



2019 Annual Action Plan CARES Act Amendment

Version May 16, 2020

City of Tamarac
Community Development Department-Housing Division
7525 NW 88 Avenue
Tamarac, FL 33321

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SUBSTANTIAL AMENDMENT: This amendment includes CDBG-CV CARES Act funds.

Executive Summary

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

1. Introduction

The City of Tamarac was officially incorporated on July 19, 1963, the City is strategically located in the center of Broward County, between Miami-Dade and Palm Beach Counties in South Florida. The City of Tamarac participated in the U.S. Department of Housing and Urban Development (HUD) entitlement allocation formula as a recipient of federal funds for the first time in Fiscal Year 2000. This Annual Action Plan is the fifth year (FY 2019/2020) of the Five-Year Consolidated Planning period, which covers years 2015 to 2019. The Annual Action Plan outlines the activities the City will undertake in the fiscal year 2019/2020 (October 1, 2019 to September 30, 2020). Both the Consolidated Plan and the Annual Action Plan outline the strategies implemented by the City in providing Federal grant allocations funds to promote affordable housing initiatives and socio-economic programs to address identified community development needs.

In Fiscal Year 2019/2020, it is estimated that the City of Tamarac will receive a total of **\$399,552** to address identified community development needs. To receive CDBG funding, the City must assess local housing and community development needs and resources, and socioeconomic impediments toward building viable neighborhoods. The projects identified in this plan will be primarily used to benefit low- to moderate-income residents of the City.

The Vision statement of the City of Tamarac is “The City of Tamarac, Our Community of Choice-Leading the nation in quality of life through safe neighborhoods, a vibrant community, exceptional customer service and recognized excellence” and its Mission statement is “We are: “Committed to Excellence...Always” It is our job to foster and create an environment that: Responds to the Customer, Creates and Innovates, Works as a Team, Achieves Results, Makes a Difference”.

The Goals of the City of Tamarac are:

- Inclusive Community
- Healthy Financial Environment
- Dynamic Organizational Structure
- Clear Communication
- Vibrant Community

Along with the Vision, Mission and Goals of the City of Tamarac, this Annual Action Plan also incorporates priorities and programs addressing the basic goals of providing suitable living environment, providing

decent housing and expand economic opportunities while primarily benefitting very low, low and moderate income persons.

SUBSTANTIAL AMENDMENT

On March 27, 2020 the Federal Coronavirus Aid, Relief and Economic Security Act (CARES) was signed into law to assist communities in their efforts to prevent, prepare for and respond to the coronavirus (COVID-19) pandemic. The CARES Act included supplemental formula allocations to HUD's CPD programs, including CDBG for the City of Tamarac. The additional CDBG CARES Act funds allocated to the City was \$245,450, with provisions that suspends the 15% cap on public services and allows HUD to waive further program requirements if necessary.

2. Summarize the objectives and outcomes identified in the Plan

This Annual Action Plan will focus on projects and activities that support the results of the Community Needs Survey identified in the City's Five Year Consolidated Plan. The survey results are remarkably similar to those of the past five years. Priority continues to be preservation of the City's affordable housing supply. Objectives for the next five years will be to provide home rehabilitation assistance and down payment assistance to income eligible applicants. Additionally, providing public services to meet the needs of Tamarac's rapidly changing demographics continues to be a high priority. The objectives to meet this need will be on-going evaluation of the types of services and the population most in need for such services.

3. Evaluation of past performance

The City is responsible for ensuring compliance with all rules and regulations associated with the CDBG grant programs. The City's Annual Action Plans and Consolidated Annual Performance and Evaluation Reports (CAPERs) provide details on projects and programs completed by the City over the past five years. The City recognizes that the evaluation of past performance is critical to ensuring the City is implementing activities effectively and those activities align with the City's overall strategies and goals.

During Fiscal Year 2017/2018, the most recent completed year, U.S Department of Housing and Urban Development (HUD) funds (CDBG & HOME) have assisted with the following:

- Provided home rehabilitation for seven owner-occupied homes, meeting 100% of the goal.
- Provided a full-time temporary social worker that assisted 102 unduplicated residents in obtaining referrals, counseling and other social service needs.

