

# Action Plan

**Grantee: Margate, FL**

**Grant: B-08-MN-12-0015**

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<b>LOCCS Authorized Amount:</b>	\$ 2,106,555.00
<b>Grant Award Amount:</b>	\$ 2,106,555.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL Funds:</b>	\$ 3,000,000.00
<b>Total Budget:</b>	\$ 5,106,555.00

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## Funding Sources

**No Funding Sources Found**

## Narratives

### Areas of Greatest Need:

Every census tract/block group in the City of Margate has been hit by the foreclosure crisis. In order to have the most impact, the City will concentrate its acquisition efforts with NSP funding in the following census tract/block groups that have the highest foreclosure and abandonment risk score as developed by HUD

### Distribution and and Uses of Funds:

City of Margate Allocation: \$2,106,555.00

The City of Margate will meet the requirements of HERA by using HUD's Foreclosure and Abandonment Risk Score as well as local data to identify and acquire foreclosed properties in the areas of greatest need, to include those with high rates of subprime mortgage lending and those with a high risk of future foreclosures.

Activities (Detailed descriptions are attached)

Administration - \$84,262.00

Administration of the NSP Program, not including project administration.

Acquisition, Rehabilitation and Resale (LH 25% Set-Aside) - \$563,639.00

The purpose of this activity is to purchase foreclosed properties and rehabilitate the properties to conform with local and state building codes and

established City of Margate Rehabilitation Program standards. After rehabilitation of the properties is complete, the City will make the properties available

for purchase to those households with income at fifty percent (50%) of the area median income or below. Minimum of 3 households will be assisted. Five

percent (5%) of this activity will be reserved for project delivery (\$27,000)

Acquisition Rehabilitation and Resale (LMMI) - \$1,458,654.00

The purpose of this activity is to purchase foreclosed properties and rehabilitate the properties to conform with local and state building codes and

established City of Margate Rehabilitation Program standards. After rehabilitation of the properties is complete, the City will make the properties available

for purchase to those households with income at one hundred twenty percent (120%) of the area median income or below. Minimum of 10 households will

be assisted. Five percent (5%) of this activity will be reserved for project delivery (\$73,000)



## Definitions and Descriptions:

### C. DEFINITIONS AND DESCRIPTIONS

(1) Definition of a blighted structure in the context of state or local law.

Response:

For purposes of determining blighted structures to be assisted with the NSP funding, blighted structures will be defined as any structure unfit for use,

habitation, or dangerous to persons or other property. In addition, a structure is blighted when it exhibits objectively determinable signs of deterioration

sufficient to constitute a threat to human health, safety, and public welfare. This includes structures showing evidence of physical decay or neglect,

excessive use, or lack of maintenance.

(2) Definition of affordable rents. Note: Grantees may use the definition they have adopted for their CDBG program but should review their existing

definition to ensure compliance with NSP program specific requirements such as continued affordability.

Response:

The City of Margate will not be renting the rehabilitated homes. They will be available for purchase. If the City were to rent, then they would follow HOME

guidelines for affordable rents (reference 24 CFR 92.252(a),(b),(c) and (e))

(3) Describe how the grantee will ensure continued affordability for NSP assisted housing.

Response:

The City will monitor the properties that are assisted with NSP funds during the affordability period to ensure that the specified units are affordable. This

will be done utilizing the standards established with the HOME Program. The minimum threshold that will be used to ensure long term affordability will be

consistent with the guidelines of the HOME Program as defined in 24 CFR 92.254 (a) 1,2,3 & 4. If necessary, the City will use NSP funds to write down the

loan amount that a private lender provides. If the homebuyer needs to buy the home but can only afford the payments on a mortgage less than the

purchase price, the City may provide NSP assistance to the lender to write down the difference.

(4) Describe housing rehabilitation standards that will apply to NSP assisted activities.

Response:

The City of Margate will utilize the housing rehabilitation standards established for the City's Home Rehabilitation Program, and will ensure that all

rehabilitated properties meet the minimum requirements of the Florida Building Code and the City of Margate Building Department. The City will

incorporate modern, green building and energy-efficiency improvement standards, whenever feasible, to provide for longer-term sustainability.

## Low Income Targeting:

### D. LOW INCOME TARGETING

Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or

foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income:

Note: At least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50 percent of area median income.

Response:

The City of Margate will be allocating \$563,639.00 for the 25% set aside.

