



2020-2024 Consolidated Plan

DRAFT

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

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Executive Summary

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

1. Introduction

The City of Tamarac was officially incorporated on July 19, 1963, and is strategically located in the center of Broward County, between Miami-Dade and Palm Beach Counties in South Florida. The City is an entitlement city under the U.S. Department of Housing and Urban Development (HUD), and receives an annual formula grant allocation of Community Development Block Grant (CDBG) funds from HUD.

As a recipient of CDBG, the City is required to develop a 5-Year Consolidated Plan and Annual Action Plan to identify the community development and housing needs of the community and create goals to address these needs. Activities carried out by projects in the Annual Action Plan work to fulfill these goals that will work to improve the lives of persons living in Tamarac. 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 Strategic Goals of the City of Tamarac are:

- Tamarac is Home
- Tamarac is Safe and People Know It
- Tamarac is Economically Resilient
- Tamarac is Vibrant
- Tamarac is Smart and Connected
- Tamarac is a Dynamic Workplace

Along with the Vision, Mission and Goals of the City of Tamarac, the first year 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.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Tamarac has developed its strategic plan based on an analysis of the data presented in this plan and an extensive community participation and consultation process. Through these efforts, the City

has identified two priority needs with associated goals to address those needs. The priority needs with associated goals include:

Public Services & Quality of Life Improvements

1A. Provide Supportive Services Special Needs

Preserve & Develop Affordable Housing

2A. Preserve Existing Homeowner Housing

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 2018, the most recently completed CAPER year, The City of Tamarac exceeded all of its established goals in the CDBG program. The following is a summary of accomplishments:

Affordable Housing: The City had a goal of 8 housing units rehabilitated, and rehabbed 11 owner occupied housing units through the Minor Home Rehabilitation program. All households were LMI.

Public/Social Services: They City had a goal to assist 76 total LMI persons with services, and exceeded that total with assistance to 14 elderly persons and 75 LMI youth (89 total persons assisted). These services included a senior feeding program that delivered meals to homes, and youth prevention/intervention services. These youth were either homeless, or currently receiving free and reduced lunches in the Broward County School system, or deemed abused, neglected, and abandoned with an open active dependency case in Broward County.

4. Summary of citizen participation process and consultation process

The City of Tamarac encourages citizen participation and actively encourages citizens, particularly low- and moderate-income households and those with special needs, to participate in the planning and development of the Consolidated Plan and the Annual Action Plan (AAP). The City of Tamarac works to ensure community stakeholders and citizens have adequate opportunities to participate in this planning process.

The City's efforts to allow for participation in the development of the Consolidated Plan and first-year Annual Action Plan include a Public Hearing and a Public Comment Review Period. Written comments could be returned to the Community Development Department-Housing Division at 7525 NW 88 Avenue, Tamarac, FL 33321.

A summary of citizen outreach efforts is described in PR-15 Citizen Participation Process.

5. Summary of public comments

A summary of comments can be viewed in the PR-15 Citizen Participation Process. All comments were accepted.

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

All comments were accepted.

7. Summary

Through data analysis, the City is able to make a complete assessment of the needs in the community. Primary data sources for the Consolidated Plan include: 2014-2018 American Community Survey (ACS) 5-Year Estimates, Bureau of Labor Statistics, and Longitudinal Employer-Household Dynamics (LEHD). Data analysis is supplemented by GIS maps to provide geographical visualization of the data.

The Process

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

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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

Table 1– Responsible Agencies

Narrative (Optional)

The City's Community Development Department Housing Division has the primary responsibility for the administration of the 5-Year Consolidated Plan and Annual Action Plan.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The City of Tamarac is the lead agency for completing the City's Consolidated Plan under the CDBG program. The City also receive other grant funds that help to further community development and affordable housing such as HOME funds through the Broward County HOME Consortium. All grant funds received are administered by the City Community Development Department, Housing Division.

The City collaborates with several community stakeholders. Private and nonprofit 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)).

The City of Tamarac works with various service providers in the City to meet the needs of its citizens. The City's service providers represent a wide range of individuals with expertise in engineering, planning, social services, economic development and parks and recreation. Agencies are invited to determine feasibility, duplication and consistency with local governmental plans, conformance with local zoning district, environmental impact and cost effectiveness.

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)

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the 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. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2– Agencies, groups, organizations who participated

1	Agency/Group/Organization	TAMARAC
	Agency/Group/Organization Type	Other government – local Services - Housing Services - Pubic Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City Community Development Department- Housing Division is the lead agency of the Consolidated Plan.
2	Agency/Group/Organization	BROWARD COUNTY
	Agency/Group/Organization Type	Other government – county Services - Housing Services - Pubic Services
	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?	Broward County is the lead for the Broward County HOME Consortium. The City is a member of the Consortium.
3	Agency/Group/Organization	BROWARD COUNTY HOMELESS INITIATIVE PARTNERSHIP
	Agency/Group/Organization Type	Services-homeless Services-Health Continuum of Care
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Homeless Strategy

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Homeless Initiative Partnership is the local Continuum of Care in the region. The City consults the CoC for information and initiatives of the CoC.
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Identify any Agency Types not consulted and provide rationale for not consulting

There were no agency types intentionally not consulted. All comments were welcome.

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	The goals of the CoC are to end homelessness in the region. They City will work with the CoC in initiatives that support this goal in the City.
Comprehensive Plan Economic Development Element 2018	City of Tamarac	The City Comprehensive Plan Economic Development Element is the Economic Development Strategic Plan for the City of Tamarac. The plan provides goals, objectives and policies that helped to inform the Strategic Plan.

Table 3-- Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Tamarac continues to work closely with Broward County on several key areas. The City is a member of the Broward County HOME Consortium which distributes federal HOME funds to member cities to develop affordable housing in the region. The City is an annual recipient of this fund. The City also works with the county through the Broward County Homeless Initiative Partnership which is the lead in the Continuum of Care, helping homeless persons in the region.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

The purpose of the citizen participation process is to actively encourage citizens, particularly low- and moderate-income households and those with special needs, to participate in the planning and development of the Consolidated Plan and the Annual Action Plan (AAP). The City of Tamarac works to ensure community stakeholders and citizens have adequate opportunities to participate in this planning process.

The City's efforts to allow for participation in the development of the Consolidated Plan and first-year Annual Action Plan include a Public Hearing and a Public Comment Review Period. Written comments could be returned to the Community Development Department-Housing Division at 7525 NW 88 Avenue, Tamarac, FL 33321. A summary of citizen outreach efforts is described in the table below:

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	Public Meeting	Non-targeted/broad community	The City of Tamarac hosts an annual purchase assistance workshop, held March 12, 2020 this year. At the beginning of the workshop, there was an awareness presentation about the importance of the Consolidated Plan process and the need for community and stakeholder participation. Workshop attendance reached the maximum occupancy limit of 250 persons.	All comments were accepted.	All comments were accepted.	
2	Email Blast	Non-targeted/broad community	On April 10, 2020, the Public Information Office sent out an email blast to all tamarac.org subscribers. The email had the community need surveys for both residents and stakeholders. There was a significant increase in the number of surveys completed as a result of the email blast.	All comments were accepted.	All comments were accepted.	
3	Public Hearing	Non-targeted/broad community	The City of Tamarac under the provision of the CARES Act held a 5-day public comment period from June 30, 2020 to July 7, 2020 to review the Consolidated Plan and first year Annual Action Plan. The Plan could be downloaded and viewed from the City's website.	All comments were accepted.	All comments were accepted.	
4	5-Day Public Comment Period	Non-targeted/broad community	A public hearing was held at City Commission meeting on July 8, 2020 to discuss and review the Consolidated Plan and first year Annual Action Plan.	All comments were accepted.	All comments were accepted.	

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

During the Consolidated Planning process the City of Tamarac identified a number of needs that grant funds will be used to address. These needs were identified through numerous methods including consultation with key stakeholders, public forums, quantitative research, and institutional knowledge of previous successful programs. The needs of the City fall into three categories: public facilities, public improvements, and public services. Activity details for each of these categories are provided in NA-50 Non-Housing Community Development Needs.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

At this time, the City has identified the need to provide for essential public services to improve the quality of life for residents and to preserve and develop affordable housing in the City through the housing rehab program. If in the future, the City has the need to improve access to public facilities, the City will make the necessary steps to amend its plan.

How were these needs determined?

These needs were determined through meetings with various public officials and citizens, statistical analysis, and reviews of previous successes and areas of improvement in the City.

