

MARION COUNTY

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

2014-2018

Executive Summary

Introduction

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

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

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

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

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

Summary of the Objectives and Outcomes Identified in the Plan

Objectives:

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

Outcomes:

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

Evaluation of Past Performance

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

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

Summary of Citizen Participation Process and Consultation Process

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

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

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

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

Summary of Public Comments

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

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

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

Summary

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

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

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

The Process

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

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

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

Table 1 – Responsible Agencies

Narrative

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

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

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

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

Consolidated Plan Public Contact Information

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

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

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

Introduction

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

See Table Below.

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

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

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

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

Table 2 – Agencies, groups, organizations who participated

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

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

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

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

Table 3 – Other local / regional / federal planning efforts

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

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

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

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

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

Citizen Participation Outreach

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

Table 4 – Citizen Participation Outreach

Needs Assessment

Needs Assessment Overview

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

Community Profile

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

Demographic Overview

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

Age

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

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

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

Race/Ethnicity

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

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

Summary of Housing Needs

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

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

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

Almost 30% of the permanent housing stock is mobile homes and they serve as a cornerstone in our affordable housing rental market. Many of the mobile homes that are rented are older (Pre 1990), and as these units continue to age, and over the next five years, the stock of decent and affordable rental housing will be progressively threatened. In addition, the lack of stable financial resources for affordable rental development dampens the possibility of any expansion of this critical resource for housing. Physically disabled tenants on fixed incomes are often not able to afford available units located in affordable housing development projects. Although the housing is available, their needs remain unmet.

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

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

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

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

Table 6 - Total Households Table

Data 2006-2010 CHAS

Source:

Housing Needs Summary Tables

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

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

Table 7 – Housing Problems Table

Data 2006-2010 CHAS

Source:

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

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

Table 8 – Housing Problems 2

Data 2006-2010 CHAS

Source:

3. Cost Burden > 30%

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

Table 9 – Cost Burden > 30%

Data 2006-2010 CHAS

Source:

4. Cost Burden > 50%

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

Table 10 – Cost Burden > 50%

Data 2006-2010 CHAS
Source:

5. Crowding (More than one person per room)

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

Table 11 – Crowding Information - 1/2

Data 2006-2010 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data 2006-2010 CHAS
Source:

What are the most common housing problems?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Introduction

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

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

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

0%-30% of Area Median Income

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

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2006-2010 CHAS

Source:

30%-50% of Area Median Income

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

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2006-2010 CHAS

Source:

50%-80% of Area Median Income

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

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2006-2010 CHAS

Source:

80%-100% of Area Median Income

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

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2006-2010 CHAS

Source:

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

0%-30% of Area Median Income

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

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2006-2010 CHAS
Source:

30%-50% of Area Median Income

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

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2006-2010 CHAS
Source:

50%-80% of Area Median Income

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

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2006-2010 CHAS

Source:

80%-100% of Area Median Income

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

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2006-2010 CHAS

Source:

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

Housing Cost Burden

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

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2006-2010 CHAS

Source:

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

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

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

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

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

Introduction

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

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

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

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

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

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

Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data PIC (PIH Information Center)

Source:

Characteristics of Residents

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

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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

Table 24 – Race of Public Housing Residents by Program Type

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

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

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

Data Source: PIC (PIH Information Center)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Introduction

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

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

Homeless Needs Table

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

Nature and Extent of Homelessness: (Optional)

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

Data Source

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

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

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

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

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

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

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

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

Introduction

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

Describe the characteristics of special needs populations in your community.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Describe the jurisdiction's need for Public Facilities.

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

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

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

Describe the jurisdiction's need for Public Improvements.

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

Describe the jurisdiction's need for Public Services.

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

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

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

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

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

Housing Market Analysis

Housing Market Analysis Overview

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

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

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

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

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

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

Introduction

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

All residential properties by number of units

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

Table 26 – Residential Properties by Unit Number

Data 2006-2010 ACS

Source:

Unit Size by Tenure

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

Table 27 – Unit Size by Tenure

Data 2006-2010 ACS

Source:

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

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

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

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

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

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

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

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

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

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

Describe the need for specific types of housing.

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

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

Introduction

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

Cost of Housing

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

Table 28 – Cost of Housing

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

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

Table 29 - Rent Paid

Data 2012 ACS

Source:

Housing Affordability

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

Table 30 – Housing Affordability

Data 2012 ACS

Source:

Monthly Rent

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

Table 31 – Monthly Rent

Data 2014 HUD FMR and HOME Rents

Source:

Is there sufficient housing for households at all income levels?

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

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

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

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

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

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

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

Introduction

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

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

An analysis of these items was completed in the Needs Assessment, which showed that cost burden was the most common condition in Marion County.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation."

Standard Condition: A dwelling unit in this category has no major defects or only slight defects which are correctable through the course of regular maintenance. It must be in total compliance with applicable local housing and occupancy codes; be structurally sound; watertight and in good repair; be adequate in size with respect to the number of rooms and area of living space and contain the following:

- Safe electrical wiring system adequate for lighting and other normal electrical devices.
- Heating system capable of sustaining a healthful temperature (consistent with normal, year round climatic conditions).
- Separate, well-lighted and ventilated bathroom that provides user privacy and contains a sink, commode and bathtub or shower stall.
- Appropriate, sanitary and approved drainage system.
- Fully useable sink in the kitchen.
- Adequate space and service connections for a refrigerator.
- An unobstructed egress to a safe, open area at ground level.
- Be free of any barriers that would preclude ingress or egress if the occupant is handicapped.

Substandard Condition, but Suitable for Rehabilitation: A dwelling unit in this category does not comply with the standard criteria, or has minor defects that require a certain amount of correction but can still provide a safe and adequate shelter or has major defects requiring a great deal of correction and will be safe and adequate once repairs are made.

To be suitable for rehabilitation, a trained housing specialist must carefully inspect the dwelling and prepare a work write-up of repairs necessary to bring it up to standard condition. A cost estimate of repairs will be prepared based on the needs identified in the work write-up. If these costs are equal to or less than 65% of the just value of the dwelling unit, then it will be considered suitable for rehabilitation.

Marion County may authorize deviations based on unique aspects of each dwelling, owner, tenant, etc. on a case-by-case basis. Each deviation so approved must be thoroughly documented.

Sub-standard Condition but Not Suitable for Rehabilitation: A dwelling unit is in this category if a cost estimate of repairs, based on the needs identified in a work write-up, exceeds 65% of the just value as determined by the property appraisal or appraisal dated within 6 months of application. Such units are not eligible.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	30,235	29%	13,109	48%
With two selected Conditions	682	1%	929	3%
With three selected Conditions	10	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	72,658	70%	13,306	49%
Total	103,585	100%	27,344	100%

Table 32 - Condition of Units

Data 2006-2010 ACS
Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	28,982	28%	6,253	23%
1980-1999	50,854	49%	12,474	46%
1950-1979	21,779	21%	7,712	28%
Before 1950	1,970	2%	905	3%
Total	103,585	100%	27,344	100%

Table 33 – Year Unit Built

Data 2006-2010 CHAS
Source:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	23,749	23%	8,617	32%
Housing Units build before 1980 with children present	57,448	55%	16,775	61%

Table 34 – Risk of Lead-Based Paint

Data 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

Source:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	27,212	2,607	29,819
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

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

Majority of Marion County's housing stock was built between 1970 and 2009, with single-unit detached housing accounting for 65% of units followed by mobile homes at 22%. Vacancy rates are low with only 2% for owner-occupied homes and 8% for rental vacancies. It is estimated that less than 10% of vacant units meet the definition of "substandard, not suitable for rehabilitation". These are assumed not to be suitable for rehabilitation due to dilapidation causing unsafe living environments, lack of heating, lack of kitchen facilities, and lack of complete plumbing facilities. Since most of the housing, owner and rental, is only 30-40 years old, most can be rehabilitated.

Marion County and the City of Ocala offer rehabilitation programs only for homeowners. Private rental unit owners are responsible for rental rehabilitations. The City has a lengthy housing rehabilitation list each year and completes approximately 40 or more rehabilitations a year. The City also demolishes housing not suitable for rehabilitation and constructs new affordable housing.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405.

Lead-based paint was banned from use in residential structures after 1978, however older homes still have the potential to contain lead paint hazards. HUD defines lead-based paint as paint or other surface

coatings that contain lead equal to or exceeding 1.0 milligram per square centimeter or 0.5 percent by weight or 5,000 parts per million (ppm) by weight. Lead is a highly toxic metal that may cause a range of health problems, especially in young children. When lead is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves and blood.

Calculating the number of households below poverty level by the estimated number of units containing lead-based paint determines that approximately 75% of the housing units occupied by low or moderate-income families contain lead hazards. These households are primarily located within City limits. As part of the Housing Policies the Community Development Department does follow HUD regulations/guidelines for those units built prior to 1978 and ensure that educational materials are given to the homeowner.

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

Introduction

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

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

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

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			186	1,288			60	0	0
# of accessible units									

Table 36 – Total Number of Units by Program Type

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

Data PIC (PIH Information Center)

Source:

Describe the supply of public housing developments.

Marion County has one public housing authority supplying approximately 186 units of public housing and over 1,200 housing choice vouchers. Ocala Housing Authority manages 5 public housing properties including Kings Landing, Deer Run, Pavilion Oaks, Shady Hollow, and Pine Gardens. In addition, housing choice voucher units are scattered throughout Marion County.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan.

Marion County has 186 public housing units being managed by Ocala Housing Authority. The public housing developments in Marion County were built between 1974 and 1984, meaning these buildings are 30 to 40 years old. The age of the buildings causes deterioration, however, each housing authority is charged with maintaining their developments and assuring a safe environment for their residents. The housing authorities have maintenance crews on duty to accommodate residents and resolve maintenance requests. The Ocala Housing Authority recently completed its five-year PHA Plan identifying goals to maintain its public housing units. Over the next five-years, OHA has dedicated \$942,600 for public housing physical improvements. OHA has planned many improvements some being renovating bathrooms/kitchens/ADA units, replacing H2O shut off valves, building structure repairs, exterior/interior door replacements, new hot water heaters, ramp installation, lighting/landscaping, water line repair, playground equipment, adding an elevator, repairing fences, and roof replacements. Lack of funding makes it impossible to completely renovate all buildings, but OHA continues to make an effort to maintain its housing and address revitalization needs.

Public Housing Condition

Public Housing Development	Average Inspection Score
Deer Run	86

Table 37 - Public Housing Condition

*Other public housing development scores are not available.

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

The Ocala Housing Authority (OHA) is an independent agency and does not fall under the purview of either the City of Ocala or Marion County governmental agencies.

The OHA has been a HUD certified housing counseling agency since 2000. OHA was recertified in 2006 and awarded grant funds to continue services as a certified housing counseling agency. The OHA provides both homeownership and rental housing counseling. Counseling includes information on how to become a homeowner, fair housing rights, and credit counseling and foreclosure prevention. OHA provides the following counseling services:

- Home Improvement and Rehabilitation Counseling;
- Homebuyer Education Programs ;
- Loss Mitigation ;
- Marketing and Outreach Initiatives;
- Mobility and Relocation Counseling;
- Money Debt Management;
- Mortgage Delinquency and Default Resolution Counseling;
- Post-Purchase Counseling;
- Pre-Purchase Counseling;
- Renters Assistance; and
- Services for Homeless.

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

OHA also maintains ongoing resident initiatives. Resident councils are active in each of the OHA's public housing communities where meetings are held every other month. Guest speakers keep residents informed of new programs and opportunities. An OHA staff person attends all meetings as a liaison. A representative from the Ocala Police Department attends all meetings to assist with Neighborhood Watch Programs. Residents also receive a monthly newsletter/calendar that includes vital OHA information, updates from HUD and local community information. Public Housing staff walk through each community several times a month to maintain a visible presence on site and in an effort to increase customer service.

