



Collaborate . Participate . Engage



2018-2019

Annual Action Plan

Executive Summary

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

1. Introduction

The City of Temple is an entitlement community recipient of the Community Development Block Grant (CDBG), defined by Title 1 of the Housing and Community Development Act of 1974. Annually, Temple receives Federal funding that is used to address unmet community needs that primarily benefit low- to moderate-income persons. Grants are allocated by the U.S. Department of Housing and Urban Development (HUD) on a formula basis. The Consolidated Plan is a planning document that CDBG community recipients are required to submit every five years. The Five-Year Consolidated Plan is designed to help communities work to access homeless and non-homeless community development needs; affordable housing and market conditions, set goals and objectives and develop funding priorities for CDBG. The most recent Consolidated Plan covers program years 2015-2019. Each year, CDBG grant recipients must submit an Annual Plan to identify proposed activities and projects that will be carried out during the particular year. This Annual Action Plan covers the program year 2018, beginning October 1, 2018 through September, 30, 2019, which is the fourth year of the current Five-Year Consolidated Plan. At least one of the three national objectives listed below must be met before CDBG funds can be expended.

1. Benefiting low- to moderate-income persons;
2. Preventing, reducing, or eliminating slum and blight; or
3. Meeting an urgent community development need.

Temple's current CDBG allocation for PY 2018-19 is **\$536,232**. During the next few years of this current Consolidated Plan period, the City expects to focus its HUD entitlement funds primarily on the first two national objectives by improving the quality of life for those low- to moderate-income individuals and households throughout the City of Temple, and in neighborhoods with more than 51% of low- to moderate-income residents. Selection of the neighborhood is dependent upon the quality of the housing stock, public facilities/infrastructure and the economic opportunities. Temple is unique in that it augments its CDBG allocation with general funds and hotel/motel tax revenue dollars leveraged to ensure that the public service agencies, housing providers, and homeless shelter/service providers have adequate funds to meet the area needs. Should the actual allocation amount increase or decrease from the anticipated funding level, the City will ensure to adjust funding allocation appropriately in the 2018-2019 Annual Action Plan.

The following is a summary of City objectives and outcomes for the 2018-2019 Annual Action Plan, **1.** Decent Housing: provide housing rehabilitation (Minor Repair) for up to 20 housing units; and homeownership counseling services to 40 families. **2.** Suitable Living Environment: Fund a new program

to engage the community and develop pro-active responses to reduce and eliminate crime in the identified low- moderate income area **3**. Slum and Blight: removal of 12 substandard buildings. **4**. Infrastructure: installation of a sidewalk benefitting 525 households in a neighborhood.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

During this particular fiscal year, the fourth year of the 2015-2019 Consolidated Plan, all objectives and outcomes are based on data collected through multiple processes throughout the development of the Consolidated Plan, the one-year annual action plan, the Fair Housing Plan and community engagement activities held throughout the year.

Overview - The Action Plan incorporates outcome measures identified in the Consolidated Plan. Performance measures objectives/outcomes have been associated with each activity funded:

General Objective Categories - Activities will meet one of the following:

- Decent Housing (DH)
- A Suitable Living Environment (SL)
- Economic Opportunity (EO)

General Outcome Categories - Activities will meet one of the following:

- Availability/Accessibility (1)
- Affordability (2)
- Sustainability (3)

Housing: To address the housing needs that have been determined based on data, the results of community input, and the realities of funding limitations, the City will use CDBG funds along with general funds through the Community Enhancement Grant (CEG) Program to focus on owner-occupied rehabilitation. This includes emergency or minor repair, weatherization, improved accessibility, first-time homebuyer's assistance and financial literacy/homeownership education. The City will support applications by other entities for state, federal, and private funding for the future construction of new affordable housing units.

The Central Texas Housing Consortium is responsible for managing public housing funds. The Central Texas Council of Governments is responsible for managing the HUD Section 8 Program and other programs funded by federal, state, and local entities.

Infrastructure: The City will complete the installation of sidewalks in the low-mod areas to assist citizens with better accessibility and safety who reside in those areas.

There are common indicators reported on all program activities that will have an impact on performance. These indicators are: 1. Amount of money allocated and/or leveraged from other funding sources per activity; 2. Number of persons, households, businesses, units or beds assisted; 3. Income levels of persons or household by 30, 50, 60, or 80 percent of the area median income; and 4. Race, ethnicity, and disability rate for activities that currently report these data elements.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

2017 saw a turnover in staffing of the Community Development and a restructuring of the Department. The Finance Department is now overseeing the CDBG program.

In plan year 2017, the City exceeded its goal of Spot Blight Demolition by demolishing 15 buildings instead of 12. One of the structures included asbestos remediation and clean up and one building was a burned out structure.

It was determined that the proposed sidewalk installation would exceed the \$25,000 funding allocation. This sidewalk will be completed in two phases with the first phase of the engineering of the sidewalk being completed in Plan Year 2017. The second phase, construction of the sidewalk, will be completed in Plan Year 2018.

Plan Year 2017 saw the roll out of the Housing Improvement Program (HIP). The City received 54 applications requesting assistance; 14 of those did not meet the defined criteria for participation. As the inspections of the applicant homes began, it was quickly realized that the original stated goal of \$5,000 per house would not be sufficient to make any meaningful impact. Staff re-evaluated the program needs and the desired outcomes and determined that the CDBG dollars would be better used to rehabilitate a few houses to a livable standard than do very minor work of no discernable benefit on many houses.

The City of Temple will continue to focus on a variety of activities that help to support the National CDBG objectives, and improve the local community. By implementing activities that primarily impact lower-income residents, barriers are removed to increase opportunities as well as create healthier communities. Even though Plan Year 2017 was slow to start, the City is poised and prepared to continue to implement the goals and programs as described.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The public participation process in the development of the City's 2018-2019 Annual Plan was not as beneficial as that of the past. Ultimately, what led to the development and completion of the City's 2018–2019 Annual Plan was prior years valuable input and citizen comments regarding the lack of affordable housing and minor repair needs of the low-income owner occupied homeowners, as well as critical public service needs of the homeless.

