



CITY OF NORTH MIAMI
COMMUNITY PLANNING & DEVELOPMENT

2018 – 2019 ANNUAL ACTION PLAN

PREPARED FOR SUBMISSION TO THE
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

August 15, 2018

The City of North Miami
776 NE 125 Street
North Miami, FL 33161

**THIS DOCUMENT CAN BE PROVIDED IN ALTERNATIVE
FORMAT IF REQUESTED**



Executive Summary

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

1. Introduction

The City of North Miami receives Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) funds from Department of Housing and Urban Development (HUD) as an entitlement participant in its Community Planning and Development programs. The City hereby presents its FY 2018-2019 Annual Action Plan for the fourth year of the HUD approved FY 2015-2019 Consolidated Plan. The purpose of the Annual Action Plan is to communicate the City's investment priorities for federal grants during the period October 1, 2018 through September 30, 2019. The City has been notified that it will receive a total of \$1,057,586 comprised of a CDBG allocation of \$756,678 and a HOME allocation of \$300,908 for FY 2018-2019. Program Income of \$19,766.81 is estimated from the recapture of HOME funds. As well, the City was allocated \$51,922 in State Housing Initiatives Partnership (SHIP) Program funds from the State of Florida which will be used for leverage with CDBG for housing rehabilitation and used as a match for HOME for housing rehabilitation, and a portion for planning and administration. The SHIP Program encourages the development of local housing partnerships between the City, lenders, real estate professionals, and advocates.

It should be noted that resource allocations from leveraged sources may also vary annually as will supplemental resources that will be used to leverage projects. Anticipated leverage amounts for the City of North Miami may vary based on the financing structure of individual projects or programs funded, as well as market conditions and other intervening variables during the Consolidated Plan period.

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 objectives and outcomes of this Annual Action Plan are those of the 2015-2019 Consolidated Plan and are listed below. The objectives and outcomes are linked to the planned 2018-2019 projects. Actual activities may vary each Annual Action Plan year and will be based on priorities established during the Consolidated Plan process and the amount of the City's annual allocation.

Federal objectives. Federal law requires that housing and community development grant funds primarily benefit low- and moderate-income persons (LMI), whose household incomes are at or below 80% of the Area Median Income levels as determined by HUD and adjusted annually. The following are HUD objectives, outcomes and performance indicators for the Plan period for the City of North Miami:

OBJECTIVE 1 - Decent, Affordable Housing (DH). Activities that fall within this objective are designed to cover the wide range of housing eligible under CDBG and HOME programs. This objective focuses on housing programs with the goal of meeting individual family and community needs.

Outcome: Availability/Accessibility for the Purpose of Providing Decent Housing (DH-1)

DH1.1 Rehabilitation of rental units and owner-occupied units; DH1.2 Rental assistance; DH1.3 Acquisition of residential properties for resale to eligible households;

Outcome: Affordability for the Purpose of Providing Decent Housing (DH-2)

DH2.1 New production of rental and owner units; DH2.3 Homebuyer assistance; and DH2.4 Emergency Financial Assistance to prevent homelessness.

OBJECTIVE 2 - Suitable Living Environment (SL). Activities that fall within this objective are designed to benefit communities, families, or individuals by addressing issues in their environment.

Outcome: Availability/Accessibility for the Purpose of Creating Suitable Living Environments (SL-1);

SL1.1 Construction of public facilities for uses such as child care, health care, homeless, the elderly, and persons with disabilities. SL1.2 Removal of architectural barriers to provide accessibility.

Outcome: Affordability for the Purpose of Creating Suitable Living Environments (SL-2);

SL2.1 Provision of public service activities to support housing and non-housing activities.

Outcome: Sustainability for the Purpose of Creating Suitable Living Environments (SL-3);

SL3.1 Installation/Improvement to infrastructure; SL3.2 Demolition of blighted structures; SL3.3 Construction/Improvements to parks and recreational facilities; SL3.4 Provision of public services.

Summary of Objectives and Outcomes (continued)

Outcome: Affordability for the Purpose of Creating Economic Opportunities (EO-2);

EO2.1 Assistance to microenterprises or small businesses.

Outcome: Sustainability for the Purpose of Creating Economic Opportunities (EO-3);

EO3.1 To fund or support the funding of neighborhood revitalization projects.

Based on the City's prioritized housing and community development needs and the above objectives, outcomes, and goals, the City will conduct the following activities using CDBG and HOME funds leveraged with other public and private sector funding during the Consolidated Plan period:

- Single Family Housing Rehabilitation including emergency home repair for the elderly
- New construction or acquisition and rehabilitation of existing houses for first time homebuyers
- Rental assistance to prevent homelessness
- Economic development including microenterprise/small business development and job creation
- Public services meeting the needs of youth, elderly, persons with disabilities, and other needs
- Public facilities and infrastructure improvements in low- and moderate-income areas
- Planning and grant administration for CDBG and HOME programs

3. Evaluation of past performance

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

As a recipient of CDBG program funds, the City is required to submit at the end of each program year a Consolidated Annual Performance and Evaluation Performance Report (CAPER). The CAPER summarizes the accomplishments of each program year and the progress made towards the goals established in the Consolidated Plan. The City's 2015-2019 Consolidated Plan identified the following strategies and activities to meet its objectives: 1) **Decent Housing (DH)** – home rehabilitation, first time homebuyer assistance, temporary housing/homeowner assistance, homeless shelter for individuals, and fair housing services. 2) **Suitable Living Environment (SL)** – Public services, services for persons with disabilities, neighborhood revitalization, infrastructure, and public facilities. 3) **Economic Opportunities – economic development.**

HUD uses the CDBG timeliness measure to determine CDBG performance. The entitlement rules for timeliness states that a grantee cannot have more than 1.5 times their current allocation unexpended in their line of credit at the U.S. Treasury. HOME also uses commitment and expenditure deadlines. The City of North Miami has met all its CDBG timeliness deadlines and HOME commitment dates over the Consolidated Plan period. The City is committed to monitoring outcomes compared to intended objectives and evaluating their effectiveness in addressing community needs and reprogramming funding that is not being efficiently used, if needed.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Program activities are considered and approved based on extensive public participation, input from North Miami's non-profit partners, related City Department staff, City Council goals, community resident input, and supporting data that identifies urgent community needs. Citizen Participation is a key component of

the consolidated planning process. Residents, especially those who are low-income, likely to be beneficiaries of federal CDBG and HOME funding were encouraged to participate in the development of the Annual Action Plan, its substantial amendments and the CAPER. Per 24 CFR Part 91.105, citizen participation requirements should guide the development of the Annual Action Plan. The City updated its Citizen Participation Plan which is used to carry out the citizen participation mandate in August 2015. For the subject fourth year Annual Action Plan for FY 2018-2019, the City used a very comprehensive process and strategies to elicit public comments which included:

- Holding two public meetings on May 30th and May 31st, 2018 on the west side and east side of the City.
- Holding an information meeting for social service agencies interested in applying for CDBG funds and receiving comments. Publishing newspaper ads and email distribution of meeting notices. See attachment for a copy of the advertisement.
- Using the City's website and social media. See the following link to notice on the City's website: http://northmiamifl.gov/Docs/NoMi_Annual_Action_Plan_2018_2019.pdf
- Publishing a summary of the fourth year Annual Action Plan for a 30-day comment period from July 12 through August 13, 2018. An electronic copy of the complete Plan was posted on the City's website and hard copies made available for review at the Community Planning and Development office and the main library.
- Acknowledging comments received during the public comment period in writing.
- Holding presentations and public hearings before the City's Planning Commission on July 9, 2018. The Commission is a housing and community development advisory citizen committee appointed by the Mayor and City Council to oversee the annual grant application process and facilitate citizen participation in the CDBG and HOME funding process and the Annual Action Plan process.
- The FY 2018-2019 Annual Action Plan was submitted for approval to the City Council for approval as a public hearing item and the public was allowed to provide comments on July 10, 2018. Two members of the public provided comments on the Plan.