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

Introduction

The County and City participate in the Ocala/Marion County Continuum of Care and support efforts to address the needs of homeless persons and persons with special needs that are not homeless but require supportive housing through its relationship with the consortium and with the Marion County Homeless Council. Currently, both County and City staff sit on the Board of Directors for the Homeless Council, attend all consortium meetings, and collaborate when possible in homeless and special population needs projects and activities. Though the City no longer directly funds public service agencies, the City and County support private non-profit organizations whose mission is to provide temporary and transitional housing for homeless persons, persons at risk or being homeless, or persons with special needs. The 2013/14 fiscal year marks the first year that Marion County directly received Emergency Shelter Grant funds. The County will utilize these funds to provide rapid re-housing and long-term assistance to attain sustainability.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	111	0	83	20	0
Households with Only Adults	92	0	71	5	0
Chronically Homeless Households	0	0	0	25	0
Veterans	0	0	50	65	0
Unaccompanied Youth	30	0	12	0	0

Table 38 - Facilities Targeted to Homeless Persons

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

The case managers within our single adult and family emergency shelters, our one domestic violence shelter and our one shelter for unaccompanied minors are well versed on the availability of mainstream services for homeless persons. However, such services are not always adequate to fill the need. For the homeless who are not in a sheltered environment, services are even harder to obtain. Our health care system is considered very good for emergency care for homeless persons, but not as adequate for treatment of chronic illness. One shelter that provides medications to those who cannot afford them is usually heavy burdened by the demand. The Centers provides, by all accounts, excellent mental health care, but it is hard to treat homeless individuals, arrange proper medical follow up, and assure they remain on needed medications and treatment regimens. Employment services are difficult to target to unsheltered homeless persons. One of the programs the Marion Homeless Council plans to implement this year is S.O.A.R. training for staff in the Marion Continuum of Care agencies. The SSI/SSDI Outreach, Access and Recovery (S.O.A.R.) program of SMASHA is a free but intense training program for volunteer and professional staff who work with the homeless. They learn to assist homeless persons in applying for SSI/SSDI benefits for which many of them are eligible. When those who are qualified receive these benefits agencies then have a financial tool, if the client is willing to assist, to obtain shelter for these persons.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

In Marion County, Homeless Shelters consist of one dormitory for homeless men, one for homeless women, and a small number of family rooms at the Center of Hope in downtown Ocala. Interfaith Emergency Services, a few blocks away, has a number of rooms and small units for families to shelter in. A limited number of beds for homeless minors exist at Arnette House, and there is one domestic violence shelter for adults and children displaced from shelter due to domestic violence. There are two transitional housing programs for single mothers: Shepherd's Lighthouse and Project Hope and two Transitional Housing Programs for veterans – one at the Salvation Army and one at the RITZ Hotel, now a Volunteers of America veterans facility. We also have a limited number of Supportive Permanent Housing Units for formerly & chronically homeless families. Subsidized Public Housing is difficult to obtain for individuals in many categories.

Eligible Marion County residents may receive financial assistance for rent payments or deposits, utility payments or deposits, mortgage payments, to either prevent individuals or families from becoming homeless, or to help those who are experiencing homelessness to be quickly re-housed and stabilized. Additional available services include emergency and transitional shelters, food pantries, soup kitchens, prescription assistance and other needed services to help individuals and families meet their basic needs.

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

Introduction

This section gives a brief outline of the facilities and services available to the special needs population in Marion County. Neither the County nor the City receive HOPWA funds and FY 2013 was the first year that Marion County received ESG funds directly. The Marion County Homeless Council is the primary resource for special needs and services, however, Marion County does support and fund non-profit agencies that serve special needs populations.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.

Elderly Residents

According to the Florida Department of Elder Affairs, the number of elderly persons (age 65+) in Marion County is 26% of the population. Approximately 12% of the total population is 75 years or older and 3% are 85 years or older.

Approximately 9% of the elderly population lives at or below the poverty level. More than 36% are medically underserved and more than 20% of elderly 60+ live alone. As the near elderly population in Marion ages, the need for additional supportive housing will increase, as more people become unable to take care of themselves. Additionally, as financial resources diminish, some elderly residents will need access to more affordable types of housing such as subsidized rental units.

It is estimated that 11% of elderly households are considered cost burdened paying above 30% for housing and having incomes below 50%.

The elderly persons who are able to remain in their homes will require an increased need for in home care programs. Also, much of the housing stock in rural Marion was built in the early 1960's and now requires rehabilitation to eliminate hazardous conditions and physical barriers. In the incorporated and developed areas of Marion, newer housing stock was built from the 1990's until the slow down in construction in 2008, these newer units catered to retirees moving to the area. The costs of such repairs for older substandard housing stock are prohibitive to those living on a fixed income unless they can obtain some type of assistance. The continuation of affordable housing rehabilitation programs, such as Community Development Block Grants, as well as County and City SHIP programs, will become crucial to maintaining a safe and sanitary housing stock for older homeowners.

Elderly Facilities & Supportive Services

Upscale Retirement/Independent Living Facilities are designed for individuals who are relatively independent; financially, physically and socially. These mid-sized to large campus style communities offer a wide variety of activities and conveniences for the residents.

Affordable rental housing for the elderly in Marion include units available through the Ocala/Marion Housing Authority, apartment complexes with low rents, and those complexes with market rate rents that are subsidized through government programs.

Chronically Ill Residents

The Marion County Health Department, HIV/Aids Surveillance Report, shows approximately 1,184 presumed living HIV/AIDS cases in Marion County as of March 2014. Reported HIV infection cases have increased by 7% from 2013 to 2014 and decreased 8% for reported AIDS cases. Although Marion does not receive Housing Opportunities for People with AIDS (HOPWA) funds directly, HOPWA funds are set aside at the State level for counties to share. Area agencies compete for these funds on a yearly basis.

Soul Harvest Ministries receives Supportive Housing Program funds for the chronically ill clients served by their agency. The housing program can accommodate 8 individuals with chronic illnesses in supportive housing units.

Developmentally & Physically Disabled Severe Mental Illness & Substance Abuse

The housing needs of the disabled, mentally ill, those suffering from substance abuse, and the dually diagnosed vary widely depending upon the extent of the disability and individual needs and preferences. Whereas, the physically disabled many only require structural modifications for accessibility, persons with developmental disabilities, severe mental illness, alcohol and/or drug addiction, or the dually diagnosed often require housing with more intensive supportive services.

In Marion County, among the civilian non-institutionalized population in 2012, 17 percent reported a disability. The likelihood of having a disability varied by age - from 4% of people under 18 years old, to 13% of people 18 to 64 years old, and to 32% of those 65 and over. The 2013 PIT indicates 145 homeless persons report drug or alcohol addiction and 21 persons were reported with mental health conditions.

Most community leaders express concern over the lack of resources available for mental health services. When asked to define the important health issues affecting specific populations in Marion County and to comment on the types of services that are important for addressing these issues, the specific populations include: children, the elderly and teens. The need for more specific healthcare services, such as mental health services was also mentioned.

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

Marion County has programs in place to ensure appropriate supportive housing for persons returning from mental and physical health institutions, specifically the elderly. Annie Johnson Senior Center in Dunnellon provides emergency food assistance and utility assistance. St. Theresa/St. Vincent DePaul Society provides emergency food assistance, utility and financial assistance for the Belleview area. A similar service for emergency food assistance in the Forest is provided by Help Agency in the Forest. The

Multi-purpose Senior Center provides weekly activities for seniors and serves lunch. The local Salvation Army provides breakfast and dinner at its soup kitchen.

Brother's Keeper operates a soup kitchen at Interfaith Emergency Services; this service is enhanced by a centralized food bank operation for emergency food distribution from the Interfaith Emergency Services food bank.

The First Call for Help information and referral service provides seniors with quick and reliable information that links them to community resources, agencies, organizations or programs that may best help to meet their needs. Referral information includes Health Education and Health Care Help lines, Marion County Senior Services, Housing, thrift stores, abuse hot line, Center for Independent Living. Various other agencies such as Hospice, Alzheimer's support groups and Area Agency on Aging are also available to serve elderly persons in Marion.

When distinguishing between mental and substance abuse disorders criteria includes substance abuse/dependence, mental disorder, or mental illness and substance abuse disorder. Based on the 2013 PIT count for Marion County it is evident that there is a need for mental healthcare supportive services and supportive housing for the mentally ill. There are several agencies in Marion County that provide emergency shelter service and supportive service for persons with this special need; the Alpha Center, Brave Hearts Counseling, The Centers, and Save a Friend hotline.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e).

Marion County and the City of Ocala primarily receive funding through the CDBG and HOME programs. Though the City no longer funds public service activities, Marion County still prioritizes funding annually towards public facilities and public service agencies that serve the homeless and special needs population. FY 2013 marks the first years that Marion County was the recipient of ESG funding and was able to directly impact homeless and special population needs. Marion County allocated approximately \$110,000 to provide long-term assistance to attain sustainability for the homeless and special needs populations. It is expected that the County will receive approximately \$140,000 in FY 14 to do the same.

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

The County and City participate in the Ocala/Marion County Continuum of Care and support efforts to address the needs of homeless persons and persons with special needs that are not homeless but require supportive housing through its relationship with the consortium and with the Marion County Homeless Council. Currently, County and City staff sit on the Board of Directors for the Homeless Council, attend all consortium meetings, and collaborate when possible in homeless and special population needs projects and activities.

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

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

Various elements can create barriers to affordable housing including negative effects of public policy as well as national, regional, and local housing market conditions. The County has established sufficient public policy regarding affordable housing, however, it continues to re-evaluate policies to ensure they do not interfere with affordable housing efforts. The County recently updated their Analysis of Impediments to Fair Housing Choice included a complete evaluation and analysis of administrative policies and zoning codes. The more dominant factors contributing to affordable housing barriers within the County include:

- Growth trends;
- Rising cost burden;
- Low household income; and
- Older substandard housing stock.

To assist in reducing barriers to affordable housing, the County and City have implemented various programs targeted towards low/and moderate-income households. They have created homeownership opportunities, brought homes up to code through rehabilitation efforts, and reduced lead-paint hazards. These programs also assisted in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses.

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

Towards this end, the Ocala Housing Authority continues to reduce the barriers to affordable housing by providing Section 8 vouchers and first time homeowner loan assistance aimed at transitioning residents from public housing into the private housing market.

In July 2008, Affordable Housing Advisory Committees (AHAC) were formed by Marion County and the City of Ocala by resolution. The committees included many members who had participated in the 2006 Affordable and Workforce Housing report prepared by the Public Policy Institute, and it was agreed to use that study as a base for completing goals required by Section 420.9706 F.S.. The committees reviewed materials and studies related to affordable housing and established recommendations for promoting affordable housing efforts. Recommendations included:

- Eliminating impact and development fees for housing affordable to households at or below 80% MFI, and a sliding scale for fees for housing affordable to households between 80% to 120% MFI;
- Waiving all transportation impact fees for housing affordable to families at or below 80% MFI;

- Establishing a separate fund to pay school, water & sewer fees for housing affordable to families at or below 80% MFI;
- Establishing lien mechanisms to recapture these fees if the house is sold within 10 years;
- Waiving property taxes on land donated to non-profit organizations for five years with the requirement that the property must be developed within that time period; and
- Creating a new zoning classification specifically for affordable housing that allows development on 40' lots.

