



**2025-2029 Consolidated Plan
& 2025 Annual Action Plan
Substantial Amendment (Program Income)**

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

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SUBSTANTIAL AMENDMENT: FEBRUARY 2026 - The City is proposing to transfer \$1,278,687 in program income generated from the Neighborhood Stabilization Program (NSP) to the CDBG program. NSP was created under the Housing and Economic Recovery Act of 2008 to address rising residential foreclosures and property abandonment and to stabilize communities negatively impacted by foreclosures. The City is currently in the process of closing out its NSP grants in accordance with HUD requirements and guidance. The City has made a substantial amendment to this 2025 Consolidated Plan and 2025 AAP to add this new resource to the plan to increase funding for public services, housing rehab and admin of the CDBG program.

Executive Summary

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

1. Introduction

The City of Tamarac, Florida, receives an annual entitlement allocation of Community Development Block Grant (CDBG) program funds from the U.S. Department of Housing and Urban Development (HUD). The CDBG Program provides annual grants on a formula basis to entitlement cities and urban counties to develop viable communities by providing safe, decent, and affordable housing; suitable living environments; and expanding economic opportunities, primarily for low- and moderate-income (LMI) persons.

To receive these funds, the City is required to complete its 2025-2029 Consolidated Plan and first-year PY 2025 Annual Action Plan (AAP) as required by HUD. The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.200-91.230, for preparing a Consolidated Plan and guiding the use of CDBG funding based on applications to HUD. The first-year PY 2025 AAP, and subsequent AAPs, are a subset of the Strategic Plan addressing the overall goals of the plan for each program year of the five-year Consolidated Plan. PY 2025 begins on October 1, 2025, and ends on September 30, 2026.

The City is a member of the Broward County HOME Consortium and receives HOME Investment Partnerships funds through the HOME Consortium. The HOME program is the largest federal block grant to state and local governments designed exclusively to create affordable housing for LMI households. The grant funds a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership, or providing direct rental assistance. Through an Intergovernmental Agreement (IGA), the City receives HOME Program funding on an annual basis. These funds are not programmed in this AAP as the City is not a direct recipient of HOME funds from HUD.

Substantial Amendment (Program Income)

The City is proposing to transfer \$1,278,687 in program income generated from the Neighborhood Stabilization Program (NSP) to the CDBG program. NSP was created under the Housing and Economic Recovery Act of 2008 to address rising residential foreclosures and property abandonment and to stabilize communities negatively impacted by foreclosures. The City is currently in the process of closing out its NSP grants in accordance with HUD requirements and guidance, and the program income generated from the NSP will be added to PY 2025 as an additional resource to fund public services, housing rehab and admin of the CDBG program. The proposed budget for these additional funds will be \$180,000 for admin,

\$191,803 for public services, and the balance of \$906,884 for housing rehab.

The plan has been amended in these sections:

- ES-05 Executive Summary: A summary and citizen participation outreach details were provided.
- PR-15 Participation: Details of citizen participation outreach were provided.
- SP-35 Anticipated Resources: The new program income has been added as a resource to the plan.
- SP-45 Goals: New goal outcomes have been added to public services and affordable housing to reflect the additional funds in the plan.
- AP-15 Expected Resources: The new program income has been added as a resource to the plan.
- AP-20 Goals: New goal outcomes have been added to public services and housing rehab to reflect the additional funds in the plan.
- AP-35 Projects: Public service and housing rehab projects have been updated to align with the amendment changes in the AP-15 Expected Resources and AP-20 Goals.
- AP-90 Program Specific Requirements: \$1,278,687 in program income has been added to the program income table.

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

The City has developed its strategic plan based on an analysis of the data presented in the Needs Assessment, the Market Analysis of the Consolidated Plan, and the community participation and stakeholder consultation process. Through these efforts, the City has identified three (3) priority needs and associated goals to address these needs. Over the 5-Year plan period, the City will work to accomplish the following outcomes, which are listed by Priority Need.

Priority Need: Public Services & Quality of Life Improvements

Goal - 1A Provide Supportive Services for LMI & Special Need

Delivery of targeted public services that improve daily life for low- and moderate-income residents, especially seniors, through programs such as transportation assistance, health and wellness services, and adult day care.

Priority Need: Preserve & Develop Affordable Housing

Goal - 2A Affordable Housing Preservation

Preserve affordable housing through direct assistance to low- and moderate-income homeowners for necessary repairs and rehabilitation, including interior and exterior improvements that promote safety, habitability, and energy efficiency.

Priority Need: Effective Program Management

Goal - 3A Effective Program Management

Effective program management will include general administration of HUD grant programs, monitoring subrecipients, and keeping strict grant-based accounting. Comprehensive planning requirements will

include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.

3. Evaluation of past performance

The City of Tamarac continues to make strategic use of its HUD CDBG resources to address critical housing and community development needs. Each year, the City develops an AAP to guide investments and prepares a Consolidated Annual Performance and Evaluation Report (CAPER) to evaluate progress toward the goals established in the previous 2020-2024 Consolidated Plan. In collaboration with nonprofit partners, local agencies, and Broward County, Tamarac has achieved measurable outcomes that improve housing stability, support vulnerable populations, and enhance neighborhood safety. The following sections summarize the City's accomplishments for PY 2023 in the areas of affordable housing and public services.

Affordable Housing

The City assisted 6 households through its Minor Home Rehabilitation Program. These efforts reflect continued progress toward the City's strategic housing goals, which include preserving the existing housing stock and maintaining affordable housing options for low- and moderate-income residents. The City's cumulative progress stands at 30 units rehabilitated out of a five-year goal of 40, or 75% completion. This indicates Tamarac is on track to meet its affordable housing rehabilitation goals by the end of the Consolidated Plan period.

Public Services

CDBG-funded public services reached 524 individuals during PY 2023, significantly exceeding the City's annual goal of 82 participants. This brings the cumulative total to 1,364 persons served, significantly surpassing the five-year target of 750. These services, which include supportive programs for seniors and youth, directly address priority needs identified in the Consolidated Plan and reflect the City's strong performance in implementing public service activities.

Tamarac remains committed to meeting its five-year community development objectives. With continued focus on housing rehabilitation and public services, the City is well-positioned to fulfill its Consolidated Plan goals and support the long-term well-being of its residents.

4. Summary of citizen participation process and consultation process

The City has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the City's policies and procedures for citizen participation in the Consolidated Plan and first-year 2025 AAP. The CPP provides guidance for public notices for the various stages of Consolidated Plan development, public hearings, and the public review of the proposed plan. Details of the City's outreach efforts are provided below:

PUBLIC INPUT MEETINGS: The City held a series of public meetings with citizens and community stakeholders to present background information on the grant programs, solicit feedback, give citizens an opportunity to take surveys, and provide answers to general questions about the program:

District 2 Meeting: Wednesday, May 7, 2025 from 6:30 - 8:30 PM at Tamarac Community Center, 8601 W. Commercial Boulevard, Tamarac, FL 33351.

District 1 Meeting: Monday, May 12, 2025 from 6:30 - 8:30 PM at Mainlands 1 and 2 Clubhouse, 4301 Mainland Drive, Tamarac FL 33319.

District 3 Meeting: Wednesday, May 21, 2025 from 6:30 - 8:30 PM at Woodmont Country Club, 7801 NW 80th Ave, Tamarac, FL 33321.

District 4 Meeting: Thursday, May 22, 2025 from 6:30 – 8:30 PM at Colony West Golf Clubhouse, 6800 NW 88th Ave, Tamarac, FL 33321.

Public Meeting: Wednesday, June 4, 2025 at 9:00 AM during the Planning Board Meeting in the City Commission Chambers at City Hall, 7525 NW 88th Avenue, Tamarac, FL 33321.

PUBLIC HEARING: A public hearing was held during the development of the 2025-2029 ConPlan and 2025 AAP to gather feedback from the community on proposed uses of the funds. The public hearing was held on Thursday, May 22, 2025 at 3:00 PM during the Affordable Housing Advisory Committee (AHAC) meeting located in the Commission Chamber at City Hall, 7525 NW 88th Avenue, Tamarac, FL 33321. All residents were encouraged to attend and provide comments. No comments were received.

A final public hearing was held to discuss the proposed ConPlan and AAP. The hearing was held on Wednesday, July 9, 2025 at 7:00 PM. The hearing was held in the Commission Chamber at City Hall, 7525 NW 88th Avenue, Tamarac, FL 33321 for residents of the City of Tamarac and other interested parties. All residents were encouraged to attend and provide comments. No comments were received.

PUBLIC COMMENT PERIOD: The draft of the ConPlan and AAP was available for public comment between May 22, 2025 and July 9, 2025 and online at <https://www.tamarac.org/367/Housing-Administration> or at the City's Community Development Department (CDD), located at 7525 NW 88th Avenue, Room 206, Tamarac, FL 33321. Written comments could be emailed to housing@tamarac.org. For more information, citizens were encouraged to contact the Community Development Department at (954) 597-3530.

COMMUNITY & STAKEHOLDER SURVEYS:

Community Survey Link: The City held a community survey online, in partnership with Broward County, to gather public input on the housing and community development priority needs in the City of Tamarac. The link to the survey could be found at: <https://www.research.net/r/Broward-Community> or <https://www.research.net/r/Tamarac-Community>

Stakeholder Survey Link: The City held a stakeholder survey online, in partnership with Broward County, to gather public input on the housing and community development priority needs in the City of Tamarac. The link to the survey could be found at: <https://www.research.net/r/Broward-Stakeholder>

Details of citizen participation outreach for the Consolidated Plan and PY 2025 AAP are also located in the PR-15.

Substantial Amendment (Program Income)

The City has proposed to transfer \$1,278,687 in program income generated from the NSP to the CDBG program. As a result of adding a new resource not identified in the original plan, the City's Citizen Participation Plan requires the City to enter into a new citizen participation process to gather feedback from citizens on the proposed substantial amendment to the Consolidated Plan and AAP.

To facilitate this requirement, a draft of the Substantial Amendment will be available for public comment between Monday, February 2, 2026 and Wednesday, March 4, 2026 and will be available online at <https://www.tamarac.org/367/Housing-Administration> or at the City's Community Development Department (CDD), located at 7525 NW 88th Avenue, Room 206, Tamarac, FL 33321. Written comments may be emailed to housing@tamarac.org. For more information, please contact the Community Development Department at (954) 597-3530. A public hearing will be also held to gather feedback from the community on proposed Substantial Amendment. The public hearing will be held on Wednesday, March 11, 2026 at 7:00PM and will be held during the Planning Board meeting located in the Commission Chamber at City Hall, 7525 N.W. 88th Avenue, Tamarac, FL 33321. All residents are encouraged to attend and provide comments.

5. Summary of public comments

PUBLIC COMMENT PERIOD: There were no comments received during the public comment period.

PUBLIC HEARING: No Comments were received during the public hearings held on May 22, 2025 and July 9, 2025.

COMMUNITY SURVEY:Based on the community survey for the City of Tamarac's 2025-2029 Consolidated Plan, residents identified affordable housing as the top community priority—particularly projects focused on energy-efficient improvements and rehabilitation of owner-occupied homes. Public services such as senior programs, domestic violence support, and anti-crime initiatives were also rated highly. Infrastructure needs centered on street lighting and stormwater improvements, which received the most support among public improvement options. In the area of economic development, residents most frequently selected small business assistance and job creation/retention as funding priorities. These survey findings will help guide the City's allocation of federal resources to address the most pressing needs and improve the quality of life for Tamarac residents over the next five years.

STAKEHOLDER SURVEY: No responses were received from Tamarac stakeholders.

All comments and views were accepted at the public hearing and public comment period review process. A summary of outreach efforts is located in the PR-15 Participation.

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

No comments were received at either public hearings or the public comment period.

7. Summary

The City of Tamarac is committed to providing meaningful opportunities for residents to participate in the planning and development of housing and community development activities. The City's Community Development Department serves as the primary resource for residents seeking affordable housing, human services, and related assistance. The City also coordinates with the Broward County Housing Authority and other public and nonprofit partners to increase the impact of federal and state funding on low- and moderate-income residents.

The City regularly engages the public and stakeholders through pre-development meetings, public hearings, and outreach events. These efforts are designed to inform residents of available programs, gather community input, and ensure that the City's priorities reflect the needs of its most vulnerable populations. For the 2025 AAP, the City held community meetings, public hearings, and conducted a 30-day comment period to guide project selection and funding decisions.

The Consolidated Plan includes a housing and community needs assessment, a Strategic Plan, and Annual Action Plans that describe how federal resources will be used each year to meet identified goals. The PY 2025 AAP will be the first of five annual plans aligned with the new 2025-2029 Consolidated Plan. At the close of each program year, the City will report on accomplishments and evaluate performance through the Consolidated Annual Performance and Evaluation Report (CAPER).

In addition to data from the American Community Survey, HUD datasets, and other local sources, the City relies on community engagement to shape priorities. As a member of the Broward County HOME Consortium, the City's planning is also informed by countywide housing needs, CHAS data, and input from the Public Housing Authority and Broward County Continuum of Care.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

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

Table 1 – Responsible Agencies

Narrative

The City of Tamarac's Community Development Department Housing Administration Division is the lead agency and is responsible for HUD entitlement grant CDBG. The Community Development Department is also responsible for the preparation of the Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance Evaluation Report (CAPER).

The City also receives HOME funds that help to further community development and affordable housing through the Broward County HOME Consortium. The City Community Development Department-Housing Division administers all grant funds received. These funds are not programmed in this AAP as the City is not a direct recipient of HOME funds from HUD.

During the preparation of the Consolidated Plan and first year Annual Action Plan, the City solicited input from other governmental agencies as well as various public and private agencies providing housing, social services, and other community development activities within the community. The City will continue to form new partnerships with non-profit organizations, the private sector, and other local resources.

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Tamarac conducts extensive outreach to local organizations, the public, and elected officials to solicit input for the drafting and development of the 2025-2029 Consolidated Plan and PY 2025 AAP. This section discusses coordination between the City and its partners and lists the agencies and organizations that consulted and/or provided input in the development of the plan. The City collaborates with a wide range of community stakeholders, including private and nonprofit service providers, advocacy agencies, housing developers, and other key partners who play an instrumental role in addressing the needs of Tamarac's residents. Grant funding alone cannot address all identified needs; therefore, ongoing coordination with external partners is essential to ensure the continuity of resources and services. City staff stay informed of emerging community priorities through active participation in professional associations, regional committees, and local networks. The City also conducted a stakeholder survey, in partnership with Broward County, to gather input from local agencies and nonprofits. This feedback provided valuable insights into priority housing and community development needs, as well as funding priorities for the City. The following section highlights these relationships and the agencies and organizations consulted.

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)).

The City of Tamarac enhances coordination between public and assisted housing providers, private entities, and governmental health, mental health, and service agencies to address the needs of low- and moderate-income residents. The City maintains strong partnerships with the Broward County Housing Authority and other community-based organizations to promote housing stability and expand access to critical support services.

The City's Community Development Department administers federal and state housing programs, including the Minor Home Repair Program and the Purchase Assistance Program, with funding from CDBG, SHIP, and HOME (as a member of the Broward County HOME Consortium). These programs support the preservation and development of affordable housing for income-eligible households throughout Tamarac. The City also allocates CDBG funds to nonprofit and service organizations that assist seniors, youth, and residents experiencing financial or housing instability.

In collaboration with Broward County's Continuum of Care (CoC), the City supports regional efforts to prevent and address homelessness. Tamarac participates in the CoC through the Broward County Homeless Partnership Initiative, referring residents to supportive housing and wraparound services and staying informed of local needs through coordinated entry and monthly meetings. Although the City does not receive Emergency Solutions Grant (ESG) funds directly, it coordinates with CoC providers such as The

Caring Place and other partners to connect residents to emergency housing, eviction prevention services, and longer-term housing stability. Tamarac also supports the use of the Homeless Management Information System (HMIS) to improve case management, minimize duplication of services, and strengthen regional coordination.

To bridge the digital divide, the City partners with the Tamarac Branch of the Broward County Library, which provides public internet access, computer labs, and digital literacy programming. These resources, particularly beneficial to low- and moderate-income residents, enhance access to employment tools, healthcare information, and essential services.

Tamarac collaborates with its Fire Rescue Department and Broward County Emergency Management to enhance emergency preparedness and disaster response. The City participates in the Broward County Multi-Jurisdictional Local Mitigation Strategy and promotes public education on emergency planning, hurricane readiness, and hazard mitigation. Tamarac also partners with regional agencies to support post-disaster recovery and strengthen infrastructure resilience.

To further promote long-term environmental sustainability, the City invests in stormwater improvements and other infrastructure upgrades in low- and moderate-income neighborhoods. These initiatives, coordinated with agencies such as the South Florida Water Management District, help reduce flood risks and protect public safety in the face of increasingly severe weather events.

The City of Tamarac continues to work in coordination with public, private, and nonprofit partners to expand housing options, support vulnerable residents, and enhance public infrastructure. These efforts promote a more resilient community that remains responsive to the evolving needs of its residents.

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 of Tamarac collaborates with Broward County's Continuum of Care (CoC) and regional stakeholders to address homelessness and housing instability. While the City does not directly administer ESG programs, it works closely with the Broward County Homeless Initiative Partnership, which leads CoC coordination efforts and oversees the HMIS and the Coordinated Entry System.

Tamarac supports regional homelessness initiatives by referring residents in need to CoC-partner agencies that offer emergency shelter, housing placement, and supportive services. Although the City does not provide direct homelessness services, it allocates CDBG funds to community-based organizations that serve vulnerable populations, including those at risk of homelessness. Through coordination with Broward County and nonprofit providers, the City helps connect residents to programs offering housing stabilization, eviction prevention, and case management.

In 2021, Tamarac launched its Interagency Committee to End Homelessness to enhance local coordination and strengthen partnerships with CoC providers. This committee negotiated a contract with The Caring Place at Broward Outreach Centers to deliver housing stability and comprehensive wraparound services to Tamarac residents. The City also integrates homelessness coordination into its monthly HOME Consortium meetings, which serve as a forum for ongoing collaboration between member cities and Broward County on regional housing and homelessness strategies.

