income households. These programs educate attendees, address behavioral issues, and promote sustainability while providing support for a Housing First program through ESG. It was a priority to focus on education and case management to help reduce the number of families living at the poverty level.

Marion County will continue to partner with the University of Florida's Extension office and OHA to provide First Time Homebuyers Education Program funds for households applying for down payment assistance; United Way, for continued support of the Strong Families Program to provide an opportunity to acquire skills and education, obtain better jobs, develop stronger financial habits, and eliminate barriers to success; Progress Dunnellon, a community effort to revitalize the City of Dunnellon by collaborating with local and state community service agencies to create partnerships and workgroups; and Duke Energy, to replace deteriorated items in residents' homes with energy-saving components to reduce utility costs.

The County will also continue to collaborate with the CEP board and staff to work with large companies relocating to the county to support work towards increasing affordable housing available for very low- to moderate-income employees.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

As noted in the Needs Assessment of this Consolidated Plan, cost burden (paying more than 30% of household income for housing) is the most common housing problem for low- and moderate-income residents and is especially common among extremely low-income residents.

The Marion County Community Services Department works closely with a variety of non-profit service providers who work with homeless clients and other households with low- and extremely-low incomes to assist them in improving their situations. These providers provide programs that help locate and secure affordable housing.

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.

Marion County Community Services monitoring is a continuous process to ensure compliance with all applicable policies and regulations. Projects and programs are reviewed for eligibility and consistency with the Five-Year Plan and the AAP. Checklists are used for each project/program that are considered for approval, along with being used to document program compliance. Once approved, contracts are executed for projects involving other agencies in accordance with all Program Federal Regulations.

Monitoring of projects/programs is as follows:

- Housing case processing performed by County staff: Designated staff (Project Coordinator) monitor cases and review all documentation prior to approval. The County's Compliance Monitor then reviews that assessment. Once verified, staff prepare closing documents to ensure accuracy and request funds for closing. County staff conduct site visits and random sampling of properties.
- County capital projects are inspected mainly by qualified inspection staff, while County staff work closely with our contractors from start to finish to ensure accuracy. Staff submit invoices for County approval prior to issuing payments, while finance staff review and approve each pay request.
- Nonprofit projects: Agencies are provided all the requirements in a "kickoff presentation" to ensure that each step of the process is followed. Preconstruction meetings are held to ensure that the agency and selected contractors are aware of applicable federal regulations. File documentation is required on an ongoing basis (e.g., advertisements, bid documents, contracts, Payroll, etc.) and payments are reimbursed to the agency. An independent review is required to approve each pay request to verify that all supporting documentation is present for all payments. All relevant documentation is maintained in the County office.
- County staff conduct ongoing monitoring of projects to ensure affordability compliance. Monitoring reports are prepared by staff and necessary actions are taken for compliance issues identified.

Specific plans are developed for each visit when additional on-site monitoring is indicated. Monitoring outcomes are provided, and corrective action plans are developed, if required. Plans are monitored to ensure action has been taken by our staff and compliance monitor.

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 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.

EXPECTED RESOURCES

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

Introduction

Marion County Community Services anticipates receiving \$2,170,659 in CDBG program funds for the 2024 program year. The County will use these funds to address priority needs identified in the Strategic Plan under housing, homelessness, and community development. Similarly, the County anticipates receiving \$882,912 in HOME funds and \$190,989 in ESG funds. These funds will also work to achieve the goals and meet the priority needs outlined in the Strategic Plan.

Anticipated Resources

Table 67: Expected Resources—Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	<ul style="list-style-type: none"> • Acquisition • Admin and planning • Economic development • Housing • Public improvements • Public services 	\$2,170,659	0	\$125,000	\$2,295,659	\$8,682,636	CDBG funds are prioritized by aligning County priorities to meet an underserved need. An increased need for housing and housing services should include case management that allows for housing stability in addition to infrastructure to support an increased supply of housing.
HOME	Public-federal	<ul style="list-style-type: none"> • Acquisition • Homebuyer assistance • Homeowner rehab • Multifamily rental new construction • Multifamily rental rehab • New 	\$882,912	0	\$1,586,004	\$2,468,917	\$3,531,652	HOME funding will assist with increasing the supply of affordable housing, maintaining affordable housing, and providing rent assistance to those in need of affordable housing.

		construction for ownership • TBRA						
ESG	Public-federal	<ul style="list-style-type: none"> • Conversion and rehab for transitional housing • Financial assistance • Overnight shelter • Rapid re-housing (rental assistance) • Rental assistance services • Transitional housing 	\$190,989	0	\$62,696	\$253,685	\$763,956	ESG funds will be prioritized toward outreach service and rapid re-housing.

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

To satisfy the 25 percent HOME match requirement, the County relies on SHIP funding from the Florida Housing Corporation. Marion County anticipates receiving \$2,550,000 in SHIP funding for the FY 2023–2024 program year—enough to satisfy the HOME match requirements. These funds provide assistance to current homeowners, those wishing to become homeowners, and developers who can build new single and multi-family housing.

ESG: Through the Ocala/Marion Joint Office on Homelessness, Marion County receives approximately \$--- in State funding. In addition, the County includes in its agreements with ESG subrecipients a 100 percent match responsibility for the total amount awarded

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

Marion County Community Services works closely with the Office of the County Engineer to identify County-owned property suitable for single- and multi-family units for rent and ownership. These properties are evaluated by location, proximity to services, and transportation availability. Some properties are put up to bid for developers to construct new units; others are donated to appropriate non-profits to construct units for rent and homeownership.