A public forum and two public meetings were held during the development phase. The public forum was held on June 14, 2018 at the Historic Post Office; one public meeting was held during the regular City Council Meeting on June 21, 2018; and the second public meeting was held during the regular City Council Meeting on August 2, 2018. It was also advertised that citizens who were unable to attend these meetings could download comment forms from the City's website and send to the Finance Department. Citizens also could obtain access to the draft version of the Annual Plan, which was posted to the City of Temple's website, and a copy accessible in the Public Library in downtown Temple.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

During the public forum on June 14, 2018 the City received no public or written comments for the PY 2018 Annual Action Plan during the citizen participation period. There were 4 comments/questions during the June 21, 2018 public meeting and no comments/questions were received during the August 2, 2018 public meeting. The comments centered around the demolition program and neighborhood crime. However, during the public comment period for the development of the 2015-2019 Five-Year Consolidated Plan, many citizens' comments stressed the importance and extreme need for housing repair and maintenance services to stabilize and improve the existing housing stock. The concerned focused on the need to sustain overall growth, while not losing sight of issues that come with growth and possibly cost burden for low-income families, such as high housing costs, low wage and other basic needs. The 2018 Annual Action Plan will continue to carry out and address the extreme need for housing minor repairs that were stressed through public input. The City believes that these needs and issues will continue to be addressed in subsequent years through the Housing Improvement Program (HIP) in order to adequately assist its citizens.

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

All comments are taken into consideration. No written comments were received during the Annual Plan's public comment period.

7. Summary

A draft of the PY 2018-2019 Annual Participation Plan was made available to the general public at the following locations: The Temple Public Library and the City of Temple website, for viewing and perusing electronically. The review period was from June 21, 2018 to July 21, 2018. No written comments were received during this required 30-day period.

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

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

Describe the agency/entity 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	TEMPLE	Finance

Table 1 – Responsible Agencies

Narrative (optional)

The City of Temple's Finance Department is the lead agency for the preparation of the Annual Action Plan and the administration of the CDBG program. The Annual Plan's 30-day Public Comment Period was held June 21, 2018 through July 21, 2018, and adoption of the 2018-2019 Annual Action Plan was done during the official City Council Meeting on August 2, 2018.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The Finance Department consults with a number of agencies throughout the year and is expanding its role in area-wide coalitions and collaborations. The City of Temple consults with the Central Texas Housing Consortium, which manages the Temple Housing Authority; the Central Texas Council of Governments, which manages the Section 8 Housing Choice Voucher (HCV) program, Area Agency on Aging, Temple Chamber of Commerce, area business leaders, public health departments, Central Texas Workforce Solutions, regional transportation activities, and other regional programs; Central Texas Homeless Alliance; Texas Homeless Network; and a number of public service agencies and advocacy groups. For the Consolidated Plan, the City hosted 2 housing forums, and a community development meeting, as well as two public hearings. Prior to this, during the development of the Consolidated Plan a public survey was done, the stakeholders were interviewed concerning issues specific to their programs and expertise. Each year, a minimum of two public meetings are held during the public participation period for the development of the Annual Action Plan. Various entities; local, regional, state and federal agencies are consulted as part of the development of the annual action plan.

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))

City Staff not only attend area-wide meetings and forums on housing, fair housing, public services, economic development, and other area issues, but staff hosts a number of meetings, forums, neighborhood engagement and workshops throughout the year. During the past year, the division has worked diligently to identify and involve more stakeholders and to be integral members of area coalitions. Additionally Neighborhood Associations are developed and the Finance Department partners with these associations to establish continual relationships within these participating neighborhoods to better identify these types of service needs within the community.

The City works closely with the Central Texas Housing Consortium and is increasing its coordination with the Section 8 HCV provider. Recently, the City has received Technical Assistance from the Texas Homeless Network who has hosted meetings with shelter and service providers for the homeless.

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 Central Texas Homeless Alliance is a group of local and regional non-profit organizations, governmental entities, and faith-based entities serving the Temple-Killeen-Belton and Bell County areas by providing support services, emergency shelter, and housing. The Central Texas Homeless Alliance

joined the Texas Balance of State (BoS) Continuum of Care (CoC) in 2010. The Texas Homeless Network (THN) is a non-profit membership organization that serves as the lead agency for Continuum of Care, planning and management of the Homeless Management Information System for the 213 Texas counties in the Texas Balance of State Continuum of Care. THN assists in developing awareness and formulating strategies concerning statewide issues in the prevention and elimination of homelessness that require a comprehensive approach using a community-based planning structure.

The City of Temple coordinates with the Central Texas Homeless Alliance and Texas Homeless Network, as well as funds Alliance member agencies.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Temple is part of the Central Texas Homeless Alliance, which is part of the Texas Homeless Network's Balance of State. The City consulted with THN and recently requested/received technical assistance for the City and Central Texas Homeless Alliance.

Texas Homeless Network – Balance of State CoC administers HMIS. The City does not receive ESG funds nor do any of the Alliance members receive ESG through CoC or Texas Department of Housing and Community Affairs.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Central Texas Housing Consortium - THA
	Agency/Group/Organization Type	Housing Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing communications with the Central Texas Housing Consortium is essential because this organization is charged with supplying housing units and managing the public housing developments in the City. This coordination helps the City know and identify if and where units are available for citizens eligible for public housing.
2	Agency/Group/Organization	United Way of Central Texas
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular meetings about the array of services offered to citizens, and partnering with the City, particularly with the SOAR program and homebuyer education.
3	Agency/Group/Organization	FAMILIES IN CRISIS
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Communications with the Families In Crisis director and consultation with the City, with the anticipated outcome of determining the level of need of homeless families, victims of domestic violence and veteran families, along with the funding received and services provided by the agency. Also information on availability of temporary shelter.
4	Agency/Group/Organization	TEMPLE HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City frequently meets and collaborates with the Temple Housing Authority leadership and staff. Particularly in regard to fair housing. The housing authority and public housing programs will continue to partner with several local agencies, faith-based organizations, the City of Temple, and the school district to bring necessary resources to residents.

