

City of Coconut Creek

Community Development Block Grant (CDBG)

Program Year 2015

Annual Action Plan

Adopted July 9, 2015

First Amendment: Adopted March 24, 2016

Second Amendment: Adopted May 11, 2017

Third Amendment: Pending Adoption

October 12, 2017

Submitted To:

U.S. Department of Housing and Urban Development, Miami Field Office

Prepared By:

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City of Coconut Creek – Department of Sustainable Development

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Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Coconut Creek currently has a population greater than 50,000, which classifies it as an entitlement city for federal Community Development Block Grant (CDBG) dollars. The CDBG Program, established in 1974, is designed to help communities remain viable by providing decent housing, a suitable living environment, and expanded economic opportunities principally for low to moderate income persons. Funds are allocated annually through a formula used by the U.S. Department of Housing and Urban Development (HUD) that addresses the City's extent of poverty, population, housing overcrowding, age of housing, and population growth lag in relationship to other metropolitan areas. The more prevalent these issues, the more funding an entitlement city receives. Entitlement communities develop their own programs and funding priorities; however, they must give maximum, feasible priority to activities which 1) benefit low to moderate income persons and households, 2) aid in the prevention or elimination of slum or blight, or 3) meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs. CDBG funds may not be used for activities that do not meet these broad national objectives.

For the program year beginning October 1, 2015, the City of Coconut Creek anticipates receiving \$265,061. In order for the City to receive this allocation of funding from HUD, the City must prepare and adopt a Consolidated Plan and One-Year Action Plan. The Consolidated Plan is a five year strategic document that outlines an entitlement community's housing and community development priorities and objectives for carrying out HUD Programs. The One-Year Action Plan includes the budget and action steps to meet the objectives of the Consolidated Plan. The City is expected to carry out a wide range of community development activities directed toward maintaining the City's affordable housing stock, sustaining neighborhoods, providing improved community facilities and public services, and promoting economic development.

2. Summarize the objectives and outcomes identified in the Plan

According to the most recent housing needs assessment data available (2007-2011 CHAS data and ACS data), the City had 52,175 persons, 22,193 households, and a median income of \$50,990. Substandard housing, cost burden, and overcrowding are key indicators of the economic health and sustainability of a community and its neighborhoods. CHAS data classifies these indicators as housing problems. As part of

the Consolidated Planning Process, the City assessed housing problems for several categories of affected persons.

Cost Burden
Cost burden remains the number one housing problem within the City of Coconut Creek. Among the

Cost Burden

Cost burden remains the number one housing problem within the City of Coconut Creek. Among the 5,245 low to moderate income owner occupied households with some type of housing problem, 2,895 or 55% of those households, experienced a housing cost burden of more than 50% of their income. Among the 2,560 low to moderate income renter households with some type of housing problem, 1,105 or 43% of those households, experienced a housing cost burden of more than 50% of their income. Elderly owner-occupied households and non-related renter households had the greatest needs.

Overcrowding & Substandard Housing

Overcrowding was not identified as a priority housing need in the City. Overcrowding represented just 3% of housing problems among low to moderate income renters and 1% among low to moderate income owner occupied households. There were no instances of substandard housing among low to moderate income renters, and just 1% of owner occupied low to moderate income households indicated they were living in substandard housing. Because of the age of the City's housing structures, there is not a significant amount of substandard units in Coconut Creek.

Disproportionate Need

There were no disproportionate needs in the 0-30% Area Median Income (AMI) category for overall housing problems. Black/African American and Hispanic Households at 31-50%, 51-80%, and 81-100% AMI categories have disproportionate overall housing needs compared to the income categories as a whole. Asian households have disproportionate needs in the 51-80% and 81-100% AMI categories.

Priority Housing Needs

The priority housing needs addressed in the City's Consolidated Plan are to provide affordable, safe, and decent housing for low-to-moderate income persons. These priorities will address the need to alleviate cost burden, to ensure the City's affordable housing stock is maintained, and to provide opportunities to obtain affordable housing. Housing projects and activities identified in the City's Consolidated Plan will align with these priorities.