ANNUAL GOALS AND OBJECTIVES

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

Table 68: Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Service	2024	2028	<ul style="list-style-type: none"> Affordable housing Homeless Non-homeless special needs Non-housing community development 	Marion County	Community development	CDBG: \$325,599	Public service activities other than LMI housing benefit: 50 persons assisted
2	Non-Profit Facility	2024	2028	<ul style="list-style-type: none"> Affordable housing Homeless Non-homeless special needs Non-housing community development 	Marion County	Community development	CDBG: \$925,000	Public facility or infrastructure activities other than LMI housing benefit: 450 persons assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Clearance and Demolition	2024	2028	<ul style="list-style-type: none"> Non-housing community development 	Marion County	Community development	CDBG: \$410,929	Buildings demolished: 1 building
4	CDBG Housing Rehabilitation/ Reconstruction	2024	2028	<ul style="list-style-type: none"> Affordable housing 	Marion County	Affordable housing	CDBG: \$200,000	Homeowner housing rehabilitated: 4 household housing units
5	New Construction	2024	2028	<ul style="list-style-type: none"> Affordable housing Homeless Non-homeless special needs Non-housing community development 	Marion County	Affordable housing	HOME: \$1,880,626	Rental units constructed: 11 household housing units
6	HOME Housing Rehabilitation/Reconstruction	2024	2028	<ul style="list-style-type: none"> Affordable housing Homeless Non-homeless special needs 	Marion County	Affordable housing	HOME: \$400,000	Homeowner housing rehabilitated: 4 household housing unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
				<ul style="list-style-type: none"> Non-housing community development 				
7	TBRA and Rapid Re-Housing	2024	2028	<ul style="list-style-type: none"> Affordable housing Homeless Non-homeless special needs 	Marion County	Affordable housing, end homelessness	HOME: \$100,000	TBRA/rapid re-housing: 10 households assisted
8	Street Outreach	2024	2028	<ul style="list-style-type: none"> Homeless 	Marion County	End homelessness	ESG: \$100,000	Homeless person overnight shelter: 20 persons assisted
9	Homeless Prevention	2024	2028	<ul style="list-style-type: none"> Affordable housing Homeless Non-homeless special needs 	Marion County	End homelessness	ESG: \$141,674	Homelessness prevention: 20 persons assisted
10	Administration	2024	2028	<ul style="list-style-type: none"> Administrative 	Marion County	Community development, affordable housing, end Homelessness	CDBG: \$436,612 HOME: \$88,291 ESG: \$12,011	

Table 69: Goal Descriptions

1	Goal Name	Public Service
	Goal Description	<p>Assist local non-profits with funds for staff, training, materials, and equipment to increase capacity to serve LMI clients in Marion County, specifically those that provide housing or job skills or improve quality of life. Partner with the Community Foundation for Ocala/Marion Non-Profit Resource Center to create a source for education, best practices, and management training.</p> <p>Alternate projects may include public infrastructure, housing rehabilitation/demolition, declared state of emergency (urgent need), acquisition, non-profit facility, ADA compliance, and projects located in declared opportunity zones.</p>
2	Goal Name	Non-Profit Facility
	Goal Description	<p>Assistance to non-profit agencies with facility construction/renovation. Specifically serving those agencies that provide housing or job skills or improve quality of life for LMI clients and the homeless. This includes \$400,000 for the Silver Springs Library, \$200,000 for the Center for the Blind, and \$325,000 for the Kimberly Center.</p> <p>Alternate projects may include public infrastructure, public service, housing rehabilitation/reconstruction, declared state of emergency (urgent need), acquisition, ADA compliance, and projects located in declared opportunity zones.</p>
3	Goal Name	Clearance and Demolition
	Goal Description	<p>The County will allocate funding to remediate properties negatively affected by slum and blighted conditions. This will include clearance with the end goal of providing affordable housing opportunities or public facility improvements.</p>
4	Goal Name	CDBG Housing Rehabilitation/Reconstruction
	Goal Description	<p>The rehabilitation of mobile home units through CDBG funding. Housing Rrehabilitation funds may also be leveraged using SHIP funds.</p>
5	Goal Name	New Housing Construction
	Goal Description	<p>HOME funds will be used for new home construction. This category includes CHDO funding and projects. NSP program income funds will be used to construct new homes for sale to LMI individuals/families.</p>

		Alternate projects may include public infrastructure, public service, housing rehabilitation/reconstruction, declared state of emergency (urgent need), non-profit facility, acquisition, ADA compliance, projects located in declared opportunity zones, purchase assistance, TBRA, rapid re-housing, and homeless prevention.
6	Goal Name	HOME Housing Rehabilitation/Reconstruction
	Goal Description	City of Ocala Homeowner Rehab Program through HOME Consortium funding. Housing rehabilitation funds may also be leveraged using SHIP funds. Alternate projects may include public infrastructure, public service, new housing construction, declared state of emergency (urgent need), non-profit facility, acquisition, ADA compliance, projects located in declared opportunity zones, purchase assistance, TBRA, rapid re-housing, and homeless prevention.
7	Goal Name	TBRA and Rapid Re-Housing
	Goal Description	Assistance for monthly rent, deposits, or utilities payments for individuals and or families, both homeless and those at risk of homelessness. Funds to provide housing relocation, stabilization services, and short- or medium-term rental assistance. This is necessary to help a homeless individual or family move as quickly as possible into permanent housing and achieve stability in that housing through HOME funding. Alternate projects may include housing rehabilitation/reconstruction, declared state of emergency urgent need, acquisition, ADA compliance, projects located in declared opportunity zones, purchase assistance, emergency shelter, and homeless prevention.
8	Goal Name	Street Outreach
	Goal Description	Assistance for costs of providing essential services necessary to reach out to unsheltered homeless people; connect them with emergency shelter, housing, or critical services; and provide urgent non-facility-based care. This includes engagement and case management. Alternate projects include rapid re-housing, homeless prevention, emergency shelter, and rental assistance
9	Goal Name	Homeless Prevention
	Goal Description	Assistance to provide housing relocation and stabilization services and short- or medium-term rental assistance necessary to prevent an individual or family from moving into an emergency shelter or becoming homeless through ESG and HOME funds.