5	Agency/Group/Organization	Central Texas Council of Government
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Employment Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Continual contact with the CTCOG team in regard to the status and availability of Housing Choice Vouchers for Temple.
6	Agency/Group/Organization	Hill Country Transit District (The HOP)
	Agency/Group/Organization Type	Services-Elderly Persons Services-homeless Services-Employment Public Transportation

	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 Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation about transportation issues and needs for the citizens of Temple. Work together on establishing strategic bus stop locations and routes that would be most beneficial for citizens who primarily use the service.
7	Agency/Group/Organization	TEMPLE HELP CENTER
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Available references and resources for employment related assistance, or help for those seeking employment. Also provides information and referral services to connect families with the appropriate resources to meet immediate and long term crisis, educational classes, short term emergency financial assistance as circumstances warrant, and funds are available, Notary services and assistance in the completion of various public assistance forms.

8	Agency/Group/Organization	Bell County Indigent Health Services
	Agency/Group/Organization Type	Services - Housing Services-homeless Service-Fair Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through the sub-group of participants for the Central Texas Supportive Housing Coalition, the entities in Bell County work together to address Homelessness and seek ways to prevent duplication with the homeless population going from city to city in Bell County seeking services.
9	Agency/Group/Organization	HILL COUNTRY COMMUNITY ACTION ASSOCIATION
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency staff are contacted in order to determine the perceived needs for utility/rental assistance, child care/Head Start, weatherization programs, senior services and other public service needs. Their services are important in working with the City staff for partnering and improved coordination.
10	Agency/Group/Organization	Central Texas Veterans Health Care System
	Agency/Group/Organization Type	Other government - Federal

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the agency provides information regarding the services available through the medical center and other related Veteran services. Outcome was to establish a contact as a place where necessary services can be provided to citizens needing specialized assistance.
11	Agency/Group/Organization	CENTRAL COUNTY CENTER FOR MHMR
	Agency/Group/Organization Type	Services-Persons with Disabilities Other government - State
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	An available reference and resource for those persons with disabilities who are seeking assistance. Also references and services for persons with mental illness or intellectual and developmental disabilities needing support on their road to recovery and enhancement of their lives in the community.

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

All relevant agency types were consulted during the drafting of this annual action plan, meetings, forums, workshops, and other events were used to connect with agencies and their staff. The City attempted to contact several attendees and those not attending the public meetings or forums. For those who could not be reached, the agencies' websites were accessed to determine available services and programs.

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	Texas Homeless Network	Coordinating homeless services with Continuum of Care priorities.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

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 (If applicable)
1	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Non-targeted/broad community Residents of Public and Assisted Housing Low-Mod distressed areas	Notice of public hearings and public meetings was published in the daily newspaper of general circulation on June 14, 2018, in advance of each hearing/meeting. Two public hearings were held in conjunction with City Council Meeting. One on June 21, 2018, to announce the opening of the Public Comment Period and the availability of the draft versions of the Annual Action Plan with request for comments and one on August 2, 2018, to allow for additional comments about the Annual Action Plan. The adoption of the final Annual Plan was made by City Council on August 2, 2018.	4 comments/questions received: Councilmember Long asked if the demolition work would be performed by the City. City Manager Myers responded yes and the demolition program was a long standing program. Citizen Grisham asked if all of the costs were provided in the plan and if program details were in the plan. City Manager Myers responded in the affirmative. Citizen Zeptner asked what the target area for demolitions was noting several vacant houses on the East side of Temple that needed to be demolished but thought the properties were of the Bell County Tax Appraisal District. In addition he inquired if the City completes the demolitions or they are contracted out. Mayor Davis responded that the City has a process that is followed for both burned out structures and vacant structures. Citizen Garns commented on crime and gang activity in a couple of areas.	All comments are accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	News-paper Ad	Non-targeted/broad community	Notice of the public hearing and public meeting was published in the local daily newspaper of general circulation on June 7, 2018 in advance of each hearing and meeting.		All comments are accepted	
3	Internet Outreach	Non-targeted/broad community	Information about the meetings, the draft of the Annual Plan, and public comment forms were made available on the City of Temple's website. This information was posted throughout the thirty-day period.		All comments are accepted	http://www.templetx.gov/DocumentCenter/View/24881

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Local Television Access	Minorities Non-English Speaking - Specify other language: Spanish Non-targeted/broad community Residents of Public and Assisted Housing public service support groups	Information about the meetings, where to access the draft of the Annual Plan, public comment period, and public comment forms were made available on the public access television station throughout the public comment period.		All comments are accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Temple partners with a number of service providers, public service agencies and homeless shelter/housing providers to maximize CDBG resources and other public and private resources. The costs to address the needs of the under-resourced that reside in Temple cannot be covered through a single source, but must be supported through a number of layered and pooled funding streams. While there is no match requirement for CDBG, the City annually supplements community development and provision of services to the under-resourced with over \$500,000 in general funds via the Community Enhancement Grants. The City also employs a staff of grant writers to identify and secure external funding to bring much needed financial resources into the community from other philanthropic, local, state and federal sources, thus ensuring we can leverage our investments and maximize the impact of CDBG activities.