Accommodations for public meetings and information on the Consolidated Plan were also made available for persons with disabilities including the hearing impaired and persons with Limited English Proficiency. Meetings were held in the evenings and at times that would be convenient for working families including households with children.

5. Summary of public comments

Public comments from public meetings, public hearings, and the 30-day comment period were limited to questions regarding the Annual Action Plan and activities. Comments confirmed the use of grant funds for single family housing rehabilitation and public services. Two residents commented on the plan at the public hearings before the City Council and Planning Commission.

comments were received on the FY 2018-2019 Annual Action Plan when submitted for public comment during the 30-day comment period. See copies of comment sheets provided at the main library and the office of Community Planning and Development for residents to submit written comments.

The City used a variety of strategies to solicit public input including community meetings, public hearings before the City Council and Planning Commission, agency information meeting, the City's website, social media, and a 30-day comment period.

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

There were no comments or views that were not accepted or considered unacceptable by City staff.

7. Summary

FY 2018-2019 Allocation and Proposed Activities

The City's five-year plan for FY 2015-2019 outlines the City's affordable housing, supportive housing and homeless needs as well as non-housing, community development needs. To carry out the Plan, the City developed a comprehensive and coordinated strategy for implementation of the programs funded by CDBG and HOME funds in addition to other selected funds being leveraged those identified to address identified priorities and goals. The fourth year Annual Action Plan for FY 2018-2019 covers the fourth year of the five-year Consolidated Plan based on the City's actual allocation of CDBG and HOME funds from HUD.

The City's Consolidated Plan objectives are to provide decent, affordable housing, create a suitable living environment, and create expanded economic opportunities. The related outcomes are availability, accessibility, and sustainability. Performance indicators are households assisted, decent and affordable housing, number of projects, and number of jobs created.

The City addressed its Consolidated Plan objectives by allocating FY 2018-2019 funding for owner-occupied housing rehabilitation, affordable housing for homeownership, home modifications for elderly and persons with disabilities, public facility and infrastructure improvements, economic development, and public services that assist seniors, youth, persons with disabilities, mental health, child care, and fair housing issues.

The City has been advised by HUD that it was allocated \$756,678 in CDBG and \$300,908 in HOME funds for FY 2018-2019. Up to 20% of the CDBG grant and 10% of the HOME grant can be expended on Planning and Administration. State of Florida SHIP, and City general funds will be leveraged with the federal funds. \$51,922 in SHIP funds were received from the State to leverage housing rehabilitation, first time homebuyers, and planning and administration activities. HOME Program Income of \$19,766.81 is estimated from recaptured funds. Eighty Thousand Dollars (\$ 80,000) was allocated toward Public Services activities through a Request for Proposal which was advertised in the Miami Herald on May 14,

2018 for eligible and qualified Community Based Organizations (CBOs). Thirty-Three Thousand Five Hundred and One (\$ 33,501) was allocated towards the Youth Opportunity Board (YOB) Program. No more than 15% of the CDBG grant can be expended on Public Service activities. The specific public service activities to be funded will be based on the priority set by the Consolidated Plan and applications submitted by the CBOs. Based on community engagement and participation process, the following table shows the proposed funding allocation for this fourth year Annual Action Plan (FY 2018-2019):

No.	Activity	Funding Allocation
CDBG		
1	CDBG Program Administration (20%)	\$ 113,501.00
2	CDBG Housing Rehabilitation Program	\$ 424,676.00
3	CDBG Economic Development	\$ 50,000.00
4	CDBG Public Services – Non-profit Community Based Organizations & YOB Program(15%) *\$80,000 for CBO’s and \$33,501.00 for YOB’s*	\$ 113,501.00
5	CDBG Public Facilities (Capital Project)	\$ 25,000.00
6	CDBG Elderly Emergency Repairs	\$ 30,000.00
CDBG Total		\$756,678.00
HOME		
7	HOME Program Administration	\$ 30,090.00
8	HOME Community Housing Development Organization (CHDO) Set-aside	\$ 45,136.00
9	HOME Single-Family Rehabilitation Program	\$192,682.00
10	HOME First-time Homebuyer Program	\$ 30,000.00
11	HOME Tenant Based Rental Assistance Program	\$ 3,000.00
HOME Total		\$300,908.00
TOTAL CDBG & HOME FUNDS		\$1,057,586.00
Recaptured funds for Housing Rehab		\$19,766.81
Total CDBG and HOME Funds Available		\$1,077,352.81

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

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

Describe the agency/entity 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	NORTH MIAMI	Community Planning and Development Department	
HOME Administrator	NORTH MIAMI	Community Planning and Development Department	

Table 1 – Responsible Agencies

Narrative (optional)

The City of North Miami's Community Planning and Development Department located at 12400 NE 8 Ave, North Miami, FL 33161 is the lead agency and responsible agency for the development of the Consolidated Plan. The Department's mission statement taken from the City's website is to "collaborate with residents, businesses, and community partners to attract quality development, provide decent workforce housing, and encourage investments that will guide the City's future." The Department is responsible for the direction and coordination of all growth, development, and redevelopment related programs. [1]

Consolidated Plan Public Contact Information

The administrator for the CDBG and HOME programs is: Tanya Wilson-Sejour, A.I.C.P.

Planning Zoning & Development Director

12400 NE 8 Avenue, North Miami, FL 33161

Telephone: 305-895-9825 Email: tsejour@northmiamifl.gov

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

1. Introduction

Per HUD Consolidated Plan regulations, the City of North Miami has adopted a Citizen Participation Plan (CPP) as amended August 2015 for its Consolidated Plan and Annual Action Plans that identifies how the City will consult with other public and private agencies, the state, public housing authorities, and the general public for preparation of the Plans. The CPP was used as the guide in preparing this 2018-2019 Annual Action Plan. A comprehensive consultation process was conducted with stakeholders in the housing and community development industry including non-profit organizations and other entities that receive or are eligible to receive CDBG and HOME program funds for eligible households and neighborhoods. Consultation was also conducted with other City Departments, and instrumentalities such as the North Miami CRA.

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))

Coordination between the City and local and regional non-profit housing providers, mental health providers, social service agencies, and governmental entities to provide services is primarily accomplished through the City's lead agency, the CDBG public service application process, and the local Continuum of Care. The City provides CDBG public service funding and HOME Community Housing Development Organization (CHDO) set-aside funding for agencies providing services to North Miami residents. Some agencies are locally based while others are regional. Over the past two fiscal years, the City funded up to 10 public service agencies and one HOME CHDO.

