



Executive Summary

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

1. Introduction

The mission of the City of Margate is: to partner with our community to provide the highest quality services in a progressive and cost-effective manner.

Margate is a family-friendly community that embraces a hometown feel.

This document is the Consolidated Plan. The Plan must be submitted once every 3-5 years and serves as an application for funding from federal housing and community development grant programs. The City of Margate is a recipient of the Community Development Block Grant (CDBG) Funds. At the time of completion of the Plan, it was anticipated that the City would receive \$1,700,000.00 of CDBG funds over a 5 year period, approximately \$340,000 annually. The City receives HOME funds as part of an ILA between Broward County and 11 HOME Consortium cities, as well as funds from the State Housing Initiative Partnership (SHIP) and Neighborhood Stabilization Program (NSP). However, funds from those programs are not subject to this Consolidated Plan.

The City of Margate covers a 9.17 square mile area.

At the time of preparation of the Plan, the City of Margate had a total population of 54,281, 52% or 28,408 of which were females and 48% or 25,873 of which were males. The median age was 42 years. 20% of the population was under 18 years of age and 18.1% was 65 years of age or older.

At that time, the total number of households, according to Census ACS 2013 for the City of Margate stood at 20,928. 62% of the total household population were family households, with 26% of households having children under 18 years of age, 43.3% of families being husband/wife, and 36.5% having at least one person 65 years of age or older.

The Census Bureau indicated then, that 64.3% (34,902) of the population were White, 24.7% (13,888) were Black, 22.2% (13,376) were Hispanic (regardless of race) and 5.1% (2,791) were Asian with American Indians and Pacific Islanders comprising the remaining racial and ethnic groups.

The target populations for CDBG funds are low-to-moderate income households. A low-to-moderate income household is one where the income of that household is 80% or below the Area Median Income (AMI). The Department of Housing and Urban Development (HUD) publishes data tabulated by the U.S. Census Bureau calculating the number of low-to-moderate income households for program participants. At that time the Plan was originally adopted, a total of 10,854 households within the City of Margate were determined to be low-to-moderate income. Based on data recently published by HUD, 4 person households with incomes not exceeding \$54,500, are considered low-to-moderate income. This income level is to be adjusted by 0.15% for each additional household member.

HUD also defines eligible low-to-moderate income areas as those where at least 51% or more of the total population in that area is low-to-moderate income.

2. Summary of the objectives and outcomes identified in the Plan

The City of Margate will continue to focus its goals and objectives on providing decent housing and suitable living environments, and expanding economic opportunities for low to moderate income persons. Within these objectives, expected outcomes related to availability/accessibility, affordability and sustainability are provided.

The Strategic Plan divides these goals into three specific categories: Housing Priorities, Community Priorities; and Economic Development Priorities. Specific priorities, objectives and outcomes have been identified under each category as follows:

HOUSING PRIORITIES

- Preserve and maintain existing affordable housing through rehabilitation of housing in residential neighborhoods.
- Increase affordable housing opportunities for very low income persons through first time homebuyer assistance.

COMMUNITY PRIORITIES

- Provide services for very low and low income persons, persons with special needs and seniors to improve their health, safety, social and human needs.
- Preserve and promote the character and assets of neighborhoods in income-eligible areas.
- Improve the infrastructure and physical environment in income eligible areas.

ECONOMIC DEVELOPMENT PRIORITIES

- Increase economic development through Public Facility improvements that will benefit or provide services to the City of Margate LMI residents.
- Encourage workforce development to ensure equity in employment and economic opportunities through job training.

3. Evaluation of past performance

The City has been successful at rehabilitating housing units for a number of years. However, the City recognizes the importance of broadening its scope of programs in order to provide homeownership opportunities and community improvements.

The City will continue to embrace creative and innovative strategies that enable a greater production of affordable housing residences. However, affordable housing remains one of the most prolific needs facing the City, as documented by the current Consolidated Plan and Annual Action Plan. The Consolidated Plan is a comprehensive document that describes the City's housing market conditions, identifies the need for affordable housing and community development and provides strategies to address the needs over a 5-year period. The Annual Action Plan is a response to the one-year goals with progress towards the 5-year goals, required for compliance with HUD consolidated planning regulations.

4. Summary of citizen participation process and consultation process

Citizen participation for the Consolidated Plan originally submitted in 2015 was solicited via advertisement in the local newspaper. A meeting was held at the Northwest Focal Point Senior Center and was held in the day time in order to maximize participation of seniors, the largest target population of City public and housing services. However, no residents were in attendance.

Consultation involved submitting surveys to housing and public service organizations. One survey was returned by HOPE Inc., a fair housing organization. HOPE identified discrimination against families with children and persons with disabilities as housing problems.

At that time an additional phone consultation was conducted with the Broward County Housing Authority and Broward County Homeless Initiative Partnership.

An additional opportunity for citizen involvement was also provided when the Consolidated Plan appeared as an agenda item before the Margate City Commission.

For the FY 2016 Action Plan and corresponding Substantial Amendment to the Consolidated Plan, please see the attached Public Notice for Citizen Participation.

5. Summary of public comments

No comments were received for the original Consolidated Plan submitted in 2015. No comments were submitted during the advertised public comment period for this amendment.

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

No comments were received for the original Consolidated Plan submitted in 2015.

7. Summary

Over the period covered by this Consolidated Plan, the strategy of the City of Margate was to provide single-family housing rehabilitation to 50-60 households. It was anticipated at that point that 10 homes would be rehabilitated per year over the 5-year period, ranging from \$25,000 to \$50,000.00. The estimated annual amount of funds available for housing rehabilitation was \$337,661.00. With this update the City intends to amend the Consolidated Plan and Annual Action Plan to provide additional opportunities through its CDBG program, to include Down Payment Assistance to eligible First Time Home Buyers, Public Facilities Improvements and the inclusion of Community and Economic Development projects as stated above.

The Process

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

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

The following agencies/entities are responsible for preparing the Consolidated Plan and for administration of the grant programs and funding sources covered by the Plan.

Agency Role	Name	Department/Agency
Lead Agency	Margate	Economic Development
CDBG Administrator	Margate	Economic Development
HOME Administrator	Broward County	HOME Consortium

Table 1 – Responsible Agencies

Narrative

The Economic Development Department was established by ordinance 2012-9, adopted on May 16, 2012. The Department was created to stimulate the economic development of the City by attracting, retaining and expanding targeted industries, including a special focus on small business growth, expanding the local tax base, and promoting job opportunities for residents.

All planning functions, grant compliance, local business tax receipts, and citywide business development are handled by the Economic Development Department. Consulting group Community Development Experts was hired by the City to provide support in preparing the Consolidated Plan/Annual Action Plan.

The City Commission is the legislative body of government and is comprised of five members who are elected "at large" by the voters of Margate, and are not required to reside in a certain districts of the City. Commissioners serve a four-year term of office. Every November the five Commissioners elect from among themselves a Mayor and a Vice Mayor to serve a one-year term. The Mayor serves as the ceremonial head and as the Chairman of the City Commission for their meetings. Both the Mayor and Vice Mayor have full voting powers on the Commission.

Consolidated Plan Public Contact Information

The following individuals serve as the day to day points of contact for the City's CDBG program.

