

CITY OF TAMARAC

Five Year Consolidated Plan

Fiscal Year 2015/2016 – 2019/2020

&

Annual Action Plan

Fiscal year 2015/2016



Prepared by:

**City of Tamarac Community Development Department
Housing Division**

Submitted to:

**U.S. Department of Housing and Urban Development
The Office of Community Planning and Development
Miami Field Office**

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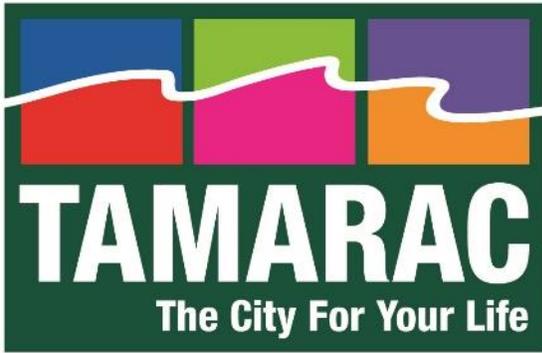
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**CITY OF TAMARAC
Five Year Consolidated Plan
Fiscal Year 2015/2016 – 2019/2020**

Executive Summary

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

1. Introduction

Officially incorporated on July 19, 1963, the City of Tamarac was founded by developer Kenneth E. Behring. Mr. Behring's vision was to offer the convenience of a condominium with the privacy of a single-family home for active retirees. The homes were one-story, one- or two-bedroom homes that surrounded a common clubhouse providing a great deal of social activities for residents. Today Tamarac is no longer just a retirement destination. With a population that has gotten younger and more diverse over the years, the city boasts an array of activities and services for people of all ages.

The five-member City Commission is the legislative and policy-making branch of the City of Tamarac government.

**Mayor Harry Dressler - At Large
Vice Mayor Pamela Bushnell – District 1
Commissioner Michelle Gomez – District 2
Commissioner Diane Glasser – District 3
Commissioner Debra Placko – District 4
City Manager Michael C. Cernech**

The City of Tamarac has participated in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) Program as a direct entitlement grantee since FY 2000. The City is currently embarking on its next five-year Consolidated Planning cycle to receive HUD Federal grant allocations and will provide funds to promote affordable housing initiatives and socio-economic programs to address identified community needs. To receive CDBG funding, the City must assess local housing and community development needs and resources, and socioeconomic impediments toward building

and sustaining viable neighborhoods. The result of the afore referenced assessment is the City of Tamarac Consolidated Plan.

This Plan is a prerequisite to receiving the grant funds. HUD envisions the **5-year Consolidated Plan** to function as:

1. A planning document for the City, which builds on a participatory process including government, residents, businesses, and educational institutions,
2. An application for federal funds under HUD's formula grant programs,
3. A strategy to be followed in carrying out HUD funded activities,
4. An action plan that provides a basis for assessing performance

The **Consolidated Plan** furthers the statutory goals through a collaborative process whereby a community establishes a unified vision for community development actions. This Plan offers local jurisdictions a better chance to shape the various programs into effective, coordinated neighborhood and community development strategies that create a specific course of action for revitalization. It is the means to analyze the City's local context and the linkages to the larger region. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level. The Plan builds on local assets and coordinates a response to the needs of the community; integrates economic, physical, environmental and human development in a comprehensive coordinated fashion. Once the five-year plan is developed, it sets forth goals, objectives and performance benchmarks for measuring progress.

The Statutes for the CDBG grant program sets forth three basic goals which are closely related to the major commitments and priorities of 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 five-year "Consolidated Plan" incorporates priorities and programs addressing these goals.

Vision, Mission & Values

Our Vision:

*The City of Tamarac, Our Community of Choice -
Leading the nation in quality of life through safe neighborhoods,
a vibrant economy, exceptional customer service and recognized excellence.*

Our Mission:

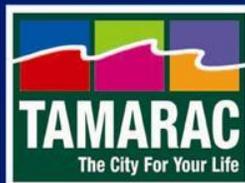
*We are:
"Committed to Excellence . . . Always"*

*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*

Our Values:

As Stewards of the public trust, we value:

*Vision
Integrity
Efficiency
Quality Service*



OUR FIVE GOALS

Playing Our PART... The City of Tamarac's Five Strategic Goals. How does your job link with these goals?



STRATEGIC GOAL #1

Inclusive Community

The City of Tamarac is committed to providing programs and services that meet the needs of an increasingly diverse community.



STRATEGIC GOAL #2

Healthy Financial Environment

The City of Tamarac will utilize financial management to develop and maintain a healthy financial environment, encouraging and supporting economic development and redevelopment.



STRATEGIC GOAL #3

Dynamic Organizational Culture

The City of Tamarac will create and sustain a culture conducive to development and retention of a skilled workforce.



STRATEGIC GOAL #4

Clear Communication

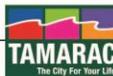
The City of Tamarac will ensure effective communication within the organization and throughout the City, and enhance the visibility of City programs and services.



STRATEGIC GOAL #5

A Vibrant Community

The City of Tamarac will provide resources, initiatives and opportunities to continually revitalize our community and preserve the environment.



Strategic Goals

2. Summary of the objectives and outcomes identified in the Plan

This 5-year Con Plan will focus on projects and activities that support the results of the Community Needs Survey. 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.

Objectives and quantifiable outcomes will be described in further detail within the Strategic Plan sections as well as in each Annual Action Plan over the next five years.

3. Evaluation of past performance

Over the last five years, U.S Department of Housing and Urban Development (HUD) funds (CDBG & HOME) have assisted with the following:

- Provided home rehabilitation for over 45 owner-occupied homes.
- Installed 2 handicap accessibility doors at Public Facilities.
- Installed and/or repaired sidewalks and accessibility pads at 5 neighborhood locations.
- Provided a full-time temporary social worker that assisted over 420 residents in obtaining referrals, counseling and other social service needs.
- Provided arthritis meditation/tai chi classes to over 270 seniors.
- Provided fitness/jazzercise classes for over 280 seniors.
- Provided nutritional cooking class to over 270 seniors.
- Provided over 170 sessions of individual and group counseling.
- Provided low-flow toilet rebates to 36 households.

Although the City of Tamarac's demographics have changed, specifically with regard to the median age, seniors remain the population that utilizes the City's activities and assistance programs. The City's social services staff continually analyzes classes and activities to be provided based on turn out and response. Decent and affordable housing remains in high demand although with limited funds to meet the need of addressing the age of the City's housing stock. Each year almost 100 households apply for home rehabilitation assistance with funding available to approximately 15-20 households. New housing developments are being constructed in an affordable price range; however, the supply is still limited.

4. Summary of citizen participation process and consultation process

May 12, 2015 Fair Housing Public Outreach and Seminar

May 17, 2015 Advertisement for Public Hearing with City Planning Board

May 24, 2015 Advertisement for 30-day review period and Public Hearing

May 25, 2015 Beginning of 30-day review period

June 3, 2015 Public Hearing at the Planning Board for input of activities

June 24, 2015 End of 30-day review period

June 22, 2015 City Commission Workshop-Open Public Meeting

June 24, 2015 Commission approval and review/public hearing for final approval

5. Summary of public comments

Pending final public hearing June 24, 2015. No comments received to date.

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

Should comments have been received, none would have been rejected.

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
HOME Administrator	TAMARAC	Community Development Department-Housing Division

Table 1– Responsible Agencies

Narrative

This Strategic Plan is for the City of Tamarac’s next Five Program Years

FY 2015/2016 – FY 2019/2020

CITY’S MISSION STATEMENT

We “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

COMMUNITY DEVELOPMENT/HOUSING MISSION

The City's Community Development/Housing Mission is to help its residents achieve self-sufficiency through decent housing; a suitable living environment; and expanded economic opportunities.

Consolidated Plan Public Contact Information

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City Clerk's Office
Pat Teufel, City Clerk
7525 NW 88 Avenue
Tamarac, FL 33321
(954) 597-3506
pat.teufel@tamarac.org

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

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. Not all residents can access services funded via the City's federal and state grants, 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(I)).

