



**5790 Margate Boulevard
Margate, FL 33063**

**Fiscal Year 2019 – 2020
ANNUAL ACTION PLAN (AAP)
October 1, 2019 to September 30, 2020**

**Board of City Commissioners, Mayor
Anthony N. Caggiano**

**Tommy Ruzzano, Vice Mayor
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Prepared by

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

Executive Summary

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

1. Introduction

Per HUD regulations governing Consolidated Submissions for Community Planning and Development Programs (24 CFR Part 91.15 (a)(2)), an entitlement jurisdiction whose fiscal year commences in October must submit an Action Plan. For FY 2019-2020, the City of Margate expects formula allocations in the following amounts from HUD: Community Development Block Grant (CDBG) - \$346,880. The City will also receive in HOME Investment Partnership (HOME) funds - \$97,126.53, 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.

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

The Broward County Housing and Community Redevelopment Division is the lead agency responsible for planning, preparation and submission of the FY –2019 - 2020 Annual Action Plan (AAP) described hereto.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

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

3. Evaluation of past performance

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

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

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

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

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

The City advertised the first pre-development public hearing in the Sun-Sentinel and held the pre-development public hearing on May 14, 2019 at 4:00 pm, at the City of Margate City Hall Commission Chambers, 5790 Margate Boulevard, Margate, Florida 33063. On June 9, 2019, a pre-adoption advertisement containing the proposed use of funds and availability of the AAP for review and comments, was published in the Sun-Sentinel. On July 10, 2019, a pre-adoption public hearing will be held in which the final Annual Action Plan is proposed for adoption.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

A predevelopment public hearing was held on May 20, 2019 at which two (2) Margate residents were in attendance. One of the participants was there on behalf of a fellow resident and was inquiring about the minor home repair program. Broward County staff in attendance on behalf of the City of Margate explained the intent of the CDBG program for Margate was for housing rehabilitation and purchase assistance. The County also mentioned the HOME funds allocation which will also be used for housing activities. There were no further comments during the predevelopment public hearing.

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 \$346,880 in Community Development Block Grant (CDBG) funds and \$97,126.53 in Home Investment Partnership Program (HOME) funds through the Broward County HOME Consortium. The overall goal of the community planning and development funds provided by HUD, is to develop viable urban communities by providing decent housing and a suitable living environment, and expanding economic opportunities principally for low- and moderate-income individuals and families.

While the housing market has improved significantly, housing costs have continued to increase substantially, creating a cost burden for many homeowners and renters. City residents cannot afford the maintenance and upkeep for their properties, therefore maintaining the existing affordable housing stock is a priority for the City. The City will utilize the allocated funding to assist a minimum of one (1) eligible homeowner with housing rehabilitation, and a minimum of five (5) eligible households with purchase assistance.

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	MARGATE	Housing Finance and Community Redevelopment Division

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

Broward County Housing Finance and Community Redevelopment Division
110 NE 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

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

1. Introduction

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

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

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

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

The Homeless Initiative Partnership (HIP) Advisory Board serves as the Continuum of Care for Broward County. 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. The City participates in monthly meetings that are held to obtain input from local municipalities. A Homeless count is conducted and published annually, with participation of the HIP, Broward Regional Health Planning Council, Hands on Broward, 2-1-1 Broward, Broward County staff, the Broward County Sheriff's Department, and with the help of community volunteers. The annual findings of this report are reviewed by City staff. The 2019 Point in Time count indicated that there were 28 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 Emergency Solutions Grant (ESG) funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City of Margate is not a recipient of ESG funds. ESG funding is administered by Broward County Housing Finance and Community Redevelopment Division and the City of Fort Lauderdale. As stated above, Broward County participates in the Continuum of Care on behalf of the City of Margate.

2. Agencies, groups, organizations and others who participated in the process and consultations (see next page):

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Broward County Homeless Initiative Partnership
	Agency/Group/Organization Type	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
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The HIP publishes a Homeless Report annually. Meetings are also held the fourth Thursday of every month. As stated above, Broward County participates in the Continuum of Care on behalf of the City of Margate.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Broward County Homeless Initiatives Partnership	The services do not overlap.