The CoC's HMIS allows participating agencies to monitor client needs, track services, and evaluate outcomes. The Coordinated Entry System ensures that individuals and families are prioritized for assistance based on vulnerability and need, improving the efficiency and access to rapid rehousing, permanent supportive housing, and transitional housing programs. Tamarac's collaboration with the CoC supports a unified, data-driven approach to reducing homelessness throughout the region.

Through ongoing engagement with the Homeless Initiative Partnership, the Interagency Committee, and nonprofit partners, the City remains committed to strengthening its role in the regional homelessness response. These partnerships ensure that Tamarac residents experiencing or at risk of homelessness have access to housing solutions and supportive services that promote long-term stability.

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 developing or using ESG funds. The City will refer ESG, ESG performance standards, project outcomes, and activities to the Continuum of Care.

The Homeless Management Information System (HMIS) is a web-based software application used to collect demographic and service outcome information on people experiencing homelessness served in the Broward County Homeless Initiative Partnership CoC area. HMIS enables homeless service providers to collect uniform Client information over time. This system is part of an effort to streamline client services, inform public policy decision-makers, improve coordination of services among providers of housing and services to homeless clients, and assist the CoC in establishing policies that result in targeted services to reduce the time persons experience homelessness. Analysis of information gathered through HMIS is critical to accurately calculate the size, characteristics, and needs of homeless populations. The data collected is necessary for service and systems planning and advocacy.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	TAMARAC
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Agency - Emergency Management Other government - Local Public Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City Community Development Department- Housing Division is the lead agency of the Consolidated Plan and Annual Action Plans.
2	Agency/Group/Organization	BROWARD COUNTY
	Agency/Group/Organization Type	Services - Housing Services-homeless Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Broward County is the lead for the Broward County HOME Consortium. The City is a member of the Consortium.

3	Agency/Group/Organization	FL-601 Broward County Homeless Initiative Partnership
	Agency/Group/Organization Type	Services-homeless Services-Health Publicly Funded Institution/System of Care Continuum of Care
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Homeless Initiative Partnership is the local Continuum of Care in the region. The City consults the CoC for information and initiatives of the CoC.
4	Agency/Group/Organization	Broward County Library Tamarac Branch
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Broward County Tamarac Branch library provides internet access for all residents in the City, including LMI households. The library has 50 computers for public use and in addition to this there is a 24-seat computer lab. Computer classes are also conducted throughout the year.
5	Agency/Group/Organization	BROWARD COUNTY HOUSING AUTHORITY

	Agency/Group/Organization Type	Housing PHA Services - Housing Public Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Broward County Housing Authority is the local PHA. The housing authority works closely with the County to provide public housing and housing vouchers across the area, including Tamarac.
6	Agency/Group/Organization	Tamarac Fire Rescue
	Agency/Group/Organization Type	Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Emergency Preparedness
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Tamarac Fire Rescue is responsible for emergency management of natural disasters such as hurricanes. The department provides proactive educational outreach efforts, disaster preparedness and recovery help in an effort to maintain a high level public safety in Tamarac. A website has been provided to help with emergency planning: https://tamarac.org/1021/Emergency-Management

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

No organizations were intentionally left out of the public participation process. All comments and views were accepted and welcomed.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Broward County	The goals of the CoC are to end homelessness in the region. They City will work with the CoC in initiatives that support this goal in the City.

Table 3 – Other local / regional / federal planning efforts**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

In developing the 2025-2029 Consolidated Plan and the Program Year 2025 Annual Action Plan (AAP), the City of Tamarac consulted with multiple City departments, public agencies, nonprofit organizations, and regional partners to ensure a coordinated approach to addressing housing, homelessness, and community development needs. These consultations helped align federal and state resources with the City's priorities for serving low- and moderate-income residents.

The Community Development Department led outreach efforts to gather input from local stakeholders and housing providers. Through its administration of the Homeowner Rehabilitation and Purchase Assistance programs, the department plays a key role in preserving affordable housing and supporting homeownership opportunities. The City also coordinated with the Broward County Housing Authority to assess public housing needs and improve housing access for income-eligible households.

Tamarac collaborates with the Broward County Homeless Initiative Partnership and the CoC to support regional homelessness prevention and housing stability strategies. Although the City does not administer ESG funds directly, it participates in CoC planning efforts and refers residents to emergency housing and support services. Coordination with CoC partners ensures that individuals experiencing homelessness are connected to housing, case management, and behavioral health services.

Tamarac remains committed to strengthening partnerships with Broward County agencies, service providers, and local stakeholders to address shared challenges and improve outcomes for residents. The City will continue to prioritize affordable housing, expand public services, and invest in infrastructure to enhance community resilience.

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

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The City of Tamarac has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the City's policies and procedures for citizen participation of the Consolidated Plan and first year 2025 AAP. The CPP provides details about the public notice requirements for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of the City and City Council, accommodations for persons with disabilities, and the conduct of public review of draft documents. Adhering closely to the CPP, the City held a public comment period and public hearing. Details of these outreach efforts are provided in the table below.

Substantial Amendment (Program Income)

The City has proposed to transfer \$1,278,687 in program income generated from the NSP to the CDBG program. As a result of adding a new resource not identified in the original plan, the City's Citizen Participation Plan requires the City to enter into a new citizen participation process to gather feedback from citizens on the proposed substantial amendment to the Consolidated Plan and AAP. See sort order #7 and #8 for more details of the outreach efforts made for the substantial amendment.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Community Meetings	Non-targeted/broad community	The City held a series of public meetings with citizens and community stakeholders to present background information on the grant programs, solicit feedback, give citizens an opportunity to take surveys, and provide answers to general questions about the program: District 2 Meeting: Wednesday, May 7, 2025 from 6:30 - 8:30 PM at Tamarac Community Center, 8601 W. Commercial Boulevard, Tamarac, FL 33351. District 1 Meeting: Monday, May 12, 2025 from 6:30 - 8:30 PM at Mainlands 1 and 2 Clubhouse, 4301 Mainland Drive, Tamarac FL 33319. District 3 Meeting: Wednesday, May 21, 2025 from 6:30 - 8:30 PM at Woodmont Country Club, 7801 NW 80th Ave, Tamarac, FL 33321. District 4 Meeting: Thursday, May 22, 2025 from 6:30 - 8:30 PM at Colony West Golf Clubhouse, 6800 NW 88th Ave, Tamarac, FL 33321. Public Meeting: Wednesday, June 4, 2025 at 9:00 AM at the Planning Board Meeting in the City Commission Chambers at City Hall, 7525 NW 88th Avenue, Tamarac, FL 33321.	There were no comments.	N/A	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
2	Public Hearing	Non-targeted/broad community	A public hearing is scheduled to be held during the development of the 2025-2029 ConPlan and 2025 AAP to gather feedback from the community on proposed uses of the funds. The public hearing will be held on Thursday, May 22, 2025 at 3:00 PM during the Affordable Housing Advisory Committee (AHAC) meeting located in the Commission Chamber at City Hall, 7525 NW 88th Avenue, Tamarac, FL 33321. All residents are encouraged to attend and provide comments.	There were no comments.	N/A	N/A
3	Public Hearing	Non-targeted/broad community	A second public hearing will be held to discuss the proposed ConPlan and AAP. The hearing will be held on Wednesday, July 9, 2025 at 7:00 PM. The hearing will be held in the Commission Chamber at City Hall, 7525 NW 88th Avenue, Tamarac, FL 33321 for residents of the City of Tamarac and other interested parties. All residents are encouraged to attend and provide comments.	There were no comments	N/A	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
4	Public Comment	Non-targeted/broad community	The draft of the ConPlan and AAP will be available for public comment between May 22, 2025 and July 9, 2025 and are available online at https://www.tamarac.org/367/Housing-Administration or at the City's Community Development Department (CDD), located at 7525 NW 88th Avenue, Room 206, Tamarac, FL 33321. Written comments may be emailed to housing@tamarac.org . For more information, please contact the Community Development Department at (954) 597-3530.	There were no comments.	N/A	See Link

5	Community Survey	Non-targeted/broad community	The City held a community survey online, in partnership with Broward County, to gather public input on the housing and community development priority needs in the City of Tamarac. The link to the survey can be found at: https://www.research.net/r/Broward-Community or https://www.research.net/r/Tamarac-Community	Based on the community survey for the City of Tamarac’s 2025-2029 Consolidated Plan, residents identified affordable housing as the top community priority—particularly projects focused on energy-efficient improvements and rehabilitation of owner-occupied homes. Public services such as senior programs, domestic violence support, and anti-crime initiatives were also rated highly. Infrastructure needs centered on street lighting and stormwater improvements, which received the most support among public improvement options. In the area of economic development, residents most frequently selected small business assistance and job	N/A	See Link
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
				creation/retention as funding priorities. These survey findings will help guide the City's allocation of federal resources to address the most pressing needs and improve the quality of life for Tamarac residents over the next five years.		
6	Stakeholder Survey	Non-targeted/broad community Nonprofits	The City held a stakeholder survey online, in partnership with Broward County, to gather public input on the housing and community development priority needs in the City of Tamarac. The link to the survey can be found at: https://www.research.net/r/Broward-Stakeholder	There were no comments.	N/A	See Link

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
7	Public Comment	Non-targeted/broad community	(Substantial Amendment-Program Income) A draft of the Substantial Amendment will be available for public comment between Monday, February 2, 2026 and Wednesday, March 4, 2026 and will be available online at https://www.tamarac.org/367/Housing-Administration or at the City's Community Development Department (CDD), located at 7525 NW 88th Avenue, Room 206, Tamarac, FL 33321. Written comments may be emailed to housing@tamarac.org . For more information, please contact the Community Development Department at (954) 597-3530.	A summary of comments will be provided after the public comment period.	All comments welcome.	See link in summary
7	Public Hearing	Non-targeted/broad community	(Substantial Amendment-Program Income) A public hearing will be held to gather feedback from the community on proposed Substantial Amendment. The public hearing will be held on Wednesday, March 11, 2026 at 7:00PM and will be held during the Planning Board meeting located in the Commission Chamber at City Hall, 7525 N.W. 88th Avenue, Tamarac, FL 33321. All residents are encouraged to attend and provide comments.	A summary of comments will be provided after the public hearing.	All comments welcome.	N/A

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Tamarac's 2025-2029 Consolidated Plan establishes a strategic vision for addressing the City's non-housing community development needs over the next five years. As a U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) entitlement jurisdiction, Tamarac leverages these federal funds to support improvements in public infrastructure, community facilities, and essential public services, with a particular focus on enhancing conditions for low- to moderate-income (LMI) residents. The Plan aligns with broader City goals and priorities outlined in Tamarac's Strategic Plan and Comprehensive Plan and responds to evolving demographic, economic, and community service trends.

To inform the development of the Consolidated Plan, the City conducted public outreach, consulted local and regional partners, and reviewed quantitative data from HUD, the U.S. Census Bureau, and the Bureau of Labor Statistics, among others. Public input was gathered through a community survey, stakeholder consultations, including a stakeholder survey, and community meetings, ensuring that the Plan reflects both citywide priorities and the specific needs of underserved populations. Informed by this engagement, the Plan prioritizes public investment in areas such as neighborhood revitalization, aging infrastructure, access to transit, and service delivery gaps for seniors, veterans, and individuals with disabilities.

The City's Housing Administration Division, housed within the Community Development Department, is responsible for administering CDBG-funded initiatives. These programs are designed to address infrastructure disparities, enhance the accessibility of public amenities, and support community-based services. Partnerships with Broward County agencies, nonprofits, and local civic groups help ensure that programming is coordinated and aligned with regional efforts, including workforce development, public safety, and health-related services.

This needs assessment provides the foundation for targeted investments by identifying current service limitations and opportunities for improvement in underserved areas. It enables the City to align local priorities with federal objectives, ensuring that CDBG funds are directed toward projects that enhance community resilience, reduce disparities, and support Tamarac's continued growth and livability. Through this data-informed and collaborative approach, Tamarac is committed to ensuring that its infrastructure and public service investments remain responsive to the needs of its growing and evolving population.

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

Describe the jurisdiction's need for Public Facilities:

The City of Tamarac continues to prioritize the modernization and expansion of public facilities to better serve low- to moderate-income (LMI) households and meet the evolving needs of a growing and aging population. Key areas of focus include enhancements to community centers, neighborhood facilities, and recreational amenities to ensure they are accessible, resilient, and compliant with the Americans with Disabilities Act (ADA). Particular attention is placed on facilities that serve seniors, youth, and individuals with disabilities that make up a significant portion of the city's population. The Tamarac Strategic Plan identifies planned projects such as renovations to the Shaker Village Clubhouse and public enhancements through the Tamarac Roadway Urban Forestry Project and park improvements at sites like Sunset Point Park and Veterans Park. These efforts support broader goals to improve the quality of life and ensure all residents have access to well-maintained, energy-efficient, and multipurpose facilities that support health, wellness, education, and social cohesion.

How were these needs determined?

Public facility needs in Tamarac were identified through a combination of data analysis, stakeholder engagement, and municipal planning. Input was collected through community meetings, public hearings, and feedback from neighborhood associations. The City also used HUD's Low/Mod Income Summary Data (LMISD) to identify geographic areas with higher concentrations of LMI households, which help guide facility investment priorities. The Tamarac Comprehensive Plan further supports these priorities by outlining policies for comprehensive access to community facilities and continued monitoring of service gaps, while City departments like Public Services and Parks and Recreation have collaborated to assess aging infrastructure and facility performance across the city.

Describe the jurisdiction's need for Public Improvements:

Tamarac has an ongoing need for public infrastructure improvements, especially in neighborhoods with significant LMI populations. The City is focused on upgrading stormwater drainage systems, enhancing street and sidewalk safety, improving pedestrian connectivity, and modernizing ADA infrastructure to create a more walkable, flood-resilient, and accessible environment. Investments in roadways and beautification initiatives, including landscaped medians, buffer walls, and signage, are also being pursued through the City's Capital Improvement Plan. According to Tamarac's Strategic Plan, projects such as the East Side Water Distribution System Expansion and the Tamarac Canal Culvert and Headwall Improvements are currently prioritized to address infrastructure vulnerabilities and mitigate climate-related risks. These efforts are essential to maintaining public safety and encouraging revitalization in underserved neighborhoods.

How were these needs determined?

Public improvement needs were established through community surveys, feedback from advisory boards, and direct input from public hearings. City staff used geographic and demographic data, including LMISD,

to identify areas with outdated infrastructure and high LMI concentration. Additionally, planning documents like the Tamarac Comprehensive Plan emphasize the importance of infrastructure improvements to support sustainable growth, stormwater management, and safe mobility. Collaboration with local engineering consultants and state and federal funding sources has also helped the City assess and prioritize infrastructure projects based on feasibility and community impact.

Describe the jurisdiction's need for Public Services:

The City of Tamarac places strong emphasis on enhancing public services that address the needs of its most vulnerable populations, including seniors, LMI residents, individuals with disabilities, and households facing economic instability. Priority service areas include senior wellness programming, youth enrichment, mental and behavioral health services, job readiness and workforce development, and food and utility assistance. As identified in the Strategic Plan, the City has also expanded ASL programming, coordinated with HOAs for local outreach, and partnered with nonprofits to increase access to supportive services. Emergency response services and resources for domestic violence survivors, individuals experiencing homelessness, and families in crisis remain critical components of the City's social service strategy. These services are integral to maintaining health, safety, and quality of life, particularly in LMI communities.

How were these needs determined?

Tamarac assessed public service needs through public engagement efforts, including stakeholder consultations, workshops, and surveys targeting residents and service providers. The City coordinated with nonprofit partners, health agencies, and local organizations to identify service delivery gaps and emerging challenges. Trends observed in prior Annual Action Plans, combined with demographic data and feedback from groups such as the Parks and Recreation Board and Code Enforcement Board, informed the prioritization of resources. Input from providers serving seniors, youth, and individuals with disabilities played a key role in shaping a range of services that address the broad needs of the community and promote access to resources.

Housing Market Analysis

MA-05 Overview

Market Analysis Overview:

Tamarac, located in northwestern Broward County, is part of the vibrant and economically dynamic South Florida metropolitan region. While the city offers proximity to major employment centers such as Fort Lauderdale, Sunrise, and Miami, a large segment of Tamarac's working population continues to commute outside the city for employment. According to regional commuting patterns, many residents travel to neighboring cities—particularly Fort Lauderdale—for work, emphasizing the importance of expanding local employment opportunities to reduce out-commuting and improve economic self-sufficiency within Tamarac.

The city's economy is supported by a mix of industries, including healthcare, retail, logistics, professional services, and administrative support. However, as Tamarac's population continues to change and as the workforce ages, there is an increasing need to match residents' skills with growth industries, including health services, information technology, and clean energy. As outlined in the Tamarac Strategic Plan, the City is actively pursuing economic development strategies that focus on attracting high-quality businesses and revitalizing commercial corridors such as SR 7/Commercial Boulevard and the Uptown Tamarac area.

Workforce development remains a key priority. Tamarac collaborates with local and regional organizations such as OIC of South Florida to offer free workforce readiness training, career coaching, and job placement services. These efforts aim to improve the employability of residents—especially those from low- to moderate-income households—by equipping them with industry-relevant certifications and soft skills required in today's labor market. Initiatives also include the City's support of locally owned businesses through targeted procurement strategies and small business grants. Business support and economic revitalization are facilitated through the Tamarac Economic Development Division and partnerships with the Tamarac North Lauderdale Chamber of Commerce. These organizations provide resources for local entrepreneurs, networking events, and promotional campaigns aimed at retaining and growing small businesses. While Tamarac does not have a formal Community Redevelopment Agency (CRA), the City supports revitalization efforts through targeted grant programs, infrastructure improvements, and façade enhancement initiatives in commercial zones.

As Tamarac moves forward, its vision for a competitive and comprehensive economy is guided by coordinated planning, targeted investment in high-potential sectors, and workforce upskilling. By enhancing collaboration between public agencies, educational partners, and the private sector, Tamarac is working to cultivate a resilient local economy that supports sustainable job creation and broad economic opportunity for all residents.