The City also receives State Housing Initiatives Partnership (SHIP) Program funding from the State of Florida Housing Finance Corporation to provide affordable housing for very low, low, and moderate-income households. The City will receive funds for fiscal years 2017-2018, 2018-2019, and 2019-2020 through its Local Housing Assistance Plan (LHAP). The SHIP Program encourages the development of local housing partnerships between the City, lenders, real estate professionals, and advocates.

The City does not have a public housing authority or has any public housing units. However, the Miami – Dade Public Housing Agency provides portable Housing Choice Vouchers that may be used in the City. The City has chartered a public housing authority and selected a board but has not developed an Action Plan for its operation. The City's lead agency also collaborates with the North Miami CRA on housing activities, where applicable.

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 does not receive federal funds directly to prevent homelessness. However, City staff is pleased with the services provided to the homeless and individuals and families who are at risk of being homeless. Residents who become homeless or are at risk of being homeless are eligible for emergency, transitional, rapid rehousing, permanent housing and homeless prevention services under the Miami-Dade County Homeless Program. In 1993, the Board of County Commissioners created the Miami-Dade County Homeless Trust in 1993 to address homelessness in Miami-Dade County. The Homeless Trust Board also oversees the Miami-Dade Continuum of Care (CoC) that implements the Miami-Dade County Community Homeless Plan. The City of North Miami is a participant in the CoC. The Continuum conducts two Countywide homeless counts each year but does not do a specific homeless count for the City.

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 North Miami does not receive Emergency Solution Grant funding and consulted with the CoC by reviewing the Miami-Dade County Community Homeless Plan. The City makes referrals for persons needing homeless assistance through the County’s local outreach process, called "Outreach, Assessment and Placement" (OAP). The City Community Planning and Development Department will increase its participation in the CoC to ensure that the needs of the City’s homeless population are being adequately addressed.

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	THE RUSSELL LIFE SKILLS AND READING FOUNDATION, INC
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-housing community development strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through document review and focus group/questionnaire. Increased awareness of and improvement in services
2	Agency/Group/Organization	Florida Immigrant Coalition (FLIC)
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Priority needs, Projects
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through document review and focus group/questionnaire. Increase in awareness of services
3	Agency/Group/Organization	Haitian American Community Development Corporation
	Agency/Group/Organization Type	Housing Community Housing Development Organization (CHDO)
	What section of the Plan was addressed by Consultation?	Priority Needs, Projects
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through document review and focus group/questionnaire. Need for leveraging housing development funding with more subsidy to counter rising values.
4	Agency/Group/Organization	Haitian American Chamber of Commerce of Florida (HACCOF)
	Agency/Group/Organization Type	Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Non-housing community development strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through document review and focus group/questionnaire. Need for business assistance/training

5	Agency/Group/Organization	North Miami Community Redevelopment Agency
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through key person interview, and document review. Need for more affordable housing and small business direct assistance downtown
6	Agency/Group/Organization	Downtown Action Plan Advisory Committee
	Agency/Group/Organization Type	Business and Civic Leaders City Advisory Board
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Non-housing Community Development strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through meeting presentation and discussion. Need for more affordable housing and business assistance downtown
7	Agency/Group/Organization	Miami-Dade Homeless Trust
	Agency/Group/Organization Type	Services-homeless Other government - County Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through document review & City staff. Need for more coordination on homeless issues and City homeless count

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

There were no organizations that were deliberately not consulted.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Broward Human Services Network	The Continuum of Care (CoC) is Broward County local planning group working to end homelessness. The CoC is a collaborative network of organizations, advocates, community residents, and businesses that plan programs with the primary goal of alleviating homelessness in all areas of Broward County. The Board addresses all aspects of homelessness including prevention. The City's Strategic Plan goals of decent affordable housing and related activity of homeowner rehabilitation aligns with the Continuum of Care in providing needed repairs to keep elderly and low income families in their homes.
Miami-Dade Homeless Plan 2017	Miami-Dade County Homeless Trust	In February 2017, the Homeless Trust conducted a retreat that aligned its Homeless Plan with new priorities. The City's Strategic Plan goals of decent affordable housing and related activity of homeowner rehabilitation aligns with the Trust's Homeless plan in providing needed repairs to keep elderly and low income families in their homes.
North Miami Final Downtown Concept Plan 2014	North Miami CRA	The economic development objectives of the Strategic Plan may benefit from the Downtown Concept Plan in relation to the development of small business and microenterprises
Housing Element of Comprehensive Plan	North Miami Community Planning and Development	The goals of Housing Element and the Economic Element of the Comp. Plan and the Consolidated Plan concur. However, alignment needs to be monitored during implementation of both plans
2017-2022 Miami Dade Consolidated Plan	Miami Dade County Public Housing and Community Development	The County's public housing and Housing Choice Voucher assisted need and strategy overlaps with City's goal of assisting low and very low income households and homeless prevention

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The above list of agencies, groups, organizations, and City Departments were consulted in the development of the Consolidated Plan through information meetings, key person interviews, website and document review, and survey questionnaires, where applicable. The information was reviewed and used in the development of the 2018-2019 Annual Action Plan.

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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

In preparing the 2018-2019 Annual Action Plan, City staff followed the City's Citizen Participation Plan. Residents were given multiple opportunities to comment on the plan before and after development. A variety of methods were used to allow citizens to provide input in the form of questions, suggestions and opinions on the City's housing and community development activities. Consultation included two public meetings held on May 30th and 31st, 2018 at Sunkist Grove Community Center on the West side and the Griffing Community Center on the East side, respectively; public hearings before the City's Planning Commission on July 9, 2018 and the City Council on July 10, 2018. Public notices for public meetings and hearings were published on the City's website and in the Miami Herald newspaper. The City also consulted with various agencies providing social services. Input was elicited from agencies via a Request for Proposal workshop and feedback at City events and meetings. The public was able to give input on developing the Action Plan.

A draft copy of the Annual Action Plan was made available for public review and comment from July 12, 2018 to August 13, 2018 (30-day comment period). Public notice of the 30-day comment period and a summary of the Action Plan was published on July 12, 2018 in the Miami Herald newspaper and placed on the City's website. A copy of the ad is attached. Copies of Annual Action Plan were available for review at the City's Community Planning and Development Department and the main public library.

The City has a process for acknowledged in writing and including in the Action Plan any comments received. However, no written comments were received.

Reasonable accommodations and opportunities were provided for persons with disabilities and Limited English Proficiency (LEP) to provide input, upon request. Notices and Plan documents stated that they could be provided in alternative formats, if required. Notices about meetings were translated for Creole speaking individuals and in Spanish for Spanish speakers, if requested.