The City anticipates receiving \$536,232 in CDBG funds for PY 2018, and anticipates carryover funds not committed from previous year(s) to be used toward housing rehabilitation, neighborhood revitalization, code enforcement, public services, demolition, infrastructure improvements, and other community development activities. These activities will be addressed and completed only if sufficient CDBG funds are allocated. Due to the uncertainty of the Federal Budget, the City's assumption for preparation of this financial section that funding in this Consolidated Plan will remain at the current level. If there is an increase or decrease in funding allocations from HUD, then the financials will be adjusted accordingly. Administrative expenses are estimated at 20 percent.

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	536,232	0	85,825	622,057	550,000	CDBG funds will be used for administration and planning, housing rehabilitation, crime prevention, code enforcement, spot blight reduction, and public facilities improvements.

Table 5 - Expected Resources – Priority Table

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

The federal funds and additional resources work together to provide the highest level of product/service possible. The CDBG and additional funds from other sources are used in conjunction with CDBG, but are not necessarily used as a match, rather as leverage to supplement and augment projects. Most of the housing programs within Temple are offered through partner organizations. Temple Housing Authority brings other federal grants to the table. Some public service agencies use local federal funds to leverage Texas Department of Housing and Community Affairs funds for City of Temple programs. Temple’s City Lot program, the Empowerment Zones and Strategic Investment Zones provide incentives for low-cost access to land, and waiving of fees for the development of new homes in substandard or non-developing areas. The City uses significant general fund dollars in conjunction with CDBG funds to improve parks, facilities, and infrastructure, as well as to support code enforcement and code compliance activities. Other public service programs receive funds from local funds, foundation grants, and private donations.

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

The City offers building incentives in Empowerment Zones and Strategic Investment Zones to encourage redevelopment. The City is committed to establishing long-term economic vitality in designated Empowerment Zones, encouraging redevelopment, diversification, rehabilitation and improved housing stock. Through implementation of these incentive programs, developers who meet certain eligibility criteria may facilitate new housing construction for single family and/or rental investments in order to meet the following goals:

- Enhance the neighborhood and improve the quality of life through community partnerships;
- Empower neighborhoods by engaging citizens in the neighborhood improvement process;
- Encourage enhancements that support long-term viability and prevent/address deferred maintenance and property deterioration; and
- Preserve the character of the neighborhood.

The City of Temple has proposed to implement a coordinated program for vacant lots whereby working with the Bell County Appraisal District to identify and utilize abandoned and/or tax foreclosed properties (specifically vacant lots) to address affordable housing and neighborhood revitalization efforts with participating area contractors.

Discussion

The City of Temple uses Federal, State and local resources to address the needs identified by residents for improved services and infrastructure modernization. The City uses CDBG funding to achieve the goals outlined in the five-year Consolidated Plan. The City is expected to receive \$536,232 in FY 2018-19 CDBG funds to address those needs during this annual action plan cycle. Goals and objectives have been adjusted based on the substantial amendment that was made this past year to address the needs and desires expressed verbally by citizens. Additional local, State and Federal funding will be used to make needed improvements to streets, parks, infrastructure, and facilities that serve to promote economic attainment as well as social and environmental justice for all residents of the City of Temple. These Capital Improvement Projects have a direct and positive impact on LMA neighborhoods and residents. Additional General Fund monies are allocated every year for projects that range from funding non-profit agencies to blight demolition. The City of Temple has grant writing staff that work to leverage local, state, federal and private funds in order to maximize the potential impact of programmatic funding for City services. The Finance Department works with the City Manager’s Office, to support programs and projects at the City of Temple and to increase the impact of taxpayer funded work for the community. The staff works cooperatively with all departments within the City to increase efficiency and alleviate waste, helping to ensure wise-use of public resources and supporting a more resilient City for future generations.

The City will use CDBG funds, along with leveraged and general funds to address the needs outlined in

the Needs Assessment chapter. It will require additional assistance from non-funded entities to address all of the needs of the community. The City will strive to work with the Central Texas COG, Temple Economic Development Corporation, Temple Independent School District, Bell County, and other public entities as well as private housing developers, lending institutions, and social service organizations to coordinate programs and services to meet the goals and objectives of the CDBG programs.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2017	2018	Affordable Housing		Accessibility Improvements in Housing Owner-Occupied Housing Improvements	CDBG: \$284,377	Homeowner Housing Rehabilitated: 5 Household Housing Unit
2	Public Facility and Infrastructure Improvements	2017	2018	Non-Housing Community Development		Sidewalk Improvements	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 525 Persons Assisted
3	Spot Blight Demolition	2017	2018	Demolition and Clearance		Demolition and Clearance Neighborhood Revitalization	CDBG: \$100,000	Buildings Demolished: 12 Buildings
4	CDBG Program Administration	2017	2018	Administration			CDBG: \$67,025	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Crime Prevention Program	2018	2019	Non-Housing Community Development		Crime Prevention Program	CDBG: \$80,434	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	Provide minor repairs to owner-occupied homes to address necessary repairs, prevent deferred maintenance and property deterioration. Minor rehab/repair will provide housing improvements, energy efficiency, improved accessibility, and enhance the neighborhoods.
2	Goal Name	Public Facility and Infrastructure Improvements
	Goal Description	Installation of sidewalk in neighborhood along Adams Avenue between Woodbridge Blvd. and Olaf Drive to improve pedestrian mobility and safety, particularly among children and the disabled, as well as those without vehicles.
3	Goal Name	Spot Blight Demolition
	Goal Description	Clearance and demolition of 12 structures to address spot blight conditions.
4	Goal Name	CDBG Program Administration
	Goal Description	General Administration to carry out all CDBG activities.
5	Goal Name	Crime Prevention Program
	Goal Description	Community engagement to eliminate and/or reduce crime.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Temple will use the 2018/19 CDBG allocation of \$536,232, plus \$85,825, in reprogrammed funds from prior years, for a total of \$622,057 in activity funding. These activities will include:

Housing Improvement Program (HIP): This program provides minor repairs for eligible owner-occupied homeowners who essentially cannot afford to repair or fix-up their homes due to the high cost of living. They do not have expendable income to take care of this need. Therefore the HIP provides this service for eligible homeowners.

