Florida Housing

City of Ocala

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

Florida Housing

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Florida Housing

I. Program Details:

A. LG(s)

Name of Local Government	City of Ocala
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	NA

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2025-2026, 2026-2027, 2027-2028

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

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input: Public input was solicited through face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

All strategies will serve households meeting the definition of Special Needs in 420.0004 (13) first. After Special Needs, applications will be assisted for each strategy to meet the very low- and low-income set-asides.

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

K. **Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.

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

The methodology used is:

U.S. Treasury Department	
Local HFA Numbers	X

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

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

N. **Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

O. **Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county, or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of $10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility

requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

P. **Administrative Budget:** A line-item budget is attached as Exhibit A. The city finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: *"A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan."*

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: *"The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to $350,000 may use up to 10 percent of program income for administrative costs." The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.*

Q. **Program Administration:** Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. Fee Percentage
Local Government	All administrative duties	10%
Third Party Entity/Sub-recipient		

R. **First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes, and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

S. **Project Delivery Costs:** The City does not have any project delivery costs.

T. **Essential Service Personnel Definition (ESP): ESP includes** teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

Describe efforts to incorporate Green Building and Energy Saving products and processes: All appliances installed in housing rehabilitation projects will be Energy Star rated. The City of Ocala receives funding from

the Florida Municipal Power Agency which is used for weatherizing homes for citizens. These funds are leveraged with SHIP funds for homes served by the City's rehabilitation program. In addition, part of the rehabilitation evaluation process includes performing an energy efficiency assessment.

U. **Describe efforts to meet the 20% Special Needs set-aside:** The City will advertise its SHIP funding availability to agencies that serve the qualified special needs population. In addition, the City regularly communicates with various organizations that serve this population.

V. **Describe efforts to reduce homelessness:** The City of Ocala has partnered with Marion County to form the Joint Office on Homelessness. The City operates the Office of Homeless Prevention Division which is responsible for engaging homeless families and individuals throughout Marion County through outreach and referral activities. The City is the lead agency for coordinated entry and manages the Homeless Management Information System (HMIS) software. The City is an active member of Marion County's Continuum of Care (CoC) and presents pertinent information monthly to its Board of Governors as well as the general body.

Section II. LHAP Strategies:

A. Purchase Assistance	Code 1,2

a. Summary: The City of Ocala's Purchase Assistance Program assists income eligible first-time homebuyers with down payment and closing costs for the purchase of a newly constructed or existing single-family dwelling. The program must also provide at least $1,000 in SHIP Rehabilitation Assistance (for existing homes) for any needed repairs after purchase of an existing home. SHIP funds may be used in conjunction with a first mortgage loan obtained from a participating lender, not-for-profit developer, and/or Florida Housing Finance Corporation's Bond Program.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Very low, low, moderate, and high-moderate

d. Maximum award: $ 40,000 (including $1,000 for rehabilitation)

e. Terms:
1. Repayment loan/deferred loan/grant: Recorded Deferred Subordinate Mortgage Loan
2. Interest Rate: 0%
3. Years in loan term:

a. Extremely Low Income (ELI) 30% or below of AMI	$40,000
b. Very Low Income (VLI) 31%-50% of AMI	$30,000
c. Low Income (LI) 51%- 80% or below of AMI	$25,000
d. Moderate Income 81%-120% of AMI	$20,000
e. High-Moderate 121%-140% of AMI	$15,000

4. Forgiveness: The loan will be forgiven at the end of the loan term; which will be ten (10) years for all Purchase Assistance awards.
5. Repayment: None required as long as the loan is in good standing.