Table 3 - Other local / regional / federal planning efforts

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.

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.

During the planning process for the Annual Action Plan, several public notices and public hearings occurred seeking consultation on local priorities and described the City's proposed projects/activities to assist income eligible persons. The public hearing notices indicated proposed projects, and how funding will be used to assist income eligible households. Public hearings are always held prior to development of the Annual Action Plan to receive citizen participation. A draft of the Annual Action Plan was available online at www.margatefl.com, at various City locations and the Broward County Housing Finance and Community Redevelopment office. Public hearings are always held prior to adoption of the Annual Action Plan to receive citizen participation. During the planning process for the Annual Action Plan, no stakeholders were excluded from consultation.

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

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

Margate published notification of a predevelopment public hearing on April 28, 2019 and held the predevelopment public hearing on May 14, 2019. There were two residents in attendance, one attended for a friend who was interested in the minor home repair program. There were no comments during the hearing. Public Notice was provided on June 9, 2019 for the 30 day public comment period. A preadoption public hearing will be held on July 10, 2019 where the Action Plan will be proposed for adoption.

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	2 City residents in attendance. (Sign in sheet available)	There were no comments.	No comments or questions proposed during the process were rejected.	

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)
2	Public Hearing	Non-targeted/broad community			No comments or questions proposed during the public hearing process were rejected.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

For FY 2019, the City of Margate will receive \$346, 808 in CDBG funds. The City is estimating that it may receive approximately \$50,000 in CDBG Program Income.

The City will also receive \$97,127 in HOME funds as a member of the Broward County HOME Consortium, and approximately \$75,950 in State Housing Initiative Partnership (SHIP) program funds. This is an estimate based on 2018-2019 funding, as the 2019-2020 allocation has not yet been published. These funds will be used to supplement and leverage the CDBG grant funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	346,880	50,000	0	396,880	0	The City of Margate has entered into an Agreement with Broward County for the administration of its annual program.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Housing	97,127	0	0	97,127	0	As a member of the Broward County HOME Consortium, the City of Margate receives HOME funding which is used for minor home repair and purchase assistance.
CDBG-CV	public - federal	Other - To prevent, prepare for and respond to Coronavirus	224,749			224,749		CDBG-CV funds to be used to prevent, prepare for and respond to the Coronavirus.

Table 5 - Expected Resources – Priority Table

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

The ability to leverage state and local funds will facilitate the City of Margate's efforts in addressing their highest priority needs; affordable housing, assist with county wide efforts, protect our constituents, protecting and nurturing our special needs and high risk populations and maintain our low to moderate income and blighted communities. Without federal funds, these community needs may not be addressed in the same meaningful manner or have the same impact. Matching requirements shall be met by either local dollars, state or private funds. The City of Margate will receive approximately \$75,950 from the State of Florida from the SHIP. This is an estimate based on 2018-2019 funding, as the 2019-2020 allocation has not yet been published. When necessary, the City may leverage its SHIP 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

Discussion

The City expects to utilize its CDBG funds in conjunction with its HOME and SHIP resources to facilitate projects and activities originally identified as priority in the 5-Year Consolidated Plan. Available funds may also be used to address any public facilities or improvement 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	Preserve Units Owned by Low/Mod Income Households	2015	2019	Affordable Housing		Preservation of Housing Owned by Low/Mod Families	CDBG: \$69,376	Homeowner Housing Rehabilitated: 1 Household Housing Unit
2	Expand Homeownership	2017	2019	Affordable Housing		Downpayment Assistance	CDBG: \$248,128	Direct Financial Assistance to Homebuyers: 5 Households Assisted
3	Public Services	2019	2020	Public Service		Non-Housing Community Development	CDBG-CV: \$179,800	Senior Meals and Rental Assistance to those affected by the Coronavirus

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve Units Owned by Low/Mod Income Households
	Goal Description	The City of Margate's AAP will utilize CDBG funds to address the Consolidated Plan Goal "Preserve Units Owned by Low/Mod Income (80% or below AMI) Households", to maintain current affordable housing stock. The proposed project maintains the current affordable housing stock by providing housing rehabilitation assistance to one (1) eligible Homeowner. The allocating of funding includes project assistance, service delivery and administration.