4. Summary of Citizen Participation Process and consultation process

The City of Tamarac provides for and encourages citizen participation with particular emphasis on persons of low- to moderate-income. The City provides citizens reasonable and timely access to local meetings,

information and records. During the development of the Five Year Plan (FY 2015/16-2019/20 the City sent out a “Needs Survey” to local and internal service providers as well as posted the survey on-line for additional public input. These service providers represent a wide range of individuals with expertise in engineering, planning, social services, economic development and parks and recreation. The consultation agencies were utilized to determine feasibility, duplication and consistency with local governmental plans, conformance with local zoning district, environmental impact and cost effectiveness. There were 3 public meetings held in order to obtain input from residents and those with any vested interest in future services to be provided by the City through its federally funded programs.

All projects must be proven feasible prior to receiving HUD funds, as many require documentation indicating financial feasibility and conformance with applicable regulations and constraints (i.e. zoning, land use, flood plan, etc.). Projects will not be funded if the proposed project duplicates an existing program which the public sector administers.

A draft of the FY2019/2020 Annual Plan was made available for public review, input, and comment before being adopted by the City’s Commission and subsequently will be submitted to HUD. Citizens are encouraged to participate through public hearings held before the development of the draft, during review of the draft and adoption of the Action Plan.

SUBSTANTIAL AMENDMENT:

The City of Tamarac under the provision of the CARES Act held a 5-day public comment period from May 21, 2020 to May 25, 2020. The Plan could be downloaded and viewed from the City’s website at: <https://www.tamarac.org/367/Housing-Administration>.

A virtual public hearing was held at City Commission meeting on May 27, 2020 at 9:30 am to inform the public of the substantial amendment to the 2019 AAP. HUD provisions eliminate in-person public hearings, but allows grantees the option to hold virtual online hearings.

5. Summary of public comments

No public comments were received

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

Not applicable. No public comments were received

7. Summary

No public comments were received

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	TAMARAC	Community Development Department-Housing Division
HOME Administrator	TAMARAC	Community Development Department-Housing Division

Table 1 – Responsible Agencies

Narrative

The Community Development Department Housing Division has the primary responsibility for the administration of the Annual Action Plan.

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Tamarac is the lead agency for completing the City's Consolidated Plan under the CDBG program. The City receives its HOME funds through the Broward County HOME Consortium. All other grant funds received from other entities are administered by the City Community Development Department, Housing Division.

The City collaborates with several community stakeholders. Private and non-profit providers, advocacy agencies, housing developers, social service providers and other key partners play an instrumental role in addressing the needs of the residents of Tamarac. Grant funding does not cover all needs, therefore, external partnerships ensure continuity of resources for all.

City staff is regularly familiarized with the needs of the community via the various professional affiliations, committees, memberships and associations. On-going review and consultation is the primary method of providing the best services to residents of Tamarac.

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)).

During the development of the Five Year Plan (FY 2015/16-2019/20) the City sent out a "Needs Survey" to local and internal service providers as well as posted the survey on-line for additional public input. These service providers represent a wide range of individuals with expertise in engineering, planning, social services, economic development and parks and recreation. The consultation agencies were utilized to determine feasibility, duplication and consistency with local governmental plans, conformance with local zoning district, environmental impact and cost effectiveness. There are 3 public meetings as well to obtain input for both residents and those with any vested interest in future services to be provided by the City through its federally funded programs.

The "Community Needs Survey" was sent to 15 agencies, in addition to being placed on the City's website for a 30 day period.

All projects must be proven feasible prior to receiving HUD funds, as many require documentation indicating financial feasibility and conformance with applicable regulations and constraints (i.e. zoning, land use, flood plan, etc.). Projects will not be funded if the proposed project duplicates an existing program which the public sector administers.

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 is a member of the Broward County Homeless Partnership Initiative, which is the lead agency for the regional (Broward County) Continuum of Care. The City supports the Initiative and its efforts to end homelessness. Through regular meetings and reports provided by Broward County, the City is kept up to date with Tamarac's homeless population.