Describe the jurisdiction's need for Public Improvements:

See above. At this time, the City has identified the need to provide for essential public services to improve the quality of life for residents and to preserve and develop affordable housing in the City through the housing rehab program. If in the future, the City has the need to improve access to public infrastructure, the City will make the necessary steps to amend its plan.

How were these needs determined?

These needs were determined through meetings with various public officials and citizens, statistical analysis, and reviews of previous successes and areas of improvement in the City.

Describe the jurisdiction's need for Public Services:

The City of Tamarac has identified the need for public services for the special needs population and has included a goal to address this in the Strategic Plan:

1A. Provide Supportive Services Special Needs

For this goal, the City will provide essential supportive services for low- and moderate-income households and special needs populations that may include services to address persons at-risk of homelessness, persons with physical and mental health disabilities, the elderly, and the youth. Services may also include recreational programs, education and health programs for special needs households.

How were these needs determined?

These needs were determined through meetings with various public officials and citizens, statistical analysis, and reviews of previous successes and areas of improvement in the City.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This Market Analysis includes an analysis of the workforce and economic factors in the City. This section also looks at the concentrations of housing problems and where minority populations might be affected. Non-housing community development resources and strategies are also discussed. The analysis in this section is supplemented by GIS maps to provide geographical visualization of the data.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

There are many factors that are not directly related to housing that have an impact on the supply and demand for housing. The availability of jobs in the City, the education levels of the labor force, and commuting data all have an indirect impact on housing. In this section, these factors will be identified and discussed to identify any components that may have a significant impact on how grant funds will be used by the City.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	30	0	0	0	0
Arts, Entertainment, Accommodations	2,946	1,504	9	10	1
Construction	1,416	281	5	2	-3
Education and Health Care Services	6,808	3,271	22	22	0
Finance, Insurance, and Real Estate	2,456	936	8	6	-2
Information	1,072	208	3	1	-2
Manufacturing	1,753	295	6	2	-4
Other Services	1,943	397	6	3	-3
Professional, Scientific, Management Services	4,147	1,839	13	12	-1
Public Administration	1,470	495	5	3	-2
Retail Trade	4,273	2,900	14	19	5
Transportation and Warehousing	1,986	1,324	6	9	3
Wholesale Trade	855	1,572	3	10	7
Total	31,155	15,022	--	--	--

Table 5 - Business Activity

Alternate Data Source Name:

2013-2017 ACS (Workers), 2017 LEHD (Jobs)

Data Source Comments: The most recent year available for LEHD data was 2017. The 2013-2017 ACS was used for time period consistency.

Share of Workers

In the City of Tamarac, there is a significant disconnect between the number of jobs and the number of workers. There are over 31,000 workers, but approximately only 15,000 jobs available. This can be partly explained by the inflow/outflow of jobs in the City with many residents traveling out of the City for work.

This is explained further below in this section.

Within the business sectors, the number of workers is higher than the number of available jobs in all sectors except for Wholesale Trade. There is one business sector that shows a relatively large disconnect in workers and jobs. In the Education and Health Care Services sector there are nearly 7,000 workers, but only a little over 3,200 jobs. There is a large influx of workers than exceeds the supply of jobs. The Retail Trade Sector has the second largest gap, with over 4,200 available workers and only 2,900 jobs. When there are not enough jobs to support the supply of workers, those workers are forced to earn their living in a different city than they live in, which may substantially increase commuting time.

Labor Force

Total Population in the Civilian Labor Force	33,795
Civilian Employed Population 16 years and over	32,028
Unemployment Rate	3.3
Unemployment Rate for Ages 16-24	14.7
Unemployment Rate for Ages 25-65	4.5

Table 6 - Labor Force

Alternate Data Source Name:

2014-2018 ACS

Data Source Comments:

Data for the unemployment rate is from the Bureau of Labor Statistics (BLS), January 2020, Not seasonally adjusted. All other data including unemployment rates for age groups are from the ACS.

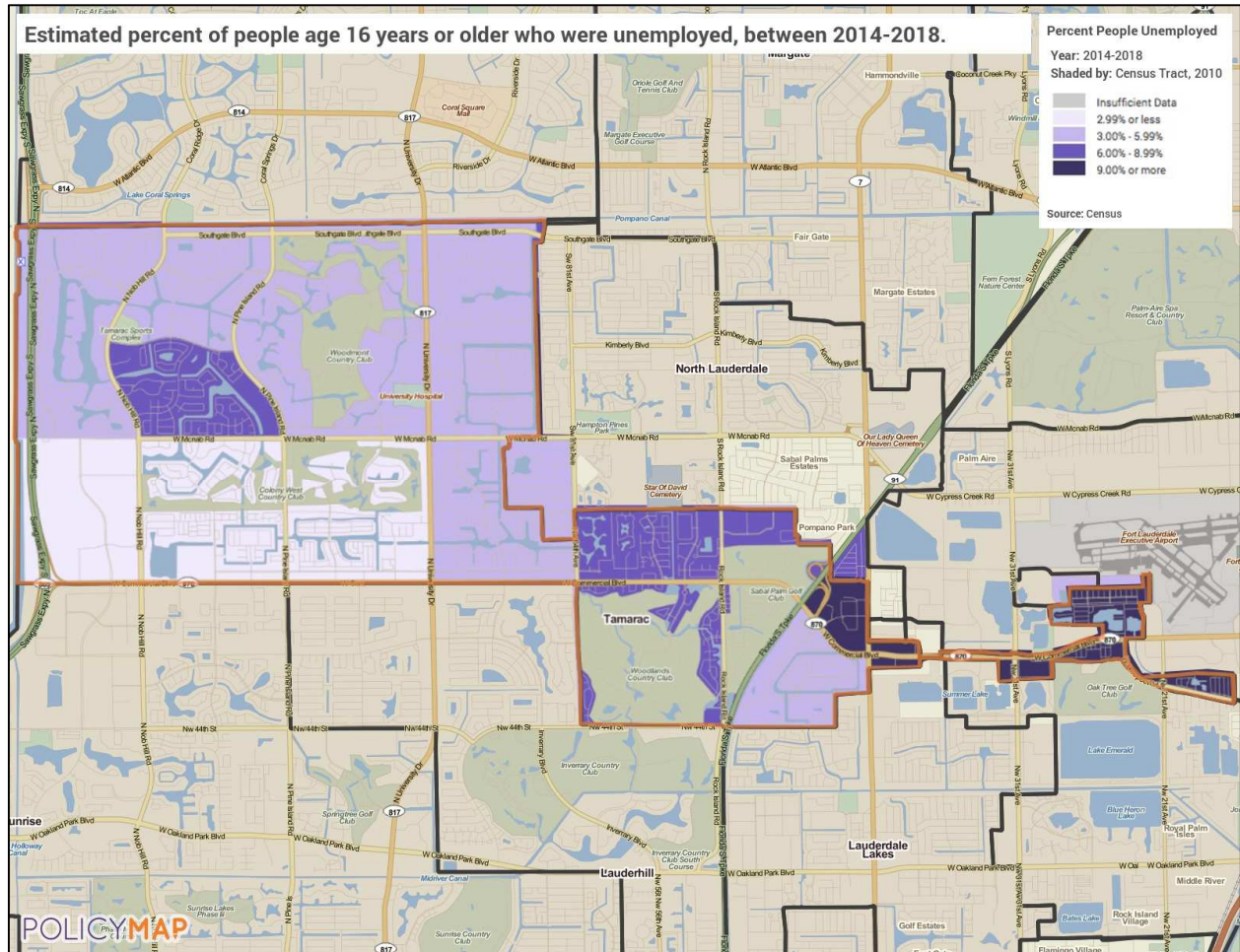
Unemployment

A major factor in a household's ability to afford housing is the availability of jobs within the jurisdiction. There are two primary sources used to analyze the unemployment rate in the City for this report. They each have pros and cons, but when considered together they can provide a clearer view of unemployment in the City.

The first source is the US Census Bureau's American Community Survey (ACS) 5-Estimates. In the ACS, unemployment data is only taken annually, and the most recent data is from 2018. It is also an average of the five years included, which does not necessarily provide an accurate view of recent employment trends. However, the ACS data is available at a census tract level and can help identify any areas that have disproportionately high unemployment.

The second source is the Bureau of Labor Statistics. This measurement of unemployment is updated monthly and provides insight into any trends at the city-level. It is not available at the census tract level and therefore provides a look at employment as it relates to time, while the ACS looks at employment as it relates to space.

In the City, there is a wide variance in employment rates between different tracts. The tracts in the northwestern part of the City have the lowest unemployment rates, under 6%. The unemployment rate gets higher as you move southeast with the highest rate in the southern most tracts where it is over 9%.