Non-Housing Community Development Needs

There are various community development needs that can be addressed and limited resources to address them. For that reason, the City's priority community development needs are enumerated as follows:

1. Public Facility/Infrastructure Improvement for Low/Mod Communities
2. Public Service/Supportive Services for Low/Mod Income Residents
3. Economic Opportunity for Low/Mod Residents

Areas along Lyons Road, the City's main thoroughfare, in the City's low to moderate income areas have been identified for public improvement needs related to improved pedestrian mobility. Additionally, low-mod areas in the central and southern portions of the City have been identified for improved recreational opportunities. The City may subsequently fund public service related programs serving youth, senior, disabled, and/or homeless populations and may include supportive services, housing counseling, economic sufficiency, and related activities.

Racial, Ethnic, and Income Concentration

The City of Coconut Creek does not have any Census block groups with minority concentration. The City's racial composition in 2013 consisted of the following: 62.30% White (vs. 75% in 2010), 12.01% Black /African American (vs. 13.7% in 2010), 0% American Indian/Alaskan Native (vs. 1% in 2010), 3.43% Asian (vs. 3.8% in 2010), 0% Native Hawaiian/Pacific Islander (same in 2010), .55% Other race (vs. 4% in 2010), and 1.20% multi-racial (vs. 3% in 2010). In 2013, 20.51% of the population was of Hispanic ethnicity.

Per the 2010 Census, the City has 13 Census tract block groups with a concentration of low to moderate income persons. This means more than 51% of the residents make 80% of the area median income or less.

Market Analysis

The demand for affordable housing still currently outweighs supply in the City. As highlighted in the needs assessment of this Plan, the largest housing issue that remains in the City is the cost burden for lower income households.

3. Evaluation of past performance

As a relatively new entitlement community, Coconut Creek has remained on track with developing and implementing programs to address housing and community development needs within the City. In the first seven years of entitlement status, the City has received a total of \$1,952,047 in CDBG Program dollars. The City has successfully leveraged this funding with state and local resources to undertake activities that address the City's priority needs, including the highest priority of housing cost burden.

To date, the City has assisted 49 low to moderate income households with residential home repair assistance and assisted 30 low to moderate income households with purchase assistance. These programs continue to gain momentum as a result of the City's increased program promotion efforts via the City's website, local publications, social media, and promotion by local HUD Housing Counseling agencies. The

City's community development efforts have also resulted in public improvement projects at Veterans Park and SOS Children's Village. The City has successfully met all Action Plan and reporting submission requirements, timeliness requirements, and HUD monitoring visits.

4. Summary of Citizen Participation Process and consultation process

Citizen Participation

The 2015-2019 Consolidated Community Development Plan and 2015-2016 Action Plan were developed in accordance with the City's approved Citizen Participation Plan (CPP), which was adopted April 24, 2008 by the City of Coconut Creek Commission, in accordance with the rules and regulations set forth in 24 CFR Part 91.105. The CPP requires two (2) public hearings to be held for the public to discuss the Plan, identify community needs, and provide citizen input. The CPP also requires a 30-day public comment period to review the draft Consolidated Community Development Plan/Action Plan. All meetings are advertised in the Sun-Sentinel and on the City's website to expand the reach of possible participants.

Summary of Citizen Participation Activities

- Pre-development Public Hearing – April 13, 2015
- Staff and Department Consultation – March & April 2015
- Inter-Agency Consultation – February – May 2015
- Social Service Telephone Survey – May 2015
- Publication of Plan for 30-day Public Comment Period – May 31, 2015 – July 1, 2015
- Pre-adoption Public Hearing – July 9, 2015
- Commission Approval – July 9, 2015

No public comments were received as a result of the pre-development public hearing, the 30-day public comment period, or the pre-adoption public hearing.

The FY 2015-2016 Action Plan Amendment process included the following Citizen Participation Activities:

- Publication of Plan Amendment for 30-day Public Comment Period – February 14, 2016
- 30-day Public Comment Period – February 16, 2016 – March 16, 2016
- Pre-adoption Public Hearing – March 24, 2016
- Commission Approval – March 24, 2016
- Publication of Plan Amendment for 30-day Public Comment Period – April 2, 2017
- 30-day Public Comment Period – April 3, 2017 – May 3, 2017
- Pre-adoption Public Hearing – May 11, 2017
- Commission Approval – May 11, 2017

- Publication of Plan Amendment for 30-day Public Comment Period – September 3, 2017
- 30-day Public Comment Period – September 3, 2017 – October 4, 2017
- Pre-adoption Public Hearing – October 12, 2017
- Commission Approval – October 12, 2017

No public comments were received as a result of the Action Plan Amendment 30-day public comment period or pre-adoption public hearing.