Benjamin J. Ziskal, AICP, CEcD
Director of Economic Development
5790 Margate Boulevard
Margate, FL. 33063
954-935-5307

Samuel A. May
Interim City Manager
5790 Margate Boulevard
Margate, FL. 33063
954-935-5300

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**1. Introduction**

The City of Margate is the lead agency for overseeing the development of the Plan. When originally adopted, the Plan was developed through consultation with Margate Grants Advisory Committee, the Northwest Focal Point Senior Center District, The Margate Community Redevelopment Agency, and other entities with a potential interest in or knowledge of that jurisdiction's housing and non-housing community development issues.

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

The City of Margate participates in Broward County's Continuum of Care activities through meeting attendance, receipt of a region newsletter, and receipt of various correspondences from the County. Specifically, the City of Margate coordinates with:

- Public and private agencies that provide health services and social and fair housing services, including those focusing on services to children, elderly persons, persons with disabilities and homeless persons;
- State or local health and child welfare agencies, in regard to the portion of its Consolidated Plan concerning lead-based paint hazards;
- Adjacent governments regarding priority non-housing community development needs and local government agencies with metropolitan-wide planning responsibilities regarding problems and solutions that go beyond a single jurisdiction;
- Public and private agencies that address the needs of persons with HIV/AIDS and their families; and
- Local and county public housing agency concerning public housing needs, planned programs, and activities.
- Local businesses and industry to determine the needs of these organization in better planning the funds for economic development activities that include façade improvements, revolving loan programs and job creation and retention.

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

The City participates in the HUD Homeless COC rating and ranking process, and will continue to support and participate in this process. During the creation of the Plan, the City's Grants Manager attended the meetings of the Broward Coalition for the Homeless and presented findings to the Margate Grants Advisory Committee, with the goal of being able to direct homeless population to the proper resource. Through participation in the Continuum of Care administered by the Broward County Homeless Trust, the City is able to participate in and stay informed of the County wide efforts to end homelessness. The Margate Police Department works collaboratively with the Multi-Agency Homeless Task Force to implement the Outreach program to provide resources to homeless individuals residing 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 and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City has not participated in the management of ESG funds or administration of HMIS.

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

Table 2– Agencies, groups, organizations who participated

Agency/Group/Organization	Northwest Focal Point Senior Center District
Agency/Group/Organization Type	Services- Elderly Persons
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting attendance.

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

In 2015, 18.1% of residents in the City of Margate were 65 years of age or older, and the majority of services are designed for this population. Because of this high priority group, other non-senior service agencies were not consulted.

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	Broward County	Efforts by County are encouraged and supported by City staff as applicable.

Table 3– Other local / regional / federal planning efforts

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

The State of Florida provides a number of programs and services that help to enhance current services and programs provided by the City that are made available to assist residents. Through the Florida Housing Coalition, and the City of Margate Economic Development Department, residents and non-profit organizations can receive training and technical assistance and learn about programs and services available to residents. This is used as a tool to leverage funding for programs, increase participation, and learn about services available to local organizations, service providers and residents.

PR-15 Citizen 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 of Margate implements the citizen participation process by adhering to requirements set within the Consolidated Plan. This Plan includes the participation and recommendation of all community residents including minorities and non-English speaking residents, low and moderate income persons, particularly those living in slum or blighted areas, and those with any disability. During creation of the Plan, citizen views were obtained through a public comment period advertised in the local newspaper.

City of Margate residents were encouraged to fully engage in the federal housing and community development program planning process. The City also held a public hearing on goals and objectives in the afternoon at the Northwest Focal Point Senior Center. By hosting at this location and time, it was hoped that this would provide the best opportunity for elderly persons to attend. However, no residents attended the hearing.

The Consolidated Plan was also an agenda item, heard by City Commission. At the hearing no comments were made, 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)
1	Public Meeting	Elderly	Elderly did not attend	No comments were received.	n/a	

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Due to the fact that Broward County produces the Housing Needs Assessment for HOME Consortium members, including the City of Margate, this needs assessment overview is limited to non-housing issues.

Non-Housing Community Development

The primary objective of the City of Margate non-housing Community Development activities is the provision of a suitable living environment and the expansion of economic opportunity for low and moderate- income persons. This definition includes a wide range of programs and activities.

Non-housing Community Development needs and priorities were identified and considered in the course of preparing the 2015 Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from a service provider. Input was encouraged via participation at meetings and public hearings, described in the public participation section of this Plan. The City has been in touch with agency officials and organization heads, forwarding program information to them prior to meetings and hearings as required. The Economic Development Department coordinates with other City departments that often raise issues and concerns or make requests about improvements or conditions in the low-to-moderate income neighborhoods.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**Describe the jurisdiction's need for Public Improvements:**

The City of Margate's need for Public Improvements include revitalization of older low-income neighborhood items such as infrastructure and roadway improvements, storm drainage, curbs, gutters, sidewalks, landscaping, lighting, and transportation facilities.

How were these needs determined?

The needs for Public Improvements were determined by the City's Citizen Participation efforts. An amendment to the City's current Annual Action Plan will identify this need. The City of Margate will comply with the citizen participation requirements of the Consolidated Plan regulations. 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, and those with any disability.

Describe the jurisdiction's need for Public Facilities:

The City of Margate's need for improvements to Public Facilities include re-development and improvement to facilities such as open spaces, green spaces, parks, recreation areas, adult/senior centers, and public safety facilities.

How were these needs determined?

The need for Public Improvements was determined by the City's Citizen Participation efforts. The most recent 2016-2017 Annual Action Plan it being amended to include the Public Facility and Improvement activity, the City of Margate implements a Citizen Participation that complies with the citizen participation requirements of the Consolidated 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, and those with any disability.

Describe the jurisdiction's need for Public Services:

Services for seniors are offered at the Northwest Focal Point Senior Center. Membership to the Senior Center is complimentary. Participants in the weekday Adult Day Care program are assessed a nominal fee by Broward County based on a sliding scale. These fees may qualify for Medicaid funding or participants may choose to pay privately. Upon joining, members are given a blood pressure and health care screening with a nurse. Members receive an ID card that can be helpful to family, friends and public safety officials in the event of an emergency.

The Senior Center is open 8 a.m. to 5 p.m. Monday through Friday and certain pre-determined evenings; the Adult Day Care program is available Monday through Friday 8:00 a.m. until 4:00 p.m.; and the transportation division operates Monday through Friday from 7:00 a.m. - 3:00 p.m. Approximately 150 seniors were served at the time of the 2015-2019 Consolidated Plan adoption. Those numbers have risen

200 to 250 currently being served each day.

How were these needs determined?

In 2015, the City of Margate did not see a need to subsidize these public services with funds from federal housing and community development programs. In determining the needs, an assessment of City programs was made and participation levels identified. The assessment found that persons were not being denied services as a result of program capacity. The City also considered that public service needs were not identified by other agencies and organizations that were consulted during the consultation process, nor were additional needs identified during City Commission hearings on the Consolidated Plan at that time. The City's sole priority in 2015 was home owner occupied residential rehabilitation. However, as attendance has increased substantially at the Northwest Focal Point Senior Center, the City seeks to broaden its scope of CDBG services and hopes to be able to provide additional assistance to this vulnerable population.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The primary objective of the City's non-housing community development activities is the provision of a suitable living environment and the expansion of economic opportunity for low and moderate-income persons. Margate's principal focus was and continues to be housing and social services for seniors.

