

Executive Summary

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

1. Introduction

The 2015 Annual Action Plan will outline the activities that the City of Ocala, will undertake for the grant year to address housing and community revitalization needs of low to moderate income level residents. The 2015 Action Plan will further the goals established in the 2014-2018 Consolidated Plan and the City's Vision 2035 Community Development Plan. The activities that will be funded are consistent with the principles discussed in these plans.

2. Summarize the objectives and outcomes identified in the Plan

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

For the 2015 grant year the City of Ocala will use CDBG, HOME, and SHIP grant funding, and local funding to carry out housing rehabilitation and reconstruction activities that will provide safe, decent housing to the low to moderate income citizens of Ocala. The City will also acquire properties with a portion of its CDBG grant with the purpose of partnering with private and non-profit developers to revitalize low to moderate income areas. The goal is to increase affordable housing units within the City of Ocala. The City will use a portion of its HOME and SHIP funds to provide purchase assistance to eligible homeownership candidates. The program will also consider supporting public facility projects that provide services to the low to moderate income community.

3. Evaluation of past performance

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

In the current grant year, through its 2014 Annual Action Plan submission, the City indicated that it would perform approximately 45 housing rehabilitation projects. The City is on pace to meet the 2014 projected amount and as of September 30, 2015.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

In preparing this Annual Action Plan the City solicited participation from its citizenry and it also gathered information from local organizations concerning local housing statistics and needs, including Marion County, the Ocala Housing Authority, and the Marion County Homeless Council. In an attempt to include minority participation in developing our action plan, the City held a meeting in conjunction with the Governor's West Ocala Neighborhood Revitalization Council. The City met with this group because of their activity in diverse neighborhoods and their ability to disseminate information to other organizations in the community. This provides us with a greater opportunity to solicit public support for our annual plan. The City also included the annual plan along with two public hearings in which the City's entire budget was discussed. The plan was also put out to comment and advertised in the Ocala Star Banner with the attempt of making our proposed activities known city wide and to solicit any further comments and feedback from the citizens as to those proposed activities.

The City encourages public participation, emphasizing involvement by low to moderate income persons. It encourages the participations of all citizens including minorities, non-English speaking persons, and persons with disabilities.

5. Summary of public comments

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

During these public meetings and the open comment period, there were no formal comments received either verbally or written. All of the persons who were presented our plans for the coming year were excited about the impact we will have in the city and many pledged their support, however there were no formal comments presented to the City during this process.

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

Not applicable.

7. Summary

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	OCALA	Revitalization Strategies Department

Table 1 – Responsible Agencies

Narrative

The 2015 Annual Action Plan outlines the activities that the City of Ocala will undertake for the grant year to address housing and community revitalization needs of low to moderate income level residents. The 2015 Action Plan will further the goals established in the 2014-2018 Consolidated Plan and the City’s Vision 2035 Community Development Plan.

Consolidated Plan Public Contact Information

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

1. Introduction

City of Ocala Revitalization Strategies Department and Marion County Community Services coordinate with various public, private, and non-profit agencies in carrying out its activities. Collaboration among 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.

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

The City of Ocala continues to build relationships with public and assisted housing providers and private and governmental health, mental health and service agencies. A presentation was made at the monthly Governor's West Ocala Neighborhood Revitalization Council with the purpose of assessing the needs of service providers, establishing partnerships, and explaining the CDBG funding process for the FY 2015 allocation. Leaders from the community, churches, state and local governments, non-profit and for-profit organizations were invited to participate.

City staff actively participates with various community organizations dealing issues affecting homelessness, children, seniors, veterans, and those with various health challenges. Further, CDBG staff participates in the annual “Community with a Heart” program, sponsored by the Ocala Star Banner which coordinates local service agencies and, between Thanksgiving and the New Year, raises private donations to meet needs unmet by other programs in the community.

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.

The City of Ocala has been greatly involved in the Continuum of Care (CoC) since its inception. City housing staff attends board meetings once a month, serves on the Grant Ranking Committee, the Intake Assessment Committee required by HUD under 24CFR 578 (CoC Program Interim Rule), the HMIS Committee, and attends monthly network services meetings. 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 Ocala/Marion Continuum of Care fosters collaboration among member organizations to provide assistance to residents at risk of homelessness, and homeless individuals and families in search

of temporary and permanent housing throughout the County. Ocala's vision is in line with Marion County's Continuum of Care focus.

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

N/A

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

Table 2 – Agencies, groups, organizations who participated

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

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		

Table 3 - Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

Our major outreach for citizen participation is currently conducted through meetings with civic organizations in the community. The City participates in monthly meetings with the Governor's West Ocala Neighborhood Revitalization Council (GWONRC). This group is comprised of 23 representatives of organizations throughout the city of Ocala, with representatives from senior and youth services, education, housing, law enforcement, economic development, recreation, homelessness, domestic violence, and health. In establishing our annual goals for the program we solicit input from this group to ensure we are aware of the needs within the neighborhoods that we serve.

