

## **Executive Summary**

### **ES-05 Executive Summary – 24 CFR 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 2020-2021, the City of Margate expects formula allocations in the following amounts from HUD: Community Development Block Grant (CDBG) - \$382,052. As part of the Broward County HOME Consortium, the City will also receive in HOME Investment Partnership (HOME) funds - \$111,739, as a member of the Broward County HOME Consortium. The 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. It is expected that, over the next 5 years, the City will receive approximately \$1,910,260 in CDBG funds and \$558,695 in HOME funds.

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 housing in general, specifically purchase assistance and rehabilitation, as well as public facility improvements and public services.

The Broward County Housing and Community Redevelopment Division is the lead agency responsible for planning, preparation and submission of the FY 2020-2024 Consolidated Plan and the FY –2020 - 2021 Annual Action Plan (AAP) described hereto.

#### **2. Summary of 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: (a) housing in general through; (i) Preserve existing affordable housing; (ii) Expand Homeownership ; (c) Provide funding for public facilities; and (d) Provide funding for Quality of Life Improvements and (e) Public Services .

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

The City's Annual Action Plan and Consolidated Plan detail the goals and priorities established by the City. The creation of affordable housing and maintaining existing housing are still the greatest priority within the City of Margate.

The City of Margate has been working diligently to comply with the objectives of the formula programs. The City entered into an Interlocal Agreement with Broward County Housing Finance and Community Redevelopment Division (HFCRD) to Administer their grant programs. Partnering with HFCRD, combined with innovative strategies, have helped to ensure that community needs are met and that compliance with all program requirements is achieved. The City was able to meet their CDBG expenditure requirements and successfully administer and implement the CDBG Program. With the County's program functioning fully, the City was able to assist 13 households with direct financial assistance to homebuyers and an additional seven (7) households with housing rehabilitation during the most recent completed year, FY 2018-2019.

### **4. Summary of citizen participation process and consultation process**

The City advertised the first pre-development public hearing on its website and held the pre-development public hearing virtually on May 27, 2020 at 3:00 pm. On July 8, 2020, a pre-adoption public hearing will be held in which the final Consolidated Plan and Annual Action Plan is proposed for adoption.

The City adhered to its Citizen Participation Plan (CPP), by holding two (2) virtual public hearings. All meetings were advertised on the City website to expand the reach of possible participants.

#### **CARES Act**

\* The City will hold its pre-adoption public hearing and CARES Act Amendment approval on July 8, 2020.

### **5. Summary of public comments**

The predevelopment public hearing was held virtually on May 27, 2020. There were no comments during the predevelopment public hearing.

\* The City will hold its pre-adoption public hearing and CARES Act Amendment approval on July 8, 2020.

### **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 \$382,052 in Community Development Block Grant (CDBG) funds and \$111,739 in Home Investment Partnership Program (HOME) funds through the Broward County HOME Consortium. Unless there are funding changes, the City anticipates that, over the next 5 years, it will receive approximately \$1,910,260 in CDBG funds and \$558,695 in HOME funds. The overall goal of the community planning and development funds provided by HUD, is to develop viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities principally for low- and moderate-income individuals and families. The primary goals is to strengthen the partnerships between all levels of government and the private sector, including for-profit and not-for-profit organizations, in the production and sustainability of affordable housing and related infrastructure that meets the needs of the City of Margate.

While the housing market has improved significantly, housing costs have continued to increase substantially, creating a cost burden for many homeowners. The rise in property values, while positive for the City, has created a larger gap for the ability of LMI homebuyers to purchase a home without creating a housing affordability problem. .

The City anticipates allocating a total of \$611,283 to rehabilitation projects/activities and \$916,925 in Purchase Assistance projects/activities, and \$382,052 in administrative funds throughout the duration of the 5-year Consolidated Plan. The City expects to assist a total of 13 eligible households with housing rehabilitation and approximately 19 households with purchase assistance. The City also anticipates receiving approximately \$40,000 annually, a total of \$200,00, in program income. This will allow the City to assist an additional 5 beneficiaries, The City of Margate will utilize the first year/Year 1 (FY 2020-2021 Annual Action Plan) funding of the Consolidate Plan in the amount of \$305,641.60 for purchase assistance projects/activities. The City will assist a minimum of six (6) eligible households with purchase assistance. Should the City receive Program Income there is the possibility of assisting one (1) additional household.

## 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 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
Lead Agency	MARGATE	
CDBG Administrator	BROWARD COUNTY	Housing Finance and Community Redevelopment Division



Table 1– Responsible Agencies

#### Narrative

The Broward County Housing Finance and Community Redevelopment Division (HFCRD) prepares the Consolidated Plan and Annual Action Plan on behalf of the City. The Broward County Housing Finance and Community Redevelopment Division administers and implements all aspects of the Community Development Block Grant (CDBG) and HOME (Home Investment Partnerships) Programs for the City of Margate.

#### Consolidated Plan Public Contact Information

Broward County Housing Finance and Community Redevelopment Division  
110 NE 3rd 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 

## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(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 (l)), 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. The City continues to make the effort to obtain feedback from stakeholders on a yearly basis. The priorities set are based on feedback, needs assessment, allowable eligible activities, cost and age of housing stock.

**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)).**

Whenever possible, 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.

**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**

Broward County Housing Finance and Community Redevelopment Division's Manager, Yvette Lopez, is a board member of the Broward County Continuum of Care (CoC) and is part of the year-round local planning effort and network to alleviate homelessness in Broward County. As the City contracts with the County, this facilitates Ms. Lopez's representation for the City. Ms. Lopez participates in monthly meetings held to obtain input from local communities.

The Homeless Initiative Partnership (HIP) Advisory Board serves as the Continuum of Care for Broward County. A Homeless Point in Time (PIT) 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 (PIT) count indicated that there were nine (9) 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 and evaluate outcomes, and develop funding, policies and procedures for the 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. 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**

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 every month. As the City contracts with the County, this facilitates Ms. Lopez’s representation for the City.

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

There were no agency types 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 Homeless Initiatives Partnership	The services do not overlap.

**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))

Broward County is the lead agency of the Continuum of Care and participates on behalf of its municipalities, to include Margate. The Continuum of Care has participation from and 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.

### Narrative



Broward County is the lead agency of the Continuum of Care and participates on behalf of its municipalities, to include Margate. The Continuum of Care has participation from and 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.

## PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

Margate published notification of a predevelopment public hearing on May 22, 2020 and held the predevelopment public hearing on May 27, 2020. There were no comments during the predevelopment public hearing. The City will hold the preadoption public hearing on July 16, 2020. In conjunction with the Pre-adoption Public Hearing, the City published a draft of the Consolidated Plan and Annual Action Plan along with a Notice of its availability for review. These were available at the City of Margate City Hall, the City's website and the County's HF&CRD Office.

During the planning process for the Consolidated Plan and Annual Action Plan, several public notices and public hearings occurred seeking consultation on local priorities. These hearings described the City's proposed projects/activities benefiting income eligible persons. The City of Margate holds two public hearings, the first is held prior to development of the Consolidated Plan and Annual Action Plan to receive citizen input. A draft of the Consolidated Plan and Annual Action Plan was available online at [www.margatefl.com](http://www.margatefl.com), at various City locations and the Broward County Housing Finance and Community Redevelopment office. The second public hearing is always held prior to adoption of the Consolidated Plan and Annual Action Plan to receive citizen comment. No stakeholders were excluded from consultation during the planning process for the Consolidated Plan and Annual Action Plan.

### 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	Public Hearing via City website, and City Hall	No comments were received	No comments or questions proposed during the process were rejected.	<a href="https://us02web.zoom.us/j/83670848520">https://us02web.zoom.us/j/83670848520</a>

2	Public Hearing	Non-targeted/broad community		The pre-adoption public hearing will be held virtually in conjunction with the City Commission on July 16, 2020.	N/A	
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**Table 4– Citizen Participation Outreach**

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

A number of needs were identified during the Consolidated Planning process by the City of Margate. The needs were identified through many different methods including consultation with key stakeholders, public forums, quantitative research, and institutional knowledge of previous successful programs. These needs fall into three categories; public facilities, public improvements, and public services. Activity details for each of the categories are provided in NA-50 Non-Housing Community Development Needs.

## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

One of the Goals of the City's 2018-2022 Strategic Plan is infrastructure and public improvements. This includes investing in the City's aging infrastructure by developing a long-term capital plan that addresses the funding and time of expenditures. The City will achieve this by leading the identification and funding plan for addressing their water, wastewater, facility, and roadway infrastructure needs. They will also focus on enhancing the City's appearance through well-maintained parks, corridors, gateways, and medians.

### **How were these needs determined?**

The City has identified the public facility needs of the community through a combination of statistical analysis, reviews of previous successes, and public input from various public officials and residents.

### **Describe the jurisdiction's need for Public Improvements:**

One of the Goals of the City's 2018-2022 Strategic Plan is infrastructure and public improvements. This includes investing in the City's aging infrastructure by developing a long-term capital plan that addresses the funding and time of expenditures. The City will achieve this by leading the identification and funding plan for addressing their water, wastewater, facility, and roadway infrastructure needs. They will also focus on enhancing the City's appearance through well-maintained parks, corridors, gateways, and medians.

### **How were these needs determined?**

The City has identified the public improvement needs of the community through a combination of statistical analysis, reviews of previous successes, and public input from various public officials and residents.