		Alternate projects may include housing rehabilitation/reconstruction, declared state of emergency (urgent need), acquisition, ADA compliance, projects located in declared opportunity zones, purchase assistance, emergency shelter, rental assistance, and rapid re-housing.
10	Goal Name	Administration
	Goal Description	Funding for staff to administer the CDBG, HOME, and ESG programs.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The following projects are planned for the PY 2024–2025 using CDBG, HOME, and ESG funding sources.

Table 70: Project Information

#	Project Name
1	Public Service Projects
2	Non-Profit Facility
3	Clearance and Demolition
4	CDBG Housing Rehabilitation/Reconstruction
5	New Construction
6	HOME Housing Rehabilitation/Reconstruction
7	TBRA and Rapid Re-Housing
8	Street Outreach
9	Homeless Prevention
10	Administration: CDBG
11	Administration: HOME
12	Administration: ESG

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

The projects listed above were selected based on the priorities established through the Consolidated Plan stakeholder meetings and community survey process. These projects meet the needs enumerated in the Needs Assessment section and are prioritized based on available funding. Underserved needs in Marion County include the lack of affordable housing, services in rural areas, and improving coordination among organizations for the underserved population.

AP-38 Project Summary

Table 71: Project Summary Information

1	Project Name	Public Service Projects
	Target Area	Marion County
	Goals Supported	Provide Accessible Public Services
	Needs Addressed	Community Development
	Funding	CDBG: \$325,599
	Description	Public service projects will be focused on job creation, homeless services, financial stability, and non-profit capacity to expand services. Eligibility Citation: 24 CFR Part 570. 201 (e). National Objective: LMI area. Matrix Code: 05H or 05Z
	Target Date	9/30/2025
	<i>Estimate the number and type of families that will benefit from the proposed activities</i>	50 low-income persons assisted.
	<i>Location Description</i>	Public service projects will occur in unincorporated portions of the County.
	<i>Planned Activities</i>	Project Hope and Vets Helping Vets, which provide financial sustainability projects, homeless services, and expanded case management; Saving Mercy in partnership with Carrfour..
2	Project Name	Non-Profit Facility
	Target Area	
	Goals Supported	
	Needs Addressed	Community Development
	Funding	CDBG: \$925,000
	Description	Assistance to non-profit agencies with facility construction and renovation. Specifically serving those agencies that provide housing or job skills or improve quality of life for LMI clients and the homeless. This includes the Silver Springs Library, the Center for the Blind, the Kimberly Center, Strong Families, and United Way..
	Target Date	9/30/2025
	<i>Estimate the number and type of families</i>	450 persons assisted.

	<i>that will benefit from the proposed activities</i>	
	<i>Location Description</i>	
	<i>Planned Activities</i>	See above.
3	Project Name	Clearance and Demolition
	Target Area	
	Goals Supported	Clearance and Demolition
	Needs Addressed	Community Development
	Funding	CDBG: \$410,929
	Description	Funding will be used to eliminate slum and blight throughout the County. Eligibility Citation: 24 CFR Part 570. 208 (b)(2). National Objective: Slum/blight spot basis. Matrix Code: 04
	Target Date	9/30/2025
	<i>Estimate the number and type of families that will benefit from the proposed activities</i>	1 building demolished.
	<i>Location Description</i>	Project will be undertaken throughout Marion County.
	<i>Planned Activities</i>	Costs of demolishing slum and blighted buildings.
4	Project Name	CDBG Housing Rehabilitation/Reconstruction
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$200,000
	Description	The rehabilitation of mobile home units through CDBG funding. Housing rehabilitation funds may also be leveraged using SHIP funds.
	Target Date	9/30/2026
	<i>Estimate the number and type of families that will benefit from the proposed activities</i>	Homeowner housing rehabilitated: 4 household housing units.
	<i>Location Description</i>	Project will be undertaken throughout Marion County.
	<i>Planned Activities</i>	Mobile home rehabilitation.