Unemployment Over Time

Then unemployment rate in the City of Tamarac has dropped significantly. In 2010, according to the Bureau of Labor Statistics the unemployment rate was 10.5%. By 2019, the rate fell to 3.6%.

2010	2011	2012	2013	2014	2015	2016	2018	2019
10.5	10.4	8.4	7.0	6.2	5.4	4.7	4.2	3.6

Table 7 - Unemployment Rate Over Time

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
-----	-----	-----	-----	-----	-----	-----	-----	------	-----	-----	-----

4.0	3.6	3.4	3.1	3.2	3.5	3.3	3.4	2.9	2.9	2.7	2.7
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Table 2 - Unemployment Rate from January 2019 to October 2019

Occupations by Sector	Number of People
Management, business and financial	10,373
Farming, fisheries and forestry occupations	65
Service	6,933
Sales and office	8,877
Construction, extraction, maintenance and repair	2,546
Production, transportation and material moving	3,234

Table 8 – Occupations by Sector

Alternate Data Source Name:
2014-2018 ACS

Occupations by Sector

In the above table the occupations by sector is analyzed. Instead of showing which sectors are most common in the City, as the table at the beginning of this section did, this shows what type of jobs are available in each sector. For example, this table would include a manager of a fast food restaurant and the manager of a logging company in the same category (Management, Business, and Financial) while in the earlier table they would be in separate categories.

Within the City, the most prominent sector is the Management, Business, and Financial sector. Nearly 33% of all jobs in the City fall into this category. The next two largest occupation sectors include between 6,933 and 8,877 workers each. They are Sales and office and Service. The remaining sectors include 2,546 workers or less which is significantly less than the top three occupation sectors in the City.

Travel Time

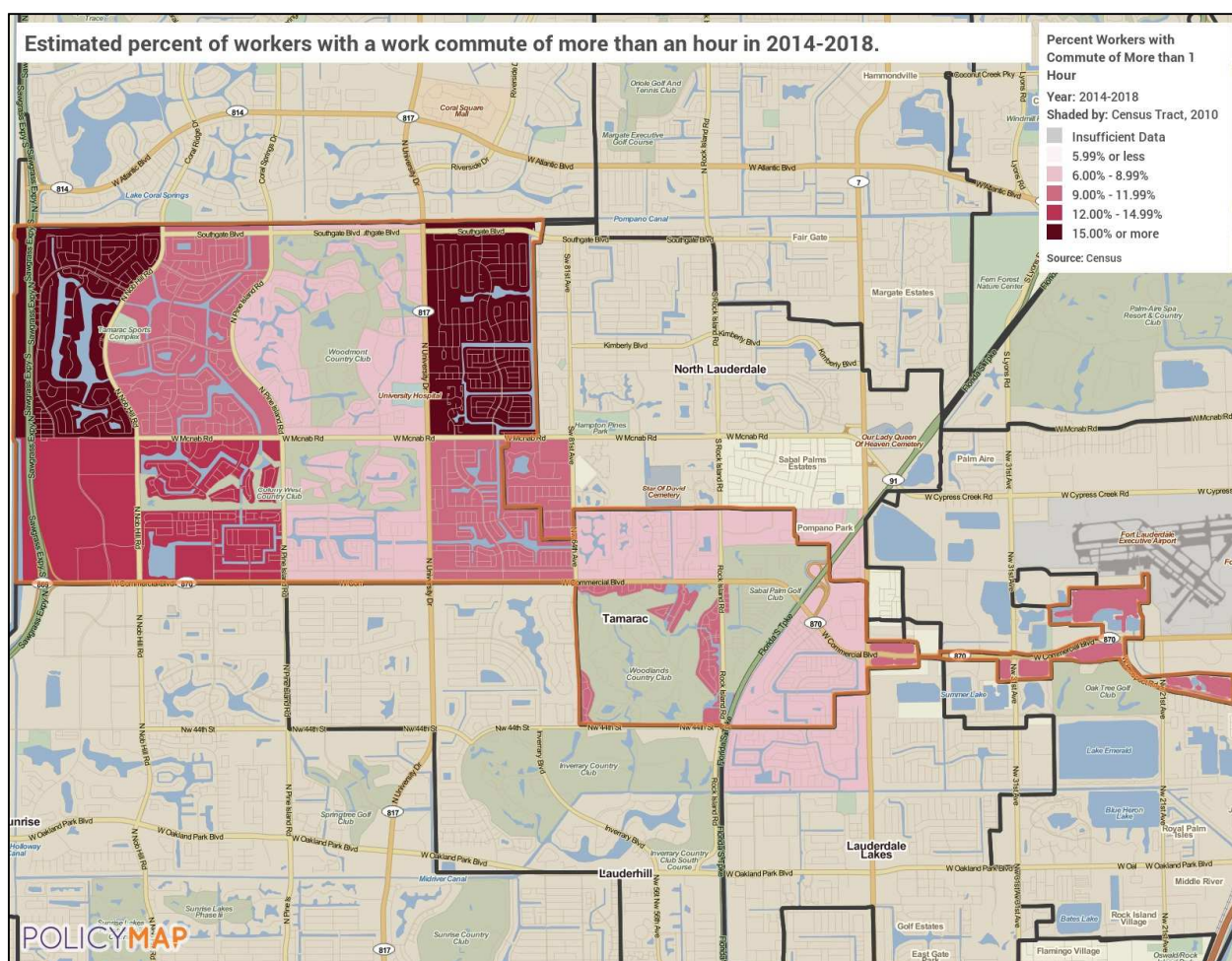
Travel Time	Number	Percentage
< 30 Minutes	15,643	51%
30-59 Minutes	11,398	38%
60 or More Minutes	3,274	11%
Total	30,315	100%

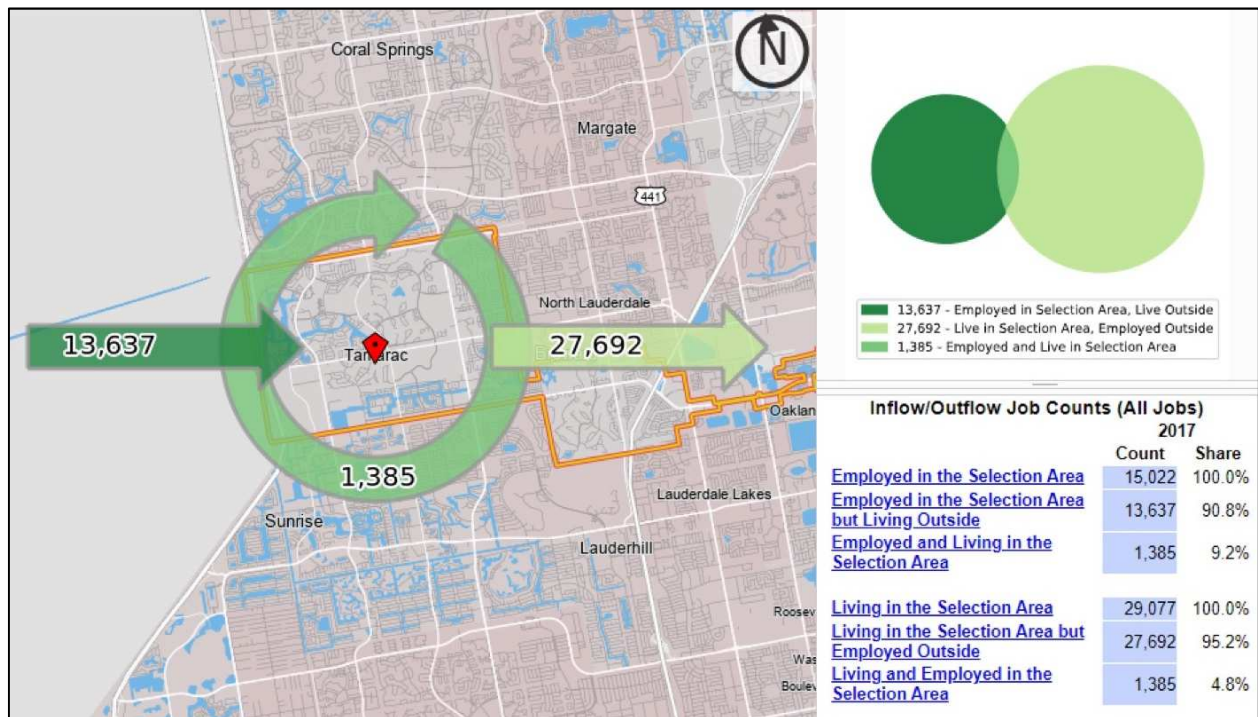
Table 9 - Travel Time

Alternate Data Source Name:
2014-2018 ACS

Commute Travel Time

All other things being equal, residents would rather live in the same city as their job. Relative to short commutes and long commute times are associated with lower life satisfaction, increased stress, obesity, anxiety, depression, and increased exposure to pollutants. Residents with shorter commute times have a higher quality of life and more time to be active. In the City, long commute times are a significant issue, as shown in the map below. From the business section, there are significantly more workers in the City, than available jobs. This shortage of jobs is the driving force behind the commute time for Tamarac locals. While the majority, 51%, of workers are commuting less than 30 minutes, 49% of Tamarac locals are commuting more than 30 minutes. This includes the 11% that are commuting an hour or longer. The second map below illustrates in inflow and outflow of jobs through the City. Only 4.8% of Tamarac residents are employed inside the City limits. In other words, 95.2% of locals are having to leave the City of Tamarac to go to work.