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

Jurisdiction's receiving CDBG funds were required to provide a concise summary of the priority non-housing community development needs eligible for assistance under HUD's community development programs by CDBG eligibility category. The community development component of the Plan must state the jurisdiction's specific long term and short-term community development objectives (including economic development activities that create jobs). The primary objective of the CDBG program is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low to moderate income persons

Economic Development Market Analysis**Business Activity**

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	136	0	1	0	-1
Arts, Entertainment, Accommodations	2,589	1,154	13	11	-2
Construction	1,020	604	5	6	1
Education and Health Care Services	3,616	2,383	18	24	6
Finance, Insurance, and Real Estate	1,743	1,245	9	12	3
Information	528	105	3	1	-2
Manufacturing	911	256	5	3	-2
Other Services	939	469	5	5	0
Professional, Scientific, Management Services	2,064	826	11	8	-3
Public Administration	0	0	0	0	0
Retail Trade	3,752	2,391	19	24	5
Transportation and Warehousing	848	288	4	3	-1
Wholesale Trade	1,484	411	8	4	-4
Total	19,630	10,132	--	--	--

Table 5 - Business Activity

Data Source: The most current data source available at the time of Plan adoption was the 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs).

Labor Force

Total Population in the Civilian Labor Force	29,388
Civilian Employed Population 16 years and over	26,263
Unemployment Rate	10.63
Unemployment Rate for Ages 16-24	23.96
Unemployment Rate for Ages 25-65	7.61

Table 6 - Labor Force

Data Source: 2007-2011
ACS

Occupations by Sector	
Management, Business and Financial	4,624
Farming, Fisheries and Forestry	1,247
Service	3,788
Sales and Office	8,388
Construction, Extraction, Maintenance and Repair	2,515
Production, Transportation and Material Moving	1,260

Table 7 – Occupations by Sector

Data Source: 2007-2011
ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,974	52%
30-59 Minutes	10,350	41%
60 or More Minutes	1,791	7%
Total	25,115	100%

Table 8 - Travel Time

Data Source: 2007-2011
ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,986	376	1,073
High school graduate (includes equivalency)	6,951	922	1,770
Some college or Associate's degree	7,041	602	728
Bachelor's degree or higher	5,895	280	1,024

Table 9 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	234	304	305	914	1,081
9th to 12th grade, no diploma	552	257	604	1,051	1,400
High school graduate, GED, or alternative	1,376	2,224	2,465	4,954	4,034

CITY OF MARGATE CONSOLIDATED PLAN

Some college, no degree	1,448	1,408	1,193	2,754	1,626
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	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Associate's degree	312	847	625	1,544	455
Bachelor's degree	227	1,209	1,325	2,785	832
Graduate or professional degree	45	428	501	951	446

Table 10 - Educational Attainment by Age

Data Source: 2007-2011
ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,903
High school graduate (includes equivalency)	25,205
Some college or Associate's degree	33,179
Bachelor's degree	46,087
Graduate or professional degree	51,641

Table 11 – Median Earnings in the Past 12 Months

Data Source: 2007-2011
ACS

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

Sales and Office is the primary business sector, followed by Management, Business and Financial.

Describe the workforce and infrastructure needs of the business community:

The City of Margate has the necessary infrastructure in place for job growth in the retail sales industry as well as professional industries that can utilize commercial office space. The workforce needs are in sales and management.

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

The City of Margate Community Redevelopment Agency (MCRA) has entered into a contract to facilitate the construction of the Margate City Center. The Margate City Center is a planned mixed use development that will be aimed at creating a unique identifiable downtown for the City to promote redevelopment along the State Road 7 corridor. This includes a high quality urban environment that is attractive to residents, visitors and commerce. This vibrant downtown will enhance the City's quality of life, and brand Margate as a very desirable place to live, shop, work and recreate. The Center is expected to be the epicenter of City life in Margate that speaks to the lifestyle of surrounding residents. Hundreds of entry level retail and service jobs should become available from this undertaking.

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

The skills and education of Margate residents suits well for retail, sales and service jobs. MCRA and economic development plans involve generating jobs in retail, sales and service.

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

The City of Margate Economic Development Department held a job fair on November 16, 2016, bringing together 14 local business and 125 attendees.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

Margate is primed to benefit from the development of retail, sales and service jobs anticipated over the coming years. As mentioned, the development of the Margate City Center should be a catalyst for future growth in retail, sales and services jobs, as well as other entry level jobs

required for the City's labor force.

MA-50 Needs and Market Analysis Discussion

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

No areas have been identified having a concentration of households with multiple housing problems (See Broward County Housing Analysis).

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

At the time of completion of the Plan the minority households represented forty-four percent (44%) of all occupied housing units in Margate. Of this number, Blacks and Hispanics are nearly equally represented at nineteen percent (19%) and eighteen percent (18%) respectively. Asians household total three percent (3%) followed by “Other” households (American Indians/Alaskan Natives, Native Hawaiian/Pacific Islander) at two percent (2%). Margate defines residential concentration as any minority population within a neighborhood/block group that exceeds the total overall percentage for that minority population in the City as a whole by at least one hundred percent (100%) or double. For purposes of discussing residential concentration the census racial category “Other” with its lowest percentages is excluded.

Map 1 reveals that Black households are represented in all Margate neighborhoods although the highest percentages (30% to 47%) relative to other households reside in locations south of Atlantic Blvd.

Three neighborhoods comprise Black households that meet the concentration threshold in overall proportions at 38% and include Oakland Hills, S. East Park, and Blvd of Champions. Within Oakland Hills, two of the three block groups exceed the threshold level at 47% (block group 1) and 39.5% (block group 4).

Map 2 reveals that at that time the Hispanic households were also represented throughout Margate neighborhoods. The lowest percentage is found in the northern Coral Bay neighborhood at 8% and the highest at 28% in Kimberly Forest. In terms of total households, the higher counts (greater than 200 households) can be found in the Paradise Gardens, Oriole Gardens, Kimberly Forest, Winfield Park, and Coral Gate neighborhoods. Although their overall percentages are similar to the Black households, Hispanic households do not meet the standard for residential concentration in Margate neighborhoods.

Map 3 reveals Asian households, consistent with their lower overall Margate household percentages, do not meet the residential concentration standard. Blocks in ten of the City neighborhoods have less than ten Asian occupied housing units. None of the neighborhoods have an Asian percentage greater than 8%.

In terms of low to moderate income concentration, Margate employs the same methodology for establishing racial/ethnic concentrations as the doubling of the overall total percentages for the City as a whole. Per census data at that time, Table 2 reveals that 42% of Margate’s population is low to moderate income.

Map 4 reveals that Margate has a residential pattern of three income zones. The north part of the City is

comprised of the highest income residents while the southern portion of the City is home to the second highest income population. The central part of the City, separated by Royal Palm Drive on the north and W Atlantic Blvd on the south, contains the majority of the lower income residents.

