



# City of Palm Beach Gardens



FY 16 Action Plan

# Contents

Executive Summary.....	2
AP-15 Expected Resources.....	3
AP-20 Annual Goals and Objectives.....	5
AP-35 Projects.....	6
AP-50 Geographic Distribution .....	8
AP-55 Affordable Housing.....	9
AP-60 Public Housing .....	10
AP-65 Homeless and Other Special Needs Activities.....	11
AP-70 HOPWA Goals .....	12
AP-75 Barriers to Affordable Housing.....	13
AP-85 Other Actions.....	14
AP-90 Program Specific Requirements .....	15
Appendix .....	17

## **Executive Summary**

The City of Palm Beach Gardens (City) is a second year entitlement community with the US Department of Housing and Urban Development (HUD) for Community Development Block Grant (CDBG) formula grants. In August of 2015, the City's first 5-year Consolidated Plan and FY 15 Annual Action Plan were submitted to HUD and accepted. In December of 2015, the City's Analysis of Impediments to Fair Housing was submitted to HUD, and accepted. The City's primary goal as identified in the City's Consolidated Plan is to maintain the City's affordable housing stock, and the objective was to rehabilitate owner occupied single-family households. It was the City's goal to rehabilitate 10 households in the first year, as well as in each of the following years, for a total of 50 homes. The response and outreach from the public regarding the program over the past year has been positive, and the proposed objective of rehabilitating single family homes will remain the same. The City has completed the required environmental review for the owner occupied single family exterior rehabilitation project as a tiered review. The program materials and process have been developed, and the City is currently working with three applicants, and expecting more to apply.

This Annual Action Plan is the City's application for receipt of federal funds for FY 16. It identifies the projects and activities that will be carried out during the program year, which is October 1, 2016 to September 30, 2017. These project and activities are established based on the priorities and goals identified in the City of Palm Beach Gardens 2015 – 2019 Consolidated Plan.

To encourage citizen participation and solicit feedback, a two-column display advertisement was published on July 20, 2016 in the Palm Beach Post, a newspaper of daily general circulation, announcing a 15 day comment period on this annual action plan which is available for review both in person, as well as on the City's CDBG webpage. The advertisement also included a section in Spanish encouraging members of the limited English proficiency (LEP) public to call and comment about the program. A public hearing will be held at the regular City Council meeting scheduled for Thursday, August 4, 2016 where comments from the public will also be accepted. The public hearing location is ADA accessible, and all members from the public are invited to comment. The City also has a TDD machine available for members of the public that require assistance for hearing impairments.

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## Expected Resources

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

#### Introduction

As a second year entitlement recipient of federal funds, the City of Palm Beach Gardens receives an annual allocation of Community Development Block Grant (CDBG) funds. The City will continue to explore and apply for additional funding opportunities, such as HOME funds and State Housing Initiative Partnership (SHIP) funds.

#### Anticipated Resources

**Table 1 - Expected Resources – Priority Table**

Program	Source of Funds	Uses of Funds	Expected Amount Available: Year 2				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	182,698	0	\$142,192	\$324,890	\$548,094	CDBG allocation used to carry out priority need projects, especially housing rehabilitation and general planning/program administration within the City.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	0	0	0	0	0	The City of Palm Beach Gardens may pursue funds from the HOME Incentives Partnership (HOME) Program. This is federal money the City will explore utilizing as a participating jurisdiction of the Palm Beach County HOME Consortium. HOME funds can only be used to address housing

								needs of households at 80% AMI or less. The City may use HOME funds for home repair and/or purchase assistance.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	0	0	0	0	0	N/A
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	0	0	0	0	0	N/A

**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**

N/A

# 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	Maintain City's affordable housing stock	2016	2017	Affordable Housing		Priority I	CDBG: \$146,158	Homeowner Housing Rehabilitated: 10 Household Housing Units

**Table 2 – Goals Summary**

### Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Maintain City's affordable housing stock
	<b>Goal Description</b>	The City anticipates allocating approximately \$146,158 in CDBG funding for eligible homeowner housing rehabilitation projects, specifically for general housing rehabilitation and emergency repair.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

**PROJECT NAME:** Home Repair

**AMOUNT REQUESTED:** \$146,158

**PROJECT DESCRIPTION:** The City’s home repair program provides exterior home repair assistance to homeowners who are experiencing conditions in and around their homes that pose a threat to their health, safety, and welfare. The home repair program is limited to low- to moderate- income homeowners and is available on a “first-eligible, first-served” basis.

**Target Beneficiaries:** Low- to moderate-income persons

**Geographic Distribution:** Citywide and/or eligible neighborhoods

**National Objective:** 570.208 (a) (3) Low/Mod Housing

**Eligible Category:** 570.202 (a) (1) Eligible rehabilitation and preservation activities

**Objective Category:** Suitable Living Environment

**Proposed Outcome:** Availability/Accessibility

**Performance Measure:** 7 to 10 households assisted.

#### Projects

#	Project Name
1	Housing Rehabilitation
2	Planning and Administration

Table 3 – Project Information

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

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	Housing Rehabilitation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Maintain City's affordable housing stock
	<b>Needs Addressed</b>	Priority I
	<b>Funding</b>	CDBG: \$146,158
	<b>Description</b>	The City's home repair program provides home repair assistance to homeowners who are experiencing conditions in and around their homes that pose a threat to their health, safety, and welfare. The home repair program is limited to low- to moderate- income homeowners and is available on a first come, first served basis.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	7 - 10 low- to moderate-income households.
	<b>Location Description</b>	Citywide.
	<b>Planned Activities</b>	Housing grants and loans to low to moderate income households for repairs and renovations.
<b>2</b>	<b>Project Name</b>	Planning and Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Maintain City's affordable housing stock
	<b>Needs Addressed</b>	Priority I
	<b>Funding</b>	CDBG: \$36,539
	<b>Description</b>	Cost associated with administering the Community Development Block Grant (CDBG) program.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	n/a
	<b>Location Description</b>	City-wide.
	<b>Planned Activities</b>	Program administration, preparation of the Annual Action Plan (AAP) and preparation of Consolidated Annual Performance and Evaluation Review (CAPER).