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 Meetings	Non-English Speaking - Specify other language: Spanish & Creole Non-targeted/ broad community	About 100 participants attended included members of the City's Planning Commission which is the CDBG and HOME advisory board. Meetings also included two community meetings, one on the west side (3 persons attended) and one on the east side (17 persons attended)	Participants noted the need for rental and homebuyer assistance, job creation, public services, and housing rehabilitation. There were general questions regarding the Plan process.	All comments were accepted.	
2	Newspaper Ad	Non-targeted/ broad community	No response was received from the published plan summary in the newspaper ad.	Not applicable	Not applicable	
3	Internet Outreach	Non-targeted/ broad community	No comments were received from 30-day comment period based on a notice and plan summary on the City's website.	No comments received	Not applicable	http://www.northmi-amifl.gov/Docs/2017_18_Action_Plan_Rev_Addendum_07202017.pdf

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)
4	Public Hearing	Non-targeted/ broad community	The draft FY 2018-19 Annual Action Plan was presented to the City Council for review and approval through a public hearing. Over 100 persons were in attendance, and two residents provided public comment on the plan.	Not applicable	Not applicable	
5	Information Meeting - CBDOs	Community based non-profits	An information workshop was held on May 10, 2017 on the City's RFP for CDBG funding. Comments were mainly questions regarding the RFP and the City Annual Action Plan goals. 34 persons attended.	Questions about the RFP and Annual Action Plan goals.		

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

For FY 2018-2019 which is the fourth year of the Consolidated Plan period, the City received notification from HUD of its allocation of \$756,678 CDBG funds and \$300,908 in HOME funds as well as \$19,767 in program income from recaptured HOME funds.

Anticipated Resources

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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	756,678	0	0	756,678	853,528	The City received notice from HUD of its CDBG allocation.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction New construction for ownership TBRA	300,908	19,766	0	320,675	71,148	The City received notice from HUD of its HOME allocation.
Other	public - state	Admin and Planning Homebuyer assistance Homeowner rehab	51,922	0	0	51,922	TBD	SHIP funds will be available for only three years of the Plan and will be used as leverage for CDBG funds and as match for HOME funds

Table 5 - Expected Resources – Priority Table
Annual Action Plan

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 federal funds identified above will leverage additional private, state and local funds. Funds provided to community based organizations, though not required, will be matched by those organizations with funds from other sources such as other public and private sector grants, fundraising, and fees. The Plan recognizes that the limited CDBG public service funding is often a small part of these organizations' budgets. For the HOME Program, the City is required to match 25 percent of its HOME allocation with funds from other sources. Under the 2013 HOME Final Rule, "the value of contributions to the development of HOME-assisted or HOME-eligible homeownership projects can "count" toward match credit only (1) in the amount by which the investment reduced the sales price to the homebuyer, or (2) if development costs exceed the fair market value of the housing, in an amount by which the contribution enabled the housing to be sold for less than its development cost." [1] There is no CDBG match required.

For HOME funded homeownership housing activities that include down payment and closing cost assistance for owner-occupied housing rehabilitation, the City will leverage SHIP funds through the State of Florida and discounted first mortgages and other permanent contributions from private sector lending institutions. HOME matching requirements are applied on a project by project basis. SHIP funds in the amount of \$51,922 will be received for FY 2018-2019 and will be used both as leverage for CDBG housing rehabilitation and a match for HOME housing rehabilitation activities. Tax increment financing from the North Miami CRA may also be leveraged with CDBG and HOME funds.

CDBG funding will be used to supplement local bond funds, general funds, and ad valorem tax financing for public facilities and improvements and parks and recreation activities/projects. CDBG funds for demolition and code enforcement shall be leveraged with general funds to achieve the City's slum and blight removal objectives. The planning and administrative costs of managing the federal grant programs such as partial staff FTEs, and other direct and indirect costs will also be funded from general fund and SHIP dollars.

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

The City plans to take an inventory of available land and properties and will determine when it will be suitable to sell or transfer such properties to qualified HOME CHDOs for the development of affordable housing.

Discussion

Not applicable.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand supply of owner-occupied housing -DH1.1/1.2	2018	2019	Affordable Housing HOME CHDO Administered	Citywide	Acquisition and rehabilitation of existing units Production of new housing units	HOME: \$45,136	Homeowner Housing Added: 1 Household Housing Unit
2	Expand supply of owner-occupied housing.DH1.3	2018	2019	Affordable Housing	Citywide	Financial assistance to eligible homebuyers	HOME: \$30,000	Direct Financial Assistance to Homebuyers: 2 Households Assisted
3	Provide housing programs for at-risk homeless DH2.	2018	2019	Affordable Housing Homeless	Citywide	Homeless Prevention	HOME: \$3,000	Tenant-based rental assistance / Rapid Rehousing: 3 Households Assisted
4	Maintain safe and affordable housing. DH3.1	2018	2019	Affordable Housing	Citywide	Rehabilitation of existing units	CDBG: \$424,676 HOME: \$212,449 State of Florida SHIP: \$46,730	Homeowner Housing Rehabilitated: 27 Household Housing Unit
5	Maintain safe and affordable housing for elderly	2018	2019	Affordable Housing	Citywide	Rehabilitation of existing units	CDBG: \$30,000	Homeowner Housing Rehabilitated: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Increase Quality of Public Facilities. Obj.: SL1.2	2018	2019	Non-Housing Community Development	Low & Moderate-Income Areas	Public Infrastructure and Improvements	CDBG: \$25,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7000 Persons Assisted
7	Provision of public services Obj.: SL2.1	2018	2019	Non-Housing Community Development	Citywide	Public Services, General	CDBG: \$80,000	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
8	Assistance to microenterprises or small businesses	2018	2019	Non-Housing Community Development	Citywide	Small Business Assistance/ Microenterprises	CDBG: \$50,000	Businesses assisted: 5-8 Businesses Assisted
9	Provision of public services Obj.: SL2.2	2018	2019	Non-Housing Community Development	Citywide	Public Services, General	CDBG: \$33,501	Public service activities other than Low/Moderate Income Housing Benefit: 18 Persons Assisted
10	Planning and grant administration	2018	2019	Planning and administration	Citywide	Acquisition and rehabilitation of existing units Financial assistance to eligible homebuyers Homeless Prevention Production of new housing units Public Infrastructure and Improvements Public Services, General Rehabilitation of existing units Small Business Assistance/ Microenterprises	CDBG: \$113,501 HOME: \$30,090 State of Florida SHIP: \$5,192	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Expand supply of owner-occupied housing -DH1.1/1.2
	Goal Description	Homeownership in the City will be increased through construction of new housing or rehabilitation of existing units for sale using HOME funds and administered by certified Community Housing Development Organizations (CHDOs) under the CHDO set-aside.
2	Goal Name	Expand supply of owner-occupied housing.DH1.3
	Goal Description	Funds will be used to expand the supply of owner-occupied housing for low- to moderate-income households through the provision of down payment and closing costs assistance to eligible families to purchase newly constructed infill housing or vacant existing housing that has been acquired and rehabilitated.
3	Goal Name	Provide housing programs for at-risk homeless DH2.
	Goal Description	Funds will be used provide housing programs to those who are at risk of homelessness including rental assistance to prevent homelessness using both CDBG and SHIP funds.
4	Goal Name	Maintain safe and affordable housing. DH3.1
	Goal Description	Funds will be used for major home repairs/residential rehabilitation for low- to moderate-income homeowners of single-family owner-occupied homes.
5	Goal Name	Maintain safe and affordable housing for elderly
	Goal Description	Funds will be used to assist eligible homeowners to maintain safe and affordable housing through minor home repairs for basic systems such as HVAC, plumbing, and roof repairs as well as substantial rehabilitation. This goal includes emergency repairs for persons who are elderly.
6	Goal Name	Increase Quality of Public Facilities. Obj.: SL1.2
	Goal Description	Funds will be used to foster healthy, stable and attractive neighborhoods, access to quality public facilities, and blight removal by funding neighborhood improvement activities such as neighborhood public infrastructure and improvements including water, sewer, drainage, and sidewalks, and neighborhood park improvements including ADA improvements for a project(s).
7	Goal Name	Provision of public services Obj.: SL2.1
	Goal Description	No more than 15% of CDBG funds will be used to assist residents with a broad spectrum of public services activities to enhance their living environment including child care, mental health services, health services, youth services, domestic violence services, substance abuse services, services for elderly, services for the elderly, and education.
8	Goal Name	Assistance to microenterprises or small businesses
	Goal Description	Funds will be used to create communities that help residents to reach self-determination by creating, maintaining, or expanding economic opportunities through the creation or retention of jobs for eligible persons, job skills training, and assistance to businesses or microenterprises.
9	Goal Name	Provision of public services Obj.: SL2.2
	Goal Description	Providing no more than 15% of CDBG funds to provide public services to youth through a program administered by City staff.
10	Goal Name	Planning and grant administration
	Goal Description	Funding to the City of North Miami CP&D for planning and grant administration that doesn't exceed 20% of the CDBG grant (\$113,501.00) and 10% of the HOME grant (\$30,090) to implement and/or coordinate the implementation of all CDBG and HOME activities to meet the 2018-2019 Annual Action Plan goals and objectives. \$5,192 in State of Florida SHIP funds will also be used for planning and administration.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following table contains the projects that the City will fund in FY 2018-2019 using CDBG and HOME funds. Up to 20% of the CDBG grant and 10% of the HOME grant can be expended on Planning and Administration. State of Florida SHIP and City general funds will be leveraged with the federal funds. CDBG funds allocated to Public Services were awarded through a Request for Proposal process for eligible and qualified Community Based Organizations (CBOs). No more than 15% of the CDBG grant can be expended on public service activities based on the priority set by the Consolidated Plan.