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

In particular, properties along Southgate Blvd and 6th Street, near W Atlantic Blvd. and State Road 7 are within the Margate Community Redevelopment Area, which was established in 1996 after a finding of necessity concluded that slum and blight conditions exist for that area.

Are there any community assets in these areas/neighborhoods?

The following public parks, community/health centers and neighborhood watch groups currently exist in these neighborhoods/areas:

Neighborhood Watch Groups

- East East & West Palm Drive
- Royal Park Gardens Building J
- Royal Park Gardens Building L
- Royal Park Gardens Building M
- Royal Park Gardens Building H
- Paradise Gardens 4
- Palm Springs II
- Paradise Gardens III
- Royal Springs North
- The Laurels
- Aztec
- Juniper Glenn
- Las Brisas Delmar
- Margate Gardens
- Villas On The Green
- N.W. 69th Ter.
- Winfield Blvd. N.W. 61st Street
- Oriole Gardens 1, 2 , 3, and 4
- Palm Springs III
- Oriole Golf & Tennis
- The Lakes of Margate
- Our Place NW 3rd 6000 Blk
- SW 1st Court
- Town Homes of Oriole
- Royal Park Gardens Building A

- Palm Lakes
- Applegreen Neighborhood

Community Health Centers

- Northwest Focal Point Senior Center – 6009 NW 10th Street
- Northwest Medical Center - 2801 North State Road 7
- Fellowship Living Facilities - 451 Banks Road
- Challenges Treatment Center - 6261 W. Atlantic Blvd

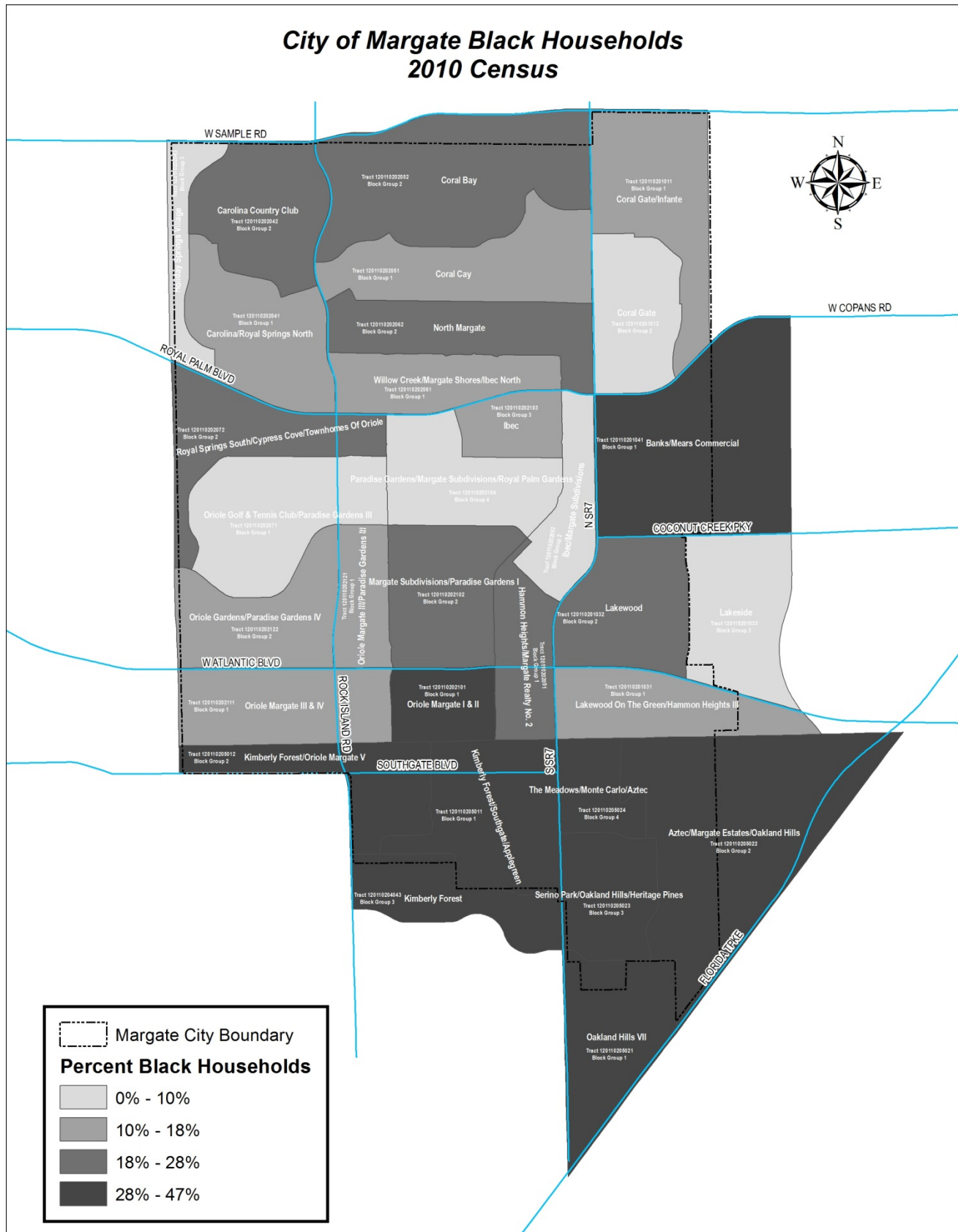
Parks and Recreational facilities

- Calypso Cove - 6200 Royal Palm Blvd
- Centennial Park - 7800 Royal Palm Blvd
- Coral Gate Park - 5650 NW 29th St
- David Park and George Mudd Playground - 6199 NW 10th St
- Ed Greenwald Park - 5236 SW 5th St