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 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	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Daniel Cantor Senior Center submitted the Consolidated Plan Needs Assessment sent out by Tamarac staff.
2	Agency/Group/Organization	FIRST CALL FOR HELP OF BROWARD 211
	Agency/Group/Organization Type	Services-homeless Services-Health Services-Education Information & Referral
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	211 Broward submitted the Consolidated Plan Needs Assessment sent out by Tamarac staff.
3	Agency/Group/Organization	Neighborhood Housing Services of S Florida, Inc.
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Education Service-Fair Housing Foreclosure Prevention
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Neighborhood Housing Services of South Florida submitted the Consolidated Plan Needs Assessment sent out by Tamarac staff.
4	Agency/Group/Organization	BROWARD COUNTY FAMILY SUCCESS
	Agency/Group/Organization Type	Services - Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Broward County Family Success submitted the Consolidated Plan Needs Assessment sent out by Tamarac staff.
5	Agency/Group/Organization	BROWARD HOUSING SOLUTIONS
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Broward Housing Solutions submitted the Consolidated Plan Needs Assessment sent out by Tamarac staff.
6	Agency/Group/Organization	Children's Services Council of Broward
	Agency/Group/Organization Type	Services-Children Services-Education Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Children's Services Council of Broward submitted the Consolidated Plan Needs Assessment sent out by Tamarac staff.
7	Agency/Group/Organization	TAMARAC
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Tamarac's Social Services Division submitted the Consolidated Plan Needs Assessment sent out by Tamarac staff.

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

All known local organizations that 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 (January 2015) was used to assess the homeless population and its needs.
Analysis of Impediments	HOPE Inc	The City of Tamarac partners with HOPE Inc to provide Fair Housing events to the Tamarac residents as well as housing agencies. An Annual Scope of Work consists of monthly outreach, special speaking engagements during Purchase Assistance workshops and other public participation meetings. HOPE Inc was consulted with during the 5-Year Con Plan process in preparation for the City's new Analysis of Impediments.

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(I))

The City of Tamarac consulted with Broward County and members of the HOME Consortium for input, impact assessment, and consideration of potential coordination of programs.

Narrative

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 and public entities provide sound feedback for the formulation of services.

PR-15 Citizen 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

Fair Housing Outreach Seminar May 12, 2015

Planning Board Con Plan and Action Plan Public Hearing June 3, 2015

30-Day Con Plan and Action Plan Public Review Period May 24, 2015 - June 24, 2015

City Commission Con Plan and Action Plan Approval and Public Hearing June 24, 2015

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
1	Public Meeting	HOA and Condo Board of Directors	May 12, 2015 Fair Housing Outreach Seminar ³⁵ in attendance Speakers: Rita Scott, HOPE Inc and Andrew Black, Kaye Bender Rembaum PA	Interactive discussion between attendees and both speakers. Questions concerning rental properties and guests, service animals versus emotional support animals, delinquencies and proper enforcement, as well as general fair housing rights and responsibilities.	No comments not accepted.
2	Newspaper Ad	Planning Board Public Notice in Sun Sentinel	May 17, 2015 Planning Board Public Hearing Notice	No comments submitted in response to Public Hearing advertisement.	No comments not accepted.

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response / attendance	Summary of comments received	Summary of comments not accepted and reasons
3	Newspaper Ad	30 Day Public Review Period Notice in SunSentinel	May 24, 2015 - June 24, 2015 30 Day Review Public Notice	No comments submitted in response to Public Hearing advertisement.	No comments not accepted.
4	Public Hearing	Planning Board Public Hearing	June 3, 2015 Planning Board Public Hearing Approximately 10 non Board Members in attendance.	Planning Board was interested as to understand how the City allocates its CDBG funds into particular areas as well as to individuals. Planning Board opened a public hearing to NO COMMENTS from the audience. Planning Board recommended approval of Consolidated Plan unanimously (5-0).	No comments not accepted.
5	30 Day Public Comment Period	Non-targeted/broad community	May 24, 2015 - June 24, 2015 30 Day Review period	To date, no comments submitted. Should any be received, they will be included in Plan as well as forwarded to HUD for inclusion into the Plan.	No comments not accepted
6	Public Hearing	Non-targeted/broad community	June 24, 2015 City Commission Meeting	Any comments received during the City Commission meeting for final approval of the Consolidated Plan will be included.	

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

During the development of the Five Year Plan (FY 2015/16 - 2019/20) the City sent out a “Community Needs Survey” to external 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 planning, social services, economic development, engineering, parks and recreation, and education.

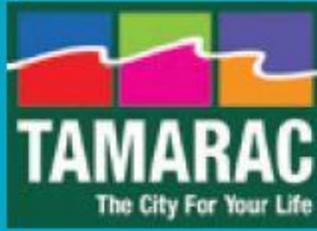
The consulting agencies were utilized to determine feasibility, duplication and consistency with local governmental plans, conformance with local zoning district, environmental impact and cost effectiveness. There were also three (3) opportunities for participation via public meetings, as well as a 30 day review period 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.

The “Community Needs Survey” was sent to fifteen (15) surrounding agencies, in addition to being placed on the City’s website for a 30 day period.

The client base for those responding to the needs survey ranged from seniors, to homeless, to children and families. The services they offer include medical, transportation, housing, social service and educational needs. They are partners who represent agencies within the City, or within the City’s service area which residents would seek assistance from. As a whole, these agencies who participated in the assessment of community needs serve over 250,000 people per year.

The survey sought input on the following areas of need:

- Housing Services for underserved groups such as: homeless, transitional housing, and people with special needs
- Condition of Infrastructure: streets, sewers, sidewalks, etc...
- Inadequate supply of “affordable Housing”
- Inadequate financial resources to acquire or remain in housing
- Availability of job training and access to employment
- Availability of social services: health, recreational, educational, etc...



THE CITY *for citizen involvement.*



Citizen Involvement

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

Describe the jurisdiction's need for Public Facilities:

A revitalization of Tamarac's older low-income neighborhoods and commercial areas is an on-going concern making community development a high priority. Activities of importance have been improvements to sidewalks, public facilities, and senior centers over the past five years. Public facilities projects have been funded benefiting low-moderate income residents and/or direct benefit limited clientele over the past five years utilizing CDBG funds. The City has an adequate number public facilities, the real need lies with ensuring accessibility and on-going improvements to the existing facilities.

Public facility improvements will continue to be a priority for the next five years as the City's public facilities are aging and require improvement. Projects that provide an area-wide benefit or a direct benefit to limited clientele will be considered each year under the City's Annual Action Plans. As larger projects are identified, the City will seek additional funds from other resources to help fund such projects.

The City's current non-housing, non-administrative inventory consists of a Community Center, Recreation Center, Fitness/Aquatic Center, Fire Stations and several parks.

How were these needs determined?

As part of the "Community Needs Survey", the results stated that improvement to the City's infrastructure and public facilities were the second highest priority. As with the past five years, the City will continue to make such improvements a priority utilizing both public and grant funds.

Describe the jurisdiction's need for Public Improvements:

The City's older low-income areas are the most in need of revitalization and physical improvement. With a large part of the City's population still older in age, many of these public improvements will require accessibility features and other user-friendly improvements.

Activities that provide an area-wide benefit or a direct benefit to limited clientele will be considered each year under the City's Annual Action Plans.

How were these needs determined?

As part of the "Community Needs Survey", the results stated that improvement to the City's infrastructure and public facilities were the second highest priority. As with the past five years, the City will continue to make such improvements a priority utilizing both public and grant funds.

Describe the jurisdiction's need for Public Services:

The City of Tamarac has a very diverse population and an average age which has dropped substantially over the past five to ten years. However, the senior population continues to rely heavily on the City to provide social services to meet their needs or partner with agencies that can provide various services. The current realm of public services includes, but is not limited to:

- Senior services
- Disabled services
- Youth services
- Transportation services
- Single parent family services
- Mental health services
- Crime awareness/prevention
- Health care services

These services are in high demand and well attended by the community. The City takes advantage of the 15% limitation on public services utilizing the funds in full each year.

How were these needs determined?

The need for public services will continue to be a priority for the City due to its on-going demand by the residents. Each new service, class or program is researched prior to funding to ensure need and participation. Services not able to be funded by the City will be identified in surrounding communities such that Tamarac's residents may still have access to such needs.