### **Describe the jurisdiction's need for Public Services:**

The City of Margate is dedicated to supporting and enhancing the quality of life in Margate so that it is safe, family-friendly, and embraces the residents of the community. This is ensured through taking proactive measures to preserve and enhance the community's appearance. The City also focuses on leisure, recreational, and sporting activities and events that meet the needs of the community. The City also supports and enhances their schools as well as their community assets and resources and also supports high performance public safety throughout the City of Margate.

### **How were these needs determined?**

The City has identified the public service needs of the community through a combination of statistical analysis, reviews of previous successes, and public input from various public officials and residents.

**Based on the needs analysis above, describe the State's needs in Colonias**

Not applicable

## **Market Analysis**

### **MA-05 Overview**

#### **Market Analysis Overview:**

This Market Analysis looks at non-housing community development resources particularly the economic development landscape in Margate. The table below details the extent of business sector employment throughout the City. Unemployment, commuting times, and education are also analyzed in this section. The analysis in this section is supplemented by maps to provide geographical visualization of the data.





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

### Introduction

### 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	24	2	0	0	0
Arts, Entertainment, Accommodations	3,646	1,580	13	11	-2
Construction	2,117	792	7	6	-1
Education and Health Care Services	6,205	3,073	21	22	1
Finance, Insurance, and Real Estate	1,752	796	6	6	0
Information	485	149	2	1	-1
Manufacturing	1,465	282	5	2	-3
Other Services	1,759	523	6	4	-2
Professional, Scientific, Management Services	3,937	3,087	14	22	8
Public Administration	880	606	3	4	1
Retail Trade	4,415	2,723	15	19	4
Transportation and Warehousing	1,426	286	5	2	-3
Wholesale Trade	976	292	3	2	-1
Total	29,087	14,191	--	--	--

**Table 5 - Business Activity**

**Data Source:** 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

In the City of Margate, there is a significant disconnect between the number of jobs and the number of workers. There are over 29,000 workers, but approximately only 14,000 jobs available. Even if every person in the labor force in the City is employed, there is still a need for over 14,000

more jobs in the City.

Within the business sectors, all of the job sector has significantly more workers than there are jobs. The sector with the highest discrepancy is Education and Health Care Services. In this sector there are 6,205 workers, but only 3,073 jobs. The Retail Trade has 4,415 workers but only 2,723 jobs. The Professional, Scientific, Management Services sector has 3,937 workers, but only 3,087 jobs. Arts, Entertainment and Accommodations has 3,646 workers, but only 1,580 jobs. The over abundance of workers within the City, while compared to the limited amount of jobs, causes workers to work in another City. This increases commute times and expenses including fuel.

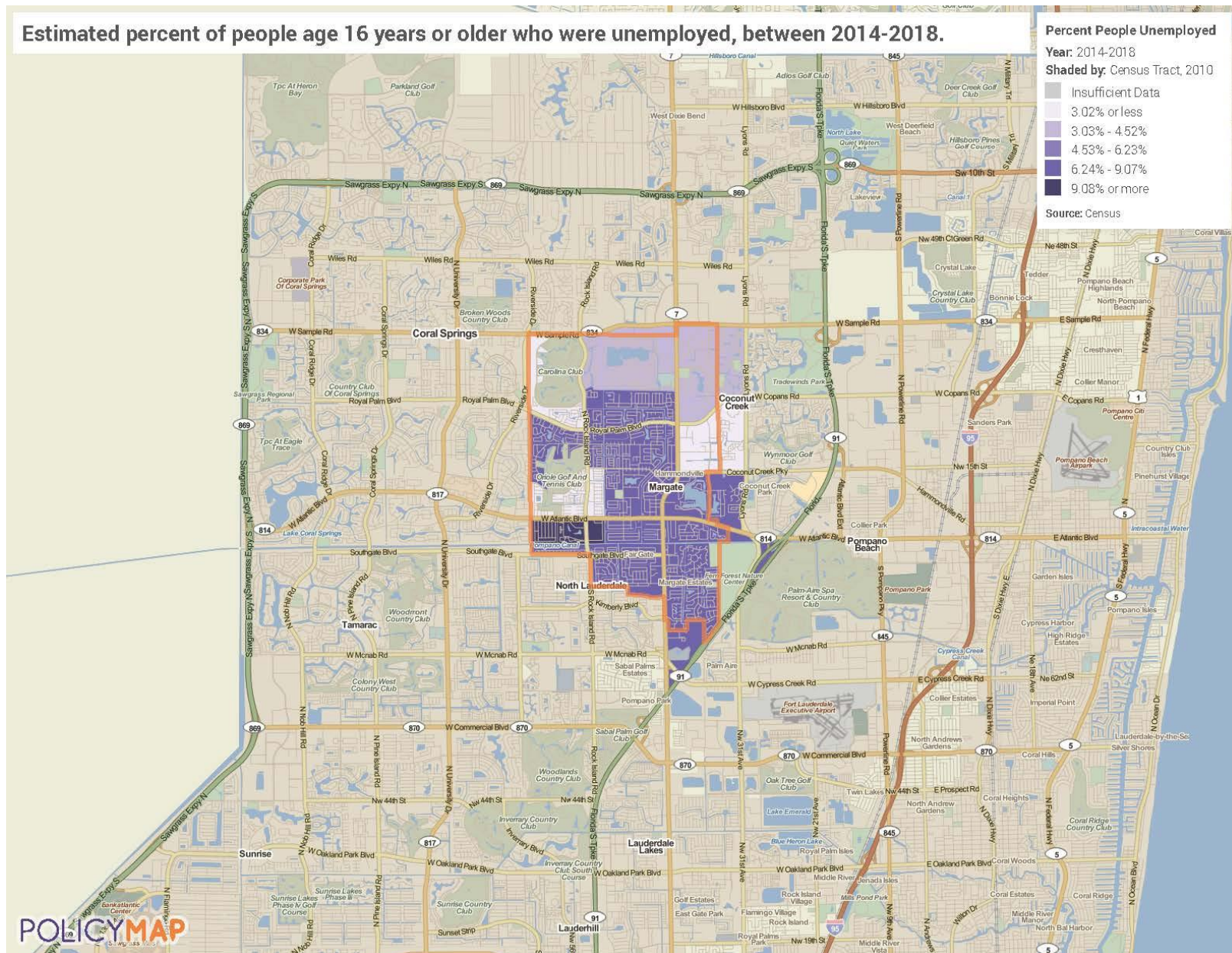
### Labor Force

Total Population in the Civilian Labor Force	31,879
Civilian Employed Population 16 years and over	30,056
Unemployment Rate	5.7
Unemployment Rate for Ages 16-24	14.41
Unemployment Rate for Ages 25-65	4.64

**Table 6 - Labor Force**

**Data Source:** 2014-2018 ACS

# Estimated percent of people age 16 years or older who were unemployed, between 2014-2018.



Consolidated Plan

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Occupations by Sector		Number of People
Management, business and financial	8,642	
Farming, fisheries and forestry occupations	24	
Service	7,187	
Sales and office	7,402	
Construction, extraction, maintenance and repair	3,363	
Production, transportation and material moving	3,447	

**Table 7 – Occupations by Sector**

Data Source: 2014-2018 ACS

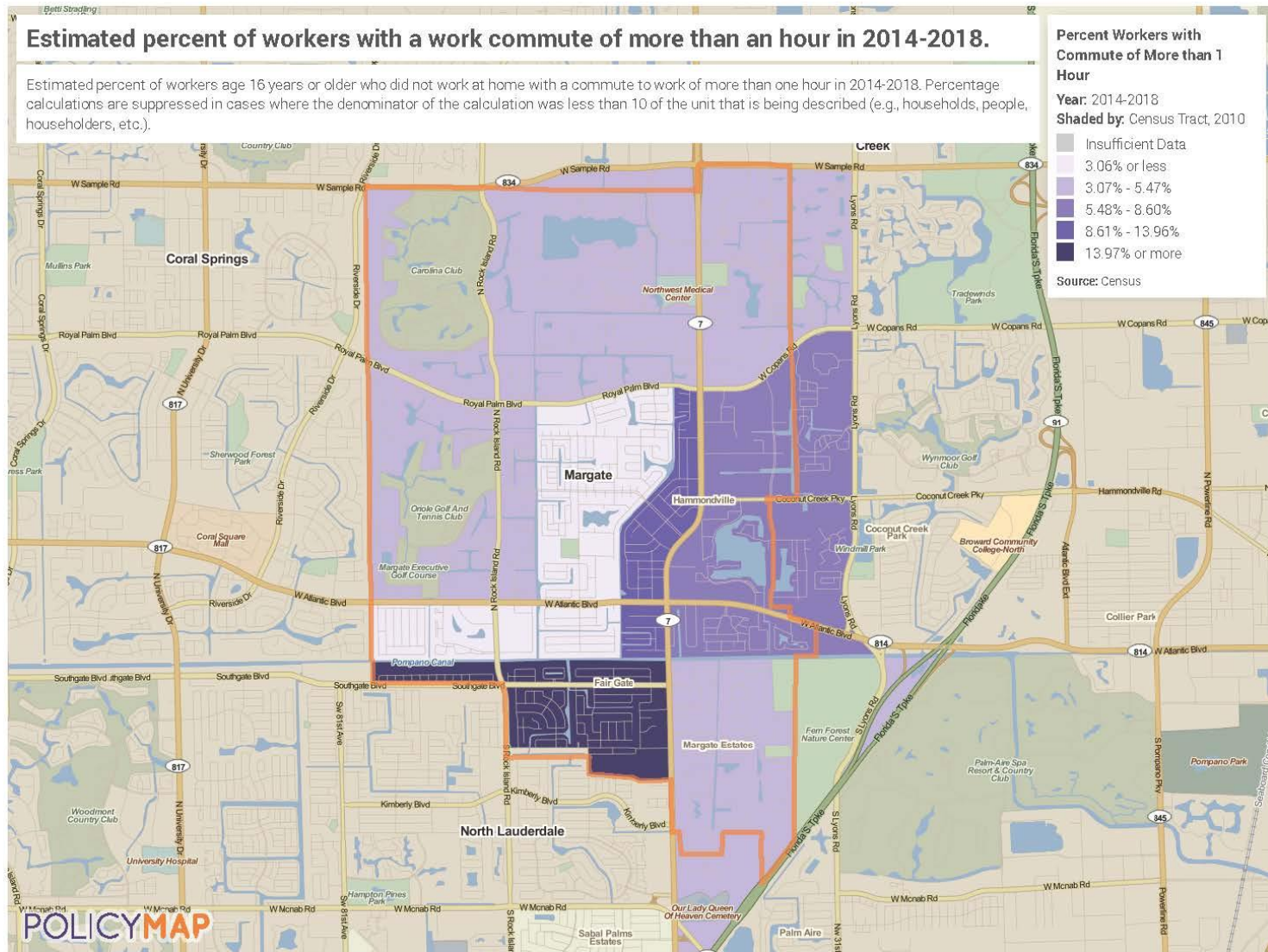
## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	15,881	56%
30-59 Minutes	10,960	39%
60 or More Minutes	1,626	6%
<b>Total</b>	<b>28,467</b>	<b>100%</b>