6. Default: The loan will become due upon sale, title transfer, refinance, foreclosure, or change of owner occupancy during the loan period. In the event of death of homeowner, an income-eligible heir may take possession and maintain the home as their homestead residence (The City's Community Program Division must be notified within 45 days of the death of applicant and/or co-applicant). Otherwise, the City may choose to take necessary legal action to recapture the invested funds. Refinancing of a first mortgage may be approved if a request is submitted and the refinancing will lower the monthly payment and/or will lower the fixed interest rate. Regardless, cost of the resulting mortgage for refinancing cannot exceed the original loan balance.

f. Recipient/Tenant Selection Criteria: Applicants selected on a first-qualified, first-serve basis with priorities listed in Section I.I. Also:

1. An applicant must submit a completed housing program application to the City of Ocala Community Programs Division to determine income eligibility.
2. Applicants will be assisted on a first come, first qualified basis.
3. Applicants must obtain first mortgage financing through a participating lender, not-for-profit developer, or through the Florida Housing Finance Corporation's Bond Program.
4. Completion of a City approved Homebuyer Education program will be required prior to closing. Program provider should have three (3) years of experience in the housing industry.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. Homes must be located within the City limits of Ocala.
2. Mobile Homes are not eligible.
3. The first mortgage must be fixed rate, with no pre-payment penalty, negative amortization, balloon loan, owner financing, or other restrictive loan terms.

B. Owner Occupied Rehabilitation Program	Code 3,6

a. Summary: SHIP funds will be awarded to households in need of repairs to correct code violations, health, and safety issues, electrical, plumbing, roofing, windows, structural items, and accessibility. Homes eligible under this program must qualify via a structural evaluation by the City's Rehabilitation Specialist; and funds must be available.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Very low, low, and moderate

d. Maximum award: $150,000

e. Terms:

1. Repayment loan/deferred loan/grant: Recorded Deferred Subordinate Mortgage Loan
2. Interest Rate: 0%

3. Years in loan term:

   a. Up to $25,000 Five (5) Years
   b. $25,001 - $50,000 Ten (10) Years
   c. $50,001 - $75,000 Fifteen (15) Years
   d. $75,001-$150,000 Twenty (20) Years

4. Forgiveness: The Loan will be forgiven at the end of the lien term.
5. Repayment: None required as long as the loan is in good standing.
6. Default: The loan will become due upon sale, title transfer, foreclosure, refinance, or change of owner occupancy during the loan period. In the event of death of homeowner, an income-eligible heir may take possession and maintain the home as their homestead residence (The City's Community Program Division must be notified within 45 days of the death of applicant and/or co-applicant). Otherwise, the City may choose to take necessary legal action to recapture the invested funds. Refinancing of a first mortgage may be approved if a request is submitted and the refinancing will lower the monthly payment and/or will lower the fixed interest rate. Regardless, the cost of the resulting mortgage for refinancing cannot exceed the original loan balance.

f. Recipient/Tenant Selection Criteria: Applicants selected on a first-qualified, first-serve basis with priorities listed in Section I.I. Also:

1. An applicant must submit a completed housing program application to the City of Ocala Community Development Services to determine income eligibility.
2. Applicants will be assisted on a first come, first qualified basis.
3. All applicants must be current on their mortgage and property tax payments.
4. The property assisted must be free of non-City liens and judgments.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. Homes must be located in the City limits of Ocala.
2. Only households at or below 120% of AMI will be eligible for housing rehabilitation program.
3. Mobile Homes are not eligible.
4. In a situation where a reverse mortgage exists, and the request for rehabilitation is deemed an emergency by the Rehabilitation Specialist the Community Development Services Director may approve on a case-by-case basis.
5. Emergencies may include but are not limited to:

   - Unsafe electrical (shorts, inoperable, defective circuits)
   - Plumbing (circumstances causing an unsanitary condition)
   - Roof repairs/replacement or insurance company requirement
   - Lateral Water/Sewer connections (failure of wells and septic systems)
   - Tree removal

C. Special Needs – Barrier Free Rehab	Code 3

a. Summary: This strategy is designed to remove barriers and improve accessibility in owner occupied homes. Qualified persons are defined as persons with special needs in accordance with the definitions of "Persons with special needs" set forth in Sections 420.0004(13) and 393.063(9) Florida Statutes, respectively, and to provide for health and safety repairs as needed for qualified persons to maintain their independence in their home.