Spot Blight Demolition: Identify (in conjunction with community-based Building and Standards Commission and the City of Temple Code Enforcement Department) 12 structures for demolition in order to improve public health and safety while also creating a more appealing space in low income neighborhoods to encourage redevelopment and reinvestment;

Public Facilities Infrastructure Improvements: Installation and repair of sidewalks in qualified low income neighborhoods to enhance mobility of pedestrian traffic, and to link neighborhoods for economic, wellness and social opportunities that enhance neighborhood quality. Scheduled sidewalk installation will be constructed along Adams Avenue between Woodbridge Blvd. and Olaf Drive connection.

Crime Prevention Program: This new program will provide a dedicated and consistent law enforcement presence to work within the low-to-moderate income area with objectives and benchmarks to engage the community for the purpose of eliminating and reducing crime.

Projects

#	Project Name
1	Housing Rehab - Minor Repair
2	Spot Blight Demolition
3	Infrastructure Improvements
4	CDBG Administration
5	Crime Prevention

Table 7 - Project Information

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

The priorities were determined based on:

- Meeting a HUD National Objective;
- Addressing one or more high priority needs set in the Consolidated Plan through resident surveys, stakeholder interviews, City of Temple staff input, observable data, and secondary data;
- Available funding; and
- Subrecipient and City Staff capacity and staff availability.

Allocation priorities are also based upon the Needs Assessment undertaken as part of the development of the Five-Year Consolidated Plan.

The primary obstacle to addressing the underserved needs in Temple is lack of adequate funding. Without adequate financial resources, the City and its partners are not able to address all of the identified needs. Although the CDBG funds are leveraged at a rate exceeding 1:1; the funds are still insufficient to meet the needs of the underserved in the community. Additionally, there is a shortage of high capacity subrecipients and public service agencies. The City encourages CDBG applicants to seek additional resources from other public and private entities in an effort to leverage the limited amount of available CDBG funds.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehab - Minor Repair
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$284,377
	Description	Provide minor repairs to owner-occupied homes to address and prevent deferred maintenance and property deterioration. Minor rehab/repair will provide housing improvements, energy efficiency, improved accessibility, and enhance the neighborhoods.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	Project Name	Spot Blight Demolition
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$100,000
	Description	Demolition and Clearance of 12 substandard structures.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
	Project Name	Infrastructure Improvements

3	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$50,000
	Description	Installation of sidewalks in neighborhood
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	Project Name	CDBG Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$107,246
	Description	General Administration to carry out the CDBG activities
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
Planned Activities		
5	Project Name	Crime Prention
	Target Area	
	Goals Supported	Crime Prevention Program
	Needs Addressed	Crime Prevention Program
	Funding	CDBG: \$80,434

Description	Provide a dedicated and consistent law enforcement presence to work within the low-to-moderate income area with objectives and benchmarks to engage the community for the purpose of eliminating and reducing crime.
Target Date	9/30/2019
Estimate the number and type of families that will benefit from the proposed activities	500 persons
Location Description	low-moderate area
Planned Activities	Increase citizen engagement in the target area and establish Neighborhood watches to reduce crime

AP-50 Geographic Distribution – 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 funds will be used citywide, with emphasis in the lowest income census tract areas. All CDBG funded projects will primarily meet the HUD national objective of benefitting low to moderate income persons.

In the City of Temple, there are 60 block groups, 17 of which are more than 51% LMI. Representing roughly 12,160 low and moderate income residents means that of the estimated 70,765 residents, more than 17% are LMI. Of the 17 LMI block groups, 13 are more than 60% LMI (so well above the 51% threshold). HUD defines an LMI income as one that is at or below 80% of the area median income. The AMI for our Metropolitan Statistical Area (MSA) is \$59,000.

- Extremely Low Income (for a family of four): \$24,600
- Very Low Income Limit (for a family of four): \$29,500
- Low Income Limit for a (for a family of four): \$47,200

The City defines a LMI Concentration Area as an area made up of 51% or more low- and moderate-income residents (typically a Census Tract area boundary).

The City defines a Racial/Ethnic Concentration Area as an area made up of 51% or more racial/ethnic minority residents (typically a Census Tract area boundary).

Combined Concentration is defined as census tracts that have a family poverty rates exceeding 40% that also have more than 50% minority population.

The City of Temple will primarily offer CDBG programs City-wide; the entire City has LMI residents spread throughout most of the Census tracts. Area-benefit projects will focus resources in the qualified LMI Census tracts with the highest percentage of low- to moderate-income and the greatest concentration of minority population, and decaying infrastructure.

Geographic Distribution

Target Area	Percentage of Funds
EAST TEMPLE REVITALIZATION STRATEGY	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Temple estimates that 80% of the funds will be dedicated to projects in the target areas and

that these funds assist a large number of low to moderate income residents.

Target Area: Low- to Moderate-Income (LMI) Areas

Discussion

The City of Temple strives to improve LMI residential neighborhoods, especially those with high concentrations of minorities and protected classes. The City supports public service agencies that work to help end poverty and the resulting impacts felt by families and individuals. The City also funds infrastructure enhancement projects to help make public transportation and multi-modal transportation more accessible and impactful for those who need it most. Public improvements enhanced with CDBG funding help LMI neighborhoods rise up and build pride-in-place to encourage reinvestment and revitalization tract by tract. The continual development of Neighborhood Associations will help in these efforts.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During the 2018-2019 plan year, the City of Temple proposes to provide rehabilitation service, minor home repairs to 5 LMI homeowner/occupants through the City's Housing Improvement Program (HIP). This program is designed to serve LMI residents city-wide who have clear title and proven ownership to their homes, and who desperately need repairs to their home that will improve the health and safety of their living environment. Also, this helps to improve the housing stock of substandard structures in the city.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	5
Special-Needs	0
Total	5

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	5

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Because of citizen response and requests for assistance for home repair during the Consolidated Plan process, the City will continue to rehab the owner-occupied homes with minor repairs of eligible low- to moderate-income residents now and in the upcoming years on a first-come, first-served basis.