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

Introduction

The following section outlines the employment, labor force, educational attainment data which informed the priorities in this Plan.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers
Agriculture, Mining, Oil & Gas Extraction	1,914	2,002	3	7	5
Arts, Entertainment, Accommodations	10,059	3,734	15	14	-1
Construction	5,706	3,813	8	14	6
Education and Health Care Services	12,306	3,327	18	12	-6
Finance, Insurance, and Real Estate	3,740	899	6	3	-2
Information	1,174	105	2	0	-1
Manufacturing	5,008	2,511	7	9	2
Other Services	2,188	920	3	3	0
Professional, Scientific, Management Services	4,035	1,350	6	5	-1
Public Administration	1,783	1,913	3	7	4
Retail Trade	11,293	4,280	17	16	-1
Transportation and Warehousing	2,099	887	3	3	0
Wholesale Trade	3,026	1,228	4	5	0
Total	64,331	26,969	--	--	--

Table 39 - Business Activity

Data 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Source:

Labor Force

Total Population in the Civilian Labor Force	108,829
Civilian Employed Population 16 years and over	96,980
Unemployment Rate	10.89
Unemployment Rate for Ages 16-24	27.74
Unemployment Rate for Ages 25-65	6.28

Table 40 - Labor Force

Data 2006-2010 ACS
Source:

Occupations by Sector	Number of People
Management, business and financial	15,174
Farming, fisheries and forestry occupations	3,332
Service	12,175
Sales and office	19,695
Construction, extraction, maintenance and repair	12,711
Production, transportation and material moving	7,450

Table 41 – Occupations by Sector

Data 2006-2010 ACS
Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	57,348	64%
30-59 Minutes	27,421	31%
60 or More Minutes	4,892	5%
Total	89,661	100%

Table 42 - Travel Time

Data 2006-2010 ACS
Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	9,347	1,528	7,078
High school graduate (includes equivalency)	28,747	3,386	16,825
Some college or Associate's degree	27,099	2,211	10,820
Bachelor's degree or higher	14,425	924	5,670

Table 43 - Educational Attainment by Employment Status

Data 2006-2010 ACS

Source:

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	265	854	1,091	2,334	4,646
9th to 12th grade, no diploma	3,577	3,515	3,318	6,841	8,025
High school graduate, GED, or alternative	7,068	8,910	11,597	28,462	27,416
Some college, no degree	4,330	5,134	5,820	16,955	15,048
Associate's degree	894	2,671	2,917	6,704	3,325
Bachelor's degree	459	1,927	3,078	8,970	6,681
Graduate or professional degree	25	772	1,411	4,870	4,450

Table 44 - Educational Attainment by Age

Data 2006-2010 ACS

Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,826
High school graduate (includes equivalency)	23,791
Some college or Associate's degree	24,897

Educational Attainment	Median Earnings in the Past 12 Months
Bachelor's degree	47,627
Graduate or professional degree	55,646

Table 45 – Median Earnings in the Past 12 Months

Data 2006-2010 ACS
Source:

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

The leading employment industry in Marion County is the education and health care service industries with 12,306 workers and 3,734 jobs. Following close behind is retail trade with 11,293 workers and 4,280 jobs. Rounding out the top employers with the greatest impact on Marion County’s economy is arts, entertainment, and accommodations with 10,059 workers and 3,734 jobs. All other industries claim less than 10% of Marion County workers.

Describe the workforce and infrastructure needs of the business community.

The total population in the civilian workforce is 108,829 with an unemployment rate of almost 11%. By sector, sales and office occupations provide the largest amount of workers at 19,695 followed by management, business and financial at 15,174. Though the rates of pay for Marion County may not be as high as other areas, it is a significant factor that 64% of workers only have to travel less than 30 minutes to work.

Increasing economic opportunity is a key component to ensuring the viability of Marion County. The County is dedicated to sustaining existing businesses while encouraging new business opportunities that promote job creation. Employment is fundamental to providing financial independence for families and individuals and in providing a stable economic environment.

With education and health care services being the top employers in Marion County, attaining a certain level of education is imperative to obtaining sustainable employment in this area. Top employers include the Marion County School Board and Monroe Regional Medical Center, who typically require a college degree or certification for employment. Though Marion County is home to the College of Central Florida, an astonishing 80% of residents have not earned a bachelor’s degree or above. Thirty-four percent of Marion County residents do not have a high-school diploma, suggesting the need for increased education and employment training. Further, as retail is a leading industry in Marion County, hourly rates must be increased for affordable living.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Advocating for large businesses to find their home in Marion County is a good thought as it could create jobs, however, the skills and educational attainment of residents often does not match what large industries require. Focusing on the development of existing industries and on providing better educational opportunities and employment training is vital to Marion County's economic climate.

Marion County included in its Comprehensive Plan that it will strive to sustain and enhance the economic health of the community by supporting economic activities that increase and diversify the economic base, create higher paying job opportunities, support the retention and expansion of current businesses, encourage the relocation of business and industry to and within Marion County, and provide a positive business environment which will allow residents to prosper.

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

Generally, persons with higher educational levels utilize housing options and supportive services somewhat more effectively and efficiently than their counterparts with lower levels of educational attainment. In addition, research suggests that educational level has a bearing on acquiring or maintaining affordable permanent housing settings.

Nearly 34% of Marion residents (age 18 and over) have no high school diploma, and 36% of Marion's residents (25 and over) have a high school diploma as their highest educational attainment. Only 18% of Marion County residents have achieved a bachelor's degree or above.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Marion County Growth Services plans, guides and protects timely growth and development in Marion County by engaging in proactive, inclusive and community-oriented goals and guidelines covered in the Marion County Comprehensive Plan and Land Development Code. The department works toward balancing community livability, economic viability and environmental sensitivity through its three service divisions - Code Enforcement, Planning and Zoning.

Marion County's Growth Services has included in its existing comprehensive plan a Future Land Use Map Series (FLUM) which shall designate land for businesses and industrial activities which maintain and promote economic diversity and development in the County. The FLUM will designate lands for businesses and industrial uses in sufficient quantities to provide goods, services, and employment opportunities for the County.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

In the incorporated areas, much of the housing stock in Marion County is newer. Investigation must be performed in older neighborhoods to find poor housing conditions. Community Development outreach programs have performed several housing condition surveys, and have found that substandard housing is usually found in lower income neighborhoods with older housing stock.

In Reddick, only 29% of the structures were built before 1960; 32% for McIntosh, and 20% for Dunnellon. These older manufactured homes are difficult to rehabilitate in an economical factor. Many owners just abandon the structures, forcing the County to condemn and remove the units.

The rural unincorporated areas of Marion County is where you find pockets of low income persons and a higher than average substandard housing stock. Substandard housing for the rental population varies in severity. Except for some of the Housing Authority properties, all of the large rental apartment communities are in good shape. Private rental duplexes, triplexes, mobile homes and single family homes are more likely to be in substandard condition.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD defines areas of racial or ethnic concentration as geographic areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than the county's overall percentage.

The African-American and Hispanic-American populations are generally clustered in communities in segregated regions of the County. This is an outgrowth of the formal and non-formal segregation that continues to occur in this county to date.

The City of Ocala primarily funds activities benefitting census block groups 14.01 (2) and (3), census tracts 17 and 18, and census tract 20.02, which have above average levels of minorities and/or low income residents.

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

Typically distressed neighborhoods have an older housing stock, higher vacancy rates, and are areas of low and moderate income concentration, as well as minority concentration. These communities also often have higher crime rates and quality of life issues like poor home maintenance and litter.

Are there any community assets in these areas/neighborhoods?

In many of the low-income and minority concentrated areas there is access to public parks and recreational spaces for youth. Organizations such as the Marion County Children's Alliance and Boys & Girls Club, promote after-school and tutoring activities in these areas for the youth. This helps to occupy their time when out of school and decrease chances of getting into criminal activity. However, lack of

public transportation in these target areas may limit access to other community assets, amenities, or even work.

Are there other strategic opportunities in any of these areas?

The City of Ocala has several projects underway in these areas including Operation Tuscawilla. This project is a joint effort of multiple city departments working together with community organizations, local businesses and neighborhood/citizen groups. The project will address critical issues that will help foster safe/healthy neighborhoods, cultivate redevelopment efforts and revitalize Tuscawilla Park. Further, it will improve the safety of the neighborhoods.

Phoenix Heights is another project that will assist in the neighborhood's redevelopment through acquisition, demolition and site and infrastructure improvements. The project will disconnect the image of Busbee Quarters, thus creating a new sense of place and reconnect a sense of place to the surrounding neighborhoods; the Lillian Bryant Center; and other educational, social and recreational opportunities. This project will also allow City staff to devise a plan for the disposition and redevelopment of the acquired properties, which will include seeking private sector partnerships, opportunities, and interest.

The County has invested in public facilities to bring services to these outlying and disproportionately served neighborhoods. Recent examples include: Forest Public Library and Sandhill Community Center out in the forest, Boys & Girls Club in Dunnellon, Early Learning Coalition, Habitat for Humanity, Literacy Council, and Community Legal Services facilities in the City of Ocala.

Strategic Plan

Strategic Plan Overview

This section details Marion County's and the City of Ocala's Strategic Plan for the investment of CDBG, HOME, and ESG funds for the Fiscal Years 2014-2018. The Consolidated Plan priorities will influence the programming of funds for the Community Development Annual Action Plans and will determine how funding decisions are made.

The priorities are based on the Market Analysis, previous Analysis of Impediments to Fair Housing study, citizen participation, and program eligibility requirements. Both the County and City focus their priorities on those projects and programs that meet program requirements, meet the goals of the department, have long term impacts on the low-to-moderate income residents, and help address other federal priorities, such as fair housing and sustainability.

The priorities outlined in this section will be reviewed annually and adjusted as necessary.

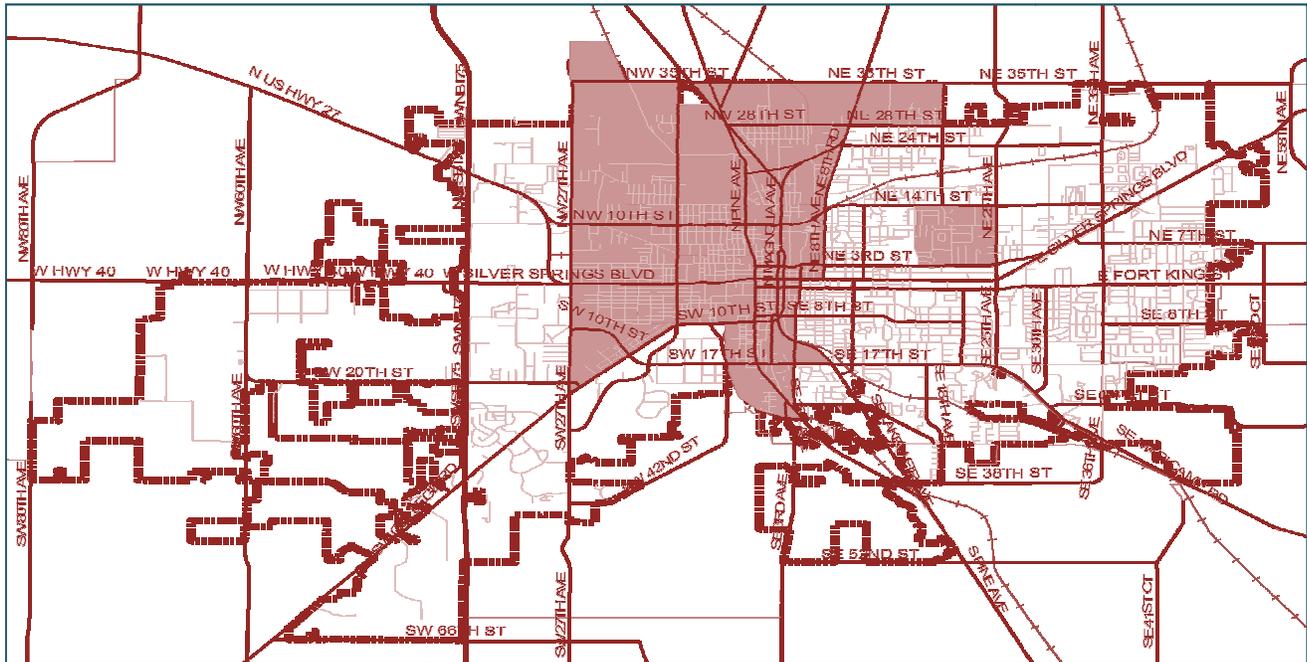
SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Marion County is an exception community. There are three census tracts considered Areas of Minority Concentration (more than 50% minority representation) for Marion County and all three are located within the city limits of Ocala. The census tracts are 15 (61% minority), 17 (60% minority), and 18 (91% minority). Some Marion County CDBG funds are expended within the city limits of Ocala on public facilities for agencies serving the county as whole when a centralized location near transportation is most important to providing services. The City of Ocala receives its own allocation of CDBG dollars. All HOME funds expended by Marion County and the City of Ocala are within their respective areas of the county with the exception of CHDO funds which are distributed cooperatively for the best project regardless of location.