**Table 8 - Travel Time**

Data Source: 2014-2018 ACS





## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,115	329	969
High school graduate (includes equivalency)	8,601	650	1,742
Some college or Associate's degree	8,292	603	1,388
Bachelor's degree or higher	5,211	210	796

**Table 9 - Educational Attainment by Employment Status**

Data Source: 2014-2018 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	63	199	211	950	1,116
9th to 12th grade, no diploma	467	292	289	1,242	1,366
High school graduate, GED, or alternative	1,384	2,438	2,594	6,022	5,148
Some college, no degree	1,287	1,736	1,416	3,538	2,612
Associate's degree	303	1,129	1,044	1,258	579
Bachelor's degree	467	1,300	1,056	2,345	1,373
Graduate or professional degree	0	375	456	1,097	611

**Table 10 - Educational Attainment by Age**

Data Source: 2014-2018 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,532

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
High school graduate (includes equivalency)	27,775
Some college or Associate's degree	31,673
Bachelor's degree	40,101
Graduate or professional degree	54,484

**Table 11 – Median Earnings in the Past 12 Months**

**Data Source:** 2014-2018 ACS

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

Based on the Business Activity table above, the Education and Health Care Services sector is the leading business sector in Margate. There are 6,205 workers in the sector but only 3,073 jobs are available in the City. This makes up 21% of workers and 26% of jobs. The second largest sector is Retail Trade with 4,415 workers and only 2,723 jobs. This makes up 15% of workers and 23% of jobs. The third largest sector is Professional, Scientific, Management Services with 3,937 workers and only 3,087 jobs. This makes up 14% of workers and 22% of jobs.

**Describe the workforce and infrastructure needs of the business community:**

Professional, Scientific, Management Services is the only sector of employment where the percentage of workers is considerably greater than the percentage of jobs in the City. When considering the percentage of jobs and workers, there are 8% more workers than jobs. Retail Trade is the next closest sector in terms of percentages of workers and jobs. They are separated by 4% as workers represent 15% of the total and jobs represent 19% of the total. However, as mentioned previously, many of these workers must commute to other areas where there are additional jobs.

**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 is comprised of a mix of residential, commercial, industrial, recreational, and conservation uses. In 2007, the City created the Transit Oriented Corridor (TOC) mixed-use land use category by designating over 1180 acres along State Road 7 and Atlantic Boulevard for future redevelopment opportunities.

The overall redevelopment efforts will create opportunities for mixed-use development that are urban in nature, pedestrian-friendly, and focused on multi-modal transportation options. The new City Center will offer a variety of unique and local retailers, businesses, and restaurants where residents and visitors alike can enjoy the community atmosphere.

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

Education and health care services account for the largest pool of workers in Margate. Although there are not as many jobs in Margate, this field would suggest that residents within this group have the skills and education necessary to find employment. Retail is the only category of workers and jobs that are close to even. There are slightly more workers than there are retail jobs in Margate. Retail businesses are located with relative abundance throughout Broward County and the industry is such that employment can be found relatively easily as long as the applicant has experience.

**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.**

CareerSource Broward is governed by a workforce board known as the Broward Workforce Development Board (BWDB) and the CareerSource Broward Council of Elected Officials, which consists of the elected mayors of Fort Lauderdale and City of Hollywood and a Broward County Commissioner. Representatives from private business, educational institutions, elected officials and community-based organizations create the makeup of the board. In addition to the coordination of the Workforce Board, CareerSource Broward has two locations within the vicinity of Margate; the North Center located in Coconut Creek and the Central Center in Oakland Park. CareerSource Broward is a business center for both job seekers and employers.

**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.**

The City of Margate and the Margate Community Redevelopment Agency (CRA)/HUD Community Revitalization Strategy Area (CRSA) will work to provide an environment for the creation and growth or relocation of small businesses with access to quality technical assistance and the resources necessary to promote a favorable business climate in the Margate City Center. The strategy for the development of this program will combine



both traditional incubator space as well as the unique opportunity for existing local businesses to purchase properties or construct retail and services based live-work units under a shared equity ownership.

#### Proposed Project Objectives

- Provide opportunities for new businesses to develop in the City of Margate.
- Explore new markets that may currently be underserved locally and regionally.
- Protect existing businesses by preventing displacement when possible.
- Allow the residents of Margate to directly participate in the redevelopment of the City Center.
- Promote the redevelopment of the City Center through publicity and outreach opportunities.
- Serve as a catalyst to jump-start redevelopment in the City Center.
- Stimulate economic development.
- Attract new patrons, clients, and visitors to local businesses in the City Center.

#### Discussion

The City of Margate has a diverse and capable workforce. The three sectors with the most workers represent almost half of all workers, they are: Education and Health Services, Retail Trade and Professional, Scientific, Management Services. The remaining workforce is spread among a myriad of ten remaining sectors. The three top job sectors are the same as the top three workforce sectors.

## **MA-50 Needs and Market Analysis Discussion**

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

HUD identifies four specific data points that constitute “housing problems”: cost burden, overcrowding, lack of complete plumbing facilities and lack of complete kitchen facilities. In Margate, housing problems are rare except for being cost burdened. In order for an area to be concentrated it must include two or more housing problems that are substantially higher than the Citywide average. For this analysis, HUD’s definition of “disproportionate” will be used to identify areas substantially higher: 10 percentage points higher than the jurisdiction as a whole.

- Lack of Complete Plumbing Facilities: 0.5%
- Lack of complete Kitchen Facilities: 1.1%
- Overcrowding: 3.3%
- Cost Burden (Homeowners): 34.5%
- Cost Burden (Renters): 67.9%

For an area to be concentrated it must include two or more housing problems that are substantially higher than the Citywide average. In Margate that means the threshold for concentration is:

- Lack of Complete Plumbing Facilities: 10.5%
- Lack of complete Kitchen Facilities: 11.1%
- Overcrowding: 13.3%
- Cost Burden (Homeowners): 44.5%
- Cost Burden (Renters): 77.9%

In Margate, there are no tracts that show a concentration of multiple housing problems.

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

For the purposes of this analysis a “racial or ethnic concentration” will be any census tract where a racial or ethnic minority group makes up 10 percent or more of the population than the county as a whole. According to the 2014-2018 American Community Survey 5-Year estimates the racial and ethnic breakdown of Broward County’s population is:

- Black or African American
  - Citywide: 28.6%
  - Concentration: >38.6%

- Tract(s) with Racial Concentration: 205.02 (59.59%), 205.01 (46.34%)
- Hispanic
  - Citywide: 26.3%
  - Concentration: >36.3%
  - Tract(s) with Ethnic Concentration: 201.03 (39.99%)

A “low-income concentration” is any census tract where the median household income for the tract is 80% or less than the median household income for the City of Margate. According to the 2014-2018 American Community Survey 5-Year Estimates, the Median Household Income in Margate is \$45,667. A tract is considered to have a low-income concentration if the MHI is \$36,554 or less. There are two tracts with a low-income concentration.

- Tract 202.12 - \$26,838
- Tract 202.07 - \$35,018

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

These neighborhoods are located in the south end of the City of Margate. They are adjacent to or within the Margate Community Redevelopment Area (CRA)/HUD Community Revitalization Strategy Area (CRSA), 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?**

These neighborhoods are equipped with public parks and community/health (See sampling below).

#### **Community/Health Centers**

- Northwest Focal Point Senior Center - 2801 North State Road 7
- Fellowship Living Facilities - 451 Banks Road
- Holistix Treatment Centers - 6261 W. Atlantic Blvd
- Alzheimer's Family Center - 6280 W. Atlantic Blvd

#### **Parks**

- 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?**

These neighborhoods are adjacent to or within the CRA/CRSA. The main mission of the CRA/CRSA is work to provide an environment for the creation and growth or relocation of small businesses with access to quality technical assistance and the resources necessary to promote a favorable business climate in the Margate City Center. The strategy for the development of this program will combine both traditional incubator space as well as the unique opportunity for existing local businesses to purchase properties or construct retail and services based live-work units under a shared equity ownership.