Eligible uses for barrier removal and home modifications include:

Modifications to widen doorways	Install accessible doors and hardware	Widen hallways, kitchens, bathrooms, and bedrooms to accommodate mobility aides (canes, walkers, wheelchairs)
Grab bars	Entry Ramps and modification to walkways and landings	Railings
Nonslip floor surfaces throughout the home environment, including carpeting	Lever hardware and delayed opening/close mechanisms on egress and garage doors and interior doors	Improved lighting
Accessible touch-type light switches and thermostats	Accessible appliances which include, but are not limited to front or touch controls	Bathroom and kitchen lever faucets
Installation of accessible cabinets, shelves, drawers, sinks and toilets	Installation of accessible shower, permanent shower chair, handheld shower, non-slip surfacing	Smoke alarms and fire detectors including those for hearing impaired persons
Removal of other architectural barriers	Other repairs and/or modifications as needed for persons to maintain their independence	

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Very low, low, and moderate

d. Maximum award: $ 100,000

e. Terms:
1. Repayment loan/deferred loan/grant: Recorded Deferred Subordinate Mortgage Loan
2. Interest Rate: 0%
3. Years in loan term:
   a. Up to $25,000 Five (5) Years
   b. $25,001-$50,000 Ten (10) Years

c. $50,001-$100,000 Fifteen (15) Years

4. Forgiveness: The Loan will be forgiven at the end of the lien term.
5. Repayment: None required as long as the loan is in good standing.
6. Default: The loan will become due upon sale, title transfer, foreclosure refinance, or change of owner occupancy during the loan period. In the event of death of homeowner, an income-eligible heir may take possession and maintain the home as their homestead residence (The City's Community Program Division must be notified within 45 days of the death of applicant and/or co-applicant). Otherwise, the City may choose to take necessary legal action to recapture the invested funds. Refinancing of a first mortgage may be approved if a request is submitted and the refinancing will lower the monthly payment and/or will lower the fixed interest rate. Regardless, the cost of the resulting mortgage for refinancing cannot exceed the original loan balance.

f. Recipient/Tenant Selection Criteria:
1. An applicant must submit a completed housing programs application to the City of Ocala Community Programs Division to determine income eligibility. In addition, applicant must provide evidence of special needs status from a physician or appropriate social service provider.
2. Applicants will be assisted on a first come, first qualified basis.
3. All applicants must be current on their mortgage and property tax payments.
4. The property assisted must be free of non-City liens and judgments.
5. Only households at or below 120% of AMI will be eligible for special needs barrier free program.

g. Sponsor Selection Criteria: N/A

h. Additional Information:
1.Homes must be located in the City limits of Ocala.
2. Mobile Homes are not eligible.
3. In a situation where a reverse mortgage exists, and the request for Barrier Free Rehab is deemed an emergency by the Rehabilitation Specialist the Community Development Services Director may approve on a case-by-case basis.

D. Foreclosure Prevention	Code 7

a. Summary: SHIP funds will be awarded to homeowners that are in arrears on their first mortgage to avoid foreclosure. The arrearage must be at least two (2) months, but not more than six (6) months and cannot be under an active foreclosure action (lis pendens). Funds will be provided to bring mortgage payments current prior to the start of foreclosure proceedings. Payments may made directly to the lending institution.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Very low, low, moderate, and high-moderate

d. Maximum award: $ 25,000

e. Terms:

1. Repayment loan/deferred loan/grant: Recorded Deferred Subordinate Mortgage Loan
2. Interest Rate: 0%
3. Years in loan term: Five (5) Years
4. Forgiveness: The Loan will be forgiven at the end of the lien term.
5. Repayment: None required as long as the loan is in good standing.
6. Default: The loan will become due upon sale, title transfer, foreclosure, refinance, or change of owner occupancy during the loan period. In the event of death of homeowner, an income-eligible heir may take possession and maintain the home as their homestead residence (The City's Community Program Division must be notified within 45 days of the death of applicant and/or co-applicant . Otherwise, the City may choose to take necessary legal action to recapture the invested funds. Refinancing of a first mortgage may be approved if a request is submitted and the refinancing will lower the monthly payment and/or will lower the fixed interest rate. Regardless, the cost of the resulting mortgage for refinancing cannot exceed the original loan balance.

f. Recipient/Tenant Selection Criteria:

1.An applicant must submit a completed housing programs application to the City of Ocala Community Development Services to determine income eligibility.