5	Project Name	New Construction
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: 1,880,626
	Description	HOME funds will be used for new home construction. This category includes CHDO funding and projects. NSP program income funds will be used to construct new homes for sale to LMI individuals/families.
	Target Date	9/30/2025
	<i>Estimate the number and type of families that will benefit from the proposed activities</i>	Rental units constructed: 11 household housing units.
	<i>Location Description</i>	Project will be undertaken throughout Marion County.
	<i>Planned Activities</i>	New construction.
6	Project Name	HOME Housing Rehabilitation/Reconstruction
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$400,000
	Description	City of Ocala Homeowner Rehab Program through HOME Consortium funding. Housing rehabilitation funds may also be leveraged using SHIP funds.
	Target Date	9/30/2025
	<i>Estimate the number and type of families that will benefit from the proposed activities</i>	Homeowner housing rehabilitated: 4 household housing units
	<i>Location Description</i>	Project will be undertaken throughout Marion County.
	<i>Planned Activities</i>	Home rehabilitation.
7	Project Name	TBRA and rapid re-housing
	Target Area	
	Goals Supported	Affordable Housing

8	Needs Addressed	Affordable Housing End Homelessness
	Funding	HOME: \$100,000
	Description	City of Ocala Homeowner Rehab Program through HOME Consortium funding. Housing rehabilitation funds may also be leveraged using SHIP funds.
	Target Date	9/30/2025
	<i>Estimate the number and type of families that will benefit from the proposed activities</i>	TBRA/rapid re-housing: 10 households assisted.
	<i>Location Description</i>	Project will be undertaken throughout Marion County.
	<i>Planned Activities</i>	TBRA/RRH.
	Project Name	Street Outreach
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing End Homelessness
	Funding	ESG: \$100,000
	Description	Assistance for costs of providing essential services necessary to reach out to unsheltered homeless people; connect them with emergency shelter, housing, or critical services; and provide urgent non-facility-based care. This includes engagement and case management.
	Target Date	9/30/2025
9	<i>Estimate the number and type of families that will benefit from the proposed activities</i>	Homeless person overnight shelter: 20 persons assisted.
	<i>Location Description</i>	Project will be undertaken throughout Marion County.
	<i>Planned Activities</i>	Street outreach.
	Project Name	Homeless Prevention
	Target Area	
Goals Supported	Affordable Housing	

10	Needs Addressed	Affordable Housing End Homelessness
	Funding	ESG: \$141,674
	Description	City of Ocala Homeowner Rehab Program through HOME Consortium funding. Housing rehabilitation funds may also be leveraged using SHIP funds. Assistance to provide housing relocation and stabilization services and short- or medium-term rental assistance necessary to prevent an individual or family from moving into an emergency shelter or becoming homeless through ESG funds.
	Target Date	9/30/2025
	<i>Estimate the number and type of families that will benefit from the proposed activities</i>	
	<i>Location Description</i>	Project will be undertaken throughout Marion County.
	<i>Planned Activities</i>	Homeless Prevention.
	Project Name	CDBG Administration
	Target Area	Marion County
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$434,132
	Description	Administrative costs associated with CDBG activities.
	Target Date	9/30/2025
11	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	n/a
	Planned Activities	Administration
	Project Name	HOME Administration
	Target Area	Marion County
	Needs Addressed	Administration

12	Funding	HOME: \$88,291
	Description	Administrative costs associated with HOME activities.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	
	Planned Activities	Administration
	Project Name	Administration: ESG
	Target Area	Marion County
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	ESG: \$12,011
	Description	Outreach, rapid re-housing, and homeless prevention activities.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	
Planned Activities	Administration	

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.

Funding will be directed to qualified LMI census tracts, in addition to other areas indirectly through assistance to LMI households that are income-qualified for program funding. All the CDBG funding (100 percent) will benefit LMI clientele and areas.

Neither Marion County nor the City of Ocala implement any HUD-designated geographic-based priority areas such as Neighborhood Revitalization Strategy Areas or empowerment zones.

Additional text and maps can be found in the Grantee Unique Appendices Attachment.

Table 72: Geographic Distribution

Target Area	Percentage of Funds
Marion County	100

Rationale for the priorities for allocating investments geographically.

Marion County will allocate its CDBG funds to those geographic areas whose population is over 51 percent LMI or to LMI clientele. At least 70 percent of all the County's CDBG funds are budgeted for activities that principally benefit LMI persons, per HUD guidelines.

Additional text can be found in the Grantee Unique Appendices Attachment.

Discussion

The County is committed to funding projects that support unincorporated residents, specifically those LMI households.

AP-55 Affordable Housing - 91.420, 91.220(g)

Affordable Housing

Introduction

According to a recent Florida SHIP Local Housing Assistance Plan (2022–2025), the purpose of the program in partnership with Marion County is the following:

- To meet the housing needs of the very low-income and LMI households.
- To expand production of and preserve affordable housing.
- To further the housing element of the local government’s comprehensive plan specific to affordable housing.

As noted in the Strategic Plan, the following strategies will be utilized to address affordable housing:

- Increase the current inventory of affordable rental properties, both single- and multi-family.
- Continue to improve the current inventory of owner-occupied single-family units through the rehabilitation of major systems, including mobile homes built after 1994.
- Continue the TBRA for low-income individuals and families exiting temporary shelter to permanent affordable housing units.
- Work with a developer to plan and produce affordable rental units to seniors.
- Partner with OHA to address the large waiting list by building much-needed 1- and 2-bedroom rental units.
- Continue to work with County and City governments to create incentives to construct new affordable housing units.

Table 73: One-Year Goals for Affordable Housing by Support Requirement

One-Year Goals for the Number of Households to Be Supported
Homeless
Non-Homeless
Special-Needs
Total

Table 74: One-Year Goals for Affordable Housing by Support Type

One-Year Goals for the Number of Households Supported Through
Rental Assistance
The Production of New Units
Rehab of Existing Units
Acquisition of Existing Units
Total

Discussion

Marion County and the City of Ocala's housing rehabilitation program and down payment assistance to income-qualified families, through both CDBG and HOME, has been instrumental in assisting with sustaining and acquiring affordable housing. The Marion County HOME Consortium continues to build new and renovate existing single- and multi-family affordable units.

