

Executive Summary

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

Introduction

As an entitlement community receiving U.S. Department of Housing and Urban Development (HUD) formula program funds, the City of Margate is required to submit an annual Action Plan, which provides a concise summary of the actions, activities, and specific federal and non-federal resources, that will be used each fiscal year. The annual Action Plan shows the linkage between projects and the specific objectives developed to address the priority needs identified in the 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 and any public facility or improvements costs incurred by the City.

Summarize the objectives and outcomes identified in the 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:

- Preserve existing affordable housing
- Provide funding for public facilities and single family rehabilitation improvements
- Promote economic development in the City

Evaluation of past performance

The City 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, has greatly affected the Economic Development Department's ability to maintain an effective staffing level, 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. In May 2016, the City hired a new Grants Manager with experience in housing and community development. 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.

Summary of Citizen Participation Process and consultation process

The City published a draft of the FY2016 Annual Action Plan in the Sun-Sentinel, on the City website, and on the agenda of the City Commission meeting, informing the public of the availability of the document for review and comment.

Summary of public comments

Please reference the attached document from the Citizen Participation section of the Con Plan.

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

The City of Margate understands the importance of citizen participation in the Five Year Consolidated Plan and Annual Action Plan process. Citizen participation and stakeholder consultation are key components to implement City strategies. However, no comments were made thus far; therefore, citizen participation did not significantly impact goal-setting.

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	CITY OF MARGATE	Economic Development

Table 1 – Responsible Agencies

Narrative

The City of Margate Economic Development Department is the responsible entity for carrying out the day to day administration of the housing and community development programs. The staff works with the City Departments, local non-profit and for profit organizations and contractors to carry out the goals of the Consolidated Plan and Action Plan.

Consolidated Plan Public Contact Information

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

Introduction

To comply with the Consolidated Plan and Action Plan development process, strategies, federal regulations (24 CFR 91.200(b), 91.215 (i)) the City of Margate consulted with community services providers, other jurisdictions, and other entities with a potential interest in or knowledge of that jurisdiction's housing and non-housing community development issues. As specified in the Strategic Plan, the city will only do single family rehabilitation with available CDBG funding. The city does not receive funds from HUD's homeless programs, but does participate in the local continuum of care.

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 Homeless Initiative Partnership 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.

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

Margate is not a recipient of ESG funds.

Describe agencies, groups, organizations and others who participated in the process and consultations

N/A

Table 2 – Agencies, groups, organizations who participated

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

The City of Margate operates a very small program. The City has a few Departments that address needs of special residents. The majority of resident need is adequately met by the Broward County Government. Underserved needs are referred to the County.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 - Other local / regional / federal planning efforts

Narrative

In preparing the Annual Action Plan, other planning efforts were not considered. Additional funds however are available from Neighborhood Stabilization Program {NSP}.

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

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

The City implements the citizen participation adhering to requirements set within the Consolidated Plan and Action Plan. This plan includes the participation and recommendation of all its community residents including minorities and non-English speaking residents, low and moderate income persons, particularly those living in slum or blighted areas, as well as those with any disability. The City's FY 2016 Annual Action Plan is now advertised in the Sun-Sentinel, City's website and City Commission meeting to encourage participation. However, no comments were made thus far; therefore citizen participation did not significantly impact goal-setting.

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)

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

This section of the Annual Action Plan outlines funding levels for activities.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	338,937.00	0	0	338,937.00		CDBG Grant

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 City of Margate will exclusively invest in homeowner housing rehabilitation. No leveraging is expected or anticipated. CDBG does not require match.

To maximize the number of persons who might receive program services, Margate has adopted the policy that participants will not receive funds from two different programs. NSP funds and HOME funds provided via the state are allocated to activities which are also not funded by CDBG.

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

N/A

Discussion

The City of Margate will also make use of NSP3 funds to rehabilitate properties for re-sale. The City is also a member of the Broward County HOME Consortia and is expected to receive \$300,000 over the next 5 years. HOME funds are also used for rehabilitation but not in conjunction with CDBG funded activities.

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 Families		Homeowner Housing Rehabilitated: 5 Household Housing Unit

Table 6 - Goals Summary

Goal Descriptions

1	Goal Name	Preserve Units Owned by Low/Mod Income Households
	Goal Description	The City of Margate's prime focus with CDBG funds over the Consolidated Plan period is to continue to preserve housing stock currently occupied by low to moderate income households or potentially accessible to this population.

Table 7 – Goal Descriptions

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 specifying how activities listed in the Action Plan further the priorities and objectives established in the five year Consolidated Plan.

The City of Margate will assist all low to extremely low income eligible homeowners in the areas of greatest need, as designated by the 2013 Census, through its Owner Occupied Home Rehabilitation Program. Targeted areas encompass the entire City. In its first program year, the City will allocate approximately 80% of its funding for home rehabilitation as opposed to 65% last program year. As of this submission, there are currently 146 homeowners on the rehabilitation waiting list.