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

Introduction

This section provides an overview of Tamarac's economic development, with a focus on key areas such as business sector employment, unemployment rates, commuting times, and education levels. The accompanying table outlines employment distribution across the city's business sectors. Additionally, the analysis delves into trends in unemployment, average commuting times for workers, and educational attainment, all of which play significant roles in shaping Tamarac's economic landscape and future growth.

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	31	2	0%	0%	0
Arts, Entertainment, Accommodations	3,384	1,227	10%	7%	-3
Construction	1,787	676	5%	4%	-1
Education and Health Care Services	7,558	3,432	23%	21%	-2
Finance, Insurance, and Real Estate	3,353	1,308	10%	8%	-2
Information	475	169	2%	1%	-1
Manufacturing	2,216	581	5%	4%	-1
Other Services	1,794	292	5%	2%	-3
Professional, Scientific, Management Services	5,021	1,856	15%	11%	-4
Public Administration	1,650	523	5%	3%	-2
Retail Trade	3,428	2,190	10%	13%	3
Transportation and Warehousing	2,786	2,385	7%	15%	8
Wholesale Trade	1,229	1,763	3%	11%	8
Total	34,712	16,404	-	-	-

Table 4 - Business Activity

Data Source: 2018-2022 ACS (Workers), 2022 LEHD (Jobs)

Data Source Comments: The most recent year available for LEHD data was 2022.

Share of Workers

Tamarac faces a worker-to-job imbalance, underscoring the need to expand local employment opportunities. The city's labor force includes 34,712 working residents, yet only 16,404 jobs exist within the city of Tamarac. This disparity forces nearly 18,000 local residents to commute elsewhere for employment, contributing to longer commute times and reducing overall quality of life.

The mismatch between available jobs and skilled workers is particularly evident across several key industries:

- Education and Health Care Services – Over 4,100 more skilled workers than available jobs.
- Professional, Scientific, Management Services – Around 3,200 more skilled workers than local jobs
- Arts, Entertainment, Accommodations – Over 2,100 more skilled workers than local jobs
- Finance, Insurance, and Real Estate – Nearly 2,000 more skilled workers than local jobs

To bridge this gap, Tamarac must focus on attracting and expanding businesses in sectors where skilled workers already exist. Aligning economic development strategies with workforce strengths—such as those outlined in Section NA-50—can create sustainable job growth, reduce outbound commuting, and retain more economic activity within the city. Enhancing local employment opportunities will not only improve workforce stability but also contribute to Tamarac's long-term economic resilience and growth.

Labor Force

Total Population in the Civilian Labor Force	37,793
Civilian Employed Population 16 years and over	35,333
Unemployment Rate	3.0%
Unemployment Rate for Ages 16-24	13.1%
Unemployment Rate for Ages 25-65	4.9%

Table 5 - Labor Force

Alternate Data Source: ACS 2019-2023; BLS Unemployment 2023

Data Source Comments: All data except Unemployment Rate from 2019-2023 ACS

Unemployment Rate

There are several methods for measuring unemployment, each with distinct advantages and limitations. The U.S. Census collects annual unemployment data by census tract, enabling geographic comparisons of unemployment rates across smaller areas. However, this data is typically two or more years old, making it less useful for real-time analysis. In contrast, the Bureau of Labor Statistics (BLS) provides monthly unemployment data, which is more current but only available at the city level, limiting its ability to reflect localized trends within specific neighborhoods or tracts.

2022 Unemployment Rates

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
4.2	3.6	3.3	3.1	3.0	3.6	3.2	3.3	3.2	3.1	3.0	2.6

2023 Unemployment Rates

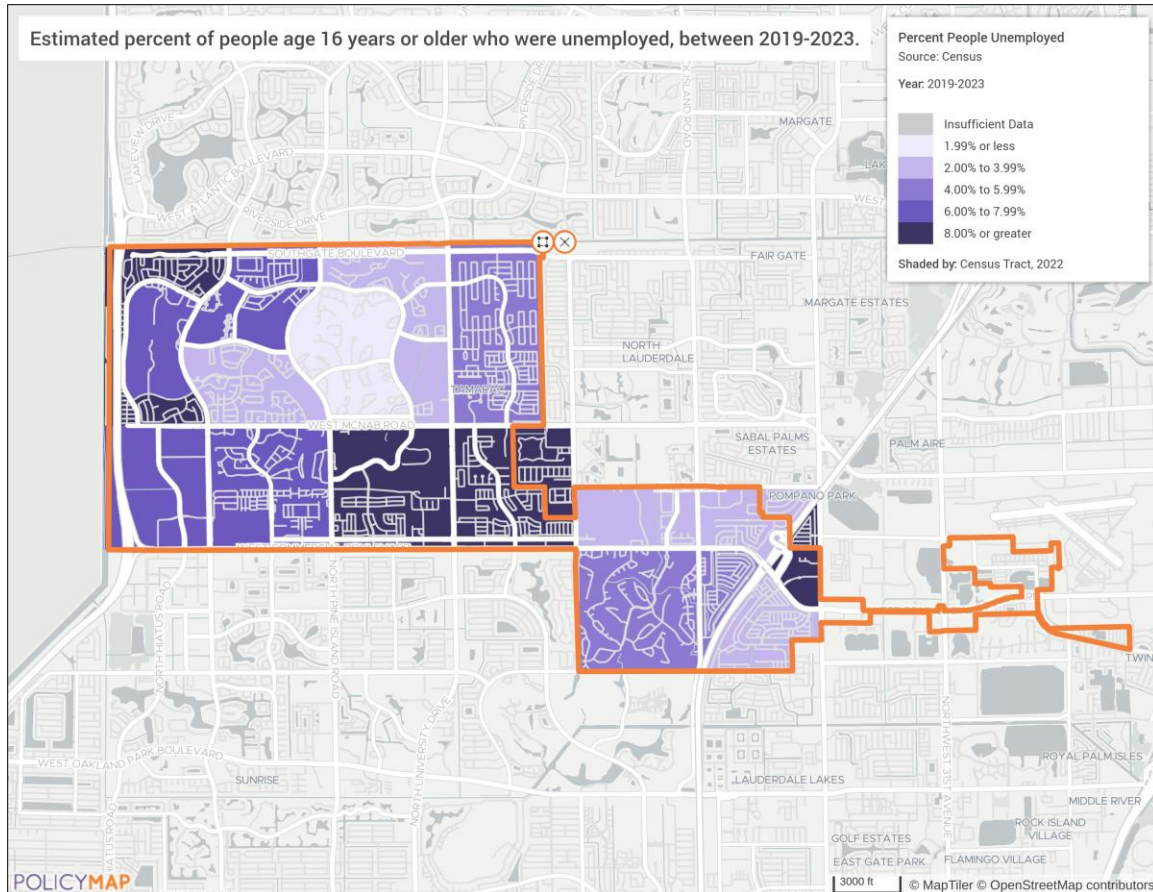
Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
2.9	2.8	2.7	2.4	2.8	3.1	3.4	3.6	3.4	3.2	3.1	3.1

Table 1 - Unemployment Rate, BLS – Tamarac, FL

In 2023, Tamarac demonstrated improved employment conditions compared to the previous year. The city's monthly unemployment rate consistently remained below 4.0% for most of the year, beginning at 2.9% in January, declining to a low of 2.4% in April, and concluding the year again at 3.1%. This contrasts with 2022, when unemployment rates ranged more widely—from a low of 2.6% in December to a high of 4.2% in January. The average unemployment rate in 2022 was approximately 3.3%, compared to 3.0% in 2023, reflecting a year-over-year decline. This trend suggests a strengthening local labor market, despite ongoing challenges such as the mismatch between available jobs and resident workforce skills. These improvements indicate progress in employment stability but also underscore the importance of continued investment in workforce alignment and job creation within Tamarac.

Unemployment Rate

The map illustrates the overall low unemployment rate variations across Tamarac between 2019 and 2023, with darker-shaded areas representing higher unemployment rates, exceeding 8%. Conversely, lighter-shaded regions indicate lower unemployment levels, with the lowest rates falling below 2%. This geographic distribution highlights disparities in employment conditions within different census tracts of the City while also displaying an overall strong job market with relatively low unemployment rates.



Unemployment Distribution

Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	12,233
Farming, fisheries and forestry occupations	13
Service	7,146
Sales and office	8,998
Construction, extraction, maintenance and repair	3,073
Production, transportation and material moving	3,870

Table 6 – Occupations by Sector

Alternate Data Source: 2019-2023 ACS

Occupations by Sector

The "Occupations by Sector" table highlights the distribution of job types across various industries in Tamarac, providing a different perspective from a previous table that categorized jobs by industry sector. For example, managerial roles—whether in corporate offices or retail—are classified under "Management, Business, and Financial" in this table, whereas they would be categorized based on industry in the prior table.

In Tamarac, the largest occupational group is the Management, Business, and Financial sector, which accounts for approximately 12,233 jobs. The second largest occupational category is the Sales and Office sector, comprising 8,998 jobs. These sectors include key roles such as managers, financial analysts, business professionals, sales and administration roles, underscoring the significance of both professional and sales-related occupations within the city's workforce.

Travel Time

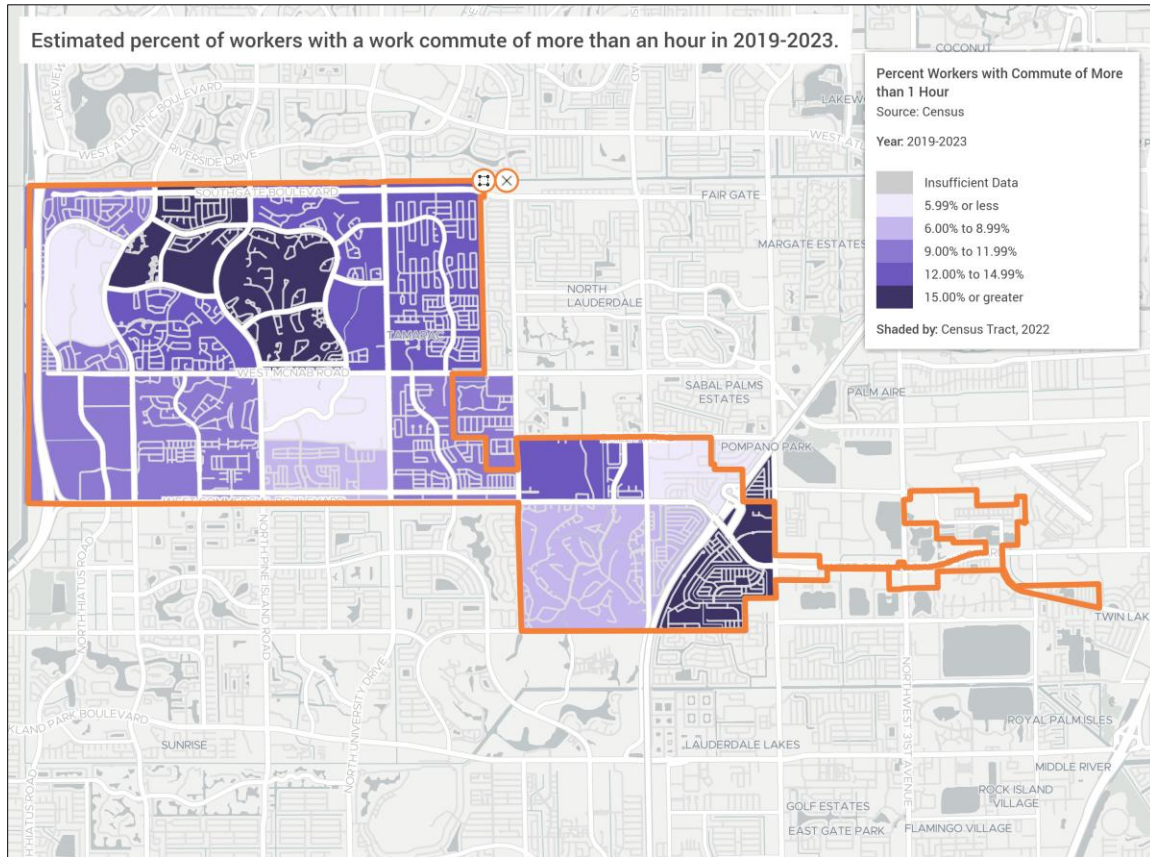
Travel Time	Number	Percentage
< 30 Minutes	16,187	52.7%
30-59 Minutes	11,027	35.9%
60 or More Minutes	3,502	11.4%
Total	30,715	100%

Table 7 - Travel Time

Alternate Data Source Name: 2019-2023 ACS

Commute Travel Time

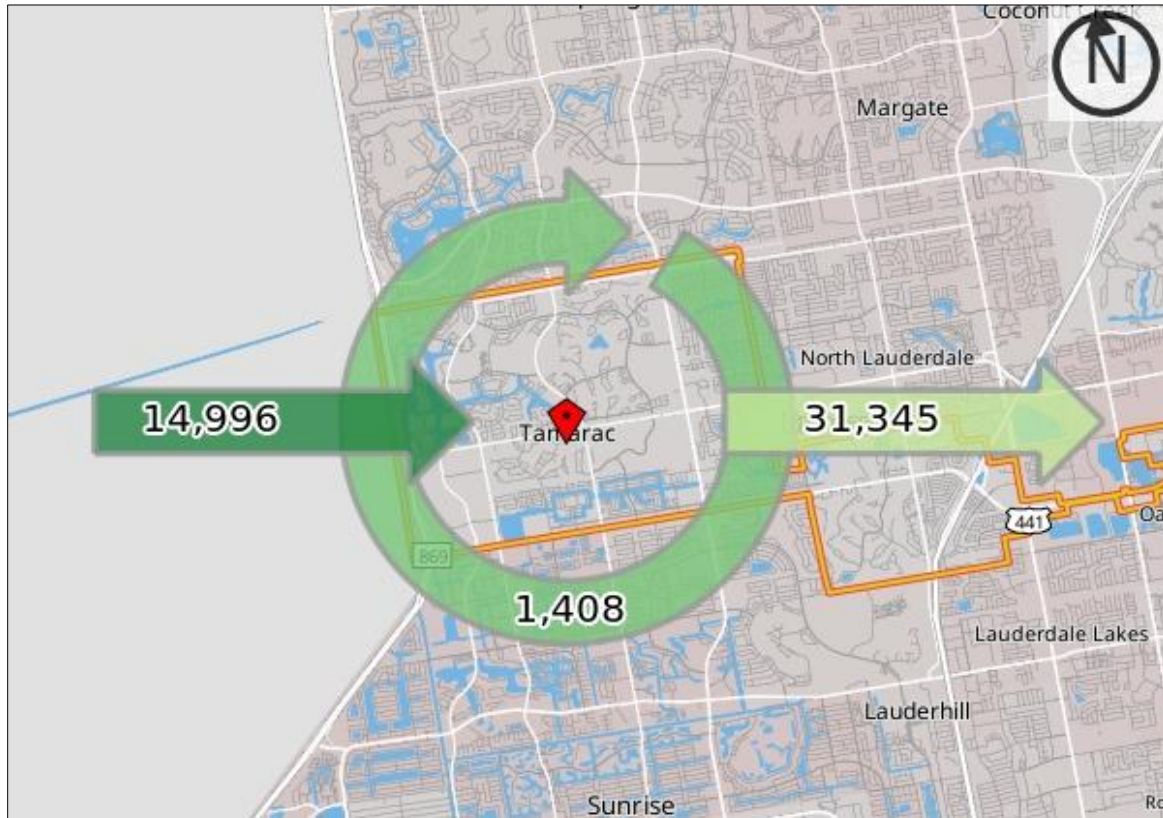
Tamarac has a moderate prevalence of long commutes, with most areas reporting between 3% and 9% of workers traveling over an hour for work. However, certain areas, marked by darker shading, exceed 12%, indicating a higher reliance on distant employment. These patterns highlight the need for expanded local job opportunities and enhanced transportation infrastructure to alleviate commute burdens, improve work-life balance, and support economic sustainability.



Commute Time More Than 1 Hour

Inflow-Outflow of Jobs in 2022

The map below illustrates the job inflow and outflow in Tamarac, highlighting the city's significant commuting patterns. Only 1,408 Tamarac residents are employed within city limits, while approximately 31,345 residents commute outside the city for work. Conversely, 14,996 individuals who work in Tamarac live outside the city, demonstrating a reliance on external labor sources. This imbalance underscores the need for expanded local job opportunities to retain more of Tamarac's workforce within the city, reducing commute times and strengthening the local economy.



Inflow-Outflow of Jobs in 2022

	Count
Employed in the Selection Area	16,404
Employed and Living in the Selection Area	1,408
Employed in the Selection Area but Living Outside	14,996
Living in the Selection Area but Employed Outside	31,345

Data Source: 2022 LEHD Inflow/Outflow Job Counts

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	2,226	51	932
High school graduate (includes equivalency)	7,536	924	1,859
Some college or Associate's degree	9,792	683	1,390
Bachelor's degree or higher	9,427	387	1,295

Table 8 - Educational Attainment by Employment Status

Data Source: ACS 2019-2023

Educational Attainment by Employment Status

Educational attainment is a key determinant of economic success, influencing both employment stability and earning potential. In Tamarac, unemployment rates vary significantly by education level: residents in the workforce with a high school diploma face a 9.1% unemployment rate, while those with a bachelor's degree or higher experience a much lower rate of 3.5%.

Labor force participation also increases with educational attainment. Only 70.8% of residents without a high school diploma are active in the workforce, nearly 17.5% lower than the 88.3% participation rate of those with a bachelor's degree or higher. These trends highlight the importance of workforce development programs, job training initiatives, and higher education access in expanding employment opportunities and enhancing economic mobility for Tamarac residents.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	41	69	101	754	2,005
9th to 12th grade, no diploma	508	308	279	1,682	841
High school graduate, GED, or alternative	1,503	2,345	1,765	6,046	6,237
Some college, no degree	1,295	2,485	1,497	3,912	3,874
Associate's degree	520	1,359	858	1,672	1,456
Bachelor's degree	325	1,550	2,245	3,452	2,527
Graduate or professional degree	57	1,048	1,188	1,582	1764

Table 9 - Educational Attainment by Age

Data Source: ACS 2019-2023

Educational Attainment by Age

The previous table provides a detailed breakdown of educational attainment by age for residents 18 and older in Tamarac, offering insight into education trends and their impact on workforce development and economic mobility. While higher education levels are generally more prevalent among older age groups, this pattern is not universal.