2	Goal Name	Expand Homeownership
	Goal Description	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 Homebuyer Assistance to five (5) 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 and \$40,000 of projected program income.
3	Goal Name	Public Services
	Goal Description	The City of Margate will utilize CDBG-CV funds to prevent, prepare for and respond to Coronavirus through the distribution of Senior Meals and Rental Assistance to income eligible residents.

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 2019, the City anticipates receiving \$346,880 in CDBG funding and anticipates receiving approximately \$50,000 in CDBG Program Income. The City will also receive \$97,127 in HOME funds as a member of the Broward County HOME Consortium, and approximately \$75,950 in SHIP program funds. The SHIP amount is an estimate based on 2018-2019 funding, as the 2019-2020 allocation has not yet been published. These funds will be used to supplement and leverage the CDBG grant funds when necessary and are administered by the Broward County HFCRD.

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

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

Table 7 – Project Information

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

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

Housing Coalition.

The City of Margate has made the preservation of single family housing rehabilitation a high priority need for resource allocation. The City understands the value of home ownership and seeks to utilize CDBG funds to provide purchase 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 Families
	Funding	CDBG: \$69,376
	Description	Provision of minor home repair assistance of up to \$40,000 per household to approximately one (1) eligible low/moderate income (80% or below AMI) owner occupied City of Margate household and project delivery costs.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	One (1) Eligible Homeowner (80% or below AMI).
	Location Description	Citywide
	Planned Activities	Minor, moderate and substantial rehabilitation activities
2	Project Name	First-Time Homebuyer
	Target Area	
	Goals Supported	Expand Homeownership
	Needs Addressed	Downpayment Assistance
	Funding	CDBG: \$248,128
	Description	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 five (5) eligible households.

	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Five (5) Eligible Homebuyers (80% or below AMI).
	Location Description	Citywide
	Planned Activities	Purchase/Homebuyer Assistance
3	Project Name	Planning and Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$79,376
	Description	This project will provide for administrative and planning duties relative to the overall grant program, and is eligible under 24 CFR 570. The total includes an anticipated \$10,000 of program income.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	Project Name	CV - Public Services
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Economic Opportunity

	Funding	Other CDBG- CV - \$179,800
	Description	Senior Meals and Rental Assistance
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Citywide
	Planned Activities	Senior Meals and Rental Assistance to income eligible residents
5	Project Name	CV - Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	Other CDBG- CV - \$44,949
	Description	Administration of CDBG-CV funds
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Overall administration of the CDBG-CV Program.

* Project is dependent on HUD approval of substantial changes to the 2015-2019 Consolidated Plan Goals and Needs.

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

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

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

The First-Time Homebuyer project will assist potential eligible homebuyers to purchase a home within the City of Margate.

Geographic Distribution

Target Area	Percentage of Funds
Margate Community Redevelopment Area	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

As the greatest need within the City of Margate is affordable housing and the sustainability of its current housing stock, the City will not 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 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.

Discussion

The City's proposed projects are Citywide and based on individual eligibility. If the City decides to allocate funding to Public Infrastructure and/or Public Service activities, the City will use Prioritize the Margate Community Redevelopment Area. If the project is not in the CRA Area, 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-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

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

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Margate continuously works to ensure that this organization employs as comprehensive and inclusive a policy as possible in addressing the housing and community development issues and needs.

Additionally, efforts have been made to educate communities in Broward County and within the City of Margate on the need for affordable housing. Those efforts include documents published by the Broward Housing Council, Broward Housing Council public meetings, and the Annual Fair Housing Council presented by HOPE, Inc., the County's Fair Housing partner.

Discussion

The City of Margate, in coordination with Broward County, will continue to educate communities in the City on the need for affordable housing.

