



**5790 Margate Boulevard  
Margate, FL 33063**

**Fiscal Year 2018 – 2019  
ANNUAL ACTION PLAN (AAP)  
October 1, 2018 to September 30, 2019**

**Board of City Commissioners  
Arlene R. Schwartz, Mayor**

**Anthony N. Caggiano, Vice Mayor  
Lesa Peerman, Commissioner  
Tommy Ruzzano, Commissioner  
Joanne Simone, Commissioner**

**Prepared by**

**Broward County  
Housing Finance and Community Redevelopment Division  
Environmental Protection and Growth Management Department**

# Executive Summary

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

### 1. Introduction

Per HUD regulations governing Consolidated Submissions for Community Planning and Development Programs (24 CFR Part 91.15 (a)(2)), an entitlement jurisdiction whose fiscal year commences in October must submit an Action Plan. For FY 2018-2019, the City of Margate expects formula allocations in the following amounts from HUD: Community Development Block Grant (CDBG) - \$352,928. The City will also receive in HOME Investment Partnership (HOME) funds - \$98,147.85, as a member of the Broward County HOME Consortium. The Annual Action Plan serves as the City's application to HUD to receive these funds and details how the funds will be used to address the goals and objectives outlined in the City's Consolidated Plan.

Through a combination of statistical analysis and public input, the City has developed a Plan that builds on local assets and coordinates a response to the needs of the community. The City has determined that in order to maximize the production of affordable housing, economic development, and the provision of services to its residents, it must commit to a variety of public/private initiatives and work towards integrative goals that focus on rehabilitation, purchase assistance and any public facility or improvement costs incurred by the City.

The Broward County Housing and Community Redevelopment Division is the lead agency responsible for planning, preparation and submission of the FY 2018 - 2019 Annual Action Plan (AAP) described hereto.

### 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.

The Plan objectives and outcomes, based on the needs assessment, support HUD's primary objectives under the formula programs, and include providing decent affordable housing, a suitable living environment, and economic opportunities for low to moderate income families and individuals. The goals will be achieved through the performance framework of (1) availability/accessibility, (2) affordability, and (3) sustainability. The City will focus on the following activities: (a) Preserve existing affordable housing; (b) Provide funding for public facilities and; (c) Expand Homeownership.

### **3. Evaluation of past performance**

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

The City's Annual Action Plan and Consolidated Plan details the goals and priorities established by the City.

The City of Margate has been working diligently to comply with the objectives of the formula programs. Turnover in staff and reduced funding over the last several years have greatly affected the Economic Development Department's ability to maintain an effective staffing level to provide consistency in the development and implementation of programs, and continue to expand and grow in its effort to address the needs of the community and its residents. The City entered into an Interlocal Agreement with Broward County Housing Finance and Community Redevelopment Division (HFCRD) to Administer their grant programs and hired a Grants Coordinator in 2018. The new staff resources, combined with innovative strategies, will help to ensure that community needs are met, resources are leveraged, and that compliance with all program requirements is achieved.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The City adhered to its Citizen Participation Plan (CPP), by holding two (2) public meetings held at the City of Margate and the appropriate comment period affording the residents in the City an opportunity to comment on and review a draft of the AAP. All meetings are advertised in the Sun-Sentinel in addition to several local locations and websites to expand the reach of possible participants.

The City advertised the first pre-development public hearing in the Sun-Sentinel and held the pre-development public hearing on May 21, 2018 at 3:00 pm, at the City of Margate City Hall Commission Chambers, 5790 Margate Boulevard, Margate, Florida 33063. On June 1, 2018, a pre-adoption advertisement containing the proposed use of funds and availability of the AAP for review and comments, was published in the Sun-Sentinel. On July 3, 2018, a pre-adoption public hearing will be held in which the final Annual Action Plan is proposed for adoption.

### **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.

See attached comments.

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

No comments or questions proposed during the public hearing process were rejected.

## **7. Summary**

The City of Margate will be receiving \$352,928 in Community Development Block Grant (CDBG) funds and \$98,147.85 in Home Investment Partnership Program (HOME) funds through the Broward County HOME Consortium. The overall goal of the community planning and development funds provided by HUD, is to develop viable urban communities by providing decent housing and a suitable living environment, and expanding economic opportunities principally for low- and moderate-income individuals and families.