In Tamarac, those with undergraduate (Associate's Degree and Bachelor's Degree) as well as graduate or professional degrees are most common among residents aged 45 and older, reflecting an established workforce with extensive career experience and advanced educational attainment. Those between the ages of 25 and 44 also have a notable percentage of individuals who have obtained some level of college education. These trends emphasize the importance of continued access to education and skill development programs to support a dynamic and evolving labor market, ensuring that workers of all ages have the qualifications needed to succeed in Tamarac's economy.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$30,162
High school graduate (includes equivalency)	\$36,274
Some college or Associate's degree	\$38,542
Bachelor's degree	\$58,869
Graduate or professional degree	\$61,482

Table 10 - Median Earnings in the Past 12 Months

Alternate Data Source Name: ACS 2018-2022

Median Earnings by Educational Attainment

Educational attainment is a key determinant of potential earnings and financial stability. In Tamarac, individuals with higher education levels experience significantly greater median earnings. For instance, a person with a Bachelor's degree typically earns just below twice as much as someone without a high school diploma. Similarly, those with a graduate or professional degree can expect to earn around 70% more than someone with a high school education. Over the span of a career, this income disparity becomes even more pronounced. An individual with a Bachelor's degree working from age 18 to 62 can expect to earn around \$2.59 million, compared to approximately \$1.6 million for someone with only a high school diploma working from age 18 to 62—an earnings difference of nearly \$1 million in their lifetime. This gap in lifetime earnings contributes significantly to wealth accumulation, further supported by the higher likelihood of home ownership, investments, and retirement savings often associated with higher salaries.

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

The Education and Health Care Services sector is a cornerstone of Tamarac's economy, accounting for 7,558 workers, which represents just over one-fifth of all local employment. This same sector provides the largest share of local job opportunities with around 3,432 jobs in this sector, accounting for approximately 21% of all jobs.

While the Education and Health Care Services sector demonstrates a significant workforce-job mismatch, additional sectors such as the Professional, Scientific, and Management Services Sector, the Arts, Entertainment, and Accommodations Sector have significantly more skilled workers in these sectors than local jobs within Tamarac. This disparity highlights an opportunity for targeted economic development efforts to attract more education and healthcare-related employers to Tamarac, aligning job availability with workforce skills and reducing the need for residents to commute elsewhere for employment.

These industries are critical to Tamarac's economic stability, providing essential services, workforce opportunities, and long-term growth potential. Expanding local job opportunities in underrepresented fields will be key to balancing employment distribution and strengthening the city's economic resilience.

Describe the workforce and infrastructure needs of the business community:

Tamarac businesses are experiencing challenges in aligning the local workforce's skills with the demands of emerging industries. Key areas of concern include:

- **Skills Gap:** There is a need for workforce development programs that focus on upskilling residents in areas such as healthcare, information technology, and advanced manufacturing. The Florida Workforce Needs Survey 2.0 emphasizes the importance of aligning educational programs with industry requirements to address these gaps.
- **Local Employment Opportunities:** A significant portion of Tamarac's workforce commutes to neighboring cities for employment. Efforts to attract businesses that can provide local job opportunities are essential to reduce this outflow and enhance the city's economic self-sufficiency.
- **Workforce Development Initiatives:** Collaborations with organizations like CareerSource Broward are crucial. Events such as the "State of the Workforce" provide platforms for employers to connect with potential employees and access resources for workforce training and development.

Infrastructure Needs

To support its business community effectively, Tamarac must address several infrastructure-related challenges:

- **Transportation and Connectivity:** The city's layout, characterized by wide roads and limited public transportation options, poses barriers to connectivity between residential areas and business centers. Enhancing multi-modal transportation options, including bike paths and improved bus services, is vital for better accessibility.

- **Commercial Development and Redevelopment:** There is a need for revitalizing existing commercial areas and developing new ones to attract and retain businesses. The city's focus on smart development and business attraction, including mixed-use projects, aims to create dynamic environments conducive to business growth.
- **Permitting and Regulatory Processes:** Streamlining the permitting process is essential for encouraging business development. Tamarac's recognition as a Platinum Permitting City by the Greater Fort Lauderdale Alliance reflects its commitment to efficient and expedited permitting procedures.

Addressing these workforce and infrastructure needs is crucial for Tamarac to foster a thriving business environment that supports local employment and economic growth.

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.

Tamarac is undergoing significant economic transformations driven by both public and private sector investments. These developments are poised to impact job creation, business growth, and infrastructure needs in both the short and long term.

Major Economic Developments in Tamarac

1. Commercial Revitalization and Business Expansion

Tamarac is actively revitalizing its commercial corridors to attract new businesses and enhance local amenities. Notable developments include the opening of new establishments such as Culver's and Raising Cane's, and the renovation of shopping centers like McNabb Plaza, which is undergoing a \$3.9 million upgrade. Additionally, the Tamarac Marketplace is repurposing its movie theater into an indoor pickleball court and gym, reflecting a trend towards multifunctional community spaces.

2. Healthcare Infrastructure Investment

HCA Florida Woodmont Hospital has announced a \$60 million investment to enhance its services, including the addition of a new cardiac catheterization lab. This expansion is expected to create healthcare jobs and improve medical services for residents.

3. Public Safety and Infrastructure Enhancements

The city has allocated \$1.7 million in its 2025 budget to bolster public safety, including hiring nine new law enforcement officers and implementing an automated license plate reader program. These measures aim to improve crime detection and emergency response capabilities.

4. Sustainability and Utilities Upgrades

Tamarac is investing in sustainability initiatives, such as implementing a smart water metering system and constructing a new \$25 million water treatment plant control building. These projects aim to enhance efficiency and conservation efforts.

Emerging Needs from Economic Changes

Workforce Development

The influx of new businesses and healthcare facilities necessitates a skilled workforce. Tamarac is partnering with organizations like CareerSource Broward and the Urban League of Broward County to provide workforce training and development programs. Events such as the "Paychecks for Patriots Job Fair" have connected over 1,200 job seekers with 400 employers, highlighting the city's commitment to workforce development.

Business Support

To support small businesses, Tamarac offers resources through its Economic Development Division, including the Business Concierge Program, which provides personalized assistance to entrepreneurs. The city also collaborates with the Florida Small Business Development Center Network to offer consulting and training services.

Infrastructure Development

The city's growth underscores the need for infrastructure enhancements, particularly in transportation and connectivity. Efforts are underway to improve multi-modal transportation options and modernize public facilities to accommodate the expanding population and business community.

These strategic investments and initiatives position Tamarac for sustained economic growth, improved public services, and enhanced quality of life for its residents.

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

There is a clear disconnect between the skills and education levels of Tamarac's workforce and the structure of available local employment. This mismatch underscores the city's need for strategic workforce development, business attraction, and training alignment initiatives.

Education vs. Employment Opportunities in Tamarac

Tamarac's workforce is relatively well-educated, with a strong presence of residents holding some college or an associate's degree (9,792 employed) and those with a bachelor's degree or higher (9,427 employed). Despite this, job opportunities within the city do not fully align with the educational attainment of its residents.

- **High-Skill Labor Surplus:** Sectors such as professional, scientific, and management services and education and healthcare show a significantly larger number of local workers than available jobs. For example, while 5,021 residents work in professional and scientific services, there are only 1,856 jobs available locally—a deficit that reflects a gap between educational levels and local job availability.
- **Commuter Workforce:** This job-worker imbalance contributes to the high rate of out-commuting. Many skilled residents must seek employment in nearby cities, such as Fort Lauderdale, where a broader range of industries and higher wage levels are more closely aligned with their qualifications.

- **Underrepresentation of High-Wage Sectors:** Sectors such as information technology, finance, and advanced manufacturing—often associated with high wages and requiring higher education—are currently underrepresented in Tamarac’s local economy.

Workforce and Business Development Needs

Given this dynamic, Tamarac faces several pressing needs:

- **Enhanced Local Job Creation:** The city must continue attracting employers in high-skill sectors that match the capabilities of the current workforce. This includes incentivizing professional, technical, and healthcare firms to locate within Tamarac.
- **Workforce Training and Upskilling:** Even with a relatively well-educated population, there is an ongoing need for job readiness and skills-alignment programs. Initiatives like the City’s partnerships with organizations such as OIC of South Florida and CareerSource Broward are essential for closing training gaps and preparing residents for evolving workforce demands.
- **Support for Small Businesses and Entrepreneurship:** By providing technical assistance, financial resources, and business development programs through platforms like the Tamarac Economic Development Division, the city can empower local entrepreneurs to create jobs that utilize the available skill base.
- **Infrastructure to Support Business Growth:** As the city continues investing in revitalized commercial corridors and sustainable development (e.g., Uptown Tamarac and SR7 corridor initiatives), it must ensure these areas are equipped to support business operations, including broadband access, modern utilities, and transportation connectivity.

In summary, while Tamarac has a solid base of educated workers, the lack of local employment opportunities in corresponding sectors necessitates focused investment in job creation, workforce alignment, and infrastructure enhancements to better connect residents with sustainable, well-paying careers within the city.

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.

Tamarac is actively engaged in workforce training initiatives that align with its 2025–2029 Consolidated Plan goals, focusing on enhancing employment opportunities for low- to moderate-income (LMI) residents, addressing skill gaps, and supporting economic development. Key programs include:

CareerSource Broward Programs

CareerSource Broward, the local Workforce Investment Board, offers several programs tailored to meet the needs of Tamarac's workforce:

- **Occupational Training Scholarships:** Eligible residents can receive up to \$12,000 to cover tuition, books, and supplies for in-demand career training. This initiative supports individuals in acquiring the education and skills needed to succeed in today's labor market.
- **On-the-Job Training (OJT) Grants:** Employers in Tamarac can benefit from wage reimbursements ranging from 50% to 75% when they hire and train eligible candidates. This program encourages businesses to invest in workforce development while reducing training costs.
- **Incumbent Worker Training Grants:** Existing employees can receive up to 90% funding for training programs aimed at enhancing their skills and competitiveness. This initiative helps businesses retain talent and improve productivity.
- **Summer Youth Employment Program:** This program provides high school juniors and seniors with paid work experience during the summer, fostering early career development and job readiness.

Broward College's Broward UP Initiative

Broward College, through its Broward UP (Unlimited Potential) program, offers free workforce training and support services directly in neighborhoods throughout Broward County, including Tamarac:

- **Free Courses and Certifications:** Residents can enroll in various programs such as Medical Billing and Coding, ECG Technician, Pharmacy Technician, OSHA Standards in Construction, Marketing, Supply Chain Logistics, Video Design, and Project Management. These courses are designed to equip individuals with industry-recognized credentials.
- **Community-Based Learning:** Broward UP brings education directly to communities, removing barriers to access and ensuring that residents can improve their skills conveniently.

OIC of South Florida Programs

OIC of South Florida provides demand-driven, integrated, and customizable workforce development services tailored to individuals aged 17 and older:

- **Vocational Training and Career Pathways:** Programs focus on enhancing basic academic skills while providing industry-recognized vocational training, crafting personalized career pathways for each individual.
- **Specialized Programs:** Initiatives like the Women Workforce Empowerment Program and the SOAR Young Adult Reentry Partnership offer targeted support to specific populations, promoting broad workforce development.

These collaborative efforts between local organizations and educational institutions are integral to Tamarac's strategy for economic growth and community development. By investing in workforce training and education, the city aims to empower residents, attract new businesses, and ensure a resilient and dynamic economy.

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

Yes, Tamarac actively participates in regional economic development planning through its involvement with the South Florida Regional Planning Council (SFRPC).

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.

As part of the South Florida Regional Planning Council's (SFRPC) jurisdiction, the City of Tamarac actively contributes to the *South Florida Comprehensive Economic Development Strategy (CEDS) 2022–2027*. This regional strategy promotes economic growth across Broward, Miami-Dade, and Monroe counties by prioritizing comprehensive workforce development, infrastructure resilience, and business continuity. Tamarac's participation ensures local programs are aligned with broader regional objectives, enhancing access to federal funding opportunities and facilitating a unified approach to economic resilience, investment attraction, and job creation throughout the city.

Local and Regional Economic Development Initiatives

1. Commercial Corridor Revitalization and Business Attraction:

Tamarac is advancing several high-impact commercial redevelopments and placemaking efforts aimed at enhancing key business corridors and drawing private investment. Projects include the Tamarac Marketplace redevelopment, where underutilized commercial space is being repurposed for recreational and wellness-focused uses, and the McNab Plaza renovation, which is undergoing a \$3.9 million improvement effort. These initiatives, paired with infrastructure improvements and targeted façade enhancement grants, are designed to modernize commercial areas, generate business activity, and create local employment opportunities.

2. Workforce Development and Career Readiness Programs:

Workforce readiness is central to Tamarac's long-term economic strategy. Through CareerSource Broward, residents may receive up to \$12,000 in scholarships for training in high-demand sectors,

including healthcare, IT, and skilled trades. The City also partners with OIC of South Florida, which provides career coaching and vocational training, and Broward College’s Broward UP™ initiative, which delivers no-cost courses and certifications directly within the community. These programs advance the Consolidated Plan’s emphasis on expanding economic opportunity and reducing employment barriers for low- to moderate-income households.

3. Regional and Countywide Planning Alignment:

Tamarac’s economic objectives align with the Broward County Comprehensive Plan – Economic Development Element, which focuses on redevelopment of aging corridors, smart land use planning, and strengthening economic connectivity across municipalities. The County’s emphasis on adaptive reuse, workforce access and opportunity, and enhanced public infrastructure supports Tamarac’s strategies for sustainable growth, particularly in historically underserved or economically distressed areas.

Impact on Tamarac’s Economic Growth

The coordination of local initiatives with regional strategies is expected to yield substantial long-term economic benefits for Tamarac:

- **Attracting New Investment:** Redevelopment of key commercial nodes, streamlined permitting processes, and infrastructure upgrades have positioned Tamarac as an attractive destination for retail, hospitality, and healthcare-related investment.
- **Expanding Employment Access:** Career training and workforce development programs increase residents’ access to stable, well-paying jobs—particularly important for addressing the city’s worker-to-job imbalance.
- **Revitalizing Neighborhoods:** Public-private partnerships, business incentive programs, and corridor beautification efforts are enhancing neighborhood character, increasing property values, and fostering community pride.

By integrating local priorities with countywide and regional strategies, Tamarac is establishing a robust framework for comprehensive and sustainable economic development through 2029 and beyond. These efforts are critical to achieving the goals outlined in the City’s 2025–2029 Consolidated Plan, particularly in supporting low- to moderate-income communities through workforce investment, small business growth, and infrastructure modernization.

MA-50 Needs and Market Analysis Discussion

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

HUD defines “housing problems” based on four specific data points: cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. In Tamarac, housing issues are infrequent overall, except for cost burden. According to the 2019-2023 ACS 5-Year Estimates, the citywide rates are as follows:

- Cost Burden Renters: 71.5%
- Cost Burden Homeowners: 42.1%
- Overcrowding: 2.9%
- Lack of Complete Plumbing Facilities: 0.2%
- Lack of Complete Kitchen Facilities: 0.3%

For an area to be considered "concentrated" with housing issues, it must exhibit two or more problems significantly above the citywide averages, using HUD's definition of “disproportionate.” This threshold in Tamarac is 10 percentage points higher than the city average, equating to: a cost burdened renter above 81.5%, a cost burdened homeowner above 52.1%, overcrowding above 12.9%, lack of plumbing facilities above 10.2%, and lack of kitchen facilities above 10.3%.

In Tamarac, there are no tracts that meet the criteria for having more than one concentrated housing problem.