The Marion County **Purchase Assistance Program** is designed to assist home buyers with the purchase of a new or existing single-family home. Funding may be used for down payment, closing costs, principal buy-down, and repairs as needed for affordable homeownership. An eligible home is defined as an existing single-family home, to include modular or manufactured homes built after June 1994. SHIP funds may be used in conjunction with a first mortgage loan obtained from a participating lender, not-for-profit developer, or Florida Housing Finance Corporation's Bond Program.

The **Owner-Occupied Rehabilitation/Demolition-Reconstruction program** is designed to assist eligible homeowners with needed repairs, alterations, mitigation, 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. Loans for assistance may include costs related to all eligible repairs such as testing, inspections, engineering, permit fees, and abatement and pest control. If rehabilitation will exceed the maximum award for rehabilitation, the homeowner may be eligible for reconstruction. Reconstruction will only be considered for eligible owners who will participate in voluntary relocation. Relocation costs will be the responsibility of the homeowner.

New Construction—Home-Ownership: One of Marion County's priorities is to increase affordable housing within the county. This strategy is designed to incentivize the development and construction of affordable housing units for sale to SHIP-eligible homebuyers. Marion County will assist sponsors with the acquisition, infrastructure, and construction costs associated with producing affordable, residential, owner-occupied housing for SHIP-eligible home buyers. SHIP assistance will be repaid to the County by the developer from the proceeds of the home's sale. A portion of the County's assistance, up to \$50,000.00, may be used to assist the homebuyer with down payments.

Rental assistance should go to income-eligible households who can pay ongoing rent and utilities but do not have the resources to pay the first month's rent, last month's rent, and deposits or utilities arrearages necessary to attain affordable rental housing. This strategy will also provide rental assistance to those who are homeless or are fleeing domestic violence. Maximum assistance is six months, to include the payment of the first month's rent, last month's rent, deposit, utilities, and arrearages.

Utility Assistance/Eviction prevention: To assist income-eligible households faced with utility disconnection or eviction after receiving a disconnect notice or a three-day eviction notice and without resources to bring the account current. Maximum assistance is six months, to include payment of first month's rent, last month's rent, deposit, utilities, and arrearages.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The OHA is the active PHA in Marion County. The OHA, a certified HUD Housing Counseling Agency, manages and provides subsidized housing to 186 families through the public housing and PSH programs and manages 44 affordable units scattered throughout Marion County. The OHA serves approximately 1,511 HCV participants who utilize their vouchers through several different mainstream and specialty voucher programs: HCV Homeownership Vouchers, VASH vouchers, EHV, and FUP voucher assistance.

Actions planned during the next year to address the needs to public housing.

PHAs in Florida are created as independent organizations under Florida Statutes. Thus, the County interfaces with the local housing authorities on activities by request, and the County has contributed to safe and sound public housing, as well as the provision of recreational and other social accommodations. The County's policy, however, is not to substitute CDBG funds for funds that are available to OHA through other federal programs.

OHA provides rental assistance to over 1,700 families and manages 44 affordable rental units scattered throughout the county. OHA is the only agency in the County to receive HCV ("Section 8") program funding. The purpose of the HCV and public housing programs is to promote adequate and affordable housing, economic opportunities, and a suitable living environment free from discrimination. Rents associated with the federal developments are in accordance with HUD regulations and participants pay 30 percent of the total income of the household. This is monitored through an annual income verification to determine any income and household composition 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.

OHA is a HUD-certified housing counseling agency. OHA provides homeownership, foreclosure, credit repair, and rental housing counseling. The agency also provides information on how to become a homeowner, fair housing rights, credit counseling, and foreclosure prevention. OHA also provides counseling services on the following:

- Home improvement and rehabilitation counseling.
- Homebuyer education programs.
- Loss mitigation.
- Marketing and outreach initiatives.
- Money debt management.
- Mortgage delinquency and default resolution counseling.
- Post-purchase counseling.

OHA operates several different programs that support residents' paths toward homeownership. For those residents who desire to pursue homeownership, OHA's Homebuyer's Club provides education and support in monthly classes held at OHA's main office on topics such as:

- Credit repair.
- Budgeting.
- Mortgage search.

- Realtor roles and responsibilities.
- Buyers' rights.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance.

N/A. OHA is designated as a high performer, as documented through HUD's PIC with its HCV program, and is a standard performer in its public housing program.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

Marion County responds to the needs of people experiencing homelessness through coordination and collaborative planning with the CoC.

Through coordinated entry and strategic funding distribution to non-profit providers for direct services and assistance programs, the Ocala/Marion County Joint Office of Homelessness oversees CoC operations to rehouse homeless individuals and families, minimize trauma and dislocation experienced by the homeless population, boost utilization of mainstream programs by homeless individuals and families, and optimize self-sufficiency among individuals and families experiencing homelessness.

Marion County awards funding through a competitive process to score proposals based on their perceived ability to meet the needs of the community and achieve the goals and priority needs that the County has outlined in this Action Plan and the Five-Year Strategic Plan.