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)
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities	<p>In the meeting concerning the City's Annual Report for 2015, there were 33 persons in attendance. We made a 30 minute presentation of our overall program and our expected budget for 2015 as well as our planned projects for completion. We then offered the group an opportunity to suggest any other uses of our proposed funding. There were no suggestions on spending funding in a different manner. Two individuals gave testimonies to the improvements we have made in the Tucker Hill area of the City and the President of Action Plan GWONRC gave 2015 thanks for the city's efforts to partner with other</p>	N/A	N/A	10

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)
2	Newspaper Ad	Non-targeted/broad community	N/A	No comments received	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City plans to spend the CDBG funds primarily for housing rehabilitation activities that will concentrate on improving the living conditions of low to moderate income households; removing slum and blight; and acquiring properties for development of affordable housing.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	441,932	0	0	441,932	1,758,068	2015 year program activities include: Planning/Admin. and housing rehabilitation.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Housing	140,508	0	0	140,508	559,492	The City of Ocala is part of the Marion County Consortium that enables the City to receive a yearly HOME allocation. The City uses this allocation to conduct re-construction projects throughout the city with a special emphasis on the Tucker Hill area of the city. In 2015, the City will plan to re-construct two homes that are of a dilapidated state.
Other	public - state	Acquisition Admin and Planning Housing Other	279,265	0	0	279,265	970,735	The City will use it's allotment from the State Housing Initiative Program (SHIP) to augment its efforts to rehabilitate and re-construct affordable housing throughout the city. The City of Ocala will be funded \$279,265 from the State of Florida for the 2015 grant year of which, \$265,397 will be used in conjunction with the 2015 CDBG allocation to provide descent, safe, and affordable housing options within the city.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Housing	50,000	0	0	50,000	200,000	Established by City ordinance, the purpose of the Affordable Housing Fund is to encourage new construction and rehabilitation of affordable housing in the City by offering a housing incentive fund to offset City-imposed development charges and allowing a relaxation of certain development requirements. The benefits are intended to promote affordable housing. It is available to developers of affordable housing units and single family home owners that qualify as eligible low income households. In 2015 the City plans to use \$50,000 from the Affordable Housing fund to supplement CDBG funding in hooking up low income families to the city's water and sewer system. Also, the City will be looking at creative ways to use their local fund to participate in the development of affordable housing projects by partnering with local CHDO's and private sector contractors. The City will also use it's allotment from the State Housing Initiative Program (SHIP) to augment its efforts to rehabilitate and re-construct affordable housing throughout the city.

Table 5 - Expected Resources – Priority Table

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

Established by City ordinance, the purpose of the Affordable Housing Fund is to encourage new construction and rehabilitation of affordable housing. It is available to developers of affordable housing units and single family home owners that qualify as eligible low income households. The City will also use its allocation from the State Housing Initiative Program (SHIP) to support its efforts.

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

NA

Discussion

The City of Ocala's primary usage of its CDBG allocation is housing rehabilitation. The City has decided to focus on rehabilitation and re-construction of housing in an effort to provide better housing options for low to moderate income level individuals.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Improvements	2014	2015	Affordable Housing	City of Ocala	Housing Rehabilitation Clearance/Demolition Acquisition Planning and Administration	CDBG: \$353,545 Affordable Housing Fund: \$50,000 HOME: \$126,457 SHIP: \$265,302	Homeowner Housing Rehabilitated: 45 Household Housing Unit Direct Financial Assistance to Homebuyers: 2 Households Assisted Buildings Demolished: 3 Buildings Other: 2 Other

Table 6 - Goals Summary

Goal Descriptions

1	Goal Name	Housing Improvements
	Goal Description	The City will use CDBG, HOME, State Housing Initiative Partnership (SHIP), and the City of Ocala's Affordable Housing Fund to address sub-standard housing conditions. The City will use funds for property aquisition, housing rehabilitation, water/ sewer connection and down payment assistance to benefit low to moderate income households.

Table 7 – Goal Descriptions

AP-35 Projects - 91.420, 91.220(d)

Introduction

City of Ocala's allocation for 2015-2016 program year for CDBG is \$441,932; HOME is \$140,508; SHIP is \$279,265; City of Ocala's Affordable Housing Fund is \$50,000.