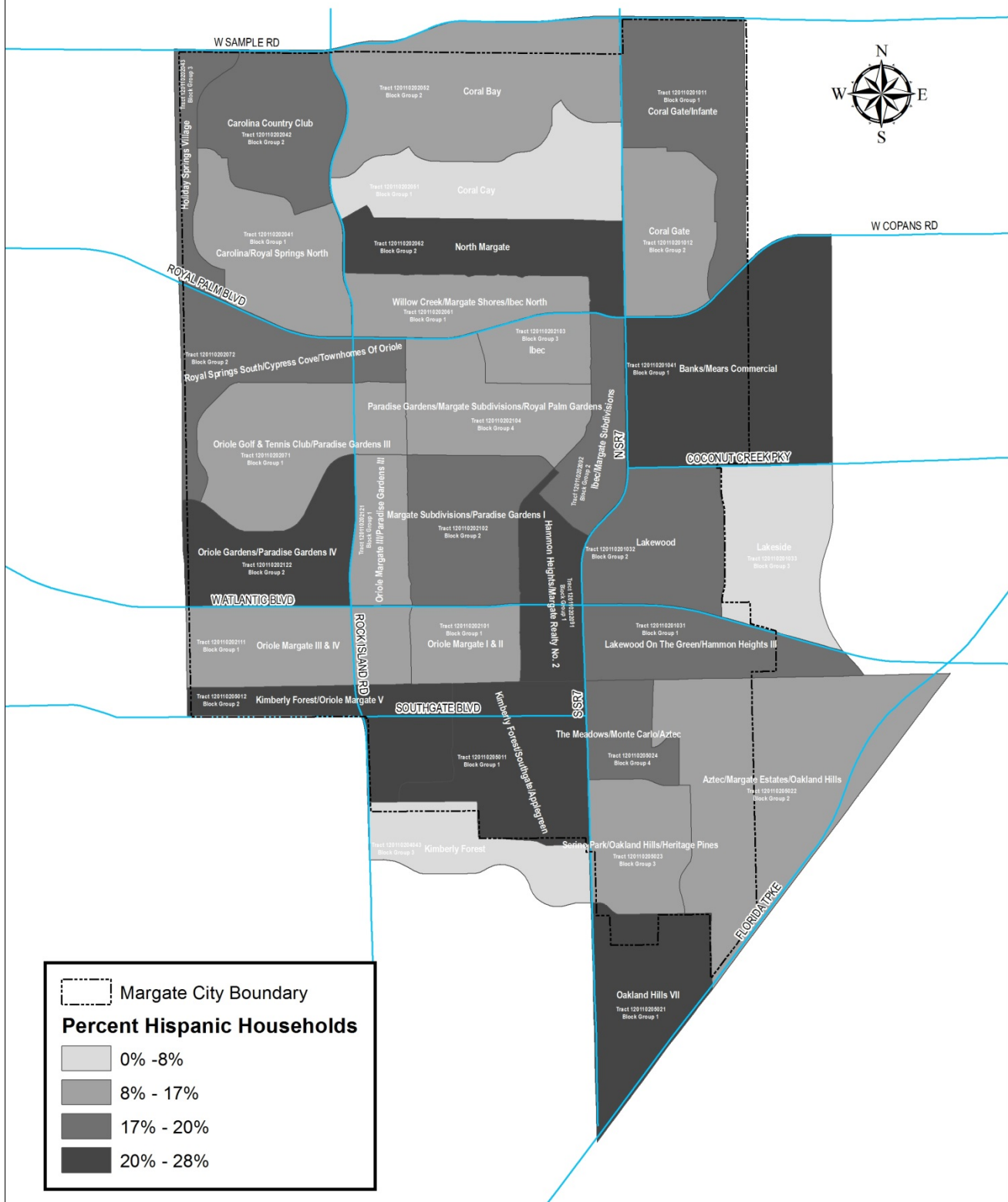
Are there other strategic opportunities in any of these areas?

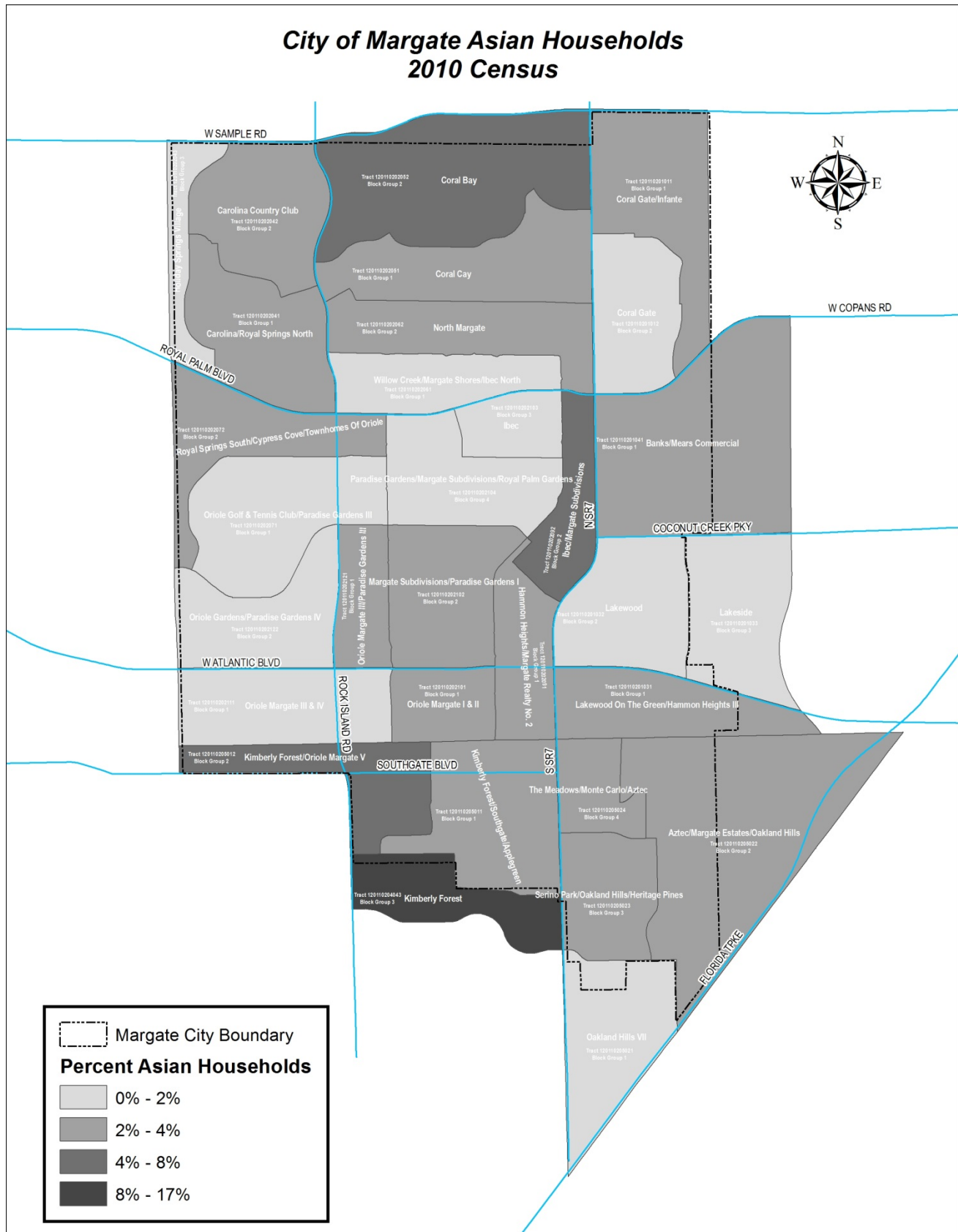
The City adopted a Parks and Recreation Master Plan to guide parks and recreation investment in both the short and long term planning horizons.

- The CRA will continue to work to improve neighborhood identification signage throughout the CRA Area in order to identify and promote communities throughout the City.
- The City has created a Transit Oriented Corridor Land Use and Zoning designation along SR 7 and continues to work to promote safe pedestrian, bicycle and transit opportunities throughout the corridor and the City.