Describe the jurisdiction's one-year goals and actions for reducing and ending homelessness including the following.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

Over the next year (and over the next five years), Marion County will continue to build and maintain a systematic response to homelessness, utilizing the following goals to guide all actions to progress:

1. Build BoG membership and engagement through member orientation content created to educate incoming leadership on the history of CoC FL-514, including an overview of the regulatory responsibilities, program components, and more.
2. Organize and deliver services more effectively through the expansion of outreach services with County entitlement grant dollars, the implementation of diversion practices through CoC and County entitlement grant dollars and system-wide training of the program's eligible uses, case management expansion, and a central access point via low-barrier day-center.
3. Expand coordination and partnership of supportive services at the local level by strengthening local partnerships amongst supportive service providers and mandatory use of coordinated entry procedures for services to ensure collaborative case management.
4. Educate CoC membership on the local need for PSH and fund scattered-site leasing and subsidized affordable housing development projects for long-term households with disabilities.
5. Continue the campaign to lower shelter and transitional housing entry barriers.

Addressing the emergency shelter and transitional housing needs of homeless persons.

During the HOME-ARP Allocation planning meetings, as well as consultation for the Consolidated Plan, the sheltered and unsheltered homeless, the unmet needs of those at risk of homelessness as defined in 24 CFR 91.5, and those fleeing domestic violence, dating violence, sexual assault, stalking as defined in 24 CFR 5.2003, and human trafficking were discussed. Marion County Community Services Department staff quickly discovered that, not unlike other places in Florida, there is an immediate need for emergency and

transitional housing for these persons, and it is very limited. This sometimes results in service providers' utilization of motels for their clients.

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.

Marion County supports local agencies that offer various services to those individuals making a transition to permanent housing and independent living through Public Service agency capacity grants. Programs such as United Way's Strong Family program offer intensive financial, job skills, and family dynamics training. Several agencies incorporate ongoing case management for clients receiving rent, rapid re-housing, and homeless prevention assistance. The goal of a shelter system is to make homelessness rare, brief, and non-recurring. The County supports service providers throughout the County using both CDBG and ESG funding while also coordinating with the CoC to achieve this goal.

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.

Funding is made available through ESG, SHIP, and HOME to assist low- and very-low income households who are at risk of homelessness with financial assistance and case management services through subgrant awards to direct assistance providers such as Interfaith Emergency Services, Brother's Keeper, and St. Theresa Social Services. Through the Coordinated Entry System, facilitated by the CoC, individuals and households who are literally homeless are assessed using the vulnerability index, placed on the by-name list, and prioritized for rapid rehousing resources. Providers of rapid rehousing programs include St. Theresa Social Services, Interfaith Emergency Services, Shepherd's Lighthouse, and Saving Mercy.

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

Introduction

Marion County prepared an AI for the five-year period of 2019–2024.

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

The AHAC is an 11-member board, appointed per Florida Statute 420.9076, to review and make recommendations regarding the established policies and procedures, ordinances, land development regulations, and adopted local government Comprehensive Plan, as they pertain to impediments to the development of affordable housing of the local governing bodies' respective jurisdictions in Marion County.

Barriers to affordable housing in Marion County include, but are not limited to:

- Low supply and high cost of existing homes.
- High cost of materials to construct homes.

These barriers make it difficult for the developer/builder to provide an affordable unit to the end user. In addition, Marion County's population is growing quickly, with 150 families moving to the area every week. Within the last five years, major employers such as Amazon, Chewy, and Federal Express have built satellite offices in Marion County. Employees are commuting to work from outside of Marion County due to the lack of housing supply. Similarly, many new jobs are higher paying, which further exacerbates the need for housing affordable to LMI households.

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.

The County, informed by the AHAC described above, are currently exploring ways to mitigate barriers to help expedite the production of affordable housing, such as:

- Focusing development within the County's Urban Growth Boundary and near employment hubs to assist with transportation disparity for LMI residents.
- Reviewing and possibly changing land use and zoning near employment centers to incentivize developers to develop near employment centers.
- Presenting deferred tax and impact fees to developers for multi-family development within strategic areas that will benefit LMI families and workforce housing.
- Identifying a point of contact to act as an affordable housing liaison to expedite the process.
- Including community services in the pre-development meetings between staff and developers to facilitate and expedite the development process.

Discussion

The AI was approved by the County Commission on January 15, 2019. The AI is a comprehensive review and evaluation of Marion County's laws, regulations, administrative policies, housing market, and housing practices to determine whether any barriers (e.g., availability, affordability, and accessibility) to fair housing are present. This report can be found on the [Community Services Department's resource](#) page on the Marion County public website.

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

Introduction

Listed below are the actions planned to address the obstacles in meeting underserved needs, developing affordable housing, reducing lead-based paint hazards, reducing the number of families living in poverty, improving institutional capacity and structure, and encouraging coordination between all housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs.

Various elements produce obstacles to meeting needs within the community. Addressing all housing, homeless, and community development needs is a difficult task due to restricted funding. Marion County and the City of Ocala utilize all possible resources and continue 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 the capacity to fund and implement existing or additional programs is limited.

Marion County continues to utilize its CDBG, HOME, and ESG funds to the fullest extent to assist in meeting underserved needs. The County also leveraged efforts with public and private funding agencies to supplement federal funds and increase the resources available to address community needs.

Actions planned to foster and maintain affordable housing.

It is the goal of Marion County to foster and maintain affordable housing for citizenry in all quadrants. In accordance with HUD regulations, the Marion County Consortium has updated its AI. CDBG and HOME funds will be used to initiate rehabilitation and reconstruction projects that will bring as many sub-standard housing conditions as possible up to building code. This will also include testing for asbestos and lead-based paint where applicable to ensure the health and welfare of the citizenry. The County will also continue to partner with Habitat for Humanity and the OHA by providing purchase assistance funds to help qualified citizens realize their dreams of becoming homeowners.