Research and Data

The 2015-2019 consultation process consisted of a telephone survey to local service providers and consultation with area agencies and city staff. The data for the City of Coconut Creek's 2015-2019 Consolidated Community Development Plan was gathered from various sources including, but not limited to, 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data, HUD low to moderate income special tabulation data, U.S. Census data, the Florida Housing Clearinghouse, 2014 Broward County Affordable Housing Needs Assessment, and data available from area agencies, such as the Department of Health, Broward County Homeless Initiative Partnerships, and Housing Authorities. In addition, the City's Comprehensive Plan and Capital Improvement Projects Plan provided the planning framework for the 2015 - 2019 Consolidated Plan.

CDBG Low-Moderate Income Area Data

The income limits table used to provide low-moderate income estimates have been "benchmarked," using the income data from the 2010 Census. Estimates are calculated at three income levels: Moderate Income (80 percent), Low Income (50 percent), and Very Low Income (30 percent). Estimates are calculated for (1) the number of family households below each income level; (2) the number of non-family households below each income level; (3) persons in family households below each income level; (4) persons in non-family households below each income level; (5) total households below each income level; and (6) total persons in households below each income level.

5. Summary of public comments

No comments were received for the development of the FY 2015-2016 Action Plan and no comments were received for the amendment to the FY 2015-2016 Action Plan.

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

N/A

7. Summary

The City of Coconut Creek's 2015-2019 Consolidated Community Development Plan aligns with Broward County's regional goals for affordable housing, improved transit opportunities, economic opportunity and workforce investment and references the plans of other agencies with regional jurisdiction that include the City of Coconut Creek. The FY 2015-2016 Action Plan identifies the means to address these goals.

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
Lead Agency	COCONUT CREEK	
CDBG Administrator	COCONUT CREEK	Sustainable Development
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

The City of Coconut Creek Sustainable Development Department will serve as the lead agency for overseeing the implementation of the City of Coconut Creek 2015-2019 Consolidated Community Development Plan and 2015 Action Plan. The City, through a competitive process, has contracted out professional services for the planning, administration and management of the Federal Community Development Block Grant (CDBG), State Housing Initiative Partnership (SHIP) program, and HOME Investment Partnership program (HOME), including strategies and activities developed and funded. The firm will be responsible for administering and managing the programs for the Sustainable Development Department. The firm will also coordinate tasks that involve any other departments within the City that may have access to CDBG program accounts, including the departments of Finance, Parks and Recreation, Public Works, and/or Utilities & Engineering. The contracted administrator will also be responsible for ensuring compliance with Federal and State regulations.

Consolidated Plan Public Contact Information

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

1. Introduction

As part of the 2015-2019 Consolidated Community Development Plan, surrounding agencies, service providers, and public documents pertaining to the City and Broward County were consulted to gain a better understanding of the needs, services, and resources available to Coconut Creek residents. Agencies were asked to describe what services, if any, are provided to the key target groups addressed in the Consolidated Plan. The needs assessment of the Consolidated Plan incorporates the findings from the consultation.

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 list of providers reviewed includes housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, person with disabilities, persons with HIV/AIDS, and their families, and homeless persons. Phone and e-mail contacts were also made to key non-profits and agencies that work with these specific groups to obtain a better understanding of their service or potential service to Coconut Creek residents.