Projects

#	Project Name
1	HOME CHDO Homeownership
2	HOME First Time Homebuyer Program
3	HOME Tenant Based Rental Assistance
4	HOME Single Family Owner Occupied Rehabilitation
5	CDBG Single Family Owner Occupied Rehabilitation
6	CDBG Single Family Emergency Repairs for Elderly Homeowners
7	CDBG Public Facilities - Capital Projects
8	CDBG Public Services
9	CDBG Youth Opportunity Board Program
10	CDBG Economic Development
11	Planning and Administration - CDBG and HOME

Table 7 - Project Information

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

Allocation priorities were based on the City's housing and community development needs assessment contained in the Consolidated Plan. Ongoing efforts to address the identified needs amidst dwindling financial resources at the federal and local level also requires the City to focus its funding to the activities of highest priority. HUD community development funding has been reduced. Housing market demand and supply of both affordable rental and homeownership housing has also determined the use of housing funding such as HOME. Housing prices in the City have increased significantly over the past five years resulting in difficulties in finding affordable existing housing for acquisition and rehabilitation for sale. The City is challenged to develop and implement a well-coordinated, integrated outcome-driven service delivery system that meets its housing and community development needs and goals with existing funds.

AP-38 Project Summary

Project Summary Information

1	Project Name	HOME CHDO Homeownership
	Target Area	Citywide
	Goals Supported	Expand supply of owner-occupied housing -DH1.1/1.2
	Needs Addressed	Financial assistance to eligible homebuyers
	Funding	HOME: \$45,136
	Description	New construction or acquisition and rehabilitation of existing houses through a HOME CHDO administered activity for sale to eligible low to moderate-income households.
	Target Date	9/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	One home will be developed for sale to a low-to moderate-income family.
	Location Description	The activity will be carried out citywide
	Planned Activities	HOME certified Community Housing Development Organizations (CHDOs) will construct new single-family homes or acquire and rehabilitate existing homes for sale to eligible low-income homebuyers.
2	Project Name	HOME First Time Homebuyer Program
	Target Area	Citywide
	Goals Supported	Expand supply of owner-occupied housing.DH1.3
	Needs Addressed	Financial assistance to eligible homebuyers
	Funding	HOME: \$30,000
	Description	This project/program will provide funds to eligible low to moderate-income households for financial assistance to purchase housing for homeownership.
	Target Date	9/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is projected that two (2) household will be assisted with grants at an amount of up to \$25,000 per unit.
	Location Description	Program will be carried out Citywide.
	Planned Activities	Funds are used to assist first-time homebuyers to purchase an existing home within the city limits by reducing down payment and closing costs.
3	Project Name	HOME Tenant Based Rental Assistance
	Target Area	Citywide
	Goals Supported	Provide housing programs for at-risk homeless DH2.

	Needs Addressed	Homeless Prevention
	Funding	HOME: \$3,000
	Description	This program provides funding in the form of rental assistance vouchers to assist at risk income eligible individuals and households to avoid homelessness.
	Target Date	9/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	This project will be funded at \$3,000 in HOME grants and will serve three (3) families at \$1,000 each.
	Location Description	The program will be carried out Citywide
	Planned Activities	The program will assist in preventing homelessness by providing financial assistance to families experiencing financial difficulties. Assistance will be rent/utility subsistence payments not to exceed \$1,000 per household from CDBG.
4	Project Name	HOME Single Family Owner Occupied Rehabilitation
	Target Area	Citywide
	Goals Supported	Maintain safe and affordable housing. DH3.1
	Needs Addressed	Rehabilitation of existing units
	Funding	HOME: \$212,449 State of Florida SHIP: \$46,730
	Description	This program will maintain safe and affordable housing by providing grants to eligible low to moderate-income owner occupants to do major home repairs using HOME and State SHIP funds.
	Target Date	9/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Provide funding for residential rehabilitation for 10 low- and moderate-income homeowners of single-family owner-occupied homes at an average of \$25,000 per unit and up to \$40,000 per unit.
	Location Description	The program will be carried out citywide.
	Planned Activities	The program seeks to preserve and enhance neighborhoods by maintaining existing housing stock for low income families by making the homes safe, decent and in compliance with the City's minimum housing code and the uniform building code. Repair items include the major building systems. Repairs or replacements can be made for weatherization improvements, lead-based paint hazard control/stabilization in units built prior to 1978.
5	Project Name	CDBG Single Family Owner Occupied Rehabilitation
	Target Area	Citywide
	Goals Supported	Maintain safe and affordable housing. DH3.1
	Needs Addressed	Rehabilitation of existing units
	Funding	CDBG: \$424,676
	Description	