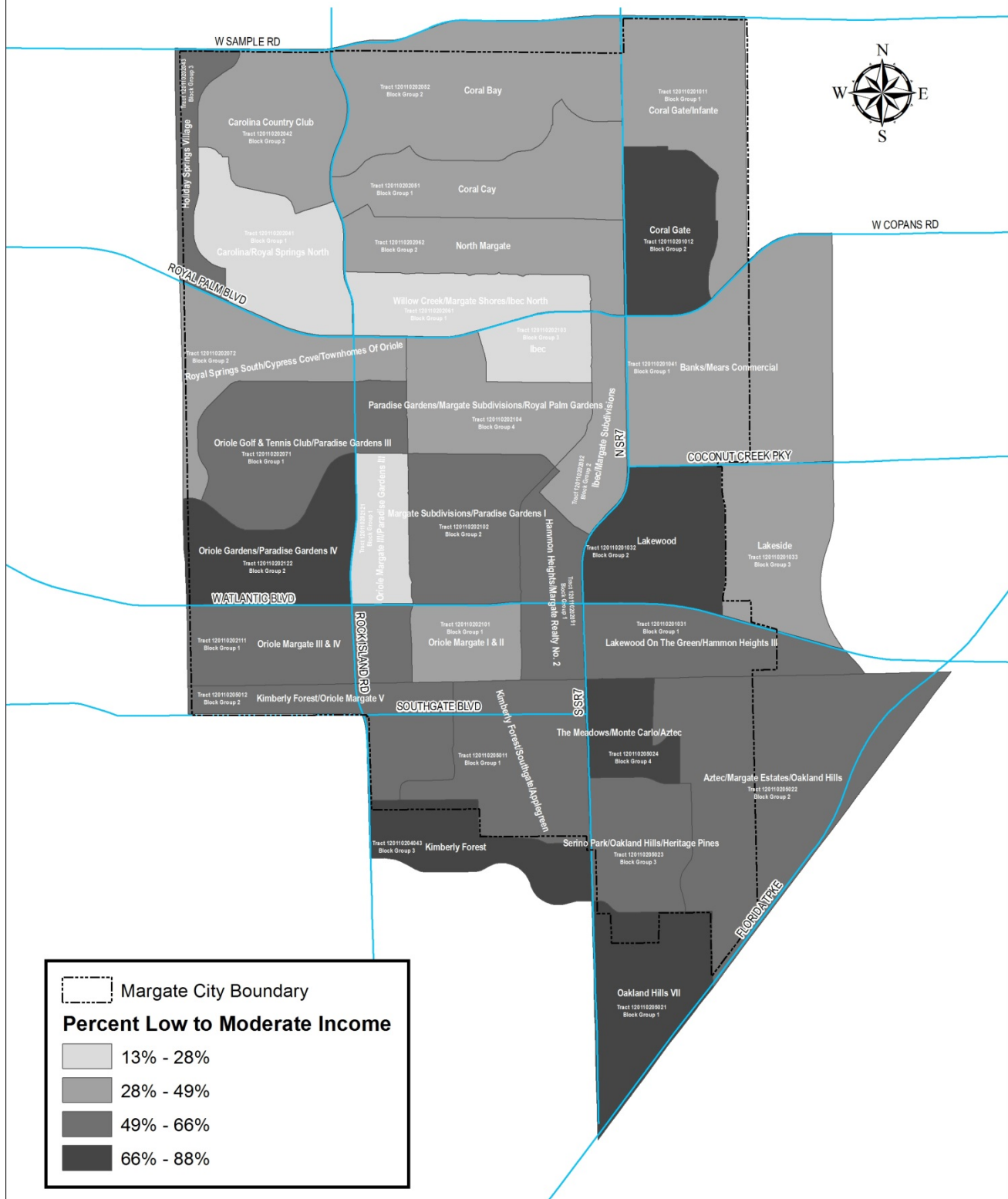


City of Margate Hispanic Households 2010 Census





City of Margate Low to Moderate Income Persons 2010 Census



Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines how the City of Margate anticipated spending funds available over a five (5) year period. The City's Mission is to partner with our community to provide the highest quality services in a progressive and cost-effective manner. Based upon market conditions, existing City services, and diminishing funding sources from CDBG, the City has determined that Housing Rehabilitation, assisting First Time Homebuyer and Public Facilities and Public Improvements will be the focus over the next 5 year period. Any additional funding from any combination of sources may be used as leverage in order to address the need of the community.

The City is amending the FY2015-2019 Consolidated Plan and FY2016 Annual Action Plan to include a First Time Homebuyer Program to provide funding to eligible first time homebuyers to assist with purchasing a home. Funding will be used to pay all or a portion of the closing costs and/or down payment associated with purchasing a home.

In addition, the City is adding Public Facilities and Public Improvements activity to provide benefit to the LMA.

- The construction or installation of infrastructure improvements such as street improvements, or water and sewer lines;
- Neighborhood facilities such as libraries, police stations, recreational facilities, parks, and playground.

Activity Number	Project Name
1	Administration
2	Rehabilitation
3	First Time Homebuyer
4	Public Facilities
5	Public Improvements

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)**Geographic Area****Table 12 - Geographic Priority Areas**

Area Name:	Margate Community Redevelopment Area
Area Type:	Local Target area
Other Target Area Description:	
HUD Approval Date:	
% of Low/ Mod:	
Revital Type:	Commercial
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	
Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

General Allocation Priorities

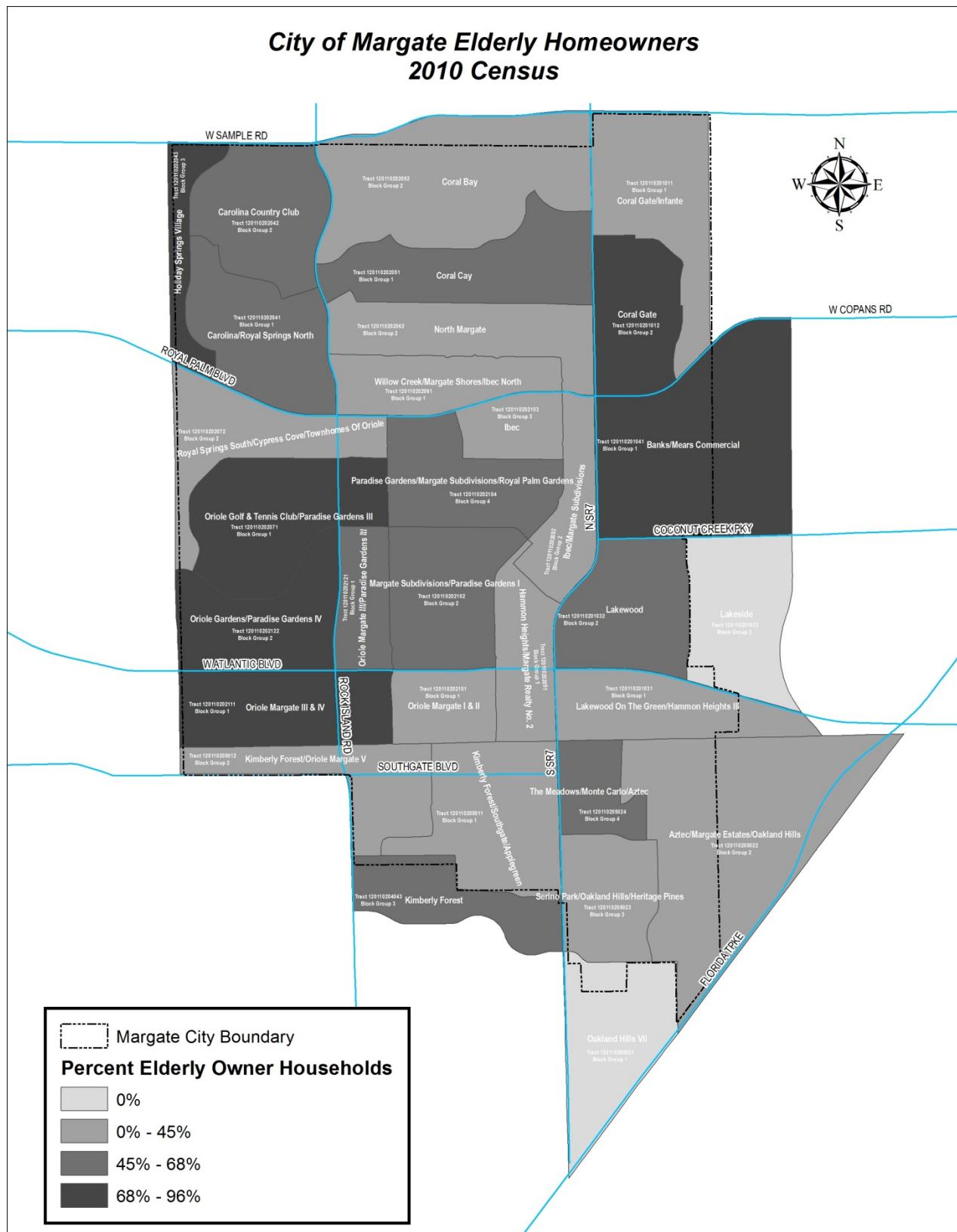
Describe the basis for allocating investments geographically within the state