Broward's Continuum of Care addresses all aspects of homelessness including prevention, outreach, emergency shelter, transitional and permanent affordable housing, and supportive services. This work includes:

- Facilitating community, business and governmental involvement in the homeless continuum of care
- Direct oversight of the County's three regional Homeless Assistance Centers
- Creating new and innovative programs to serve Broward's homeless population (such as the County's first homeless medical respite care facility)

Participation in the creation of applications and requests for proposals

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 Tamarac is not a recipient of ESG funds and therefore does not participate in the development or use of ESG funds.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Daniel Cantor Senior Center
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
2	Agency/Group/Organization	FIRST CALL FOR HELP OF BROWARD 211
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	

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

All known local organizations who potentially provide services to the residents of Tamarac were sent the Consolidated Plan Needs Survey. Fifteen agencies were sent the survey. Additionally, the survey was posted on the City's website for 30 days. One local business participated in the survey.

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 County	As a member of the Broward County HOME Consortium, coordination with the Broward County Continuum of Care occurs naturally. Additionally, the County's Point In Time Count is used to assess the homeless population and its needs. Broward County Homeless Initiative Partnership released data on the January 2019 Point-In- Time Preliminary results. A total of 2,803 homeless persons were counted. Of those counted 89.1% are over 18 years old, 32.6 % were identified as chronically homeless, 3.8% of the chronically homeless are classified as youth. 57.6% are Black, 40.2% are white and less than 2% are classified as other. 69% are male, 30.6% are female and less than 1% represent other.

Table 3 - Other local / regional / federal planning efforts

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

The Community Needs Survey process was utilized to prioritize the City's activities and programs to be funded over the next five years via federal, state and local funding sources. Although a successful exercise, the results were not surprising at all. The City of Tamarac regularly assesses the needs of its residents via annual neighborhood meetings gathering input on District specific needs, resident satisfaction surveys, Open City Hall our newest form of communication with the residents, as well as many more department specific analysis on how best to meet the needs of the community. The input received from the City's partners, adjacent governments

SUBSTANTIAL AMENDMENT:

The City of Tamarac under the provision of the CARES Act held a 5-day public comment period from May 21, 2020 to May 25, 2020. The Plan could be downloaded and viewed from the City's website at: <https://www.tamarac.org/367/Housing-Administration>.

A virtual public hearing was held at City Commission meeting on May 27, 2020 at 9:30 am to inform the public of the substantial amendment to the 2019 AAP. HUD provisions eliminate in-person public hearings, but allows grantees the option to hold virtual online hearings.

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
1	Newspaper Ad	Non-targeted/broad community		No comments received		
2	Public Hearing	Non-targeted/broad community		July 3, 2019- Planning Board-No comments received		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
3	Public Hearing	Non-targeted/broad community		July 10, 2019 - City Commission- No comments received		
4	Public Meeting	Non-targeted/broad community		July 10, 2019 -City Commission-No comments received		
5	5-Day Public Comment Period	Non-targeted/broad community	The City of Tamarac under the provision of the CARES Act held a 5-day public comment period from May 21, 2020 to May 25, 2020. The Plan could be downloaded and viewed from the City's website.	All comments were accepted.	All comments were accepted.	
6	City Commission	Non-targeted/broad community	A virtual public hearing was held at City Commission on May 27, 2020 to inform the public of the substantial amendment to the 2019 AAP. HUD provisions eliminate in-person public hearings, but allows grantees the option to hold virtual online hearings.	All comments were accepted.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The annual allocation for the City of Tamarac for its CDBG program is \$399,552. As a recipient of CDBG, HOME and SHIP funds, the City intends to allocate funding according to priority need. The City proposes to use CDBG funds for public service, owner occupied rehabilitation assistance, and administration. The City anticipates receiving \$87,873 in State Housing Initiative Partnership (SHIP) funds and \$121, 889 (FY 18/19) and \$110,191 (FY 19/20) in Home Investment Partnership (HOME) funds through Broward County Consortium.

Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) was first authorized by the U.S. Congress in 1974, by the Housing and Community Development Act of 1974 (HCDA), with subsequent amendments. The primary purpose of the HCDA is the development of viable urban communities, by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income. At least 70% of all CDBG funds must be spent on activities which benefit low or moderate income persons. Funds are used for housing to benefit low and moderate income persons, public facilities and improvements, expanded public services that include employment training, child care, fair housing counseling or recreational needs; rehabilitation of private or publicly owned buildings; economic development activities that create or retain jobs for low and moderate income persons.