The City of Ocala primarily funds activities benefitting census block groups 14.01 (2) and (3), census tracts 17 and 18, and census tract 20.02, which have above average levels of minorities and/or low income residents.

The map below demonstrates primary target areas and minority concentrations in Marion County and the City of Ocala.



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

Priority Needs

Specific Objective	Source of Funds	Priority Level	Goals Addressing
Housing Rehabilitation	CDBG	High	Affordable Housing
Homebuyer Purchase Assistance	HOME	High	Affordable Housing
Emergency Mobile Home Repairs	CDBG	High	Affordable Housing
Rental and Supportive Housing	HOME	High	Affordable Housing
Homeowner Demolition/Construction	HOME	High	Affordable Housing
CHDO set-aside	HOME	High	Affordable Housing
Public Facilities & Infrastructure	CDBG	High	Suitable Living Environment
Public Services	CDBG	High	Suitable Living Environment
Clearance & Demolition	CDBG	High	Suitable Living Environment
Acquisition	CDBG	High	Suitable Living Environment
Long-term Assistance to Attain Sustainability	ESG	High	Homeless and Special Needs/Affordable Housing

Table 46 – Priority Needs Summary

Narrative

Priority needs are the needs that will be addressed by the goals outlined in the Strategic Plan. This section will “describe the rationale for establishing the allocation priorities given to each category of priority needs, particularly among extremely low-income, low-income, and moderate-income households” as required in 24 CFR 91.215(a)(2).

HUD has also established Performance Objectives and Performance Outcomes that are used as the basis for assigning priorities to needs for which funding is allocated.

Performance Objectives:

- Create suitable living environments
- Provide decent affordable housing
- Create economic opportunities (especially for low-to-moderate income citizens)

Performance Outcomes:

- Availability/Accessibility
- Affordability
- Sustainability (promoting livable or viable communities)

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The high level of cost burden among low-income households.
TBRA for Non-Homeless Special Needs	
New Unit Production	The age of the housing stock and number of public housing units available in the County.
Rehabilitation	The age of the housing stock.
Acquisition, including preservation	The availability of tax delinquent and foreclosed properties located in the County.

Table 47 – Influence of Market Conditions

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

Introduction

This section outlines CDBG, HOME, and ESG funding Marion County and the City of Ocala anticipates receiving on an annual basis for the 2014-2018 period covered by this Consolidated Plan.

Anticipated Resources

Marion County

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation \$	Program Income: \$	Prior Year Resources \$	Total: \$		
HOME	Federal/ HUD	Rental & Supportive Housing; CHDO Set-Aside Administration & Planning.	512,540	0	0	512,540	2,050,160	HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions.
CDBG	Federal/ HUD	Housing Rehabilitation; Emergency Mobile Repair; Public Facilities/Infrastructure; Public Services; Contingency Fund; Administration & Planning.	1,757,732	0	0	1,757,732	7,030,928	The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs.
County ESG	Federal/ HUD	Long-Term Assistance to Homeless and Special Needs Populations to Attain Sustainability.	141,000	0	0	141,000	564,000	The Emergency Shelter Grant Program is a program that provides resources to address homeless and special needs.

City of Ocala

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation \$	Program Income: \$	Prior Year Resources \$	Total: \$		
HOME	Federal/ HUD	Homeowner Purchase Assistance; Demolition/Construction; Administration & Planning.	160,085	0	0	160,085	640,340	HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions.
CDBG	Federal/ HUD	Housing Rehabilitation; Clearance/Demolition; Acquisition; Administration & Planning.	450,000	0	0	450,000	1,800,000	The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs.

Table 48 - Anticipated Resources

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

Marion County uses funding received through the State Housing Initiative Program (SHIP) to address affordable housing goals. The Marion County Homeless Coalition actively supports member agencies applying for HUD NOFA funding for the provision of transitional and permanent, supportive housing. County staff works closely with the Community Action Agency to maximize the amount of assistance we provide to our rehabilitation applicants as well as emergency mobile home clients. In an effort to improve the processes used to select projects for CDBG funding, as well as to maximize the resources available to the community, the county invites representatives from other funding organizations in the community to be a part of the selection and scoring process. This process helps eliminate duplication of benefit and allows the funders to share insights into needs and gaps, as well as ensure funds are allocated to the areas of greatest need and projects are matched with the best fit for funding.

Every reasonable effort is made to leverage financial support from other sources in addition to using federal funds to complete the projects undertaken. CDBG sub-recipients must document as part of the application process the attempt to seek funding from other sources before applying for CDBG funding. As part of the project selection, CDBG applicants receive bonus points if the funding sought from CDBG was used to leverage other dollars.

Most programs use other funds to leverage the limited state and Federal funds. The SHIP program offers down-payment and closing cost assistance, with lender's mortgage funds providing the bulk of the housing investment. Community Development Block Grant funds are usually used in conjunction with other funding.

The HOME program requires a 25% local match for any HOME funds drawn. The State of Florida has the State Housing Initiative Partnership (SHIP) Program that local entitlement counties and cities are able to use as match for HOME. Marion County and the City of Ocala have designated SHIP as their local match for HOME and HOME "look-alike" activities were banked as match. SHIP Mortgage Loan Agreements provide for the recapture of funds in accordance with HOME requirements. Recaptured funds will be designated as HOME Funds for future expenditures. CHDO's are required to provide match for their projects.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Marion County's housing and community development plan will be carried out through a combination of public, private and non-profit organizations, many of which participate in the citizen participation process. Through the HOME funds and the consortium with the City of Ocala, the County works with the City to develop and train CHDO's as well as other housing partners.

Community Services staff continue to play active roles in the community alliance organizations dealing with homelessness (Homeless Council), children's issues (Children's Alliance), mental health (Mental Wellness Coalition), Veterans Services, Senior Services and community issues (Community with a Heart).

The Marion County Consortium will continue to partner with CHDO's, Veterans Services, the Homeless Council, Neighborhood Housing and other local non-profits on affordable housing projects.

The Community Services Department will consult with the Ocala Housing Authority concerning consideration of public housing needs and any planned grant program activities. This consultation will ensure and provide a better basis for the certification by the Marion County's Board of County Commissioners that the Consolidated Plan is consistent with the County's assessment of low-income housing needs. This type of consultation will help insure that any proposed activities that are directed towards increasing affordable housing, neighborhood improvement and or any resident programs and or services funded by the Ocala Housing Authority that will increase the quality of life are in sync with the efforts of all participating parties. Those funded programs covered by the Consolidated Plan will be fully coordinated to achieve comprehensive community development goals.

Responsible Entity	Responsible Entity Type	Entity	Role	Geographic Area Served
Marion County	Government		Lead Agency Planning Housing Rehabilitation, Emergency Repairs Public Facilities Public Services Rental Housing	Jurisdiction
City of Ocala	Government		Planning Housing Rehabilitation Demolition Purchase Assistance Construction	Jurisdiction
	CHDO		Planning Public Housing Rental Neighborhood Improvements	Jurisdiction
Homeless Council	Community Organization	Alliance	Homeless/Special Needs	Jurisdiction
Children's Alliance	Community Organization	Alliance	Children's Needs	Jurisdiction
Mental Wellness Coalition	Community Organization	Alliance	Mental Health	Jurisdiction
Veterans Services	Community Organization	Alliance	Veterans Needs	Jurisdiction

Senior Services	Community Organization	Alliance	Senior Needs	Jurisdiction
Community With a Heart	Community Organization	Alliance	Community Needs	Jurisdiction

Table 49 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System.

The institutional delivery list in no way covers all of the organizations, agencies, contractors, and private developers that are vital to the Community Development Department Implementing the Consolidated Plan. The list has been condensed to include organizations that address the various needs of the citizens of Marion County. Marion County and the City of Ocala are listed as individual organizations, but include multiple departments that are involved in providing resources for the Community Development Department.

There is definitely strength in Marion County and the City of Ocala’s institutional structures with such a large number of non-profits, government agencies, developers, and public health institutions. This may also cause issues and/or a weakness in developing and determining funding priorities. There is also the issue of getting the information about what services are available to those who are in need.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	x	x	
Legal Assistance	x		
Mortgage Assistance	x		
Rental Assistance	x		
Utilities Assistance	x		
Street Outreach Services			
Law Enforcement	x	x	
Mobile Clinics	x	x	
Other Street Outreach Services			

Supportive Services			
Alcohol & Drug Abuse	x	x	x
Child Care	x	x	
Education			
Employment and Employment Training	x	x	
Healthcare	x	x	x
HIV/AIDS	x		
Life Skills	x	x	
Mental Health Counseling	x	x	x
Transportation	x	x	

Table 50 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

The United Way of Marion County has coordinated with several other local United Way agencies to provide 211 referral services over a multi-county area. This coordination of effort not only reduces costs to provide this service but also allows Marion County to provide a much greater level of service to include; use of “211” for ease of dialing, 24-7 service, text and chat services and a fully integrated data base for maintaining information on services available in the local area and greater reporting capability. In the past five years, the average daily call volume has increased by 127% with a current average of 47 calls in a 24 hour period. 45% of the callers are either homeless or at imminent risk of homelessness.

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

Because of the increased demand for assistance and decreasing donor contributions, the cost burden placed on service providers to help with financial, rent, mortgage, and utility assistance has created a gap in available funds for assistance. Faith-based organizations are also attempting to fill the gap in services as local churches serve this at-risk population with food, clothing, prescription drugs, transportation and counseling assistance.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

Marion County and the City of Ocala coordinate with various public, private, and non-profit agencies in carrying out its activities. Collaboration between local, county, and state agencies is important in successfully carrying out the goals and objectives identified in the Consolidated Plan and addressing community needs. It is essential that the County and City foster and maintain partnerships with other

public and private agencies for the successful delivery of its housing and community development programs.

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

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

- A technical assistance workshop is held at the beginning of each grant year to educate non-profit agencies on the grant funds, application process, eligible uses, and additional requirements when utilizing these funds and long-term conditions of their use.
- Ocala/Marion County's housing and community development plan is carried out through a combination of public, private and non-profit organizations, many of which participate in the citizen participation process. With the addition of HOME funds and the formation of the consortium with the City of Ocala, the County works with the City to develop and train CHDO's as well as other housing partners.
- Both County and City staff continue to play active roles in the community alliance organizations dealing with homelessness (Homeless Council), children's issues (Children's Alliance), and community issues (Community with a Heart) and mental health issues (Mental Wellness Coalition).
- The Marion County Consortium continues to partner with the Ocala Housing Authority on affordable housing projects.

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

Goals Summary Information

Marion County

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Housing Improvements	2014	2018	Affordable Housing; Homeless.	County Wide	Rehab; Emergency Repair; Rental/Supportive Housing; CHDO; Homeless.	CDBG HOME ESG	<i># of Units Rehabilitated:</i> 140 <i># of Units Constructed:</i> 225
Quality of Life	2014	2018	Affordable Housing; Non-Housing Community Development.	County Wide	Public Facilities/Infrast.; Public Services.	CDBG	<i># of Persons Assisted:</i> 6,165

City of Ocala

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Housing Improvements	2014	2018	Affordable Housing; Homeless.	County/City Wide	Rehab; Purchase Assistance; Demo/Construction.	CDBG HOME	<i># of Units Rehabilitated:</i> 225 <i># of Persons Assisted:</i> 20 <i># of Units Constructed:</i> 10
Quality of Life	2014	2018	Affordable Housing; Non-Housing Community Development.	County/City Wide	Clearance/Demo; Acquisition.	CDBG	<i># of Units Demolished:</i> 5 <i># of Units Acquired:</i> 5

Table 51 – Goals Summary

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement).

The Ocala Housing Authority offers accessible units for the disabled, however, it is the smallest population served compared with the elderly and families. OHA has a very small need for handicapped units and often has more handicap and sensory units than residents/applicants in need. OHA and Marion County help refer people to accessible unit providers if requested.

Activities to Increase Resident Involvements.