2. Provide proof of arrearage in the form of notification from the mortgage holder. This cannot be from a private mortgage holder.

3. Provide evidence of a hardship that caused the arrearage (health issue, loss of employment/income, death of household member, divorce).

4. Receive counseling from an agency trained in foreclosure counseling and provide proof of program completion before assistance can be provided. The counseling agency should have at least three (3) years of experience in providing housing counseling services.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. Homes must be located in the City limits of Ocala.
2. Mobile Homes are not eligible.
3. Foreclosure prevention assistance will only be provided one time per household.
4. Funding for property taxes and homeowner's insurance will be provided only if they are currently escrowed or will become escrowed as a result of receiving assistance.

E. New Construction (Homeownership)	Code 10

a. Summary: The City of Ocala will award funds to sponsors for the construction of single-family housing for eligible home buyers.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Very low, low, moderate, and high-moderate

d. Maximum award: $250,000 (developer), $50,000 (homebuyer)

e. Terms:
Developer:

1. Repayment loan/deferred loan/grant: Non-Profit Developer, deferred loan secured by a note and mortgage. For Profit Developer
2. Interest Rate: 0%
3. Years in loan term: 36 months
4. Forgiveness: N/A
5. Repayment: Loan is due and payable upon sale of the home to eligible buyer or at the end of the loan term. Sponsor will sell homes at an affordable price established during the bid process by use of the City of Ocala's Affordable Threshold Calculator. Borrower will keep as profit the difference of the sales price and the amount borrowed to construct unit.
6. Default: If the home is not completed and sold within the three year term to an eligible buyer, the loan is due and payable.

Homebuyer: **A portion of** The funds awarded to the homebuilder passes through to the homebuyer and serves to reduce the mortgage principal for the qualified homebuyer, therefore making the home affordable. To qualify for assistance, applicants must be able to obtain a first mortgage from a lending institute.
The first mortgage is not to exceed a term of 30 years, with a fixed interest rate.

1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage.

2. Interest Rate: 0%

3. Years in loan term: 10 years

4. Forgiveness: forgiven at the end of the loan term

5. Repayment: No payments required if the loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of Homestead exemption status; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable.

In the event of death of homeowner during the loan term, an income-eligible heir may take possession and maintain the home as their homestead residence (The City's Community Program Division must be notified within 45 days of the death of applicant and/or co-applicant). If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria: Funds will be made available on a first-qualified basis with priorities described in Section I.I. to eligible SHIP clients.

g. Sponsor/Sub-recipient Selection Criteria: Selection will be based upon a Request For Proposal (RFP) process. Scoring of RFP will be based upon experience in residential construction, financial stability, cost of construction, time to complete, and other established categories as deemed pertinent to the production of the project.

h. Additional Information:

1. All units will be located within the city limits of Ocala.

2. To be considered for eligibility, applicants are required to submit a completed application to the City of Ocala and provide all requested written documentation.

g. Sponsor/Developer Selection Criteria: Applications for housing construction will follow City of Ocala's Procurement's Request for Proposal Process, from non-profit and for-profit organizations. Information should include unit price, leveraging of funds, and length of project, project feasibility, and number of clients to be served, client selection process, organizational experience, monitoring capabilities, and documentation procedures. Awards will be evaluated and awarded by a selection committee. In the event SHIP funding is used as leverage as match for a housing grant, a selection committee will not be required.

h. Additional Information: All homebuyers (anyone who is listed on the mortgage) must complete a homebuyer's education course. Course provider should have at least three (3) years of applicable industry experience.