Home Investment Partnerships Program (HOME)

Since FY 2002, the City of Tamarac has been a member of the Broward County HOME Consortium along with the Entitlement Cities of Coral Springs, Margate, Deerfield Beach, Sunrise, Lauderhill, Plantation, Davie, Pembroke Pines, Miramar and Coconut Creek. The United States Congress passed the National Affordable Housing Act In 1990. This Act created a variety of affordable housing programs, including the Home Investment Partnerships Act (HOME).

The City of Tamarac receives an allocation of these funds as a member of the Consortium. The purpose of the HOME program is to provide funds to local jurisdictions to strengthen public-private partnerships to provide more affordable housing through acquisition, rehabilitation, and new

construction of housing, and tenant based rental assistance. In addition, HUD rules require that at least 15% of HOME funds be set aside for community housing development organizations to develop affordable housing. HOME funds may be used to provide: affordable renter/owner occupied units; tenant based rental assistance; administrative and planning costs; and payment of operating expenses of community housing development organizations. Housing development costs include acquisition, new construction, re-construction, pre-development and financing costs.

State Housing Initiative Partnership (SHIP) Program

The City of Tamarac typically receives an annual allocation under this program. Florida Housing administers the State Housing Initiatives Partnership program (SHIP), which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing.

SUBSTANTIAL AMENDMENT:

On March 27, 2020 the Federal Coronavirus Aid, Relief and Economic Security Act (CARES) was signed into law which included supplemental formula allocations to HUD's CPD programs, including CDBG. The additional CDBG CARES Act funds allocated to the City of Tamarac was \$245,450, with provisions that suspends the 15% cap on public services and allows HUD to waive further program requirements if necessary. The CARES Act funds will be identified in this plan as CDBG-CV.

Anticipated Resources

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	399,552	0	0	399,552	399,552	The City is an entitlement grantee and anticipates receiving \$399,552 for the upcoming fiscal year.
Other HOME Consortium	public - federal	Housing	232,080	0	0	232,080	232,080	As a member of the Broward County HOME Consortium, the City of Tamarac receives an annual allocation of approximately \$121,889 in FY 18/19 and approximately \$110,191 in FY 19/20
Other SHIP	public - state	Admin and Planning Housing	87,873	0	0	87,873	87,873	The City is a State SHIP grantee receiving approximately \$87,873 for the upcoming fiscal year.
Other CDBG-CV	public - federal	Admin and Planning Economic Development Housing	245,450	0	0	245,450	0	CARES Act Amendment funds allocated to the City of Tamarac was \$245,450.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

As a recipient of CDBG, HOME and SHIP funds, the City intends to allocate according to priority need. The activities recommended in each Annual Action Plan may vary, however, affordable housing will remain a priority for the City of Tamarac and Home Rehabilitation will be a key activity across all funding sources.

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

At this time, the City does not own any properties located within the jurisdiction that may be used to address the needs identified in the plan.

Discussion

No further discussion necessary

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2015	2019	Affordable Housing	City Wide Low-Mod	Rehabilitation of owner occupied housing Ensure adequate supply of affordable housing	CDBG: \$239,642 + admin: \$39,955 = \$279,597 HOME Consortium: \$232,080 State Housing Initiative Program (SHIP): \$87,873 CDBG-CV: CDBG-CV: \$96,360 + admin: \$24,545 = \$120,905	Homeowner Housing Rehabilitated: 4 Household Housing Unit Housing Payments Program (Other): 18 Household Housing Unit
2	Public/Social Services	2015	2019	Non-Homeless Special Needs Public Services	City Wide Low-Mod	Provide public/social services	CDBG: \$80,000 + admin: \$39,955 = \$119,955	Public service activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted. Public service activities for Low/Moderate Income Housing Benefit: 12 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Economic Development	2015	2019	Non-Housing Community Development	City Wide Low-Mod	Support Special Economic Development	CDBG-CV: \$100,000 + admin: \$24,545 = \$124,545	Business Assisted: 10 Job Creation/Retention: 20 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing
	Goal Description	Owner Occupied Home Rehabilitation (including Rehabilitation Service Delivery) Housing Payments Program to help with housing payment assistance for eligible homeowners for a maximum 3 consecutive payments.
2	Goal Name	Public/Social Services
	Goal Description	Feeding Seniors Program- Meals on Wheels South Florida Preventive and Intervention Services for Youth- Voices for Children of Broward Education Workshop
3	Goal Name	Economic Development
	Goal Description	CDBG-CV funds will help to assist small businesses with direct financial assistance to help with job retention.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The statutes for the HUD CDBG grant programs set forth three basic goals which are closely related to the major commitments and priorities of the U.S. Department of Housing and Urban Development (HUD). Each of these goals must primarily benefit very low, low and moderate income persons within the context described below:

1. To provide suitable living environment
2. To provide decent housing
3. To expand economic opportunities

This annual action plan incorporates priority projects and programs addressing these goals.

SUBSTANTIAL AMENDMENT:

The City will reallocate funds from Housing Programs to Public Services. CDBG-CV funds have also been added to create CV projects.

#	Project Name
1	Program Administration
2	Housing Programs
3	Public Service
4	CV-Administration CARES Act Amendment
5	CV-Economic Development CARES Act Amendment
6	CV-Housing Payments Program CARES Act Amendment

Table 7 – Project Information

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

The main focus is maintaining affordable housing and public services to all low-moderate income residents of Tamarac, including those with special needs.

The major obstacle is funding, or lack thereof. Both federal and state allocations fluctuate and are often decreased from year to year making planning for the future and meeting the needs of the underserved difficult.

AP-38 Project Summary

Project Summary Information

1	Project Name	Program Administration
	Target Area	City Wide Low-Mod
	Goals Supported	Housing
	Needs Addressed	Ensure adequate supply of affordable housing
	Funding	CDBG: \$79,910
	Description	This project will provide for general management, oversight, and coordination of the programs, to include an annual grant audit.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Program administration of CDBG projects that will benefit an estimated four (4) low- to moderate-income families from owner-occupied rehabilitation and approximately one hundred thirty-seven (137) low- to moderate-income households will benefit from public services.
	Location Description	Citywide
	Planned Activities	Administration of CDBG programs: Owner-Occupied Rehabilitation and Public Services (Senior Feeding Program, and Preventive and Intervention Services).
2	Project Name	Housing Programs
	Target Area	City Wide Low-Mod
	Goals Supported	Housing
	Needs Addressed	Rehabilitation of owner-occupied housing Ensure adequate supply of affordable housing
	Funding	CDBG: \$239,642 Other - HOME Consortium: \$232,080 Other - State Housing Initiative Program (SHIP): \$87,873

	Description	<p>This project will fund the residential rehabilitation activity (Minor Home Repair) for a minimum of eight (8) low to moderate-income households who are experiencing conditions in and around the home that pose a threat to health, safety, and welfare of the household occupants. This project will also fund housing rehabilitation delivery cost and will be carried out on a citywide basis.</p> <p>The City will also use \$53,640 in CDBG funds towards the Housing Payments Program. This program will help with housing payment assistance for eligible homeowners for a maximum 3 consecutive payments.</p>
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	<p>Approximately 4 low to moderate income households will benefit from the Minor Home Repair program.</p> <p>Approximately 18 low to moderate income households will benefit from the Housing Payments Program.</p>
	Location Description	Citywide
	Planned Activities	<p>Planned activities include Owner-Occupied Rehabilitation activities and Rehabilitation Delivery Costs.</p> <p>Housing Payments Program - \$53,640</p>
3	Project Name	Public Service
	Target Area	City Wide Low-Mod
	Goals Supported	Public/Social Services
	Needs Addressed	Provide public/social services
	Funding	CDBG: \$80,000
	Description	<p>This project will provide funding for public service activities benefiting seniors and youth.</p> <p>There was \$50,000 reallocated from Housing programs to support Public Services.</p>
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately one hundred twenty-five (125) persons will benefit from proposed public service activities. Twelve (12) households will benefit from the proposed public services.
	Location Description	Citywide