The OHA has been a HUD certified housing counseling agency since 2000. OHA was recertified in 2006 and awarded grant funds to continue services as a certified housing counseling agency. The OHA provided both homeownership and rental housing counseling. Counseling included information on how to become a homeowner, fair housing rights, and credit counseling and foreclosure prevention. OHA provides the following counseling services:

- Home Improvement and Rehabilitation Counseling;
- Homebuyer Education Programs ;
- Loss Mitigation ;
- Marketing and Outreach Initiatives;
- Mobility and Relocation Counseling;
- Money Debt Management;
- Mortgage Delinquency and Default Resolution Counseling;
- Post-Purchase Counseling;
- Pre-Purchase Counseling;
- Renters Assistance; and
- Services for Homeless.

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

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

representative from the Ocala Police Department attends all meetings to assist with Neighborhood Watch Programs.

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

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

The Ocala Housing Authority is in good standing and not designated as a troubled agency.

Plan to remove the ‘troubled’ designation

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

Various elements can create barriers to affordable housing including negative effects of public policy as well as national, regional, and local housing market conditions. Marion County and the City of Ocala have established sufficient public policy regarding affordable housing however, both continue to re-evaluate policies to ensure they do not interfere with affordable housing efforts. Marion County conducted their Analysis of Impediments to Fair Housing Choice in 2010 which included a complete evaluation and analysis of administrative policies and zoning codes. The more dominant factors contributing to affordable housing barriers within the County include:

- Growth trends;
- Rising cost burden;
- Low household income;
- Older substandard housing stock; and
- Not preserving existing affordable units due to lack of maintenance or necessary rehabilitation.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Affordable Housing Advisory Committees (AHAC) were formed by Marion County Resolution 08R-270 on July 1, 2008 and by City Council Resolution. By State Statute and per Board of County Commissioner City Council actions, the Committee is made up of appointed and ad hoc members representing a cross-section of the affordable housing development community. The Committee include many members who participated in the 2006 Affordable and Workforce Housing report prepared by the Public Policy Institute, and they agreed to use that study as a baseline for completing the goals required by Section 420.9706 F.S., which required the establishment of an affordable housing advisory committee to recommend monetary and nonmonetary incentives as part of an affordable housing incentive plan. The meetings were advertised as required by the sunshine law and open to the public. In addition to the hours spent together at these meetings, Committee members spent many additional hours reviewing materials, including studies and reports from other jurisdictions, in developing their recommendations. At the pleasure of the Board of County Commissioners, the Committee is interested in continuing to serve as an active board by helping to draft implementing legislation, and by continuing to monitor the demand for affordable housing and the ability of, and restrictions on, the development community in meeting those needs. Recommendations included:

- Eliminate impact and development fees for housing affordable to households at or below 80% MFI, and a sliding scale for fees for housing affordable to households between 80% to 120% MFI;
- Waive all transportation impact fees for housing affordable to families at or below 80% MFI;

- Establish a separate fund to pay school, water & sewer fees for housing affordable to families at or below 80% MFI;
- Establish lien mechanisms to recapture these fees if the house is sold within 10 years;
- Waive property taxes on land donated to non-profit organizations for five years with the requirement that the property must be developed within that time period; and
- Create a new zoning classification specifically for affordable housing that allows development on 40' lots.

Further, to assist in reducing barriers to affordable housing, the City of Ocala implemented various programs targeted towards low-and moderate-income households. The City created homeownership opportunities, brought homes up to code through rehabilitation efforts, and reduced lead-paint hazards. These programs also assisted in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses. The County also updated its Analysis of Impediments to Fair Housing Choice which includes the City of Ocala.

The City allocates well over \$300,000 to rehabilitate homes occupied by low and moderate income persons. The City's programs are designed to make living in Ocala viable and affordable for low-income residents, including minority households.

Marion County allocates around \$600,000 annually to rehabilitate site built homes, provide emergency repairs to very low income mobile homeowners and accessibility ramps to low income homeowners, with a primary purpose of maintaining the affordable housing stock and sustaining safe and decent housing for the very low income residents.

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

Towards this end, the Ocala Housing Authority continues to reduce the barriers to affordable housing by providing Section 8 vouchers and first time homeowner loan assistance aimed at transitioning residents from public housing into the private housing market.

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

Describe how the jurisdiction's strategic plan goals contribute to:

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

Our CoC continues to recruit non-profit and faith based organizations, health care agencies and appropriate government agencies into our CoC Network of Services. Most people in serious need do turn to someone or something for help at some point in time. It is essential at that point in time we have as many sources of help engaged as possible in our Coordinated Intake, Assessment and Referral system (CIA). As our CIA becomes computerized and operational in 2014 it can help move people in need from their first point of contact with the Network quickly and efficiently to additional services. We are working with our HMIS Contractor to develop a phone app. that can guide users to assistance. It can also help field staff, when eventually available, to assist those in need who they encounter on the streets and other environments not fit for human habitation. We also encourage every agency to put their contact information and services on our lead agency's website, www.mchcfl.org and to list their information with 211 and have begun an effort to have Marion 211 join our intake system for our CIA as it takes form this year.

Addressing the emergency and transitional housing needs of homeless persons.

As shown in the numbers, the housing needs of homeless persons and families cannot be completely met by emergency shelters and transitional housing due to a lack of capacity, In the next year, The Marion County Homeless Council will address some of that lack of capacity by using an ESG Rapid Re Housing Grant to move individuals and families who have achieved an income, and reacquired life skills, into their own housing units by providing deposits and some short term rental assistance. Each time we do this, it will free bed space in a shelter for another willing individual or family to begin the process of coming off the streets and into a future home of their own. At the same time, we have been working with Marion County Community Services to support the use of CDBG funds for Interfaith Emergency Services to rehab a duplex unit into a small facility for chronically homeless males; and for Salvation Army Center of Hope to begin moving their kitchen and dining space into a former and now unused chapel, and use the former kitchen space to expand their shelter dormitory capacity without expanding their physical facility footprint. This creates some available space in these shelters as they are also being expanded. We are still continuing to search for resources from other sources to also put the Open Arms Village (OVA) dormitory spaces on line since to this date our numbers indicate more space may still be needed after the shelter expansions we are hoping for. The other need, not yet underway, is additional housing for homeless families that does not require we separate the family unit during this phase of their lives. Family sheltering remains problematic, and the larger the family the more problematic the sheltering without separation.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The best tool we currently have in this jurisdiction (and a new tool as well) may be the Rapid Re Housing Program, administered by the Marion County Homeless Council funded with ESG dollars, two local veteran assistant programs with SSVF dollars, and through Marion County with ESG funds. The Homeless Council has chosen to use this program primarily for short-term assistance to take families with minor children and other qualified individuals out of shelters and into a housing unit. This serves several purposes, not the least of which is to move clients out who have managed to establish an income stream (earned or unearned) and develop sufficient life skills to begin the transition back to non homeless status. Defining homelessness as being in a shelter, this shortens the period of time a family is homeless, places them into a unit that should remain affordable to them based upon sustainability, and frees needed shelter space for another family or individual to begin the journey back from homelessness. Short term case management / life skills coaching is provided by the shelter case worker and the case worker for the agency that provides deposit and first month (up to two normally) rental assistance while the client establishes themselves. After that, the case managers go back to their current case loads. The need exists to develop additional long term skills training for the remainder of at least the first year, to avoid a return to prior conditions of all types during that first year. Odds of maintaining sustainability for the formerly homeless client (family or individual) improve significantly after that period of time.

Marion County is providing long-term assistance with their ESG funds and is coordinating with Volunteers of America to provide long-term supportive rental housing using a mix of funding sources.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.

Marion County has the following prevention services in place:

- Faith based organizations and churches provide emergency food and financial assistance;
- Community Legal Services provides representation in eviction, foreclosures, and public housing proceedings.
- Marion County Homeless Council provides mortgage, rental and utility assistance, including relocation and motel/hotel placement;
- Ocala Housing Authority provides consumer credit counseling and housing re-modification;

- One Stop Workforce Connection provides job development and prepares participants for job search; provides counseling; identifies job skills; assists in preparation of resume writing and interview skills;
- Vocational Rehabilitation provides retraining for persons with documented disabilities
- Department of Children and Families provides economic services, including TANF, food stamps, Medicaid, challenge grant, grant-in-aid for homeless shelters, plans and coordinates direct services.
- Community Action Agency provides financial assistance for utility payments;
- Marion County School Board connects families with community services to prevent homelessness, provides breakfast and weekend backpack meals for homeless students identified at the beginning of the school year;
- First Call for Help provides free information and referral service, linking the caller with the agency, organization or program that may best help to meet their needs;
- United Way of Marion County provides unity between local resources and Marion residents;
- Experience Works provides retraining job opportunities for senior residents 55 and over;
- Marion County Veteran services provides training, healthcare and outreach services for local veterans.

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

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

The County and City will implement lead-safe work practices. The County's Construction Coordinator is certified as a lead based paint inspector and tester. The City requires contractors to have a Lead: Renovation, Repair and Painting certification and to follow effective lead-safe work practices prior to working on a pre-1978 housing. This requirement will apply to renovation, repair or painting activities where more than six square feet of lead-based paint is disturbed in a room or where 20 square feet of lead-based paint is disturbed on the exterior. The affected contractors include builders, painters, plumbers and electricians. Trained contractors must post warning signs, restrict occupants from work areas, contain work areas to prevent dust and debris from spreading, conduct a thorough cleanup, and verify that cleanup was effective. Homeowners are notified, provided the requisite brochure and sign a form certifying they have been provided this information.

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

Lead is a toxic metal that was used for many years in paint and was banned for residential use in 1978. Exposure to lead can result in health concerns for both children and adults. Children under six years of age are most at risk because their developing nervous systems are especially vulnerable to lead's effects and because they are more likely to ingest lead due to their more frequent hand-to-mouth behavior.

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

Policies and Procedures will read as follows:

- A. The County's Construction Coordinator will inspect/test any rehabilitation projects where lead safe regulations are triggered by the homes age or scope of work.
- B. Contracts for rehabilitation where a home is pre-1978 will only be awarded to a contractor, or subcontractor with a Lead: Renovation, Repair and Painting certification.
- C. When federal funds are being used, an Environmental Review Worksheet to include a Lead Safe Housing Rule checklist is included. If any items are triggered a decision is made on whether to mitigate or look for other funding sources for the project.
- D. The Owner-Occupied Housing Rehabilitation program provides the general rehabilitation necessary to bring the structure into compliance with applicable building codes, rehabilitation standards, and lead-based paint regulations.
- E. Costs of inspecting, testing, and abatement of lead-based paint and asbestos containing materials pursuant to applicable regulations are eligible program costs.
- F. Homeowner will be provided with the requisite brochure and homeowner must sign a certification that they have reviewed and understand the lead paint information.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

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

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

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

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

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

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

- Faith based assistance;
- Community Legal Services provides representation in eviction, foreclosures, and public housing proceedings.

- Marion County Homeless Council provides mortgage, rental and utility assistance, including relocation and motel/hotel placement;
- Ocala Housing Authority provides consumer credit counseling and re-modification;
- One Stop Workforce Connection provides job development and prepares participants for job search; provides counseling; identifies job skills; assists in preparation of resume writing and interview skills;
- Vocational Rehabilitation provides retraining for persons with documented disabilities;
- Department of Children and Families provides economic services, including TANF, food stamps, Medicaid, challenge grant, grant-in-aid for homeless shelters, plans and coordinates direct services.
- Community Action Agency provides financial assistance for utility payments and weatherization assistance;
- Marion County School Board helps refer families to local services to prevent homelessness and provide breakfast and weekend backpack meals for homeless students identified at the beginning of the school year;
- First Call for Help provides free information and referral service, linking the caller with the agency, organization or program that may best help to meet their needs;
- United Way of Marion County provides unity between local resources and Marion residents;
- Experience Works provides retraining job opportunities for senior residents 55 and over;
- Marion County Veteran Services educates and assists veterans with getting eligible services through veteran programs and links veterans with local training, healthcare and veteran services;
- DCF services oversee and contracts for community alcohol, drug abuse, and mental health services through public and not-for-profit agencies. Services include, but are not limited to emergency services, crisis stabilization, Baker Act, outpatient treatment;
- The Centers provides case management, detoxification and outpatient treatment, and emergency sheltering for 50 persons.