F. Demolition/Reconstruction	Code 4

a. Summary The Reconstruction Program will address housing units that are beyond 50% damagedas determined by the Rehabilitation Inspection Specialist or the City of Ocala building official's structural evaluation. Structures that are evaluated and deemed dilapidated using the City's structural evaluation scoring formula will be eligible for demolition and reconstruction. Applicants will be assisted with demolishing the existing home and rebuilding a new home on the same site or other eligible site. Eligible costs include construction costs and related project soft costs (e.g., architectural, engineering, related professional services such as survey fees, lead based paint and asbestos inspections, building permits, builders fees).

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Very low, low, and moderate

d. Maximum award: $250,000

e. Terms :

1. Repayment loan/deferred loan/grant:
   a. For elderly (62 years of age or older) and disabled households, loan will be deferred and secured by a note and mortgage.
   b. Moderate Income (MI) households will repay sixty-five percent (65%) of the cost of reconstruction.
   c. Low Income (LI) households will repay fifty percent (50%) of the cost of reconstruction.
   d. Very Low Income (VLI) households will repay twenty-five percent (25%) of the cost and reconstruction.
   e. Extremely Low Income (ELI) households will repay fifteen percent (15%) of the cost of reconstruction.
2. Interest Rate: 0%
3. Years in loan term: Not to exceed 20 years
4. Forgiveness: Elderly and disabled households will have deferred mortgage forgiven.
5. Repayment: 0%, 20 year loan amortized monthly.
6. Default: The loan will become due upon sale, title transfer, refinance, or change of owner occupancy during the loan period. In the event of death of homeowner, an income-eligible heir may take possession and maintain the home as their homestead residence (The City's Community Program Division must be notified within 45 days of the death of applicant and/or co-applicant). Otherwise, the City may choose to take necessary legal action to recapture the invested funds. Refinancing of a first mortgage may be approved if a request is submitted and the refinancing will lower the monthly payment and/or will lower the fixed interest rate. Regardless, the cost of the resulting mortgage for refinancing cannot exceed the original loan balance. No cash out to the homeowner. Nonpayment of the loan will lead to the City taking the appropriate legal action to recapture its investment.

f. Recipient/Tenant Selection Criteria: : Funds will be made available on a first-qualified basis with priorities described in Section I.I. to eligible SHIP clients.

g. Sponsor Selection Criteria: N/A

h. Additional Information: All homebuyers must complete a homebuyer's education course. Course provider should have at least three (3) years of applicable industry experience. If there are any non-City outstanding lien(s) and/or mortgage on the property the property will not be eligible for the Demolition and Reconstruction program. Mobile homes are not eligible to receive assistance from this program

G. Rental Assistance	Code 13

a. Summary: Funds will be awarded to qualified applicants who are in need of assistance for: security and utility deposit assistance; eviction prevention not to exceed (six (6)month's rent; and/or rent subsidies for up to twelve (12) months. To be eligible for rent subsidies, the household receiving assistance must include at least one adult who is a person with special needs as defined is S. 420.0004(13) or homeless as defined in S. 420.621.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Extremely low, Very low, low, and moderate

d. Maximum award: $ 25,000

e. Terms:
1. Repayment loan/deferred loan/grant: Grant
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient/Tenant Selection Criteria: : Qualified applicants will be assisted on a first-qualified first-served basis.

g. Sponsor Selection Criteria: N/A

h. Additional Information:
1. Rental unit must be located within the City limits of Ocala.

2. There must be a signed lease between the landlord and tenant, with a length of no less than twelve (12) months.

3. Utility deposit refers to electric, water, sewer, and gas (cable and internet are excluded).

H. Disaster Recovery	Code 5, 16

a. Summary: The Disaster Strategy provides assistance to households following a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:

1. Purchase of emergency supplies for eligible households to weatherproof

damaged homes;

2. Interim repairs to avoid further damage; tree debris removal required to make the individual housing unit habitable;

3. Construction of wells or repair of existing wells where public water is not available;

4. Payment of insurance deductibles for rehabilitation of homes covered under homeowner's insurance policies;

5. Security deposit and/or rental assistance for eligible recipients that have been displaced from their homes due to damage from the storm. Monthly rental assistance not to exceed 90 days.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Very low, low, moderate, and high-moderate

d. Maximum award: $ 25,000

e. Terms:
1. Repayment loan/deferred loan/grant: Grant
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient/Tenant Selection Criteria:
1. An applicant must submit a completed housing programs application to the City of Ocala Community Development Services to determine income eligibility.