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

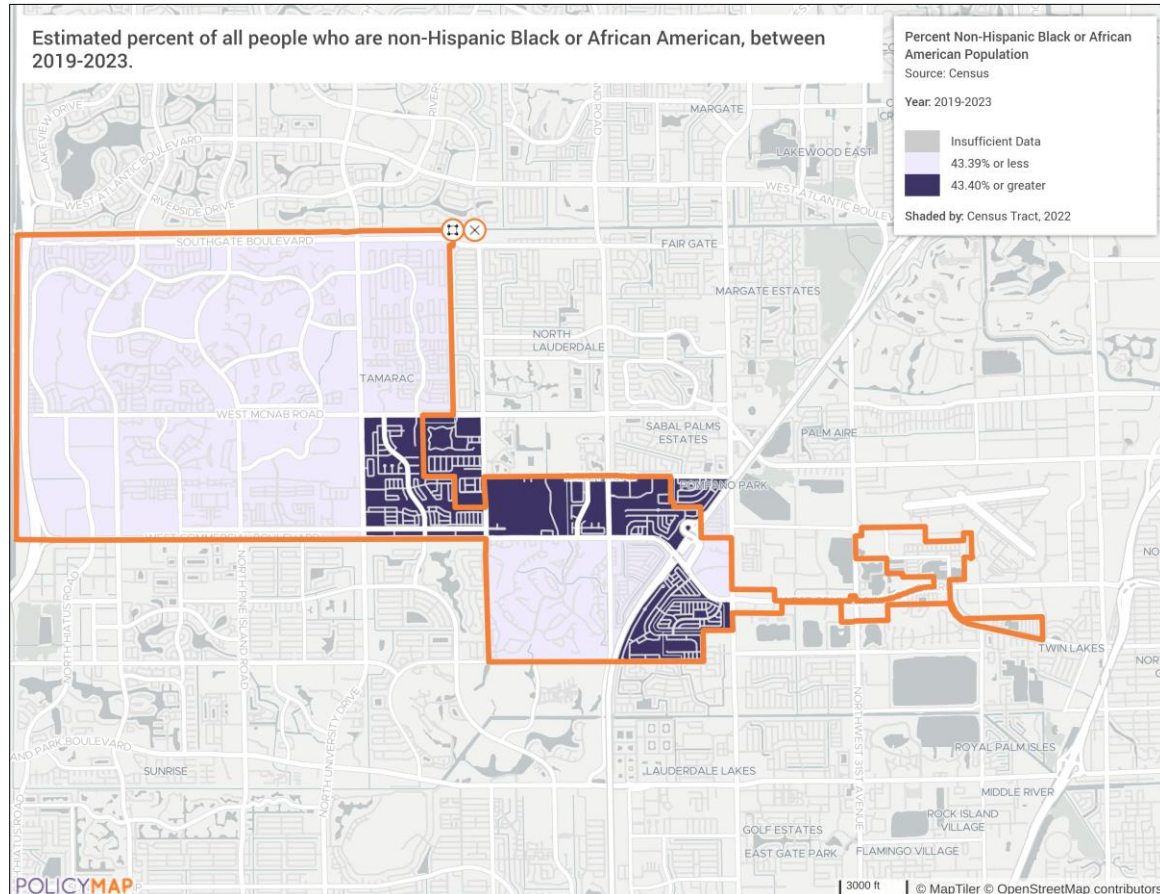
For the purposes of this analysis a “racial or ethnic concentration” will be any Census Tract where a racial or ethnic group makes up 10 percent or more of the population than the city as a whole. According to the 2019-2023 ACS 5-Year estimates the racial and ethnic breakdown of Tamarac’s population is:

- Black, non-Hispanic: 33.4%
- White, non-Hispanic: 29.1%
- American Indian and Alaska Native, non-Hispanic: 0.0%
- Asian, non-Hispanic: 2.6%
- Native Hawaiian and Other Pacific Islander, non-Hispanic: 0.1%
- Other Race, non-Hispanic: 0.6%
- Two or More Races, non-Hispanic: 2.8%
- Hispanic or Latino: 31.5%

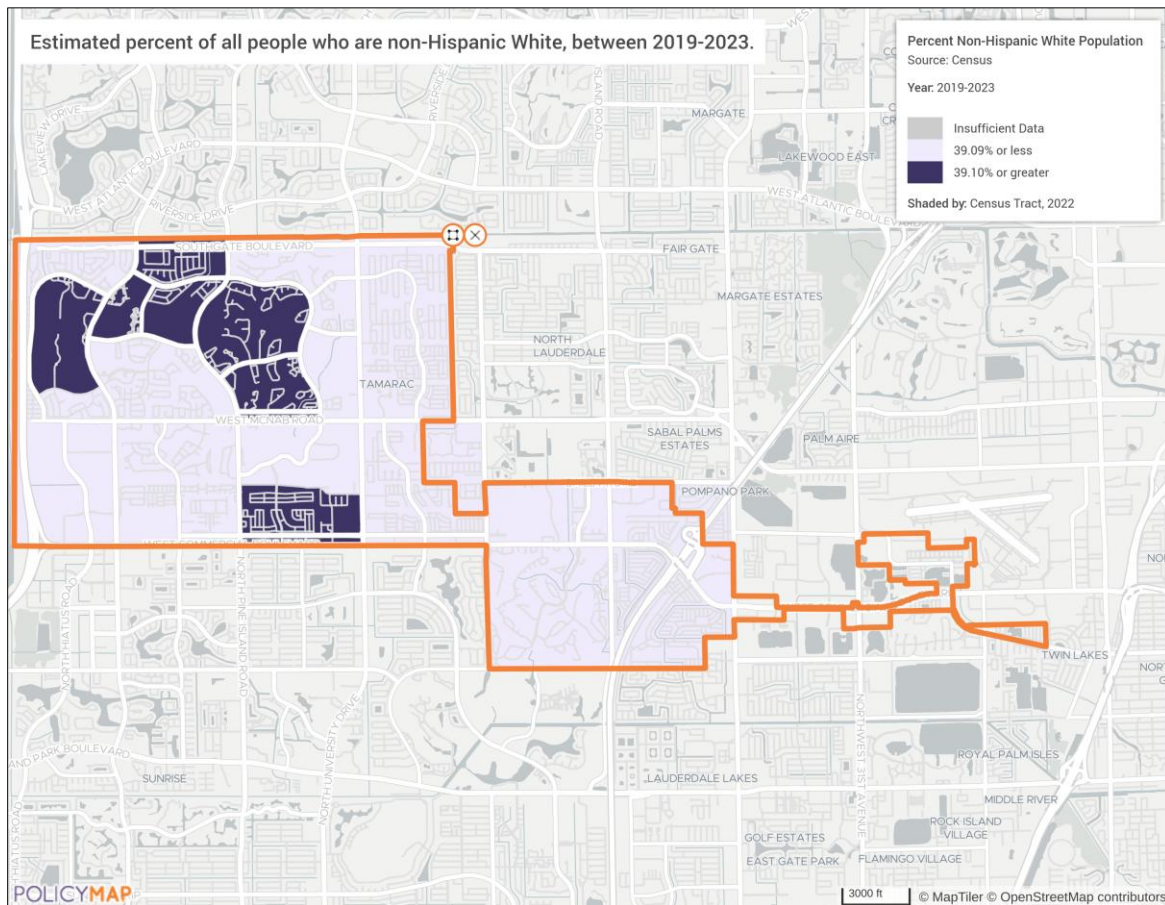
In Tamarac, Black/African American households are the largest demographic group, with significant concentrations in the lower central regions of Tamarac. Tamarac has a higher-than-average concentration of White and Hispanic households, with these groups making up a significant portion of the community.

Other racial or ethnic groups do not display notable concentrations based on the established analysis criteria. The maps below illustrate these racial and ethnic distributions across Tamarac, excluding populations without significant concentrations.

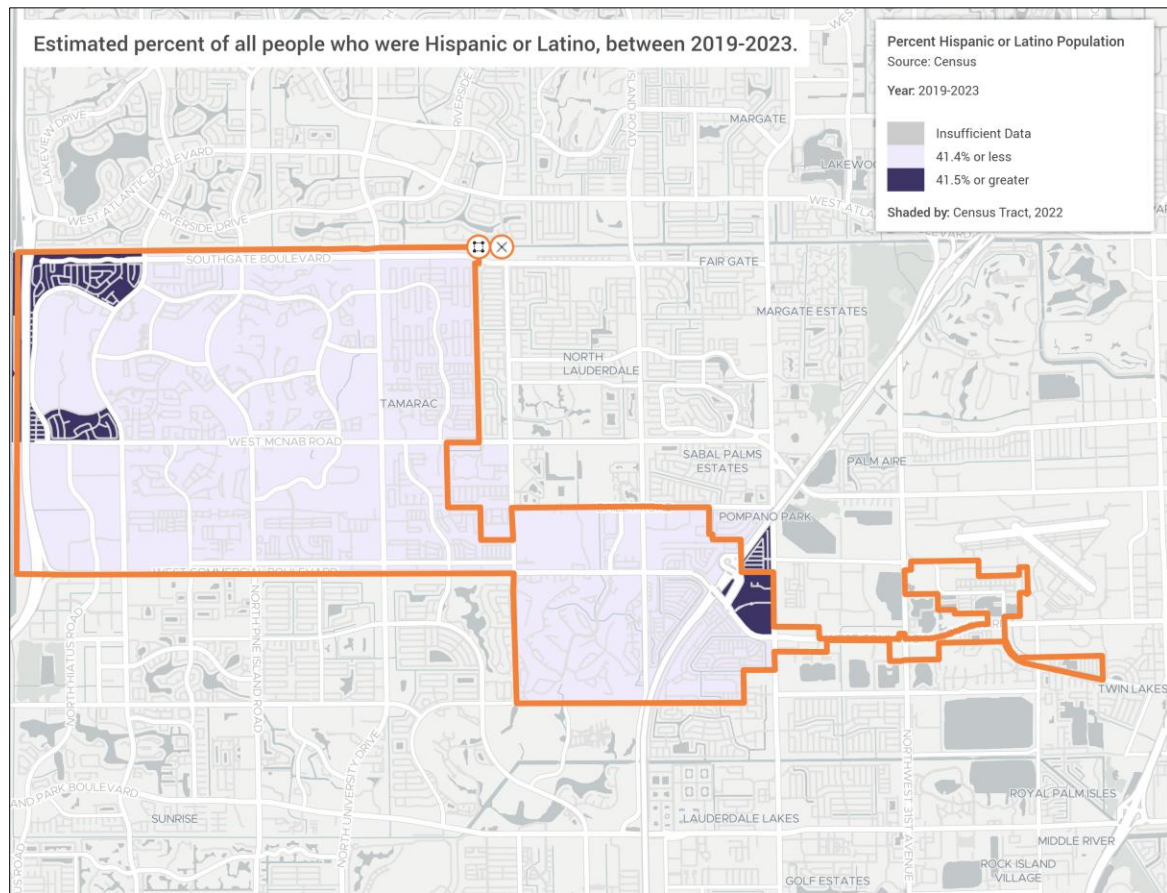
Concentration Black/African American (Non-Hispanic) households over 43.4%



Concentration White (Non-Hispanic) households over 39.1%



Concentration Hispanic / Latino households over 41.5%



Low Income Households

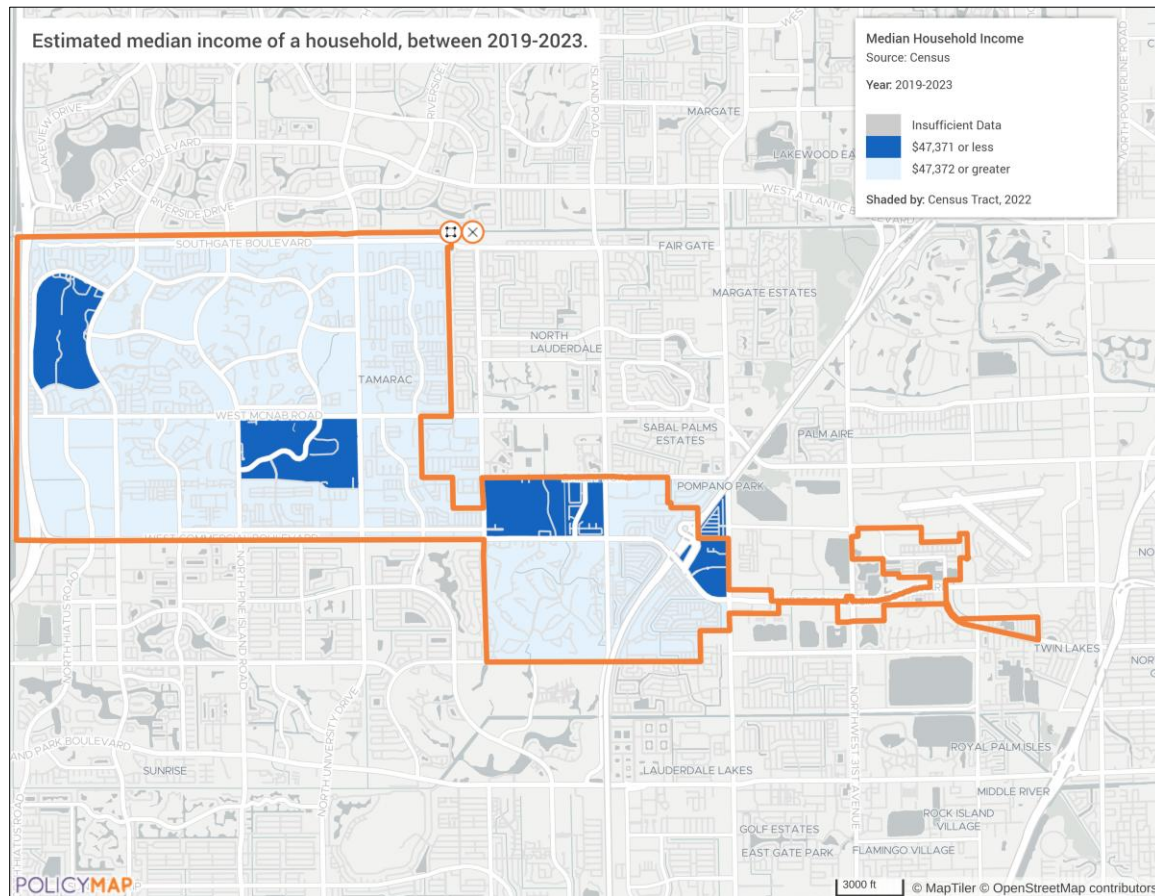
A “low-income concentration” is defined as any census tract where the median household income (MHI) is 80% or less of the median household income for Tamarac. According to the 2019-2023 American Community Survey (ACS) 5-Year Estimates, the Median Household Income (MHI) in Tamarac is \$59,216. Based on this threshold, a census tract would be considered to have a low-income (80% MHI or lower) concentration if the median household income for that tract is \$47,372 or less. The following Census Tracts have concentrations of low-income households:

Census Tract #12011020417

Census Tract #12011060128

Census Tract #12011060130

Census Tract #12011050309



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

In Tamarac, low-income neighborhoods tend to exhibit a higher proportion of renter-occupied housing units compared to the citywide average. Much of the housing stock in these areas was developed between the 1970s and 1990s, and many units now show signs of aging and require significant repairs or modernization. These neighborhoods have seen limited new residential development in recent years, leading to a shortage of updated, affordable housing options for low- to moderate-income households.

Employment opportunities within Tamarac remain limited, contributing to high rates of commuting to other cities such as Fort Lauderdale for work. Public transportation is a critical resource in these communities, particularly for households without access to a vehicle. Local employment is often concentrated in service-sector jobs that may offer lower wages and fewer opportunities for upward mobility. Combined with aging housing and transportation dependency, these factors contribute to ongoing economic vulnerability in Tamarac's low-income neighborhoods.

Are there any community assets in these areas/neighborhoods?

Tamarac's low-income neighborhoods benefit from a number of location-based and institutional community assets. These include access to key arterial roads, which provide regional connectivity and support commercial activity, as well as public parks, libraries, and local schools that serve as community anchors. In addition, workforce development partners such as OIC of South Florida and CareerSource Broward operate within the region and provide valuable services including job readiness workshops and training programs that benefit residents in or near these neighborhoods.

Faith-based organizations, senior centers, and neighborhood groups also contribute to community cohesion and access to resources. These assets provide social and economic support networks that help mitigate some of the systemic challenges faced in low-income areas.

Are there other strategic opportunities in any of these areas?

Tamarac's low-income neighborhoods present several strategic opportunities for revitalization and dynamic economic development. Targeted investments in public infrastructure—such as roadway resurfacing, sidewalk repairs, stormwater improvements, and street lighting—can enhance neighborhood safety, aesthetics, and mobility. Revitalizing older commercial corridors can also attract small businesses and retail services that meet the needs of local residents while stimulating economic activity.

Improved transit connections, including expanded bus routes and pedestrian infrastructure, could reduce commuting burdens and improve access to employment centers. Additionally, advancing partnerships between the city, educational institutions, and workforce agencies can expand localized training opportunities in high-demand fields. These coordinated efforts can improve economic mobility and foster long-term stability in Tamarac's underserved neighborhoods.

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

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

Internet access is a critical component of modern communication and information-sharing, enabling users to benefit from the growing interconnectedness of business, education, commerce, and everyday activities. Reliable internet connectivity has become essential for success in today's economic landscape. Communities without broadband access face significant challenges in keeping pace with the rest of the country. The lack of broadband infrastructure limits residents' ability to access educational and entrepreneurial opportunities, which is especially concerning in low- to moderate-income (LMI) areas where economic opportunities are often limited.

Research from the Pew Research Center underscores the vital role that high-speed internet plays in enhancing educational and employment opportunities, particularly in underserved communities. The center's studies have shown that individuals with reliable broadband access are more likely to engage in online learning, apply for jobs, and participate in economic activities that can improve their quality of life.

Similarly, reports from the Federal Communications Commission (FCC) highlight the direct correlation between broadband availability and economic development. The FCC's findings indicate that regions with robust internet infrastructure experience higher rates of job creation, educational attainment, and overall community growth.

Tamarac enjoys comprehensive broadband coverage, with the vast majority of the city offering various internet service provider options, including in LMI areas. The average household has access to two (2) broadband-quality internet service options. According to ISPReports.org, Tamarac benefits from a variety of infrastructure options, including cable, fiber, fixed wireless, and DSL. Eighty-Nine percent (89%) of households have an internet connection with the city offering 99.71% availability. Of those households, 78% have fiber, cable, or DSL, 7% have satellite, 0% are still on dial-up, and 4% of households have internet but don't pay for a subscription because it's subsidized by the Affordable Connectivity Program. The map below illustrates broadband availability throughout the city, defined as advertised internet speeds of 768 kilobits per second or higher.