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

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

The City, one of the major employers in Marion County, is participating in workforce development programs to reduce dependency on government funds. Staff participates in the Ocala Housing Authority's Self-Sufficiency Program.

Housing rehabilitation is provided to assist in maintaining affordable housing and reducing household costs. Programs are coordinated when possible to assist in reducing poverty and continued to support subsidized housing providers incorporating programs and services that promote tenant transition to self-sufficiency. Various federal, state, and local agencies are utilized to leverage funding sources for the development of economic opportunities when possible.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

The Marion County Community Services Department has developed the following performance management system to monitor the grant projects and ensure long term compliance with program requirements. Staff members are assigned specific projects and activities to monitor. A procedure manual for all Home Improvement Programs (owner-occupied, housing rehabilitation) have been developed and provided to all participating jurisdictions. County staff provide technical assistance to the City of Ocala and nonprofit organizations to ensure that they are aware of their responsibilities and the requirements of the CDBG program. The procedures of the community Services Department mandate and require that outreach efforts are in place for enhancing opportunities for minority and women's business enterprises as well as Section 3 business concerns. The staff utilize comprehensive check-off sheets for all activities which are reviewed and approved by the Grant Administrator. County staff input data and information into the Consolidated Plan Management Process tool in order to more completely and accurately monitor any proposed projects which are included in this Consolidated Plan. The Marion County HOME Consortium, as a recipient of Federal funds, shares a joint responsibility with all of its sub recipients for carrying out eligible activities in conformance with applicable Federal requirements and procedures. This is accomplished through desk monitoring and on site monitoring through-out the affordability period of a project.

In addition, the City of Ocala's Revitalization Strategies Department is responsible for the overall administration and implementation of the City's CDBG and HOME programs. The Revitalization Strategies Department ensures compliance with federal regulations through its review of grant application funding requests, recipient contracts, quarterly performance reports, and sub-recipient monitoring. Further, the City maintains records of program accomplishments, funding spent, people served, housing units rehabilitated, and other information to help ensure compliance with the federal regulations. All data is submitted to HUD on a timely basis and is input into the IDIS reporting system on a quarterly basis.

The City does not fund public service activities, therefore, no monitoring of sub-recipients is required. In the case of funding sub-recipients in the future, the City will comply with the requirements of 24 CFR Part 91.230. The City's guidelines require the monitoring of all CDBG sub-recipients to ensure that activities are carried out in furtherance of the Annual Plan and to ensure long-term compliance with requirements of the programs, including minority business outreach and the comprehensive planning requirements. The City gathers relevant data through required reports and monitoring of these organizations as required by federal regulations. Since Ocala is not a HOME Entitlement Community, these types of funds or other State resources received by local agencies are not directly administered or monitored by the Revitalization Strategies Department. However, local agencies respond to special request from the Revitalization Strategies Department for information about these programs. As such, this information is incorporated into the Plan and is available for assessing progress.

The County and City utilize a performance based evaluation system to monitor each sub-recipient. During the program year, the performance of each sub-recipient is evaluated based on the specific milestones outlined in each project proposal. Progress towards those goals is reported on a quarterly and on an annual basis. Specifically, each sub-recipient is required to:

- Execute a contract outlining the reporting requirements, project objectives, and relevant federal statutes;
- Provide quarterly reports that provide documentation of clients served by demographics, including income level, minority, and elderly status;
- Provide quarterly narrative reports that provide documentation of outcomes and performance measures;
- Document all expenses incurred, e.g. enrollment logs, receipts, etc.;
- Participate in meetings with the funder. Meetings include a grantee orientation workshop and an on-site meeting with the Grants Administrator and sub-recipient as necessary; and
- Document consistency with the Consolidated Plan.

The purpose of this is to establish standards used to evaluate grantee performance. Evidence of non-compliance may be used to decrease or eliminate funding awards in subsequent years. In addition, the Grants Administrator conducts annual on-site visits to each grant funded public service agency to ensure compliance with applicable regulations and to review progress towards goals outlined in the application for funding.

During the on-site review, the Grant Administrator asks specific questions about sub-recipient performance, including:

- What objectives has the project accomplished to date?
- Is the project serving the projected number/type of people? If not why not?
- How the expenditure of grant funds is tracked. Are all records up to date?
- Are separate records kept for:
 - Administrative Functions (staff salaries, number of people served, etc.)
 - Financial Records
 - Individual Project Case Files
- If not, what records are kept on individuals/clients served?
- How long are records maintained? (e.g. 1 year, 5 years, 10 years)

- Are the records easily accessible?
- Do you have a copy of the most recent audit or financial statement?

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

Marion County

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Housing Rehabilitation	CDBG	Housing/ Units Rehabilitated	50,000	0	0	50,000	200,000	Handicapped Accessibility Ramps (80% MFI)
Housing Rehabilitation (Mobile Repair)	CDBG	Housing/ Units Rehabilitated	160,000	0	50,000	210,000	640,000	Emergency Repair for Mobile Homes (HH up to 50% MFI)
Housing Rehabilitation	CDBG	Housing/ Persons Assisted	100,000	0	0	100,000	400,000	Emergency repairs (HH up to 80% MFI)
Purchase Assistance	HOME	Housing/ Persons Assisted	257,190	0	0	257,190	628,000	Down-payment and closing cost assistance (HH up to 80% MFI)
Rental & Supportive Housing	HOME	Housing/ Persons Assisted	100,000	0	1,542,803	1,642,803	800,000	Housing assistance for low-income persons (80% MFI)
CHDO –set aside	HOME	Housing/ Affordable Units Constructed/ Made Available	100,894	0	448,706	549,600	372,000	Availability of Affordable Housing (80% MFI)
Public Facilities & Infrastructure	CDBG	Suitable Living/ Persons Assisted	1,058,080	0	557,681	1,615,761	4,630,000	Renovate Shelter/Renovate Workshop/ Streets
Public Services	CDBG	Suitable Living/ Persons Assisted	75,000	0	0	75,000	300,000	Payment of Childcare/other social services (80% MFI)
Long-Term Assistance	ESG	Housing/ Persons Assisted	141,488	0	109,388	250,876	566,000	Attain Sustainability for Homeless/Special Needs (50% MFI)

City of Ocala

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Housing Rehabilitation	CDBG	Housing/ Units Rehabilitated	339,809	0	0	339,809	1,359,236	Homeowner units rehabilitated
Homeowner Purchase Assistance	HOME	Housing/ Persons assisted	10,000	0	0	10,000	40,000	Purchase of home for low-income buyers
Homeowner Demolition/ Construction	HOME	Housing/ Units Demolished/ Constructed	137,278	0	0	137,278	549,112	Reconstruct Affordable Housing – Full Rehabilitation
Clearance & Demolition	CDBG	Suitable Living/ Persons Assisted	10,000	0	0	10,000	40,000	Provide Suitable Living Environment
Acquisition	CDBG	Housing/ Suitable Living/ Units Acquired	10,000	0	0	10,000	40,000	Create affordable housing/Provide Suitable Living Environment

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

Both the County and the City use funding received through the State Housing Initiative Program (SHIP) to address affordable housing goals. The Marion County Homeless Coalition actively supports member agencies applying for HUD NOFA funding for the provision of transitional and permanent, supportive housing. County and City staff work closely with the Community Action Agency to maximize the amount of assistance provided to our rehabilitation applicants as well as emergency mobile home clients for the County. In an effort to improve the processes used to select projects for CDBG funding, as well as to maximize the resources available to the community, the county invites representatives from other funding organizations in the community to be a part of the selection and scoring process. This process helps eliminate duplication of benefit and allows the funders to share insights into need and gaps, as well as ensure funds are allocated to the areas of greatest need and projects were matched with the best fit for funding.

Every reasonable effort is made to leverage financial support from other sources in addition to using federal funds to complete the projects undertaken. CDBG sub-recipients must document, as part of the application process, the attempt to seek funding from other sources before applying for CDBG funding. As part of the project selection, CDBG applicants receive bonus points if the funding sought from CDBG was used to leverage other dollars.

Most programs use other funds to leverage the limited state and Federal funds. The SHIP program offers down-payment and closing cost assistance, with lender's mortgage funds providing the bulk of the housing investment. Community Development Block Grant funds are usually used in conjunction with other funding.

The HOME program requires a 25% local match for any HOME funds drawn. The State of Florida has the State Housing Initiative Partnership (SHIP) Program that local entitlement counties and cities are able to use as match for HOME. Marion County and the City of Ocala have designated SHIP as their local match for HOME and HOME "look-alike" activities were banked as match. SHIP Mortgage Loan Agreements provide for the recapture of funds in accordance with HOME requirements. Recaptured funds will be designated as HOME Funds for future expenditures. CHDO's are required to provide match for their projects.

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

Goals Summary Information

Marion County

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Housing Improvements	2014	2018	Affordable Housing; Homeless.	County Wide	Rehab; Emergency Repair; Rental/Supportive Housing; CHDO; Homeless	CDBG HOME ESG	<i># of Units Rehabilitated:</i> 28 <i># of Units Constructed:</i> 45
Quality of Life	2014	2018	Non-Housing Community Development.	County Wide	Public Facilities/Infrast.; Public Services;	CDBG	<i># of Persons Assisted:</i> 1,233

City of Ocala

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Housing Improvements	2014	2018	Affordable Housing;	City Wide	Rehab; Purchase Assistance; Demo/Construction;	CDBG HOME	<i># of Units Rehabilitated:</i> 45 <i># of Persons Assisted:</i> 4 <i># of Units Constructed:</i> 2
Quality of Life	2014	2018	Non-Housing Community Development.	City Wide	Clearance/Demo; Acquisition.	CDBG	<i># of Units Demolished:</i> 1 <i># of Units Acquired:</i> 1

Table 52 – Goals Summary

AP-35 Projects - 91.420, 91.220(d)

Marion County

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
Housing Rehabilitation	County Wide	Housing Improvements	Affordable Housing	CDBG: \$50,000
Housing Rehabilitation – Emergency Repairs	County Wide	Housing Improvements	Affordable Housing	CDBG: \$100,000
Emergency Mobile Repair	County Wide	Housing Improvements	Affordable Housing	CDBG: \$160,000
Purchase Assistance	County Wide	Housing Assistance	Affordable Housing	HOME: \$257,190
Rental/Supportive Housing	County Wide	Housing Assistance	Affordable Housing	HOME: \$357,190
CHDO Set-Aside	County Wide	Housing Improvements	Affordable Housing	HOME: \$100,894
Salvation Army	County Wide	Quality of Life	Public Facilities/Infrastructure	CDBG: \$374,080
ARC Marion	County Wide	Quality of Life	Public Facilities/Infrastructure	CDBG: \$584,000
City of Belleview	City of Belleview	Quality of Life	Public Facilities/Infrastructure	CDBG: \$200,000
Early Learning Coalition	County Wide	Quality of Life	Public Services	CDBG: \$75,000
Long-Term Assistance	County Wide	Housing Assistance	Affordable Housing	ESG: \$141,488
Contingency Funds	County Wide	NA	NA	CDBG: \$6,939
Planning & Administration	County Wide	NA	NA	CDBG: \$343,713
Planning & Administration	County Wide	NA	NA	HOME: \$54,456

City of Ocala

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
Housing Rehabilitation	City Wide	Housing Improvements	Affordable Housing	CDBG: \$339,809
Homeowner Purchase Assistance	City Wide	Housing Improvements	Affordable Housing	HOME: \$10,000
Homeowner Demo/Construction	City Wide	Housing Improvements	Affordable Housing	HOME: \$137,278
Clearance and Demolition	City Wide	Quality of Life	Public Improvements	CDBG: \$10,000
Acquisition	City Wide	Quality of Life	Public Improvements	CDBG: \$10,000
Planning & Administration	City Wide	NA	NA	CDBG: \$90,191
Planning & Administration	City Wide	NA	NA	HOME: \$12,807

Table 53 – Project Information

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

In identifying priorities, both the County and City use a ranking system to determine needs as low, medium, high, or no need. In ranking needs within the community the County and City take into consideration information from the Needs Assessment, Housing Market Analysis, citizen participation process, and agency consultation. The County and City assess the amount of funding available, the target areas with the most need for assistance, and the type of activities that will best address those needs to determine geographical allocations.