	Target Date	9/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Provide funding for residential rehabilitation for 17 low- and moderate-income homeowners of single-family owner-occupied homes at an average of \$25,000 per unit and up to \$40,000 per unit.
	Location Description	The program will be carried out Citywide
	Planned Activities	The program seeks to preserve and enhance neighborhoods by maintaining existing housing stock for low income families by making the homes safe, decent and in compliance with the City's minimum housing code and the uniform building code. Repair items include the major building systems. Repairs or replacements can be made for weatherization improvements, lead-based paint hazard control/stabilization in units built prior to 1978. Rehabilitation activity delivery costs are also included in the allocated amount.
6	Project Name	CDBG Single Family Emergency Repairs for Elderly Homeowners
	Target Area	Citywide
	Goals Supported	Maintain safe and affordable housing for elderly
	Needs Addressed	Rehabilitation of existing units
	Funding	CDBG: \$30,000
	Description	This program provides CDBG assistance for emergency repairs to owner-occupied housing for elderly households
	Target Date	9/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Provide funding for the correction of health and safety hazards for elderly low- to moderate-income homeowners who are 65 years and older. Approximately five (5) homes will be repaired with a rehab cost of up to \$6,000 per unit.
	Location Description	This program will be carried out Citywide.
	Planned Activities	The emergency grant may involve repair or replacement of such basic equipment as HVAC system, water heaters, entry doors, roofing and plumbing and gas lines.
7	Project Name	CDBG Public Facilities - Capital Projects
	Target Area	Citywide Low & Moderate-Income Areas
	Goals Supported	Increase Quality of Public Facilities. Obj.: SL1.2
	Needs Addressed	Public Infrastructure and Improvements
	Funding	CDBG: \$25,000
	Description	This project provides funding for improvements to public facilities and infrastructure with a specific project to be identified.
	Target Date	9/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	This project will provide for assistance to develop any Public Facility identified by the Parks and Recreation Department to serve the needs of low and moderate-income residents. The improvement is anticipated to benefit 6,500 persons including individuals with disabilities.

	Location Description	<i>This project will be carried out in qualified low-income areas.</i>
	Planned Activities	<i>Administered by the City of Miami's Public Works and Parks and Recreation Departments, this project is funded at \$25,000 in CDBG grants. This project will provide for assistance to develop any Public Facility identified by the Parks and Recreation Department to serve the needs of low and moderate-income residents.</i>
8	Project Name	<i>CDBG Public Services</i>
	Target Area	<i>Citywide</i>
	Goals Supported	<i>Provision of public services Obj.: SL2.1</i>
	Needs Addressed	<i>Public Services, General</i>
	Funding	<i>CDBG: \$80,000</i>
	Description	<i>This program provides funding for public services activities carried out by subrecipients procured through a Request for Proposal (RFP) process</i>
	Target Date	<i>9/30/2018</i>
	Estimate the number and type of families that will benefit from the proposed activities	<i>Provide funding to up to eight (8) to 10 local and regional non-profit organizations. It is anticipated that 1,175 persons will benefit from these activities.</i>
	Location Description	<i>These activities will be carried out Citywide.</i>
	Planned Activities	<i>Provide funding to up to eight (8) to 10 local and regional non-profit organizations and a City department to provide public services, including but not limited to, programs for the elderly and youth, homeless assistance, education, counseling, health, persons with disabilities, substance abuse, mental health, child care, and crime prevention. These activities will primarily benefit low- to moderate-income households or persons and will be selected and awarded through a Request for Proposal process.</i>
9	Project Name	<i>CDBG Youth Opportunity Board Program</i>
	Target Area	<i>Citywide</i>
	Goals Supported	<i>Provision of public services Obj.: SL2.2</i>
	Needs Addressed	<i>Public Services, General</i>
	Funding	<i>CDBG: \$33,501</i>
	Description	<i>This program provides funding for public services assisting youth through a summer internship program that is administered by City staff</i>
	Target Date	<i>9/30/2018</i>
	Estimate the number and type of families that will benefit from the proposed activities	<i>18 youth will benefit from this summer program.</i>
	Location Description	<i>The program will be carried out Citywide</i>

	Planned Activities	<i>The Youth Opportunity Board of the City of North Miami is funded by CDBG and recruits income eligible students for placement in paid internships with the City this summer. The internships will allow selected income eligible applicants who meet the below income limits an opportunity to learn and become involved in the workings of local government. .</i>
10	Project Name	<i>CDBG Economic Development</i>
	Target Area	<i>Citywide</i>
	Goals Supported	<i>Assistance to microenterprises or small businesses</i>
	Needs Addressed	<i>Small Business Assistance/ Microenterprises</i>
	Funding	<i>CDBG: \$50,000</i>
	Description	<i>This program provides funding to assist small businesses and micro enterprises to create economic opportunities for low to moderate-income persons.</i>
	Target Date	<i>9/30/2018</i>
	Estimate the number and type of families that will benefit from the proposed activities	<i>It is anticipated that five (5) to eight (8) businesses will benefit from this activity which will be funded at \$50,000 in CDBG funds with an average amount of up to \$10,000 per business.</i>
	Location Description	<i>The program will be carried out Citywide</i>
	Planned Activities	<i>Provide funding to the CP & Economic Development Unit to initiate CDBG funded special economic development activities that could include microenterprise assistance, small business loans, technical assistance to businesses and community economic development such as projects that address a lack of affordable housing accessible to existing or planned jobs. Economic development assistance may also qualify if it is in a designated slum and blight area.</i>
11	Project Name	<i>Planning and Administration - CDBG and HOME</i>
	Target Area	<i>Citywide</i>
	Goals Supported	<i>Planning and grant administration</i>
	Needs Addressed	<i>Production of new housing units Acquisition and rehabilitation of existing units Financial assistance to eligible homebuyers Homeless Prevention Rehabilitation of existing units Public Infrastructure and Improvements Parks, Recreational Facilities including ADA improvements Public Services, General Job Creation and Retention Small Business Assistance/ Microenterprises</i>
	Funding	<i>CDBG: \$113,501 HOME: \$30,090 State of Florida SHIP: \$5,192</i>

Description	<i>This activity shows CDBG and HOME funds allocated to the North Miami CPD Department for planning and administration of the CDBG and HOME grants. Activity Eligibility: 24 CFR 570.205 and 570.206 and 24 CFR 92.207. An amount of \$113,501 in CDBG funds and \$30,090 in HOME funds will be used to partially cover the planning and administrative costs. \$5,192 in SHIP funds will also be allocated to this activity.</i>
Target Date	<i>9/30/2018</i>
Estimate the number and type of families that will benefit from the proposed activities	<i>The total number of families served through the various other activities will be facilitated by planning and administration activities.</i>
Location Description	<i>Citywide</i>
Planned Activities	<i>Provide funding to the City of North Miami CP&D for the administration of the CDBG and HOME programs.</i>

DRAFT

AP-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

The City of North Miami does not have geographic priorities as part of the Five Year Consolidated Plan.

The City of North Miami is comprised of 19 census tracts. Per the 2010 Census, the City of North Miami is comprised of 19 census tracts. All the census tracts, with the exception of census tract 12.05 have a tract minority percentage of 50% or more.