## Acquisition and Relocation:

### E. ACQUISITIONS & RELOCATION

Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e., ? 80% of area median income).

If so, include:

The number of low- and moderate-income dwelling units (i.e., ? 80% of area median income) reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.

The number of NSP affordable housing units made available to low-, moderate-, and middle-income households (i.e., ? 120% of area median income)

reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a

proposed time schedule for commencement and completion).

The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median

income.

Response:

The City of Margate does not intend to demolish or convert any low-and-moderate income dwelling units



**Public Comment:**

**F. PUBLIC COMMENT**

Provide a summary of public comments received to the proposed NSP Substantial Amendment.

Note: Proposed NSP Substantial Amendment must be published via the usual methods and posted on the jurisdiction's website for no less than 15 calendar days for public comment.

Response:

Comments received will be included with the final submission to HUD.

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
1	Program Administration	1	General Program Administration
2	Acquisition, Rehabilitation &	2	Acquisition/Rehab for Resale - 25% S.A.
2013	Program Income	2-1	General Program Administration
		2-2	Acquisition/Rehab for Resale 25% Set-Aside
		2-3	Acquisition, Rehabilitation and Resale
3	Acquisition, Rehabilitation and	3	Acquisition, Rehabilitation and Resale
9999	Restricted Balance	<i>No activities in this project</i>	



# Activities

**Project # / 1 / Program Administration**

**Grantee Activity Number: 1**  
**Activity Title: General Program Administration**

**Activity Type:**  
Administration

**Project Number:**  
1

**Projected Start Date:**  
12/01/2008

**Project Draw Block by HUD:**  
Not Blocked

**Activity Draw Block by HUD:**  
Not Blocked

**Block Drawdown By Grantee:**  
Not Blocked

**National Objective:**  
Not Applicable (for Planning/Administration or Unprogrammed Funds only)

**Benefit Report Type:**  
NA

**Activity Status:**  
Completed

**Project Title:**  
Program Administration

**Projected End Date:**  
06/30/2011

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 84,262.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 84,262.00

**Activity is being carried out by**  
No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
City of Margate

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**  
City of Margate

**Organization Type**  
Unknown

**Proposed Budget**  
\$ 84,262.00





# Renter Households	3	3	100.00
# of Households	3	3	100.00
# of Permanent Jobs Created	1	1	100.00

**Proposed Accomplishments**

	<b>Total</b>
# of Singlefamily Units	3
# of Housing Units	3
Total acquisition compensation to owners	320000
# of Parcels acquired voluntarily	3
# of Parcels acquired by admin settlement	
# of Parcels acquired by condemnation	
# of Properties	3

**Activity is being carried out by**

Yes

**Activity is being carried out through:**

Grantee Employees and Contractors

**Organization carrying out Activity:**

City of Margate

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

City of Margate

**Organization Type**

Unknown

**Proposed Budget**

\$ 563,639.00

**Location Description:**

Foreclosed properties in areas of the City with the greatest concentration of foreclosed properties.

**Activity Description:**

The purpose of this activity is to purchase foreclosed properties and rehabilitate the properties to conform with local and state building codes and established City of Margate Rehabilitation Program standards. After rehabilitation of the properties is complete, the City will make the properties available for purchase to those households with income at fifty percent (50%) of the area median income or below. Rents and the affordability period will be established using existing guidelines for the HOME program. Five percent (5%) of the funding for this activity will be used for project administration (\$27,000.00). Performance Measurement: Units of housing to be acquired; Units of housing to be rehabilitated; Units of housing to be rented. Discount: The minimum purchase discount for an individual property will be at least 1 percent. The average purchase discount for all properties purchased shall be at least 15 percent.

**Environmental Assessment:** COMPLETED

**Environmental** None



**Grantee Activity Number:** 2-1  
**Activity Title:** General Program Administration

**Activity Type:**

Administration

**Project Number:**

2013

**Projected Start Date:**

05/01/2013

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

Not Applicable (for Planning/Administration or Unprogrammed Funds only)

**Benefit Report Type:**

NA

**Activity Status:**

Under Way

**Project Title:**

Program Income

**Projected End Date:**

12/01/2014

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 105,251.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 105,251.00