2. Assistance will be provided on a first come, first qualified basis with priority given to individuals or households that qualify as Elderly or Special Needs as defined in 420.503, F.S.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. Homes must be located in the City limits of Ocala.

2. Income verification for this strategy may be done in an expedited manner and may include alternative documentation such as pay stubs, benefit letters and documented oral verification with employer or other income provider.

3. SHIP disaster funds may not be used for the purchase or rehabilitation.

I.	**Manufactured Housing (Mobile Homes)**	Code 3, 28, 29

a. Summary: The manufactured housing strategy may provide funds for:
1. Relocation assistance for persons who are deprived of affordable housing due to closure of a mobile home park in accordance with 723.003, F.S. (code 28)
2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29)
3. Rehabilitation/emergency repairs (code 3)

b. Fiscal Years Covered: 2026-2027, 2027-2028

c. Income Categories to be served: Very low, low and moderate

d. Maximum award: $10,000 (relocation assistance)
$5,000 (lot rental assistance)
$15,000 (rehab/emergency repairs)

e. Terms:
1. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
2. Interest Rate: 0%
3. Years in loan term: N/A for relocation assistance and lot assistance, five years for rehab/emergency repairs
4. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
5. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
6. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

   In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

   If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.

g. Sponsor Selection Criteria: N/A

h. Additional Information:Manufactured housing constructed after June 1994 is eligible.

III. LHAP Incentive Strategies

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

A. Name of the Strategy: **Expedited Permitting**

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

Provide a description of the procedures used to implement this strategy:

(Ordinance #: ORD-2019-13, 12/18/18). The City has adopted a policy that affordable housing projects can be placed ahead of other projects to prevent delays. The City's normal permit process does not delay any project – none are "stacked up" awaiting

B. Name of the Strategy: **Ongoing Review Process**

An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

Provide a description of the procedures used to implement this strategy:

The City of Ocala meets regularly with its Affordable Housing Advisory Committee to discuss local policies and procedures that affect the development of affordable housing units in the city and makes appropriate recommendations to City Council annually. City staff also regular communicates with contractors and regularly evaluates, reviews, and updates, its policies, procedures, and ordinances to best accommodate the development of housing units.

IV. EXHIBITS:

Required

A. Administrative Budget for each fiscal year covered in the Plan.

B. Timeline for Estimated Encumbrance and Expenditure.

C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.

D. Signed LHAP Certification.

E. Signed, dated, witnessed, or attested adopting resolution.

Optional

F. Ordinance: (If changed from the original creating ordinance).

G. Interlocal Agreement (Required if applicable).

H. Other Documents Incorporated by Reference.

****INTENTIONALLY LEFT BLANK****

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

Exhibit A (2025)

City of Ocala

Fiscal Year: 2025-2026		
Estimated SHIP Funds for Fiscal Year:	$	485,541.00
Salaries and Benefits	$	
Office Supplies and Equipment	$	
Travel Per diem Workshops, etc.	$	
Advertising	$	
Other*	$	
Total	$	-
Admin %		0.00%
		OK

Fiscal Year 2026-2027		
Estimated SHIP Funds for Fiscal Year:	$	494,937.00
Salaries and Benefits	$	
Office Supplies and Equipment	$	
Travel Per diem Workshops, etc.	$	
Advertising	$	
Other*	$	
Total	$	-
Admin %		0.00%
		OK

Fiscal Year 2027-2028		
Estimated SHIP Funds for Fiscal Year:	$	500,000.00
Salaries and Benefits	$	
Office Supplies and Equipment	$	
Travel Per diem Workshops, etc.	$	
Advertising	$	
Other*	$	
Total	$	-
Admin %		0.00%
		OK

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

Exhibit B
Timeline for SHIP Expenditures

City of Ocala affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
2025-2026	6/30/2027	6/30/2028	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030

If funds allocated for these fiscal years is not anticipated to meet expenditure deadlines, Florida Housing Finance Corporation should be notified according to the following dates:

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to robert.dearduff@floridahousing.org and include:

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

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended.