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

The City of Coconut Creek is a member of the Broward County Continuum of Care (CoC) and is part of the year around local planning effort and network to alleviate homelessness in Broward County. The City participates in quarterly meetings that are held to obtain input from local municipalities. In May, the Broward County Homeless Initiative Partnership, which staffs the CoC efforts, released data to the City for the 2015 Point-In-Time Count.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City of Coconut Creek is not a direct recipient of ESG funding. Area ESG funding is administered by the City of Ft. Lauderdale. The City of Ft. Lauderdale has established an assessment system to allocate ESG funding.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	BROWARD COUNTY HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing Public Housing Authority (PHA)
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Departments were contacted via email or standard mail. The number of Section 8 Vouchers issued within the City was verified and increase awareness about the City’s affordable housing programs.
	Agency/Group/Organization	Pompano Beach Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Departments were contacted via email or standard mail. The number of Section 8 Vouchers issued within the City was verified and increase awareness about the City’s affordable housing programs.
	Agency/Group/Organization	SOS Children's Village of Florida
	Agency/Group/Organization Type	Services-Children, Non-profit, Civic Leaders, Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non Housing Needs Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain information on services provided within the community and number of Coconut Creek residents served.

4	Agency/Group/Organization	City of Coconut Creek Parks & Recreation Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	To identify current services provided and unmet needs
	Agency/Group/Organization	City of Coconut Creek Public Works Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development-Infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	To identify current services provided and unmet needs.

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

N/A

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 – Ten Year Plan to End Homelessness	Broward County Homeless Initiative Partnership	Through the outreach process, the County has identified homelessness, rapid re-housing, and homelessness prevention services as a priority. These services will help strengthen the Continuum of Care Strategy.
2014 Broward County Affordable Housing Needs Assessment	Broward Housing Council	Promote affordable housing efforts.
City of Coconut Creek Comprehensive Plan	City of Coconut Creek	Promote affordable housing and community development efforts.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Coconut Creek Capital Improvement Plan	City of Coconut Creek	Install and improve needed public improvements and facilities to address community needs.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City of Coconut Creek reviewed Broward County's current Consolidated Plan and Action Plan while preparing its 2015-2019 Consolidated Plan. The Plan was made available for review and public input from interested parties during the City's 30-Day Public Comment Period.

AP-12 Participation – 91.105, 91.200(c)

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

The City adhered to its approved Citizen Participation Plan (CPP), which was approved April 24, 2008 by the City of Coconut Creek Commission, in accordance with the rules and regulations set forth in 24 CFR Part 91.105, which provides for and encourages citizen participation with particular emphasis on persons of low and moderate income. The CPP requires two (2) public hearings to be held for the public to discuss the Plan, identify community needs, and provide citizen input. The CPP also requires a 30-day comment period to review the draft Consolidated Plan/Action Plan. All meetings are advertised in the Sun-Sentinel, the local newspaper with the largest circulation in Broward County, and on the City's website to expand the reach of possible participants.

The following events summarize the citizen participation process:

- Pre-development Public Hearing – April 13, 2015 (advertised March 29, 2015)
- Staff and Department Consultation – March & April 2015
- Inter-Agency Consultation – February – May 2015
- Social Service Telephone Survey – May 2015
- Publication of Plan for 30-day Public Comment Period – June 1, 2015 – July 1, 2015 (advertised May 31, 2015)
- Pre-adoption Public Hearing – July 9, 2015 (advertised May 31, 2015)
- Commission Approval – July 9, 2015

No public comments were received as a result the pre-development public hearing, the 30-day public comment period, or the pre-adoption public hearing. The City took into consideration the needs identified during the department and inter-agency consultation and assessment of ACS/CHAS data to set priority goals.

The FY 2015-2016 Action Plan Amendment process included the following Citizen Participation Activities:

- Publication of Plan Amendment for 30-day Public Comment Period – February 14, 2016
- 30-day Public Comment Period – February 16, 2016 – March 16, 2016
- Pre-adoption Public Hearing – March 24, 2016
- Commission Approval – March 24, 2016
- Publication of Plan Amendment for 30-day Public Comment Period – April 2, 2017
- 30-day Public Comment Period – April 3, 2017 – May 3, 2017
- Pre-adoption Public Hearing – May 11, 2017
- Commission Approval – May 11, 2017

No public comments were received as a result of the Action Plan Amendment 30-day public comment period or pre-adoption public hearing.