The survey results showed that with regard to "suitable living environment" to expand and diversify public services to enhance access, over 60% of those surveyed felt this was a "high" priority.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City latest housing data shows 32,198 housing units compared to 27,732 from the 2000 Census, a 15% increase during that ten-year period. Over the next two to five years the City will develop nearly 700 additional housing units. New housing development and re-development is currently very active within the City.

According to the American Community Survey the median value of a home is \$120,100, and the median mortgage payment is \$1,428. The median rent in the City is \$1,147.

A comparison of the 2000 Census data and the 2010 Census, as well as the American Community Survey (ACS) profile housing tenure type indicates that the City of Tamarac owner occupied housing stock remains stable. There was a slight increase of 2% in owner-occupied housing units up to 84.2%. These figures are similar when comparing with Broward County whose owner occupancy rate is at 81%. The data also shows a 2% decrease in the renter occupied unit rate during the same time period; with 8.9% of the housing units seasonally vacant or vacant year-round.

The median household income according to the 2011-2013 American Community Survey was \$42,548 up from the 2000 Census median household income of \$34,290. With regard to cost burdened households, 56% of owner occupied households have mortgage payments which are over 30% of their monthly income and 60% of renter households pay rent which is over 30% of their monthly income.

Additional market data pertinent to the City of Tamarac:

- Over 40% of Tamarac's residents receive some sort of Social Security
- Over 10% had an income below the poverty level
- Over 17% of Tamarac residents have a disability
- Substandard Housing Units Less than 1%
- Average household size 2.12
- Husband-Wife households 38%
- Average 1,300 delinquent mortgages per month, approximately 450 are REO properties

	2010-2015 Con Plan	2015-2020 Con Plan	Change
Median Home Value	\$175,200	\$120,100	-31%
Total Housing Units	32,181	32,198	.01%
Occupied Housing Units	27,833	26,919	-3%
Owner Occupied Units	22,466	20,237	-10%
Renter Occupied Units	5,367	6,682	19%
Vacant Housing Units	4,348	5,279	18%
Median Mortgage	\$1,485	\$1,428	-4%
Mortgage exceeds 30% of income	61%	56%	-5%
Median Rent	\$1,170	\$1,147	-2%
Rent exceeds 30% of income	64%	60%	-4%

Table 5 - ACS Data Comparison - Tamarac Housing 2010-2015 Con Plan versus 2015-2020 Con Plan

Income Distribution Overview	Owner	Renter	Total
Household Income <= 30% HAMFI	3,515	885	4,400
Household Income >30% to <=50% HAMFI	3,900	1,525	5,425
Household Income >50% to <=80% HAMFI	4,252	1,420	5,945
Household Income >80% to <=100% HAMFI	2,530	785	3,315
Household Income >100% HAMFI	7,340	1,250	8,590
Total	21,810	5,870	27,680

Table 6 - CHAS 2007-2011 Income Distribution Overview

Housing Cost Burden	Owner	Renter	Total
Cost Burden <=30%	10,810	2,510	13,320
Cost Burden >30% to <=50%	5,610	1,695	7,305
Cost Burden >50%	5,100	1,605	6,705
Cost Burden not available	290	65	355
Total	21,810	5,870	27,680
* Cost burden is the ratio of housing costs to household income. For renters- housing cost is gross rent (contract rent plus utilities) For owners- housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes.			

Table 7 - CHAS 2007-2011 Housing Cost Burden Overview

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

Introduction

The City's non-housing Community Development needs to be considered for funding over the next five years will be from a combination of the Community Needs Survey as well as internal projects planned for by City Management. As previously mentioned, improving the City's infrastructure and public facilities will be the primary non-housing projects over the next five years.

Additionally, economic opportunities for Tamarac businesses will be included in planning for the next five years.

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	87	0	0	0	0
Arts, Entertainment, Accommodations	2,499	1,338	14	11	-3
Construction	739	164	4	1	-3
Education and Health Care Services	3,732	2,667	20	22	2
Finance, Insurance, and Real Estate	1,844	1,009	10	8	-2
Information	524	156	3	1	-2
Manufacturing	823	588	4	5	1
Other Services	847	397	5	3	-2
Professional, Scientific, Management Services	2,013	977	11	8	-3
Public Administration	0	0	0	0	0
Retail Trade	3,222	2,611	17	21	4
Transportation and Warehousing	800	783	4	6	2
Wholesale Trade	1,378	1,507	7	12	5
Total	18,508	12,197	--	--	--

Table 8 - Business Activity

Data 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

Total Population in the Civilian Labor Force	31,352
Civilian Employed Population 16 years and over	27,680
Unemployment Rate	11.71
Unemployment Rate for Ages 16-24	29.42
Unemployment Rate for Ages 25-65	9.17

Table 9 - Labor Force

Data 2007-2011 ACS

Source:

Occupations by Sector	Number of People
Management, business and financial	6,029
Farming, fisheries and forestry occupations	1,261
Service	3,091
Sales and office	8,340
Construction, extraction, maintenance and repair	2,188
Production, transportation and material moving	1,373

Table 10 – Occupations by Sector

Data 2007-2011 ACS

Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	13,894	54%
30-59 Minutes	10,089	39%
60 or More Minutes	1,649	6%
Total	25,632	100%

Table 11 - Travel Time

Data 2007-2011 ACS

Source:

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	1,619	272	410
High school graduate (includes equivalency)	6,456	1,070	1,583
Some college or Associate's degree	7,943	849	1,588
Bachelor's degree or higher	7,125	590	823

Table 12 - Educational Attainment by Employment Status

Data 2007-2011 ACS
Source:

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	68	161	118	624	1,132
9th to 12th grade, no diploma	459	275	370	753	1,698
High school graduate, GED, or alternative	1,009	2,021	2,290	4,798	7,204
Some college, no degree	932	2,067	1,768	3,382	3,286
Associate's degree	273	1,036	834	1,293	713
Bachelor's degree	206	1,882	1,505	2,932	1,380
Graduate or professional degree	0	429	572	1,230	1,250

Table 13 - Educational Attainment by Age

Data 2007-2011 ACS
Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,035
High school graduate (includes equivalency)	24,987
Some college or Associate's degree	33,622
Bachelor's degree	42,333
Graduate or professional degree	51,135

Table 14 – Median Earnings in the Past 12 Months

Data 2007-2011 ACS
Source:

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

The City has an education and healthcare services, and retail trade business sector. The businesses with the highest number of employees are Convergys (call center), City Furniture and University Hospital.

Describe the workforce and infrastructure needs of the business community:

With a large emphasis on economic development in the upcoming years, job placement and job training for residents within the City will be a large component of any type of financial assistance.

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 is actively planning for "Tamarac Village", a mixed use development over the next five years. Housing and commercial pre and post development components will have a positive impact on job and business growth opportunities.

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

The City is an educated community with over 7,000 of the employment population holding a Bachelor's Degree or greater. The professional, scientific, management business sector is steadily growing with major high paying manufacturing employers relocating or opening businesses in the Tamarac Commerce Park.

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 City partners with Career Source Broward, a federally funded workforce development agency to provide numerous services to employers and job seekers in Broward County.

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

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.

No

MA-50 Needs and Market Analysis Discussion

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

DEFINITION OF CONCENTRATION: a close gathering of people or things

According to the 2011-2013 ACS data, there are less than 1% of households with characteristics which would reflect Substandard Housing Units.

