



Substantial Amendment



City of Cape Coral
Substantial Amendment 2018 – CDBG/NSP3
Resolution xx-19
Public Comment Version 1.0

Background/Summary

The City of Cape Coral is an entitlement recipient of federal funds from the US Department of Housing and Urban Development HUD for the Community Development Block Grant (CDBG) Program. In 2008 (under the 2008/2009 CDBG Action Plan) the City was awarded \$7,065,484 in Neighborhood Stabilization Program One funds. In 2010 (under the 2010/2011 CDBG Action Plan) the City was awarded \$3,048,210 in Neighborhood Stabilization Program Three funds.

In accordance with 24 CFR 91.505, the City of Cape Coral is submitting a substantial amendment proposing the following changes to:

- Revise homeownership activities approved in the CDBG program; and

- Add a new activity to the NSP 3 program.

Federal regulations require that the grantee provide citizens with reasonable notice of and an opportunity to comment on any substantial amendment to the Plan in accordance with 245 CFR 91.10. A detailed summary of the proposed changes have been outlined throughout this amendment.

Substantial Amendment

2015 Consolidated Plan

The 2015 Consolidated Plan identified five (5) goals for the period of the Consolidated Plan. Goal two related to the acquisition/rehabilitation of single family homes. As a result of changing market conditions in Cape Coral, this goal is being broadened. Acquisition/rehabilitation will be included in an overall goal of affordable homeownership. This goal will include three activities: gap financing for low income homebuyers for existing and new homes, acquisition/rehabilitation of single-family homes, and down payment assistance to low income buyers in accordance with CDBG regulations. All other goals will remain unchanged.

SP 45 Goals Summary 91.215(a) (4) will be revised as follows:

OLD GOALS SUMMARY

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
2	Acquisition/Rehabilitation of Single Family Homes	2015	2019	Affordable Housing	Increase Access to Affordable Housing	CDBG: \$1,500,000	Homeowner Housing Added: 40 Household Housing Units

NEW GOAL SUMMARY

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
2	Affordable Homeownership	2015	2019	Affordable Housing	Increase Access to Affordable Housing	CDBG: \$1,500,000	Homeowner Housing Added: 40 Household Housing Units

OLD GOAL DESCRIPTION

2	Goal Name	Acquisition/Rehabilitation of Single Family Homes
	Goal Description	Acquisition/rehabilitation of single family homes for sale to low moderate income households.

NEW GOAL DESCRIPTION

2	Goal Name	Affordable Homeownership
	Goal Description	Activities include gap financing for low moderate-income households purchasing new or existing housing, the acquisition/rehabilitation of single family homes for sale to low moderate income households, and down payment assistance to low income buyers in accordance with CDBG regulations.

Substantial Amendment

Program Year 2018 CDBG Action Plan

Similarly, the Program Year 2018 CDBG Action Plan included acquisition rehabilitation as a goal. The Action Plan is proposed to be changed to reflect the new goal (listed above). Project 3 Homeownership listed in AP38 – Projects Summary will be revised to include gap financing as an activity. There are no changes to the budget. Funding section revised to indicated to show program income generated by these activities will be allocated to these activities.

OLD PROJECTS SUMMARY

3	PROJECT NAME	Homeownership
	TARGET AREA	City of Cape Coral
	GOAL SUPPORTED	Acquisition/Rehabilitation of Single Family Homes
	NEEDS ADDRESSED	Increase Access to Affordable Housing
	FUNDING	CDBG \$432,750
	DESCRIPTION	Project will comprise of the rehabilitation of properties for sale to low and moderate income households. Project will also assist with Downpayment Closing Cost Assistance.
	TARGET DATE	9/30/2020
	ESTIMATE THE NUMBER AND TYPE OF FAMILIES THAT WILL BENEFIT FROM THE PROPOSED ACTIVITIES	It is estimated that 8 households will be assisted.
	LOCATION DESCRIPTION	This is a scattered site project. Properties will be located throughout the City of Cape Coral.
	PLANNED ACTIVITIES	CCHDC Homeownership – CCHDC Down Payment/Closing Cost Habitat for Humanity Homeownership

NEW PROJECTS SUMMARY

3	PROJECT NAME	Homeownership
	TARGET AREA	City of Cape Coral
	GOAL SUPPORTED	Affordable Homeownership
	NEEDS ADDRESSED	Increase Access to Affordable Housing
	FUNDING	CDBG \$432,750 Program Income - TBD
	DESCRIPTION	Project will comprise of three activities – Gap financing for the purchase of new or existing housing by income eligible households, rehabilitation of properties for sale to low and moderate income households and down payment/closing cost assistance to income eligible households in accordance with CDBG regulations.
	TARGET DATE	9/30/2020
	ESTIMATE THE NUMBER AND TYPE OF FAMILIES THAT WILL BENEFIT FROM THE PROPOSED ACTIVITIES	It is estimated that 8 households will be assisted.
	LOCATION DESCRIPTION	This is a scattered site project. Properties will be located throughout the City of Cape Coral.
	PLANNED ACTIVITIES	CCHDC Homeownership – CCHDC Down Payment/Closing Cost Habitat for Humanity Homeownership

Substantial Amendment 2

Program Year 2010 CDBG Action Plan for the NSP 3 Program

The 2010 CDBG Action Plan Substantial Amendment for the NSP3 Program contained three eligible activities. This contrasts with the NSP1 Program which had seven eligible activities. The City of Cape Coral was one of the hardest and earliest hit communities during the foreclosure crisis. The City of Cape Coral was also one of the first communities to begin to recover from the crisis. The City continues to work with the Neighborhood Community Stabilization Trust to purchase foreclosures however, there are very few, if any available on the market. To move towards closeout of these programs, redevelopment is being added as an eligible activity. This activity is currently underway in the NSP1 program. It is anticipated that with the addition of this activity the City should be able to closeout NSP3 within the next one to two years. This activity will allow for the redevelopment of vacant, infill lots within the City of Cape Coral with new homes to be sold to income qualified households.