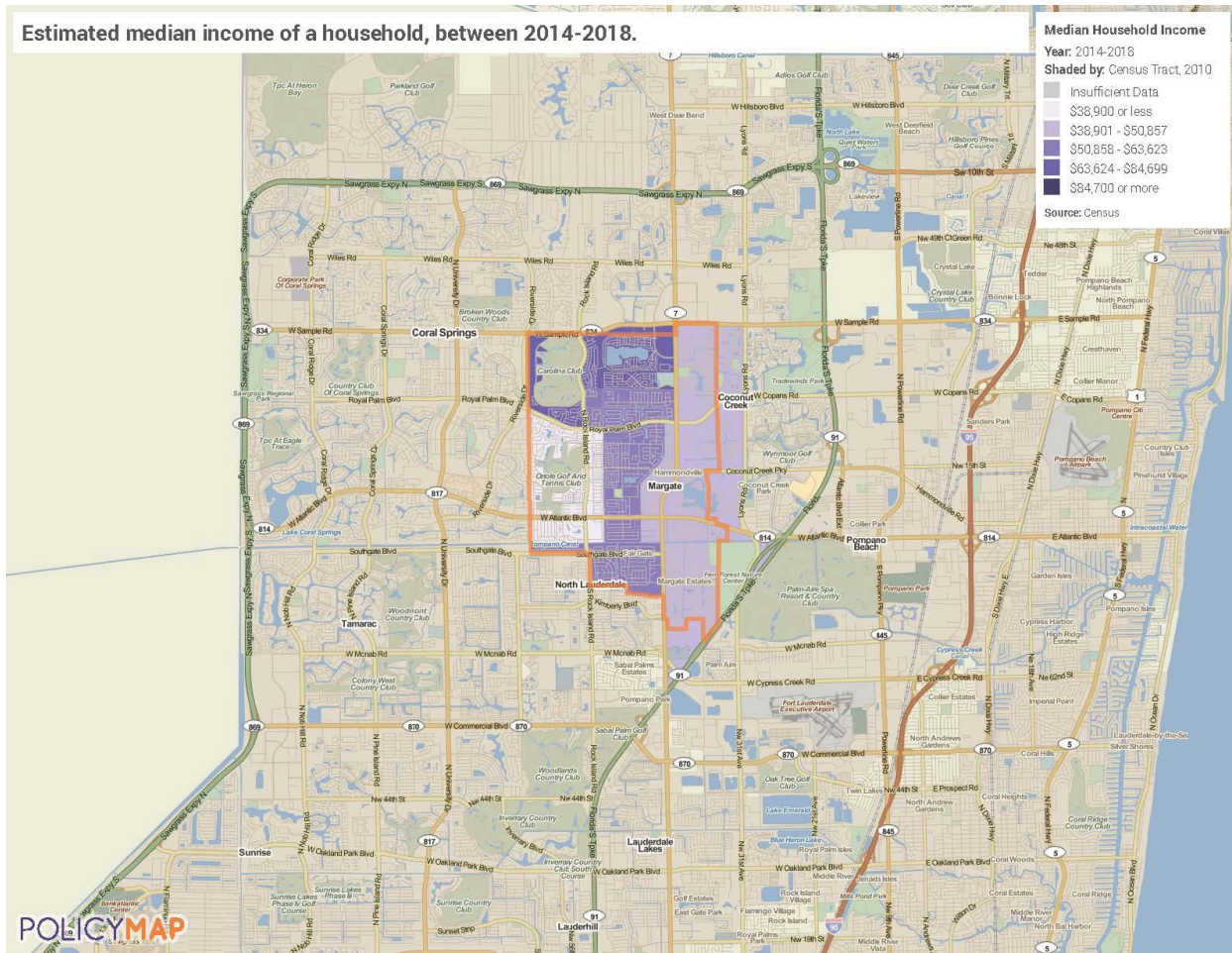
The Economic Development Goals of the CRA/CRSA are:

Goal 1: Establish a diverse, identifiable character for the City within the Redevelopment Area while promoting economic vitality through private sector investment.

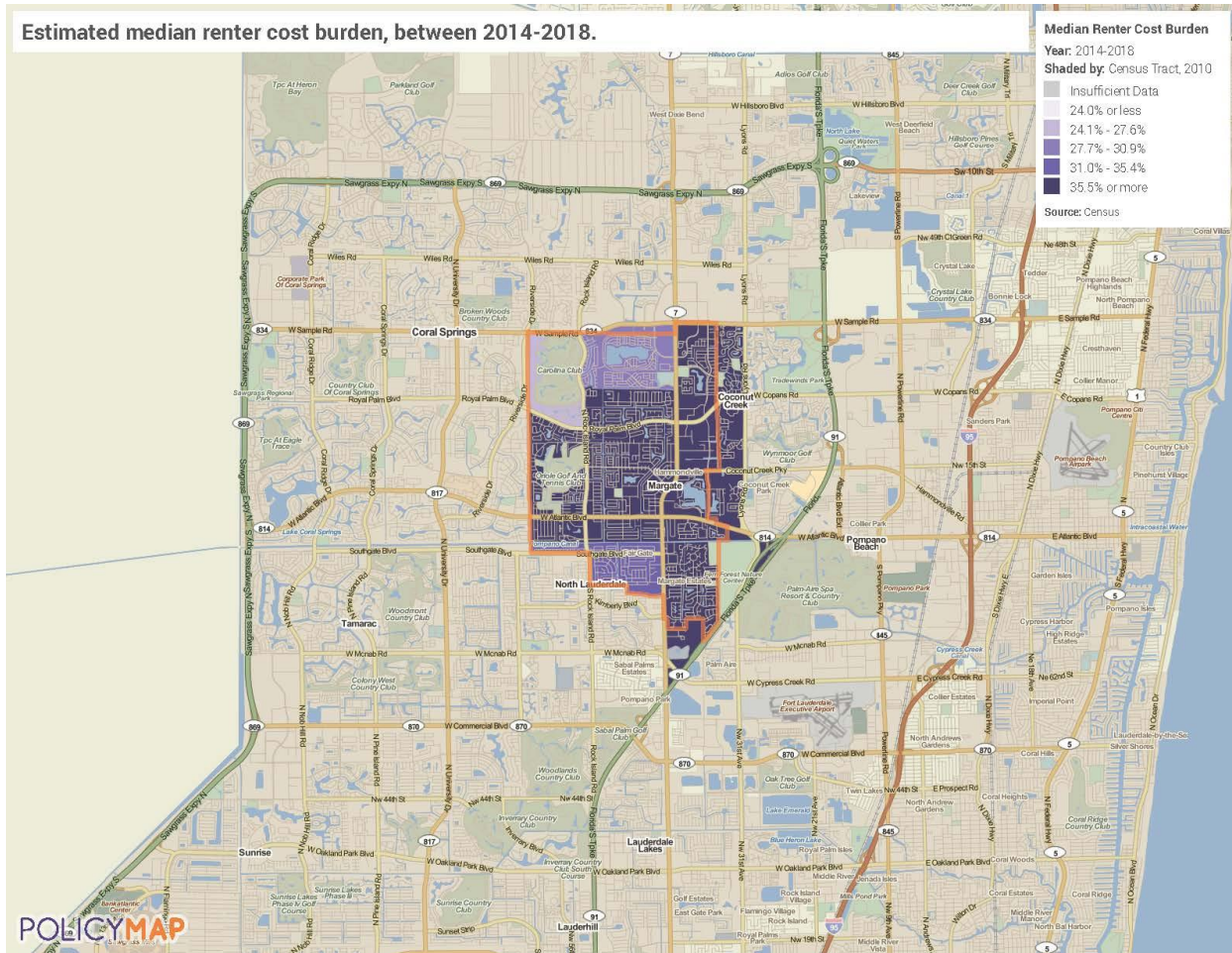
Goal 2: Invigorate the business community and revitalize existing commercial properties.

Goal 3: Market the Redevelopment Area as a major destination point.

Estimated median income of a household, between 2014-2018.