AP-60 Public Housing – 91.220(h)

Introduction

The Central Texas Housing Consortium (Members: Temple Housing Authority (THA) and Belton Housing Authority (BHA)) own and manage 482 public housing units, 160 Project-based Section 8 units and multiple other types of affordable housing units. The Central Texas Council of Governments is responsible for managing the HUD Section 8 Voucher Program. The City works closely with both organizations to provide whatever assistance may be necessary to enhance public and affordable housing options and Section 8 HCV programs.

Actions planned during the next year to address the needs to public housing

The public housing units are not scheduled for replacement and there are no plans by the Department of Housing and Urban Affairs to expand public housing units in the foreseeable future. All public housing units are maintained in good condition through vigilant attention to preventative maintenance and capital upgrades. Capital improvements planned for public housing units include: kitchen renovation in 98 units and ADA site improvements. There is a severe shortage of Section 8 Housing Choice Vouchers and the Central Texas COG will continue to work with HUD to increase the funding for vouchers. Additionally, the COG and the City will work to educate landlords on the benefits of HCVs and to encourage more landlords to accept voucher holders as tenants.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

While the City of Temple will have no direct action to encourage public housing residents to be more involved in management and participation in homeownership, the Central Texas Housing Consortium is proactive in both resident participation and homeownership:

- The THA operates two community centers at the properties with on-site service coordinators to facilitate access to social services and to encourage participation in the management of programs;
- Residents are encouraged to participate in the development/planning process for the PHA Annual and 5-Year Plans and Capital Fund Plan via newspaper notices, individual resident notices, public hearings and Resident Advisory Board meetings;
- Social activities such as pot luck dinners, cook outs and holiday parties are conducted at all properties to encourage interactions among residents and with the staff and management, opening the door for more involvement by residents;
- Homeownership opportunities are provided through funding from Texas Department of Housing and Community Affairs for first-time homebuyers and the SOAR Grant in partnership with United Way; and
- THA offers scholarships for higher education, provides childcare, completes resident needs

assessments, and provides educational youth activities and many other social service programs to enhance quality of life and self-sufficiency for residents.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Temple Housing Authority is not a troubled agency. It is classified as a High Performing agency and has maintained this classification since 1999.

Discussion

The federally subsidized housing programs in Temple are split between the Central Texas Housing Consortium, a political subdivision of the State charged with supplying public housing units and managing the public housing developments and residents; multiple other owners of subsidized housing, i.e. tax credit properties, and the Central Texas COG, a Council of Governments responsible for managing the Section 8 HCV program. Though the owners and organizations work independently, they do collaborate and coordinate with each other and with the City of Temple. During PY 2018-19, no significant modifications are expected to the public housing program. The COG will work with the City and other entities to educate landlords on voucher programs and the benefits; such as the payments of rent by the 5th of every month through the COG not the tenant; and helping tenants through education and training on how to avoid eviction, understand that their behaviors not only can result in eviction but loss of vouchers. These two are the most commonly discussed misconceptions/areas of concern.

The Housing Authority will continue to partner with numerous local agencies, faith-based organizations, the City and the school district to bring necessary resources to residents.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City used CDBG funds for outreach, crisis intervention, and shelter for victims of domestic violence through public service grants to Families in Crisis and AWARE of Central Texas. The City's Community Enhancement Grant Program will use general funds to provide assistance for emergency shelters.

City Staff collaborates with multiple agencies that work to support the needs of the homeless and special needs populations. Including public health, indigent health, mental health agencies (MHMR), the local homeless coalition, the Balance of State Continuum of Care, the Texas Homeless Network, the Central Texas Supportive Housing Coalition, Texas Health Institute, law enforcement, criminal justice, indigent defense, legal aid, shelters, public service agencies, the United Way and many more.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

In PY 2018/19 the City will participate and support the Point in Time Count as performed by the local homeless coalition. The City will identify and work with agencies providing emergency shelter and other housing options in Bell County to determine the number of individuals and families who are in need of receiving assistance. Additionally, the City will build awareness around information in the CDBG Consolidated Plan, data from HUD, and the American Community Survey to determine numbers and types of households and individuals (veterans, elderly, disabled, youth) who may be at risk of homelessness due to being extremely low income, having housing problems, lack of employment, poor transportation options, and/or lack of benefits. This information will be used in conjunction with the Central Texas Housing Coalition to help identify those agencies who can provide assistance and resources to intervene and help their needs to prevent homelessness.

Historically, the City of Temple also provides funding to Families in Crisis for outreach and crisis intervention for around 80 victims of domestic violence annually, including unsheltered persons, and those fleeing domestic violence situations.

Addressing the emergency shelter and transitional housing needs of homeless persons

As part of City funded activities, Families in Crisis and AWARE will also provide emergency shelter to those to whom they have provided outreach and crisis intervention and are in desperate need of shelter. The City will work with other area agencies providing emergency shelter and other housing

options in Bell County.

Using other funds, the Families in Crisis agency provides TBRA to those exiting the emergency shelter, for transitional housing.

The City of Temple does not have an official emergency shelter center, nor does the City directly fund transitional housing. The Salvation Army has recently completed construction of a shelter center in Temple. It specifically provides emergency shelter for women only. A separate shelter for men is desperately needed and the City is working with the local Salvation Army in this cause. Particularly encouraging the new Salvation Army administration to apply for the ESG grant that would provide assistance for emergency shelter operations, which will help them provide this essential service for the area.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City will continue to provide funding for programs, services, and options for housing homeless individuals as funds are available; through the use of public service agencies who are prepared and trained to specifically address the needs of the homeless. Preventing individuals and families, previously homeless, from returning to homelessness requires a full and comprehensive assessment and program which may include tasks and processes that many individuals perform on a daily basis and without serious thought. Simple tasks as planning and cooking a meal, budgeting expenses between pay periods, paying for obligations first opposed to recreation. These tasks coupled with any form of alcohol or drug abuse, mental illness, or physical or developmental disabilities increases the potential for the return to the homeless state, therefore continued support services with extended or longer term case management would likely be required to achieve successful integration and self sufficiency.