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

Introduction

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

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

Actions planned to address obstacles to meeting underserved needs

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

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

The City will ensure that all its programs and activities planned to assist in the rehabilitation of existing housing that was built before 1978, whether rental or single family, comply with the lead based paint regulations issued by Congress in Title X, HUD, EPA, OSHA, and the CDC with respect to the evaluation and control of lead-based paint hazards in housing. This includes the requirements for Disclosure of Known Lead-Based Paint and/or Lead- Based Paint Hazards Upon Sale or Lease of Residential Property (HUD: 24 CFR Part 35, subpart A; EPA: 40 CFR Part 745, subpart F), the HUD requirements for Notification, Evaluation and Reduction of Lead-Based Paint Hazards in Federally Owned Residential Property and

Housing Receiving Federal Assistance, known as the HUD Lead Safe Housing Rule (24 CFR Part 35, subparts B-R), the EPA requirements for Lead-Based Paint Activities in Target Housing and Child Occupied Facilities; Requirements for Hazard Education Before Renovation of Target Housing; Identification of Dangerous Levels of Lead; Renovation, Repair, and Painting (40 CFR Part 745) and the OSHA Interim Lead in Construction Standard (29 CFR 1926.62).

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

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

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

Actions planned to reduce the number of poverty-level families

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

Actions planned to develop institutional structure

The City in coordination with Broward County's HFCRD plans to continue to stay of abreast of local socio-economic and market 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 and administer its programs. The specific requirements for each project and its administration will be outlined in the policies and procedures and provide guidance to program staff in the day to day administration of the program to ensure compliance.

There is a possibility that the City of Margate may receive program income. The City of Margate anticipates receiving a maximum of \$50,000 within this Fiscal Year. If program Income is received, it will be allocated to one of the existing housing projects. Should additional program income be received, it will be added to the Action Plan via the appropriate amendment process. If program Income is not received, the CAPER and tools used to report data to HUD 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	50,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	50,000

Other CDBG Requirements

1. The amount of urgent need activities	0
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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.

SUN SENTINEL

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STATE OF FLORIDA

COUNTY OF BROWARD/PALM BEACH/MIAMI-DADE

Before the undersigned authority personally appeared MARK KUZNITZ who on oath says that he/she is a duly authorized representative of the Classified Department of the Sun-Sentinel, daily newspaper published in Broward/Palm Beach/Miami-Dade County, Florida, that the attached copy of advertisement, being, a NOTICE OF PUBLIC HEARING in the Matter of THE CITY OF MARGATE - PRE DEV CDBG HOME NOTICE appeared in the paper on APRIL 28, 2019 AD# 6257320 affiant further says that the said Sun-Sentinel Said newspaper has heretofore been continuously published in said Broward/Palm Beach/Miami-Dade County, Florida, each day, and has entered as second class matter at the post office in Fort Lauderdale, in said Broward County, Florida, for a period of one year next preceding the first publication of the attached copy of she has neither paid, nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in said newspaper.

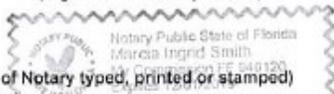
Mark Kuznitz
Mark Kuznitz, Affiant

Sworn to and subscribed before me on

APRIL 29, 2019 A.D.

Marcia J

(Signature of Notary Public)



(Name of Notary typed, printed or stamped)

Personally Known or Produced

Identification _____

PRE-DEVELOPMENT PUBLIC HEARING

Community Development Block Grant (CDBG) Program
FY 2019 Annual Action Plan

May 14, 2019

The City of Margate is an entitlement recipient of federal funds from the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) Program. The City is also part of the Broward County Home Investment Partnership Program (HOME) Consortium, and anticipates receiving *\$346,880 in CDBG funds and *\$71,529 in HOME funds during the 2019 program year to address community development and housing needs within the City. As mandated by Federal Regulations 24 CFR Part 91, in order to receive these funds, the City is required to develop and adopt an Annual One Year Action Plan that is consistent with its 2015-2019 Consolidated Plan priorities.