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	Newspaper Ad	Non-targeted/broad community	March 29, 2015 - Pre-Development Notice Advertised in Sun-Sentinel and on the City's website.	N/A	N/A	www.coconutcreek.net/sd/housing-resources
2	Public Meeting	Non-targeted/broad community	April 13, 2015 - Pre-Development Meeting Held at City Hall.	None received	N/A	
3	Newspaper Ad	Non-targeted/broad community	May 31, 2015 - Pre-Adoption Notice and 30 Day Comment Period Advertised in Sun-Sentinel and on City's website	N/A	N/A	www.coconutcreek.net/sd/housing-resources
4	Public Hearing	Non-targeted/broad community	July 9, 2015 - 2nd Public Hearing - Commission Pre-Adoption Hearing and Commission Meeting.	N/A	N/A	
5	Newspaper Ad	Non-targeted/broad community	February 14, 2016 - Amendment Public Comment Period Advertised (February 16 - March 16, 2016)	None received	N/A	www.coconutcreek.net/sd/housing-resources

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)
6	Public Hearing	Non-targeted/ broad community	March 24, 2016 – Pre-Adoption Public Hearing and Adoption of 2015 Action Plan Amendment	None received	N/A	
7	<u>Newspaper Ad</u>	<u>Non-targeted/ broad community</u>	<u>April 2, 2017, Amendment Public Comment Period Advertised in Sun-Sentinel.</u>	<u>N/A</u>	<u>N/A</u>	Newspaper Ad
8	Public Hearing	Non-targeted/	May 11, 2017– Pre-Adoption Public Hearing and Adoption of 2015 Action Plan Amendment			
<u>9</u>	<u>Newspaper Ad</u>	<u>Non-targeted/ broad community</u>	<u>September 3, 2017 – Amendment Public Comment Period Advertised (Sep 3 – Oct 4, 2017)</u>	<u>None received</u>	<u>N/A</u>	<u>www.coconutcreek.net/sd/housing-resources</u>
<u>10</u>	<u>Public Hearing</u>	<u>Non-targeted/ broad community</u>	<u>October 12, 2017 – Pre-Adoption Public Hearing and Adoption of 2015 Action Plan Amendment</u>	<u>None received</u>	<u>N/A</u>	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Below is a list of federal, state, and local (public and private) resources that are reasonably expected to be available during the 2015-2016 period.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation : \$	Program Income: \$	Prior Year Resources : \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	265,061	35,000 <u>50,786</u>	0	300,061 <u>315,847</u>	1,060,244	CDBG allocation used to carry out priority need projects including housing, public improvement, public services, economic development activities, and general planning/program administration within the City.

HOME	public - federal	Housing Homeowner rehab							The City of Coconut Creek receives funds from the HOME Incentives Partnership (HOME) program. This is federal money the City receives as a participating jurisdiction of the Broward County HOME Consortium. The members' combined allocation meets the threshold for HOME funding. HOME funds can only be used to address housing needs of households at 80% AMI or less. The City will use HOME funds for home repair and/or purchase assistance.
			70,974	0	0	70,974	283,896		
Other	public - state	Housing							SHIP funds are distributed on an entitlement basis to CDBG grantees in
			265,202	0	0	265,202	1,060,808		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation :\$	Program Income: \$	Prior Year Resources :\$	Total: \$		
								Florida and are funded by real estate documentary stamps. The City will use funding primarily for rehabilitation and/or purchase assistance. The program has received no funding or minimal funding in the last 5 years. However, the City anticipates it will be funded during this Consolidated Plan period. The expected allocation has been determined based on the current year funding level.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation : \$	Program Income: \$	Prior Year Resources : \$	Total: \$		
Other	public - local	Housing	300,000	0	0	300,000	0	Funds in the linkage trust fund will be used towards programs that support workforce housing needs as new businesses open within the City.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation : \$	Program Income: \$	Prior Year Resources : \$	Total: \$		
Other	public - local	Public Improvements	0	0	0	0	0	Capital Improvement Program (CIP) -Local government revenue and expenditure plan for public infrastructure that exceeds \$25,000. Financial plan consists of general fund sources, grants, general obligation and revenue bonds, impact fees and other fees, from private developers and pay as you go methods.

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

Federal funds will be used to leverage other resources available to extend the level of assistance the City can provide or scope of project that can be undertaken. The City currently does not have any funding source that requires matching.