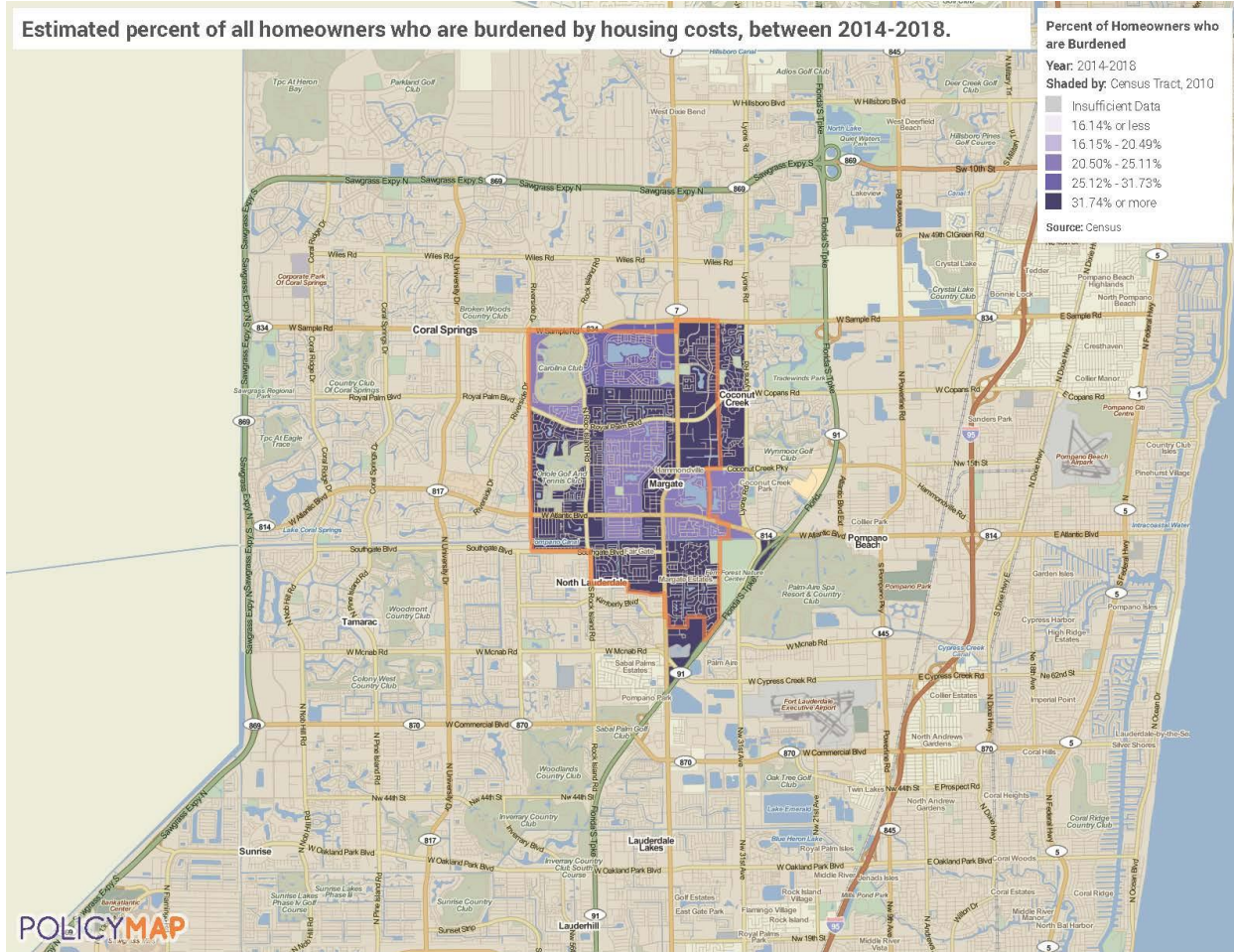


Estimated median renter cost burden, between 2014-2018.





Estimated percent of all homeowners who are burdened by housing costs, between 2014-2018.



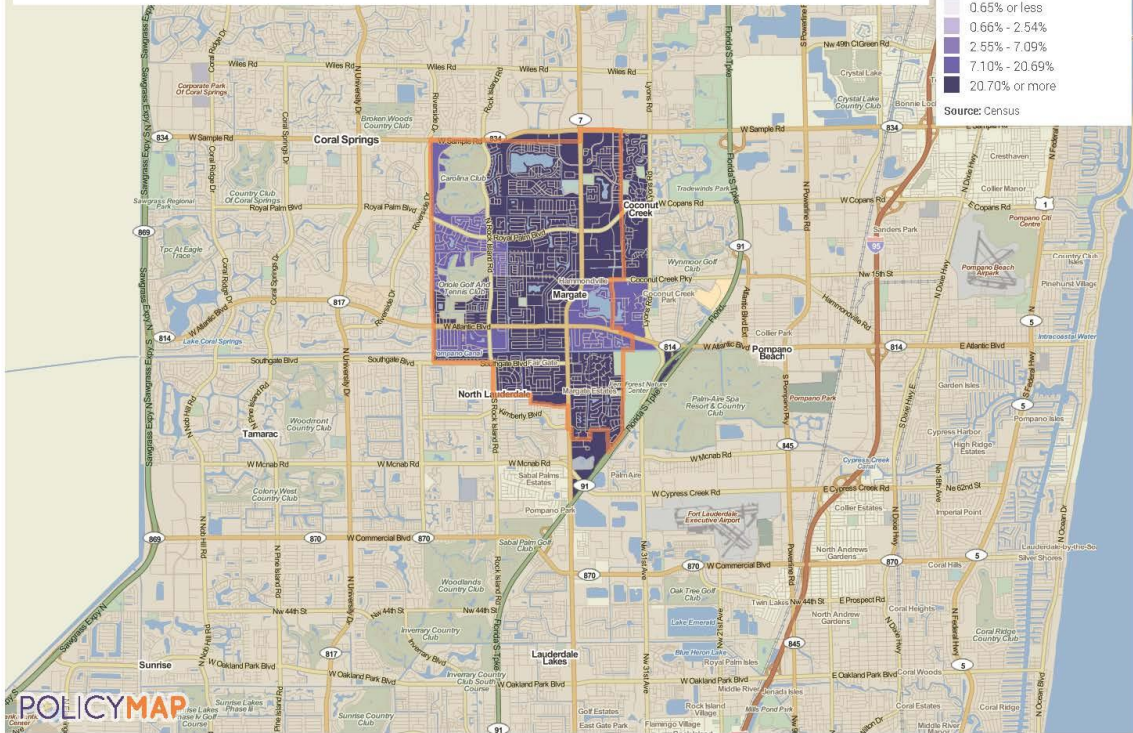
## Estimated percent of all people who were Black or African American, between 2014-2018.

Estimated percent of the population that is Black or African American, by single classification of Census race, between 2014-2018. Percentage calculations are suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (e.g., households, people, householders, etc.).

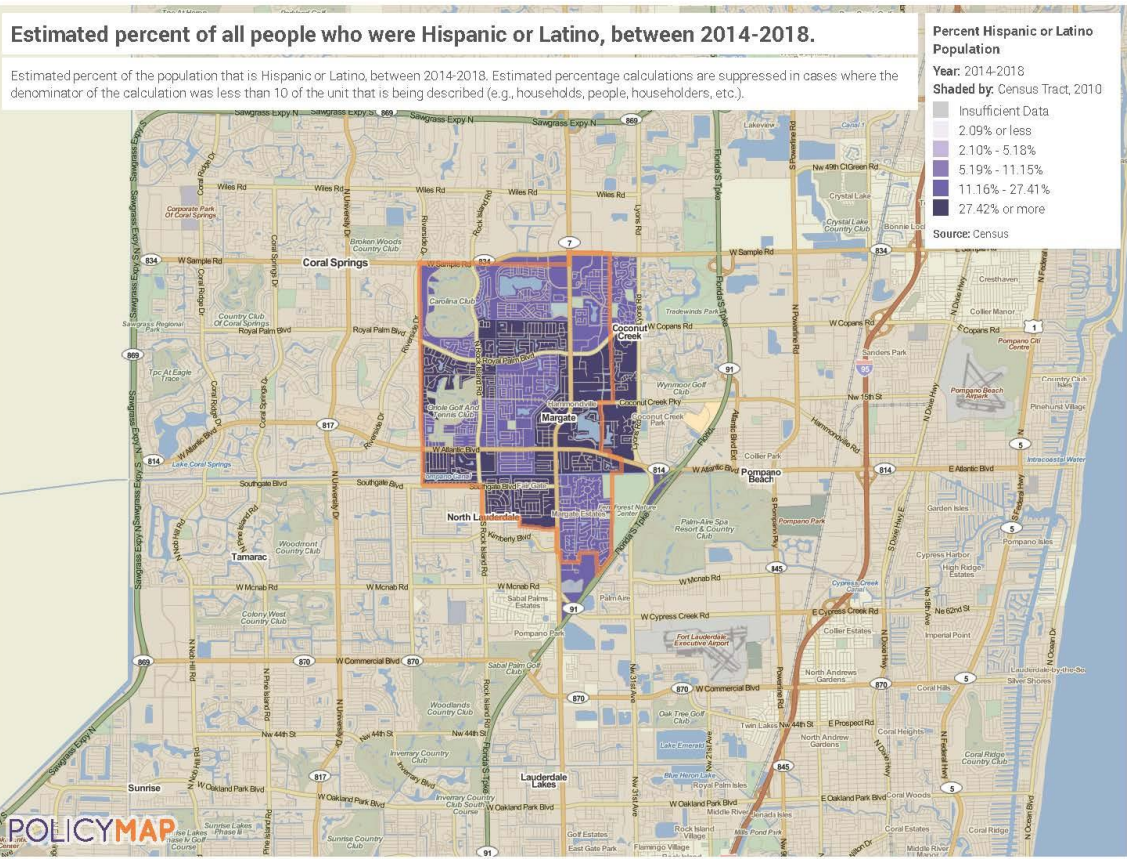
**Percent Black or African American Population**  
**Year:** 2014-2018  
**Shaded by:** Census Tract, 2010

- Insufficient Data
- 0.65% or less
- 0.66% - 2.54%
- 2.55% - 7.09%
- 7.10% - 20.69%
- 20.70% or more