Prior to drafting the 2019 Annual Action Plan, the City will hold a public hearing in order to obtain citizens' views in order to determine needs and local priorities for the use of CDBG funding. This hearing will be held on Tuesday, May 14, 2019 from 4-6pm in the City Commission Chambers at Margate City Hall, 5790 Margate Boulevard, Margate, Florida, 33063. Interested parties are encouraged to attend and participate. For additional information on this hearing, please contact Yvette Lopez, Manager, (954) 357-4930 or ylopez@broward.org or Patrick Haggerty, Program/Project Coordinator, (954) 357-4938 or phaggerty@broward.org, Broward County Housing Finance and Community Redevelopment Division.

Translation services available upon request. Servicios de traducción pueden ser disponibles bajo petición.

To request this information, please contact / Para solicitar esta información, por favor contactar Yvette Lopez, Manager, Broward County Housing Finance and Community Redevelopment Division, (954) 357-4930 or ylopez@broward.org.

In accordance with the Americans with Disabilities Act and Florida Statutes Section 286.26, persons with disabilities needing special accommodation to participate in the hearing should contact the above phone number at least 48 hours prior to the hearing.

***CDBG and HOME funds subject to change.**

PUBLIC NOTICE
CITY OF MARGATE
PRE-ADOPTION PUBLIC HEARING
Community Development Block Grant (CDBG) Program
And Home Investment Partnership Program (HOME)
FY 2019 Annual Action Plan
July 10, 2019

The City of Margate is an entitlement recipient of federal funds from the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) Program. As mandated by Federal Regulations 24 CFR Part 91, to receive these funds, the City of Margate is required to develop a One Year Annual Action Plan that is consistent with its 2015-2019 Consolidated Plan priorities.

2019 Annual Action Plan Summary

For the Program Year 2019, the City is proposing to undertake the following projects with the \$346,880 it is scheduled to receive from HUD for CDBG and an estimated \$97,127 for HOME. This funding is anticipated being available October 1, 2019.

CDBG

Purchase Assistance \$208,128

This project will provide purchase assistance to eligible first time homebuyers to purchase their primary residence in the City of Margate.

Residential Rehabilitation (Minor Home Repair) \$69,376

This project will provide home repair assistance to homeowners who are experiencing conditions in and around their homes that pose a threat to their health, safety and welfare. The home repair program is limited to low- to moderate- income homeowners and is available on a first come, first qualified and first served basis.

Program Administration \$69,376

This project will provide general management, oversight, and coordination of the program.

Program Income \$50,000

Anticipated Program Income, of which, \$10,000 is allocated for Program Administration.

The City of Margate reserves the right to reallocate Program Income funding between the two Housing projects as necessary based on Project needs and expenditures.

HOME

Purchase Assistance \$48,563

This project will provide purchase assistance to first time homebuyers to purchase their primary residence in the City of Margate.

Residential Rehabilitation (Minor Home Repair) \$48,563

This project will provide home repair assistance to homeowners who are experiencing conditions in and around their homes that pose a threat to their health, safety and welfare. The home repair program is limited to low- to moderate- income homeowners and is available on a first come, first qualified and first served basis.

Citizens are encouraged to review the 2019 – 2020 proposed Annual Action Plan and provide written comments. Copies of the document are available for review and comments during the 30-day period commencing on June 10, 2019 and ending July 10, 2019 at the City Hall, located at 5790 Margate Boulevard, Margate, Florida, 33063 between 9:00 AM and 5:00 PM. Prior to adoption, the City of Margate City Commission will hold a public hearing on the proposed FY 2019 Annual Action Plan on Wednesday, July 10, 2019 at 6:30 PM in the Commission Chambers at City Hall, located at 5790 Margate Boulevard, Margate, Florida, 33063. Interested parties are encouraged to attend and participate. For additional information on this hearing, please contact Patrick Haggerty, Program/Project Coordinator at (954) 357-4938 or phaggerty@broward.org or Yvette Lopez, Manager, Broward County Housing Finance and Community Redevelopment Division at (954) 357-4930 or ylopez@broward.org.

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Annual Action Plan

2019