The priority ranking system is as follows:

- **High Priority:** Activities determined as a critical need and will be funded during the Consolidated Plan period.
- **Medium Priority:** Activities determined to be a moderate need and may be funded during the Consolidated Plan period as funds are available.
- **Low Priority:** Activities determined as a minimal need and are not expected to be funded during the Consolidated Plan period.
- **No Need:** Activities determined as not needed or are being addressed in a manner outside of the Consolidated Plan programs. Funding will not be provided for these activities during the Consolidated Plan period.

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

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

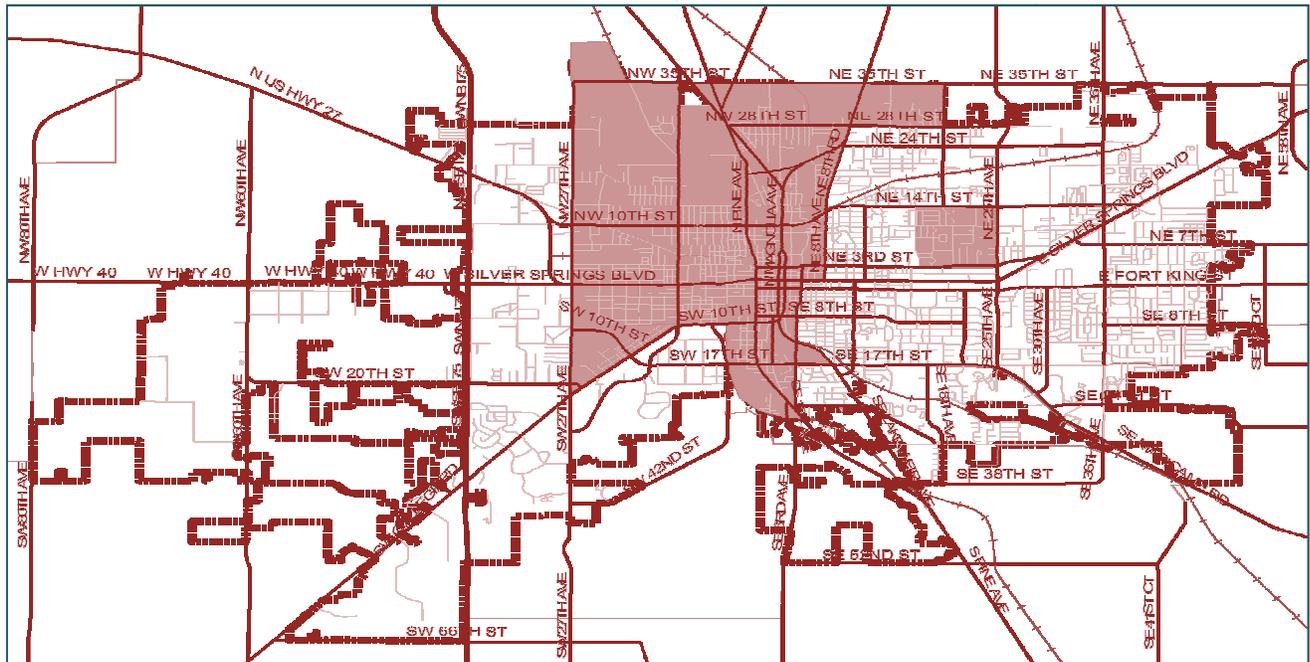
Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed.

Geographic Distribution/Rationale for the priorities for allocating investments geographically

Marion County is an exception community. There are three census tracts considered Areas of Minority Concentration (more than 50% minority representation) for Marion County and all three are located within the city limits of Ocala. The census tracts are 15 (61% minority), 17 (60% minority), and 18 (91% minority). Some Marion County CDBG funds are expended within the city limits of Ocala on public facilities for agencies serving the county as whole when a centralized location near transportation is most important to providing services. The City of Ocala receives its own allocation of CDBG dollars. All HOME funds expended by Marion County and the City of Ocala are within their respective areas of the county with the exception of CHDO funds which are distributed cooperatively for the best project regardless of location.

The City of Ocala primarily funds activities benefitting census block groups 14.01 (2) and (3), census tracts 17 and 18, and census tract 20.02, which have above average levels of minorities and/or low income residents.

The map below demonstrates primary target areas and minority concentrations in Marion County and the City of Ocala.



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

Introduction

In FY2014 Marion County will improve the housing stock using CDBG and HOME funds by providing housing rehabilitation, emergency mobile repairs, and rental and supportive housing for very low and low income persons. In addition, the City will provide housing rehabilitation assistance, purchase assistance, and demolition/construction of housing. All recipients must complete the application process and meet income requirements. Homeowners are served on a first come first ready basis.

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	84
Special-Needs	
Total	84

Table 54 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	2
Rehab of Existing Units	80
Acquisition of Existing Units	2
Total	84

Table 55 - One Year Goals for Affordable Housing by Support Type

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

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

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

Actions to encourage public housing residents to become more involved in management and participate in homeownership.

The OHA has been a HUD certified housing counseling agency since 2000. OHA was recertified in 2006 and awarded grant funds to continue services as a certified housing counseling agency. The OHA provides both homeownership and rental housing counseling. Counseling includes information on how to become a homeowner, fair housing rights, and credit counseling and foreclosure prevention. OHA provides the following counseling services:

- Home Improvement and Rehabilitation Counseling;
- Homebuyer Education Programs ;
- Loss Mitigation ;
- Marketing and Outreach Initiatives;
- Mobility and Relocation Counseling;
- Money Debt Management;
- Mortgage Delinquency and Default Resolution Counseling;
- Post-Purchase Counseling;
- Pre-Purchase Counseling;
- Renters Assistance; and
- Services for Homeless.

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

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

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

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

The Ocala Housing Authority is in good standing and not designated as a troubled agency.

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

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

The Marion County Continuum of Care one year goals include:

- * Create additional shelter space for homeless populations, especially families with minor children and the chronically homeless (male & female)
- *Develop additional diversified types of affordable Supportive Permanent Housing to use in Rapid Re Housing and housing for clients exiting Supportive Transitional Housing
- *Develop additional mental health and substance abuse treatment resources for the homeless and chronically homeless
- *Develop comprehensive job training and employment opportunities for the homeless and chronically homeless
- *Expand the participation of agencies in HMIS into a Coordinated Intake, Assessment and Referral (CIA) system able to help the homeless and near homeless apply for and obtain mainstream services and entitlement benefits.
- *Increase community awareness of homeless issues and participation in preventing homelessness
- *Develop a system of case management & life skills training for those placed into housing to prevent a relapse into homelessness in the year after placement
- *Develop a resource guide available to the community and to assist the homeless and near homeless
- *Develop additional non-government resources to increase CoC agency capacity.
- * Expand the participation of agencies in HMIS into a Coordinated Intake, Assessment and Referral (CIA) system to streamline service delivery and improve service delivery efficiency.

Most people in serious need do turn to someone or something for help at some point in time. It is essential at that point in time we have as many sources of help engaged as possible in our Continuum of Care (CoC) Coordinated Intake, Assessment and Referral system (CIA). As the CIA becomes computerized and operational in 2014, it can help move people in need from their first point of contact with the Network quickly and efficiently to additional services. The CoC is working with the HMIS Contractor to develop a phone app. that can guide users to assistance. It can also help field staff, when eventually available, to assist those in need who they encounter on the streets and other environments not fit for human habitation. The CoC also encourages every agency to put their contact information and services on the lead agency's website, www.mchcfl.org and to list their information with 211 and have begun an effort to have Marion 211 join our intake system for our CIA as it takes form this year. The next step to ending their homeless status after they are in CIA is to match them to the correct programs to assist them,

refer them to those programs, and follow up to make sure they are accepted. Ending chronic homelessness requires more than one referral or program – it often means finding shelter, curing or controlling individual demons, finding employment, learning life skills to again be an independent and housed person or family, and moving clients forward to that goal. CIA is the community’s best hope of a comprehensive system to end the complicated situation of homelessness for the greatest possible number of human beings in our community.

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

As shown in the numbers, the housing needs of homeless persons and families cannot be completely met by emergency shelters and transitional housing due to a lack of capacity, In the next year, The Marion County Homeless Council will address some of that lack of capacity by using an ESG Rapid Re Housing Grant to move individuals and families who have achieved an income, and reacquired life skills, into their own housing units by providing deposits and some short term rental assistance. Each time we do this, it will free bed space in a shelter for another willing individual or family to begin the process of coming off the streets and into a future home of their own. At the same time, we have been working with Marion County Community Services to support the use of CDBG funds for Interfaith Emergency Services to rehab a duplex unit into a small facility for chronically homeless males; and for Salvation Army Center of Hope be allocated CDBG Funds to begin moving their kitchen and dining space into a former and now unused chapel, and use the former kitchen space to expand their shelter dormitory capacity without expanding their physical facility footprint. This creates some available space in these shelters as they are also being expanded. We are still continuing to search for resources from other sources to also put the Open Arms Village (OVA) dormitory spaces on line since to this date our numbers indicate more space may still be needed after the shelter expansions we are hoping for. The other need, not yet underway, is additional housing for homeless families that does not require we separate the family unit during this phase of their lives. Family sheltering remains problematic, and the larger the family the more problematic the sheltering without separation.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The best tool we currently have in this jurisdiction (and a new tool as well) may be the Rapid Re Housing Program, administered by the Marion County Homeless Council funded with ESG dollars, two local veteran assistant programs with SSVF dollars, and through Marion County with ESG funds. The Homeless Council has chosen to use this program primarily for short-term assistance to take families with minor children and other qualified individuals out of shelters and into a housing unit. This serves several purposes, not the least of which is to move clients out who have managed to establish an income stream (earned or unearned) and develop sufficient life skills to begin the transition back to non homeless status. Defining homelessness as being in a shelter, this shortens the period of time a family is homeless, places them into a unit that should remain affordable to them based upon sustainability, and frees needed shelter space for another family or individual to begin the journey back from homelessness. Short term case

management / life skills coaching is provided by the shelter case worker and the case worker for the agency that provides deposit and first month (up to two normally) rental assistance while the client establishes themselves. After that, the case managers go back to their current case loads. The need exists to develop additional long term skills training for the remainder of at least the first year, to avoid a return to prior conditions of all types during that first year. Odds of maintaining sustainability for the formerly homeless client (family or individual) improve significantly after that period of time. Marion County is providing long-term assistance with their ESG funds and is coordinating with Volunteers of America to provide long-term supportive rental housing using a mix of funding sources.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

As the Continuum of Care Coordinated Intake, Assessment and Referral System comes on line in late 2014, it should become easier for extremely low income families and individuals to access the services needed to avoid becoming homeless. The Continuum of Care has several agencies that can provide assistance to very low income families and individuals on a one time basis who have suffered a non-recurring hardship and will be financially sustainable and able to remain housed after receiving assistance. However, long term assistance for such families and individuals is severely limited. A year long program to provide financial assistance and expanded knowledge of life skills does exist: the Tenant Based Housing Program administered by the Ocala Housing Authority. Marion County Community Services is expected to use their newly acquired ESG funds for similar year long assistance. However public housing in Marion is currently not available to those not already on waiting lists, and those lists are closed to additional potential clients. Emergency Shelters, Transitional Housing Programs and Permanent Supportive Housing Programs have too few beds and are full almost year round with the already homeless or recently homeless population. Providing services to those being discharged from publicly funded institutions and systems of care (health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions) is difficult since these institutions are not funded for assisting people after release and the county is ill equipped to provide required services to these people and their families. Too many people and agencies are chasing an increasingly scarce amount of resources. Faith based organizations have, as always, stepped forward to help assist those in need but it remains to be seen if the additional assistance and resources they can provide will fill the gaps. By all economic indicators, Marion needs jobs and people trained to fill them. The County's unemployment rate, even during the economic upturn, remains behind the state average, and median income in Marion has continued to decline in 2014 as it did in 2013. The continuing effort by the Marion County Homeless Council's Board to expand the Continuum of Care for the homeless and near homeless and get the CIA on line is an effort to put all of the available resources under a single contact point to optimize resources and better serve the residents of our community.