#	Project Name
1	Housing Rehabilitation
2	Clearance and Demolition
3	Acquisition
4	Planning and Administration

Table 8 – Project Information

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

Funding was allocated to these activities to address decent, safe, and affordable housing to low to moderate income level households. A contributing factor is the community's aging housing stock. Funding allocation is based on first-come/first-qualified.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehabilitation
	Target Area	City of Ocala
	Goals Supported	Housing Improvements
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$333,546 Affordable Housing Fund: \$50,000 HOME: \$140,508 SHIP: \$279,265
	Description	Support the national objective of providing decent affordable housing by rehabilitating substandard housing units.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	48
	Location Description	City Wide

	Planned Activities	<p>The planned Activities for 2015 include:</p> <ul style="list-style-type: none"> • Housing rehabilitation • Water/Sewer Connections • Property acquisition • Downpayment assistance • Demolition • New Construction
2	Project Name	Clearance and Demolition
	Target Area	City of Ocala
	Goals Supported	Housing Improvements
	Needs Addressed	Clearance/Demolition
	Funding	CDBG: \$10,000
	Description	Support the national objective of providing a suitable living environment by demolishing dilapidated structures causing hazardous conditions.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	3
	Location Description	City Wide
	Planned Activities	Demolition

3	Project Name	Acquisition
	Target Area	City of Ocala
	Goals Supported	Housing Improvements
	Needs Addressed	Acquisition
	Funding	CDBG: \$10,000
	Description	Support the national objective of providing a suitable living environment by acquiring property to be used for housing and community development needs.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	2
	Location Description	City Wide
	Planned Activities	acquisition
4	Project Name	Planning and Administration
	Target Area	City of Ocala
	Goals Supported	Housing Improvements
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$88,386
	Description	Administration of CDBG and HOMEFair Housing Activities.
	Target Date	9/30/2016

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	
<p>Location Description</p>	<p>City Wide</p>
<p>Planned Activities</p>	<p>In order to carry out the proposed activities of this annual plan, the City has set aside 20% of the available CDBG funding for the 2015 grant for related expenses associated with the managing of the grants program and Fair Housing activities. The funding for the 2015 grant year will be to pay for half of the salary of two of the program administrators, training associated with the needed knowledge to properly administer the grants, office supplies, Fair Housing education, and other necessities for properly complying with the regulations of the grant.</p>

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

City Wide

Geographic Distribution

Target Area	Percentage of Funds
City of Ocala	100

Table 9 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

the City of Ocala use HUD's definitions of low-income and minority concentration (as described above) for determining any geographical investments.

Housing activities are a direct benefit and funding is distributed based on eligibility guidelines as determined by the City, and HUD guidelines. Funds for housing activities can be distributed City wide.

Discussion

The City of Ocala is committed to creating a better quality of life to all citizens. All of the City of Ocala's funding must benefit low to moderate income residents, because these residents are scattered throughout the City of Ocala the City has chosen to target households instead of target areas.

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

Introduction

The City plans to enact several measures that will enable success in its effort to overcome barriers to affordable housing. City Staff has conducted several meetings with public and private organizations, and has gained information that will assist in these efforts.

Actions planned to address obstacles to meeting underserved needs

City staff has been involved in a number of economic development projects that will bring new business and new job opportunities to the area.

The City intends to use CDBG, HOME, SHIP, and other local funding sources to provide decent and safe housing in the most distressed areas and to improve existing conditions by demolishing buildings that are currently contributing to the slum and blight of the area and where it is applicable, replacing them with structures that will have a lasting effect on the community by changing the look and perception of these areas, and increasing the opportunities to attract outside individual and business investors.

Actions planned to foster and maintain affordable housing

The City will use CDBG and HOME funds to rehabilitate and reconstruct homes that will improve sub-standard housing. Activities may include, testing for asbestos and lead based paint, termite treatment, and rodent control where necessary. The City will also continue to partner with Habitat for Humanity and the Ocala Housing Authority; by providing purchase assistance.

Actions planned to reduce lead-based paint hazards

A large number of the homes in the City were constructed prior to 1978. The City currently contracts with qualified environmental testing agencies to conduct lead based paint test on all structures built before 1978; that are scheduled for either, rehabilitation or purchasing assistance. The City provides the applicant with a pamphlet explaining the hazards of lead based paint.

Actions planned to reduce the number of poverty-level families

The reinvestment and economic development activities of the City; combined with the programs of the city's public service organizations will serve to reduce the poverty level.

Actions planned to develop institutional structure

N/A

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

As part of the Marion County Consortium, the City collaborates with the County on funding projects, leveraging funds with private organizations, and training opportunities.

The City has representatives that work with the United Way and other local lead agencies, on the United Way's Vision Council where we will all meet to better understand the needs of the community, explore the resources available to meet those underserved needs, and better coordinate and understand the projects that are in motion so that we are not duplicating efforts.

The City also partners with the Marion County Homeless Council Continuum of Care (CoC) and is a regular participant in their meetings and workshops. The City contributes and participates at the requested levels in order to aid the Council in addressing the homeless situation that exists in the area. Currently the City is working with the Homeless Council to better assess its current role in the community

Discussion

The City of Ocala is working with Marion County and Community Legal of Mid Florida located in Orlando for technical assistance in implementing Fair Housing.

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion

As part of the Marion County HOME Consortium, the City of Ocala intends to use 100% of all grant funds to benefit low-moderate income individuals.