See map: Broadband Access

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

To ensure high-quality broadband service, it is crucial to foster competition among service providers. A lack of competition, where a single provider dominates an area, can diminish the incentive to deliver reliable and consistent services. According to ISPReports.org, Tamarac is served by thirteen (13) internet

providers offering residential service. Among these, Xfinity stands out as the leading provider in terms of coverage and speed. Internet providers throughout the city include:

Xfinity (Fiber and Cable)

EarthLink (Fiber, DSL, and Fixed Wireless)

AT&T (Fiber, DSL, and Fixed Wireless)

Blue Stream Fiber (Fiber and Cable)

Hotwire Communications (Fiber)

Atlantic Broadband (Cable)

T-Mobile Home Internet (Fixed Wireless)

Verizon (Fixed Wireless)

Dish (Satellite)

DirectTV (Satellite)

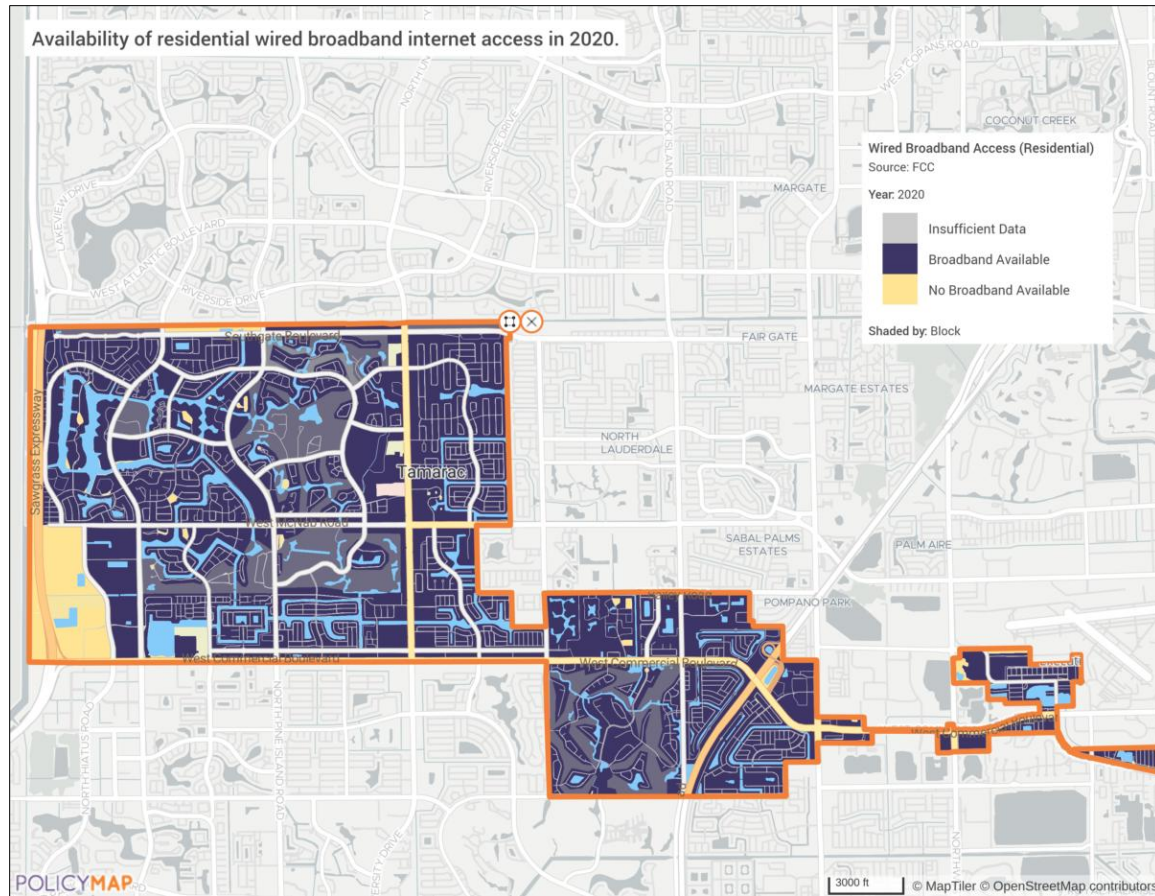
HughesNet (Satellite)

Viasat Internet (Satellite)

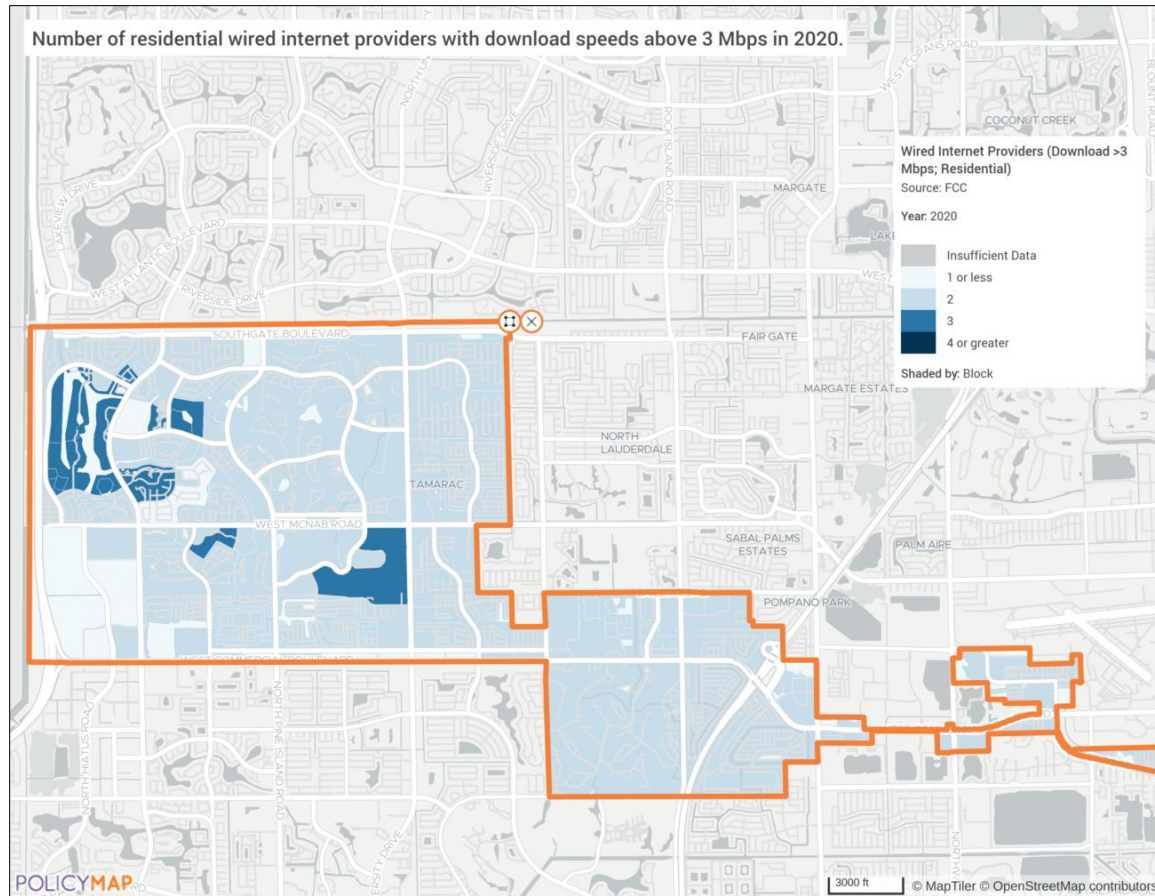
Starlink (Satellite)

The map below shows the number of broadband service providers by census tract. The average Tamarac household has access to two (2) broadband-quality internet service options. Increasing the number of providers could further enhance competition, leading to more dependable and cost-effective service for residents.

See map: Highspeed Internet Providers



Broadband Access



Highspeed Internet Providers

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

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

Tamarac, FL, has historically faced multiple natural hazard risks, including extreme heat, severe thunderstorms, tornadoes, tropical cyclones (hurricanes and tropical storms), coastal erosion, droughts, flooding, and wildfires. Tamarac participates in the Local Mitigation Strategy for Broward County. The 2022 [Broward County Emergency Management Enhanced Local Mitigation Strategy](#) (LMS) identifies climate change as a significant factor exacerbating these risks, primarily due to sea level rise, intensified storm events, and increasing temperatures. The probability of high tide flooding is considered "highly likely," with sea levels projected to rise by up to 40 inches by 2070 under the NOAA Intermediate-High scenario, leading to more frequent and severe coastal inundation and storm surges. Inland flooding is also expected to worsen due to reduced drainage capacity in stormwater systems caused by higher sea levels, increasing the risks associated with heavy rainfall and hurricanes. While climate change is expected to intensify hurricanes by increasing storm surge heights, rainfall, and wind speeds, a 2011 South Florida Water Management District (SFWMD) report suggests that rising wind shear over the Atlantic could lead to a 6-34% decrease in the overall number of tropical storms and hurricanes. Additionally, the county anticipates longer and more severe drought periods, which, when combined with higher temperatures, may heighten wildfire risks. Extreme heat events are also increasing, particularly in urban areas, posing significant health risks and placing stress on infrastructure.

Tamarac is an inland city, located approximately 10-15 miles west of the Atlantic coast. However, its close proximity to the coastline makes it especially vulnerable to hazards such as hurricanes, storm surge, coastal erosion, and sea level rise. The LMS highlights significant socioeconomic risks from climate change, particularly property loss, infrastructure damage, and economic vulnerabilities due to rising sea levels. Increased flooding threatens roads, utilities, and drainage systems, leading to costly adaptations. The tourism sector, a key economic driver, is at risk from beach erosion and storm damage. These escalating hazards underscore the necessity for adaptation and mitigation strategies to protect the residents, economy, and environment of Tamarac.

According to the FEMA National Risk Index, Broward County faces significant threats from hurricanes, lightning, tornadoes, and wildfires, challenging the region's resilience and safety. To counter these challenges, proactive measures are essential for fostering resilience in an evolving climate landscape. The Center for Disease Control and Prevention (CDC) emphasizes that climate change, coupled with other environmental and human-made stressors, exacerbates existing health threats and introduces new ones, further emphasizing the need for comprehensive preparedness.

The City of Tamarac is actively strengthening its resilience to mitigate the impacts of climate change. As a Community Rating System (CRS) Community since 1992, the city has implemented several key initiatives over the past five years since 2022. Twice a year, the City distributes a Flood Protection Brochure to all property owners, providing information on the National Flood Insurance Program, the benefits of flood insurance, floodplain development permit requirements, flood warning systems, and flood hazard data. Additionally, the City offers elevation certificates when available and conducts flood zone determinations

using FEMA’s Flood Insurance Rate Maps (FIRM) and Special Flood Hazard Area Maps. Tamarac also preserves approximately 1,352 acres of land in designated flood hazard areas as open space to reduce flood risk. All new construction is required to be elevated above the crown of the road in accordance with City ordinances. The Public Works Department maintains a citywide drainage system and conducts site visits to address issues related to flooding, drainage, and stormwater. Community outreach is conducted through neighborhood and homeowners association meetings, as well as through the City’s website, to raise awareness about flood-related programs.

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

Low- and moderate-income households, whether renting or owning, are particularly vulnerable to climate change and natural disasters due to limited financial resources. Rising electricity and housing costs can push them into unstable living conditions, increasing the risk of homelessness or substandard housing. The 2024 America’s Rental Housing Study from Harvard’s Joint Center for Housing Studies highlights how escalating insurance premiums and coverage withdrawals in high-risk areas make securing protection against climate-related losses increasingly difficult, while stagnant operating income further limits property owners’ ability to invest in climate resilience. The 2021 EPA study on Climate Change and Social Vulnerability reinforces these concerns, revealing that low-income individuals are more likely to live in areas experiencing rising mortality rates from extreme temperatures and face the highest labor hour losses due to weather exposure. Rural communities are especially disadvantaged, often lacking emergency support and resources for climate-related home repairs. As climate threats intensify, strengthening resilience among low- and moderate-income households is essential to ensuring their safety, stability, and long-term well-being.

In Broward County, low- and moderate-income households are among the most vulnerable to natural hazards due to limited financial resources and increased exposure to risk. Access to less financial resources can make it difficult to invest in mitigation measures such as flood insurance or structural reinforcements. The LMS identified 6,982 properties at risk of flooding in Tamarac, accounting for the majority of the 7,227 total at-risk properties, underscoring the urgent need for mitigation efforts and resilient infrastructure to protect homes and residents. Additionally, the Florida Wildfire Risk Assessment System has identified Tamarac as one of the areas in Broward County at the greatest risk for wildfires. Communities with high social vulnerability often experience higher surface temperatures due to urban heat island effects, exacerbating risks associated with extreme heat. However, in some parts of Tamarac, the most vulnerable population did not overlap with communities of relatively higher surface temperatures. These factors, combined with the increased frequency of severe weather events, highlight the urgent need for targeted resilience measures to protect vulnerable populations.

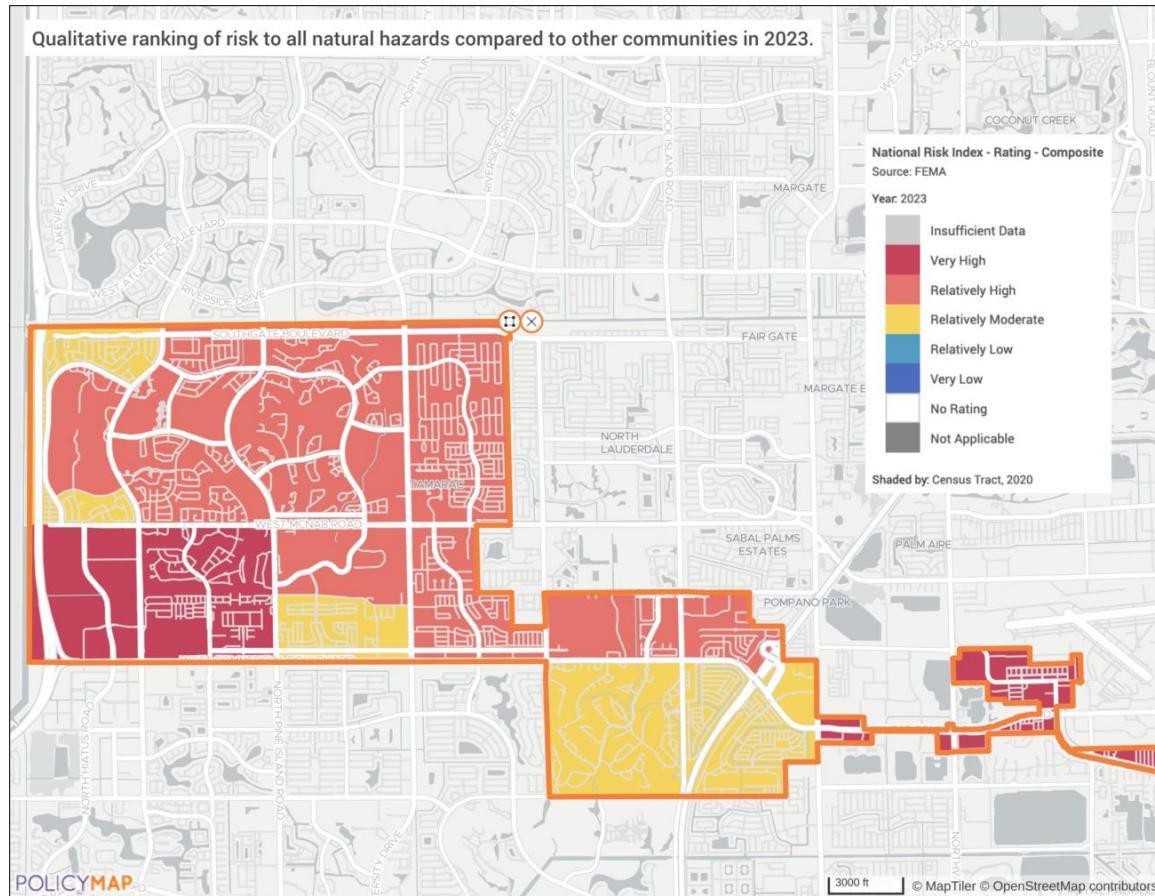
FEMA’s National Risk Index identifies Broward County as having a relatively moderate level of community resilience, indicating that its residents have a relatively moderate ability to prepare for, adapt to, and recover from natural hazards. This assessment encompasses six broad categories: social, economic, community capital, institutional, infrastructural, and environmental factors at the county level. The map below illustrates FEMA’s qualitative risk to natural hazards at the census tract level within the city,

providing an intuitive way to gauge community risk based on Expected Annual Loss (EAL), Social Vulnerability, and Community Resilience scores.

Risk levels across Tamarac range from relatively moderate to very high. Targeted mitigation could help lower the overall risk and create a more balanced risk profile across the city. These two indexes measure risk from different perspectives—FEMA’s risk index evaluates a community's ability to respond to hazards (resilience), while the city’s qualitative assessment concentrates on the likelihood and severity of those hazards. This dual approach ensures that resources are allocated where they are most needed, promoting both preparedness and targeted intervention. The city must continue to address these geographic challenges by anticipating, planning, and adapting to the risks associated with climate change and the potential demographic shifts affecting vulnerable communities.

Tamarac takes a comprehensive approach to community education and disaster preparedness. The Tamarac Emergency Management Department, as part of the Fire Rescue Department, provides timely updates through its website and social media platforms. Tamarac Fire Rescue also manages the Community Emergency Response Team (CERT), training individuals in basic disaster response skills to assist their communities and workplaces when professional emergency services are delayed. Residents also have access to the Broward County Emergency Management Department website, social media platforms, and the Alert!Broward emergency notification system. To enhance emergency response efforts, the county maintains a special needs and vulnerable population registry to assist first responders in identifying and aiding at-risk individuals. Additionally, Florida Volunteer Organizations Active in Disaster (VOAD) helps coordinate response efforts, communicate urgent needs to the National VOAD network, and provides critical support to communities affected by disasters.

See map: Risk to All Natural Hazards



Risk to All Natural Hazards

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines the City of Tamarac's housing and community development strategy for the 2025-2029 Consolidated Plan. The plan defines how the City intends to use CDBG funds toward HUD's statutory goals of providing a suitable living environment and safe, decent and affordable housing for low- to moderate-income (LMI) households and special need groups in the City.

Through data analysis in the Needs Assessment and Market Analysis, and a comprehensive citizen participation process that involved input from community residents and local stakeholder organizations, the City was able to identify the priority needs that exist in Tamarac. The goals developed in the Strategic Plan address these needs over the next five-year period.

The City does not allocate funding based solely on geographic requirements. However, it will consider investments in both low/mod areas and for eligible individuals and households citywide in its five-year plan. Low/mod areas (LMA) are primarily residential and have at least 51 percent of residents who are considered low- and moderate-income persons as defined by HUD. The boundaries of these areas are defined at the block group tract level. Eligible activities that may have LMA benefits are public improvements such as those to neighborhood facilities, community centers or infrastructure like streets and sidewalk. The City also provides assistance to low- and moderate-income individual clientele (LMC) and households (LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided citywide and is based on eligibility. These benefits are associated with direct services to individuals and families that are not targeted to areas; however, must meet income qualifications in order to be eligible.