While the housing market has improved significantly, housing costs have continued to increase substantially, creating a cost burden for many homeowners and renters. City residents cannot afford the maintenance and upkeep for their properties, therefore maintaining the existing affordable housing stock is a priority for the City. The City will utilize the allocated funding to assist a minimum of three (3) eligible homeowners with housing rehabilitation, and a minimum of three (2) eligible households with purchase assistance.

**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	MARGATE	Broward County Housing Finance and Community Redevelopment Division

**Table 1 – Responsible Agencies**

**Narrative**

Broward County Housing Finance and Community Redevelopment Division (HFCRD) is the Agency responsible for preparing and administering the Consolidated Plan and AAP through an Interlocal Agreement with the City.

**Consolidated Plan Public Contact Information**

Broward County Housing Finance and Community Redevelopment Division  
110 NE 3<sup>rd</sup> Street, Suite 300, Fort Lauderdale, FL 33301  
Office: 954-357-4900 Fax: 954-357-8221

City of Margate  
5790 Margate Blvd., Margate, FL 33063  
Office: 954-935-5331 Fax: 954-935-5273

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

### **1. Introduction**

To comply with the Consolidated Plan and Action Plan development process, strategies, and federal regulations (24 CFR 91.200(b), 91.215 (i)), the City of Margate consulted with community service providers, other jurisdictions, and other entities with a potential interest in or knowledge of that jurisdiction's housing and non-housing community development issues. The city does not receive funds from HUD's homeless programs, but Broward County Housing Finance and Community Redevelopment Division (HFCRD) does participate in the local Continuum of Care (CoC) on behalf of the City.

**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 Margate in coordination with Broward County's HFCRD coordinates with public and private housing providers and developers to foster the production and availability of affordable housing units. Broward County's Continuum of Care (CoC) is the countywide strategy (inclusive of City of Margate) for meeting the needs of individuals and families who are homeless or at risk of becoming homeless. The County's CoC funding supports permanent supportive housing and rapid re-housing projects. The County's Rapid Re-Housing Programs and Tenant Based Rental Program are a result of a coordinated effort between the County, the BCHA and the service providers that operate these programs. Local public housing authorities offer a preference for homeless families when allocating housing vouchers and housing units as units and vouchers become available.

**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 HIP Advisory Board serves as the Continuum of Care for Broward County. A Homeless count is conducted and published annually, with participation of the HIP, Broward Regional Health Planning Council, Hands on Broward, 2-1-1 Broward, Broward County staff, the Broward County Sheriff's Department, and with the help of community volunteers. The annual findings of this report are reviewed by City staff. The 2018 Point in Time count indicated that there were nine homeless individuals in the City of Margate.

**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**

The City of Margate is not a recipient of ESG funds. ESG funding is administered by Broward County Housing Finance and Community Redevelopment Division and the City of Fort Lauderdale.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Broward County Homeless Initiative Partnership
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Service-Fair Housing Health Agency Child Welfare Agency Other government - County Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The HIP publishes a Homeless Report annually. Meetings are also held the fourth Thursday of every month.

**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 (CoC)	Broward County Homeless Initiative Partnership (HIP)	The services do not overlap.

**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**

The City implements the citizen participation plan adhering to requirements set within the Consolidated Plan and Action Plan. This plan includes the participation and recommendation of all its community residents. A Predevelopment Public Hearing was held on May 21, 2018 at 3:00 in City Commission Chambers. On June 1, 2018, a pre-adoption advertisement containing the final proposed use of funds was published in the Sun-Sentinel. In conjunction with the Pre-adoption Public Hearing, the City published a draft of the Annual Action Plan along with a Notice of its availability for review. These were available at the City of Margate City Hall, City website, and the County's HFCRD Office.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community  City/Countywide	More than 22 City residents in attendance. (Sign in sheet available)	See the attached Citizen Participation/Public Comments.	No comments or questions proposed during the process were rejected.	
2	Public Hearing	Non-targeted/broad community  City/Countywide			No comments or questions proposed during the public hearing process were rejected.	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

For FY 2018, the City of Margate will receive \$352,928 in CDBG funds. The City is estimating that it may receive approximately \$50,000 in CDBG Program Income.

The City will also receive \$98,148 in HOME funds as a member of the Broward County HOME Consortium, and \$75,950 in State Housing Initiative Partnership (SHIP) program funds. These funds will be used to supplement and leverage the CDBG grant funds.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	352,928	50,000	0	402,928	350,000	The City of Margate has entered into an Agreement with Broward County for the administration of its annual program.

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: \$		
Other	public - federal	Housing	98,148	0	0	98,148	95,000	As a member of the Broward County HOME Consortium, the City of Margate receives HOME funding which is used for down payment assistance.