The City will continue to support entities working to end homelessness in the community.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Within the City of Temple, multiple non-profit agencies, and public offices (Temple Community Clinic,

Workforce, United Way, MHMR, etc.) provide services to help prevent homelessness. City staff will collaborate closely with and regularly with these groups to leverage outcomes for those most at risk of homelessness.

Discussion

Though the City of Temple has a small visible homeless population, officials are aware that the loss of jobs, increase in rent, evictions, behavioral issues, or domestic violence can easily lead to homelessness for many low-income individuals and families. The City staff and others will continue to work closely with those agencies specializing in priority activities that are concentrated on homeless prevention and non-homeless special needs.

With the limited CDBG funding, the City's CDBG program is only able to minimally fund the available domestic violence program and other homeless-related programs. City staff will provide technical assistance to area non-profits and work to generally increase community capacity to better serve the homeless, chronically homeless, homeless families, unaccompanied youth, and those with special needs.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

During the 2018-2019 Annual Action Plan period, the City will continue to implement and support the following actions to overcome the impediments identified in the Fair Housing Plan:

- The City and multiple area non-profits will leverage local funding to provide down-payment assistance to an average of 5 families per year – this works to address the income disparity and the rising costs of homeownership.
- * The City will hold Housing Ownership Workshops, which are community wide public events coordinated by staff to engage citizens to meet with lenders, builders, non-profits, realtors, bankers and other businesses that are involved in the homebuyer process. This an opportunity for all these agencies to come together in one session and allow citizens to become educated about the processes of purchasing a home as well as establishing contact directly with specific agencies that can help them along the way.
- The City’s transit system will continue to ensure that routes and times serve the needs of LMI residents using public transportation to get to and from work, shopping and social services – this works to address the income disparity in that public transportation allows exurban and suburban homeowners to access employment centers after moving from more centrally located apartments.
- The City will continue to work with the Temple Housing Authority, Central Texas Housing Consortium, and the newly established partnership with NeighborWorks HomeOwnership Center to offer assistance to those seeking affordable housing in the area – these services work to address the rising homeownership costs.
- The City Council annually appoints the month of April as Fair Housing Month. This City of Temple's proclamation serves to highlight available resources within the City that support fair and affordable housing access.
- The City provides financial support to area non-profits that provide job-training skills, workforce development, training, and educational attainment services to low- and moderate-income residents – this effort supports an increase in educational attainment and a decrease in the community income disparity.

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

return on residential investment

In the development of the Fair Housing Plan, it was identified that the City's zoning regulations and other land use policies did appear to create some barriers to minorities or the underprivileged moving to opportunities of choice due to shortage of areas zoned for multi-family and the fact that most duplex and multi-family zones are inside the Loop, particularly south of IH-35, where a majority of minorities and lower-income residents live. Those multi-family parcels west of the Loop are higher priced and adjacent to single-family zones, while the areas within the Loop, for the most part, are adjacent to commercial and light industrial land uses and older development. To ameliorate this, during the next five years, the City will assess its current zoning ordinance to determine remedies to the shortage of multi-family zones in areas where the land is affordable for redevelopment.

Through the Empowerment Zone program the City of Temple has taken measures to encourage the development of affordable housing by committing to establishing long-term economic vitality in designated fee waivers, fee reductions, policy changes to encourage redevelopment, diversification and improved housing stock. Through the implementation of this incentive program, developers who meet certain eligibility criteria may facilitate new housing construction for affordable single family structures and/or rental investments in order to meet the following goals:

- Enhance the neighborhood and improve the quality of life through community partnerships;
- Empower neighborhoods by engaging citizens in the neighborhood improvement process;
- Encourage enhancements that support long-term viability and prevent/address deferred maintenance and property deterioration;
- While preserving the character of the neighborhood.

Discussion:

During PY 2018, the City plans to continually address the barriers that are impediments to affordable housing through owner-occupied housing improvements. The City will fund improvements to homes owned and occupied by low- to moderate-income households. The improvements will include repairs/rehabilitation, energy efficiency improvements that will reduce the homeowners' utility costs, and accessibility improvements for the disabled. These efforts are available through the **Housing Improvement Program (HIP)** and **Neighborhood Association** programs as well as through a partnership with the local agency funded to administer the **Weatherization Program** in Bell County.

Through non-CDBG City funds, the City provides a **Tool Trailer Program** and a Tool Lending Program that provides a neighborhood association, a group of homeowners or individuals, a trailer filled with tools to maintain yards or to access select tools. The trailer and tools are provided on a first-come, first-served basis and can be reserved in advance. The trailer is made available for specific lengths of time, agreed upon in advance by both the City and the group doing the service work. The trailer may be requested multiple times by one group if needed. Additionally, an individual tool can be checked out through the **Temple Tool Library**. This program provides residents with the necessary tool(s) for home repairs or

modification enabling them to do it themselves. This is a concept similar to that of checking out a book in the library, but instead of books, the resident can check-out a tool(s). By providing accessibility to quality and costly tools, the Tool Library gives ALL Temple residents the opportunity to repair, enhance, and beautify their homes, allowing them to maintain a sense of independence and dignity.

Transform Temple is a program dedicated to revitalization efforts in targeted areas, performing clean-up and improvement projects, while working with property owners to improve the appearance and safety of the City.