Inflow/Outflow Job Counts (All Jobs) in 2017

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,984	173	730
High school graduate (includes equivalency)	7,113	315	2208
Some college or Associate's degree	9,327	400	1421
Bachelor's degree or higher	7,641	521	1,033

Table 10 - Educational Attainment by Employment Status

Alternate Data Source Name:
2014-2018 ACS

Educational Attainment by Employment Status

Educational attainment is one of the best indicators of future economic success, both in attaining a job and receiving a higher wage. However, in the City of Tamarac, the unemployment rate is less than 9% based on each threshold of education attainment from the table above. The supply of workers far exceeds the number of jobs available, and therefore the unemployment rate would be expected to be low. The shortage of jobs may be increasing competition to become employed. Approximately 7.6% of the civilians employed have less than a high school education. Similarly, the largest population of civilians employed has some college education or an Associate's degree, and may be studying to graduate from a bachelor degree program. The labor participation rate is also higher for those with higher educational attainment. Approximately 75% of residents without a high school diploma are in the workforce, which is lower than the workforce participation rate of 89% for those with bachelor's degrees.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	18	129	178	440	1,149
9th to 12th grade, no diploma	632	453	417	1,225	1,454
High school graduate, GED, or alternative	1,253	1,991	1,920	5,649	5,719
Some college, no degree	1,672	1794	1,425	4,196	3,218
Associate's degree	407	984	982	1,722	992
Bachelor's degree	497	1,331	2,021	2,735	2,548
Graduate or professional degree	20	511	889	1,653	1,497

Table 11 - Educational Attainment by Age

Alternate Data Source Name:
2014-2018 ACS

Educational Attainment by Age

In general, higher education is associated with older age but not always. In Tamarac, more advanced degrees are generally more common in older populations. However, that is only true up until the 65 years old or older demographic. Sixteen percent (16%) of residents over the age of 65 lack a high school diploma, more than any other age group.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,552
High school graduate (includes equivalency)	26,831
Some college or Associate's degree	34,062
Bachelor's degree	44,242
Graduate or professional degree	50,766

Table 12 - Median Earnings in the Past 12 Months

Alternate Data Source Name:
2014-2018 ACS

Median Earnings by Educational Attainment

The annual wage difference based on education can lead to substantial wealth differences over time. A person who graduates high school and works from the age 18 to 65 will earn approximately \$1,176,551 in their lifetime. A person with a bachelor's degree who works from age 23 to 65 will earn \$1,914,486. That added wage earned does not take into account the benefits that are often associated with higher paying jobs, like health insurance and retirement accounts. The additional income can also be used to purchase a home instead of renting, which can increase wealth substantially.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the Business Activity table above, the Education and Health Care Services sector is the leading business sector within Tamarac. There are 6,808 workers employed in the sector and 3,271 jobs, making up 22% of workers and 22% of jobs. The second largest sector is retail trade with 4,273 workers and 2,900 jobs, or 14% of workers and 19% of jobs. The third largest sector is Professional, Scientific, and Management Services which consists of 4,147 workers (13%) and provides just 1,839 jobs (12%). The remaining sectors each provide less than 10% of jobs or workers in the City.

Describe the workforce and infrastructure needs of the business community:

According to the business activity table, there are more workers in the City than there are jobs. Many workers travel out of the City for work based on the Inflow/Outflow of workers data from the LEHD. Economic development activities may help to increase jobs in the area and keep employment within the city. In the 5-Year Strategic Plan, the City does not have a goal for infrastructure needs.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City of Tamarac's Economic Development Department has outlined its goals for the Tamarac 2040: Vision for the Future plan. The highlights for these goals are:

- Redevelopment opportunities
- Emerging pharmaceutical hub
- Expanded fiber optic network for greater connectivity and smart infrastructure
- Enhanced multi-modal transportation, transportation hubs and rapid bus system
- Clean manufacturing

The City departments will work together to move forward on these goals, including workforce development and improvements to internet connectivity infrastructure and public infrastructure to transit systems.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

According to the data from the LEHD for Inflow/Outflow of jobs in Tamarac, the supply of workers far exceeds the number of jobs available in the City of Tamarac. The shortage of jobs may be increasing competition to become employed. According to the 2014-2018 ACS data in the Educational Attainment

by Employment Status table, the labor participation rate is higher for those with higher educational attainment. Approximately 75% of residents without a high school diploma are in the workforce, which is lower than the workforce participation rate of 89% for those with bachelor's degrees. Residents with higher educational attainment have more opportunities for finding employment.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Tamarac Economic Development Department works with Broward College to provide training and education to citizens in Tamarac 18yrs and older for free through the Broward UP program. This program provides training for people to find jobs and develop skills in today's workforce. The program also provides certification courses for Microsoft Office programs that will help improve job prospects for people.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No, Tamarac does not participate in a Comprehensive Economic Development Strategy (CEDS) but will benefit from work in Broward County. The County CEDS report will allow the City to pull applicable information and data as needed.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

See above. The County CEDS report will allow the City to pull applicable information and data as needed.

Discussion

N/A

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD identifies four specific data points that constitute “housing problems”: cost burden, overcrowding, lack of complete plumbing facilities and lack of complete kitchen facilities. In Tamarac housing problems are rare except for being cost burdened. In order for an area to be concentrated it must include two or more housing problems that are substantially higher than the Citywide average. For this analysis, HUD’s definition of “disproportionate” will be used to identify areas substantially higher: 10 percentage points higher than the jurisdiction as a whole.

- Lack of Complete Plumbing Facilities: 0.4%
- Lack of complete Kitchen Facilities: 0.6%
- Overcrowding: 2.5%
- Cost Burden (Homeowners): 35.7%
- Cost Burden (Renters): 55.7%

In order for an area to be concentrated it must include two or more housing problems that are substantially higher than the Citywide average. In Tamarac that means the threshold for concentration is:

- Lack of Complete Plumbing Facilities: 10.4%
- Lack of complete Kitchen Facilities: 10.6%
- Overcrowding: 12.5%
- Cost Burden (Homeowners): 45.7%
- Cost Burden (Renters): 65.7%

In Tamarac, there are no tracts that show a concentration of multiple housing problems. However, there is one tract that had concentrated cost burden for both renters and homeowners: Tract 601.12. This tract is located in the southwest portion of the City with McNab Road to the north, University Drive to the east, Highway 870 to the south, and N Pine Island Road to the west.

See map below: Census Tract 601.12

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of this analysis a “racial or ethnic concentration” will be any census tract where a racial or ethnic minority group makes up 10 percent or more of the population than the City as a whole. According to the 2014-2018 American Community Survey 5-Year estimates the areas with racial or ethnic minority concentration are limited to the following in Tamarac:

Black or African American:

- Citywide: 30.3%
- Concentration: 40.3%
- Tract(s) with Racial Concentration: 601.05 (40.6%), 601.28 (48.32%)
- Hispanic
 - Citywide: 29.2%
 - Concentration: 39.2%
 - Tract(s) with Ethnic Concentration: 503.09 (54.3%)

A “low-income concentration” is any census tract where the median household income for the tract is 80% or less than the median household income for the City of Tamarac. According to the 2014-2018 American Community Survey 5-Year Estimates, the Median Household Income in Tamarac is \$43,650. A tract is considered to have a low-income concentration if the MHI is \$39,580 or less. There are three tracts with a low-income concentration.

- Tract 503.09 - \$31,218
- Tract 601.07 - \$36,615
- Tract 601.12 - \$33,186

Census tract 503.09 is the only tract where both an ethnic concentration and low-income concentration overlap. This tract is located where highway 91 and 870 intersect on the east side of the City. In the following map Blue tracts are those with a racial or ethnic concentration, red tracts have a concentration of LMI households, and the purple tract has both.