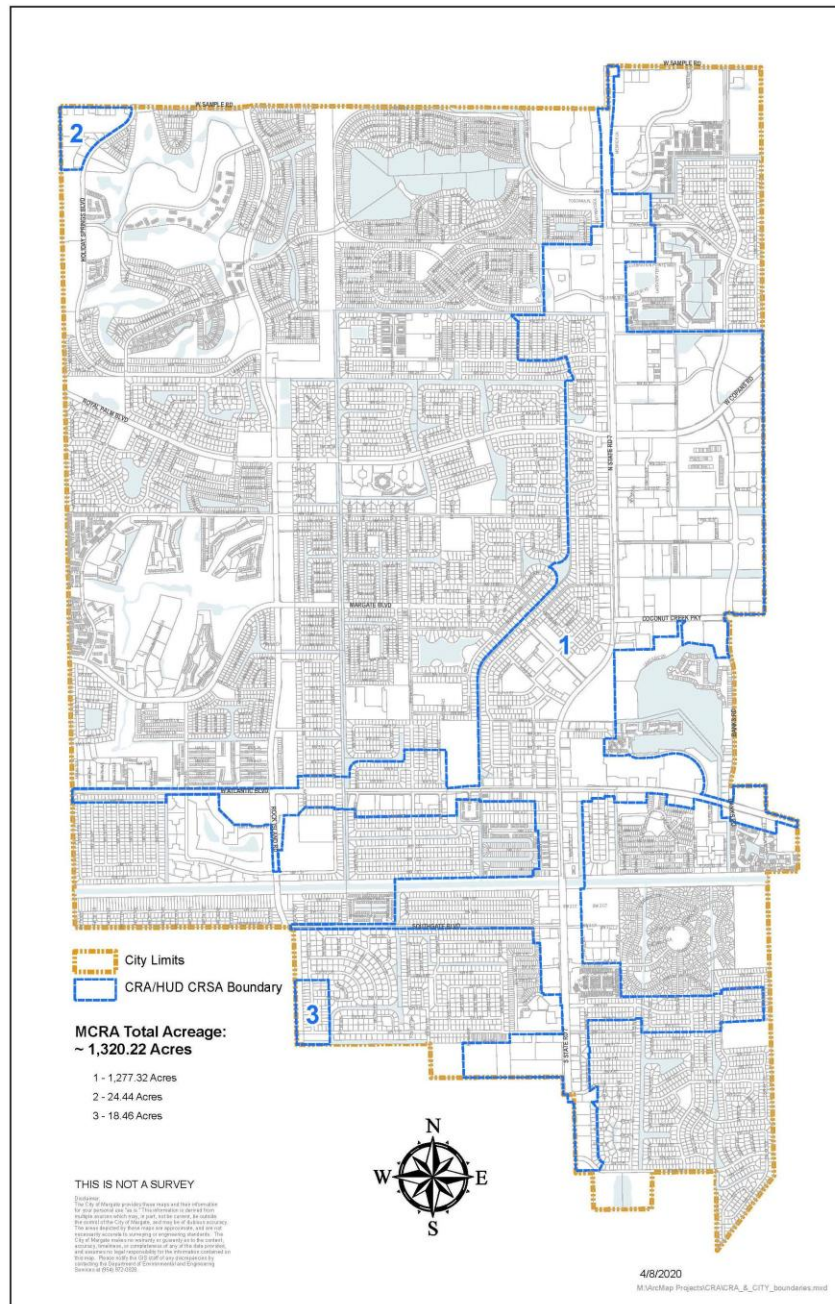
Source: Census







# CITY OF MARGATE COMMUNITY REDEVELOPMENT AREA (CRA)/ HUD COMMUNITY REVITALIZATION STRATEGY AREA (CRSA)



## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce, and day to day utility. Reliable access to the Internet is becoming a necessity to thrive in the modern economic environment. Communities that lack broadband access struggle to keep pace with the country. Locations without broadband access impedes its population's ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for LMI areas where economic opportunities are already often lacking. Studies suggest a strong correlation between increased high-speed internet access and increased education and employment opportunities, especially in small cities and rural areas.

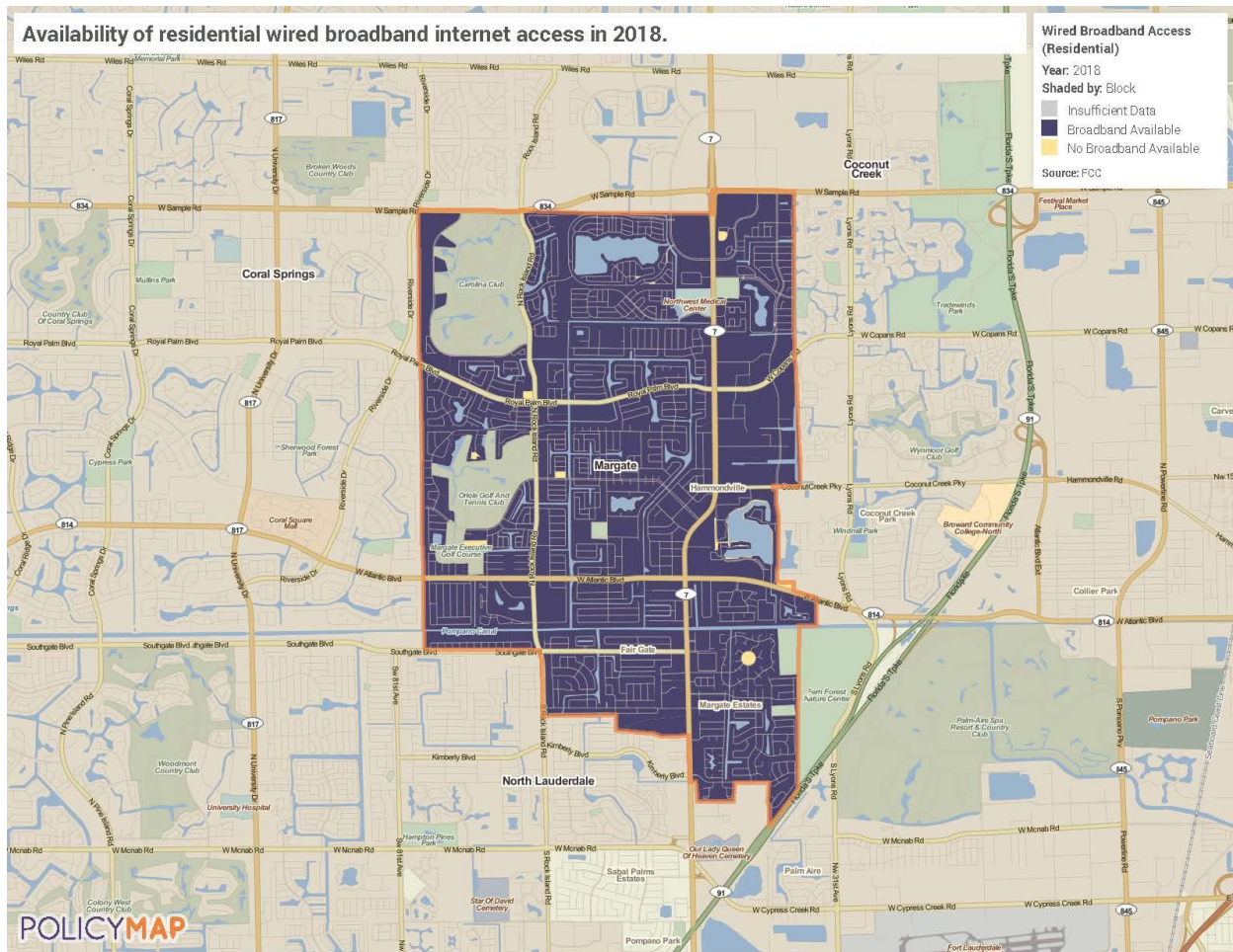
According to the 2014-2018 American Community Survey data, 87.4% of Margate households have a computer. Additionally, 77.7% of all households have a broadband Internet subscription. These characteristics ensure that Margate residents are connected to the overall information economy. Additionally, Margate does not have significant gaps in broadband coverage. Most of the City has multiple options of internet providers, to include LMI areas. The average Margate household has three (3) options for broadband-quality Internet service. Additionally, the Broward County Catherine Young Library branch located in Margate provides PCs with internet access for public use.