The City, through consultation with relevant agencies, will continue to prioritize the objectives of Decent Housing and a Suitable Living Environment through the continuation of the successful Housing Rehabilitation Program and Social Service activities to assist the community's senior citizens. In conjunction with the State Housing Initiative Partnership (SHIP) Program and CDBG HOME fund the City will continue to fund the Owner Occupied Owner Occupied Home Rehabilitation Program which at the time of this submission has 146 citizens waiting for help. The City will continue to leverage all available funding sources, including the Neighborhood Stabilization Program (NSP) rounds 1 & 3. For Program Year 1, the City anticipates receiving \$330,737.00 in CDBG funding to address priorities identified in this Plan.

#	Project Name
1	Home Rehabilitation Program
2	Planning and Administration

Table 8 – Project Information

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

City of Margate has made the preservation of housing a high priority need for resource allocation. The City has a large elderly population who are homeowners. Currently there is a waiting list of over 140 households for rehabilitation services; therefore, rehabilitation of single family housing units is being made high priority.

The City of Margate has a Senior Center and Community Center which provides services to those 60 years of age and older, as well as Community Center, which provides services to populations. Due to limited resources, they City of Margate decided the best use of funds is property rehabilitation.

AP-38 Project Summary

Project Summary Information

1	Project Name	Home Rehabilitation Program
	Target Area	
	Goals Supported	Preserve Units Owned by Low/Mod Income Households
	Needs Addressed	Preservation of Housing Owned by Low/Mod Elderly Preservation of Housing Owned by Low/Mod Families
	Funding	CDBG: \$338,937.00
	Description	Provision of minor home repair assistance of up to \$50,000 per household to at least 5 eligible low/moderate income owner occupied City of Margate households and project delivery costs. This activity is eligible under 24 CFR 570.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Minor, moderate, and substantial rehabilitation activities.
2	Project Name	Planning and Administration
	Target Area	Margate Community Redevelopment Area
	Goals Supported	Preserve Units Owned by Low/Mod Income Households

Needs Addressed	Preservation of Housing Owned by Low/Mod Elderly Preservation of Housing Owned by Low/Mod Families
Funding	CDBG: \$67,532
Description	This activity will provide for administrative and planning duties relative to the overall grant program, and is eligible under 24 CFR 570.
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	Administration.

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

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

Generally, due to the high proportions of senior residents, assistance is designed to address this population from all sections of the City. Nevertheless, particular neighborhoods have higher percentages of seniors and maximum effort will be given to identify eligible homeowners in these communities including Holiday Springs Village, Banks/Mears Commercial, Oriole/Margate III & IV, Oriole Gardens/Paradise Gardens IV. Both Banks/Mears Commercial and Oriole Gardens/Paradise Gardens IV have the highest percentages of low income households generally.

Geographic Distribution

Target Area	Percentage of Funds
Margate Community Redevelopment Area	

Table 9 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

These neighborhoods have the highest concentration of low and moderate income households.

Discussion

Clearly, the City of Margate has recognized those neighborhoods which are occupied primarily by low to moderate income persons, including seniors. As has been the case historically, these communities will continue to be the priority areas for investment of CDBG funds through the City's rehabilitation program funded through CDBG.

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

Introduction

The City of Margate will implement additional actions to facilitate delivery of services to low-to-moderate income persons and households.

Actions planned to address obstacles to meeting underserved needs

The service provider for public and rental subsidy housing for the City of Margate is the Broward County Housing Authority (BCHA). This agency receives referrals from the North County Satellite Office of the Broward County Bureau of Family and Children's Services. Families renting in Margate, and in need of public assistance can receive assistance, from the North County Satellite Office.

There are currently no public housing sites located within the City of Margate. Affordable housing is being addressed through the acquisition, rehabilitation and resale of the foreclosed homes to eligible buyers, funded with its Neighborhood Stabilization Program (NSP) 1 & 3 allocation.

Actions planned to foster and maintain affordable housing

Persons 65 and older, with incomes not exceeding \$20,000, will be eligible for an additional homestead exemption of \$25,000 in accordance with requirements set forth at section 19-38.

Actions planned to reduce lead-based paint hazards

Any property being rehabilitated under the City's Housing Rehabilitation Program, where the costs of rehabilitation range between \$30,000 and \$50,000, will be tested for lead.

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 will continue to develop the institutional structure by soliciting qualified rehabilitation contractors. Newly hired staff will attend HUD trainings in monitoring and program compliance.

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

The City will continue to coordinate with organizations within greater Broward County, serve on community boards, and involved with continuum of care planning.

Discussion

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

Introduction

The City of Margate is committed to spending no less than 70% of its CDBG funds on low to moderate persons annually throughout the Consolidated Plan period.

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

Discussion

The City of Margate CDBG funded activities are in the form of grants. Although not anticipated, any program income returned to the program will be re-programmed to CDBG eligible activities exclusively. The City expects to meet the 70% minimum requirement every year of this consolidated plan period.