The City does not allocate funding based solely on geographic requirements. When the project or planned activities are intended to serve individuals or households directly, those individuals or households must meet income qualifications, as well as residency requirements, in order to receive assistance from the program. In these instances, City staff and/or one of it's partner agencies shall complete an in-take and eligibility status review of the applicant individual, or household, before the project/activity is initiated.

It is highly likely that CDBG funds will be primarily invested in the central east section of Margate, in the neighborhoods where elderly households represent over 76% to 96% of all households. The total low to moderate income population in this area is 51% to 56%. In the west section of the City, Oriole Gardens North of Atlantic Blvd. also has an elderly population of 76% to 96% and total low to moderate income population of 51% to 56%.

However, the City of Margate will not limit its investment to these areas exclusively. Selecting specific households for investment is based upon the timing of the submission of each application for funding.

The Map below shows concentrations of housing units occupied by elderly homeowners.



Percent Elderly Occupied Units

SP-25 Priority Needs - 91.415, 91.215(a) (2)**Priority Needs****Table 13 – Priority Needs Summary**

1	Priority Need Name	Preservation of Housing Owned by Low/Mod Elderly
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Frail
	Geographic Areas Affected	
	Associated Goals	Preserve Units Owned by Low/Mod Income Households
	Description	Through rehabilitation, preservation of housing units owned by the elderly. Elderly is defined as a residence where the head of household is 55 and over.
	Basis for Relative Priority	At the time of the completion of the Plan, preservation of Housing Owned by Low/Mod Elderly was a high priority need because 77.1% of all housing units in the City of Margate are occupied by owners. 36.5% of all households have at least 1 adult 65 years of age or older. Over 100 households are on the waiting list to have units rehabilitated.
2	Priority Need Name	Preservation of Housing Owned by Low/Mod Families
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children
	Geographic Areas Affected	

	Associated Goals	Preserve Units Owned by Low/Mod Income Households
	Description	Through rehabilitation, preservation of housing units owned by low to moderate income families.
	Basis for Relative Priority	At the time of completion of the Plan, preservation of Housing is a high priority need because 77.1% of all housing units in the City of Margate are occupied by owners. Over 100 households are on the waiting list to have units rehabilitated.

Narrative (Optional)

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

The City of Margate functions exclusively off of CDBG entitlement funds for housing rehabilitation and any public facility or improvements costs incurred by the City.

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 Facilities and Improvements Public Services	337,661	0	0	337,661	1,350,644	CDBG Grant

Table 14 - Anticipated Resources**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

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

If appropriate, describe publically owned land or property located within the state 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 Consortium and expects to receive approximately \$300,000 over the next 5 years. HOME funds are also used for rehabilitation but not in conjunction with CDBG funded activities.

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
MARGATE	Government	Economic Development Homelessness Non-homeless Special Needs Ownership Planning Public Facilities Public Improvements	

Table 15 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Plan will be executed by the Grants Manager in conjunction with the Economic Development Department staff. The CDBG/Economic Development staff works with the City's Building Department to ensure that CDBG Home Rehabilitation projects are expedited during the permitting process. This ensures that these projects are not unduly delayed by the City's administrative requirements. Households applying for assistance with a disabled family member are given priority. There are over a 100 households on the waiting list to be rehabilitated. The overall operation of the program follows guidelines of the State Housing Program.

At the time of Plan adoption, the City utilized 6 different general contractors to rehabilitate properties. Other contractors were invited to participate in the implementation of the CDBG Rehabilitation program via an open contractor period. The City of Margate has been conducting a forensic audit and investigation into previous grants administration and hopes to resume operations with no gap in delivery soon. There were no dedicated public housing projects in the City of Margate at that time. The Broward County Housing Authority provided services to approximately 170 families within the City with Section 8 rental assistance.

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

Homelessness Prevention Services	Available in the	Targeted to Homeless	Targeted to People with
Homelessness Prevention Services			

Counseling/Advocacy			
---------------------	--	--	--

Homelessness Prevention Services	Available in the	Targeted to Homeless	Targeted to People with
Homelessness Prevention Services			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			
Other			

Table 16 - Homeless Prevention Services Summary

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

It is recommended that service efforts for homeless persons be reviewed in the County's Consolidated Plan.

Margate's public service emphasis was directed towards low-moderate income persons. The City continues to feel that emphasizing stabilization of the current housing stock for low income households via its rehabilitation program is the most effective way to address homeless concerns given limited grant resources. Ensuring the habitability of affordable housing through rehabilitation assists families in maintaining safe, decent and affordable housing without taking on unnecessary debt for improvements.

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

The provision of senior services through the City-sponsored Northwest Focal Point Senior Center coincides with the goal of increasing City-sponsored services to residents as established in the Strategic Plan.

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

The City of Margate feels that any institutional gaps in providing housing support for residents is more a function of limited financial resources of seniors and low income homeowners as well as the lack of grant funds to assist more applicants.

SP-45 Goals - 91.415, 91.215(a) (4)**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 : \$1,350,644	Homeowner Housing Rehabilitated: 25 Household Housing Unit

Table 17 – Goals Summary**Goal Descriptions**

1	Goal Name	Preserve Units Owned by Low/Mod Income Households
	Goal Descriptio	Preserve housing units owned by low/mod income households through property rehabilitation. City will offer low/moderate income households with deferred loans up to \$50,000.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b) (2)

Over the period covered by the Strategic Plan the City of Margate will preserve affordable housing to 25 households. Of these households, it is anticipated that 3 will be moderate-income families, 20 will be low-income families, and 2 will be extremely low-income families.