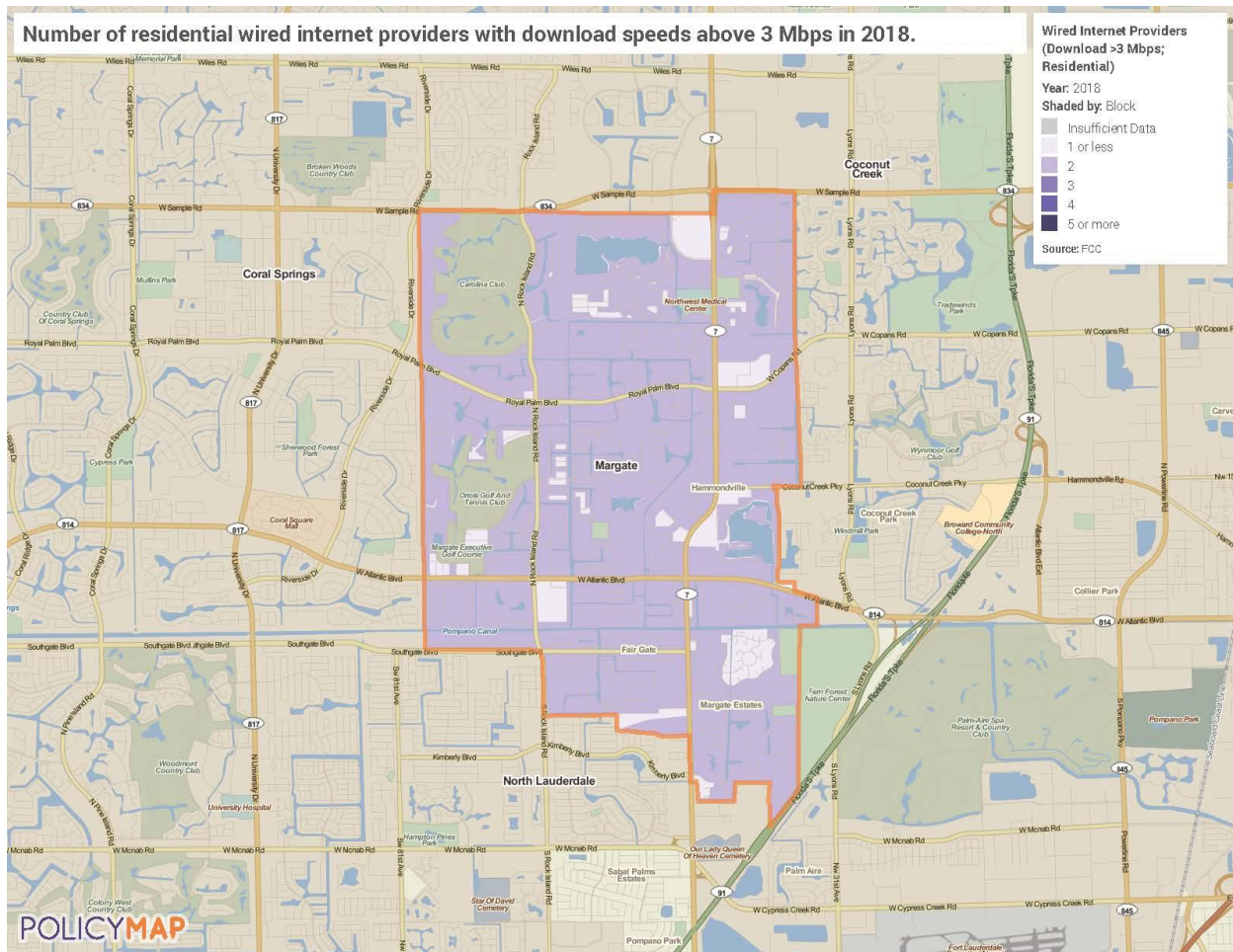
### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Competition for broadband Internet is imperative to ensure standard, consistent service. Additionally, competition assists in keeping the price attainable which is especially important for low-to moderate-income Margate households. There are five (5) Internet providers offering residential service in Margate. The average Margate household has three (3) options for broadband-quality Internet service. These providers frequently overlap around the City:

AT&T (DSL & Fiber)  
Xfinity (Cable)  
Earthlink (DSL and Fiber)  
Viasat Internet (Satellite)  
HughesNet (Satellite)







## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Margate has historically been prone to various natural hazard events including tornadoes, flooding, hail, thunderstorm winds, wildfires, and others. The potential impacts of climate change—including an increase in prolonged periods of excessively high temperatures, more heavy precipitation, more severe storms or droughts—are often most significant for vulnerable communities. The City is located near the coast and is subject to primary effects of coastal impacts. By the middle of the century the average summer temperature is expected to rise four degrees. This rise in temperature could lead to altered weather and precipitation patterns, a rise in severe storms, an increased risk of catastrophic floods, increased electricity costs, and ruined crops. Additionally, coastal areas are expected to see an increase in the ocean levels or storm surge. These environmental changes may eventually lead people away from the coast. However, coastal populations have historically continued to see an increase in population from year to year. An increase of people may drive up housing costs, reduce the availability of jobs, and tax resources, while a decrease in population could cause labor shortages, decrease in competition for services, driving up costs and reducing quality, and reduced resources for locals. Coastal areas must continue to address their geographic challenges by anticipating, planning, and adapting to risks from flooding, sea level rise, and storm surge.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Low-and moderate-income residents are at increased risk when dealing with natural hazards associated with climate change as they have less available resources. Any increase in housing costs such as an increase in electricity, utilities or other housing costs could put them at imminent risk of homelessness or require them to have no choice but live in substandard housing.

The City of Margate uses CodeRED to send emergency notifications by phone, email, text and social media to keep citizens informed of emergencies such as an evacuation notice, utility outages, water main breaks, fire or floods, chemical spills or other emergency situations. Residents and visitors alike can receive enhanced public safety alerts no matter where they are located via the CodeRED Mobile Alert app - a free public safety app for both Android and iPhone users. The CodeRED Mobile Alert app delivers community and emergency alerts to individuals targeted within an impacted geographical area so that they may also receive timely notifications when they are on the road, away from home.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

24 CFR 91.215 requires that participating jurisdictions create a Strategic Plan. The plan indicates the general priorities for allocating investment geographically within the jurisdiction. It describes the rationale for establishing the allocation priorities given to each category of priority needs. It identifies any obstacles to meeting underserved needs. It summarizes the priorities and specific objectives the jurisdiction intends to initiate and/or complete during the time period covered by the strategic plan and how funds that are reasonably expected to be available will be used to address identified needs.

## SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

### Geographic Area

Target Area	Percentage of Funds
Citywide	
Margate Community Redevelopment Area/HUD Community Revitalization Strategy Area (CRSA)	

**Table 12 - Geographic Priority Areas**

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction

As the greatest need within the City of Margate is affordable housing and the sustainability of its current housing stock, the City will not dedicate funding allocations geographically. The City's intent is not to concentrate low and moderate-income homebuyers or limit homeownership choices. 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 funds will be used in its Community Redevelopment Area/HUD Community Revitalization Strategy Area (CRSA) or LMI areas. These neighborhoods have the highest concentration of low and moderate-income households.

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 prioritize the Margate Community Redevelopment Area/HUD Community Revitalization Strategy Area (CRSA). If the project is not in the CRA/CRSA, the City will use 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.



## SP-25 Priority Needs - 91.415, 91.215(a)(2)

### Priority Needs

Table 13 – Priority Needs Summary

1	<b>Priority Need Name</b>	Purchase Assistance/Down Payment Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Expand Homeownership/Create Affordable Housing
	<b>Description</b>	Increase affordable housing opportunities for low-to moderate-income households through Purchase Assistance/Down Payment Assistance
	<b>Basis for Relative Priority</b>	The priority of the City of Margate is homebuyer assistance for low-to moderate-income buyers.
2	<b>Priority Need Name</b>	Preservation of Low/Mod Housing (Rehabilitation)
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Preserve Units Owned by Low/Mod Income Households
	<b>Description</b>	Housing rehabilitation for income and program eligible homeowners
	<b>Basis for Relative Priority</b>	The priority for the City of Margate, with the limited funding, is to assist low-to moderate-income households with minor home repair.
<b>3</b>	<b>Priority Need Name</b>	Public Facilities
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

	<b>Geographic Areas Affected</b>	Margate Community Redevelopment Area/HUD Community Revitalization Strategy Area (CRSA)
	<b>Associated Goals</b>	Public Infrastructure & Facilities Improvements
	<b>Description</b>	Public Infrastructure & Facilities Improvements within the CRA/CRSA and/or LMI areas
	<b>Basis for Relative Priority</b>	
4	<b>Priority Need Name</b>	Quality of Life and Public Service Improvement
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Public Services
	<b>Description</b>	Public service improvements are required.
	<b>Basis for Relative Priority</b>	

#### Narrative (Optional)

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

### Introduction

For FY 2020, the City of Margate will receive \$382,052 in CDBG funds. The City is estimating that it may receive approximately \$40,000 in CDBG Program Income.

The City will also receive \$111,739 in HOME funds as a member of the Broward County HOME Consortium and anticipates receiving approximately \$631,418 in State Housing Initiative Partnership (SHIP) program funds being allocated.

### 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	382,052	*40,000	0	422,052	1,688,208	The City of Margate has entered into an Agreement with Broward County for the administration and implementation of its annual program.  * \$40,000 per year is anticipated Program Income, this funding is not guaranteed.
Other	public - federal	Housing	111,739	0	0	111,739	446,956	As a member of the Broward County HOME Consortium, the City of Margate receives HOME funding which is used for purchase assistance.

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 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 anticipates receiving approximately \*\$631,418 in State Housing Initiative Partnership (SHIP) program funds being allocated. When necessary, the City may leverage its SHIP funds and/or other funding sources for affordable housing (for example, affordable housing tax credit projects, land acquisition/donation for affordable housing, etc.).

\* SHIP estimate, subject to change depending on State Legislature.

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

Not applicable

**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 facility or improvement projects and public service.

## 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 Rental neighborhood improvements public facilities	

**Table 15 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The City of Margate, in coordination with Broward County's HFCRD plan, prepare and Implement the Consolidated Plan for the City of Margate. Additionally, the City of Margate participates as a member of the HOME Consortium which is led by Broward County. Strengths of coordinating with the HOME Consortium include the ability to attract additional HOME funding through the consortium as well as the ability to better coordinate the implementation of affordable housing projects.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse			
Child Care	X		
Education	X		
Employment and Employment Training			
Healthcare	X		
HIV/AIDS			
Life Skills			
Mental Health Counseling	X		
Transportation	X		
Other			
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)**

The Broward County Continuum of Care coordinates the delivery of services to the homeless as well as those affected by HIV/AIDS. The Continuum was designed so that as an individual visits a Continuum agency for services, case managers conduct an intake and refer that person to the agency best equipped to deliver the service needed. As services are provided and clients are serviced, information on those activities are captured in the Homeless Management Information System (HMIS). Services provided by entities not associated with the Continuum fall through the cracks and are, therefore not a part of Continuum records.