The following are the three (3) priority needs and associated goals identified in the Strategic Plan. More details of the priority needs are given in the SP-25 and the goals are detailed in the SP-45.

Priority Need: Public Services & Quality of Life Improvements

1A Provide Supportive Services LMI & Special Needs

Priority Need: Preserve & Develop Affordable Housing

2A Affordable Housing Preservation

Priority Need: Effective Program Management

3A Effective Program Management

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

Geographic Area

1	Area Name:	Citywide Low/Mod Eligible
	Area Type:	Other
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Citywide Low/Mod Areas in Tamarac are block group tracts where at least 51 percent of the residents are low- and moderate-income persons. HUD designates this objective as a low/mod area benefit (LMA). The City also provides assistance to low- and moderate-income clientele (individuals) and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided citywide and is based on eligibility. These benefits are associated with direct services to individuals and families that are not targeted to areas; however, must meet income qualifications in order to be eligible.
	Include specific housing and commercial characteristics of this target area.	The population of Tamarac has grown 17% in the past decade; however a large portion of old housing units still remain. In particular for low/mod income neighborhoods, there have been limited new residential development in recent years, leading to a shortage of updated, affordable housing options for low- to moderate-income households. An estimated 50% of all owner-occupied units and 43% of renter-occupied were built before 1980 (Source: 2019-2023 ACS). Older housing units may also have higher maintenance needs, and a greater risk of lead-based paint hazards.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	As part of the Consolidated Plan development process, Tamarac held two public hearings and provided a public comment period to give citizens a chance to review and comment on the plan. Additionally, the City consulted with local community stakeholders to identify housing and community development needs. Finally, a community survey was also made available online for public input.

Identify the needs in this target area.	Affordable housing development and preservation is a priority for the City and its residents. As with many cities across the country, cost burden is the biggest housing issues in Tamarac. Almost half of homeowners with a mortgage (49%) and over two-thirds of renters are cost burdened (72%). As noted earlier, almost half of owner-occupied housing and 43% of renter-occupied were built before 1980 (Source: 2019-2023 ACS). The NA-50 has identified that Tamarac has a need for public infrastructure improvements, especially in neighborhoods with significant LMI populations. Specific needs include stormwater drainage systems, enhancing street and sidewalk safety, improving pedestrian connectivity, and modernizing ADA infrastructure to create a more walkable, flood-resilient, and accessible environment. Public services for LMI individuals and families are also a priority for Tamarac. As reported in the NA-50, there is a need to enhance public services that address the needs of its most vulnerable populations, including seniors, LMI residents, individuals with disabilities, and households facing economic instability. Priority service areas include senior wellness programming, youth enrichment, mental and behavioral health services, job readiness and workforce development, and food and utility assistance.
What are the opportunities for improvement in this target area?	Affordable housing rehab activities will maintain and preserve the affordable housing stock for low- to moderate-income households in the City. Public services will help improve the quality of life for senior residents, provide opportunities for youth, and address housing instability and homelessness. Additionally, fostering partnerships between the City, educational institutions, and workforce agencies can expand localized training opportunities in high-demand fields. These coordinated efforts can improve economic mobility and foster long-term stability in Tamarac's underserved neighborhoods.
Are there barriers to improvement in this target area?	Access to funding is a barrier to improvements in the City of Tamarac.

Table 11 - Geographic Priority Areas

General Allocation Priorities

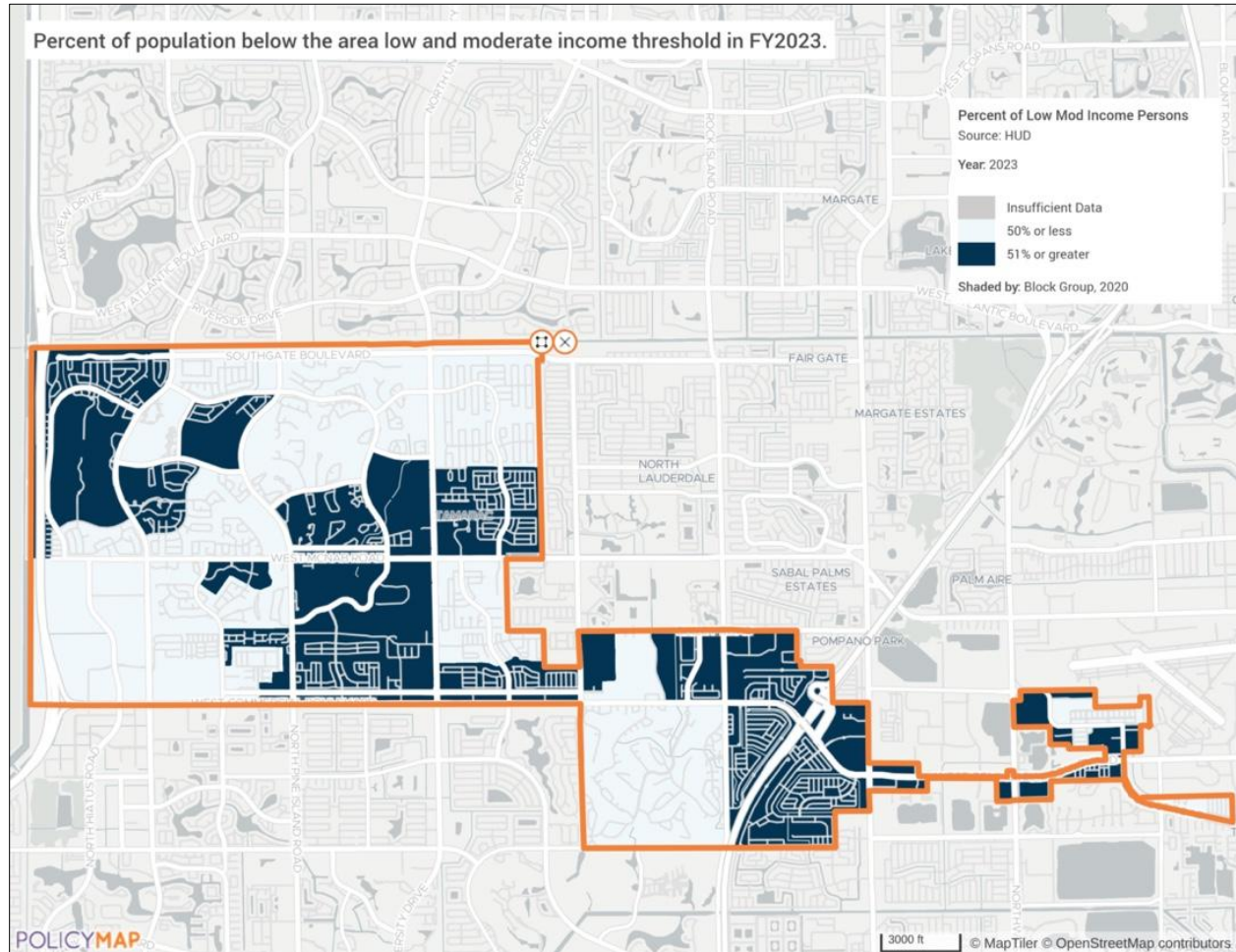
Describe the basis for allocating investments geographically within the jurisdiction

The City of Tamarac does not necessarily target funds geographically; however, funds must serve low- and moderate-income individuals and families or be directed towards neighborhoods with a majority low/mod income population.

Direct services such as public services and affordable housing rehabilitation are based on household income eligibility rather than area benefit. For example, when planned activities are intended to serve individuals or households directly, beneficiaries must meet income qualifications, as well as residency requirements (residing within the City), in order to receive assistance from the program. These benefits are defined for individuals as low/mod clientele (LMC), or for low/mod households (LMH). City staff and/or one of its subrecipient agencies will complete an application and determine the eligibility of the applicant before the activity is initiated.

Public facility and infrastructure improvement activities will serve a community or neighborhood. These activities are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible Low/Mod Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low- to moderate-income (or 51%). This objective is defined by HUD as a low/mod area (LMA) benefit.

To determine LMI tracts the City utilizes HUD’s CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>.



FY 2023 Low-Mod Block Group Tracts (HUD LMISD)

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

Priority Needs

1	Priority Need Name	Public Services & Quality of Life Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Non-housing Community Development
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	1A Provide Supportive Services LMI & Special Needs
	Description	There is a need for supportive services to help assist and improve the lives of LMI households and special needs populations in the City. As identified in the NA-50, there is a need to enhance public services that address the needs of its most vulnerable populations, including seniors, LMI residents, individuals with disabilities, and households facing economic instability. The City coordinated with nonprofit partners, health agencies, and local organizations to identify service delivery gaps and emerging challenges.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need to Provide Supportive Services for LMI & Special Needs was identified. Public services offered by the City and partner non-profit organizations provide essential services for the elderly, youth and families at-risk of housing instability. The basis for this need is to provide access to services and sustainability for LMI residents.
3	Priority Need Name	Preserve & Develop Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	2A Affordable Housing Preservation

	Description	The preservation and development of affordable housing is a priority need for low- to-moderate income (LMI) households in Tamarac. Housing cost burden is one of the largest housing problems in the City. According to the 2019-2023 ACS data, almost half of homeowners with a mortgage (49%) and over two-thirds of renters are cost burdened (72%), which is defined as paying more than 30% of income towards housing costs. To compound this issue, a large portion of housing is also very old. An estimated 50% of all owner-occupied units and 43% of renter-occupied were built before 1980 (Source: 2019-2023 ACS). LMI households are more likely to occupy older housing units and are also more likely to face housing instability in times of crisis.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder the need to preserve and develop affordable housing was identified. The basis is to create or maintain affordable housing for LMI residents in Tamarac.
5	Priority Need Name	Effective Program Management
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	3A Effective Program Management
	Description	Effective program management will include general administration and planning of the CDBG grant program, monitoring subrecipients, reporting and managing grant financials. Planning involves the development of AAPs, annual reports, and meeting citizen participation requirements.
	Basis for Relative Priority	There is a need to provide effective management of the CDBG grant program that will ensure compliance and regulation of the grant. Effective program administration ensures that the City meets the established objectives in the plan.

Table 12 – Priority Needs Summary

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

Introduction

The City of Tamarac anticipates receiving an annual allocation of \$496,342 for its Community Development Block Grant (CDBG) program. As a recipient of HUD Entitlement CDBG funds, the City plans to allocate this funding based on the priority needs outlined in the Consolidated Plan. These priorities include public services, homeowner rehabilitation, and program administration. PY 2025 marks the first year of the Consolidated Plan, and the City anticipates receiving a similar amount throughout the remaining years of the plan period.

Substantial Amendment (Program Income)

The City is proposing to transfer \$1,278,687 in program income generated from the Neighborhood Stabilization Program (NSP) to the CDBG program. NSP was created under the Housing and Economic Recovery Act of 2008 to address rising residential foreclosures and property abandonment and to stabilize communities negatively impacted by foreclosures. The City is currently in the process of closing out its NSP grants in accordance with HUD requirements and guidance, and the program income generated from the NSP will be added to PY 2025 as an additional resource to fund public services, housing rehab and admin of the CDBG program. The proposed budget for these additional funds will be \$180,000 for admin, \$191,803 for public services, and the balance of \$906,884 for housing rehabilitation. This program income is a one-time addition to the plan, and will not be added as a reoccurring resource for the remainder of the ConPlan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	496,342.00	1,278,687.00	0.00	1,775,029.00	1,985,368.00	PY 2025 is the first year of the Consolidated Plan, and the expected amount available for the remainder of the plan is 4x more years of the annual allocation. The program income of \$1,278,687 is a one-time resource added only to PY 2025.

Table 13 - Anticipated Resources

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

The City's CDBG program does not require match funding. However, public service programs funded by CDBG are encouraged to seek additional state and local funds. CDBG funds are used to leverage these additional resources.

The City of Tamarac has additional resources to help address its priority needs. As a member of the Broward County HOME Consortium, the City receives HOME funds annually, which help with affordable housing preservation activities. The County HOME Consortium administers the HOME funds and is responsible for the planning and reporting of those funds. The City also received State Housing Initiative Partnership (SHIP) funds for its housing rehabilitation program. Affordable housing preservation will remain a priority for the City of Tamarac, and housing rehab will remain a key activity across all funding sources.

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

The City does not currently own any properties within its jurisdiction that could be used to address the public service and affordable housing needs identified in the plan.

Discussion

The City will continue to seek feasible development opportunities for affordable housing in Tamarac.

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	Non-homeless special needs Ownership Planning Public Services	Jurisdiction
BROWARD COUNTY	Government	Homelessness Public Housing Rental	Region
BROWARD COUNTY HOUSING AUTHORITY	PHA	Public Housing Rental	Region
BROWARD COUNTY HOMELESS INITIATIVE PARTNERSHIP	Continuum of care	Planning Homelessness	Region
MEALS ON WHEELS SOUTH FLORIDA	Nonprofit	Non-homeless special needs Public Services	Jurisdiction
VOICES FOR CHILDREN OF BROWARD	Nonprofit	Non-homeless special needs Public Services	Jurisdiction

Table 14 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Tamarac's Community Development Department, Housing Administration Division, is responsible for the administration of the Community Development Block Grant (CDBG) program. As a member of the Broward County HOME Consortium, the City also received HOME funds to help with affordable housing initiatives by the City. In addition, the City actively participates as a member of the Broward County Continuum of Care (CoC).

The City's Service Delivery System is largely conducted by City staff. Public Services are provided by the City's grant funds and carried out by local public services agencies and non-profit agencies specializing in the particular service needed such as senior services or youth services.

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 primary gap in the delivery system is the general lack of funds available to address all the needs in the City, in particular housing needs as costs continue to rise and affordability becomes out of reach for LMI

households. The City will continue to explore additional funding sources to leverage its federal, state, and local resources.

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

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

Table 15 - Homeless Prevention Services Summary

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

The City of Tamarac collaborates with the Broward County Homeless Initiative Partnership (HIP) to provide services that address homelessness within the city. HIP is the lead agency for the Broward County Homeless Continuum of Care (CoC) Board and the Homeless Management Information System (HMIS). Serving as the county's central point for planning and coordinating services for homeless individuals and families, HIP acts as the staff for the CoC Board and communicates directly with the Board to address the homeless needs throughout the county.

The CoC utilizes the Coordinated Entry Assessment System process, which helps to coordinate target homeless groups with housing and community resources. These groups include chronically Homeless Households; children and families; unaccompanied youth; veterans; those at-risk and the chronically homeless. The Coordinated Entry Assessment System helps to prevent these groups from becoming homeless.

The Continuum of Care (CoC) manages the Homeless Management Information System (HMIS), which is a web-based application designed to collect demographic information and report service outcomes for individuals experiencing homelessness in the CoC area. HMIS allows homeless service providers to gather consistent client information over time. This system plays a vital role in streamlining client services, informing public policy decisions, improving coordination among providers of housing and services for homeless individuals, and supporting advocacy efforts. Additionally, it helps the CoC establish policies that lead to targeted services aimed at reducing the duration of homelessness. Analyzing the information collected through HMIS is essential for accurately assessing the size, characteristics, and needs of homeless populations. This data is crucial for service planning, system improvements, and advocacy efforts.

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

One of the strengths in service delivery is the number of local service providers and agencies across the county dedicated to ending homelessness. These organizations can be found on the Broward County Homeless Initiative Partnership website. Local providers and the Stakeholders Council meet monthly to discuss the needs and initiatives related to homelessness in the county. Their coordination includes countywide homeless prevention initiatives and reports from the Point-in-Time homeless count.

The primary gap in the City's delivery system is the lack of current funding available to address all the needs of the most vulnerable living in Tamarac.

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

Funding for addressing homelessness in Tamarac is limited. Recent Point-in-Time (PIT) counts from Broward County indicate that Tamarac has generally accounted for around 1% or less of the total homeless population in the county. Although the number of homeless individuals in Tamarac is relatively low compared to other cities in the Consortium, the city will continue to collaborate with the Broward County Homeless Initiative Partnership for homelessness prevention activities and will actively participate in the Point-in-Time homeless count reports.

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Provide Supportive Services LMI & Special Needs	2025	2029	Non-Homeless Special Needs	Citywide Low/Mod Eligible	Public Services & Quality of Life Improvements	CDBG: \$564,053	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Direct Financial Assistance to Homebuyers: 2 Households Assisted
2	2A Affordable Housing Preservation	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	CDBG: \$2,520,009	Homeowner Housing Rehabilitated: 41 Household Housing Unit This includes an additional 11 households assisted from program income.
3	3A Effective Program Management	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Effective Program Management	CDBG: \$676,335	Other: 5

Table 16 – Goals Summary

Goal Descriptions

1	Goal Name	1A Provide Supportive Services LMI & Special Needs
	Goal Description	The City will provide vital supportive service activities benefiting LMI individuals and special needs groups such as seniors and other vulnerable population.
2	Goal Name	2A Affordable Housing Preservation
	Goal Description	The City will assist low- to moderate-income households with homeowner housing rehabilitation activities (including Rehabilitation Service Delivery).
3	Goal Name	3A Effective Program Management
	Goal Description	The City will provide effective program management of the CDBG grant program to ensure compliance with grant regulations and that the program activities meet their established objectives. Planning will involve the development of annual action plans, reports, and citizen participation requirements.

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

The City estimates that over the five-year period of the 2025-2029 Consolidated plan, it will assist low- to moderate-income household with affordable housing activities:

Homeowner Housing Rehabilitated: **41** Household Housing Units

Direct Financial Assistance to Homebuyers: **2** Households Assisted

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

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

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

How are the actions listed above related to the extent of lead poisoning and hazards?

According to 2019-2023 ACS data, an estimated 11,941 owner-occupied housing units and 3,193 renter-occupied units were built before 1980. That amounts to an estimated 50% of homeowner-occupied and 43% of renter-occupied housing units built before 1980, which represents a significant number of homes with potential for LBP hazards.

According to the Centers for Disease Control and Prevention, children under the age of 6 are at greatest risk for health problems caused by lead exposure. Exposure to lead can seriously harm a child's health and cause well-documented health effects, including damage to the brain and nervous system, slowed growth and development, learning and behavior problems, and hearing and speech problems. If any child under the age of 6 tests for lead poisoning, the City will refer the family immediately to the local health department.