	Planned Activities	Planned activities: Seniors Feeding Program and Preventive & Intervention Services for Youth.
4	Project Name	CV-Administration CARES Act Amendment
	Target Area	City Wide Low-Mod
	Goals Supported	Housing Special Economic Development
	Needs Addressed	Ensure adequate supply of affordable housing Support Special Economic Development
	Funding	CDBG-CV: \$49,090
	Description	Administration of the CDBG Cares Act Funds in the City.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A. Administration of the CDBG Cares Act Funds in the City.
	Location Description	Citywide
	Planned Activities	Administration of the CDBG Cares Act Funds in the City.
5	Project Name	CV-Special Economic Development CARES Act Amendment
	Target Area	City Wide Low-Mod
	Goals Supported	Special Economic Development
	Needs Addressed	Support Economic Development
	Funding	CDBG-CV: \$100,000
	Description	CDBG-CV funds will help to assist 10 small businesses with direct financial assistance to help with job retention.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10 small businesses will be assisted and 20 persons will be assisted with job retention.
	Location Description	Citywide
	Planned Activities	Planned activities will include direct financial assistance to small businesses in the City to help with retaining jobs.
6	Project Name	CV-Housing Payments Program CARES Act Amendment

Target Area	City Wide Low-Mod
Goals Supported	Housing
Needs Addressed	Ensure adequate supply of affordable housing
Funding	CDBG-CV: \$96,360
Description	CDBG-CV funds will help to assist with housing payment assistance for eligible homeowners for a maximum 3 consecutive payments.
Target Date	9/30/2020
Estimate the number and type of families that will benefit from the proposed activities	Approximately 18 low to moderate income households will benefit from the Housing Payments Program.
Location Description	Citywide
Planned Activities	Housing Payments Program

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

Federal and State grant funds are available City-wide. However, the end user must be income eligible. The City has no target areas and the low-income and minority concentration areas may access programs and activities equally to those of all other Tamarac residents.

Geographic Distribution

Target Area	Percentage of Funds
NSP Sunflower Community	0
NSP Mainlands Section 10	0
City Wide Low-Mod	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

No priority areas for funding allocation.

Discussion

No further discussion necessary

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

The City of Tamarac recognizes the importance of promoting affordable housing. The City is experiencing a growth in population size and recognizes the need to identify effective strategies to provide affordable housing.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Tamarac promotes affordable housing and removes barriers to affordable housing by the use of the following strategies:

- Expediting the processing of approvals of development orders or permits for affordable housing projects.
- Use of a formal process by which the City considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- The City allows for flexible lot configurations, including zero-lot- line, for affordable housing
- The City supports development near transportation hubs, major employment centers and mixed use development.

Discussion

No further discussion necessary

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Throughout the year, City staff participate in several community events, outreach efforts, educational workshops, public service announcements, and invitational guest speaking opportunities at various communities, boards, organizations, non-profits, and for-profits to assess the needs of the community and share information with the residents of Tamarac as to the availability of funds.

Several members of City staff are members of various boards, committees and sub-committees at which county-wide coordination is reached on issues pertaining to planning, transportation, housing, community development and neighborhood revitalization.

Actions planned to address obstacles to meeting underserved needs

The City's Social Services Division is available at all times to address the needs of the residents. Direct and/or indirect service delivery is coordinated through the City's Social Service staff. Staff has access to both internal and external programs and agencies which may be required to assist underserved needs.

Actions planned to foster and maintain affordable housing

The City has an Affordable Housing Policy as well as a Minimum Housing Code which lays out the City's plans to foster and maintain affordable housing, ensure future housing needs are met and development is in coordination with the City's Comprehensive and Consolidated Plans. In addition to the l

The City has an Affordable Housing Policy as well as a Minimum Housing Code which lays out the City's plans to foster and maintain affordable housing, ensure future housing needs are met and development is in coordination with the City's Comprehensive and Consolidated Plans. In addition to the long-term goals of the policy, the Community Development Department will continue to promote affordable housing needs of the community.

The City participates in local Homebuyer and Foreclosure Prevention workshops and seminars to further assist those in need.

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assist those in need.