**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 strengths are in the effectiveness of the intake and case management process. As information is collected during intake, it has a profound effect on where an individual is referred to for services. There are programs for most types of special needs and homeless clients, however, there needs to be improvement in programs for the special needs population. The weaknesses in the delivery process relate to agency capacity and availability of adequate resources.

**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**

Broward County Housing Finance and Community Redevelopment Division's Manager, Yvette Lopez, is a board member of the Broward County Continuum of Care (CoC) and is part of the year-round local planning effort and network to alleviate homelessness in Broward County. As the City contracts with the County, this facilitates Ms. Lopez's representation for the City. Ms. Lopez participates in monthly meetings held to obtain input from local communities.

Broward County is the lead agency of the Continuum of Care and participates on behalf of its municipalities, to include Margate. The Continuum of Care has participation from and 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.



## 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	2020	2024	Affordable Housing		Preservation of Low/Mod Housing	CDBG: \$611,283	Homeowner Housing Rehabilitated: 13 Household Housing Unit
2	Expand Homeownership/Create Affordable Housing	2020	2024	Affordable Housing		Purchase Assistance/Down payment Assistance	CDBG: \$916,925	Direct Financial Assistance to Homebuyers: 19 Households Assisted
3	Public Infrastructure & Facilities Improvements	2020	2024	Non-Housing Community Development		Public Facilities		
4	Public Services	2020	2024	Non-Housing Community Development		Quality of Life and Public Service Improvement		

Table 17 – Goals Summary

### Goal Descriptions

1	Goal Name	Preserve Units Owned by Low/Mod Income Households
	Goal Description	Preserve housing units owned by low/mod income households through property rehabilitation. City will offer low/moderate income households with deferred loans up to \$40,000.
2	Goal Name	Expand Homeownership
	Goal Description	Increase the homeownership rate among low/moderate income households.

4	<b>Goal Name</b>	Public Infrastructure & Facilities Improvements
	<b>Goal Description</b>	Expansion and/or Improvements of Public Infrastructure and Facilities within the City of Margate Community Redevelopment Area (CRA)/HUD Community Revitalization Strategy Area (CRSA) or LMI areas.
5	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Quality of life improvements and public services for income eligible Margate residents.

**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 proposes to assist a minimum of 32 households with Housing. Housing rehabilitation will be provided for 13 households, while down payment/purchase assistance will be provided to 19 households.

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

### **Actions to address LBP hazards and increase access to housing without LBP 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.

The City consulted with State or local health and child welfare agencies, in regard to the portion of its Consolidated Plan concerning lead-based paint hazards; however, Lead Based Paint (LBP) consultation at the Annual Action Plan level occurs once an eligible property is identified. Eligible properties will be reviewed for proper LBP procedures. All homes built prior to 1978 are inspected by a licensed and lead-certified Environmental Housing Inspector. LBP testing is conducted and abated as identified. During the planning process for the Consolidated Plan and Annual Action Plan, no agencies were excluded from consultation.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

All homes receiving funds for minor home repair or down payment assistance constructed before 1978 are inspected for the presence of lead-based paint. These participants are also provided with written notification of the HUD lead safe housing rule brochure which explains the dangers and hazards of lead-based paint. These actions assist in eliminating the presence and ultimately the health risks involved with lead-based paint.

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

The City consulted with State or local health and child welfare agencies, in regard to the portion of its Consolidated Plan concerning lead-based paint hazards; however, Lead Based Paint (LBP) consultation at the Annual Action Plan level occurs once an eligible property is identified. Eligible properties will be reviewed for proper LBP procedures. All homes built prior to 1978 are inspected by a licensed and lead-certified Environmental Housing Inspector. LBP testing is conducted and abated as identified. During the planning process for the Consolidated Plan and Annual Action Plan, no agencies were excluded from consultation.

## **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 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.

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

The purchase assistance and minor home repair programs are designed to help alleviate the costs associated with home ownership, whether they be through repair or purchasing a home. Thus, participants are not only assisted with safe, decent housing, they also have additional funds available for other improvements that would have originally gone to housing costs.

### **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 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.

## Expected Resources

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

#### **Introduction**

For FY 2020, the City of Margate will receive \$382,052 in CDBG funds. The City is estimating that it may receive approximately \$40,000 in CDBG Program Income.

The City will also receive \$111,739 in HOME funds as a member of the Broward County HOME Consortium and anticipates receiving approximately

\$631,418 in State Housing Initiative Partnership (SHIP) program funds being allocated.

\* SHIP estimate, subject to change depending on State Legislature.

### 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	382,052	*40,000	0	422,052	1,688,208	The City of Margate has entered into an Agreement with Broward County for the administration and implementation of its annual program.  * \$40,000 (per year) is anticipated Program Income, this funding is not guaranteed.
Other	public - federal	Housing	111,739	0	0	111,739	446,956	As a member of the Broward County HOME Consortium, the City of Margate receives HOME funding which is used for purchase assistance.

**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 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 anticipates receiving approximately \*\$631,418 in State Housing Initiative Partnership (SHIP) program funds being allocated. When necessary, the City may leverage its SHIP funds (for example, affordable housing tax credit projects, land acquisition/donation for affordable housing, etc.).

\* SHIP estimate, subject to change depending on State Legislature.

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

Not applicable

### **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 service, and/or public facility, or improvement projects.

## 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	Expand Homeownership/Create Affordable Housing	2020	2024	Affordable Housing		Purchase Assistance/Down Payment Assistance	CDBG: \$337,642	Direct Financial Assistance to Homebuyers: 6 Households Assisted

Table 19 – Goals Summary

#### Goal Descriptions

2	<b>Goal Name</b>	Expand Homeownership/Create Affordable Housing
	<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 (80% or below AMI) households. The proposed project will increase the supply of affordable housing by providing Purchase Assistance/Down Payment Assistance to six (6) eligible Homebuyers. The allocating of funding includes principal write-downs, subsidize interest rates, reasonable closing costs and up to 50% of the down payment assistance. If the \$40,000 (of which \$8,000 is administrative costs) of projected program income is received, the City can assist one (1) additional household.



## 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 2020, the City anticipates receiving \$382,052 in CDBG funding and anticipates receiving approximately \$40,000 in CDBG Program Income. The City will also receive \$111,739 in HOME funds as a member of the Broward County HOME Consortium and anticipates approximately \*\$631,418 in State Housing Initiative Partnership (SHIP) program funds being allocated.

The City of Margate will continue to fund the First-Time Homebuyer 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 to moderate income households will continue to be a priority for the City of Margate.

\* SHIP estimate, subject to change depending on State Legislature.

#	Project Name
1	Purchase Assistance/Down Payment Assistance
2	Planning and Administration

**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 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 or other State or Federal funding sources.

The City of Margate has made the creation of affordable housing a high priority.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Purchase/Homeowner Assistance/Down payment Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Expand Homeownership/Create Affordable Housing
	<b>Needs Addressed</b>	Down payment Assistance
	<b>Funding</b>	CDBG: \$337,642 (includes the projected \$32,000 in program PI) HOME: \$111,739
	<b>Description</b>	Provision of First-Time Homebuyer Assistance of up to \$40,000 to include principal write-downs, subsidize interest rates, provide reasonable closing costs and up to 50% of the down payment assistance to a minimum of six (6) eligible households. The total includes an anticipated \$40,000 (of which \$8,000 is administrative costs) of program income, which if received could potentially assist one (1) additional household.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	A minimum of Six (6) Eligible Homebuyers (80% or below AMI). One (1) additional household totaling four if Program Income is received.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Purchase Assistance/Down Payment Assistance
2	<b>Project Name</b>	Planning and Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$84,410 (Includes the anticipated \$8,000 PI)
	<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 \$8,000 of program income.
	<b>Target Date</b>	9/30/2021



	<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 Purchase Assistance/Down Payment Assistance project/activity will assist potential eligible 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/HUD Community Revitalization Strategy Area (CRSA)	

**Table 21 - 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 dedicate funding allocations geographically. The City's intent is not to concentrate low and moderate-income homebuyers or limit homeownership choices. 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 funds will be used in its Community Redevelopment Area/HUD Community Revitalization Strategy Area (CRSA) or LMI areas. These neighborhoods have the highest concentration of low and moderate-income households.

### **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 prioritize the Margate Community Redevelopment Area/HUD Community Revitalization Strategy Area (CRSA). If the project is not in the CRA/CRSA, the City will use 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-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 increase the affordable housing stock by providing Purchase Assistance/Down Payment Assistance to eligible first-time homebuyers interested in making the City of Margate their permanent home.

The City will continue to coordinate whenever possible.

### **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 Housing Rehabilitation program in future allocations and other funding sources to maintain the housing stock. It will also continue the Purchase Assistance/Down Payment Assistance project/activity to increase the availability of the affordable housing stock for 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.

The City consulted with State or local health and child welfare agencies, in regard to the portion of its Consolidated Plan concerning lead-based paint hazards; however, Lead Based Paint (LBP) consultation at the Annual Action Plan level occurs once an eligible property is identified. Eligible properties will be reviewed for proper LBP procedures. All homes built prior to 1978 are inspected by a licensed and lead-certified Environmental Housing Inspector. LBP testing is conducted and abated as identified. During the planning process for the Consolidated Plan and Annual Action Plan, no agencies were excluded from consultation.

### **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 changes 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 changes 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 its programs. The specific requirements for each project and its administration will be outlined in the policies and procedures and provide guidance 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 \$40,000 within this Fiscal Year. If program income is received, it will be allocated to Homebuyer/Purchase Assistance. 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 will be updated appropriately.

#### 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
<b>Total Program Income:</b>	<b>0</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.