See map below: Race/Ethnicity and LMI Concentration

What are the characteristics of the market in these areas/neighborhoods?

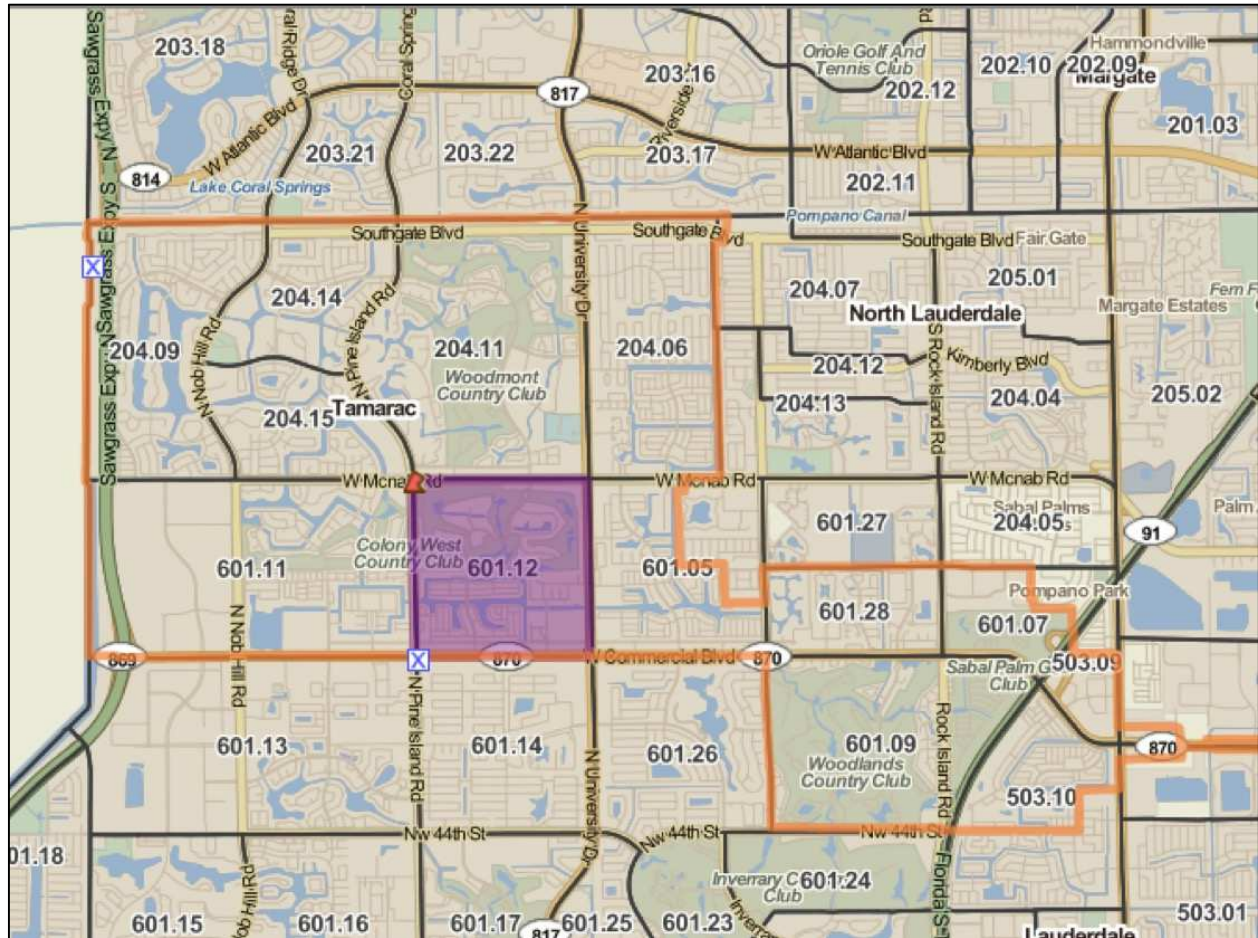
In Tamarac, there is one tract with a concentration of both cost burden and income, Tract 601.12. The housing market in this area differs noticeably from the city as a whole. The median home value is \$102,00 in 601.12, which is over \$50,000 less than Tamarac. The median rent is \$1,198 or approximately \$150 less than the city. Homes are also slightly older and the vacancy rate slightly higher in this market area.

Are there any community assets in these areas/neighborhoods?

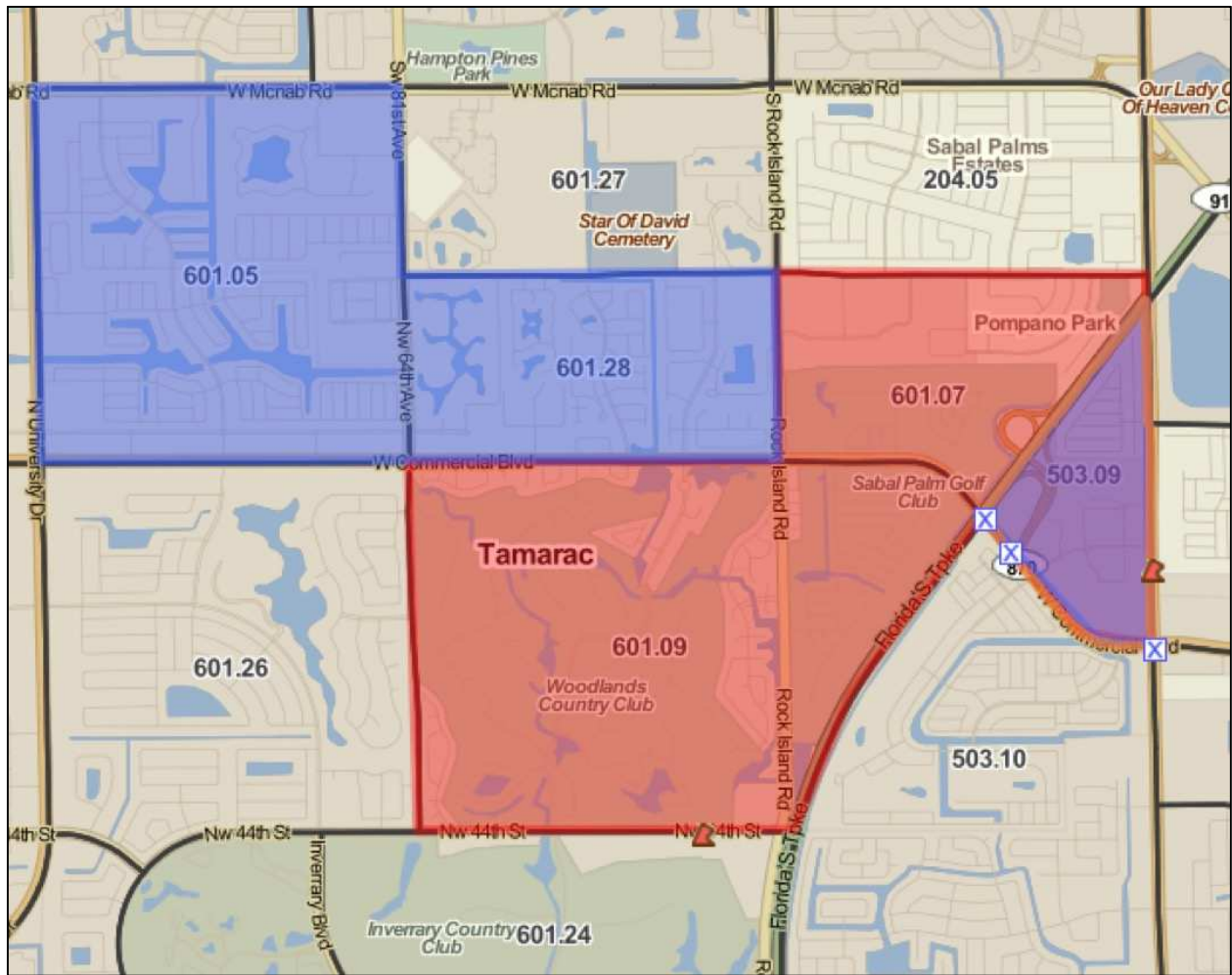
The neighborhood includes many churches from a wide variety of faiths. There are also several parks, the University Hospital and Medical Center, and multiple commercial areas near the community.

Are there other strategic opportunities in any of these areas?

This area has a number of major roads offering transportation options for residents. The relatively low cost of housing and rents may allow for grant funding to assist more households than elsewhere in the City. There are also a number of local businesses that could be partnered with for economic opportunities.