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

DEFINITION of racial/minority, low income concentration

A neighborhood in which any one of the following statistical conditions exists:

(1) The percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole;

(2) The neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or

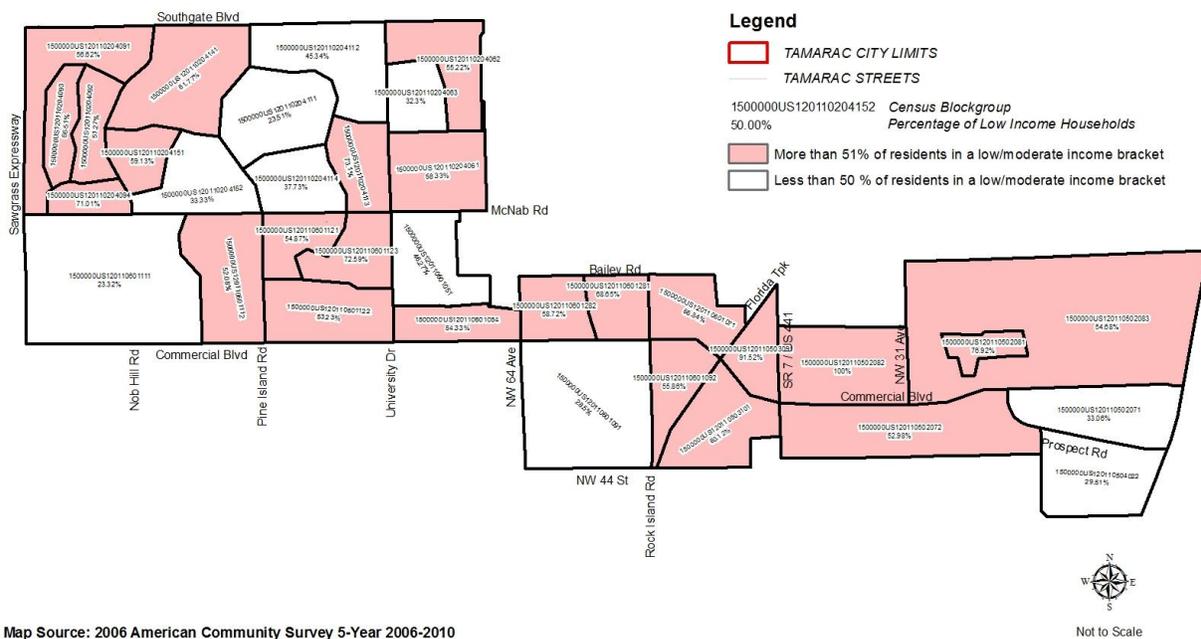
(3) In the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population.

The racial composition within the City of Tamarac mirrors that of the local region, Broward County. Additionally, the racial composition is consistent with that of the entire State of Florida. Based on the definition above, no one race group exceeds a 20% difference than that of the County or the State. Census tracts and block groups within the City may be more diverse, however, they do not necessarily equally reflect similar income levels. The income levels in the census tracts with a racial composition over 20% from the City as a whole are not necessarily the lowest income census tracts within the City. Both census tracts lie within the central portion of the City, and border other cities to the north. There have been substantial infrastructure improvements in both areas as well as more recent new home developments near these areas over the past five years.

Are there any community assets in these areas/neighborhoods?

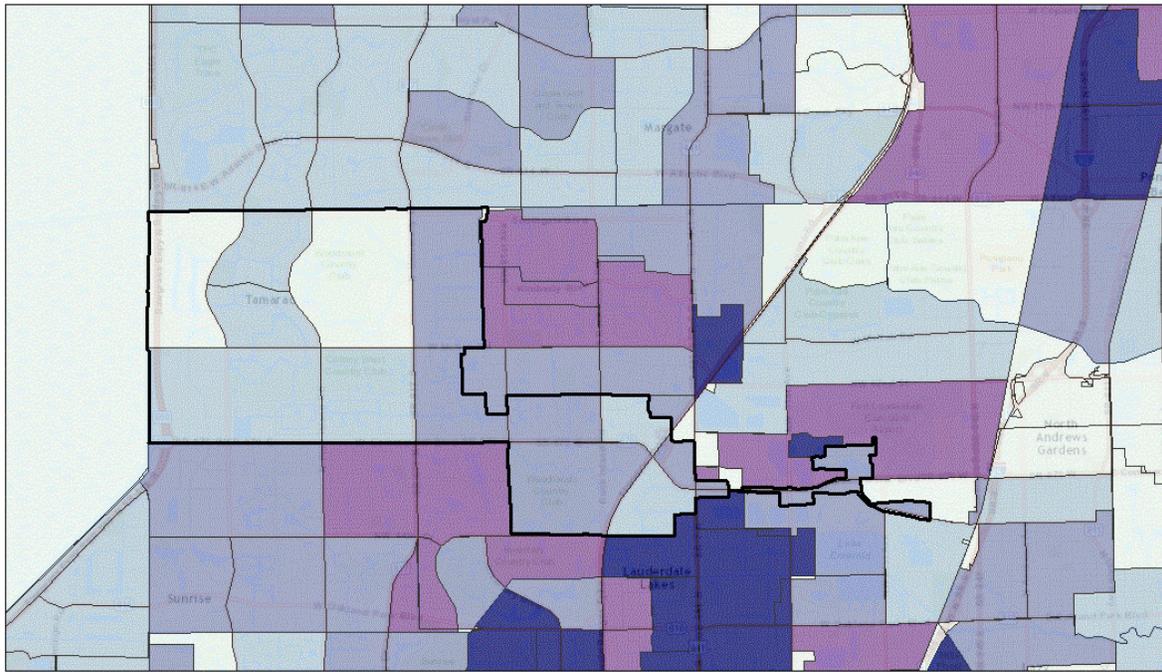
In the areas surrounding census tracts 0503-09 and 0601.28 new housing construction is taking place. The new housing in excess of 300 units will be constructed over the next three to five years. The developments will include single-family and multi-family units, new parks, and improved roadways. Additionally, in the upcoming five years the Fire Station which serves these areas will be fully renovated.

ACS 2006-2010 5-Year Low Mod Block Group

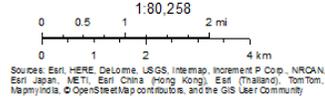
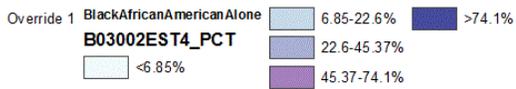


2006-2010 ACS Low Mod Income Map-Tamarac

CPD Maps-RACE-Black or African American alone - Consolidated Plan and Continuum of Care Planning Tool

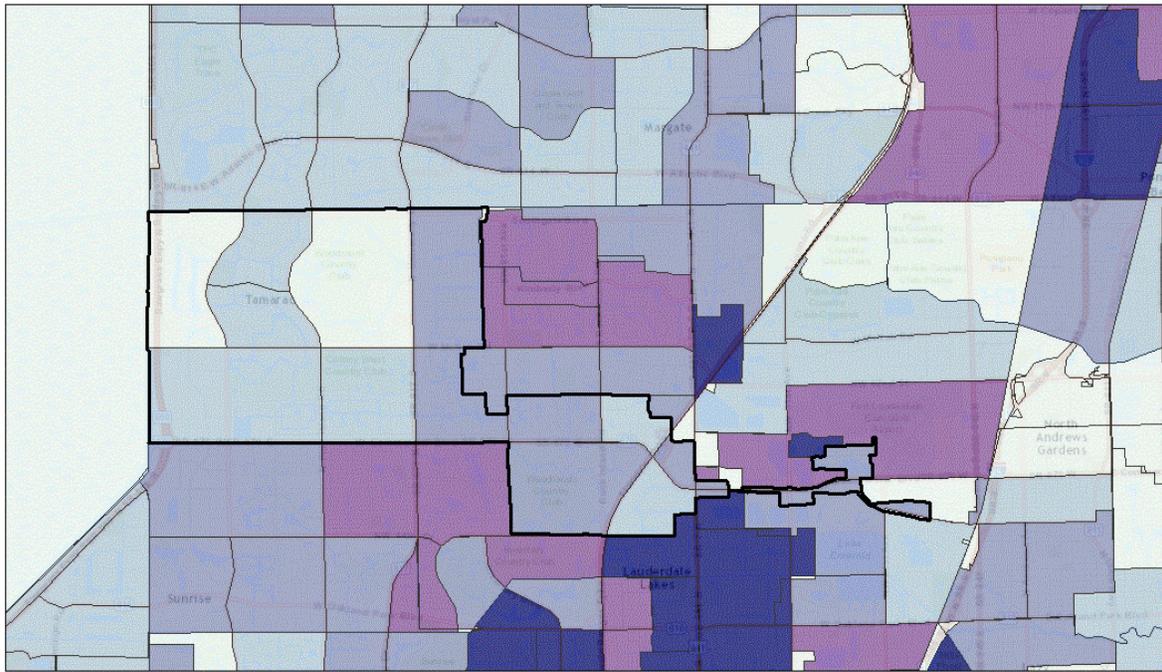


March 5, 2015

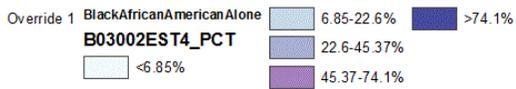


CPD Maps- RACE-White alone - Consolidated Plan and Continuum of Care Planning Tool

CPD Maps-RACE-Black or African American alone - Consolidated Plan and Continuum of Care Planning Tool



March 5, 2015



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Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

CPD Maps-RACE-Black or African American alone - Consolidated Plan and Continuum of Care Planning Tool

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The five year strategic plan will address the City's needs via goals and related and corresponding priorities/objectives that are summarized below:

Goals

"To arrest and prevent any physical or economic blight through the rehabilitation and/or construction of housing, infrastructure and community facilities, through economic development initiatives."