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**

The ability to leverage state and local funds will facilitate the City of Margate's efforts in addressing their highest priority needs; affordable housing, assist with county wide efforts, protect our constituents, protecting and nurturing our special needs and high-risk populations and maintain our low to moderate income and blighted communities. Without federal funds, these community needs may not be addressed in the same meaningful manner or have the same impact. Matching requirements shall be met by either local dollars, state or private funds. The City of Margate will receive approximately \$75,950 from the State of Florida from the SHIP. When necessary, the City may leverage its SHIP funds.

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

**Discussion**

The City expects to utilize its CDBG funds in conjunction with its HOME and SHIP resources to facilitate projects and activities originally identified as priority in the 5-Year Consolidated Plan. Available funds may also be used to address any public facilities or improvement costs incurred by the City.

## 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	Preserve Units Owned by Low/Mod Income Households	2015	2019	Affordable Housing		Preservation of Housing Owned by Low/Mod Elderly Preservation of Housing Owned by Low/Mod Families	CDBG: \$176,464	Homeowner Housing Rehabilitated: 3 Household Housing Unit
2	Expand Homeownership	2017	2019	Affordable Housing		Downpayment Assistance	CDBG: \$176,464 HOME: \$98,148	Direct Financial Assistance to Homebuyers: 2 Households Assisted

**Table 6 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Preserve Units Owned by Low/Mod Income Households
	<b>Goal Description</b>	The City of Margate's AAP will utilize CDBG funds to address the Consolidated Plan Goal "Preserve Units Owned by Low/Mod Income Households", to maintain current affordable housing stock. The proposed project maintains the current affordable housing stock by providing housing rehabilitation assistance to two (2) eligible Homeowners. The allocating of funding includes project assistance, service delivery and administration.
2	<b>Goal Name</b>	Expand Homeownership
	<b>Goal Description</b>	The City of Margate's AAP will utilize CDBG funds to address the Consolidated Plan Goal "Expand Homeownership", to increase the availability of affordable housing for its low to low- moderate income households. The proposed project will increase the supply of affordable housing by providing Homebuyer Assistance to two (2) eligible Homebuyers. The allocating of funding includes project assistance, service delivery and administration.

## **AP-35 Projects - 91.420, 91.220(d)**

### **Introduction**

HUD regulations require the City to submit an Annual Action Plan detailing the upcoming projects for the program year and to specify how activities listed in the Annual Action Plan further the priorities and objectives established in the five-year Consolidated Plan.

The City, through consultation with relevant agencies, will continue to prioritize the objectives of Decent Housing and a Suitable Living Environment throughout the City of Margate.

For FY 2018, the City anticipates receiving \$352,928 in CDBG funding and anticipates receiving approximately \$50,000 in CDBG Program Income. The City will also receive \$98,148 in HOME funds as a member of the Broward County HOME Consortium, and \$75,950 in SHIP program funds. These funds will be used to supplement and leverage the CDBG grant funds when necessary and are administered by the Broward County HFCRD.

The City of Margate will continue to fund the Home Rehabilitation Program and the Down Payment Assistance Program.

The City will continue to support, prioritize, and implement programs designed to address housing and community development needs, and furthering the objectives outlined under the Consolidated 5-Year Strategic Plan and those of the United States Department of Housing and Urban Development. The provision of affordable, decent, safe and sanitary housing to low - low-moderate income households will continue to be a priority for the City of Margate.

<b>#</b>	<b>Project Name</b>
1	Home Rehabilitation Program
2	First-Time Homebuyer
3	Planning and Administration

**Table 7 – Project Information**

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

The funded projects address the housing and related service needs identified within the Needs Assessment and Housing Market Analysis sections of this Consolidated Plan. The greatest obstacle to addressing underserved needs is funding. Goals are being achieved through a concentrated effort implemented by a collaborative partnership of local government, nonprofit organizations and the Florida