For North Miami, the census tracts with the greatest percentage of persons of Hispanic ethnicity are as follows in descending order: 1.20; 1.09; 1.24; 3.08; 2.20; 3.06; 3.07; 2.19; 4.10; and 20.09.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	97
Low & Moderate-Income Areas	3
N Miami Community Redevelopment Area (CRA)	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Generally, the City does not direct its assistance based primarily on those target areas. The CDBG and HOME regulations allow for resources to be allocated based on the income characteristics of beneficiaries. As such, the City allocates its resources for public service activities, affordable housing and emergency home repair Citywide. Public facilities and infrastructure which makes up about 3% of the allocation will be focused in a primarily low to moderate income area of the City.

Discussion

CDBG funded public facilities, code enforcement, and infrastructure improvement activities will be located in the City's low- to moderate-income census tracts if they meet an area benefit national objective. The area benefit qualification is an activity of which the benefits are available to the residents of a particular area where at least 51% of the population are low- to moderate-income. Activities under "public facilities" such as homeless shelters or removal of architectural barriers may meet a "limited clientele" national objective. Limited clientele activities are defined as activities which benefit a limited clientele, at least 51% of whom are low- or moderate-income persons.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During FY 2018-2019, the City of North Miami will utilize CDBG and HOME funds and leverage State of Florida SHIP funds to assist 27 non-homeless households with rehabilitation of owner-occupied housing units, rental assistance, acquisition of an existing housing unit, and provide funding to a CHDO to assist in the development affordable housing.

The City’s housing stock is aging and low- and moderate-income homeowners cannot afford to maintain or repair their homes. For this reason, rehabilitation of owner-occupied housing has been determined to be a high priority. The home repair needs of elderly persons will also be addressed under the CDBG Elderly Emergency Repair Program as special needs housing.

One Year Goals for the Number of Households to be Supported	
Homeless	3
Non-Homeless	30
Special-Needs	5
Total	38

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	3
The Production of New Units	3
Rehab of Existing Units	32
Acquisition of Existing Units	
Total	38

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The following funding allocations will be used in support of affordable housing.

Rental Assistance

HOME funds of \$3,000 has been allocated to the Tenant Based Rental Assistance Program to provide security deposits for approximately at least three (3) low income renter households.

Production of New Units

HOME funds in the amount of \$45,136 will be set-aside for a Community Housing Development Organization (CHDO) to assist in the development of one (1) housing unit of affordable housing for purchase by a first-time homebuyer.

Rehabilitation of Existing Units

The City of North Miami's main housing programs are the CDBG Housing Rehabilitation Program and the HOME Single Family Rehabilitation Program. For FY 2018-2019, the City has allocated \$424,676 for its CDBG Housing Rehabilitation Program. This program will provide eligible single-family homeowners with deferred payment loans of up to \$25,000, with an additional \$5,000 available for change orders. Activity delivery costs are also included in the allocation. The City will rehabilitate 17 single family homes under this program.

The City has allocated \$192,682 of its HOME funding to the HOME Single Family Rehabilitation Program, \$19,767 in recaptured HOME program income and \$46,730 in State of Florida SHIP funds for FY 2018-2019. This program will assist 10 low- and moderate-income homeowners with home repairs.

The City will also carry out a smaller rehabilitation program providing emergency repairs for elderly persons. CDBG funds of \$30,000 have been allocated to the program and it is estimated that this program will repair five (5) units.

Acquisition of Existing Units

The City has a goal of assisting first-time homebuyers with purchase of an existing home. Funds will come from the HOME Program in the form of a deferred payment loan. The City has allocated \$30,000 to the First-time Homebuyer Program consisting of \$30,000 in HOME funds. These funds will be leveraged with \$ funds through the Miami-Dade County HOME funding to be able to serve more North Miami residents. Two (2) households will be assisted at up to \$25,000 per household including leveraged funds.

AP-60 Public Housing – 91.220(h)

Introduction

The City of North Miami does not have a public housing agency. The public housing needs of the City's residents are met by the Miami-Dade Public Housing and Community Development Department (PHCD) which operates the Section 8 Housing Choice Voucher Program and owns public housing units in Miami-Dade County. Under the Section 8 program, eligible North Miami residents are able to rent privately owned housing units with the voucher subsidy.

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

This section is not applicable because there are no public housing units in the City of North Miami.

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

PHCD operates the Family Self-Sufficiency Program (FSS) for their public housing residents and Section 8 Housing Choice Voucher holders. The FSS Program provides opportunities for job training, counseling, and other forms of supportive services, so participants can obtain the skills necessary to achieve self-sufficiency.

The City could collaborate with the PHCD to encourage section 8 voucher holders that are living in the City of North Miami to participate in the FSS Housing Choice Voucher Homeownership Program. This strategy which will be in line with the City's goal of expanding the supply of owner-occupied housing.

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

PHCD is not designated as a troubled PHA.

Discussion

Not applicable.

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

Introduction

The City of North Miami does not have a significant homeless population and as such the housing needs of the City's homeless population are met by Miami-Dade County Homeless programs. For FY 2018-2019 the city's administration proposed to adopt an administrative regulations to collaborate with local hotels with the assistance with a three days and two night stay while they while awaiting to be transitioned or referred to Miami Dade County Homeless Trust.

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 North Miami will refer any homeless persons seeking assistance to the housing and supportive service providers that are part of the Miami-Dade County CoC. The County's Outreach, Assessment, and Placement teams will conduct on-the-street preliminary assessment and referral on a countywide basis. Mobile outreach teams are assigned to specific geographic areas in the County and also visit areas frequented by homeless persons daily or weekly.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City did not allocate any funds to the housing needs of homeless persons since homelessness is not a priority need in the City. Homeless are referred to Miami-Dade County social services agencies.

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 does not have to sufficient resources to implement a homeless prevention program. Inquiries from residents for homeless prevention services are referred to Miami Dade County Homeless Trust.

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.

Discussion

Not applicable as HOPWA clients are not served by the City's grant funds and is not a priority in the Consolidated Plan. The City does not receive an allocation of HOPWA funds.

DRAFT

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

Introduction:

For many low-income households, access to affordable housing is very difficult for a variety of reasons that include the following:

- The cost of homeownership (whether new construction or acquisition rehabilitation) exceeds the ability of low and moderate-income households to afford and maintain a mortgage. It is especially challenging in North Miami where there is little available land for affordable new construction.
- Low housing values in certain neighborhoods requires that a larger amount of development subsidy is needed to cover the gap between development cost and appraised value.
- Very low credit scores and high debt to asset/income for renters limit them to substandard housing units in some cases and prevent them from qualifying for a mortgage.
- Limited job and economic opportunities or inability to qualify for available jobs results in situations where households do not have a living wages (defined as \$16 per hour and above).
- Low income households have a high housing cost burdened many pay more than 35% of their income for housing which is often not decent and of good quality.
- There are often no incentives to encourage developers of affordable housing.

The above become 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 Community Planning and Development Department has developed partnerships with other city departments, community based organizations, banks and realtors to increase and improve the supply and quality of affordable housing in the City through education and preservation of existing housing stock. The Housing Division, Zoning and Planning units will work closely together to identify any regulatory barriers to affordable housing and revise or eliminate such regulations when possible.

Some of the key goals in the Housing Element of the Comprehensive Plan that seek to reduce private and public barriers to affordable housing align with the Consolidated Plan and the Annual Action Plan.