Objectives

The overall program objective is driven by several factors including (1) the age and condition of the residential developments in the City; (2) the need for community facilities for low/moderate income household's particularly elderly households; (3) the need to provide Public Services; and (4) encourage and promote economic development.

The City of Tamarac continues to insist on high quality housing development, as well as quality maintenance of the City's existing housing stock for residents.

The City's objectives can be achieved over the next five years through consideration of the following strategies:

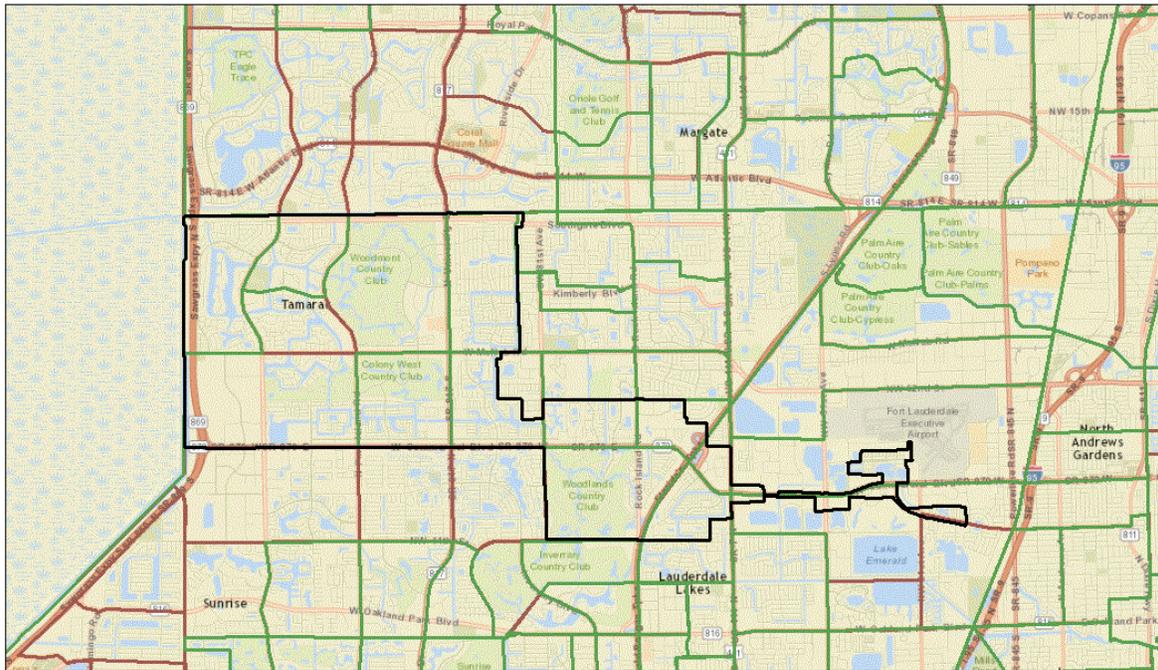
- Provide funding assistance to maintain the supply of affordable housing through rehabilitation of older single family and multi-family units.
- Provide first-time homeownership opportunities for low and moderate income residents.
- Offer public services programs and activities
- Encourage Code Compliance/Neighborhood Revitalization activities
- Deliver Public Facilities Improvements / Low-Mod Area Wide Benefit Improvements
- Provide economic development opportunities

The Five-Year Consolidated Plan will align with the City's Strategic Plan. The goals of the City's Strategic Plan included:

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

Much like the Consolidated Plan, the Strategic Plan establishes a vision for a diverse, inclusive and vibrant city, and establishes its services as an integral piece when meeting and exceeding the strategic goals

CPD Maps-Low Mod Census Tracts - Consolidated Plan and Continuum of Care Planning Tool



March 23, 2015
 Override 1
 Low Mod Tract
 Census Tract

1:80,258
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 Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

CPD Maps-Low Mod Census Tracts - Consolidated Plan and Continuum of Care Planning Tool



City That Plans for the Future

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

Geographic Area

Table 15 - Geographic Priority Areas

1	Area Name:	NSP Mainlands Section 10
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Entire neighborhood of Mainlands Section 10
	Include specific housing and commercial characteristics of this target area.	High mortgage delinquencies, code violations and vacancy rate.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	High mortgage delinquencies, code violations and vacancy rate.
	Identify the needs in this target area.	Improve housing occupancy rate and neighborhood stabilization.
	What are the opportunities for improvement in this target area?	Improve housing occupancy rate and neighborhood stabilization.
Are there barriers to improvement in this target area?	No	
2	Area Name:	NSP Sunflower Community
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Entire neighborhood of Sunflower
	Include specific housing and commercial characteristics of this target area.	High mortgage delinquencies, code violations and vacancy rate.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	High mortgage delinquencies, code violations and vacancy rate.

	Identify the needs in this target area.	Improve housing occupancy rate and neighborhood stabilization.
	What are the opportunities for improvement in this target area?	Improve housing occupancy rate and neighborhood stabilization.
	Are there barriers to improvement in this target area?	No
3	Area Name:	City Wide Low-Mod
	Area Type:	City-Wide Low Mod
	Other Target Area Description:	City-Wide Low Mod
	HUD Approval Date:	
	% of Low/ Mod:	
	Identify the neighborhood boundaries for this target area.	City wide low-mod income areas

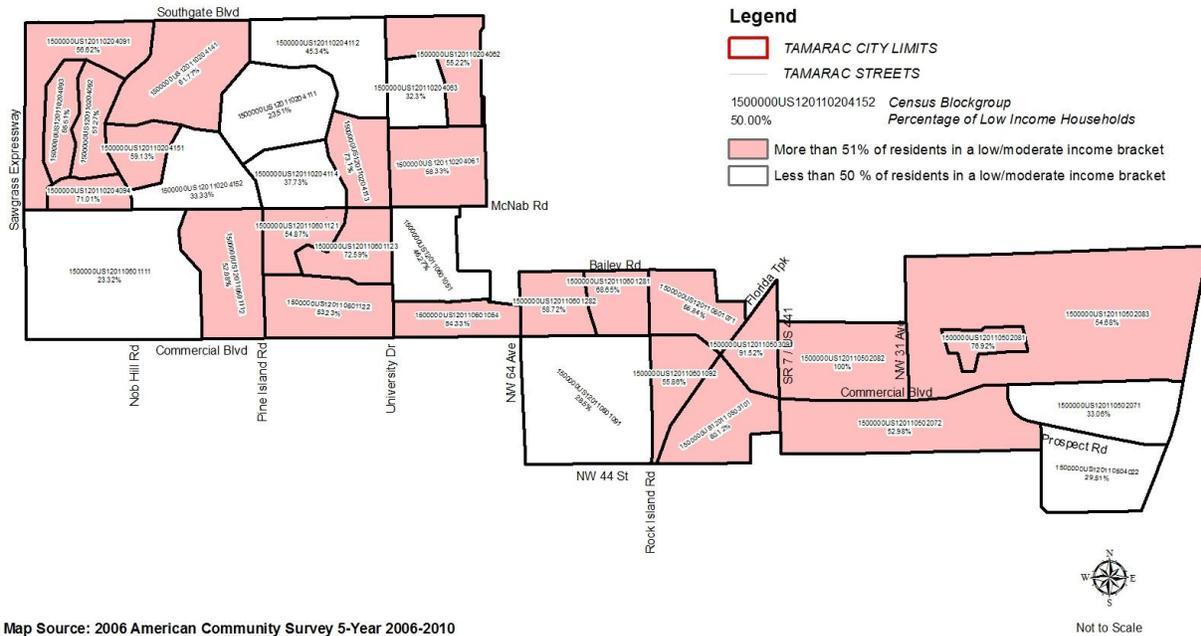
General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City of Tamarac determines the project locations using the 2000 Census data until complete and updated information can be obtained from the 2010 Census and American Community Survey data. A map was created identifying the low-moderate income areas and will be utilized to plan for public improvements in low/mod areas throughout the City. In addition to the Census and ACS 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; such as public facilities. The City of Tamarac does not have any CDBG specified target areas or redevelopment areas at this time.