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

All City-owned inventory has been mapped as part of the State's requirement that the City maintain a printed inventory of locally-owned land suitable for affordable housing. The several parcels of land that the City owns are committed to public use, such as parks; undevelopable land, such as streets or landscape buffers; or lack the proper zoning. Therefore, it has been determined that they are not suitable for affordable housing. Every three years the City commission will review the inventory of City-owned lands and their suitability for use as affordable housing.

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	Promote Homeownership Affordability	2015	2016	Affordable Housing	City-wide	Housing Cost Burden	CDBG: \$227,609 \$243,395	Direct Financial Assistance to Homebuyers: 5 <u>6</u> Households Assisted
2	Maintain City's Affordable Housing Stock	2015	2016	Affordable Housing	City-wide	Housing Cost Burden	HOME: \$70,974 SHIP: \$265,202	Homeowner Housing Rehabilitated: 6 Households
3	Public/Supportive Services	2015	2019	Non-Housing Community Development	City-wide	Public Service Needs	CDBG: \$19,440 \$0	Public service activities other than Low/Moderate Income Housing Benefit: 16 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Promote Homeownership Affordability
	Goal Description	In Program Year 2015, the City will use CDBG funding to promote the affordability of decent housing for low to moderate income households on a city-wide basis.

2	Goal Name	Maintain City's Affordable Housing Stock
	Goal Description	In Program Year 2015, the City will use additional federal and state resources to continue to maintain the availability/accessibility of decent affordable housing for low to moderate income households on a city-wide basis.
	Goal Name	Public/Supportive Services
	Goal Description	In Program Year 2015, the City will provide assistance to low to moderate income youth to participate in the City's After Care Program to alleviate cost burden.

Table 7 – Goal Descriptions

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 91.215(b):

With the resources available, it is anticipated a total of ~~42~~ extremely low-income, low-income, and moderate-income families will be served with funds available from purchase assistance, home rehabilitation, and public service programs.

AP-35 Projects – 91.220(d)

Introduction

The 2015 Action Plan outlines those projects and activities which will be funded based on priority needs outlined in the City's 5 Year Strategic Plan.

#	Project Name
1	Purchase Assistance
2	After Care Youth Scholarship Funds
3	Program Administration

Table 8 – Project Information

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

Direct benefit activities will receive high priority for funding. Direct benefit occurs when the residents/persons directly receive the benefit of the CDBG assistance. Public services, housing rehabilitation, and purchase assistance projects are direct benefit type activities. Eligible project proposals that directly benefit low to moderate income residents of the City of Coconut Creek will be highly considered for funding. These types of projects can be city-wide since the low/mod benefit test is on an individual or household basis.

Furthermore, cost burden and affordability is the number one priority need in the City of Coconut Creek. The City wishes to promote affordable housing to new and existing residents of the City. The major obstacle the City faces is not having sufficient funds to address priority needs. The City will continue to explore additional funding opportunities to leverage the resources it already has.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	Purchase Assistance
	Target Area	N/A
	Goals Supported	Promote Homeownership Affordability
	Needs Addressed	Housing Cost Burden
	Funding	CDBG: \$227,609 \$243,395 10/12/17
	Description	This activity will provide purchase assistance to eligible first time homebuyers to purchase their primary residence in Coconut Creek. Assistance may provide up to 50% of required down payment, pay reasonable closing costs, provide principal write down assistance, and subsidize interest rates. This direct homeownership assistance is eligible under 24 CFR Section 570.201(n) and will directly benefit low-to-moderate income persons as qualified under 24 CFR Section 570.208(a)(3) Housing.
	Target Date	9/30/16
	Estimate the number and type of families that will benefit from the proposed activities	6 Low-to-Moderate Income Households
	Location Description	City-wide
	Planned Activities	This activity is scheduled to provide purchase assistance to low-to-moderate income first-time homebuyers in the form of zero interest deferred loans.
	Project Name	After Care Youth Scholarship Funds
	Target Area	N/A
	Goals Supported	Public/Supportive Services
	Needs Addressed	Public Service Needs
	Funding	CDBG: \$19,440 \$0