## Housing Coalition.

The City of Margate has made the preservation of single family housing rehabilitation a high priority need for resource allocation. The City understands the value of home ownership and seeks to utilize CDBG funds to provide down payment assistance for first time homebuyers.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Home Rehabilitation Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Preserve Units Owned by Low/Mod Income Households
	<b>Needs Addressed</b>	Preservation of Housing Owned by Low/Mod Elderly Preservation of Housing Owned by Low/Mod Families
	<b>Funding</b>	CDBG: \$141,171
	<b>Description</b>	Provision of minor home repair assistance of up to \$40,000 per household to approximately 3 eligible low/moderate income owner occupied City of Margate households and project delivery costs.
	<b>Target Date</b>	9/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3
	<b>Location Description</b>	
	<b>Planned Activities</b>	Minor, moderate and substantial rehabilitation activities
2	<b>Project Name</b>	First-Time Homebuyer
	<b>Target Area</b>	
	<b>Goals Supported</b>	Expand Homeownership
	<b>Needs Addressed</b>	Downpayment Assistance
	<b>Funding</b>	CDBG: \$181,172
	<b>Description</b>	Provision of First-Time Homebuyer Assistance of up to \$50,000 to approximately 3 low to low-moderate income households and project delivery costs. The total includes an anticipated \$40,000 of program income.
	<b>Target Date</b>	9/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2
	<b>Location Description</b>	Citywide

	<b>Planned Activities</b>	Down payment Assistance/Homebuyer Assistance
<b>3</b>	<b>Project Name</b>	Planning and Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$80,585
	<b>Description</b>	This project will provide for administrative and planning duties relative to the overall grant program, and is eligible under 24 CFR 570. The total includes an anticipated \$10,000 of program income.
	<b>Target Date</b>	9/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	

## **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**

The projects and activities will be conducted within the City of Margate. The Housing Rehabilitation project will be provided to income eligible owner-occupied homeowners in scattered site locations.

The Down Payment Assistance/Homebuyer Assistance project will assist potential eligible first-time homebuyers to purchase a home within the City of Margate.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Margate Community Redevelopment Area	

**Table 8 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

As the greatest need within the City of Margate is affordable housing and the sustainability of its current housing stock, the City will not prioritize funding allocations geographically. The City's intent is not to concentrate low - low- moderate income homebuyers or limit homeownership choices.

### **Discussion**

The City's proposed projects are Citywide and based on individual eligibility. If the City decides to allocate funding to Public Infrastructure and/or Public Service activities, the City will use its updated map of eligible Census Tracts and Census Block Groups (51% or more of the population is 80% or below the Average Median Income (AMI). These neighborhoods have the highest concentration of low and moderate-income households.

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

### **Introduction**

This section is to include actions the jurisdiction is prepared to take during the next year to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing.

**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**

### **Discussion**

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

### **Introduction**

The City of Margate will provide delivery of services to the underserved low to low - moderate income persons and households. Efforts will be made to maintain, preserve and increase the affordable housing stock by providing housing rehabilitation assistance to eligible homeowners, and first-time homebuyer assistance to eligible homebuyers interested in making the City of Margate their permanent home.

The City will continue to coordinate with public and private housing developers and social service providers to better serve their residents.

### **Actions planned to address obstacles to meeting underserved needs**

The City of Margate in coordination with Broward County's HFCRD has identified the following factors as obstacles to meeting the needs of its underserved population: Insufficient funding resources, lack of jobs, lack of affordable housing stock, inability of low income families to afford home ownership; and a need for a more cohesive service delivery system which promotes partnership between service providers.

There are currently no public housing sites located within the City of Margate. Broward County Housing Authority provides services to the underserved population by providing public housing and rental subsidy Countywide.

### **Actions planned to foster and maintain affordable housing**

The City will continue its Home Repair program to maintain the housing stock. It will also continue the first-time homebuyers program to increase the availability of affordable housing to low to moderate income Margate residents.

### **Actions planned to reduce lead-based paint hazards**

The City will ensure that all its programs and activities planned to assist in the rehabilitation of existing housing that was built before 1978, whether rental or single family, comply with the lead based paint regulations issued by Congress in Title X, HUD, EPA, OSHA, and the CDC with respect to the evaluation and control of lead-based paint hazards in housing. This includes the requirements for Disclosure of Known Lead-Based Paint and/or Lead- Based Paint Hazards Upon Sale or Lease of Residential Property (HUD: 24 CFR Part 35, subpart A; EPA: 40 CFR Part 745, subpart F), the HUD requirements for Notification, Evaluation and Reduction of Lead-Based Paint Hazards in Federally Owned Residential Property and Housing Receiving Federal Assistance, known as the HUD Lead Safe Housing Rule (24 CFR Part 35, subparts B-R), the EPA requirements for Lead-Based Paint Activities in Target Housing and Child Occupied Facilities; Requirements for Hazard Education Before Renovation of Target Housing; Identification of Dangerous Levels of Lead; Renovation, Repair, and Painting (40 CFR Part 745) and the OSHA Interim Lead in

Construction Standard (29 CFR 1926.62).