Local target areas used in the past included the Sunflower and Mainland's Section Ten communities under the Neighborhood Stabilization Program-Round 3.

ACS 2006-2010 5-Year Low Mod Block Group



2006-2010 ACS Low Mod Income Map-Tamarac

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

Priority Needs

Table 16 – Priority Needs Summary

1	Priority Need Name	Infrastructure Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City-Wide Low Mod
	Associated Goals	Public Facilities and Infrastructure Improvement
	Description	Provide upgraded physical improvements such as sanitary sewers, storm sewers, sidewalks, street lighting, and improved public streets.
	Basis for Relative Priority	<p>A revitalization of Tamarac’s older low-income neighborhoods and commercial areas is an on-going concern making community development a high priority. Activities of importance have been improvements to sidewalks, public facilities, and senior centers over the past five years. Several public facilities projects have been CDBG funded benefiting low-moderate income residents and/or direct benefit limited clientele.</p> <p>Public facility improvements will continue to be a priority for the next five years as the City’s public facilities are aging and require improvement. Projects that provide an area-wide benefit or a direct benefit to limited clientele will be considered each year under the City’s Annual Action Plans. As larger projects are identified, the City will seek additional funds from other resources to help fund such projects.</p>
2	Priority Need Name	Ensure adequate supply of affordable housing
	Priority Level	Low
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City-Wide Low Mod
	Associated Goals	Housing

	Description	Ensure the City has an adequate amount of low and moderate income home ownership opportunities and expand the development of affordable housing stock available to homebuyers.
	Basis for Relative Priority	<p>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, as well as quality maintenance of the City's existing housing stock. Developer contributions to the City's Housing Trust allow the City to plan for housing assistance programs. This objective can be achieved over the next five years through the following strategies:</p> <ul style="list-style-type: none"> • Provide first-time homeownership opportunities for low and moderate income residents. <p>The basis for the Low priority designation with regard to the Consolidated Plan is that the City has a decent amount of affordable housing, including new housing developments. Although the City will continue to ensure there is an adequate amount of affordable housing, high priority is not necessary.</p>
3	Priority Need Name	Rehabilitation of owner occupied housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	City-Wide Low Mod
	Associated Goals	Housing
	Description	Increase assistance to low and moderate income homeowners for rehabilitation to address code or building violations as well as correct health and safety issues.

	Basis for Relative Priority	<p>The overall program objective is driven by the age and condition of housing within City. The City of Tamarac continues to insist on high quality housing development, as well as quality maintenance of the City's existing housing stock. This objective can be achieved over the next five years through the following strategies:</p> <ul style="list-style-type: none"> • Provide funding assistance to maintain the supply of affordable housing through rehabilitation of older units.
4	Priority Need Name	Provide public/social services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	Geographic Areas Affected	City-Wide Low Mod
	Associated Goals	Public/Social Services
	Description	Expand and diversify social service activities that enhance access to child care, mental health, the elderly, juveniles and special needs population.

	Basis for Relative Priority	<p>The City of Tamarac has a very diverse population and an average age which has dropped substantially over the past five to ten years. 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. The current realm of social services includes, but is not limited to:</p> <ul style="list-style-type: none"> • Senior services • Disabled services • Youth services • Transportation services • Single parent family services • Mental health services • Crime awareness/prevention • Health care services <p>These services are in high demand and well attended by the community. The City takes advantage of the 15% limitation on public services utilizing the funds in full each year.</p>
5	Priority Need Name	Support Economic Development
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	City-Wide Low Mod
	Associated Goals	Economic Development
	Description	Expand and diversify public and private resources committed to creating safe neighborhoods and revitalized commercial areas.
	Basis for Relative Priority	Economic Development is a Medium to High priority within the City; however, funding such activities utilizing CDBG funds is not likely and therefore received a Low priority for the purposes of the Consolidated Plan. Financial incentive activities are being created to allow new and existing businesses the opportunity to improve their business, increase patronage and/or provide additional job opportunities. Such incentives will be funded outside of the CDBG Program.
6	Priority Need Name	Support Fair Housing

	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City-Wide Low Mod
	Associated Goals	Housing Public/Social Services
	Description	Continue to contract and partner with local Fair Housing agencies to ensure protection of landlords and tenant, and home buyers and home sellers. Educate the community on rights and responsibilities of fair housing.
	Basis for Relative Priority	The City's responsibility to ensure fair housing opportunities to its residents is a priority so that all residents may enjoy the benefits of decent and affordable housing.
7	Priority Need Name	Rehabilitation of Multi-Family Housing Properties
	Priority Level	Low
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City-Wide Low Mod
	Associated Goals	Housing
	Description	With a large percentage of the City's housing stock occupied by renters, rehabilitation of multi-family units may become necessary to protect the affordability of decent housing and suitable living environments.

<p>Basis for Relative Priority</p>	<p>The overall program objective is driven by the age and condition of housing within City. The City of Tamarac continues to insist on high quality housing development, as well as quality maintenance of the City's existing housing stock. This objective can be achieved over the next five years through the following strategies:</p> <ul style="list-style-type: none"> • Provide funding assistance to maintain the supply of affordable housing through rehabilitation of older multi-family units. <p>The basis for low priority designation is due to the extent of planning involved and proper administration of such project. Identifying eligible, qualified and feasible projects will require research and planning which may occur during the next five years.</p>
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Narrative (Optional)

The City of Tamarac conducted a Community Needs Survey to prioritize projects, programs and activities to be funded over the next five years. The survey ranked the housing and non-housing needs as well as needs in the following objective categories:

- Affordable / Decent Housing
- Suitable Living Environment
- Economic Opportunity

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

Introduction

As a recipient of CDBG, HOME and SHIP funds, the City intends to allocate according to priority need. For the next five years, the City expects the housing market to continue to rebound from the dramatic slump that began in 2006. Affordable housing will remain a priority for the City of Tamarac and Home Rehabilitation will be a key activity.

To support the five year investment plan the appropriate federal resources described below will be utilized and applications will be submitted and or supported in achieving the City's listed projects and actions outlined in this section.

FEDERAL RESOURCES

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 Tamarac, Coral Springs, Margate, Deerfield Beach, Sunrise, Lauderdale, 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 RESOURCES

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. The program was designed to serve very low, low and moderate income families.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	366,236	0	0	366,236	1,464,944	The City is an entitlement grantee and anticipates receiving \$350,000 over the next 4 years
Other	public - federal	Housing	70,974	0	0	70,974	283,896	As a member of the Broward County HOME Consortium, the City of Tamarac receives an annual allocation of approximately \$70,974
Other	public - state	Admin and Planning Housing	200,000	0	0	200,000	800,000	The City is a State SHIP grantee receiving approximately \$200,000 per year.

Table 17 - 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.

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 state that may be used to address the needs identified in the plan.

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	Economic Development Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	Jurisdiction
BROWARD COUNTY	Government	Homelessness Public Housing Rental	Other
Broward County Housing Authority	PHA	Public Housing Rental	Other
BROWARD COUNTY FAMILY SUCCESS	Non-profit organizations	Planning	Other
Children's Services Council of Broward	Non-profit organizations	Planning	Other
Broward County Homeless Initiative Partnership	Continuum of care	Homelessness	Other
HOPE, HOUSING OPPORTUNITY PROJECT FOR EXCELLENCE	Non-profit organizations	Homelessness Ownership Public Housing Rental	Other
Neighborhood Housing Services of S Florida, Inc.	Non-profit organizations	Ownership Planning Rental	Region

Table 18 - 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) and Home Investment Partnership (HOME) Programs. The City of Tamarac is a member of the Broward County Consortium and Continuum of Care.

The City's housing related service delivery system is conducted by staff in the Community Development Department, Housing Division. Private agencies are contracted to assist with services such as specification writing and real estate transactions. Public Service activities are administered by the Social Services Division of Parks and Recreation Department with resources provided by the City's general funds, grant funds, local public services agencies and non-profit agencies. Most public service activities are carried out by private agencies specializing in the particular service needed. Local non-profit agencies assist with social services not available through the City.