Actions planned to reduce lead-based paint hazards.

Marion County will continue educational efforts to inform residents of lead-based paint hazards in general. In particular, all CDBG, HOME, and ESG program housing assistance program participants will receive specific notice regarding lead-based paint hazards and all contractors will be required to adhere to lead-based paint safe work practices before, during, and after all home improvement projects.

Marion County consults with the Marion County Health Department to review lead-based paint hazard data, educate the public, and mitigate housing units in which lead has been found. Property statistic reports are pulled for all housing projects to determine the year of construction. If the year of construction is 1978 or earlier, an inspector certified in lead paint assessment completes the testing for the presence of lead and provides the homeowner with the U.S. Environmental Protection Agency Lead Awareness brochure. To date, none of the housing projects in Marion County have tested positive for lead, although the City of Ocala has had some lead abatement activity. The grant administrator who oversees the HOME TBRA program is certified in the visual inspection for lead paint.

Actions planned to reduce the number of poverty-level families.

The County believes that the implementation of the housing and neighborhood revitalization activities outlined in this Consolidated Plan will help reduce the number of households in poverty. All of the programs outlined in this Consolidated Plan are intended to provide benefits to Marion County residents who are considered low-income or fall below the federal poverty line.

In addition, Marion County anticipates awarding CDBG funding for case management and self-help education programs to extremely low- and low-income households. These programs educate attendees, address behavioral issues, and promote sustainability while providing support for a Housing First program through ESG. It was a priority to focus on education and case management to help reduce the number of families living at the poverty level.

Actions planned to develop institutional structure.

Marion County Community Services is implementing several strategies to improve the institutional structure and the service delivery system. By increasing intentional communication with stakeholders, service delivery will become more focused and will overlap less. By partnering with several agencies, new facilities will be created to serve the day-to-day needs of agencies that provide various services to the community in one location.

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

Marion County Community Services and the City of Ocala Community Development Services coordinate with various public, private, and non-profit agencies to carry out activities. Collaboration between local, county, and state agencies is important to successfully carry out the goals and objectives identified in the Consolidated Plan and address 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.

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

Program-Specific Requirements

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed:	
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:	
3. The amount of surplus funds from urban renewal settlements:	
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:	
5. The amount of income from float-funded activities:	
Total Program Income	

Other CDBG Requirements

1. The amount of urgent need activities:	
--	--

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

No other forms of investment will be used. R4e

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:

Included in all HOME project contracts is the following language:

RECAPTURE – is hereby defined as the method COUNTY has chosen to recoup all of the HOME assistance if the housing is sold (voluntary or involuntary) as described in 24 CFR 92.254 (5)(ii).Section VII – REPAYMENT OF LOAN All HOME funds are subject to repayment in the event the Project does not meet the Project requirements as outlined in this Agreement.It is understood that upon the completion of the Project, any HOME funds reserved but not expended under this Agreement, will revert to COUNTY. Sale of the property by DEVELOPER to another developer may occur only with the approval of COUNTY. Provisions in those sale documents will provide for the extinguishment of the affordable housing requirements only in the event of a third-party foreclosure or deed in lieu of foreclosure.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds, per 24 CFR 92.254(a)(4), is as follows:
 - Included in all HOME project contracts is the following language: "AFFORDABILITY PERIOD – is hereby defined as the period the HOME-assisted Unit must meet the requirements for a qualified low-income family; that the rental property owner charges no more than the restricted HOME rents and provides specific tenant protections. For rental projects, the Affordability Period begins on the date of execution of this Agreement and is in effect for the appropriate number of years based on HOME funding amount and at the direction of COUNTY."
 - "The housing shall be rented to an individual/family who qualifies as low- to moderate-income. The family shall be determined income eligible in accordance with the area median income limits for Marion County, Florida as published annually by HUD and adjusted for family size. DEVELOPER is responsible for qualifying the family as income eligible for assistance. Income documentation shall be in a form consistent with HOME requirements as stated in the HUD 'Technical Guide for Determining Income and Allowances under the HOME Program' found at <http://www.hud.gov/offices/cpd/affordablehousing/library/modelguides/2005/1780.cfm>."
 - "Rent Limitations: Rents for tenants cannot exceed the lower of the area's Fair Market Rent (FMR) or thirty percent (30%) of the adjusted income of a family whose annual income equals sixty five percent (65%) of AMI."
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:

N/A

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities (see 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)):
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g., persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons (see 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)):
7. If applicable, a description of any preference or limitation for rental housing projects (see 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Emergency Solutions Grants (ESG)

Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment).

See attached ESG Standards.

2. If the CoC has established a centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Coordinated Entry provides access for all persons in need of assistance through the use of multiple locations called access points. These points include 2-1-1, accessible by phone, text, chat and TDD 24/7 including bilingual operators; Interfaith Emergency Shelter; Shepherd's Lighthouse; St. Theresa Catholic Church; Marion County Homeless Council; His Compassion Outreach; and Salvation Army.

The VI-SPDAT acuity tool/survey is used as a guide to understanding the vulnerabilities and levels of assistance needed. A score of 9 has been established as a baseline score from which prioritization for housing will occur. Higher scores represent increased vulnerabilities and service needs.