## 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

There is no specific geographic area within the City to be targeted. The home improvements will occur in various, undetermined locations throughout Palm Beach Gardens.

### Geographic Distribution

Target Area	Percentage of Funds
n/a	

Table 4 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

There is no specific geographic area within the City to be targeted. The home improvements will occur in various, undetermined locations throughout Palm Beach Gardens, and assistance is available to residents in all neighborhoods that demonstrate compliance with HUD’s low- to moderate-income criteria.

### Discussion

N/A

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

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

Table 5 - 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	10
Acquisition of Existing Units	0
Total	10

Table 6 - One Year Goals for Affordable Housing by Support Type

#### Discussion

It is assumed that with approximately \$146,158 available for housing rehabilitation that approximately 10 homes at approximately \$15,000 each will be supported. Program guidelines and criteria for this project have been developed and are currently being utilized by staff.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

N/A

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

N/A

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

N/A

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

N/A

### **Discussion**

There are no public housing units in Palm Beach Gardens.

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

### **Introduction**

The City of Palm Beach Gardens will work with countywide homeless initiatives to help address the housing needs of homeless persons.

### **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 Palm Beach Gardens will work with countywide homeless initiatives to help address the housing needs of homeless persons.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City of Palm Beach Gardens will work with countywide homeless initiatives to help address the housing needs of homeless persons.

#### **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 of Palm Beach Gardens will work with countywide homeless initiatives to help address the housing needs of homeless persons.

#### **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**

The City of Palm Beach Gardens home repair program will serve to make housing more affordable by providing financial assistance for home repair improvements.

### **Discussion**

The City of Palm Beach Gardens will work with countywide homeless initiatives to help address the housing needs of homeless persons.

**AP-70 HOPWA Goals - 91.220 (I)(3)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0
Tenant-based rental assistance	0
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	0

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

### **Introduction:**

As a recipient of Community Development Block Grant (CDBG) entitlement funding from the US Department of Housing and Urban Development (HUD), the City of Palm Beach Gardens is required to create and maintain an *Analysis of Impediments to Fair Housing Choice (AI)* to identify impediments or barriers to affordable housing and fair housing choice, and create actions toward the resolution of the barriers. The AI was submitted to HUD in December of 2015 and accepted. The AI identified perceived impediments to affordable housing and fair housing choice, and identified actions to combat these impediments.

### **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**

As of a part of the development of the AI, the City of Palm Beach Gardens will determine recommendations for actions that can be implemented in federal grant program administration and other local government operations to resolve the identified barriers. These recommended actions to resolve the barriers identified, may include, as follows:

1. Review all public policies to identify potential barriers to affordable housing
2. Help enforce County, State and Federal fair housing laws

### **Discussion:**

The City will review all of its public policies through its Analysis of Impediments to Fair Housing Choice (to be completed by December 1, 2015) to identify barriers to affordable housing and fair housing. The AI will review possible barriers such as land use controls, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

N/A

### **Actions planned to address obstacles to meeting underserved needs**

N/A

### **Actions planned to foster and maintain affordable housing**

N/A

### **Actions planned to reduce lead-based paint hazards**

N/A

### **Actions planned to reduce the number of poverty-level families**

N/A

### **Actions planned to develop institutional structure**

N/A

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

N/A

### **Discussion:**

The City of Palm Beach Gardens will address maintaining affordable housing through its Housing Rehabilitation Program. This Program will also help address poverty (e.g. low-income homeowners) and removing possible life safety housing hazards including roof repair and accessibility for the disabled and special needs individuals. Lead-based paint hazards do not exist in Palm Beach Gardens since almost all housing has been built in the last thirty years.

The Housing Rehabilitation Program will assist the City in developing an institutional response to housing rehabilitation for low-income homeowners, which is currently being handled by a volunteer initiative. Through a dedicated staff person, new coordinated efforts will be enhanced with other public and private housing and social service agencies.

## Program Specific Requirements

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

#### Introduction:

N/A

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

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

#### Other CDBG Requirements

- |   |       |
|---|-------|
| 1. The amount of urgent need activities   | 0     |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 0.00% |

#### 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 Palm Beach Gardens will not be a direct recipient of HOME funds. It will work closely with Palm Beach County to be a part of the County HOME Consortium.
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:  
The City of Palm Beach Gardens will not be a direct recipient of HOME funds. It will work closely with Palm Beach County to be a part of the County HOME Consortium.

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 Palm Beach Gardens will not be a direct recipient of HOME funds. It will work closely with Palm Beach County to be a part of the County HOME Consortium.
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 Palm Beach Gardens will not be a direct recipient of HOME funds. It will work closely with Palm Beach County to be a part of the County HOME Consortium.

**Emergency Solutions Grant (ESG)  
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)  
The City of Palm Beach Gardens is not a direct recipient of ESG funding.
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.  
The City of Palm Beach Gardens is not a direct recipient of ESG funding.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).  
The City of Palm Beach Gardens is not a direct recipient of ESG funding.
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.  
The City of Palm Beach Gardens is not a direct recipient of ESG funding.
5. Describe performance standards for evaluating ESG.  
The City of Palm Beach Gardens is not a direct recipient of ESG funding.

**Discussion:**

The City of Palm Beach Gardens is not a direct recipient of ESG funding.

**Appendix -**