The EPA's Lead Renovation, Repair and Painting Rule (RRP Rule) requires that firms performing renovation, repair, and painting projects that disturb lead-based paint in homes, child care facilities and pre-schools built before 1978 have their firm certified by EPA (or an EPA authorized state), use certified renovators who are trained by EPA-approved training providers and follow lead-safe work practices.

The City inspects all homes that are pre-1978 for lead. The City ensures that all contractors participating in its programs are certified renovators. The City includes in all of its contracts and agreements with contractors and developers the required rules and provisions as they pertain to lead based paint. If a home or property is tested and found to contain lead, the renovations will follow HUD guidelines for testing, abatement and clearance.

Homeowners participating in the renovation of rental housing, owner occupied housing and the acquisition of housing that is pre-1978 are provided with written notification of the HUD lead safe housing rule brochure which explains the dangers and hazards of lead based paint.

### **Actions planned to reduce the number of poverty-level families**

The City will continue inter-agency coordination with Broward County Health and Human Services Division, the Northwest Focal Point Senior Center and area non-profit agencies to foster and encourage services to prevent homelessness, as well as promote job growth and economic development in an effort to reduce the number of poverty level families within the jurisdiction.

### **Actions planned to develop institutional structure**

The City in coordination with Broward County's HFCRD plans to continue to stay of abreast of local socio-economic and market continues so that actions can be coordinated with established partners to ensure that there is always a pathway present to meet changing needs and priorities.

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

The City in coordination with Broward County's HFCRD plans to continue to stay of abreast of local socio-economic and market continues so that actions can be coordinated with established partners to ensure

that there is always a pathway present to meet changing needs and priorities.

## **Discussion**

The City of Margate understands the importance of actions that can help to reduce poverty, preserve and create affordable housing and improve the quality of life for its residents. The City will continue to support programs and services to achieve those goals when financially feasible. Coordination of services and programs in a comprehensive approach is essential to the attainment of these goals.

## Program Specific Requirements

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

#### Introduction

The City of Margate has been working with Broward County HFCRD on developing and updating its policies and procedures to carry out and administer its programs. The specific requirements for each project and its administration will be outlined in the policies and procedures and provide guidance to program staff in the day to day administration of the program to ensure compliance.

There is a possibility that the City of Margate may receive program income. The City of Margate anticipates receiving a maximum of \$50,000 within this Fiscal Year. If program Income is received, it will be allocated to one of the existing housing projects. Should additional program income be received, it will be added to the Action Plan via the appropriate amendment process. If program Income is not received, the CAPER and tools used to report data to HUD.

#### **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	\$50,000
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
<b>Total Program Income:</b>	<b>\$50,000</b>

### 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. | 80.00% |

### Discussion

The City of Margate will strive to ensure that its programs comply with federal, state and local requirements. The City of Margate in conjunction with Broward County's HFCRD is in the process of updating its policies and procedures to ensure compliance with specific project requirements.

## Attachments

## Citizen Participation Comments

**CITY OF MARGATE**  
**Pre-development Public Hearing**  
**May 21, 2018**  
**Public Comments**

The City of Margate held a Pre-development Public Hearing on May 21, 2018, at 3:00 PM in the City Commission Chambers at 5790 Margate Boulevard, Margate, Florida. The public hearing was advertised in the Sun-Sentinel Newspaper on May 6, 2018 and on the city's social media Face Book page. There were 22 people in attendance. (Sign-in sheet is available upon request)

There were several comments regarding the time of the public hearing posted on Face Book. In order to receive comments from the City of Margate residents on the draft Annual Action Plan activities, the public hearing was held until 6:00 p.m. City accommodated those comments by staying to hear comments until 6:00 PM.

A resident asked a question about what Census Tracts are eligible. Ms. Yvette Lopez, Manager, Broward County Housing and Community Redevelopment Division explained that the two projects the City is undertaking are not dependent on the Census Tracts. She further explained that housing activities are entirely based on income levels and regardless of your location, income dictates eligibility. Ms. Lopez and Ms. Tanya Ward Benjamin, Grants Manager, City of Margate later distributed a map with the eligible Census Tracts, and indicated that the map is posted on the City's web site. There was a question regarding income limits. Ms. Benjamin had copies of the income limits for review and distributed during the hearing.