Census Tract 601.12



Race/Ethnicity and LMI Concentration

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce, and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment. Communities that lack broadband access struggle to keep pace with the country. Locations without broadband access impedes its population's ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for LMI areas where economic opportunities are already often lacking. Studies suggest a strong correlation between increased high-speed internet access and increased education and employment opportunities, especially in small cities and rural areas.

Tamarac does not have significant gaps in broadband coverage. Most of the City has multiple options of internet providers, to include LMI areas. The average Tamarac household has three (3) options for broadband-quality Internet service; however, an estimated 17,000 locals still don't have access to more than one provider and may have to rely on low-grade wireless.

The following map shows broadband access throughout the City. Broadband access is defined as advertised internet speeds of 768 kilobits per second or higher. FCC data shows three major infrastructure options within Tamarac: cable, DSL, and fiber.

See map below: Broadband Access

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Once broadband access has been obtained, it is important to ensure there is competition among service providers. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services. Tamarac has a total of six (6) Internet providers offering residential service. Xfinity is the strongest coverage provider in Tamarac so far. AT&T (DSL) and EarthLink (DSL) are the second strongest coverage providers in Tamarac so far, providing the same percent of coverage across the City. The average Tamarac household has three (3) options for broadband-quality Internet service. These providers frequently overlap around the City:

AT&T Internet (DSL and Fiber)

Xfinity (Cable)

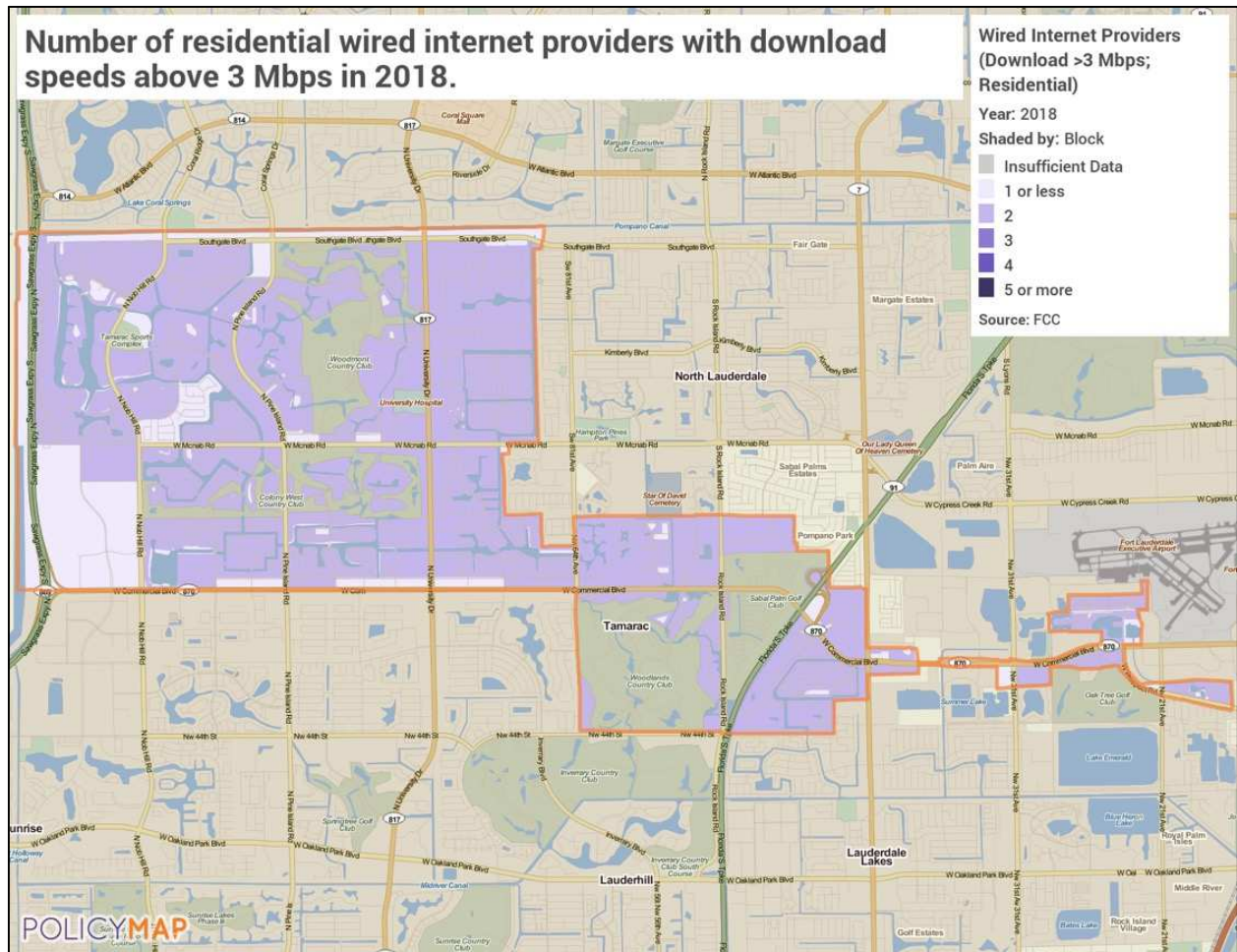
Earthlink (DSL and Fiber)

Blue Stream (Cable)

Viasat Internet (formerly Exede)(Satellite)

See map below: Highspeed Internet Providers





Highspeed Internet Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Tamarac has historically been prone to various natural hazard events including tornadoes, flooding, hail, thunderstorm winds, wildfires and others. The potential impacts of climate change—including an increase in prolonged periods of excessively high temperatures, more heavy precipitation, more severe storms or droughts—are often most significant for vulnerable communities. The City is located on the coast and is subject to primary effects of coastal impacts. By the middle of the century the average summer temperature is expected to rise four degrees. This rise in temperature could lead to altered weather and precipitation patterns, a rise in severe storms, an increased risk of catastrophic floods, increased electricity costs, and ruined crops. Additionally, coastal areas are expected to see an increase in the ocean levels or storm surge. These environmental changes may eventually lead people away from the coast. However, coastal populations have historically continued to see an increase in population from year to year. An increase of people may drive up housing costs, reduce the availability of jobs, and tax resources, while a decrease in population could cause labor shortages, decrease in competition for services, driving up costs and reducing quality, and reduced resources for locals. Coastal areas must continue to address their geographic challenges by anticipating, planning, and adapting to risks from flooding, sea level rise, and storm surge.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Tamarac strives to inform and prepare the general public for multi-hazard mitigation. There are online venues including the Tamarac Emergency Management website and social media pages, Broward County Emergency website and social media pages and the FL VOAD website and Facebook page that disseminate numerous informational guidebooks, videos, and emergency resources to build disaster resiliency in the community.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines the City of Tamarac's overall vision for housing and community development and addresses the City's response to identified priority needs and targeted geographic areas over the next 5 years of the Consolidated Plan. The Plan specifically addresses how the City intends to use HUD CDBG entitlement grant funds toward furthering HUD's statutory goals of providing for suitable living environments and providing safe, decent and affordable housing especially for low- to moderate-income households and the special needs population in the City of Tamarac.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 13 - Geographic Priority Areas

1	Area Name:	City Wide Low-Mod
	Area Type:	Local Target area
	Other Target Area Description:	City Wide Low-Mod
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	See map Low/Mod Block Group Tracts attached in SP-10
	Include specific housing and commercial characteristics of this target area.	See the MA-50 for details of housing problems.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	These needs were determined through meetings with various public officials and citizens, statistical analysis, and reviews of previous successes and areas of improvement in the City.
	Identify the needs in this target area.	The needs in low/mod income areas are vital and essential public services to assist LMI persons and households in the area and to preserve and develop affordable housing.
	What are the opportunities for improvement in this target area?	Achieving the goals of providing public services and preserving and developing affordable housing in these areas will improves the quality of life for residents in the City.
	Are there barriers to improvement in this target area?	Limited funding is a barrier to improvements in Low/Mod tracts.