Actions planned to reduce lead-based paint hazards

The Housing Division will continue to provide lead-based paint assessments and abatement on properties identified and containing hazards. A lead-based paint review of all properties constructed prior to 1978 is conducted prior to providing assistance. The City will also provide lead-based paint education during mandatory workshops for all clients assisted with CDBG funds under the Owner-Occupied Minor Home Repair program

Actions planned to reduce the number of poverty-level families

The City will continue to dedicate a majority of its federal and state funding to affordable housing strategies and coordinate with the Broward Coalition for the Homeless and Broward County agencies to support additional programs to limit poverty among the residents of Tamarac. Housing counseling, debt management, credit repair, as well as other social services are provided through various partners available to assist residents in financial crisis.

Actions planned to develop institutional structure

The City's Housing programs will continue to be administered in-house by City staff. Internal City staff, committees, and Boards will review and recommend activities to be carried out under the Consolidated Plan. Additional input will be sought from outside agencies for the formulation of unmet needs and activities to address them.

The City's Service Delivery System is largely conducted by City staff. Public Services are provided by the City's grant funds, local public services agencies and non-profit agencies. Coordination is strong, funding is weak.

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

The City of Tamarac participates in County/City Committees created to coordinate public, private and community based efforts to expand affordable housing and economic development initiatives through research and program development activities that support community development joint ventures between the private and public sectors. To further the cause for affordable housing, the City will determine the following actions:

- Continue to support the efforts of the City to develop recommendations regarding land use revisions/changes that would provide development incentives for the expansion of affordable

rental/owner occupied housing.

- Continue the implementation of the State Housing Incentive Partnership (SHIP) Program to promote and diversify available financing and inducement incentives to expand the affordable housing stock in the city of Tamarac.
- The City of Tamarac Community Development Department will identify publicly owned land/buildings that can be developed for affordable housing initiatives.

Discussion

The City's Community Development Department will act as the primary entity responsible for the coordinating, planning and implementing of programs and projects internally, and among private and public agencies.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

PROGRAM INCOME is only generated when a previous recipient of CDBG funds (or other entitlement programs) defaults on the terms of their deferred loan and repayment is due to the City. The City's Home Rehabilitation activity is the only CDBG activity in which funds are issued in the form of a deferred loan.

Recapture Terms/Affordability Period for the Housing activities are as such:

- Deferred loan secured by a lien against the property for a period of fifteen (15) years with zero (0) percent interest with a principal reduction of twenty (20) percent beginning in year eleven. At the end of the fifteenth year, the loan is forgiven. The pro-rated repayment is due upon the sale or transfer of the property or if cash equity is taken out within the fifteen (15) year loan term.
- The City's loan documents provide that the obligation for repayment shall continue for the entire recapture terms even in the event of the death of the homeowner. The obligation to repay funds during the recapture period in the event of the sale of the property, or due to failure to comply with the obligations as stated in the loan document shall transfer to any heir or beneficiary of the deceased property owner.
- The sale, transfer of ownership of the Property, refinancing of the Property with a cash payment to the Owner-Occupant, or the Owner-Occupant's vacation of the property as a primary residence during the fifteen (15) year term of the Agreement shall constitute a default. The prorated amount of the principal balance of the Deferred Payment Loan that is remaining to be paid at the time of the default shall be payable, in full, to the City of Tamarac.

Should Program Income be received, funds are returned to the current fiscal year and allocated to the activity to which funds were originally expended.

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)**

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

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

Other CDBG Requirements

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

Discussion

Fair Housing

Fair Housing in the City of Tamarac is promoted during community events, workshops, and as part of the one-on-one housing counseling at the staff level. Due to a decrease in funding, the City will develop Fair Housing initiatives to address need in the City.

The Fair Housing Action Plan consists of updating the City's Analysis of Impediments, conducting Fair Housing educational outreach sessions, distributing Fair Housing and Predatory Lending educational materials, conducting in partnership with other jurisdictions a National Fair Housing Month event, and publishing several Public Service Announcements. The last update to the City's Analysis of Impediments was completed in 2015.

Section 3

The City has a Section 3 Plan which is included in all solicitations utilizing federal funds incorporated Section 3 language.

Davis Bacon

City of Tamarac has a Davis Bacon Plan. All solicitations incorporate Davis Bacon requirements when federally funded. If applicable Davis Bacon monitoring takes place ensuring compliance on these jobs. If applicable, Staff attends the award conference notifying the contractor of its Davis Bacon obligations and conducts on-site interviews with labor personnel confirming labor standards are being met.