**Activity is being carried out by**

Yes

**Activity is being carried out through:**

Grantee Employees

**Organization carrying out Activity:**

City of Margate

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

City of Margate

**Organization Type**

Unknown

**Proposed Budget**

\$ 105,251.00

**Location Description:**

City of Margate 5790 Margate Boulevard Margate, FL 33063



**Activity Description:**

Administration of the NSP 1 Program Income

**Environmental Assessment:** COMPLETED

**Environmental** None

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**Grantee Activity Number:** 2-2  
**Activity Title:** Acquisition/Rehab for Resale 25% Set-Aside

**Activity Type:**  
 Acquisition - general

**Project Number:**  
 2013

**Projected Start Date:**  
 05/01/2013

**Project Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block by HUD:**  
 Not Blocked

**Block Drawdown By Grantee:**  
 Not Blocked

**National Objective:**  
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Benefit Report Type:**  
 Direct (Households)

**Activity Status:**  
 Under Way

**Project Title:**  
 Program Income

**Projected End Date:**  
 12/30/2014

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 292,500.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 292,500.00

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# Owner Households	1	1		100.00
# of Households	1	1		100.00
# of Permanent Jobs Created				0.0

**Proposed Accomplishments**

	Total
# of Singlefamily Units	1
# of Housing Units	1
Total acquisition compensation to owners	
# of Parcels acquired voluntarily	1
# of Parcels acquired by admin settlement	
# of Parcels acquired by condemnation	
# of buildings (non-residential)	
# of Properties	1



**Activity is being carried out by**

Yes

**Activity is being carried out through:**

Grantee Employees

**Organization carrying out Activity:**

City of Margate

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

City of Margate

**Organization Type**

Unknown

**Proposed Budget**

\$ 292,500.00

**Location Description:**

Foreclosed properties in scattered sites across the City.

**Activity Description:**

The purpose of this activity is to purchase foreclosed properties and rehabilitate the properties to conform with local and state building codes and established City of Margate Rehabilitation Program standards. After rehabilitation of the properties is complete, the City will make the properties available for purchase to those households with income at fifty percent (50%) of the area median income or below. The affordability period will be established using existing guidelines for the HOME program. Performance Measurement: Units of housing to be acquired; Units of housing to be rehabilitated. Discount: The minimum purchase discount for an individual property will be at least 1 percent. The average purchase discount for all properties purchased shall be at least 15 percent.

**Environmental Assessment:** COMPLETED

**Environmental** None



**Grantee Activity Number: 2-3**  
**Activity Title: Acquisition, Rehabilitation and Resale**

**Activity Type:**  
 Acquisition - general

**Project Number:**  
 2013

**Projected Start Date:**  
 05/01/2013

**Project Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block by HUD:**  
 Not Blocked

**Block Drawdown By Grantee:**  
 Not Blocked

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for  
 NSP Only

**Benefit Report Type:**  
 Direct (Households)

**Activity Status:**  
 Under Way

**Project Title:**  
 Program Income

**Projected End Date:**  
 12/01/2014

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 695,126.00  
**Most Impacted and Distressed Budget:** \$ 0.00  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 695,126.00

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# Owner Households	3			0.00
# of Households	3			0.00
# of Permanent Jobs Created				0.0

**Proposed Accomplishments**

	Total
# of Singlefamily Units	3
# of Housing Units	3
Total acquisition compensation to owners	
# of Parcels acquired voluntarily	3
# of Parcels acquired by admin settlement	
# of Parcels acquired by condemnation	
# of buildings (non-residential)	
# of Properties	3



**Activity is being carried out by**

Yes

**Activity is being carried out through:**

Grantee Employees

**Organization carrying out Activity:**

City of Margate

**Proposed budgets for organizations carrying out Activity:****Responsible Organization**

City of Margate

**Organization Type**

Unknown

**Proposed Budget**

\$ 690,126.00

**Location Description:**

Foreclosed properties located at scattered sites throughout the City.

**Activity Description:**

The purpose of this activity is to purchase foreclosed properties and rehabilitate the properties to conform with local and state building codes and established City of Margate Rehabilitation Program standards. After rehabilitation of the properties is complete, the City will make the properties available for purchase to those households with income at one hundred and twenty percent (120%) of the area median income or below. The affordability period will be established using existing guidelines for the HOME program Performance Measurement: Units of housing to be acquired; Units of housing to be rehabilitated. Discount: The minimum purchase discount for an individual property will be at least 1 percent.