There was some discussion about capital projects in the Community Redevelopment Area (CRA) being eligible. A resident asked if their home is in the CRA would they then be eligible for housing assistance if they are over income? Ms. Lopez explained that housing activities are entirely based on income levels and regardless of your location, your income dictates eligibility. She further explained that capital projects utilized Census Data for Block Groups with 51% or more of the residents below 80% of the Area Median Income (AMI) being eligible.

A resident and member of the press discussed an area within the CRA where several of the sea walls on a canal are deteriorating. He further indicated that there is a question as to who actually owns these sea walls, whether it's the homeowners, the CRA or the City? He asked if the sea walls could be repaired with housing rehabilitation funds? Ms. Lopez explained that if as the homeowners meet program requirements, and the sea wall is part of their property, it would be eligible for repair through the program. She further explained that if the homeowner doesn't own the sea wall, it is not eligible.

A resident mentioned a drainage problem at a Temple parking lot on Rock Island and Royal Palm another area on NW 31<sup>st</sup> Street. Ms. Lopez indicated that the City will look to see if this is in an eligible area and if it's public property.

A resident asked if the program was a City or CRA program. Ms. Lopez explained that the program is not a CRA program but is Federally funded, and the City allocates the funding to eligible projects.

There was quite a bit of discussion regarding a waiting list for home repair. A resident asked if the funds would be allocated to people on the waiting list? Ms. Benjamin explained that there was a waiting list and that waiting list is closed and handed over to Broward County since the County administers the program for the city. She indicated that Broward County review the waiting list, contacting those on it, and assessing their eligibility. Ms. Benjamin indicated that once the County completes its review the list may re-open in the Fall. She also indicated that if residents had called and spoken to her recently, she took their contact information for follow up once the list re-opens.

A resident asked about the length of time it takes to process housing applications. Ms. Lopez explained that generally it takes about four to six weeks.

A resident had a question regarding 20% of the grant being set aside for Administration. Ms. Benjamin explained that it is a Federal Regulation, not a City or County Regulation. The resident then had a follow up question about the City or County choosing to take a lower percentage. Ms. Lopez explained that the regulation allows for up to 20% for administrative costs, but it depends on how much it actually costs to administer the program.

The same resident also asked if the funding was being used to address code violations. Ms. Benjamin explained that during the inspection, if there are code violations within the house, any code violations found must be addressed. If someone has an unpermitted addition, the program cannot be utilized until after the unpermitted addition is addressed. The resident then followed up commenting that code violations may take up a lot of the funding based solely on new building code requirements. Ms. Benjamin explained that the program addresses the needs of the house and the homeowner and further explained that all code violations must be addressed. She further explained that the program is not for remodeling and that it would not allow for new kitchens and bathrooms. She also explained that there is a \$40,000 award limit. This led to further clarification that the program is not a grant, it's a deferred, zero interest, zero payment loan for the duration of the affordability period, generally 10 to 15 years. This led to a follow up question about the deferred loan being prorated. Ms. Lopez indicated that currently the loan is not prorated, it used to be, but it no longer is.

A resident had a question pertaining to her mother's home and ADA barrier free assistance for a tub and improvement to her kitchen. Ms. Benjamin explained that the tub is eligible, but first her mother must be on the waiting list, then get income qualified and then have an inspection. She also explained that the kitchen "improvement" sounds like remodeling and would not be eligible. This led to a question from a resident about disabled homeowners requiring ADA barrier free assistance given priority. Ms. Benjamin explained that there is a person within Broward County responsible for these cases, but the homeowner must be receiving Social Security Disability Insurance (SSDI). She also indicated that the Center for Independent Living contracts with Broward County to handle ADA cases. This led to a follow up question about how people get prioritized. Ms. Lopez explained that the priority is home hardening, but ADA can also be addressed. She explained that the program works on a first come, first qualified, first served basis.

A resident commented that the City should consider using these funding for first-time homebuyer program for single family homes and home hardening. Ms. Lopez followed up by explaining that the down payment award increased to \$50,000 which can help people purchasing single family homes within the City.

A resident asked if the down payment requires a match. Ms. Lopez explained that the funding is to alleviate costs. She further explained that while the sales price may be affordable, sometimes the homeowner association fees may make the property cost prohibitive. Ms. Lopez stated that those fees are included in the affordability ratio used to calculate how much a homeowner can afford.

The participants provided positive feedback and agreed that affordable housing is a priority in the City and the projects proposed in the Annual Action Plan are a good use of the CDBG funds.

The meeting concluded at 6:00 PM.

The sign in sheet is available on request.