NEW ACTIVITY TABLE

Activity 4	
Activity Name	Redevelopment Single Family Housing
NSP Eligible Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition/Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input checked="" type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	CDBG Activity 24CFR570.201(a)-Acquisition, (b)Disposition, (i)Relocation, (n)Direct homeownership assistance 24CFR570.202-Rehabilitation, preservation, counseling 24CFR570.201(a)-Acquisition, (b)Disposition, 24CFR570.201(d)-Clearance for blighted Structures 24CFR570.201(a)-Acquisition, (b)Disposition, (c) Public Facilities/Improvements (e)Housing Counseling for prospective tenants/purchasers (i)Relocation, (n)Direct homeownership assistance
National Objective	LMM Housing
Activity Description	This activity will occur in the Special Areas of Greatest Need. This activity is to provide homeownership opportunities for person/families at or below 120% AMI. Vacant infill properties will be purchased and redeveloped with single-family homes. Vacant roperities will be either purchased or donated to the responsible organization. New construction units will include green features. In some cases, NSP1 may be layered with NSP3 funds.
Location Description	Scattered sites in Special Areas of Greatest Need.
Budget	NSP 3 \$156,000 Program Income TBD
Performance Measures	Two units
Project Start Date	10/01/2018
Project End Date	09/30/2020
Responsible Organization	Cape Coral Housing Development Corporation

Public Comment Period

Federal regulations require for the City provide the public with reasonable notice of and an opportunity to comment on any substantial amendments in accordance with 24 CFR 91.19. The 30 day comment period will commence on January 4, 2019 and end on February 4, 2019. The public may view the document at the Department of Community Development, City Hall, 1015 Cultural Park Blvd, Cape Coral, FL 33990, between the hours of 7:30 AM and 3:30 PM – Monday through Friday. In addition, the substantial amendment has been posted on the City's website at www.capecoral.net.

The public is encouraged to comment upon the proposed substantial amendment by submitting written comments to the Department of Community Development at PO Box 150027, Cape Coral, FL 33915-0027 or to ayearsle@capecoral.net. The City Council will consider the amendment at the Monday, February 4, 2019 City Council Meeting in City Council Chambers City Hall, 1015 Cultural Park Blvd, Cape Coral, FL 33990 at 4:30 PM. Interested parties are encouraged to attend.

The City of Cape Coral must consider any comments or views of residents, agencies, or other interested parties received in writing or orally at public hearings in preparation of the final amendment. A summary of these comments has been included as Exhibit B.

Exhibit A — Affidavit of Publication

Cape Life Sunday
Published every Thursday
Cape Coral, Florida
Affidavit of Publication

STATE OF FLORIDA
COUNTY OF LEE

Before the undersigned authority, personally appeared **Cheryl Eller**, who on oath says that he/she is a **Legal Assistant** of the Sunday, The Cape, a weekly newspaper, published at Cape Coral, in Lee County, Florida; that the attached copy of advertisement, being a

LEGAL DISPLAY

In the matter of:

Substantial Amend Resolution

In the court was published in said newspaper
And/or on the website in the issues of

January 3, 2019,

Affiant further says that the said Sunday, The Cape is a paper of general circulation weekly in Lee County, and published at Cape Coral, in said Lee County, Florida and that said newspaper has heretofore been continuously published in said Lee County, Florida, each week, and has been entered as a second class mail matter at the post office in Cape Coral in said Lee County, Florida, for a period of one year next preceding the first publication of the attached copy of the advertisement; and affiant further says that he/she has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

Cheryl Eller

Sworn to and subscribed before me this **3rd** day of **January, 2019** by

Cheryl Eller

Personally known to me or who has produced

as identification, and who did or did not take an oath.

Notary Public

Milagros A. Isberto

Print Name: **Milagros A. Isberto**

My commission Expires: **July 11, 2020**



NOTICE OF THIRTY DAY PUBLIC COMMENT PERIOD FOR A SUBSTANTIAL AMENDMENT TO THE COMMUNITY DEVELOPMENT BLOCK GRANT 2015 5 YEAR CDBG CONSOLIDATED PLAN ONE YEAR CDBG ACTION PLAN PROGRAM YEAR 2018 NSP3 SUBSTANTIAL AMENDMENT #2 ONE YEAR ACTION PLAN PY 2010

The City of Cape Coral is an entitlement recipient of federal funds from the US Department of Housing and Urban Development HUD for the Community Development Block Grant (CDBG) Program. In 2008 (under the 2008/2009 CDBG Action Plan) the City was awarded \$7,065,484 in Neighborhood Stabilization Program One funds. In 2010 (under the 2010/2011 CDBG Action Plan) the City was awarded \$3,048,210 in Neighborhood Stabilization Program Three funds. In accordance with 24 CFR 91.505, the City of Cape Coral is submitting a substantial amendment proposing the following changes to:

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If you have any questions regarding the Action Plan for the City's CDBG Program, or require special services for hearing impaired or handicapped at the public hearing phase, please contact the City Clerk's office at least seven (7) days prior to the hearing.

Kimberly Bruns
Interim City Clerk



Exhibit B — Public Comment Received
NONE