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

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

Affordable Housing Advisory Committees (AHAC) were formed by Marion County Resolution 08R-270 on July 1, 2008 and by City Council Resolution. By State Statute and per Board of County Commissioners City Council actions, the Committee is made up of appointed and ad hoc members representing a cross-section of the affordable housing development community. The Committee include many members who participated in the 2006 Affordable and Workforce Housing report prepared by the Public Policy Institute, and they agreed to use that study as a baseline for completing the goals required by Section 420.9706 F.S., which required the establishment of an affordable housing advisory committee to recommend monetary and nonmonetary incentives as part of an affordable housing incentive plan. The meetings were advertised as required by the sunshine law and open to the public. In addition to the hours spent together at these meetings, Committee members spent many additional hours reviewing materials, including studies and reports from other jurisdictions, in developing their recommendations. At the pleasure of the Board of County Commissioners, the Committee is interested in continuing to serve as an active board by helping to draft implementing legislation, and by continuing to monitor the demand for affordable housing and the ability of, and restrictions on, the development community in meeting those needs. Recommendations included:

- Eliminate impact and development fees for housing affordable to households at or below 80% MFI, and a sliding scale for fees for housing affordable to households between 80% to 120% MFI;
- Waive all transportation impact fees for housing affordable to families at or below 80% MFI;
- Establish a separate fund to pay school, water & sewer fees for housing affordable to families at or below 80% MFI;
- Establish lien mechanisms to recapture these fees if the house is sold within 10 years;
- Waive property taxes on land donated to non-profit organizations for five years with the requirement that the property must be developed within that time period; and
- Create a new zoning classification specifically for affordable housing that allows development on 40' lots.

Further, to assist in reducing barriers to affordable housing, the City of Ocala will implement various programs targeted towards low-and moderate-income households. The City will create homeownership opportunities, bring homes up to code through rehabilitation efforts, and reduced lead-paint hazards. These programs also assist in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses. The County also will update its Analysis of Impediments to Fair Housing Choice which includes the City of Ocala.

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

Towards this end, the Ocala Housing Authority will continue to reduce barriers to affordable housing by providing Section 8 vouchers and first time homeowner loan assistance aimed at transitioning residents from public housing into the private housing market.

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

Actions planned to address obstacles to meeting underserved needs

There are various elements that produce obstacles to meeting needs within the community. Addressing all housing, homeless, and community developments needs is a difficult task due to restricted funding. The County utilizes all possible resources and continues to seek leveraging sources to meet as many underserved needs as possible. The current housing market and economic environment also serve as barriers to meeting needs. Unemployment rates have increased adding to the number of families and individuals needing access to services and many times the capacity to fund and implement existing or additional programs is limited. Also, in the City, the scarcity of land that can be utilized to construct affordable housing becomes a barrier in meeting housing needs.

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

The most significant obstacle to addressing the needs of homeless citizens is the lack of available funding. The jurisdiction receives Supportive Housing Program funds, FEMA funds and financial resources from the Department of Families and Children to assist Marion residents with mortgage, rent and utility assistance. These funding sources can only address a small portion of the homeless needs in the County. Dramatic cuts in State funding and decreases in private donations, local non-profit homeless service providers are having a difficult time meeting the needs of the growing homeless population. In addition, programmatic requirements for other HUD competitive grants do not always coincide with determined local needs.

Actions planned to foster and maintain affordable housing.

Affordable housing is a challenge faced nationwide. It is important for a community to foster and maintain affordable housing to keep the housing market balanced and fair. The county is committed to furthering fair housing efforts and dedicated to maintaining affordable housing. In 2010, the Consortium conducted an Analysis of Impediments to Fair Housing Choice in accordance with HUD regulations, which includes a comprehensive review of administrative policies and zoning ordinances to ensure they do not interfere with affordable housing efforts.

The County and City use HOME and CDBG funds to implement various programs that assist in maintaining affordable housing including creating homeownership opportunities, bringing homes up to code through rehabilitation efforts, and reducing lead-paint hazards.

The County and City indicated several performance measures in its Consolidated Plan that are specifically related to the provision of affordable housing. These include:

- Affordability for the purpose of provision of decent housing;
- Sustainability for the purpose of provision of decent housing;

- Availability/Accessibility for the purpose of enhancement of the living environment and quality of life; and
- Assist Special Needs Populations including renters with severe cost burden, the homeless, and the elderly.

The Annual Action Plans demonstrate further efforts in progressing with the provision of decent housing for special needs populations, including the homeless, elderly and homeowners with a severe cost burden by:

- Providing funding for housing rehabilitation and homeownership activities;
- Supporting social service organizations that provide temporary housing, transitional housing and counseling services to the homeless population and to those at risk becoming homeless; and
- Supporting social service organizations to help make their services to low income families more affordable, thereby reducing the cost burden.

Actions planned to reduce lead-based paint hazards.

Marion County consults with the Marion County Health Department to review lead data, educate the public and mitigate housing units in which lead has been found. From 2010-2014, there was 19 confirmed cases of lead poisoning in Marion County, 2 of which were acquired out of state. Of the 19 confirmed cases, 8 were for persons under the age of 18. According to the U.S. Census Bureau, there are 4,284 housing units built prior to 1950 with 22% of the estimated population of children residing in those units. Property statistic reports are pulled for all housing projects to determine year of construction. If the year is 1978 or prior, an inspector certified in lead paint assessment completes the testing for the presence of lead and provides the homeowner with the EPA Lead Awareness brochure. To date, none of the housing projects in the County have tested positive for lead, although the City has had some lead abatement activity.

The rehabilitation program offered through the City assists in reducing lead hazard by focusing on code compliance. The City ensures staff are appropriately trained in lead-based paint, pamphlets are distributed, inspections and assessments are conducted when required, and that contractors trained in lead safe practices are used.

All rehabilitation activities follow HUD regulations concerning lead-based paint assessment and interim controls, if necessary. The first step is counseling, informing the rehabilitation client of the danger of lead-based paint when they apply for assistance. Staff determined at this interview whether there is heightened risk due to young children in the household. The City has helped four independent rehabilitation contractors and their workers get trained in lead-based paint practices.

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

The County recognizes the interrelationship between housing and economic opportunities and the need to pursue both in order to assist households attain self-sufficiency. The county recognizes while it has

defined priority strategy areas, that they are not separate or isolated strategies. The County believes these strategies are inter-related and impact, reinforce and contribute to each other to achieve the common goal of a viable, vibrant community. The health of the county, its special needs populations and the community at large cannot be artificially separated as they are an integral part of the whole. The betterment and improvement of any part inevitably contributes to the betterment of the other segments of the community. The county believes the implementation of the housing and neighborhood revitalization activities outlined in the Consolidated Plan will help reduce the number of households in poverty. All of the programs outlined in the Consolidated Plan are intended to provide benefits to Marion County residents that are considered low income and/or fall below the federal poverty line.

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

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

Both the county and city provide housing rehabilitation to assist in maintaining affordable housing and reduce household costs. Programs are coordinated when possible to assist in reducing poverty and to continue support of subsidized housing providers incorporating programs and services that promote tenant transition to self-sufficiency. Various federal, state, and local agencies are engaged to leverage funding sources for the development of economic opportunities when possible.

Actions planned to develop institutional structure.

Marion County's housing and community development plan will be carried out through a combination of public, private and non-profit organizations, many of which participate in the citizen participation process. Through the HOME funds and the consortium with the City of Ocala, staff work to develop and train CHDO's as well as other housing partners.

County and City staff will continue to play active roles in the community alliance organizations dealing with homelessness (Homeless Council), children's issues (Children's Alliance), mental health (Mental Wellness Coalition), Veterans Services, Senior Services and community issues (Community with a Heart).

The Marion County Consortium will continue to partner with CHDO's, Veterans Services, the Homeless Council, Neighborhood Housing and other local non-profits on affordable housing projects.

The Community Services Department will consult with the Ocala Housing Authority concerning consideration of public housing needs and any planned grant program activities. This consultation will ensure and provide a better basis for the certification by the Marion County's Board of County Commissioners that the Consolidated Plan is consistent with the County's assessment of low-income housing needs. This type of consultation will help insure that any proposed activities that are directed towards increasing affordable housing, neighborhood improvement and or any resident programs and or services funded by the Ocala Housing Authority that will increase the quality of life are in sync with the

efforts of all participating parties. Those funded programs covered by the Consolidated Plan will be fully coordinated to achieve comprehensive community development goals.

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

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

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

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

- A technical assistance workshop is held at the beginning of each grant year to educate non-profit agencies on the grant funds, application process, eligible uses, additional requirements when utilizing these funds and long-term conditions on their use.
- Ocala/Marion County's housing and community development plan is carried out through a combination of public, private and non-profit organizations, many of which participate in the citizen participation process. With the addition of HOME funds and the formation of the consortium with the City of Ocala, the County works with the City to develop and train CHDO's as well as other housing partners.
- Both county and city staff continue to play active roles in the community alliance organizations dealing with homelessness (Homeless Council), children's issues (Children's Alliance), and community issues (Community with a Heart) and mental health issues (Mental Wellness Coalition).

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(1)(1)

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

Marion County does not have any projects that generate program income, and did not receive any program income during the past grant year. Questions 1 – 5 are NA.

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

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities - None

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(1)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows: None, all projects conform to 92.205.
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Marion County uses the Recapture provision in all HOME mortgages and liens. Assistance is provided as a soft second, deferred payment, zero interest loan. The 30 year lien document includes a separate HOME affordability period requirement and HUD recapture language and formula.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The recapture provision requires repayment upon sale, refinance for cash out or if the unit assisted is no longer the homeowner's primary residence. If the homeowner defaults on the loan voluntarily or by operation of law, including but not limited to; death of the surviving mortgage holder or foreclosure, the minimum HOME affordability will prevail. Under these circumstances, the HOME investment amount will be recaptured from net proceeds.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

FY 2014 will be the first year Marion County has undertaken this activity. HUD will provide technical assistance to do the underwriting and contract language along with URA requirements. Marion County will refinance the Project HOPE apartments to do energy assistance upgrades and utilize more of the apartments for homeless families.

Emergency Solutions Grant (ESG)

Reference 91.220(1)(4)

FY 2013 marks the first year Marion County received ESG funding directly. The County utilized existing HPRP program guidelines in designing this activity to assure compliance with HUD/ESG regulations. Marion County, in coordination with the local CoC, has decided to use County ESG funds for rapid re-housing and long-term assistance.

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

Written standards are available for review upon request through Marion County's Community Services Department. Contact Cheryl Amey at (352) 671-8770.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Marion County is working in coordination with the Homeless Council to establish a centralized assessment system. The committee is working to coordinate HMIS with the 211 referral system to form a coordinated assessment system. Marion County is conducting committee meetings to continue this process and have a system in place by the end of FY 2014.

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

Marion County follows its HPRP rapid re-housing plan, but provides longer term assistance. Since the county can only assist 7 – 10 families with the assistance received, the process is completed in-house and the county works with outside agencies to take referrals for assistance.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Marion County participates in the Ocala/Marion CoC and consults with the Homeless Council, which primarily addresses homeless needs. Marion County has decided to do long term assistance with its new ESG funds since the homeless council mainly funds short term assistance. All work is completed in-house with County staff.

5. Describe performance standards for evaluating ESG.

In order to be considered for assistance with ESG funds, families/individuals must have a reasonable expectation that they can become self-sufficient in 18 – 24 months. Referrals must come through current agencies working with the homeless.

Families eligible and chosen for assistance with ESG must work with a Case Manager to develop a plan for attaining self-sufficiency and monthly/annual goals towards that end. They must meet at least monthly with the case manager and continue to actively work towards those goals.