Description	This activity is scheduled to provide assistance to low-to-moderate income youth to participate in the City's After-Care Program. This activity is eligible under 24 CFR Section 570.201 (e) public services and will directly benefit low-to-moderate income persons as qualified under 24 CFR Section 570.208 (a) (2) limited clientele.
Target Date	9/30/16
Estimate the number and type of families that will benefit from the proposed activities	16 Low-to-Moderate Income Persons 0
Location Description	City of Coconut Creek Recreational Facilities
Planned Activities	This activity is scheduled to provide assistance to low-to-moderate income youth to participate in the City's After-Care Program.
Project Name	Program Administration
Target Area	N/A
Goals Supported	Maintain City's Affordable Housing Stock Promote Homeownership Affordability Public/Supportive Services
Needs Addressed	Housing Cost Burden Economic Development Public Facility/Infrastructure Improvement Public Service Needs
Funding	CDBG: \$53,012 \$47,506.39 10/12/17
Description	This activity will provide for administrative and planning duties relative to the overall grant program. This activity is assumed to benefit low-to-moderate income persons and is eligible under 24 CFR Section 570.206.
Target Date	9/30/2016
Estimate the number and type of families that will benefit from the proposed activities	N/A
Location Description	N/A
Planned Activities	This activity will provide for administrative and planning duties relative to the overall grant program. This activity is assumed to benefit low-to-moderate income persons and is eligible under 24 CFR Section 570.206.

-50 Geographic Distribution – 91.220(f)

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

Purchase Assistance funds and public service funds will be distributed on a city-wide basis.

The City does not have any Census block groups with minority concentration. The City’s racial composition in 2013 consisted of the following: 62.30% White (vs. 75% in 2010), 12.01% Black /African American (vs. 13.7% in 2010), 0% American Indian/Alaskan Native (vs. 1% in 2010), 3.43% Asian (vs. 3.8% in 2010), 0% Native Hawaiian/Pacific Islander (same in 2010), .55% Other race (vs. 4% in 2010), and 1.20% multi-racial (vs. 3% in 2010). In 2013, 20.51% of the population was of Hispanic ethnicity.

Per the 2010 Census data, the City has 13 Census tract block groups with a concentration of low to moderate income persons. This means more than 51% of the residents made 80% of the area median income or less. The 13 low-mod income areas are listed in the table below. These areas will be eligible for area benefit public facility/infrastructure improvements as needs are identified.

Geographic Distribution

Target Area	Percentage of Funds
Tract #106.06 Block Group 2	
Tract #106.07 Block Group 2	
Tract #106.10 Block Group 1	
Tract #106.10 Block Group 2	
Tract #201.01 Block Group 3	
Tract #201.01 Block Group 4	
Tract #201.03 Block Group 1	
Tract #201.03 Block Group 2	
Tract #205.02 Block Group 2	
Tract #307.04 Block Group 1	
Tract #307.04 Block Group 3	
Tract #307.05 Block Group 1	
Tract #307.05 Block Group 2	

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City does not want to concentrate low to moderate income homebuyers or limit homeownership choices.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This section identifies the City's Program Year 2015 goals for affordable housing with all resources available, including HOME Consortium funds and SHIP funding.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	10
Special-Needs	2
Total	12

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	6
Acquisition of Existing Units (Purchase Assistance)	6
Total	12

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

As cost burden remains the number one housing problem within the City of Coconut Creek, efforts will be concentrated on reducing cost burden by promoting affordable homeownership opportunities and maintaining the City's affordable housing stock. Priority will be given to elderly and special needs residents for rehabilitation related activities.

AP-60 Public Housing – 91.220(h)

Introduction

This section of the plan identifies public housing related activities that will be undertaken by the City in Program Year 2015.