General Allocation Priorities

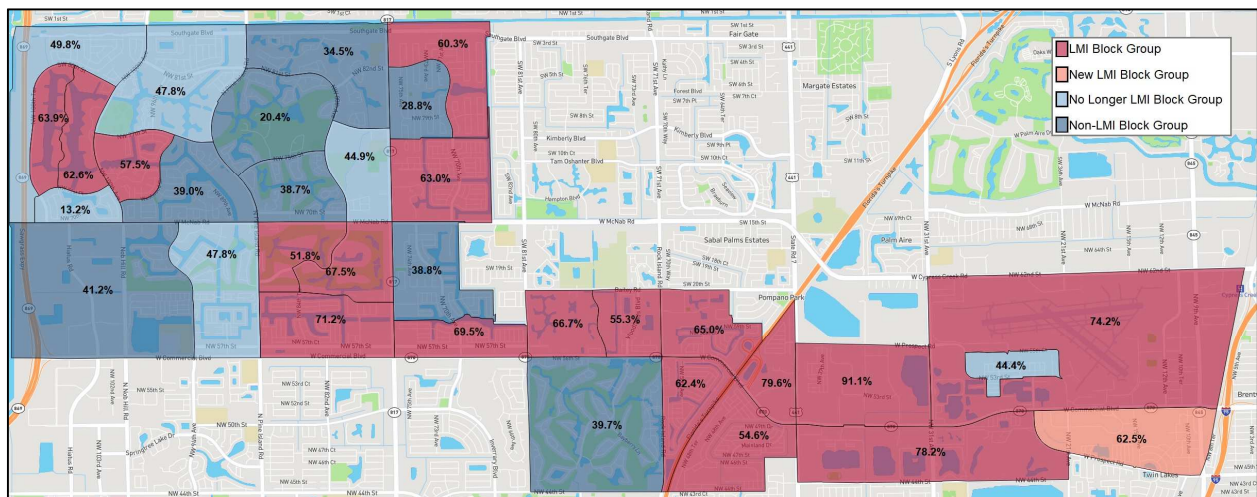
Describe the basis for allocating investments geographically within the jurisdiction.

The City of Tamarac determines project locations using HUD CDBG Low/Mod Income Summary Data (LMISD) which helps to guide the City where low/mod block group tracts are located. The map below identifies the low-moderate income areas and will be utilized to plan for CDBG activities throughout the City. In addition to the HUD LMISD data, the City determines need and location of special projects based on need and demand of its residents, as well as the condition of existing resources.

The Census block group tracts are:

20406.1, 20406.2, 20409.2, 20409.3, 20415.1, 50207.1, 50207.2, 50208.2, 50208.3, 50309.1, 50310.1, 60105.4, 60107.1, 60109.2, 60112.1, 60112.2, 60112.3, 60128.1 and 60128.2.

Source: HUD 2020 LMISD



Low/Mod Income Block Group Tracts

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 14 – Priority Needs Summary

1	Priority Need Name	Public Services & Quality of Life Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City-Wide Low Mod
	Associated Goals	1A. Provide Supportive Services Special Needs
	Description	The City will provide for public service activities benefiting seniors and youth.
	Basis for Relative Priority	The City has identified vital and essential public services for LMI and the special needs population as a high priority. The senior population continues to rely on the City to provide social services to meet their needs or partner with agencies that can provide various services such as the food delivery service. Activities that serves the youth are needed and are preventive and intervention services as well as a variety of enrichment and education workshops.
2	Priority Need Name	Preserve & Develop Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City-Wide Low Mod
	Associated Goals	2A. Preserve Existing Homeowner Housing
	Description	The City will work towards preserving and developing affordable housing in Tamarac through housing rehab for low- to moderate-income households.

	Basis for Relative Priority	The age and condition of the housing stock results in a need to provide housing assistance to existing and incoming homeowners. The City of Tamarac continues to insist on high quality housing development which is affordable to incoming residents, including quality maintenance of the City's existing housing stock. This objective can be achieved over the 5-Year strategic planning period through the housing rehab program.
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Narrative (Optional)

As funds are limited, the City will direct funds towards highest identified needs in the City in low/mod areas. The City of Tamarac has identified two priority needs where it will target CDBG funds in the next 5-years of the Consolidated Plan:

1. Public Services & Quality of Life Improvements
2. Preserve & Develop Affordable Housing

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The annual allocation for the City of Tamarac for its CDBG program is \$417,242. As a recipient of HUD Entitlement CDBG 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. These funds are reflected in the table below.

In addition to CDBG, the City anticipates receiving State Housing Initiative Partnership (SHIP) funds and Home Investment Partnership (HOME) funds through Broward County Consortium. These are explained in the additional resource narrative below in this section.

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	Admin and Planning Housing Public Services	417,242	0	0	417,242	1,668,968	The expected amount available remainder of the Consolidated Plan is 4 more years of the annual allocation.

Table 15 - Anticipated Resources

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 City of Tamarac has additional resources that help to address its priority needs. As a member of the Broward County HOME Consortium the City receives HOME funds annually and through the Florida Housing administers the State Housing Initiatives Partnership program it is a recipient of SHIP funds. 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 publicly owned land or property located within the state 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

N/A

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
TAMARAC	Government	Ownership Non-homeless special needs Planning neighborhood improvements	Jurisdiction
BROWARD COUNTY	Government	Homelessness Public Housing Rental	Other
BROWARD COUNTY HOUSING AUTHORITY	PHA	Public Housing Rental	Other
BROWARD COUNTY HOMELESS INITIATIVE PARTNERSHIP	Continuum of care	Homelessness	Other

Table 16 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Community Development Department, Housing Division is responsible for the administration of the Community Development Block Grant (CDBG) as well as Home Investment Partnership (HOME) Programs through the Broward County HOME Consortium. The City of Tamarac is a member of the Broward County Continuum of Care (CoC).

Most public service activities are carried out by private agencies specializing in the particular service needed.

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 Service are provided by the City's grant funds and carried out by local public services agencies and non-profit agencies specializing in

the particular service needed. Coordination is strong however funding is weak.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance			
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse			
Child Care	X		
Education			
Employment and Employment Training			
Healthcare	X		
HIV/AIDS			
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			
Other			

Table 17 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of Tamarac coordinates with the Broward County Homeless Initiative Partnership (HIP) for the delivery of services that address homelessness in the City. HIP is the lead agency for the Broward County Homeless Continuum of Care (CoC) Board as well as the Homeless Management Information System (HMIS). HIP serves as the County's focal point for planning and coordinating services for homeless families

and individuals. HIP serve as staff to the Continuum of Care (CoC) Board, and communicate directly with the Board to address the homeless needs in the County.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

A strength in service delivery is the number of local service provider and agencies County-wide dedicated to end homelessness. These members are listed on the Broward County Homeless Initiative Partnership website. Local providers and the Stakeholders Council meet monthly to discuss the homeless needs and initiatives in the County. Coordination includes countywide homeless prevention initiatives and the Point-in-Time homeless count reports.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Funding is limited for addressing homelessness in Tamarac. In recent Broward County PIT counts, the City of Tamarac has generally had around 1% or less than the total homeless population in the County. Even though there are very few homeless persons in Tamarac relative to other cities in the Consortium, the City will continue to reach out to the Broward County Homeless Initiative Partnership for homeless prevention activities and participate in the Point-in-Time homeless count reports.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A. Provide Supportive Services LMI & Special Needs	2020	2024	Affordable Housing	City Wide Low-Mod	Public Services & Quality of Life Improvements	CDBG: \$646,550	Public service activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted
2	2A. Preserve Existing Homeowner Housing	2020	2024	Non-Homeless Special Needs Public Services Non-Housing Community Development	City Wide Low-Mod	Preserve & Develop Affordable Housing	CDBG: \$1,439,660	Homeowner Housing Rehabilitated: 40 Household Housing Unit

Table 18 – Goals Summary

Goal Descriptions

1	Goal Name	1A. Provide Supportive Services LMI & Special Needs
	Goal Description	Supportive services for low- to moderate-income households and the special needs population include: Meals on Wheels South Florida Seniors Food Delivery Program, Preventive and Intervention Services for Youth (Voices for Children of Broward), T-Mobile & Millennium Academy to provide broadband service to students in LMI households and an Education Workshop.
2	Goal Name	2A. Preserve Existing Homeowner Housing
	Goal Description	The City will assist LMI households with Owner Occupied Home Rehabilitation (including Rehabilitation Service Delivery).

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City estimates that it will assist 40 low- and moderate-income households with Homeowner Housing Rehabilitated.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP 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.

How are the actions listed above integrated into housing policies and procedures?