The City grants funding to a subrecipient to provide maintenance education to owners and those intending to purchase a home. This education accomplishes two goals: (1) it trains owners in do-it-yourself and cost-saving maintenance; and (2) it educates prospective buyers in the true cost of homeownership beyond the monthly mortgage and utility payments.

AP-85 Other Actions – 91.220(k)

Introduction:

The underserved face a number of obstacles to meeting their needs. One of the obstacles that is out of their control is the limited capacity of agencies that can provide assistance in breaking down the barriers and lifting up those in need. Lack of financial resources, shortage of staff and overwhelming needs of program participants limit the effectiveness of the service providers. CDBG allocations and Community Enhancement Grants (CEG) will be used to help break down the barriers the under-resourced providers face in order that they may, in turn, address the obstacles their clientele face in getting their service needs met, securing affordable safe housing, and rising out of poverty. Building agency capacity through greater resources, more staff and greater staff support and training will enhance all of the service and housing providers, as well as the City's staff, in meeting the needs of those they serve.

Despite ongoing efforts, there still remains a number of significant obstacles to meeting underserved needs. The following obstacles to meeting these needs in Temple include:

- Population growth
- Cut backs in state and federal funding for basic needs and services
- High cost of housing
- Unemployment
- Need for transportation to existing services and available childcare services

Actions planned to address obstacles to meeting underserved needs

The City will continue to build collaborations in order to better identify and address the needs in the community. Informational forums regarding housing and fair housing will continue to be conducted to expand the number of landlords accepting voucher holders and discussing ways to enhance funding for public services.

The Community Enhancement Grants, funded through general funds and hotel/motel taxes, will assist a number of non-profits serving the low-income population. During PY 2018, the City will use its CEGs to fund The HOP (public transit), Hill Country Community Action Association, Families in Crisis, Temple College Foundation, Temple Housing Authority, Bell County Human Services (Temple HELP Center), MHMR, NeighborWorks, and Habitat for Humanity, all of which address the housing, employment,

education, or social service needs of the most underserved residents in the community.

Actions planned to foster and maintain affordable housing

CDBG funds will be used to maintain affordable housing through owner-occupied housing improvements for the low- to moderate-income households. The Tool Trailer program, whereby the City loans a trailer filled with landscaping and home repair tools to an agency or group of residents for do-it-yourself repairs and improvements, or for volunteers to assist in improving the homes of those who are unable to do the work themselves. The Tool Library program for residents who cannot afford a tool, can check-out the tool or tools, much like checking out a book in the library, and return the tool when completed at no cost to the resident. The City also implemented a reinvestment zone program, whereby developers and/or homeowners can receive cost waivers for building or repairing safe, decent and affordable housing in designated zones within the city.

Actions planned to reduce lead-based paint hazards

Federal regulations, effective September 2000 and updated in April 2010, put in place lead-based paint requirements for all housing activities undertaken by recipients of HUD funds. These regulations require multiple approaches to evaluate, control, and/or abate lead-based paint. Since inception of the CDBG program, all homes older than 1978 scheduled for rehabilitation and/or demolition activities receive lead-based paint testing to determine the extent of lead hazards.

A considerable portion of the housing stock in Temple has the potential of containing lead-based paint hazards, therefore, Temple takes the following actions.

- Hire certified professionals to conduct lead-based paint testing prior to remedial action
- Provide public information and education regarding lead-based paint
- Encourage local contractors to become certified as lead paint inspectors
- Continue to develop technical capacity within the City to manage lead-based paint impacted projects
- Integrate lead hazard evaluation and reduction activities into housing activities when applicable
- Ensure that staff receive proper training to understand how to handle lead-based paint projects

Actions planned to reduce the number of poverty-level families

CDBG and CEG funds will be used to provide educational and job training opportunities that will help to lift individuals out of poverty (United Way). CEG funds will support a number of educational and job training/readiness programs; provide nutritious meals to low income seniors and disabled residents (Meals on Wheels), and to provide homeownership and financial literacy programs that build

sustainable pathways out of poverty for families and individuals in Temple (NeighborWorks).

Actions planned to develop institutional structure

The City of Temple will continue the collaborations and technical assistance that was developed during the Consolidated Planning process. Meetings with community partners to address various programmatic areas, shared knowledge, and integrated programs will continue in PY 2018 and on through the 5-Year Consolidated Planning period. City staff will continue to attend HUD-sponsored trainings, NCTA and NeighborWorks trainings. Inter-departmental collaborations will continue and expand, particularly related to the multi-faceted improvements, in CDBG qualified census tract areas and programs for LMI residents.

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

City staff will continue to host, facilitate, and attend collaborative meetings with community stakeholders, residents, and public service agencies. Including, but not limited to: Temple Housing Authority, Heart of Central Texas Center for Independent Living, Families in Crisis, Family Promise, Temple Independent School District, Central Texas Council of Governments, Workforce Development, Goodwill Training Center, Helping Hands, Central Texas Housing Coalition, and the United Way of Central Texas.

Discussion:

CDBG allocations and Community Enhancement Grants will be used to help break down many of the barriers the underserved face in getting their service needs met, securing affordable safe housing, and rising out of poverty. Money alone cannot successfully address these obstacles and the City staff is committed to enhancing existing collaborations and building new partnerships as well as enhancing the institutional structure of the City and its partnering agencies. One method in which the City staff is building institutional structure is through participation in the Central Texas Supportive Housing Coalition and Central Texas CDBG Community Network meetings to discuss programmatic ideas and action plans with peers.

Program Specific Requirements

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

Introduction:

The City of Temple does not have program income, Section 108 loan guarantees or urban renewal settlements. No grant funds were returned to the City's line of credit and there are no float-funded activities.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed

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.

3. The amount of surplus funds from urban renewal settlements

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.

5. The amount of income from float-funded activities

Total Program Income:

Other CDBG Requirements

1. The amount of urgent need activities

2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income

90 (##.##)

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.

Discussion:

None of the above funding streams are applicable for the City of Temple.