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			

Table 19 - 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)

Although homelessness is a priority throughout the County, and the City of Tamarac supports all efforts to end homelessness, typically less than 1% of the County's homeless population reported being from Tamarac.

The primary advocate for persons at-risk of homelessness within the City of Tamarac is Parks and Recreation's Social Services Division. Case workers are familiar resources within the community to assist in identifying the appropriate agency to provide services. CDBG funds are allocated to provide a full-time Information and Referral Specialist to the community. Additionally, as a member of the Broward County Consortium and Continuum of Care the City supports efforts to end homelessness.

Broward County's Point in Time Report from January 2015 provides a breakdown of homeless counted by categories such as: veterans, youth, and families. This report allows the County to re-assess its current services and programs to accommodate the current homeless population.

Per Broward County's Point in Time Count, there are 2,624 homeless persons (2,124 households).

*Female 857

*Male 1,760

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 agencies County-wide dedicated to end homelessness. There are over 15 agencies throughout the County who serve homeless and special needs populations. Outreach, education, point-in-time counts, funding drives, treatment, referral services and other activity is on-going throughout Broward County.

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

The main gap would be the limited number of shelters available. There are more homeless people in Broward County than there are shelters and facilities to assist.

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	Housing	2015	2019	Affordable Housing	City Wide Low-Mod	Ensure adequate supply of affordable housing Rehabilitation of owner occupied housing Support Fair Housing Rehabilitation of Multi-Family Housing Properties	CDBG: \$1,234,205 HOME Consortium: \$354,870 State Housing Initiative Program (SHIP): \$500,000	Homeowner Housing Rehabilitated: 40 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted
2	Public Facilities and Infrastructure Improvement	2015	2019	Non-Housing Community Development	City Wide Low-Mod	Infrastructure Improvements	CDBG: \$30,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
3	Public/Social Services	2015	2019	Non-Homeless Special Needs Public Services	City Wide Low-Mod	Provide public/social services Support Fair Housing	CDBG: \$266,975	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
4	Economic Development	2015	2019	Non-Housing Community Development	City Wide Low-Mod	Support Economic Development	CDBG: \$0	

Table 20 – Goals Summary

Goal Descriptions

1	Goal Name	Housing
	Goal Description	<p>Expand and improve available housing options for low and moderate income residents.</p> <ul style="list-style-type: none"> • Provide Home Rehabilitation to single-unit, owner occupied units. (CDBG, HOME SHIP funded) • Provide Home Rehabilitation to multi-unit properties. (CDBG, if funded at all) • Provide Down Payment assistance to new homebuyers. (SHIP & Housing Trust funded) • Revitalize neighborhoods through Code Enforcement (City funded Neighborhood Improvement Grant)
2	Goal Name	Public Facilities and Infrastructure Improvement
	Goal Description	Improve accessibility to public facilities within low mod income areas. Additionally, install and upgrade sidewalks in low mod income areas. May not be funded each year.
3	Goal Name	Public/Social Services
	Goal Description	Provide services to meet needs of changing community including but not limited to: seniors, special needs, youth and at-risk residents.
4	Goal Name	Economic Development
	Goal Description	The City has a strong focus on economic development at this time and recently created various incentives, however, economic development may not be funded utilizing CDBG funds during this five-year period. It is expected that the City will fund any incentives created.

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)

Over the next five years, through the City's housing activities such as home rehabilitation and down payment assistance, it is expected that over 50 low-moderate income households may be assisted utilizing the City's state and federal entitlement funds..

Should multi-family rehabilitation be funded, the estimated number of low-moderate income households assisted would increase.

In addition to the direct services provided by the City, the Housing Division partners with several agencies throughout the County on an on-going basis to assist residents with foreclosure prevention, housing counseling to prepare for homeownership, emergency utility assistance, as well as a host of other housing related services offered on a County-wide basis.

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

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

As part of the Housing Assistance program, all properties receiving funds for Home Rehabilitation or Down Payment Assistance have lead based paint (LBP) assessment completed. All property owners are given the “Protect your family from Lead Hazards” pamphlet. Abatement is conducted if the initial assessment indicates a lead based paint hazard exists. Lead Based Paint testing is ordered with appropriate remediation actions suggested. A Request for Quotation is issued with the LBP Report and contractors submit bids on the remediation process. Once remediation is completed, a follow up test is conducted to ensure clearance.

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

In addition to the remediation of identified lead based paint products at City rehabilitation properties listed above, all home rehabilitation provided through the City’s federal and state funded programs will consist of use of non-lead based paint products.

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

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

The factors which contribute to poverty are lack of resources, information, education, jobs, health care issues, child care issues, and an overall dependency on services. The City has programs currently to help in these areas as well as various partnerships with regional agencies to improve self-sufficiency.

The City will dedicate a majority of its federal and state funding to housing and non-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.

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

Housing Counseling for new homebuyers as well as current homeowners has also become a priority to ensure those at-risk of losing their home can be assisted, educated, and prevent foreclosure leading to homelessness.

The plan and the activities carried out over the next five years include measures to assist at-risk households. Foreclosure prevention workshops, homebuyer seminars, housing counseling certifications, debt management partners and other activities reduce the number of families at or near poverty levels.

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

As required by its federally funded programs, the City conducts an Annual Audit and Single Audit Act review of programs. A copy of the City's CAFR is submitted to HUD on an annual basis. Additionally, the City will prepare its Consolidated Annual Performance Evaluation Report documenting achievement and performance. U.S Department of Housing and Urban Development as well as State funded agencies reserve the right to conduct reviews/audits of the programs proposed as part of the City's Annual Action Plan of Local Housing Assistance Plan.

Sub-recipients of CDBG funds will also be closely monitored to ensure compliance and that the goals and objectives of the City's Plan are being met. The City recently created a Monitoring Plan to clarify the responsibilities of sub-recipients.

In 2014, the City of Tamarac created a Monitoring Program Guide after a HUD on-site monitoring. The HUD monitoring suggested that the City create a plan that outlines the monitoring process that the administering agency conducts with its sub recipients. The City's only "sub recipients" are internal City departments; however, HUD Field Office cited them as sub recipients and further explained that the monitoring plan should be outlined.

The guide outlines the methods to which the City intends to carry out its programmatic requirements. As an entitlement community, the City is the responsible agency for ensuring the projects/activities proposed are being carried out adequately, timely, financially responsible and safe for the environment and community.

The Housing Division, within the Community Development Department is the administrative facilitator of all housing related grants and ultimately the party to carry out the various types of monitoring activity ensuring compliance. This Program Guide lists the areas to be monitored, as well as the method to which the monitoring will be conducted. This monitoring plan primarily applies to the City's CDBG program, however, may be implemented for other Federal funds as received.

Covered in the monitoring program guide are program areas such as:

Davis Bacon

Fair Housing

Section 3

Sub – Recipient Agreement regulation

Environmental Review

Annual Action Plan

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

Introduction

As a recipient of CDBG, HOME and SHIP funds, the City intends to allocate according to priority need. For the next five years, the City expects the housing market to continue to rebound from the dramatic slump that began in 2006. Affordable housing will remain a priority for the City of Tamarac and Home Rehabilitation will be a key activity.

To support the five year investment plan the appropriate federal resources described below will be utilized and applications will be submitted and or supported in achieving the City's listed projects and actions outlined in this section.

FEDERAL RESOURCES

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 Tamarac, 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 RESOURCES

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. The program was designed to serve very low, low and moderate income families.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	366,236	0	0	366,236	1,464,944	The City is an entitlement grantee and anticipates receiving \$350,000 over the next 4 years
Other	public - federal	Housing	70,974	0	0	70,974	283,896	As a member of the Broward County HOME Consortium, the City of Tamarac receives an annual allocation of approximately \$70,974
Other	public - state	Admin and Planning Housing	200,000	0	0	200,000	800,000	The City is a State SHIP grantee receiving approximately \$200,000 per year.

Table 21 - 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.