As required by both regulation and the local CoC, a Coordinated Entry assessor maintains a by-name list, a listing of every known homeless individual and family in Marion County. The assessor attempts to match the highest scoring household which most closely matches an agency's target population. Each agency receiving a name off the list is asked to update HMIS and send the assessor the results of any referrals.

Case conferencing meetings are open to all providers and held regularly to discuss progress of referrals, needed process changes and case specific issues.

This coordinated assessment system described in the CoC Manual (see attachment) meets HUD requirements, according to 24 CFR 578.3.

3. Identify the process for making sub-awards and describe how the ESG allocation is available to private nonprofit organizations (including community and faith-based organizations).

Each program year, a request for proposals is issued to any and all agencies qualified to offer homeless assistance. If the proposal supports specific annual goals, and funding is available, a complete application is requested. Agencies are judged on past performance, clear and measurable goals, and agency capacity to carry out the funded project in a timely manner. Allocation is based on available funds, current community needs, and number of individuals/families that will be served.

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.

By working with many of the Marion County agencies that service the homeless population, Community Services relies on their authority and direct communication with both current and former homeless individuals.

5. Describe performance standards for evaluating ESG.

The performance standards for evaluating ESG are based on the intended purpose of the service type and the expected outcome of fulfilling that purpose. Marion County collaborates with the Ocala/Marion County Continuum of Care to set and evaluate required performance standards per ESG activity. Street outreach activities are intended to expand outreach and services to homeless persons. Homelessness prevention services seek to reduce the number of homeless households that seek emergency shelter. Rapid Rehousing services are intended to reduce the length of homelessness with households served placed in and maintained in permanent housing. The Homeless Management Information System is intended to increase and maintain the data quality of the ESG programs within HMIS with the expectation that no more than 5% miss or null data is required for all required fields.

APPENDIX

Table 75: Alternate/Local Data Sources

1	Data Source Name American Community Survey.
	List the name of the organization or individual who originated the data set. U.S. Department of Commerce, United States Census Bureau.
	Provide a brief summary of the data set. The ACS is an ongoing statistical survey that samples a small percentage of the population every year. It is a nationwide, continuous survey designed to provide communities with reliable and timely demographic, housing, social, and economic data every year.
	What was the purpose for developing this data set? The purpose of developing this data is to give communities the information they need to plan investment and services.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The ACS serves the nation by providing a consistent and cohesive collection of population, social, housing, and economic characteristics that are comparable across all U.S. geographies. ACS forms are not mailed to specific people but rather to specific addresses. The sample is designed to ensure good geographic coverage and does not target individuals. By focusing on quality geographic coverage, the ACS can produce a good picture of the community's people and housing by surveying a representative sample of the population.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2013–2017.
	What is the status of the data set (complete, in progress, or planned)? Complete.
2	Data Source Name Maplebrook
	List the name of the organization or individual who originated the data set. Marion County "intern."
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
3	<p>Data Source Name PIT Count.</p>
	<p>List the name of the organization or individual who originated the data set. D.W. Yonce, City of Ocala, FL.</p>
	<p>Provide a brief summary of the data set. The PIT Count for 2019: January and May.</p>
	<p>What was the purpose for developing this data set? This is a required HUD activity.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected. January and May of 2019.</p>
	<p>Briefly describe the methodology for the data collection. Volunteers going to known locations of homeless camps and individuals to ask them to complete a survey.</p>
	<p>Describe the total population from which the sample was taken. 325,000.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. 493 total in sheltered homeless, 444 unsheltered.</p>
4	<p>Data Source Name Public Policy Institute.</p>
	<p>List the name of the organization or individual who originated the data set. Scot Quintel, Homeless Study Committee Chairman.</p>
	<p>Provide a brief summary of the data set. The Public Policy Institute is a not-for-profit organization that provides careful analysis of the issues and trends that shape and affect Marion County. In 2018, the institute chose homelessness as its topic and researched it over a 12-month period with a committee of interested citizens.</p>

	<p>What was the purpose for developing this data set?</p> <p>To develop a set of recommendations that can be accomplished in a 12–18 month period with meaningful results.</p> <p>To determine if the three factors to successfully address homelessness exist in Marion County: leadership, a plan, and funding.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This study covered the entire county—it researched not only local efforts but also the efforts of other communities across the country seeking best practices.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>September 2017 to January 2018.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The study was completed and a comprehensive report, "Homelessness, The Long Way Home," was published in January 2019 and distributed throughout the county. The report was used extensively in creating this Consolidated Plan and is used by housing agencies, City and County representatives, and service agencies interested in the homelessness issue.</p>
5	<p>Data Source Name</p> <p>Ending Homelessness in Marion County.</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Florida Housing Coalition.</p>
	<p>Provide a brief summary of the data set.</p> <p>A report was written by the funding arm of Florida's agency on housing to review the current and desired states in Marion County of the homeless crisis response system. Five areas were reviewed: outreach and coordinated entry; prevention and diversion, short-term emergency shelter, rapid re-housing, and PSH.</p>
	<p>What was the purpose for developing this data set?</p> <p>The recommendations in the report set out to offer a roadmap to a system that ensures homelessness is entirely prevented whenever possible or, if it cannot be prevented, is a rare, brief, and one-time experience.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The report focused on the entire county, with specific attention given to the CoC board and members.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2017–2018.</p>

What is the status of the data set (complete, in progress, or planned)?

Completed, with the report "Ending Homelessness in Marion County" published in 2018.