Other Key Deadlines:

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2025-2026

Name of Local Government: City of Ocala

Estimated Funds (Anticipated allocation only): $ 533,026

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1,2	Purchase Assistance	Yes		$40,000	1	$25,000	1	$20,000	$45,000.00	$0.00	$45,000.00	2
3,6	Owner Occupied Rehabilitation Program	Yes	2	$150,000	3	$150,000	2	$150,000	$1,050,000.00	$0.00	$1,050,000.00	7
3	Special Needs Barrie Free Rehabilitation	Yes		$100,000		$100,000		$100,000	$0.00	$0.00	$0.00	0
7	Foreclosure Prevention	No		$25,000		$25,000		$25,000	$0.00	$0.00	$0.00	0
10	New Construction	Yes		$250,000		$250,000		$250,000	$0.00	$0.00	$0.00	0
4	Demolition/Rehabilitation	Yes		$250,000		$250,000		$250,000	$0.00	$0.00	$0.00	0
5,16	Disaster Recovery	Yes		$25,000		$25,000		$25,000	$0.00	$0.00	$0.00	0
		No		$0		$0		$0	$0.00	$0.00	$0.00	0
		No		$0		$0		$0	$0.00	$0.00	$0.00	0
		No		$0		$0		$0	$0.00	$0.00	$0.00	0
	Total Homeownership		2		4		3		$1,095,000.00	$0.00	$1,095,000.00	9
	Purchase Price Limits:		New	$260,000	Existing	$260,000						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
13	Rental Assistance	No		$25,000		$25,000		25000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$ -		0%			OK				
	Home Ownership Counseling		$ -									
	Total All Funds		$	1,095,000	This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides

Percentage Construction/Rehab (75% requirement)		205.4%	OK
Homeownership % (65% requirement)		205.4%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	$ 300,000	56.3%	OK
Low Income (30% requirement)	$ 475,000	89.1%	OK
Moderate Income	$ 320,000	60.0%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2026-2027

Name of Local Government: City of Ocala

Estimated Funds (Anticipated allocation only): $ 565,008

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1,2	Purchase Assistance	Yes		$40,000	2	$40,000		$20,000	$80,000.00	$0.00	$80,000.00	2
3,6	Owner Occupied Rehabilitation Program	Yes	0	$150,000	1	$150,000	2	$150,000	$450,000.00	$0.00	$450,000.00	3
3	Special Needs Barrie Free Rehabilitation	Yes		$100,000		$100,000		$100,000	$0.00	$0.00	$0.00	0
7	Foreclosure Prevention	No		$25,000		$25,000		$25,000	$0.00	$0.00	$0.00	0
10	New Construction	Yes		$250,000		$250,000		$250,000	$0.00	$0.00	$0.00	0
4	Demolition/Rehabilitation	Yes	1	$250,000		$250,000	1	$250,000	$500,000.00	$0.00	$500,000.00	2
5,16	Disaster Recovery	Yes		$25,000		$25,000		$25,000	$0.00	$0.00	$0.00	0
28	Mobile Home Relocation Expenses	Yes		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
29	Lot Rent Assistance	Yes		$5,000		$5,000		$5,000	$0.00	$0.00	$0.00	0
3	Mobile Home Rehabilitation	Yes		$15,000		$15,000		$15,000	$0.00	$0.00	$0.00	0
	Total Homeownership		1		3		3		$1,030,000.00	$0.00	$1,030,000.00	7
	Purchase Price Limits:		New	$260,000	Existing	$260,000						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
13	Rental Assistance	No		$25,000		$25,000		$ 25,000.00	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$ -		0%			OK				
	Home Ownership Counseling		$ -									
	Total All Funds		$	1,030,000	This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides