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

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

All properties rehabilitated with federal funds that are pre-1978 structures are tested for lead based paint. If lead based paint is found, it is abated as part of the rehabilitation process. Clearance testing is performed after abatement. Contractors who perform work on homes must be certified in lead safe work practices. Owners are provided with information and disclosures on the dangers of lead based paint and the steps the City will follow to address lead based paint hazards under its housing programs.

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

Paint testing is performed on all painted surfaces to be disturbed or replaced during rehabilitation activities. If the testing indicates that the surfaces are not coated with lead-based paint, safe work practices and clearance shall not be required. If a general contractor does not perform such testing, then it is presumed that that all painted surfaces are coated with lead-based paint. In addition, the City will follow all additional requirements as listed in 24 CFR 35.930 (b). For residential properties receiving an average of more than \$5,000 and up to and including \$50,000 per unit, the City shall follow the requirements of 24 CFR 35.930(c) which include but are not limited to regulations set forth in 24CFR 35.930(d), including abatement.

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

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

The City of Margate's Community Redevelopment Area is the primary means of reducing poverty-level families. This Plan seeks to eliminate slums and blight by community reinvestments and tax incentives. Jobs created by the Plan will provide low to moderate income persons with employment opportunities and thus assisting them from falling into poverty

The main areas of this Plan that will reduce poverty-level families are: GOAL 1: Eliminate the conditions of blight identified in the Findings of Necessity and other such conditions as they may present themselves from time to time. GOAL 2: Prevent the future occurrence of slum and blight. GOAL 3: Encourage the acquisition, demolition, and reuse of those properties, which, by virtue of their location, condition, or value no longer function at their highest potential economic use, are blighting influences or have a negative effect on revitalization efforts. GOAL 4: Oversee future development proposals to ensure high quality design standards are met.

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

The City provides financial support through the use of collaborative partnerships; provides additional and improved housing by engaging in the rehabilitation and creation of housing.

SP-80 Monitoring - 91.230

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

The City of Margate's CDBG and HOME Programs are administered by the Grants Manager who is a member of the Economic Development Department staff. The Economic Development Department consists of the Director, Senior Planner, two Associate Planners, Grants Manager, Business Development Coordinator, Code Compliance Officer, Office Manager, and Local Business Tax Specialist.

Through this Department, the City is able to closely monitor CDBG projects for compliance with program requirements. Timeliness of expenditures is also monitored by the Finance Department. Monitoring of all projects and program requirements will be carried out by CDBG/Economic Development staff. CDBG/Economic Development staff will continue to perform quarterly reviews of projects to make sure they are on target with all goals and objectives.

Expected Resources

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

Introduction

The City of Margate functions exclusively off of CDBG entitlement funds for housing rehabilitation and any public facility or improvements costs incurred by the City.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total : \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	337,661	0	0	337,661	1,350,644

Table 18 - 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 our state and local funds will facilitate the City of Margate's efforts in addressing our 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 moderate income and blighted communities. Without federal funds, these community needs may not be addressed in the same impact and meaningful manner. Matching requirements shall be met by either local dollars, state or private funds.

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 Consortium and expects to receive \$300,000 over the next 5 years.

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 Units

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve Units Owned by Low/Mod Income Households
	Goal Descriptio	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.

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 Annual Action Plan further the priorities and objectives established in the five year Consolidated Plan.

At the time of Plan adoption, the City of Margate planned to assist 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. The entire City was within the target area. It was also planned that in its first program year, the City will allocate approximately 80% of its funding for home rehabilitation as opposed to 65% last program year. There are over 100 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 has over 100 citizens waiting for help. The City will continue to leverage all available funding sources, including the Neighborhood Stabilization Program (NSP) rounds 1 & 3. The City anticipated receiving \$330,737.00 in CDBG funding to address priorities identified in this Plan.

The City of Margate will continue to support, prioritize, and implement programs designed to address housing, community and economic 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/moderate individuals will continue to be a priority for the City of Margate.

#	Project Name
1	CDBG: Planning and Administration
2	CDBG: Rehabilitation
3	CDBG: First Time Homebuyer
4	CDBG: Public Facilities & Improvements
5	HOME: Administration
6	HOME: Rehabilitation

Table 20 – Project Information

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

The funded projects address the housing and related services needs identified within the Needs Analysis and Housing Market Assessment 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.

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 and there is a waiting list of over 100 households for rehabilitation services. Therefore, rehabilitation of single family housing units has been a High Priority.

The City of Margate is home to the Northwest Focal Point Senior Center. With increasing attendance and the ever increasing need to provide assistance to the senior community, City Staff understands the impact that providing additional resources through CDBG funds can have on this vulnerable population.

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	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
	Funding	CDBG: \$270,129
	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	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	5 very low to low income households.
	Location Description	N/A for housing rehabilitation because participants are eligible based on household income not where they live.
2	Planned Activities	Minor, moderate, and substantial rehabilitation activities.
	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
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	9/30/2016
Estimate the number and type of families that will benefit from the proposed activities	Administration.
Location Description	Administration.
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, Oriole Gardens, and Paradise Gardens. Oriole Gardens has the highest percentages of low income households generally.

Geographic Distribution

Target Area	Percentage of Funds
Margate Community Redevelopment Area	

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Per HUD guidance, the City will be updating its map of eligible Census Tracts and Census Block Groups (subsets of Census Tracts) within Margate where HUD has established that over 51% of the people have incomes below 80% of the median family income for Broward County. These neighborhoods have the highest concentration of low and moderate income households.

Discussion

Clearly Margate has recognized neighborhoods occupied principally 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. These actions will be used to meet underserved needs that have been identified for very low and low income households. Efforts will be made to maintain and preserve the existing affordable housing stock. Efforts will be made to reduce the incidence of lead based paint through actions including abatement. The City will continue to support economic development programs that will help to reduce the number of families living in poverty and will continue to coordinate with public and private housing developers and social service providers in our area to better serve our residents.

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 are eligible for an additional homestead exemption of \$25,000 in accordance with requirements set forth at Section 37-38 of the Code Ordinances of the City of Margate.

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 of Margate will work to strengthen its relationship by increasing its communication and outreach with developers, non-profit and for profit organizations and other service providers including but is not limited to, departments within the City that provide services, other government agencies including local governments, nonprofit organizations that provide services to the community.

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 and serve in community boards and will be involved with Continuum of Care planning. The City will work to strengthen the coordination and participation with these organizations so resources can be leveraged to serve a larger portion of the community.

Discussion

The City of Margate understands the importance of actions that can help to improve the quality of life for its residents, help to reduce poverty, and preserve and create affordable housing. The City will support programs and services that help 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(l) (1, 2, 4)

Introduction

The City of Margate has been working on developing and updating its policies and procedures to carry out and administer its programs. The specific requirements for each program and its administration will be outlined in these policies and procedures and provide guidance to program staff in the day to day administration of the program. Staff will monitor non-profits, sub-recipients and developers that receive funding from the City of Margate on a regular basis to ensure compliance.

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

Projects planned with 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. At the time of the completion of the Plan, the estimated percentage of CDBG funds that would 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 will continue to strive to ensure that its programs comply with federal, state and local requirements. When funds are combined with other funding sources, the strictest program rules will always apply. The City of Margate ensures that its specific program requirements are complied with through policies and procedures, written agreements and restrictive covenants.