See above. It is the policy of the City to provide a lead-based paint review of all properties constructed prior to 1978 is conducted prior to providing assistance through the CDBG Owner-Occupied Minor Home Repair program. The City will also provide lead-based paint education during mandatory workshops for all clients assisted with CDBG funds in the rehab program.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Tamarac 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.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City has created two goals to address identified priority needs that work to reduce poverty in the City. These goals are to provide essential supportive services to low- and moderate-income households and the special needs population to improve their quality of life and to preserve the existing homeowner housing in the City.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Tamarac's CDBG program is subject to monitoring by the US Department of Housing and Urban Development as well as Broward County Housing Finance and Community Development Department. The City of Tamarac uses the HUD's monitoring guide as a standard for implementing and monitoring the Housing programs. The City accomplishes its monitoring standard by performing ongoing program reviews, on-site monitoring and financial reviews. These reviews include but are not limited to the monitoring of actual performance versus proposed performance, ensure that proper paperwork and documentation are retained, ensure timely use of funds, review of client files for eligibility and continuous review of request for reimbursement packages. In addition, the City ensures that all applicable regulation and policies from various Federal and State agencies such as labor standards, environmental standards and fair housing, as applicable to the programs, are incorporated in the monitoring of the Housing programs. The City also monitors timeliness of expenditures of program funds as well as to ensure that accurate information is reported in the IDIS system. The City has consistently met timeliness standards for expenditure of funds and, through monitoring, has been able to reprogram funds where needs are greatest.

Additional monitoring procedures and standards are outlined in the sub-recipient funding agreement between the City of Tamarac and Broward County. These monitoring standards and procedures include a timetable/schedule for projects, specific work tasks, a start-up date and a completion date. Sub-recipients are also required to submit, Monthly Progress Reports, chronologically detailing the steps taken to meet the quantifiable objectives enumerated. Monthly Progress Reports are intended to provide an update on a sub-recipient's progress in meeting agreed upon objectives; they should include federally mandated reporting information.

The City also monitors its sub-recipient Parks and Recreation Department regarding their Information and Referral Specialist and Counseling activities. Through desk audits, and site visits as applicable, Housing staff reviews the back-up documentation provided by the Parks and Recreation Department to ensure compliance is being met.

Annual Action Plan

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 \$417,242. As a recipient of HUD Entitlement CDBG 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. These funds are reflected in the table below.

In addition to CDBG, the City anticipates receiving State Housing Initiative Partnership (SHIP) funds and Home Investment Partnership (HOME) funds through Broward County Consortium. These are explained in the additional resource narrative below in this section.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
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CDBG	public - federal	Admin and Planning Housing Public Services	417,242	0	0	417,242	1,668,968	The expected amount available remainder of the Consolidated Plan is 4 more years of the annual allocation.

Table 19 - 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

The City of Tamarac has additional resources that help to address its priority needs. As a member of the Broward County HOME Consortium the City receives HOME funds annually and through the Florida Housing administers the State Housing Initiatives Partnership program it is a recipient of SHIP funds. 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 publicly owned land or property located within the state 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

N/A

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	1A. Provide Supportive Services LMI & Special Needs	2020	2024	Affordable Housing	City Wide Low-Mod	Public Services & Quality of Life Improvements	CDBG: \$129,310	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
2	2A. Preserve Existing Homeowner Housing	2020	2024	Non-Homeless Special Needs Public Services Non-Housing Community Development	City Wide Low-Mod	Preserve & Develop Affordable Housing	CDBG: \$287,932	Homeowner Housing Rehabilitated: 8 Household Housing Unit

Table 20 – Goals Summary

Goal Descriptions

1	Goal Name	1A. Provide Supportive Services LMI & Special Needs
	Goal Description	Supportive services for low- to moderate-income households and the special needs population include: Meals on Wheels South Florida Seniors Food Delivery Program, Preventive and Intervention Services for Youth (Voices for Children of Broward), T-Mobile & Millennium Academy to provide broadband service to students in LMI households and an Education Workshop.
2	Goal Name	2A. Preserve Existing Homeowner Housing
	Goal Description	The City will assist LMI households with Owner Occupied Home Rehabilitation (including Rehabilitation Service Delivery).

AP-35 Projects - 91.420, 91.220(d)

Introduction

The projects in this Action Plan work towards the HUD's statutory goals to provide suitable living environment, provide decent housing, and expand economic opportunities in particular for very low-, low- and moderate-income persons. The projects in this annual action plan work towards HUD's goals and the identified priority needs of the City and its residents.

#	Project Name
1	CDBG Program Administration
2	CDBG Public Services
3	CDBG Housing Rehab

Table 21 – Project Information

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

The main focus of the City of Tamarac 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 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	CDBG Program Administration
	Target Area	City Wide Low-Mod
	Goals Supported	Housing
	Needs Addressed	Public Services & Quality of Life Improvements Preserve & Develop Affordable Housing
	Funding	CDBG: \$83,448
	Description	Administration of CDBG in PY 2020.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A.
	Location Description	Citywide & Low-Mod Tracts
	Planned Activities	Administration of CDBG programs: Owner-Occupied Rehabilitation and Public Services (Senior Feeding Program, and Preventive and Intervention Services).
2	Project Name	CDBG Public Services
	Target Area	City Wide Low-Mod
	Goals Supported	1A. Provide Supportive Services Special Needs
	Needs Addressed	Public Services & Quality of Life Improvements
	Funding	CDBG: \$87,586
	Description	The CDBG Public Services project will provide funding for public service activities benefiting the LMI and special needs population (youth and seniors).
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated one hundred and fifty (150) LMI persons will benefit from proposed public service activities.
	Location Description	Citywide & Low-Mod Tracts

	Planned Activities	Planned activities: Seniors Feeding Program and Preventive & Intervention Services for Youth.
3	Project Name	CDBG Housing Rehab
	Target Area	City Wide Low-Mod
	Goals Supported	2A. Preserve Existing Homeowner Housing
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	CDBG: \$246,208
	Description	The Housing Rehab 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.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 8 low to moderate income households will benefit from the Minor Home Repair program.
	Location Description	Citywide & Low-Mod Tracts
	Planned Activities	Planned activities include Owner-Occupied Rehabilitation activities through the Minor Home Repair program and Rehabilitation Delivery Costs. Delivery Costs - \$67,802 Housing Rehab - \$178,405

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

CDBG programming funds are available throughout the City, however funds must be targeted towards low/mod tracts or eligible low- and moderate-income individuals and households, or special needs groups. The City has identified eligible project locations as low/mod census block group tracts.

Geographic Distribution

Target Area	Percentage of Funds
City Wide Low-Mod	100

Table 22 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Tamarac determines project locations using HUD CDBG Low/Mod Income Summary Data (LMISD) which helps to guide the City where low/mod block group tracts are located. In addition to the HUD LMISD data, the City determines need and location of special projects based on need and demand of its residents, as well as the condition of existing resources. See map Low/Mod Block Group Tracts attached in SP-10 for low-moderate income areas that will be utilized to plan for eligible activities and services throughout the City.

Discussion

N/A

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 I

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.

Long-term goals of the policy, the Community Development Department will continue to promote affordable housing needs of the community.

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, however 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(l)(1,2,4)

Introduction

This section describes the program specific needs of the CDBG program. In PY2020, there were no program income funds. One hundred percent of CDBG funds will be targeted towards low- and moderate-income households.

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.	100.00%

Discussion

N/A

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>2014-2018 ACS 5-Yr Estimates</p> <hr/> <p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p> <hr/> <p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <hr/> <p>What was the purpose for developing this data set?</p> <p>Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <hr/> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Tamarac, FL</p> <hr/> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2014-2018 ACS 5-Year Estimates</p> <hr/> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
2	<p>Data Source Name</p> <p>2013-2017 ACS (Workers), 2017 LEHD (Jobs)</p> <hr/> <p>List the name of the organization or individual who originated the data set.</p> <p>2013-2017 ACS and 2017 Longitudinal Employee-Household Dynamics: United States Census Bureau</p>

	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership.</p> <p>What was the purpose for developing this data set?</p> <p>ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>LEHD: Information from the LEHD help state and local authorities who increasingly need detailed local information about their economies to make informed decisions. The LEHD Partnership works to fill critical data gaps and provide indicators needed by state and local authorities. LEHD's mission is to provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Tamarac, FL</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013-2017 ACS (Workers), 2017 LEHD (Jobs)</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>Bureau of Labor Statistics</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Bureau of Labor Statistics (BLS)</p>

	<p>Provide a brief summary of the data set.</p> <p>BLS unemployment rates are from the BLS Local Area Unemployment Statistics (LAUS). This program produces monthly and annual employment, unemployment, and labor force data for Census regions and divisions, States, counties, metropolitan areas, and many cities, by place of residence.</p>
	<p>What was the purpose for developing this data set?</p> <p>The purpose of the BLS data is to collect, analyze, and disseminate essential economic information to support public and private decision making.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Tamarac, FL</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019-2020</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>