**Environmental Assessment:** UNDERWAY**Environmental** None**Project # / 3 / Acquisition, Rehabilitation and Resale of foreclosed****Grantee Activity Number:** 3**Activity Title:** Acquisition, Rehabilitation and Resale**Activity Type:**

Acquisition - general

**Activity Status:**

Under Way

**Project Number:**

3

**Project Title:**

Acquisition, Rehabilitation and Resale of

**Projected Start Date:**

02/02/2009

**Projected End Date:**

03/31/2011

**Project Draw Block by HUD:**

Not Blocked

**Project Draw Block Date by HUD:****Activity Draw Block by HUD:****Activity Draw Block Date by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

<b>Total Budget:</b>	\$ 3,000,000.00
<b>Most Impacted and Distressed Budget:</b>	\$ 0.00
<b>Other Funds:</b>	\$ 0.00
<b>Total Funds:</b>	\$ 3,000,000.00

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
# Owner Households	9		9	100.00
# of Households	9		9	100.00
# of Permanent Jobs Created	1		1	100.00

**Proposed Accomplishments**

	<b>Total</b>
# of Singlefamily Units	9
# of Housing Units	9
Total acquisition compensation to owners	800000
# of Parcels acquired voluntarily	9
# of Parcels acquired by admin settlement	
# of Parcels acquired by condemnation	
# of Properties	9

**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

City of Margate

**Proposed budgets for organizations carrying out Activity:**

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed Budget</b>
City of Margate	Unknown	\$ 1,458,654.00

**Location Description:**

Foreclosed properties in areas of the city with the greatest concentration of foreclosed properties.

**Activity Description:**

The purpose of this activity is to purchase foreclosed properties and rehabilitate the properties to conform with local and state building codes and established City of Margate Rehabilitation Program standards. After rehabilitation of the properties is complete, the City will make the properties available for purchase to those households with income at one hundred and twenty percent (120%) of the area median income or below. Rents



and the affordability period will be established using existing guidelines for the HOME program. Five percent (5%) of the funding for this activity will be used for project administration (\$73,000.00). Performance Measurement: Units of housing to be acquired; Units of housing to be rehabilitated; Units of housing to be rented. Discount: The minimum purchase discount for an individual property will be at least 1 percent. The average purchase discount for all properties purchased shall be at least 15 percent.

**Environmental Assessment:** COMPLETED

**Environmental** None

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## Action Plan Comments:

- Matushefske Grantees were advised to updated the performance measurments within the Action Plan due to DRGR system upgrades no later than 02/04/2011. All activites were reviewed and approved for upgrades. DM 02/04/2011
- Matushefske The City of Margate is Amending their Action Plan to reflect "Resale" instead of "Rental". The City has published for the change on their website and in the local paper. The City is not moving any NSP-1 funds across activity lines. The City has identified expected HH benefits for LH25 to reflect 3 and LMMI to reflect 9. All changes to the Acton Plan has been reviewed and approved. DM 09.09.2011
- Matushefske The city of Margate is progressing satisfactory with NSP1 grant funds. The city has expended 100% of the original grant amount and has produced program income from several activities. The has created new activities with their PI and plan to continue working with NSP funds to reduce the foreclosure rate in the areas of greatest need. DM 06/14/2013
- Casal Grantee made a change to include the city's name as the organization carrying out the project therefore plan being approved in order for QPR to be submitted.10.29.2013 NEC
- Casal As per grantee indicated no major changes made to the plan only minor modifications. Action plan being accepted in order for grantee to submit QPR. 4-25-2014 NEC
- Casal Grantee updated budget and obligated amount to match amount expended from program income to facilitate draws for activity 2-1, 2-2 and 2-3. NEC 1/31/2020
- Casal Grantee indicates no changes made. Approving plan in order to submit QPR timely. NEC 10/30/2020
- Casal Grantee indicates no changes made to plan. Plan being approved in order for QPR to be submitted. NEC 10-30-2020



## Action Plan History

Version	Date
B-08-MN-12-0015 AP#1	09/09/2011
B-08-MN-12-0015 AP#2	06/14/2013
B-08-MN-12-0015 AP#3	10/29/2013
B-08-MN-12-0015 AP#4	04/25/2014
B-08-MN-12-0015 AP#5	10/31/2014
B-08-MN-12-0015 AP#6	04/27/2015
B-08-MN-12-0015 AP#7	01/31/2020
B-08-MN-12-0015 AP#8	10/30/2020
B-08-MN-12-0015 AP#9	10/30/2020