Actions planned during the next year to address the needs to public housing

The City of Coconut Creek will support area public housing authorities' strategies to promote the use of Section 8 Vouchers in areas outside of concentrated minorities or poverty.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The City will provide purchase assistance funds for low to moderate income first-time homebuyers and will continue to require participants obtain housing counseling services to participate in the program and prepare them for homeownership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City will continue to participate in the CoC planning efforts as Broward County works toward implementing the 2009 HEARTH Act, including any efforts pertaining to rapid re-housing to make room for other homeless persons who need access to existing emergency shelter and transitional housing.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Coconut Creek, as an entitlement, will actively seek opportunities to participate in or support the Broward County's Continuum of Care (CoC) planning activities, including the annual point-in-time count of homeless persons.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to participate in the CoC planning efforts as Broward County works toward implementing the 2009 HEARTH Act, including any efforts pertaining to rapid re-housing to make room for other homeless persons who need access to existing emergency shelter and transitional housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City will continue to participate in the CoC planning efforts as Broward County works toward implementing the 2009 HEARTH Act, including any efforts pertaining to rapid re-housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

In PY 2015, the City will be providing public service assistance to low income families to address youth needs and access services.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction

This section identifies actions taken to remove 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 Coconut Creek will continue to implement strategies identified by the City's Affordable Housing Advisory Committee (AHAC). The AHAC met in Program Year 2013 to review regulatory barriers to affordable housing. The AHAC recommended that the City continue to implement existing incentives to promote affordable housing within the City and may review these strategies and policies again in 2016.

AP-85 Other Actions – 91.220(k)

Introduction

The following section identifies other actions that will be undertaken during the 2015 program year.

Actions planned to address obstacles to meeting underserved needs

The City will explore additional funding sources to leverage its federal, state, and local resources. This is the main obstacle in meeting underserved needs.

Actions planned to foster and maintain affordable housing

The City will continue to promote affordable housing with the continued implementation of approved incentives and strategies outlined in its Local Housing Assistance Plan.

Actions planned to reduce lead-based paint hazards

As part of any City-administered housing program, the City will ensure that all appropriate lead hazard disclosures, brochures, and testing are done in compliance with federal regulations for those homes that were built 1978 and prior. If abatement is required, specifications by a certified lead contractor will be written and incorporated into rehabilitation specifications to be implemented by the City with CDBG funding. Participant property owners are notified of the hazards of lead-based paint and of the symptoms associated with lead-based contamination. The City further prohibits the use of lead-based paint in any federally funded construction or rehabilitation project.

Actions planned to reduce the number of poverty-level families

Affordable Housing: The City will provide low to moderate income households with housing assistance that allows them to live in safe and decent housing. An affordable, safe, and decent home is a basic need that provides the stability needed to focus on economic and job opportunities.

Job Training: The City will promote Broward’s Workforce One and other State Workforce programs to educate residents on the opportunities available to them to increase their economic opportunities.

Support Services: There are some services that are essential so that persons can find and maintain employment. Families that are moving from welfare to work need a variety of services and counseling to help them successfully transition off of assistance. The City’s programs may support organizations that provide such support services to Coconut Creek residents.

Safe, Affordable Child Care: Safe quality child care services are needed by all working families, including those transitioning to economic self-sufficiency. The City of Coconut Creek will ensure persons being

assisted in its housing programs are aware of Broward's Family Central referrals and resource network, as well as its supportive services through 954-724-4609 or 1-877-5-FAMILY in Broward County. Federal programs provide assistance to eligible Welfare Transition Program (WTP) recipients who are either employed or enrolled in approved employment related activity. Up to an additional 24 months of Transitional Child Care (TCC) funding may be available to parents whose earned income makes them ineligible for further WTP grants. In addition, Workforce One provides child care to eligible participants. There are also County programs that provide child care services to eligible immigrants and political refugees. Any child care programs offered at the City level will also be promoted.

Transportation: The City will refer individuals to centers such as the Family Success Center in Pompano and other organizations where bus passes are available.

Actions planned to develop institutional structure

In Program Year 2015, appropriate entities will be utilized, as necessary, for various housing, community and economic development strategies, and other priority needs identified. Additional organizations necessary to provide housing and community development services will become part of the City's service provider referral network.

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

In Program Year 2017, the City will update its Local Housing Assistance Plan (LHAP). As part of that effort, the City's Affordable Housing Advisory Committee (AHAC) may convene. The AHAC is an 11 member committee that consists of both public and private housing providers as well as representatives from social service groups that work with low income persons and those with special needs, as well. This meeting is open to the public, including other public and private housing and social service agencies.

Program Specific Requirements

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

Introduction

The following section identifies program specific requirements for the Community Development Block Grant Program.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%