Discussion:

The housing related goals of City's Comprehensive Plan conform to the City's Development Code since the development standards include regulations that permit various housing types and also grant

exceptions or waivers to the zoning standards, in some instances.

The Housing Element of the Comprehensive Plan strategies was updated to include incentives for developers to include affordable housing in developments. Some other strategies that can be utilized to encourage the development of affordable housing include:

- Permitting zero-lot lines homes in some residential districts which enables the use of small lots for new development. Developers of affordable housing are able to reduce costs by utilizing less land and can pass savings on to the end-user;
- One-stop permitting process to secure site permit and building permits which saves time through the approval process;
- Special exception to waive or reduce parking requirements when housing is specifically designed and intended for use by the elderly, persons with disabilities, or other occupants who typically may not own automobiles;
- Not requiring infill housing to meet current zoning standards such as minimum dwelling unit areas and setback requirements.

Offering developer incentives including tax abatements, permit/development fee waivers, expedited permitting, infrastructure cost participations, and electrical rate discounts, as applicable, to encourage and enable affordable residential projects.

AP-85 Other Actions – 91.220(k)

Introduction:

1. This section of the Annual Action Plan outlines the City of North Miami’s planned actions to meeting underserved needs, fostering and maintaining affordable housing, reducing lead-based paint hazards, reducing the number of poverty-level families, and developing institutional structure. The City plans to fund and/or implement a number of projects that will foster and maintain affordable housing with the primary activity being owner-occupied rehabilitation. Actions to reduce lead-based paint hazards are addressed through the housing rehabilitation programs which follow the lead-based paint requirements for units constructed prior to 1978. The Community Planning and Development Department will pursue closer relationships with other City departments and non-profit and for-profit partners to develop a stronger institutional structure and improved coordination of projects.

Actions planned to address obstacles to meeting underserved needs

For FY 2018-2019, the City of North Miami has allocated \$113,501 in CDBG funding for public service activities that will benefit populations that are traditionally underserved. The public services funding will support agencies that serve low- and moderate-income persons, elderly persons, and persons with disabilities. The City will also assist low income neighborhoods by addressing public facility needs with \$25,000 in CDBG funding. The City will also provide financial assistance in the amount of \$50,000 to businesses under the CDBG Program in exchange for creating or retaining jobs to be held by low and moderate-income persons.

Actions planned to foster and maintain affordable housing

During FY 2018-2019, the City of North Miami will preserve affordable housing and increase the affordable housing stock for households with incomes between 0%-80% AMI by implementing or funding the following activities:

- Utilize CDBG and HOME funding for the rehabilitation of owner-occupied housing units with HOME funding of \$192,682, CDBG funding of \$424,676 and \$46,730 in SHIP funding;
- Address the emergency repair needs of seniors with CDBG funding of \$30,000;
- Support the development of new affordable housing with the HOME CHDO set-aside with HOME funding of \$45,136;
- Provide financial assistance to eligible households to acquire existing homes through the First-time Homebuyer Program with HOME funding of \$30,000; and
- Provide one-time financial assistance for security deposits to prevent homelessness in the

amount of \$3,000 in HOME funding.

Actions planned to reduce lead-based paint hazards

The City will address lead-based paint hazards with the implementation of the owner-occupied rehabilitation program. HUD regulations at 24 CFR Part 35 requires that lead-based paint hazards be controlled before the rehabilitation of a housing unit, particularly if children under the age of 6 years occupy the units. The City will conduct the required LBP assessment based on the level of federal funds invested in the rehabilitation of units constructed prior to 1978.

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

The North Miami Community Planning and Development Department currently coordinates with several City departments, non-profit organizations, and public entities to meet the goals and objectives of the Consolidated Plan. In order to carry out the activities that are proposed for FY 2018-2019, the Community Planning and Development Department will continue to improve the coordination of projects with relevant departments and organizations including the City's Housing Division and Building and Zoning Department as far as the expediting of permits for housing rehabilitation projects. The City will also work closely with local housing organizations, developers, local banks and mortgage companies, the Haitian American Community Development Corporation, the City's Community Redevelopment Agency, and the Miami-Dade OCED to coordinate efforts to assist provide affordable housing for low and moderate-income households.

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

During FY 2018-2019, the City will utilize CDBG and HOME funding to support both public and private housing programs as well as public service activities implemented by social service agencies in the amount of \$113,501 in CDBG funding. The City will provide technical assistance to partners to ensure that the goals and objectives of the Consolidated Plan and Annual Action Plan are effectively implemented. The City will continue to consult with the Miami-Dade County CoC and the County's Public Housing and Community Development Department to ensure that the needs of any homeless persons in the City and persons in need of public housing assistance are met.

Discussion:

See above discussion

Program Specific Requirements

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

Introduction:

For FY 2018-2019, the City of North Miami will receive CDBG funding of \$756,678 and HOME funding of \$300,908. CDBG funds will be used to fund housing activities, public service activities, microenterprise loan program, and a public facility project, as well as planning and administration. The HOME Program will fund a CHDO activity, tenant based rental assistance program, first-time homebuyer program, and a single-family rehabilitation program. The City will also receive SHIP funds of \$51,922 from the State of Florida for FY 2018-2019.

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
 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
 3. The amount of surplus funds from urban renewal settlements
 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.
 5. The amount of income from float-funded activities
- Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of North Miami will not utilize HOME funding in any other form except those stated in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used

for homebuyer activities as required in 92.254, is as follows:

HOME funds will be used to undertake a first-time homebuyer program. Eligible households may receive up to \$40,000, depending on funding availability and gap financing needed, for closing cost and down payment assistance. The City of North Miami utilizes the recapture provisions at Section 92.254 (a) (5) of the HOME regulations. The City of North Miami will use the recapture provision to recapture all or a portion of the HOME subsidy upon sale of the property to any willing buyer. The amount subject to recapture shall be based on the amount of HOME subsidy that was required to make the housing affordable to the initial purchaser. The City shall reduce the amount of HOME funds to be recaptured on a prorated basis depending on the period of time the housing was owned and occupied by the eligible homeowner. If the property is sold prior to the end of the City's mortgage term, all or part of the City's remaining assistance is due and payable from the net proceeds, to the extent sufficient proceeds are available. If the net proceeds (i.e., the sales price minus loan repayments other than HOME funds, and closing costs) are not sufficient to recapture the remaining HOME investment and allow the homeowner to recover the amount of the homeowner's down-payment and any capital improvement investment, the City's recapture provisions may share the net proceeds. The net proceeds may be divided proportionally, as set forth in the mathematical formulas at 24 C.F.R., 92.254 (ii) (A) (1). The City may at its sole discretion allow the homeowner to recover his or her entire investment, including down payment and non-City assisted capital improvements, prior to recapturing the HOME investment.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City of North Miami follows the HOME affordability requirements outlined at 24 CFR 92.254(a) (4). The minimum period of affordability is dependent on the amount of homeownership assistance. The affordability requirements are as follows: Under \$15,000 – 5 years; \$15,000 - \$ 40,000 – 10 years; and over \$40,000 – 15 years.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of North Miami does not plan to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitation with HOME funds.