Percentage Construction/Rehab (75% requirement)		182.3%	OK
Homeownership % (65% requirement)		182.3%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	$ 250,000	44.2%	OK
Low Income (30% requirement)	$ 230,000	40.7%	OK
Moderate Income	$ 550,000	97.3%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2027-2028

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Estimated Funds (Anticipated allocation only):			$ 598,908									
Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1,2	Purchase Assistance	Yes		$40,000		$40,000		$20,000	$0.00	$0.00	$0.00	0
3,6	Owner Occupied Rehabilitation Program	Yes		$150,000	3	$150,000		$150,000	$450,000.00	$0.00	$450,000.00	3
3	Special Needs Barrie Free Rehabilitation	Yes		$100,000		$100,000		$100,000	$0.00	$0.00	$0.00	0
7	Foreclosure Prevention	No		$25,000		$25,000		$25,000	$0.00	$0.00	$0.00	0
10	New Construction	Yes		$250,000		$250,000		$250,000	$0.00	$0.00	$0.00	0
4	Demolition/Rehabilitation	Yes	2	$250,000		$250,000		$250,000	$500,000.00	$0.00	$500,000.00	2
5,16	Disaster Recovery	Yes		$25,000		$25,000		$25,000	$0.00	$0.00	$0.00	0
28	Mobile Home Relocation Expenses	Yes		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
29	Lot Rent Assistance	Yes		$5,000		$5,000		$5,000	$0.00	$0.00	$0.00	0
3	Mobile Home Rehabilitation	Yes		$15,000		$15,000		$15,000	$0.00	$0.00	$0.00	0
	Total Homeownership		2		3		0		$950,000.00	$0.00	$950,000.00	5
Purchase Price Limits:			New	$260,000	Existing	$260,000						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
13	Rental Assistance	No		$25,000		$25,000		$ 25,000.00	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$ -		0%			OK				
	Home Ownership Counseling		$ -									
	Total All Funds		$	950,000	This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides				
Percentage Construction/Rehab (75% requirement)		158.6%		OK
Homeownership % (65% requirement)		158.6%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)		$ 500,000	83.5%	OK
Low Income (30% requirement)		$ 450,000	75.1%	OK
Moderate Income		$ -	0.0%	

Exhibit D
67-37.005(1), F.A.C.
2025

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: City of Ocala

Certifies that:

(1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.

(2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.

(3) A process to determine eligibility and for selection of recipients for funds has been developed.

(4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.

(5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).

(6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.

(7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.

(8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.

(9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.

(10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

(11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the

local governments audited financial statements (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.

(12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.

(13) SHIP funds will not be pledged for debt service on bonds.

(14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.

(15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.

(16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.

(17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.

(18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or designee

Witness

Kristen M. Dreyer Council President

Print Name & Title

Date

OR

Attest:

(Seal)

RESOLUTION 2025-18

A RESOLUTION OF THE OCALA CITY COUNCIL OF THE CITY OF OCALA FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE COUNCIL PRESIDENT TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE

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

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

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

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

WHEREAS, as required by section 420.9075, FS. It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to $350,000 may use up to 10 percent of program income for administrative costs; and

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

WHEREAS, the City Council finds that it is in the best interest of the public for the City of Ocala to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF OCALA, FLORIDA that:

Section 1: The City Council of the City of Ocala, Florida hereby approves the Local Housing Assistance Plan, as attached, and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes: for fiscal years 2022-2023, 2023-2024 and 2024-2025.

Section 2: The Council President, is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the terms and conditions of said program.

Section 3: This resolution shall take effect immediately upon its adoption.

This resolution adopted this 15th day of April, 2025.

ATTEST:

By: _____
Angel B. Jacobs
City Clerk

CITY OF OCALA

By: _____
Kristen M. Dreyer
President, Ocala City Council

Approved as to form and legality:

By: _____
William E. Sexton
City Attorney