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

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

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

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

The activities identified in this plan work directly to reduce poverty among low- to moderate-income households and special needs groups. Affordable housing preservation activities such as the Minor Home Repair program maintain housing conditions for low- to moderate-income households. Through rehabilitation activities, housing preservation protects the value of the home, which is an essential driver of wealth. Senior programs such as meal services for the elderly offset other basic living costs and help them to remain independent. Youth services are provided to offer access to opportunities and help improve the quality of life for these individuals.

The City will continue to dedicate most of its federal and state funding to affordable housing strategies and coordinate with the Broward County Homeless Initiative Partnership (HIP) and the Broward County Homeless Continuum of Care (CoC) to support additional programs to limit poverty among Tamarac residents. Housing counseling, debt management, credit repair, and other social services are provided through various partners available to assist residents in financial crises.

The City will continue to ensure compliance with Section 3 requirements. Section 3 helps to establish more economically sustainable communities by ensuring that employment and other economic opportunities generated by Federal assistance (such as the CDBG program) for development programs are directed towards very low- and low-income persons to the greatest extent possible, and in particular to those who are recipients of the Federal assistance.

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

During the five-year Consolidated Plan period, Tamarac will select projects for funding that are designed to reduce the number of persons in poverty. The City will collaborate with other departments, nonprofit service providers and local/county organizations that operate programs which similarly have a goal of reducing the poverty level in the City. Actions that the City will implement over the 2025-2029 Consolidated Plan include:

- Fund housing rehabilitation activities for LMI homeowner households;
- Fund supportive services for LMI individuals to help improve their quality of life;
- Fund housing services for LMI households that help alleviate housing instability that may lead to homelessness.

SP-80 Monitoring - 91.230

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

The City of Tamarac CDBG program is subject to monitoring by HUD. The City uses HUD's monitoring guide as a standard for implementing and monitoring its Housing programs. The City accomplishes its monitoring standard by performing ongoing program reviews, on-site monitoring, and financial reviews. These reviews include but are not limited to the monitoring of actual performance versus proposed performance, ensure that proper paperwork and documentation are retained, ensure timely use of funds, review of client files for eligibility and continuous review of request for reimbursement packages.

In addition, the City ensures that all applicable regulations and policies from various Federal and State agencies such as labor standards, environmental standards, and procurement, as applicable to the programs, are incorporated in the monitoring of the Housing programs. The City also monitors timeliness of expenditures of program funds as well as to ensure that accurate information is reported in the IDIS system.

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

The City also monitors its sub-recipients for public services, such as Meals on Wheels South Florida who facilitate the Feeding Seniors Program, and Voices for Children of Broward who facilitate the Preventive and Intervention Services for Youth. Through desk audits, Housing staff reviews the back-up documentation provided by these agencies to ensure compliance is being met.

Comprehensive planning requirements include the development and consolidated plan process of the 5-Year ConPlan, the AAP, and CAPER. Citizen participation is a vital part of the consolidated plan process and the City will make sure to follow its HUD approved Citizen Participation Plan (CPP) which helps guide the City to gather feedback from citizens which is an essential component in identifying the priority housing and community development needs in Tamarac. These priority needs form the basis of the City's Strategic Plan in the ConPlan and annual goals and activities carried out in each subsequent AAP.

The ConPlan is developed every 5 years, with identified priority needs and goals to address these

needs. Each year of the 5-Year plan, the City develops an AAP which identifies the projects and activities that will address and further the goals of the plan. This plan is required to be submitted to and approved by HUD each year to receive CDBG funding annually. At the end of each AAP program year, the City will report on the accomplishments and performance of the program through the CAPER. Citizen participation is required in the development of each of these stages as per 24 CFR 91.105.

Expected Resources

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

Introduction

The City of Tamarac anticipates receiving an annual allocation of \$496,342 for its Community Development Block Grant (CDBG) program. As a recipient of HUD Entitlement CDBG funds, the City plans to allocate this funding based on the priority needs outlined in the Consolidated Plan. These priorities include public services, homeowner rehabilitation, and program administration. PY 2025 marks the first year of the Consolidated Plan, and the City anticipates receiving a similar amount throughout the remaining years of the plan period.

Substantial Amendment (Program Income)

The City is proposing to transfer \$1,278,687 in program income generated from the Neighborhood Stabilization Program (NSP) to the CDBG program. NSP was created under the Housing and Economic Recovery Act of 2008 to address rising residential foreclosures and property abandonment and to stabilize communities negatively impacted by foreclosures. The City is currently in the process of closing out its NSP grants in accordance with HUD requirements and guidance, and the program income generated from the NSP will be added to PY 2025 as an additional resource to fund public services, housing rehab and admin of the CDBG program. The proposed budget for these additional funds will be \$180,000 for admin, \$191,803 for public services, and the balance of \$906,884 for housing rehabilitation. This program income is a one-time addition to the plan, and will not be added as a reoccurring resource for the remainder of the ConPlan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	496,342.00	1,278,687	0.00	1,775,029.00	1,985,368.00	PY 2025 is the first year of the Consolidated Plan, and the expected amount available for the remainder of the plan is 4x more years of the annual allocation. The program income of \$1,278,687 is a one-time resource added only to PY 2025.

Table 17 - Expected Resources – Priority Table

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

The City's CDBG program does not require match funding. However, public service programs funded by CDBG are encouraged to seek additional state and local funds. CDBG funds are used to leverage these additional resources.

The City of Tamarac has additional resources to help address its priority needs. As a member of the Broward County HOME Consortium, the City receives HOME funds annually, which help with affordable housing preservation activities. The County HOME Consortium administers the HOME funds and is responsible for the planning and reporting of those funds. The City also received State Housing Initiative Partnership (SHIP) funds for its housing rehabilitation program. Affordable housing preservation will remain a priority for the City of Tamarac, and housing rehab will remain a key activity across all funding sources.

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

The City does not currently own any properties within its jurisdiction that could be used to address the public service and affordable housing needs identified in the plan.

Discussion

The City will continue to seek feasible development opportunities for affordable housing in Tamarac.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Provide Supportive Services LMI & Special Needs	2025	2029	Non-Homeless Special Needs	Citywide Low/Mod Eligible	Public Services & Quality of Life Improvements	CDBG: \$266,253	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Direct Financial Assistance to Homebuyers: 2 Households Assisted
2	2A Affordable Housing Preservation	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	CDBG: \$1,229,509	Homeowner Housing Rehabilitated: 17 Household Housing Unit This includes an additional 11 households assisted from program income.
3	3A Effective Program Management	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Effective Program Management	CDBG: \$279,267	Other: 1

Table 18 – Goals Summary

Goal Descriptions

1	Goal Name	1A Provide Supportive Services LMI & Special Needs
	Goal Description	The City will provide vital supportive service activities benefiting LMI individuals and special needs groups such as seniors and other vulnerable population.
2	Goal Name	2A Affordable Housing Preservation
	Goal Description	The City will assist low- to moderate-income households with homeowner housing rehabilitation activities (including Rehabilitation Service Delivery).
3	Goal Name	3A Effective Program Management
	Goal Description	The City will provide effective program management of the CDBG grant program to ensure compliance with grant regulations and that the program activities meet their established objectives. Planning will involve the development of annual action plans, reports, and citizen participation requirements.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The projects outlined in the PY 2025 Annual Action Plan (AAP) aim to fulfill HUD's statutory goals of providing a suitable living environment and ensuring affordable, decent housing for low- to moderate-income individuals. The following projects specifically address the priority needs and objectives identified in the Consolidated Plan.

Substantial Amendment (Program Income)

The City is proposing to transfer \$1,278,687 in program income generated from NSP to the CDBG program. The proposed budget for these additional funds will be \$180,000 for admin, \$191,803 for public services, and the balance of \$906,884 for housing rehab. The funds allocated to each project below do not exceed grant cap limits, and remain compliant with CDBG grant guidelines.

CDBG Program Administration: \$279,267 (16%)

CDBG Public Services: \$266,253 (15%)

CDBG Housing Rehab: \$1,229,509 (69%)

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

Table 19 – Project Information

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

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

There is a need to preserve affordable housing in Tamarac. The age and condition of the housing stock necessitates housing assistance for both current and incoming homeowners. The City remains committed to promoting high-quality housing development that is affordable for residents, as well as ensuring the proper maintenance of the City's existing housing stock. The housing rehabilitation program can help achieve this goal over the five-year strategic planning period.

The City has recognized that providing essential public services for low-to-moderate-income individuals and the special needs population is a top priority. The senior population particularly depends on the City to offer social services that address their needs or to collaborate with agencies that can provide various services, such as food delivery. Additionally, there is a need for activities that support youth, as well as preventive and intervention services, enrichment programs, and educational workshops.

The CDBG program has grant allocation requirements, which influence project funding. The grant cap for administration costs is 20%, and the grant cap for public services is 15%.

The major obstacle is the general lack of funding to address all the needs of LMI residents in Tamarac. Both federal CDBG and state SHIP allocations fluctuate from year to year, making it difficult to plan for the future and meet the needs of the underserved.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Program Administration
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	3A Effective Program Management
	Needs Addressed	Effective Program Management
	Funding	CDBG: \$279,267
	Description	Administration of CDBG in PY 2025. The breakdown of funds for admin is \$99,267 from the FY 2025 CDBG EN fund and \$180,000 from program income.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide, eligible.
	Planned Activities	Administration of the CDBG program (21A)
2	Project Name	CDBG Public Services
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	1A Provide Supportive Services LMI & Special Needs
	Needs Addressed	Public Services & Quality of Life Improvements
	Funding	CDBG: \$266,253
	Description	The CDBG Public Services project will provide funding for public service activities benefiting the LMI and special needs population (youth and seniors). The breakdown of funds for public services is \$74,450 from the FY 2025 CDBG EN fund and \$191,803 from program income.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Direct Financial Assistance to Homebuyers: 2 Households Assisted
	Location Description	Citywide, eligible.

	Planned Activities	Planned public service activities include senior services, 30 LMI assisted (05A); youth services, 50 LMI assisted (05D); and housing counseling services, 20 LMI assisted (05U). The substantial amendment adds 2 LMI households assisted with down payment assistance as a public service (05R).
3	Project Name	CDBG Housing Rehab
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	2A Affordable Housing Preservation
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	CDBG: \$1,229,509
	Description	The Housing Rehabilitation Project will provide funding for residential rehabilitation, specifically Minor Home Repairs for low to moderate-income households facing conditions that jeopardize the health, safety, and welfare of their occupants. Additionally, this project will cover the costs associated with housing rehabilitation delivery and will be implemented citywide. The breakdown of funds for housing rehab is \$322,625 from the FY 2025 CDBG EN fund and \$906,884 from program income.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Rehabilitated: 17 Household Housing Unit This includes an additional 11 households assisted from program income.
	Location Description	Citywide, eligible.
	Planned Activities	Planned activities include Owner-Occupied Rehabilitation activities through the Minor Home Repair program and Rehabilitation Delivery Costs, 17 LMI households assisted (14A).

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

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

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

According to the 2019-2023 ACS 5-Year Estimates, the MHI in Tamarac is \$59,216. A tract is considered to have a low-income concentration if the MHI is \$47,373 or less. There are four tracts scattered across the City with a concentration: 204.17, 503.09, 601.28 and 601.30. For a map displaying a concentration of low/mod households, see the MA-50.

Any census tract where a racial or ethnic group makes up 10% or more of that group's citywide percentage is a concentration. Data was taken from the 2019-2023 ACS 5-Year estimates. Due to the small sample size, only racial or ethnic groups that make up at least 1% of the City's population were analyzed.

Black or African American, non-Hispanic: This group makes up 33.4% of the citywide population, and a census tract is considered a concentration if 43.4% of the population is part of this racial group. There are no census tracts with a concentration. There are four tracts in the eastern part of the City with a concentration: 503.16, 601.05, 601.07 and 601.07. Tract 502.07 is partially located in the City and also has a concentration.

Asian, non-Hispanic: Approximately 2.6% of the City population identifies as Asian. A census tract is considered a concentration if 12.6% of the population is part of this racial group. There are no census tracts with a concentration.

Hispanic: Hispanics make up 31.5% of the City's population, and a census tract is considered a concentration if 41.5% of the population is part of this racial group. There are two tracts with a concentration: 204.16 at the northwest corner of the City, and 503.09 in the eastern part of Tamarac.

Geographic Distribution

Target Area	Percentage of Funds
Citywide Low/Mod Eligible	100

Table 20 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Tamarac does not necessarily target funds geographically; however, funds must serve low- and moderate-income individuals and families or be directed towards neighborhoods with a majority low/mod income population.

Direct services such as public services and affordable housing rehabilitation are based on household income eligibility rather than area benefit. For example, when planned activities are intended to serve individuals or households directly, beneficiaries must meet income qualifications, as well as residency requirements (residing within the City), in order to receive assistance from the program. These benefits are defined for individuals as low/mod clientele (LMC), or for low/mod households (LMH). City staff and/or one of its subrecipient agencies will complete an application and determine the eligibility of the applicant before the activity is initiated.

Public facility and infrastructure improvement activities will serve a community or neighborhood. These activities are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible Low/Mod Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low- to moderate-income (or 51%). This objective is defined by HUD as a low/mod area (LMA) benefit.

To determine LMI tracts the City utilizes HUD’s CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>.

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

Introduction

Throughout the year, City staff participate in various community events, outreach efforts, educational workshops, public service announcements, and guest speaking opportunities. These efforts take place in different communities, organizations, non-profits, and for-profits to assess the needs of residents and inform them about available funding. Many City staff members serve on different boards, committees, and subcommittees, where they collaborate on county-wide issues related to planning, transportation, housing, community development, and neighborhood revitalization. This coordination, along with the activities mentioned, represents the City's commitment to addressing the needs of Tamarac.

Actions planned to address obstacles to meeting underserved needs

In PY 2025, the City will allocate funds to programs aimed at improving the lives of low- to moderate-income households. These activities will include youth prevention and enrichment services, which enhance the quality of life for these individuals, as well as meal services for seniors. Additionally, the City will support housing preservation efforts through its housing rehabilitation program.

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

Actions planned to foster and maintain affordable housing

Affordable housing preservation is one of the highest needs in Tamarac. To address this, the City will utilize CDBG funds towards homeowner housing rehab activities for LMI households. This program is supported by additional funds from the Broward County HOME Consortium and State SHIP dollars.

The City has an Affordable Housing Policy and a Minimum Housing Code in place that outline its plans to promote and maintain affordable housing. These initiatives aim to address future housing needs and coordinate development in alignment with the City's Comprehensive and Consolidated Plans. Alongside the long-term goals of this policy, the Community Development Department is dedicated to continuously advocating for the affordable housing needs of the community. The City also participates in local homebuyer and foreclosure prevention workshops and seminars to provide additional support for those in need. Overall, the Community Development Department will maintain its focus on promoting affordable housing as part of its long-term objectives.

Actions planned to reduce lead-based paint hazards

The Housing Administration Division will continue to provide lead-based paint assessments and abatement on properties identified and containing hazards. A lead-based paint review of all properties constructed prior to 1978 is required and conducted prior to providing assistance. The City will also

provide lead-based paint education during mandatory workshops for all clients assisted with CDBG funds under the Owner-Occupied Minor Home Repair program.

Actions planned to reduce the number of poverty-level families

The activities identified in this PY 2025 AAP work directly to reduce poverty among low- to moderate-income households and special needs groups. Youth prevention and intervention services are provided to help improve the quality of life for these individuals, and meal services for the elderly offset other basic living costs. Affordable housing preservation activities such as the Minor Home Repair program maintain housing conditions for low- to moderate-income households. Through rehabilitation activities, housing preservation protects the value of the home, which is an essential driver of wealth.

The City will continue to dedicate most of its federal and state funding to affordable housing strategies and coordinate with the Broward County HOME Consortium, the Broward County Homeless Initiative Partnership to support additional programs to limit poverty among Tamarac residents. Housing counseling, debt management, credit repair, and other social services are provided through various partners available to assist residents in financial crises.

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 and subsequent Annual Action Plans. Additional input will be sought from outside agencies to formulate unmet needs and activities to address them.

The City's Service Delivery System is primarily conducted by City staff. Public Services are provided by the City's grant funds, local public services agencies, and non-profit agencies. Coordination is strong between the City and subrecipients; however, funding is limited. Further, due to CDBG grant regulations, only 15% of grant funds are allowable for public services each year.

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

The City of Tamarac is actively involved in county and city committees that aim to coordinate efforts among public, private, and community organizations to expand affordable housing and promote economic development initiatives. These efforts include research and program development activities that encourage partnerships between the private and public sectors for community development. To address the need for affordable housing, the City will take the following actions:

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

rental/owner-occupied housing.

- Continue implementing the State Housing Incentive Partnership (SHIP) Program to promote and expand available financing and inducement incentives and expand the affordable housing stock in the City of Tamarac.
- Continue utilizing HOME funds granted through the Broward HOME Consortium to support LMI homeowners with minor housing repairs.
- The City of Tamarac Community Development Department will work on identifying publicly owned land/buildings that can be developed for affordable housing.

Discussion

The City's Community Development Department is responsible for coordinating, planning, and implementing programs and projects both internally and in collaboration with private and public agencies. The City has established a Citizen Participation Plan, which outlines the process for engaging citizens and sets minimum requirements for gathering feedback from low- to moderate-income residents and special needs groups, such as individuals with disabilities and the elderly, during program development. Additionally, the City provides updates on its programs through the Consolidated Annual Performance and Evaluation Report (CAPER), which is made available to the public and submitted to HUD at the end of each program year.

Program Specific Requirements

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

Introduction

This section describes the CDBG program's specific needs. 100% of the City's CDBG funds will be targeted at low- and moderate-income households. The City does not anticipate generating any program income from activities in the CDBG program. The City transferred \$1,278,687 in program income generated from the Neighborhood Stabilization Program (NSP) to the CDBG program.

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	1,278,687
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	1,278,687

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%