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	CDBG: \$252,841 HOME Consortium: \$70,974 State Housing Initiative Program (SHIP): \$100,000	Homeowner Housing Rehabilitated: 7 Household Housing Unit
2	Public/Social Services	2015	2019	Non-Homeless Special Needs Public Services	City Wide Low-Mod	Provide public/social services	CDBG: \$53,395 HOME Consortium: \$0 State Housing Initiative Program (SHIP): \$0	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Table 22 – Goals Summary

Goal Descriptions

1	Goal Name	Housing
	Goal Description	Owner Occupied Home Rehabilitation (including Rehabilitation Service Delivery)
2	Goal Name	Public/Social Services
	Goal Description	Full-Time Temporary Information and Referral Specialist Counseling Services

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.

#	Project Name
1	Home Rehabilitation
2	Public/Social Services
3	Program Administration

Table 23 – 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	Home Rehabilitation
	Target Area	City Wide Low-Mod
	Goals Supported	Housing
	Needs Addressed	Rehabilitation of owner occupied housing
	Funding	CDBG: \$252,841
	Description	Owner Occupied Home Rehabilitation (including Rehabilitation Services)
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated, based on projected funding levels, that seven (7) households will be assisted.
	Location Description	
	Planned Activities	Owner Occupied Home Rehabilitation
2	Project Name	Public/Social Services
	Target Area	City Wide Low-Mod
	Goals Supported	Public/Social Services
	Needs Addressed	Provide public/social services
	Funding	CDBG: \$53,395
	Description	Full Time Information and Referral Specialist, and Counseling Services
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that activities generated under public/social services will benefit 100 individuals.
	Location Description	
	Planned Activities	Information and Referral Specialist, and Counseling Services
3	Project Name	Program Administration
	Target Area	City Wide Low-Mod
	Goals Supported	Housing Public/Social Services

	Needs Addressed	Infrastructure Improvements Ensure adequate supply of affordable housing Rehabilitation of owner occupied housing Provide public/social services Support Economic Development Support Fair Housing Rehabilitation of Multi-Family Housing Properties
	Funding	CDBG: \$60,000
	Description	General program administration, fair housing activities and annual audit.
	Target Date	9/30/2016
	Planned Activities	Program Administration Fair Housing Audit

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	0

Table 24 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

No priority areas for funding allocation. The priority areas listed above relate to the Neighborhood Stabilization Program which the City is currently involved since 2008 and expends funds in targeted areas as required by the funding source. NSP funds will continue to be expended until funds are exhausted or US Department of Housing and Urban Development close the program re-allocating any remaining funds into the City's CDBG activities.

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 general local government planning 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 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.

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 is conducted prior to providing assistance.

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 within the City as well as 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 general funds, 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 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 ten (10) years with zero (0) percent interest with a principal reduction of twenty (20) percent beginning in year six. At the end of the tenth 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 ten (10) 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 ten (10) 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(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed 0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. 0

Consolidated Plan TAMARAC 67

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%

Other Topic 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.

The City maintains an annual Scope of Work with H.O.P.E Inc. for all its Fair Housing initiatives and needs.

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 2008. A new Analysis of Impediments is being completed to accompany this Five-Year Consolidated Plan. The City has contracted with HOPE, Inc to conduct and complete the Analysis of Impediments. Fair Housing outreach will be conducted to assist with the public comment portion of the Plan.

Additionally, the H.O.P.E, Inc. Discrimination Hotline phone number has been added the City's website and it published in the City's Tam-A-Gram newsletter once per year.

Section 3

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

Under the Home Rehabilitation Program, Section 3 determination will be made a part of the award process. General Contractors will be asked to complete the Section 3 Business and/or Resident certifications.

Additionally, the City has consultants under the Neighborhood Stabilization Program – Round 3 within the “vicinity hiring” guidelines. A realtor located in the City of Tamarac was selected to assist with acquisition, property management and disposition of NSP3 properties. A local lawn maintenance company was also selected to maintain the lawns at NSP3 properties while owned by the City.

City staff will continue to attend local Section 3 training improving the incorporation of Section 3 into grant funded projects.

Davis Bacon

In addition to creating the above Section 3 Plan, the City recently completed its Davis Bacon Plan. All solicitations incorporate Davis Bacon requirements when federally funded. CDBG funds have been allocated to the installation of sidewalks over the past 3-5 years. Davis Bacon monitoring takes place ensuring compliance on these jobs. 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.

Attachments

Grantee SF-424's and Certification(s)

Application for Federal Assistance SF-424		Version 02
OMB Number: 4640-0064 Expiration Date: 04/31/2012		
*1. Type of Submission		
<input type="checkbox"/> Preapplication	*2. Type of Application	
<input checked="" type="checkbox"/> Application	<input type="checkbox"/> New	*If Revision, select appropriate letter(s):
<input type="checkbox"/> Changed/Corrected Application	<input checked="" type="checkbox"/> Continuation	* Other (Specify)
	<input type="checkbox"/> Revision	
*3. Date Received:		4. Application Identifier:
5a. Federal Entity Identifier: 59-103-9552		*5b. Federal Award Identifier:
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
8. APPLICANT INFORMATION:		
* a. Legal Name: City of Tamarac, FL		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 59-1039552		* c. Organizational DUNS: 077270940
d. Address:		
*Street1: 7525 NW 88 Avenue		
Street 2:		
*City: Tamarac		
County: Broward		
*State: FL		
Province:		
Country: US		*Zip/ Postal Code: 33321
e. Organizational Unit:		
Department Name: City Manager's Office		Division Name: Community Development Dept/Housing Division
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr.		First Name: Michael
Middle Name:		
*Last Name: Cernech		
Suffix:		
Title: City Manager		
Organizational Affiliation: City of Tamarac		
*Telephone Number: 954-597-3510		Fax Number: 954-597-3540
*Email: michael.cernech@tamarac.gov		

Application for Federal Assistance SF-424		Version 02
9. Type of Applicant 1: Select Applicant Type:	C. City or Township Government	
Type of Applicant 2: Select Applicant Type:	- Select One -	
Type of Applicant 3: Select Applicant Type:	- Select One -	
*Other (specify):		
*10. Name of Federal Agency:	US Department of Housing and Urban Development	
11. Catalog of Federal Domestic Assistance Number:	14-218	
CFDA Title:	Community Development Block Grant	
*12. Funding Opportunity Number:		
*Title:	CDBG Fiscal Year 2015/2016	
13. Competition Identification Number:		
Title:		
14. Areas Affected by Project (Cities, Counties, States, etc.):	City of Tamarac	
*15. Descriptive Title of Applicant's Project:	Home Rehabilitation Public Services Program Administration	
Attach supporting documents as specified in agency instructions.		

Application for Federal Assistance SF-424		Version 02
16. Congressional Districts Of: 19, 20, 23		
*a. Applicant: City of Tamarac	*h. Program/Project: All projects	
Attach an additional list of Program/Project Congressional Districts if needed.		
17. Proposed Project: Home Rehabilitation, Public Services, Program Administration		
*a. Start Date: 10/01/2015	*b. End Date: 09/30/2016	
18. Estimated Funding (\$):		
*a. Federal	\$366,236.00	
*b. Applicant		
*c. State		
*d. Local		
*e. Other		
*f. Program Income		
*g. TOTAL	\$366,236.00	
19. Is Application Subject to Review By State Under Executive Order 12372 Process?		
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372		
20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)		
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)		
<input checked="" type="checkbox"/> **I AGREE.		
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.		
Authorized Representative:		
Prefix: Mr.	*First Name: Michael	
Middle Name:		
*Last Name: Cernech		
Suffix:		
*Title: City Manager		
*Telephone Number: 954-597-3510	*Fax Number: 954-597-3540	
*Email: michael.cernech@tamarac.org		
*Signature of Authorized Representative:	Date Signed:	

Appendix

Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>2011-2013 ACS DP03: SELECTED ECONOMIC</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>2011-2013 American Community Survey 3-Year Estimates Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.</p> <p>Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.</p> <p>Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.</p>
	<p>Provide a brief summary of the data set.</p> <p>SELECTED ECONOMIC CHARACTERISTICS:</p> <p>American Community Survey 3-Year Estimates</p>
	<p>What was the purpose for developing this data set?</p> <p>Default data figures dramatically lower than the ACS data provided as an alternate.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2011-2013 ACS DP03-Selected Economic Characteristics</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>2011-2013 ACS Data DP03 Table</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Tamarac ,FL</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Tamarac, FL</p>